

W. Rate Sheet Dated: 2/25/2021

Release Time: 1:30 pm 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	98.445	98.445	98.007	2.250	96.034	96.034	95.597	2.250	97.526	97.526	97.226	3.125	96.190	96.190	95.890
2.375	98.449	98.449	98.011	2.375	96.037	96.037	95.600	2.500	97.532	97.532	97.232	3.250	97.691	97.691	97.391
2.500	98.452	98.452	98.015	2.500	96.040	96.040	95.603	2.625	97.535	97.535	97.235	3.375	97.687	97.687	97.387
2.625	98.456	98.456	98.018	2.625	96.043	96.043	95.606	2.750	98.385	98.385	98.085	3.500	97.688	97.688	97.388
2.750	100.054	100.054	99.648	2.750	97.893	97.893	97.487	2.875	98.388	98.388	98.088	3.625	97.690	97.690	97.390
2.875	100.058	100.058	99.651	2.875	97.896	97.896	97.490	3.000	98.391	98.391	98.091	Margin = 2.250		Index = 0.070	
3.000	100.061	100.061	99.655	3.000	97.899	97.899	97.493	3.125	98.393	98.393	98.093	30 Year OTC			
3.125	100.065	100.065	99.658	3.125	97.902	97.902	97.495	3.250	101.596	101.596	101.296	Rate	30 Day	45 Day	60 Day
3.250	101.447	101.447	101.147	3.250	99.236	99.236	98.936	3.375	101.598	101.598	101.298	4.000	101.293	101.293	100.793
3.375	101.351	101.351	101.051	3.375	99.239	99.239	98.939	3.500	101.660	101.660	101.360	4.125	101.318	101.318	100.818
3.500	101.354	101.354	101.054	3.500	99.298	99.298	98.998	3.625	101.662	101.662	101.362	4.375	102.791	102.791	102.291
3.625	101.357	101.357	101.057	3.625	99.300	99.300	99.000	3.750	102.968	102.968	102.668	4.500	102.793	102.793	102.293
3.750	102.263	102.263	101.963	3.750	101.635	101.635	101.335	3.875	102.969	102.969	102.669	4.625	102.782	102.782	102.282
3.875	102.165	102.165	101.865	3.875	101.637	101.637	101.337	4.000	102.958	102.958	102.658	4.875	103.824	103.824	103.324
4.000	102.168	102.168	101.868	4.000	101.625	101.625	101.325	4.125	102.960	102.960	102.660	5.000	103.826	103.826	103.326
4.125	102.193	102.193	101.893	4.125	101.627	101.627	101.327	4.250	102.969	102.969	102.669	5.125	103.815	103.815	103.315
4.250	103.722	103.722	103.522	4.250	103.058	103.058	102.858	4.375	102.971	102.971	102.671	5.500	104.546	104.546	104.046
4.375	103.666	103.666	103.466	4.375	103.060	103.060	102.860	4.500	102.960	102.960	102.660	5.625	104.535	104.535	104.035
6.250	105.591	105.591	105.391	6.250	105.643	105.643	105.443	4.625	102.961	102.961	102.661	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	98.553	98.453	98.453	98.016	2.250	98.453	98.353	98.353	97.916	2.250	100.061	99.961	99.961	99.661
2.375	98.557	98.457	98.457	98.019	2.375	98.456	98.356	98.356	97.919	2.375	100.064	99.964	99.964	99.664
2.500	98.557	98.457	98.457	98.019	2.500	98.456	98.356	98.356	97.919	2.500	100.064	99.964	99.964	99.664
2.625	98.557	98.457	98.457	98.019	2.625	98.456	98.356	98.356	97.918	2.625	100.064	99.964	99.964	99.664
2.750	101.163	101.063	101.063	100.656	2.750	101.063	100.963	100.963	100.556	2.750	100.911	100.811	100.811	100.511
2.875	101.166	101.066	101.066	100.660	2.875	101.065	100.965	100.965	100.559	2.875	100.923	100.823	100.823	100.523
3.000	101.166	101.066	101.066	100.660	3.000	101.065	100.965	100.965	100.559	3.000	100.923	100.823	100.823	100.523
3.125	101.166	101.066	101.066	100.660	3.125	101.065	100.965	100.965	100.559	3.125	100.923	100.823	100.823	100.523
3.250	102.495	102.395	102.395	102.095	3.250	102.397	102.297	102.297	101.997	3.250	104.123	104.023	104.023	103.723
3.375	102.510	102.410	102.410	102.110	3.375	102.409	102.309	102.309	102.009	3.375	104.134	104.034	104.034	103.734
3.500	102.509	102.409	102.409	102.109	3.500	102.466	102.366	102.366	102.066	3.500	104.193	104.093	104.093	103.793
3.625	102.509	102.409	102.409	102.109	3.625	102.409	102.309	102.309	102.009	3.625	104.133	104.033	104.033	103.733
3.750	104.012	103.912	103.912	103.612	3.750	103.991	103.891	103.891	103.591	3.750	105.437	105.337	105.337	105.037

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.543	98.543	98.043	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.568	98.568	98.068	4.750	101.000	101.000	100.500
3.875	100.578	100.578	100.078	6.250	103.750	103.750	103.500	4.375	100.041	100.041	99.541	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.575	100.575	100.075					4.500	100.043	100.043	99.543	Rate	30 Day	45 Day	60 Day
4.125	100.551	100.551	100.051					4.625	100.032	100.032	99.532	6.250	102.750	102.750	102.250
4.250	101.997	101.997	101.497					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			
4.375	101.953	101.953	101.453					5.000	101.076	101.076	100.576				
4.500	101.951	101.951	101.451					5.125	101.065	101.065	100.565				
4.625	101.962	101.962	101.462					5.500	101.796	101.796	101.296				
4.750	103.016	103.016	102.516					5.625	101.785	101.785	101.285				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.624	102.624	102.124				

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/29/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/25/2021

Release Time: 1:30 pm 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	95.940	95.940	95.640
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	98.165	98.165	97.865	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	98.168	98.168	97.868	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	98.171	98.171	97.871	Margin = 2.250		Index = .070	
3.000	N/A	N/A	N/A	3.000	97.679	97.679	97.273	3.125	98.173	98.173	97.873	30 Year OTC			
3.125	N/A	N/A	N/A	3.125	97.682	97.682	97.275	3.250	101.063	101.063	100.763	Rate	30 Day	45 Day	60 Day
3.250	100.485	100.485	100.185	3.250	98.704	98.704	98.404	3.375	101.066	101.066	100.766	3.250	97.810	97.810	97.310
3.375	100.388	100.388	100.088	3.375	98.706	98.706	98.406	3.500	101.127	101.127	100.827	3.375	97.813	97.813	97.313
3.500	100.392	100.392	100.092	3.500	98.766	98.766	98.466	3.625	101.129	101.129	100.829	3.500	97.817	97.817	97.317
3.625	100.395	100.395	100.095	3.625	98.768	98.768	98.468	3.750	100.810	100.810	100.510	3.625	97.820	97.820	97.320
3.750	99.675	99.675	99.375	3.750	99.477	99.477	99.177	3.875	N/A	N/A	N/A	3.750	98.700	98.700	98.200
3.875	99.578	99.578	99.278	3.875	99.479	99.479	99.179	4.000	N/A	N/A	N/A	3.875	98.703	98.703	98.203
4.000	99.581	99.581	99.281	4.000	99.468	99.468	99.168	4.125	N/A	N/A	N/A	4.000	98.706	98.706	98.206
4.125	99.606	99.606	99.306	4.125	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	98.731	98.731	98.231
4.250	101.010	101.010	100.810	4.250	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.035	100.035	99.535
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	100.163	100.063	100.063	99.656	2.750	100.063	99.963	99.963	99.556	2.750	98.130	98.030	98.030	97.730
2.875	100.166	100.066	100.066	99.660	2.875	100.065	99.965	99.965	99.559	2.875	98.142	98.042	98.042	97.742
3.000	100.166	100.066	100.066	99.660	3.000	100.065	99.965	99.965	99.559	3.000	98.142	98.042	98.042	97.742
3.125	100.166	100.066	100.066	99.660	3.125	100.065	99.965	99.965	99.559	3.125	98.142	98.042	98.042	97.742
3.250	101.183	101.083	101.083	100.783	3.250	101.085	100.985	100.985	100.685	3.250	100.998	100.898	100.898	100.598
3.375	101.197	101.097	101.097	100.797	3.375	101.096	100.996	100.996	100.696	3.375	101.009	100.909	100.909	100.609
3.500	101.197	101.097	101.097	100.797	3.500	101.153	101.053	101.053	100.753	3.500	101.068	100.968	100.968	100.668
3.625	101.197	101.097	101.097	100.797	3.625	101.096	100.996	100.996	100.696	3.625	101.008	100.908	100.908	100.608
3.750	101.074	100.974	100.974	100.674	3.750	101.053	100.953	100.953	100.653	3.750	102.312	102.212	102.212	101.912

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

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

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
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: 1:30 pm 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	99.008	99.008	98.808	1.750	N/A	N/A	N/A	2.750	98.248	98.248	98.048	2.500	98.280	98.280	98.080	2.750	98.764	98.764	98.564				
2.875	99.696	99.696	99.496	1.875	N/A	N/A	N/A	2.875	99.005	99.005	98.805	2.625	99.070	99.070	98.870	2.875	99.470	99.470	99.270				
2.990	100.173	100.173	99.973	2.000	N/A	N/A	N/A	2.990	100.017	100.017	99.817	2.750	99.662	99.662	99.462	2.990	100.405	100.405	100.205				
3.000	100.273	100.273	100.073	2.125	N/A	N/A	N/A	3.000	100.117	100.117	99.917	2.875	100.289	100.289	100.089	3.000	100.505	100.505	100.305				
3.125	101.082	101.082	100.882	2.250	93.878	93.878	93.678	3.125	101.420	101.420	101.220	2.990	100.655	100.655	100.455	3.125	100.832	100.832	100.632				
3.250	101.859	101.859	101.659	2.375	95.024	95.024	94.824	3.250	102.406	102.406	102.206	3.000	100.755	100.755	100.555	3.250	101.540	101.540	101.340				
3.375	102.445	102.445	102.245	2.500	96.189	96.189	95.989	3.375	103.052	103.052	102.852	3.125	101.032	101.032	100.832	3.375	102.084	102.084	101.884				
3.500	102.940	102.940	102.740	2.625	97.306	97.306	97.106	3.500	103.597	103.597	103.397	3.250	101.740	101.740	101.540	3.500	102.480	102.480	102.280				
3.625	103.357	103.357	103.157	2.750	98.310	98.310	98.110	3.625	104.045	104.045	103.845	3.375	102.284	102.284	102.084	3.625	102.707	102.707	102.507				
3.750	103.807	103.807	103.607	2.875	99.077	99.077	98.877	3.750	104.490	104.490	104.290	3.500	102.680	102.680	102.480	3.750	102.178	102.178	101.978				
3.875	104.328	104.328	104.128	2.990	100.123	100.123	99.923	3.875	105.062	105.062	104.862	3.625	102.907	102.907	102.707	3.875	102.662	102.662	102.462				
3.990	104.638	104.638	104.438	3.000	100.223	100.223	100.023	3.990	105.412	105.412	105.212	3.750	103.378	103.378	103.178	3.990	102.921	102.921	102.721				
4.000	104.738	104.738	104.538	3.125	101.458	101.458	101.258	4.000	105.512	105.512	105.312	3.875	102.862	102.862	102.662	4.000	103.021	103.021	102.821				
4.125	105.072	105.072	104.872	3.250	102.406	102.406	102.206	4.125	N/A	N/A	N/A	3.990	103.121	103.121	102.921	4.125	N/A	N/A	N/A				
4.250	105.178	105.178	104.978	3.375	103.052	103.052	102.852	4.250	98.312	98.312	98.112	4.000	103.221	103.221	103.021	4.250	N/A	N/A	N/A				
4.375	105.574	105.574	105.374	3.500	103.597	103.597	103.397	4.375	N/A	N/A	N/A	4.125	103.418	103.418	103.218	4.375	N/A	N/A	N/A				
4.500	105.940	105.940	105.740	3.625	104.045	104.045	103.845	4.500	N/A	N/A	N/A	4.250	102.287	102.287	102.087	4.500	N/A	N/A	N/A				
4.625	106.187	106.187	105.987	3.750	104.490	104.490	104.290	4.625	N/A	N/A	N/A	4.375	102.714	102.714	102.514	4.625	N/A	N/A	N/A				
4.750	106.264	106.264	106.064	3.875	105.062	105.062	104.862	4.750	N/A	N/A	N/A	4.500	103.027	103.027	102.827	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	98.702	98.702	98.502	2.875	101.158	101.158	100.958	2.875	99.874	99.874	99.674	2.875	99.874	99.874	99.674	2.750	102.402	102.402	102.202
2.875	99.398	99.398	99.198	2.990	101.596	101.596	101.396	2.990	100.367	100.367	100.167	2.990	100.367	100.367	100.167	2.750	102.829	102.829	102.629
2.990	100.299	100.299	100.099	3.000	101.696	101.696	101.496	3.000	100.467	100.467	100.267	3.000	100.467	100.467	100.267	2.990	103.203	103.203	103.003
3.000	100.399	100.399	100.199	3.125	102.157	102.157	101.957	3.125	101.227	101.227	101.027	3.125	101.204	101.204	101.004	3.000	103.303	103.303	103.103
3.125	100.832	100.832	100.632	3.250	102.348	102.348	102.148	3.250	102.067	102.067	101.867	3.250	102.067	102.067	101.867	3.125	103.736	103.736	103.536
3.250	101.540	101.540	101.340	3.375	102.928	102.928	102.728	3.375	102.707	102.707	102.507	3.375	102.707	102.707	102.507	3.250	103.790	103.790	103.590
3.375	102.084	102.084	101.884	3.500	103.890	103.890	103.190	3.500	103.214	103.214	103.014	3.500	103.214	103.214	103.014	3.375	104.218	104.218	104.018
3.500	102.480	102.480	102.280	3.625	103.798	103.798	103.598	3.625	103.661	103.661	103.461	3.625	103.661	103.661	103.461	3.500	104.587	104.587	104.387
3.625	102.707	102.707	102.507	3.750	103.699	103.699	103.499	3.750	103.693	103.693	103.493	3.750	103.880	103.880	103.680	3.625	105.019	105.019	104.819
3.750	102.178	102.178	101.978	3.875	104.216	104.216	104.016	3.875	104.260	104.260	104.060	3.875	104.448	104.448	104.248	3.750	105.062	105.062	104.862
3.875	102.662	102.662	102.462	3.990	104.495	104.495	104.295	3.990	104.576	104.576	104.376	3.990	104.763	104.763	104.563	3.875	105.520	105.520	105.320
3.990	102.921	102.921	102.721	4.000	104.595	104.595	104.395	4.000	104.676	104.676	104.476	4.000	104.863	104.863	104.663	3.990	105.859	105.859	105.659
4.000	103.021	103.021	102.821	4.125	104.925	104.925	104.725	4.125	105.041	105.041	104.841	4.125	105.228	105.228	105.028	4.000	105.959	105.959	105.759
4.125	N/A	N/A	N/A	4.250	104.638	104.638	104.438	4.250	104.983	104.983	104.783	4.250	105.171	105.171	104.971	4.125	106.335	106.335	106.135
4.250	95.221	95.221	95.021	4.375	105.029	105.029	104.829	4.375	105.415	105.415	105.215	4.375	105.602	105.602	105.402	4.250	106.640	106.640	106.440
4.375	N/A	N/A	N/A	4.500	105.374	105.374	105.174	4.500	105.796	105.796	105.596	4.500	105.983	105.983	105.783	4.375	106.908	106.908	106.708
4.500	N/A	N/A	N/A	4.625	105.617	105.617	105.417	4.625	106.063	106.063	105.863	4.625	106.250	106.250	106.050	4.500	107.979	107.979	107.779
4.625	N/A	N/A	N/A	4.750	105.819	105.819	105.619	4.750	106.161	106.161	105.961	4.750	106.309	106.309	106.109	4.625	106.221	106.221	106.021
4.750	N/A	N/A	N/A	4.875	106.176	106.176	105.976	4.875	106.309	106.309	106.109	4.875	106.309	106.309	106.109	4.750	104.801	104.801	104.601

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	101.796	101.796	101.596	2.750	101.796	101.796	101.596	2.750	102.213	102.213	102.013	2.750	101.407	101.407	101.207	2.750	101.407	101.407	101.207	2.750	102.402	102.402	102.202
2.875	102.262	102.262	102.062	2.875	102.262	102.262	102.062	2.875	102.511	102.511	102.311	2.875	101.744	101.744	101.544	2.875	101.744	101.744	101.544	2.875	102.829	102.829	102.629
2.990	102.686	102.686	102.486	2.990	102.686	102.686	102.486	2.990	102.743	102.743	102.543	2.990	102.026	102.026	101.826	2.990	102.026	102.026	101.826	2.990	103.203	103.203	103.003
3.000	102.786	102.786	102.586	3.000	102.786	102.786	102.586	3.000	102.843	102.843	102.643	3.000	102.126	102.126	101.926	3.000	102.126	102.126	101.926	3.000	103.303	103.303	103.103
3.125	103.265	103.265	103.065	3.125	103.265	103.265	103.065	3.125	103.149	103.149	102.949	3.125	102.478	102.478	102.278	3.125	102.478	102.478	102.278	3.125	103.736	103.736	103.536
3.250	103.399	103.399	103.199	3.250	103.399	103.399	103.199	3.250	102.529	102.529	102.329	3.250	101.938	101.938	101.738	3.250	101.938	101.938	101.738	3.250	103.575	103.575	103.375
3.375	103.870	103.870	103.670	3.375	103.870	103.870	103.670	3.375	102.828	102.828	102.628	3.375	102.280	102.280	102.080	3.375	102.280	102.280	102.080	3.375	104.003	104.003	103.803
3.500	104.278	104.278	104.078	3.500	104.278	104.278	104.078	3.500	103.085	103.085	102.885	3.500	102.576	102.576	102.376	3.500	102.576	102.576	102.376	3.500	104.373	104.373	104.173
3.625	104.751	104.751	104.551	3.625	104.751	104.751	104.551	3.625	103.386	103.386	103.186	3.625	102.918	102.918	102.718	3.625	102.918	102.918	102.718	3.625	104.804	104.804	104.604
3.750	104.870	104.870	104.670	3.750	104.870	104.870	104.670	3.750	102.422	102.422	102.222	3.750	102.030	102.030	101.830	3.750	102.030	102.030	101.830	3.750	104.457	104.457	104.257
3.875	105.372	105.372	105.172	3.875	105.372	105.372	105.172	3.875	102.742	102.742	102.542	3.875	102.394	102.394	102.194	3.875	102.394	102.394	102.194	3.875	104.945	104.945	104.745
3.990	105.757	105.757	105.557	3.990	105.757	105.757	105.557	3.990	102.949	102.949	102.749	3.990	102.647	102.647	102.447	3.990	102.647	102.647	102.447	3.990	105.254	105.254	105.054
4.000	105.857	105.857	105.657	4.000	105.857	105.857	105.657	4.000	103.049	103.049	102.849	4.000	102.747	102.747	102.547	4.000	102.747	102.747	102.547	4.000	105.354	105.354	105.154
4.125	106.270	106.270	#N/A	4.125	106.270	106.270	106.070	4.125	103.312	103.312	103.112	4.125	103.047	103.047	102.847	4.125	103.047	103.047	102.847	4.125	105.730	105.730	105.530
4.250	105.587	105.587	105.387	4.250	105.587	105.587	105.387	4.250	102.482	102.482	102.282	4.250	102.229	102.229	102.029	4.250	102.229	102.229	102.029	4.250	104.947	104.947	104.747
4.375	105.882	105.882	#N/A	4.375	105.882	105.882	105.682	4.375	102.666	102.666	102.466	4.375	102.440	102.440	102.240	4.375	102.440	102.440	102.240	4.375	105.149	105.149	104.949
4.500	105.957	105.957	105.957	4.500	105.957	105.957	105.757	4.500	102.718	102.718	102.518	4.500	102.496	102.496	102.296	4.500	102.496	102.496	102.296	4.500	105.264	105.264	105.064
4.625	106.226	106.226	106.226	4.625	106.226	106.226	106.026	4.625	102.883	102.883	102.683	4.625	102.683	102.683	102.483	4.625	102.683	102.683	102.483	4.625	105.725	105.725	105.525
4.750	105.456	105.456	105.456	4.750	105.519	105.519	105.319	4.750	101.649	101.649	101.449	4.750	101.449	101.449	101.249	4.750	101.449	101.449	101.249	4.750	104.410	104.410	104.210

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ TV →	< 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%	-0.25%	-0.25%	-0.75%	-0.75%
720 - 739	-0.25%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%	-1.00%
700 - 719	0.00%	-1.00%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 - 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 - 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%
640 - 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%
620 - 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%

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

* Not applicable NB 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 ≥ 680	0.00%
All other LTV & FICO combos	1.50%

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

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

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

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

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

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

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

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/29/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/25/2021

Release Time: 1:30 pm 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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/29/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/25/2021

Release Time: 1:30 pm 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	98.276	98.276	98.076	3.375	101.044	101.044	100.844	3.375	101.044	101.044	100.844	2.500	97.083	97.083	96.834	3.375	100.694	100.694	100.494
2.875	99.067	99.067	98.867	3.500	101.573	101.573	101.373	3.500	101.573	101.573	101.373	2.625	97.809	97.809	97.569	3.500	101.223	101.223	101.023
2.990	99.688	99.688	99.488	3.625	102.016	102.016	101.816	3.625	102.016	102.016	101.816	2.750	98.911	98.911	98.711	3.625	101.666	101.666	101.466
3.000	99.788	99.788	99.588	3.750	102.344	102.344	102.144	3.750	102.344	102.344	102.144	2.875	99.702	99.702	99.502	3.750	101.026	101.026	100.826
3.125	100.349	100.349	100.149	3.875	102.881	102.881	102.681	3.875	102.881	102.881	102.681	2.990	100.323	100.323	100.123	3.875	101.563	101.563	101.363
3.250	101.128	101.128	100.923	3.990	103.350	103.350	103.150	3.990	103.350	103.350	103.150	3.000	100.423	100.423	100.223	3.990	102.032	102.032	101.832
3.375	101.794	101.794	101.594	4.000	103.450	103.450	103.250	4.000	103.450	103.450	103.250	3.125	100.984	100.984	100.784	4.000	102.132	102.132	101.932
3.500	102.323	102.323	102.123	4.125	103.794	103.794	103.594	4.125	103.794	103.794	103.594	3.250	100.778	100.778	100.573	4.125	102.476	102.476	102.276
3.625	102.766	102.766	102.566	4.250	103.497	103.497	103.297	4.250	103.497	103.497	103.297	3.375	101.444	101.444	101.244	4.250	101.615	101.615	101.415
3.750	103.094	103.094	102.894	4.375	103.876	103.876	103.676	4.375	103.876	103.876	103.676	3.500	101.973	101.973	101.773	4.375	101.994	101.994	101.794
3.875	103.631	103.631	103.431	4.500	104.189	104.189	103.989	4.500	104.189	104.189	103.989	3.625	102.416	102.416	102.216	4.500	102.307	102.307	102.107
3.990	103.975	103.975	103.775	4.625	104.392	104.392	104.192	4.625	104.392	104.392	104.192	3.750	101.776	101.776	101.576	4.625	102.510	102.510	102.310
4.000	104.075	104.075	103.875	4.750	104.629	104.629	104.429	4.750	104.629	104.629	104.429	3.875	102.313	102.313	102.113	4.750	102.714	102.714	102.514
4.125	104.419	104.419	104.219	4.875	104.960	104.960	104.760	4.875	104.960	104.960	104.760	3.990	102.657	102.657	102.457	4.875	103.045	103.045	102.845
4.250	104.122	104.122	103.922	4.990	105.252	105.252	105.052	4.990	105.252	105.252	105.052	4.000	102.757	102.757	102.557	4.990	103.337	103.337	103.137
4.375	104.501	104.501	104.301	5.000	105.352	105.352	105.152	5.000	105.352	105.352	105.152	4.125	103.101	103.101	102.901	5.000	103.437	103.437	103.237
4.500	104.814	104.814	104.614	5.125	105.642	105.642	105.442	5.125	105.642	105.642	105.442	4.250	102.240	102.240	102.040	5.125	103.727	103.727	103.527
4.625	105.017	105.017	104.817	5.250	106.234	106.234	106.034	5.250	106.234	106.234	106.034	4.375	102.619	102.619	102.419	5.250	104.384	104.384	104.184
4.750	105.254	105.254	105.054	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	102.932	102.932	102.732	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	100.694	100.694	100.494	2.750	99.207	99.207	98.997	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	101.312	101.312	101.112
3.500	101.223	101.223	101.023	2.875	99.921	99.921	99.712	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	101.688	101.688	101.488
3.625	101.666	101.666	101.466	2.990	100.392	100.392	100.190	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	101.887	101.887	101.687
3.750	101.026	101.026	100.826	3.000	100.492	100.492	100.290	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	101.987	101.987	101.787
3.875	101.563	101.563	101.363	3.125	100.996	100.996	100.795	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	102.543	102.543	102.343
3.990	102.032	102.032	101.832	3.250	101.408	101.408	101.208	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	102.806	102.806	102.606
4.000	102.132	102.132	101.932	3.375	102.016	102.016	101.816	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	103.141	103.141	102.941
4.125	102.476	102.476	102.276	3.500	102.515	102.515	102.315	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	103.339	103.339	103.139
4.250	101.615	101.615	101.415	3.625	102.898	102.898	102.698	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	104.253	104.253	104.053
4.375	101.994	101.994	101.794	3.750	103.262	103.262	103.062	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	104.585	104.585	104.385
4.500	102.307	102.307	102.107	3.875	103.819	103.819	103.619	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	104.749	104.749	104.549
4.625	102.510	102.510	102.310	3.990	104.128	104.128	103.928	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	105.009	105.009	104.809
4.750	102.714	102.714	102.514	4.000	104.228	104.228	104.028	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	105.109	105.109	104.909
4.875	103.045	103.045	102.845	4.125	104.507	104.507	104.307	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	104.841	104.841	104.641
4.990	103.337	103.337	103.137	4.250	104.380	104.380	104.180	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	105.074	105.074	104.874
5.000	103.437	103.437	103.237	4.375	104.622	104.622	104.422	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	105.330	105.330	105.130
5.125	103.727	103.727	103.527	4.500	104.925	104.925	104.725	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	105.497	105.497	105.297
5.250	104.384	104.384	104.184	4.625	105.194	105.194	104.994	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	106.439	106.439	106.239	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	103.312	103.312	103.112	2.750	103.562	103.562	103.362	2.750	101.099	101.099	100.899	2.750	103.099	103.099	102.899	2.750	103.349	103.349	103.149
2.875	101.813	101.813	101.613	2.875	101.813	101.813	101.613	2.875	101.475	101.475	101.275	2.875	101.600	101.600	101.400	2.875	101.600	101.600	101.400
2.990	102.012	102.012	101.812	2.990	102.012	102.012	101.812	2.990	101.674	101.674	101.474	2.990	101.799	101.799	101.599	2.990	101.799	101.799	101.599
3.000	102.112	102.112	101.912	3.000	102.112	102.112	101.912	3.000	101.774	101.774	101.574	3.000	101.899	101.899	101.699	3.000	101.899	101.899	101.699
3.125	102.668	102.668	102.422	3.125	102.668	102.668	102.422	3.125	102.018	102.018	101.772	3.125	102.143	102.143	101.897	3.125	102.143	102.143	101.897
3.250	102.931	102.931	102.686	3.250	102.931	102.931	102.686	3.250	102.281	102.281	102.036	3.250	102.406	102.406	102.161	3.250	102.406	102.406	102.161
3.375	103.266	103.266	103.022	3.375	103.266	103.266	103.022	3.375	102.616	102.616	102.372	3.375	102.741	102.741	102.497	3.375	102.741	102.741	102.497
3.500	103.464	103.464	103.227	3.500	103.464	103.464	103.227	3.500	102.814	102.814	102.577	3.500	102.939	102.939	102.702	3.500	102.939	102.939	102.702
3.625	104.378	104.378	104.178	3.625	104.378	104.378	104.178	3.625	102.946	102.946	102.746	3.625	103.071	103.071	102.871	3.625	103.071	103.071	102.871
3.750	104.710	104.710	104.510	3.750	104.710	104.710	104.510	3.750	103.278	103.278	103.078	3.750	103.403	103.403	103.203	3.750	103.403	103.403	103.203
3.875	104.874	104.874	104.674	3.875	104.874	104.874	104.674	3.875	103.442	103.442	103.242	3.875	103.567	103.567	103.367	3.875	103.567	103.567	103.367
3.990	105.134	105.134	104.934	3.990	105.134	105.134	104.934	3.990	103.702	103.702	103.502	3.990	103.827	103.827	103.627	3.990	103.827	103.827	103.627
4.000	105.234	105.234	105.034	4.000	105.234	105.234	105.034	4.000	103.802	103.802	103.602	4.000	103.927	103.927	103.727	4.000	103.927	103.927	103.727
4.125	104.966	104.966	104.766	4.125	104.966	104.966	104.766	4.125	105.678	105.678	105.478	4.125	105.803	105.803	105.603	4.125			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/29/2021

45 Day Lock Exp.:

4/12/2021

60 Day Lock Exp.:

4/26/2021

W. Rate Sheet Dated: 2/25/2021

Release Time: 1:30 pm 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	98.276	98.276	98.076	2.750	99.207	99.207	98.997	2.750	101.312	101.312	101.112	2.500	95.733	95.733	95.484	2.750	99.799	99.799	99.599
2.875	99.067	99.067	98.867	2.875	99.921	99.921	99.712	2.875	101.688	101.688	101.488	2.625	96.459	96.459	96.219	2.875	100.175	100.175	99.975
2.990	99.688	99.688	99.488	2.990	100.392	100.392	100.190	2.990	101.887	101.887	101.687	2.750	97.561	97.561	97.361	2.990	100.374	100.374	100.174
3.000	99.788	99.788	99.588	3.000	100.492	100.492	100.290	3.000	101.987	101.987	101.787	2.875	98.352	98.352	98.152	3.000	100.474	100.474	100.274
3.125	100.349	100.349	100.149	3.125	100.996	100.996	100.795	3.125	102.543	102.543	102.297	2.990	98.973	98.973	98.773	3.125	100.718	100.718	100.472
3.250	101.128	101.128	100.923	3.250	101.408	101.408	101.208	3.250	102.806	102.806	102.561	3.000	99.073	99.073	98.873	3.250	100.981	100.981	100.736
3.375	101.794	101.794	101.594	3.375	102.016	102.016	101.816	3.375	103.141	103.141	102.897	3.125	99.634	99.634	99.434	3.375	101.316	101.316	101.072
3.500	102.323	102.323	102.123	3.500	102.515	102.515	102.315	3.500	103.339	103.339	103.102	3.250	99.428	99.428	99.223	3.500	101.514	101.514	101.277
3.625	102.766	102.766	102.566	3.625	102.898	102.898	102.698	3.625	104.253	104.253	104.053	3.375	100.094	100.094	99.894	3.625	101.646	101.646	101.446
3.750	103.094	103.094	102.894	3.750	103.262	103.262	103.062	3.750	104.585	104.585	104.385	3.500	100.623	100.623	100.423	3.750	101.978	101.978	101.778
3.875	103.631	103.631	103.431	3.875	103.819	103.819	103.619	3.875	104.749	104.749	104.549	3.625	101.066	101.066	100.866	3.875	102.142	102.142	101.942
3.990	103.975	103.975	103.775	3.990	104.128	104.128	103.928	3.990	105.009	105.009	104.809	3.750	100.426	100.426	100.226	3.990	102.402	102.402	102.202
4.000	104.075	104.075	103.875	4.000	104.228	104.228	104.028	4.000	105.109	105.109	104.909	3.875	100.963	100.963	100.763	4.000	102.502	102.502	102.302
4.125	104.419	104.419	104.219	4.125	104.507	104.507	104.307	4.125	104.841	104.841	104.641	3.990	101.307	101.307	101.107	4.125	104.378	104.378	104.178
4.250	104.122	104.122	103.922	4.250	104.380	104.380	104.180	4.250	105.074	105.074	104.874	4.000	101.407	101.407	101.207	4.250	104.611	104.611	104.411
4.375	104.501	104.501	104.301	4.375	104.622	104.622	104.422	4.375	105.330	105.330	105.130	4.125	101.751	101.751	101.551	4.375	104.867	104.867	104.667
4.500	104.814	104.814	104.614	4.500	104.925	104.925	104.725	4.500	105.497	105.497	105.297	4.250	100.890	100.890	100.690	4.500	105.034	105.034	104.834
4.625	105.017	105.017	104.817	4.625	105.194	105.194	104.994	4.625	N/A	N/A	N/A	4.375	101.269	101.269	101.069	4.625	N/A	N/A	#N/A
4.750	105.254	105.254	105.054	4.750	106.439	106.439	106.239	4.750	N/A	N/A	N/A	4.500	101.582	101.582	101.382	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%	97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
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: 1:30 pm 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)