



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.: 3/29/2021

45 Day Lock Exp.: 4/12/2021

60 Day Lock Exp.: 4/26/2021

W. Rate Sheet Dated: 2/25/2021

Release Time: 10:45 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	99.039	99.039	98.632	2.250	96.628	96.628	96.222	2.250	97.851	97.851	97.546	3.125	96.190	96.190	95.890
2.375	99.042	99.042	98.636	2.375	96.631	96.631	96.225	2.500	97.857	97.857	97.552	3.250	97.691	97.691	97.391
2.500	99.046	99.046	98.640	2.500	96.634	96.634	96.228	2.625	97.859	97.859	97.555	3.375	97.687	97.687	97.387
2.625	99.050	99.050	98.643	2.625	96.637	96.637	96.231	2.750	98.948	98.948	98.648	3.500	97.688	97.688	97.388
2.750	100.570	100.570	100.232	2.750	98.409	98.409	98.071	2.875	98.951	98.951	98.651	3.625	97.690	97.690	97.390
2.875	100.573	100.573	100.236	2.875	98.412	98.412	98.074	3.000	98.953	98.953	98.653	Margin = 2.250		Index = 0.070	
3.000	100.577	100.577	100.239	3.000	98.414	98.414	98.077	3.125	98.956	98.956	98.656	30 Year OTC			
3.125	100.580	100.580	100.243	3.125	98.417	98.417	98.080	3.250	101.814	101.814	101.514	Rate	30 Day	45 Day	60 Day
3.250	101.588	101.588	101.288	3.250	99.377	99.377	99.077	3.375	101.817	101.817	101.517	4.000	101.606	101.606	101.106
3.375	101.491	101.491	101.191	3.375	99.379	99.379	99.079	3.500	101.878	101.878	101.578	4.125	101.631	101.631	101.131
3.500	101.495	101.495	101.195	3.500	99.439	99.439	99.139	3.625	101.881	101.881	101.581	4.375	102.916	102.916	102.416
3.625	101.498	101.498	101.198	3.625	99.441	99.441	99.141	3.750	103.202	103.202	102.902	4.500	102.918	102.918	102.418
3.750	102.575	102.575	102.275	3.750	101.947	101.947	101.647	3.875	103.204	103.204	102.904	4.625	102.907	102.907	102.407
3.875	102.478	102.478	102.178	3.875	101.949	101.949	101.649	4.000	103.192	103.192	102.892	4.875	103.793	103.793	103.293
4.000	102.481	102.481	102.181	4.000	101.938	101.938	101.638	4.125	103.194	103.194	102.894	5.000	103.795	103.795	103.295
4.125	102.506	102.506	102.206	4.125	101.940	101.940	101.640	4.250	102.688	102.688	102.388	5.125	103.784	103.784	103.284
4.250	103.847	103.847	103.647	4.250	103.183	103.183	102.983	4.375	102.690	102.690	102.390	5.500	104.624	104.624	104.124
4.375	103.791	103.791	103.591	4.375	103.185	103.185	102.985	4.500	102.678	102.678	102.378	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	102.680	102.680	102.380	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	99.147	99.047	99.047	98.641	2.250	99.047	98.947	98.947	98.541	2.250	100.385	100.285	100.285	99.980
2.375	99.151	99.051	99.051	98.644	2.375	99.050	98.950	98.950	98.544	2.375	100.388	100.288	100.288	99.983
2.500	99.151	99.051	99.051	98.644	2.500	99.050	98.950	98.950	98.544	2.500	100.388	100.288	100.288	99.983
2.625	99.151	99.051	99.051	98.644	2.625	99.050	98.950	98.950	98.543	2.625	100.388	100.288	100.288	99.983
2.750	101.678	101.578	101.578	101.241	2.750	101.578	101.478	101.478	101.141	2.750	101.474	101.374	101.374	101.074
2.875	101.682	101.582	101.582	101.244	2.875	101.581	101.481	101.481	101.144	2.875	101.485	101.385	101.385	101.085
3.000	101.682	101.582	101.582	101.244	3.000	101.581	101.481	101.481	101.143	3.000	101.485	101.385	101.385	101.085
3.125	101.682	101.582	101.582	101.244	3.125	101.581	101.481	101.481	101.143	3.125	101.485	101.385	101.385	101.085
3.250	102.636	102.536	102.536	102.236	3.250	102.538	102.438	102.438	102.138	3.250	104.342	104.242	104.242	103.942
3.375	102.650	102.550	102.550	102.250	3.375	102.550	102.450	102.450	102.150	3.375	104.352	104.252	104.252	103.952
3.500	102.650	102.550	102.550	102.250	3.500	102.606	102.506	102.506	102.206	3.500	104.411	104.311	104.311	104.011
3.625	102.650	102.550	102.550	102.250	3.625	102.549	102.449	102.449	102.149	3.625	104.352	104.252	104.252	103.952
3.750	104.324	104.224	104.224	103.924	3.750	104.303	104.203	104.203	103.903	3.750	105.672	105.572	105.572	105.272

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	98.856	98.856	98.356	4.250	100.000	100.000	99.500
3.875	100.891	100.891	100.391	6.250	103.750	103.750	103.500	4.125	98.881	98.881	98.381	4.750	101.000	101.000	100.500
4.000	100.888	100.888	100.388					4.375	100.166	100.166	99.666	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.863	100.863	100.363					4.500	100.168	100.168	99.668	Rate	30 Day	45 Day	60 Day
4.250	102.122	102.122	101.622					4.625	100.157	100.157	99.657	6.250	102.750	102.750	102.250
4.375	102.078	102.078	101.578					4.875	101.043	101.043	100.543	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	102.076	102.076	101.576					5.000	101.045	101.045	100.545				
4.625	102.087	102.087	101.587					5.125	101.034	101.034	100.534				
4.750	102.984	102.984	102.484					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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/29/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/25/2021

Release Time: 10:45 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	98.353	98.353	98.053	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	98.356	98.356	98.056	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	98.358	98.358	98.058	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	97.819	97.819	97.482	3.125	98.361	98.361	98.061	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	97.822	97.822	97.485	3.250	101.407	101.407	101.107	Rate	30 Day	45 Day	60 Day
3.250	100.751	100.751	100.451	3.250	98.969	98.969	98.669	3.375	101.409	101.409	101.109	3.250	98.076	98.076	97.576
3.375	100.654	100.654	100.354	3.375	98.972	98.972	98.672	3.500	101.471	101.471	101.171	3.375	98.079	98.079	97.579
3.500	100.657	100.657	100.357	3.500	99.031	99.031	98.731	3.625	101.473	101.473	101.173	3.500	98.082	98.082	97.582
3.625	100.660	100.660	100.360	3.625	99.034	99.034	98.734	3.750	100.920	100.920	100.620	3.625	98.085	98.085	97.585
3.750	99.863	99.863	99.563	3.750	99.665	99.665	99.365	3.875	N/A	N/A	N/A	3.750	98.888	98.888	98.388
3.875	99.765	99.765	99.465	3.875	99.667	99.667	99.367	4.000	N/A	N/A	N/A	3.875	98.890	98.890	98.390
4.000	99.768	99.768	99.468	4.000	99.655	99.655	99.355	4.125	N/A	N/A	N/A	4.000	98.893	98.893	98.393
4.125	99.793	99.793	99.493	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	98.918	98.918	98.418
4.250	101.072	101.072	100.872	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.097	100.097	99.597
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	100.303	100.203	100.203	99.866	2.750	100.203	100.103	100.103	99.766	2.750	98.693	98.593	98.593	98.293
2.875	100.307	100.207	100.207	99.869	2.875	100.206	100.106	100.106	99.769	2.875	98.704	98.604	98.604	98.304
3.000	100.307	100.207	100.207	99.869	3.000	100.206	100.106	100.106	99.768	3.000	98.704	98.604	98.604	98.304
3.125	100.307	100.207	100.207	99.869	3.125	100.206	100.106	100.106	99.768	3.125	98.704	98.604	98.604	98.304
3.250	101.448	101.348	101.348	101.048	3.250	101.350	101.250	101.250	100.950	3.250	101.217	101.117	101.117	100.817
3.375	101.463	101.363	101.363	101.063	3.375	101.362	101.262	101.262	100.962	3.375	101.227	101.127	101.127	100.827
3.500	101.463	101.363	101.363	101.063	3.500	101.419	101.319	101.319	101.019	3.500	101.286	101.186	101.186	100.886
3.625	101.463	101.363	101.363	101.063	3.625	101.362	101.262	101.262	100.962	3.625	101.227	101.127	101.127	100.827
3.750	101.262	101.162	101.162	100.862	3.750	101.241	101.141	101.141	100.841	3.750	102.547	102.447	102.447	102.147

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 AVIM	-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	
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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: 10:45 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	99.055	99.055	98.855	1.750	N/A	N/A	N/A	2.750	98.295	98.295	98.095	2.500	98.452	98.452	98.252	2.750	98.936	98.936	98.736
2.875	99.743	99.743	99.543	1.875	N/A	N/A	N/A	2.875	99.177	99.177	98.977	2.625	99.242	99.242	99.042	2.875	99.861	99.861	99.661
2.990	100.331	100.331	100.131	2.000	N/A	N/A	N/A	2.990	100.283	100.283	100.083	2.750	99.834	99.834	99.634	2.990	100.627	100.627	100.427
3.000	100.431	100.431	100.231	2.125	N/A	N/A	N/A	3.000	100.383	100.383	100.183	2.875	100.461	100.461	100.261	3.000	100.727	100.727	100.527
3.125	101.395	101.395	101.195	2.250	93.925	93.925	93.725	3.125	101.686	101.686	101.486	2.990	100.827	100.827	100.627	3.125	101.098	101.098	100.898
3.250	102.172	102.172	101.972	2.375	95.071	95.071	94.871	3.250	102.672	102.672	102.472	3.000	100.927	100.927	100.727	3.250	101.806	101.806	101.606
3.375	102.758	102.758	102.558	2.500	96.236	96.236	96.036	3.375	103.318	103.318	103.118	3.125	101.298	101.298	101.098	3.375	102.350	102.350	102.150
3.500	103.253	103.253	103.053	2.625	97.353	97.353	97.153	3.500	103.863	103.863	103.663	3.250	102.006	102.006	101.806	3.500	102.746	102.746	102.546
3.625	103.663	103.663	103.463	2.750	98.357	98.357	98.157	3.625	104.311	104.311	104.111	3.375	102.550	102.550	102.350	3.625	102.973	102.973	102.773
3.750	103.839	103.839	103.639	2.875	99.343	99.343	99.143	3.750	104.521	104.521	104.321	3.500	102.946	102.946	102.746	3.750	103.210	103.210	103.010
3.875	104.359	104.359	104.159	2.990	100.389	100.389	100.189	3.875	105.093	105.093	104.893	3.625	103.173	103.173	102.973	3.875	102.693	102.693	102.493
3.990	104.670	104.670	104.470	3.000	100.489	100.489	100.289	3.990	105.443	105.443	105.243	3.750	102.410	102.410	102.210	3.990	102.953	102.953	102.753
4.000	104.770	104.770	104.570	3.125	101.724	101.724	101.524	4.000	105.543	105.543	105.343	3.875	102.893	102.893	102.693	4.000	103.053	103.053	102.853
4.125	105.103	105.103	104.903	3.250	102.672	102.672	102.472	4.125	N/A	N/A	N/A	3.990	103.153	103.153	102.953	4.125	N/A	N/A	N/A
4.250	105.209	105.209	105.009	3.375	103.318	103.318	103.118	4.250	98.312	98.312	98.112	4.000	103.253	103.253	103.053	4.250	N/A	N/A	N/A
4.375	105.606	105.606	105.406	3.500	103.863	103.863	103.663	4.375	N/A	N/A	N/A	4.125	103.450	103.450	103.250	4.375	N/A	N/A	N/A
4.500	105.971	105.971	105.771	3.625	104.311	104.311	104.111	4.500	N/A	N/A	N/A	4.250	102.319	102.319	102.119	4.500	N/A	N/A	N/A
4.625	106.219	106.219	106.019	3.750	104.521	104.521	104.321	4.625	N/A	N/A	N/A	4.375	102.746	102.746	102.546	4.625	N/A	N/A	N/A
4.750	106.295	106.295	106.095	3.875	105.093	105.093	104.893	4.750	N/A	N/A	N/A	4.500	103.059	103.059	102.859	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	98.874	98.874	98.674	2.875	100.971	100.971	100.771	2.875	99.921	99.921	99.721	2.875	99.921	99.921	99.721	2.750	102.449	102.449	102.249
2.875	99.695	99.695	99.495	2.990	101.409	101.409	101.209	2.990	100.414	100.414	100.214	2.990	100.414	100.414	100.214	2.875	102.876	102.876	102.676
2.990	100.579	100.579	100.379	3.000	101.509	101.509	101.309	3.000	100.514	100.514	100.314	3.000	100.514	100.514	100.314	2.990	103.250	103.250	103.050
3.000	100.679	100.679	100.479	3.125	101.969	101.969	101.769	3.125	101.493	101.493	101.293	3.125	101.470	101.470	101.270	3.000	103.350	103.350	103.150
3.125	101.098	101.098	100.898	3.250	102.583	102.583	102.383	3.250	102.333	102.333	102.133	3.250	102.333	102.333	102.133	3.125	103.783	103.783	103.583
3.250	101.806	101.806	101.606	3.375	103.163	103.163	102.963	3.375	102.973	102.973	102.773	3.375	102.973	102.973	102.773	3.250	103.758	103.758	103.558
3.375	102.350	102.350	102.150	3.500	103.625	103.625	103.425	3.500	103.481	103.481	103.281	3.500	103.481	103.481	103.281	3.375	104.186	104.186	103.986
3.500	102.746	102.746	102.546	3.625	104.033	104.033	103.833	3.625	103.927	103.927	103.727	3.625	103.927	103.927	103.727	3.500	104.556	104.556	104.356
3.625	102.973	102.973	102.773	3.750	103.730	103.730	103.530	3.750	103.724	103.724	103.524	3.750	103.911	103.911	103.711	3.625	104.988	104.988	104.788
3.750	102.210	102.210	102.010	3.875	104.247	104.247	104.047	3.875	104.291	104.291	104.091	3.875	104.479	104.479	104.279	3.750	105.030	105.030	104.830
3.875	102.693	102.693	102.493	3.990	104.526	104.526	104.326	3.990	104.607	104.607	104.407	3.990	104.795	104.795	104.595	3.875	105.489	105.489	105.289
3.990	102.953	102.953	102.753	4.000	104.626	104.626	104.426	4.000	104.707	104.707	104.507	4.000	104.895	104.895	104.695	3.990	105.828	105.828	105.628
4.000	103.053	103.053	102.853	4.125	104.956	104.956	104.756	4.125	105.072	105.072	104.872	4.125	105.259	105.259	105.059	4.000	105.928	105.928	105.728
4.125	N/A	N/A	N/A	4.250	104.670	104.670	104.470	4.250	105.015	105.015	104.815	4.250	105.202	105.202	105.002	4.125	106.303	106.303	106.103
4.250	95.222	95.222	95.022	4.375	105.061	105.061	104.861	4.375	105.446	105.446	105.246	4.375	105.634	105.634	105.434	4.250	105.609	105.609	105.409
4.375	N/A	N/A	N/A	4.500	105.405	105.405	105.205	4.500	105.827	105.827	105.627	4.500	106.014	106.014	105.814	4.375	105.877	105.877	105.677
4.500	N/A	N/A	N/A	4.625	105.648	105.648	105.448	4.625	106.094	106.094	105.894	4.625	106.281	106.281	106.081	4.500	105.947	105.947	105.747
4.625	N/A	N/A	N/A	4.750	105.850	105.850	105.650	4.750	106.192	106.192	105.992	4.750	106.309	106.309	106.109	4.625	106.189	106.189	105.989
4.750	N/A	N/A	N/A	4.875	106.208	106.208	106.008	4.875	106.309	106.309	106.109	4.875	106.309	106.309	106.109	4.750	104.770	104.770	104.570

Rate	15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	101.937	101.937	101.937	101.737	2.750	101.937	101.937	101.737	2.750	102.369	102.369	102.169	2.750	101.657	101.657	101.457	2.750	101.657	101.657	101.457	2.750	102.449	102.449	102.249
2.875	102.403	102.403	102.403	102.203	2.875	102.403	102.403	102.203	2.875	102.667	102.667	102.467	2.875	101.994	101.994	101.794	2.875	101.994	101.994	101.794	2.875	102.876	102.876	102.676
2.990	102.826	102.826	102.826	102.626	2.990	102.826	102.826	102.626	2.990	102.899	102.899	102.699	2.990	102.275	102.275	102.075	2.990	102.275	102.275	102.075	2.990	103.250	103.250	103.050
3.000	102.926	102.926	102.926	102.726	3.000	102.926	102.926	102.726	3.000	102.999	102.999	102.799	3.000	102.375	102.375	102.175	3.000	102.375	102.375	102.175	3.000	103.350	103.350	103.150
3.125	103.406	103.406	103.406	103.206	3.125	103.406	103.406	103.206	3.125	103.305	103.305	103.105	3.125	102.728	102.728	102.528	3.125	102.728	102.728	102.528	3.125	103.783	103.783	103.583
3.250	103.524	103.524	103.524	103.324	3.250	103.524	103.524	103.324	3.250	102.669	102.669	102.469	3.250	102.235	102.235	102.035	3.250	102.235	102.235	102.035	3.250	103.544	103.544	103.344
3.375	103.995	103.995	103.995	103.795	3.375	103.995	103.995	103.795	3.375	102.968	102.968	102.768	3.375	102.577	102.577	102.377	3.375	102.577	102.577	102.377	3.375	103.972	103.972	103.772
3.500	104.403	104.403	104.403	104.203	3.500	104.403	104.403	104.203	3.500	103.226	103.226	103.026	3.500	102.873	102.873	102.673	3.500	102.873	102.873	102.673	3.500	104.342	104.342	104.142
3.625	104.876	104.876	104.876	104.676	3.625	104.876	104.876	104.676	3.625	103.527	103.527	103.327	3.625	103.215	103.215	103.015	3.625	103.215	103.215	103.015	3.625	104.773	104.773	104.573
3.750	104.839	104.839	104.839	104.639	3.750	104.839	104.839	104.639	3.750	102.391	102.391	102.191	3.750	102.000	102.000	101.800	3.750	102.000	102.000	101.800	3.750	104.425	104.425	104.225
3.875	105.341	105.341	105.341	105.141	3.875	105.341	105.341	105.141	3.875	102.711	102.711	102.511	3.875	102.363	102.363	102.163	3.875	102.363	102.363	102.163	3.875	104.884	104.884	104.684
3.990	105.726	105.726	105.726	105.526	3.990	105.726	105.726	105.526	3.990	102.918	102.918	102.718	3.990	102.616	102.616	102.416	3.990	102.616	102.616	102.416	3.990	105.223	105.223	105.023
4.000	105.826	105.826	105.826	105.626	4.000	105.826	105.826	105.626	4.000	103.018	103.018	102.818	4.000	102.716	102.716	102.516	4.000	102.716	102.716	102.516	4.000	105.323	105.323	105.123

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

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

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

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

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

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

* Not applicable to MH Advantage properties (identified by SEC 859 in conjunction with SEC 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 $\geq$ 680	0.00%
All other LTV & FICO combos	1.50%

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

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

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

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

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

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

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

Lock Desk Policy

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/29/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/25/2021

Release Time: 10:45 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 *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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

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

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



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

30 Day Lock Exp.: 3/29/2021
45 Day Lock Exp.: 4/12/2021
60 Day Lock Exp.: 4/26/2021

W. Rate Sheet Dated: 2/25/2021

Release Time: 10:45 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.016	99.016	98.816	3.375	101.933	101.933	101.733	3.375	101.933	101.933	101.733	2.500	97.612	97.612	97.412	3.375	101.583	101.583	101.383
2.875	99.785	99.785	99.585	3.500	102.444	102.444	102.244	3.500	102.444	102.444	102.244	2.625	98.474	98.474	98.274	3.500	102.094	102.094	101.894
2.990	100.378	100.378	100.178	3.625	102.868	102.868	102.668	3.625	102.868	102.868	102.668	2.750	99.651	99.651	99.451	3.625	102.518	102.518	102.318
3.000	100.478	100.478	100.278	3.750	102.948	102.948	102.748	3.750	102.948	102.948	102.748	2.875	100.420	100.420	100.220	3.750	101.630	101.630	101.430
3.125	101.118	101.118	100.918	3.875	103.465	103.465	103.265	3.875	103.465	103.465	103.265	2.990	101.013	101.013	100.813	3.875	102.147	102.147	101.947
3.250	102.037	102.037	101.837	3.990	103.917	103.917	103.717	3.990	103.917	103.917	103.717	3.000	101.113	101.113	100.913	3.990	102.599	102.599	102.399
3.375	102.683	102.683	102.483	4.000	104.017	104.017	103.817	4.000	104.017	104.017	103.817	3.125	101.753	101.753	101.553	4.000	102.699	102.699	102.499
3.500	103.194	103.194	102.994	4.125	104.347	104.347	104.147	4.125	104.347	104.347	104.147	3.250	101.687	101.687	101.487	4.125	103.029	103.029	102.829
3.625	103.618	103.618	103.418	4.250	104.432	104.432	104.232	4.250	104.432	104.432	104.232	3.375	102.333	102.333	102.133	4.250	102.550	102.550	102.350
3.750	103.698	103.698	103.498	4.375	104.795	104.795	104.595	4.375	104.795	104.795	104.595	3.500	102.844	102.844	102.644	4.375	102.913	102.913	102.713
3.875	104.215	104.215	104.015	4.500	105.099	105.099	104.899	4.500	105.099	105.099	104.899	3.625	103.268	103.268	103.068	4.500	103.217	103.217	103.017
3.990	104.542	104.542	104.342	4.625	105.297	105.297	105.097	4.625	105.297	105.297	105.097	3.750	103.380	103.380	103.180	4.625	103.415	103.415	103.215
4.000	104.642	104.642	104.442	4.750	105.534	105.534	105.334	4.750	105.534	105.534	105.334	3.875	102.897	102.897	102.697	4.750	103.619	103.619	103.419
4.125	104.972	104.972	104.772	4.875	105.856	105.856	105.656	4.875	105.856	105.856	105.656	3.990	103.224	103.224	103.024	4.875	103.941	103.941	103.741
4.250	105.057	105.057	104.857	4.990	106.142	106.142	105.942	4.990	106.142	106.142	105.942	4.000	103.244	103.244	103.044	4.990	104.227	104.227	104.027
4.375	105.420	105.420	105.220	5.000	106.242	106.242	106.042	5.000	106.242	106.242	106.042	4.125	103.654	103.654	103.454	5.000	104.327	104.327	104.127
4.500	105.724	105.724	105.524	5.125	106.527	106.527	106.327	5.125	106.527	106.527	106.327	4.250	103.175	103.175	102.975	5.125	104.612	104.612	104.412
4.625	105.922	105.922	105.722	5.250	106.410	106.410	106.210	5.250	106.410	106.410	106.210	4.375	103.538	103.538	103.338	5.250	104.560	104.560	104.360
4.750	106.159	106.159	105.959	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	103.842	103.842	103.642	5.375	N/A	N/A	N/A
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.583	101.583	101.383	2.750	99.948	99.948	99.748	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.418	102.418	102.218
3.500	102.094	102.094	101.894	2.875	100.650	100.650	100.450	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	102.790	102.790	102.590
3.625	102.518	102.518	102.318	2.990	101.107	101.107	100.907	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	102.980	102.980	102.780
3.750	101.630	101.630	101.430	3.000	101.207	101.207	101.007	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	103.080	103.080	102.880
3.875	102.147	102.147	101.947	3.125	101.691	101.691	101.491	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	103.169	103.169	102.969
3.990	102.599	102.599	102.399	3.250	102.269	102.269	102.069	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	103.426	103.426	103.226
4.000	102.699	102.699	102.499	3.375	102.860	102.860	102.660	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	103.753	103.753	103.553
4.125	103.029	103.029	102.829	3.500	103.340	103.340	103.140	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.946	103.946	103.746
4.250	103.550	103.550	103.350	3.625	103.714	103.714	103.514	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	104.465	104.465	104.265
4.375	103.913	103.913	103.713	3.750	103.790	103.790	103.590	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	104.789	104.789	104.589
4.500	103.217	103.217	103.017	3.875	104.331	104.331	104.131	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	104.948	104.948	104.748
4.625	103.415	103.415	103.215	3.990	104.623	104.623	104.423	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	105.190	105.190	104.990
4.750	103.619	103.619	103.419	4.000	104.723	104.723	104.523	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	105.290	105.290	105.090
4.875	103.941	103.941	103.741	4.125	104.990	104.990	104.790	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	105.068	105.068	104.868
4.990	104.227	104.227	104.027	4.250	105.249	105.249	105.049	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	105.291	105.291	105.091
5.000	104.327	104.327	104.127	4.375	105.482	105.482	105.282	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	105.535	105.535	105.335
5.125	104.612	104.612	104.412	4.500	105.788	105.788	105.588	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	105.697	105.697	105.497
5.250	104.560	104.560	104.360	4.625	106.043	106.043	105.843	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	107.254	107.254	107.054	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	104.418	104.418	104.218	2.750	104.668	104.668	104.468	2.750	102.205	102.205	102.005	2.750	104.205	104.205	104.005	2.750	104.455	104.455	104.255
2.875	102.915	102.915	102.715	2.875	102.915	102.915	102.715	2.875	102.577	102.577	102.377	2.875	102.702	102.702	102.502	2.875	102.702	102.702	102.502
2.990	103.105	103.105	102.905	2.990	103.105	103.105	102.905	2.990	102.767	102.767	102.567	2.990	102.892	102.892	102.692	2.990	102.892	102.892	102.692
3.000	103.205	103.205	103.005	3.000	103.205	103.205	103.005	3.000	102.867	102.867	102.667	3.000	102.992	102.992	102.792	3.000	102.992	102.992	102.792
3.125	103.294	103.294	103.094	3.125	103.294	103.294	103.094	3.125	102.644	102.644	102.444	3.125	102.769	102.769	102.569	3.125	102.769	102.769	102.569
3.250	103.551	103.551	103.351	3.250	103.551	103.551	103.351	3.250	102.901	102.901	102.701	3.250	103.026	103.026	102.826	3.250	103.026	103.026	102.826
3.375	103.878	103.878	103.678	3.375	103.878	103.878	103.678	3.375	103.228	103.228	103.028	3.375	103.353	103.353	103.153	3.375	103.353	103.353	103.153
3.500	104.071	104.071	103.871	3.500	104.071	104.071	103.871	3.500	103.421	103.421	103.221	3.500	103.546	103.546	103.346	3.500	103.546	103.546	103.346
3.625	104.590	104.590	104.390	3.625	104.590	104.590	104.390	3.625	103.158	103.158	102.958	3.625	103.283	103.283	103.083	3.625	103.283	103.283	103.083
3.750	104.914	104.914	104.714	3.750	104.914	104.914	104.714	3.750	103.482	103.482	103.282	3.750	103.607	103.607	103.407	3.750	103.607	103.607	103.407
3.875	105.073	105.073	104.873	3.875	105.073	105.073	104.873	3.875	103.641	103.641	103.441	3.875	103.766	103.766	103.566	3.875	103.766	103.766	103.566
3.990	105.315	105.315	105.115	3.990	105.315	105.315	105.115	3.990	103.883	103.883	103.683	3.990	104.008	104.008	103.808	3.990	104.008	104.008	103.808
4.000	105.415	105.415	105.215	4.000	105.415	105.415	105.215	4.000	103.983	103.983	103.783	4.000	104.108						



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.:

3/29/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/25/2021

Release Time: 10:45 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.016	99.016	98.816	2.750	99.948	99.948	99.748	2.750	102.418	102.418	102.218	2.500	96.262	96.262	96.062	2.750	100.905	100.905	100.705
2.875	99.785	99.785	99.585	2.875	100.650	100.650	100.450	2.875	102.790	102.790	102.590	2.625	97.124	97.124	96.924	2.875	101.277	101.277	101.077
2.990	100.378	100.378	100.178	2.990	101.107	101.107	100.907	2.990	102.980	102.980	102.780	2.750	98.301	98.301	98.101	2.990	101.467	101.467	101.267
3.000	100.478	100.478	100.278	3.000	101.207	101.207	101.007	3.000	103.080	103.080	102.880	2.875	99.070	99.070	98.870	3.000	101.567	101.567	101.367
3.125	101.118	101.118	100.918	3.125	101.691	101.691	101.491	3.125	103.169	103.169	102.947	2.990	99.663	99.663	99.463	3.125	101.344	101.344	101.122
3.250	102.037	102.037	101.837	3.250	102.269	102.269	102.069	3.250	103.426	103.426	103.206	3.000	99.763	99.763	99.563	3.250	101.601	101.601	101.381
3.375	102.683	102.683	102.483	3.375	102.860	102.860	102.660	3.375	103.753	103.753	103.535	3.125	100.403	100.403	100.203	3.375	101.928	101.928	101.710
3.500	103.194	103.194	102.994	3.500	103.340	103.340	103.140	3.500	103.946	103.946	103.733	3.250	100.337	100.337	100.137	3.500	102.121	102.121	101.908
3.625	103.618	103.618	103.418	3.625	103.714	103.714	103.514	3.625	104.465	104.465	104.265	3.375	100.983	100.983	100.783	3.625	101.858	101.858	101.658
3.750	103.698	103.698	103.498	3.750	103.790	103.790	103.584	3.750	104.789	104.789	104.589	3.500	101.494	101.494	101.294	3.750	102.182	102.182	101.982
3.875	104.215	104.215	104.015	3.875	104.331	104.331	104.130	3.875	104.948	104.948	104.748	3.625	101.918	101.918	101.718	3.875	102.341	102.341	102.141
3.990	104.542	104.542	104.342	3.990	104.623	104.623	104.423	3.990	105.190	105.190	104.990	3.750	101.030	101.030	100.830	3.990	102.583	102.583	102.383
4.000	104.642	104.642	104.442	4.000	104.723	104.723	104.523	4.000	105.290	105.290	105.090	3.875	101.547	101.547	101.347	4.000	102.683	102.683	102.483
4.125	104.972	104.972	104.772	4.125	104.990	104.990	104.790	4.125	105.068	105.068	104.868	3.990	101.874	101.874	101.674	4.125	104.605	104.605	104.405
4.250	105.057	105.057	104.857	4.250	105.249	105.249	105.049	4.250	105.291	105.291	105.091	4.000	101.974	101.974	101.774	4.250	104.828	104.828	104.628
4.375	105.420	105.420	105.220	4.375	105.482	105.482	105.282	4.375	105.535	105.535	105.335	4.125	102.304	102.304	102.104	4.375	105.072	105.072	104.872
4.500	105.724	105.724	105.524	4.500	105.788	105.788	105.588	4.500	105.697	105.697	105.497	4.250	101.825	101.825	101.625	4.500	105.234	105.234	105.034
4.625	105.922	105.922	105.722	4.625	106.043	106.043	105.843	4.625	N/A	N/A	N/A	4.375	102.188	102.188	101.988	4.625	N/A	N/A	#N/A
4.750	106.159	106.159	105.959	4.750	107.254	107.254	107.054	4.750	N/A	N/A	N/A	4.500	102.492	102.492	102.292	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.:

3/29/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/25/2021

Release Time: 10:45 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)