

W. Rate Sheet Dated: 3/1/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	101.243	101.243	100.858	2.750	99.029	99.029	98.644	2.250	98.748	98.748	98.420	3.125	96.371	96.371	96.071
2.875	101.439	101.439	101.054	2.875	99.200	99.200	98.815	2.500	99.087	99.087	98.759	3.250	97.945	97.945	97.645
3.000	101.639	101.639	101.254	3.000	99.363	99.363	98.978	2.625	99.249	99.249	98.921	3.375	98.019	98.019	97.719
3.125	101.836	101.836	101.452	3.125	99.520	99.520	99.136	2.750	99.675	99.675	99.375	3.500	97.796	97.796	97.496
3.250	102.117	102.117	101.817	3.250	99.855	99.855	99.555	2.875	99.833	99.833	99.533	3.625	97.871	97.871	97.571
3.375	102.208	102.208	101.908	3.375	99.999	99.999	99.699	3.000	99.984	99.984	99.684	Margin = 2.250		Index = 0.070	
3.500	102.395	102.395	102.095	3.500	100.148	100.148	99.848	3.125	100.129	100.129	99.829	30 Year OTC			
3.625	102.573	102.573	102.273	3.625	100.307	100.307	100.007	3.250	102.095	102.095	101.795	Rate	30 Day	45 Day	60 Day
3.750	102.882	102.882	102.582	3.750	102.109	102.109	101.809	3.375	102.226	102.226	101.926	4.000	102.241	102.241	101.741
3.875	102.963	102.963	102.663	3.875	102.250	102.250	101.950	3.500	102.363	102.363	102.063	4.125	102.407	102.407	101.907
4.000	103.116	103.116	102.816	4.000	102.354	102.354	102.054	3.625	102.493	102.493	102.193	4.375	103.167	103.167	102.667
4.125	103.282	103.282	102.982	4.125	102.491	102.491	102.191	3.750	103.491	103.491	103.191	4.500	103.247	103.247	102.747
4.250	103.987	103.987	103.787	4.250	103.260	103.260	103.060	3.875	103.601	103.601	103.301	4.625	103.363	103.363	102.863
4.375	104.042	104.042	103.842	4.375	103.361	103.361	103.161	4.000	103.697	103.697	103.397	4.875	103.970	103.970	103.470
4.500	104.122	104.122	103.922	4.500	103.465	103.465	103.265	4.125	103.825	103.825	103.525	5.000	104.077	104.077	103.577
4.625	104.238	104.238	104.038	4.625	103.602	103.602	103.402	4.250	103.065	103.065	102.765	5.125	104.193	104.193	103.693
4.750	104.818	104.818	104.577	4.750	104.090	104.090	103.849	4.375	103.157	103.157	102.857	5.500	104.932	104.932	104.432
4.875	104.845	104.845	104.604	4.875	104.191	104.191	103.950	4.500	103.253	103.253	102.953	5.625	105.048	105.048	104.548
6.250	106.000	106.000	105.800	6.250	105.614	105.614	105.414	4.625	103.382	103.382	103.082	6.250	105.366	105.366	104.866

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
2.750	102.038	101.938	101.938	101.553	2.750	101.938	101.838	101.838	101.453	2.250	100.846	100.746	100.746	100.418
2.875	102.233	102.133	102.133	101.749	2.875	102.109	102.009	102.009	101.624	2.375	101.017	100.917	100.917	100.589
3.000	102.238	102.138	102.138	101.753	3.000	102.100	102.000	102.000	101.616	2.500	101.014	100.914	100.914	100.586
3.125	102.235	102.135	102.135	101.751	3.125	102.095	101.995	101.995	101.611	2.625	101.008	100.908	100.908	100.580
3.250	102.268	102.168	102.168	101.868	3.250	102.272	102.172	102.172	101.872	2.750	101.272	101.172	101.172	100.872
3.375	103.072	102.972	102.972	102.672	3.375	102.925	102.825	102.825	102.525	2.875	101.946	101.846	101.846	101.546
3.500	103.068	102.968	102.968	102.668	3.500	102.931	102.831	102.831	102.531	3.000	101.938	101.838	101.838	101.538
3.625	103.060	102.960	102.960	102.660	3.625	102.941	102.841	102.841	102.541	3.125	101.932	101.832	101.832	101.532
3.750	103.790	103.690	103.690	103.390	3.750	103.833	103.733	103.733	103.433	3.250	103.754	103.654	103.654	103.354
3.875	104.547	104.447	104.447	104.147	3.875	104.406	104.306	104.306	104.006	3.375	104.356	104.256	104.256	103.956
4.000	104.518	104.418	104.418	104.118	4.000	104.370	104.270	104.270	103.970	3.500	104.362	104.262	104.262	103.962
4.125	104.531	104.431	104.431	104.131	4.125	104.403	104.303	104.303	104.003	3.625	104.356	104.256	104.256	103.956
4.250	104.971	104.871	104.871	104.671	4.250	105.034	104.934	104.934	104.734	3.750	105.223	105.123	105.123	104.823

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	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	1.125	1.000	0.750	0.500	0.125	0.000	0.000	0.000
3.25-3.625	2.500	2.125	1.875	1.375	1.250	1.000	0.750	0.750
3.75-4.125	2.875	2.250	1.875	1.500	1.250	1.000	0.750	0.625
4.25-4.625	2.625	2.250	1.875	1.500	1.250	1.000	0.750	0.750
4.75-5.125	1.250	1.125	0.625	0.500	0.375	0.375	0.375	0.375
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.491	99.491	98.991	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.657	99.657	99.157	4.750	101.000	101.000	100.500
3.875	100.468	100.468	99.968	6.250	103.750	103.750	103.500	4.375	100.417	100.417	99.917	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.315	100.315	99.815					4.500	100.497	100.497	99.997	Rate	30 Day	45 Day	60 Day
4.125	100.149	100.149	99.649					4.625	100.613	100.613	100.113	6.250	102.750	102.750	102.250
4.250	101.794	101.794	101.294					4.875	101.220	101.220	100.720	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.639	101.639	101.139					5.000	101.327	101.327	100.827				
4.500	101.559	101.559	101.059					5.125	101.443	101.443	100.943				
4.625	101.443	101.443	100.943					5.500	102.182	102.182	101.682				
4.750	102.651	102.651	102.151					5.625	102.298	102.298	101.798				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.616	102.616	102.116				

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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 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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/31/2021

45 Day Lock Exp.:

4/15/2021

60 Day Lock Exp.:

4/30/2021

W. Rate Sheet Dated: 3/1/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.121	96.121	95.821
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.695	97.695	97.395
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.769	97.769	97.469
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	99.455	99.455	99.155	3.500	97.546	97.546	97.246
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.613	99.613	99.313	3.625	97.621	97.621	97.321
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.764	99.764	99.464	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	99.616	99.616	99.316	3.125	99.909	99.909	99.609	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.775	99.775	99.475	3.250	101.562	101.562	101.262	Rate	30 Day	45 Day	60 Day
3.750	100.294	100.294	99.994	3.750	99.952	99.952	99.652	3.375	101.693	101.693	101.393	3.250	98.480	98.480	97.980
3.875	100.376	100.376	100.076	3.875	100.092	100.092	99.792	3.500	101.830	101.830	101.530	3.375	98.671	98.671	98.171
4.000	100.529	100.529	100.229	4.000	100.197	100.197	99.897	3.625	101.961	101.961	101.661	3.500	98.857	98.857	98.357
4.125	100.694	100.694	100.394	4.125	100.334	100.334	100.034	3.750	101.334	101.334	101.034	3.625	99.036	99.036	98.536
4.250	101.275	101.275	101.075	4.250	100.978	100.978	100.778	3.875	N/A	N/A	N/A	3.750	99.319	99.319	98.819
4.375	101.329	101.329	101.129	4.375	101.078	101.078	100.878	4.000	N/A	N/A	N/A	3.875	99.501	99.501	99.001
4.500	101.410	101.410	101.210	4.500	101.183	101.183	100.983	4.125	N/A	N/A	N/A	4.000	99.654	99.654	99.154
4.625	101.526	101.526	101.326	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.819	99.819	99.319
4.750	101.980	101.980	101.740	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.300	100.300	99.800
4.875	N/A	N/A	N/A	4.875	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
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	100.956	100.856	100.856	100.556	3.250	100.960	100.860	100.860	100.560	2.750	98.491	98.391	98.391	98.091
3.375	101.760	101.660	101.660	101.360	3.375	101.613	101.513	101.513	101.213	2.875	99.165	99.065	99.065	98.765
3.500	101.756	101.656	101.656	101.356	3.500	101.618	101.518	101.518	101.218	3.000	99.157	99.057	99.057	98.757
3.625	101.747	101.647	101.647	101.347	3.625	101.628	101.528	101.528	101.228	3.125	99.151	99.051	99.051	98.751
3.750	100.852	100.752	100.752	100.452	3.750	100.896	100.796	100.796	100.496	3.250	100.629	100.529	100.529	100.229
3.875	101.610	101.510	101.510	101.210	3.875	101.469	101.369	101.369	101.069	3.375	101.231	101.131	101.131	100.831
4.000	101.581	101.481	101.481	101.181	4.000	101.433	101.333	101.333	101.033	3.500	101.237	101.137	101.137	100.837
4.125	101.594	101.494	101.494	101.194	4.125	101.465	101.365	101.365	101.065	3.625	101.231	101.131	101.131	100.831
4.250	101.909	101.809	101.809	101.609	4.250	101.972	101.872	101.872	101.672	3.750	102.098	101.998	101.998	101.698

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/31/2021

45 Day Lock Exp.:

4/15/2021

60 Day Lock Exp.:

4/30/2021

W. Rate Sheet Dated: 3/1/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Confirming FNMA															
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance			
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	99.687	99.687	99.487	1.750	N/A	N/A	N/A	2.750	98.919	98.919	98.719	2.500	98.961	98.961	98.761
2.875	100.377	100.377	100.177	1.875	N/A	N/A	N/A	2.875	99.679	99.679	99.479	2.625	99.746	99.746	99.546
2.990	100.861	100.861	100.661	2.000	N/A	N/A	N/A	2.990	100.460	100.460	100.260	2.750	100.338	100.338	100.138
3.000	100.961	100.961	100.761	2.125	93.416	93.416	93.216	3.000	100.560	100.560	100.360	2.875	100.965	100.965	100.765
3.125	101.521	101.521	101.321	2.250	94.573	94.573	94.373	3.125	101.865	101.865	101.665	2.990	101.336	101.336	101.136
3.250	102.305	102.305	102.105	2.375	95.712	95.712	95.512	3.250	102.861	102.861	102.661	3.000	101.436	101.436	101.236
3.375	102.902	102.902	102.702	2.500	96.869	96.869	96.669	3.375	103.519	103.519	103.319	3.125	101.694	101.694	101.494
3.500	103.412	103.412	103.212	2.625	97.980	97.980	97.780	3.500	104.080	104.080	103.880	3.250	102.323	102.323	102.123
3.625	103.832	103.832	103.632	2.750	98.982	98.982	98.782	3.625	104.543	104.543	104.343	3.375	102.878	102.878	102.678
3.750	104.063	104.063	103.863	2.875	99.741	99.741	99.541	3.750	104.739	104.739	104.539	3.500	103.287	103.287	103.087
3.875	104.597	104.597	104.397	2.990	100.564	100.564	100.364	3.875	105.328	105.328	105.128	3.625	103.521	103.521	103.321
3.990	104.921	104.921	104.721	3.000	100.664	100.664	100.464	3.990	100	100	100	3.750	102.631	102.631	102.431
4.000	105.021	105.021	104.821	3.125	101.903	101.903	101.703	4.000	N/A	N/A	N/A	3.875	103.126	103.126	102.926
4.125	105.365	105.365	105.165	3.250	102.861	102.861	102.661	4.125	106.171	106.171	105.971	3.990	103.396	103.396	103.196
4.250	105.342	105.342	105.142	3.375	103.519	103.519	103.319	4.250	N/A	N/A	N/A	4.000	103.496	103.496	103.296
4.375	105.753	105.753	105.553	3.500	104.080	104.080	103.880	4.375	N/A	N/A	N/A	4.125	103.702	103.702	103.502
4.500	106.130	106.130	105.930	3.625	104.543	104.543	104.343	4.500	N/A	N/A	N/A	4.250	104.521	104.521	104.321
4.625	98.312	98.312	98.112	3.750	104.739	104.739	104.539	4.625	N/A	N/A	N/A	4.375	102.893	102.893	102.693
4.750	98.312	98.312	98.112	3.875	105.328	105.328	105.128	4.750	N/A	N/A	N/A	4.500	103.217	103.217	103.017
30/25 Year >125 High Balance				20 Year				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
2.750	99.370	99.370	99.170	2.875	102.027	102.027	101.827	2.875	100.548	100.548	100.348	2.875	100.548	100.548	100.348
2.875	100.067	100.067	99.867	2.990	102.471	102.471	102.271	2.990	101.044	101.044	100.844	2.990	101.044	101.044	100.844
2.990	100.735	100.735	100.535	3.000	102.571	102.571	102.371	3.000	101.144	101.144	100.944	3.000	101.144	101.144	100.944
3.000	100.835	100.835	100.635	3.125	103.043	103.043	102.843	3.125	101.674	101.674	101.474	3.125	101.665	101.665	101.465
3.125	101.494	101.494	101.294	3.250	102.807	102.807	102.607	3.250	102.523	102.523	102.323	3.250	102.523	102.523	102.323
3.250	102.123	102.123	101.923	3.375	103.399	103.399	103.199	3.375	103.176	103.176	102.976	3.375	103.176	103.176	102.976
3.375	102.678	102.678	102.478	3.500	103.875	103.875	103.675	3.500	103.699	103.699	103.499	3.500	103.699	103.699	103.499
3.500	103.087	103.087	102.887	3.625	104.293	104.293	104.093	3.625	104.160	104.160	103.960	3.625	104.160	104.160	103.960
3.625	103.321	103.321	103.121	3.750	103.955	103.955	103.755	3.750	103.945	103.945	103.745	3.750	104.133	104.133	103.933
3.750	102.431	102.431	102.231	3.875	104.484	104.484	104.284	3.875	104.529	104.529	104.329	3.875	104.716	104.716	104.516
3.875	102.926	102.926	102.726	3.990	104.776	104.776	104.576	3.990	104.860	104.860	104.660	3.990	105.047	105.047	104.847
3.990	100	100	100	4.000	104.876	104.876	104.676	4.000	104.960	104.960	104.760	4.000	105.147	105.147	104.947
4.000	N/A	N/A	N/A	4.125	105.217	105.217	105.017	4.125	105.333	105.333	105.133	4.125	105.521	105.521	105.321
4.125	103.502	103.502	103.302	4.250	104.804	104.804	104.604	4.250	105.147	105.147	104.947	4.250	105.335	105.335	105.135
4.250	N/A	N/A	N/A	4.375	105.210	105.210	105.010	4.375	105.592	105.592	105.392	4.375	105.779	105.779	105.579
4.375	N/A	N/A	N/A	4.500	105.567	105.567	105.367	4.500	105.984	105.984	105.784	4.500	106.172	106.172	105.972
4.500	N/A	N/A	N/A	4.625	105.817	105.817	105.617	4.625	106.259	106.259	106.059	4.625	98.309	98.309	98.109
4.625	N/A	N/A	N/A	4.750	105.982	105.982	105.782	4.750	N/A	N/A	N/A	4.750	98.309	98.309	98.109
4.750	N/A	N/A	N/A	4.875	98.308	98.308	98.108	4.875	98.308	98.308	98.108	4.875	N/A	N/A	N/A
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year >125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	102.213	102.213	102.013	2.750	102.213	102.213	102.013	2.750	102.862	102.862	102.662	2.750	102.055	102.055	101.855
2.875	102.694	102.694	102.494	2.875	102.694	102.694	102.494	2.875	103.167	103.167	102.967	2.875	102.406	102.406	102.206
2.990	103.135	103.135	102.935	2.990	103.135	103.135	102.935	2.990	103.409	103.409	103.209	2.990	102.696	102.696	102.496
3.000	103.235	103.235	103.035	3.000	103.235	103.235	103.035	3.000	103.509	103.509	103.309	3.000	102.796	102.796	102.596
3.125	103.725	103.725	103.525	3.125	103.725	103.725	103.525	3.125	103.822	103.822	103.622	3.125	103.150	103.150	102.950
3.250	103.718	103.718	103.518	3.250	103.718	103.718	103.518	3.250	102.840	102.840	102.640	3.250	102.220	102.220	102.020
3.375	104.201	104.201	104.001	3.375	104.201	104.201	104.001	3.375	103.147	103.147	102.947	3.375	102.570	102.570	102.370
3.500	104.622	104.622	104.422	3.500	104.622	104.622	104.422	3.500	103.412	103.412	103.212	3.500	102.876	102.876	102.676
3.625	105.113	105.113	104.913	3.625	105.113	105.113	104.913	3.625	103.726	103.726	103.526	3.625	103.232	103.232	103.032
3.750	105.233	105.233	105.033	3.750	105.233	105.233	105.033	3.750	102.777	102.777	102.577	3.750	102.418	102.418	102.218
3.875	105.752	105.752	105.552	3.875	105.752	105.752	105.552	3.875	103.107	103.107	102.907	3.875	102.796	102.796	102.596
3.990	106.152	106.152	105.952	3.990	106.152	106.152	105.952	3.990	103.327	103.327	103.127	3.990	103.060	103.060	102.860
4.000	106.252	106.252	106.052	4.000	106.252	106.252	106.052	4.000	103.427	103.427	103.227	4.000	103.160	103.160	102.960
4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	103.700	103.700	103.500	4.125	N/A	N/A	N/A
4.250	106.056	106.056	105.856	4.250	106.056	106.056	105.856	4.250	102.940	102.940	102.740	4.250	102.689	102.689	102.489
4.375	106.355	106.355	106.155	4.375	106.355	106.355	106.155	4.375	103.133	103.133	102.933	4.375	102.933	102.933	102.733
4.500	98.358	98.358	98.158	4.500	98.358	98.358	98.158	4.500	103.179	103.179	102.979	4.500	99.458	99.458	99.258
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	103.354	103.354	103.154	4.625	N/A	N/A	N/A
4.750	105.890	105.890	105.690	4.750	105.953	105.953	105.753	4.750	102.079	102.079	101.879	4.750	101.879	101.879	101.679

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	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	-2.500
640 – 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	-3.000
620 – 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	-3.750



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.:

3/31/2021

45 Day Lock Exp.:

4/15/2021

60 Day Lock Exp.:

4/30/2021

W. Rate Sheet Dated: 3/1/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

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

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

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

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

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

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

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

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

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

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



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

30 Day Lock Exp.: 3/31/2021
45 Day Lock Exp.: 4/15/2021
60 Day Lock Exp.: 4/30/2021

W. Rate Sheet Dated: 3/1/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.664	99.664	99.464	3.375	102.089	102.089	101.889	3.375	102.089	102.089	101.889	2.500	98.700	98.700	98.500	3.375	101.635	101.635	101.435
2.875	100.405	100.405	100.205	3.500	102.584	102.584	102.384	3.500	102.584	102.584	102.384	2.625	99.380	99.380	99.180	3.500	102.130	102.130	101.930
2.990	100.977	100.977	100.777	3.625	102.990	102.990	102.790	3.625	102.990	102.990	102.790	2.750	100.034	100.034	99.834	3.625	102.536	102.536	102.336
3.000	101.077	101.077	100.877	3.750	102.975	102.975	102.775	3.750	102.975	102.975	102.775	2.875	100.775	100.775	100.575	3.750	101.829	101.829	101.629
3.125	101.606	101.606	101.406	3.875	103.475	103.475	103.275	3.875	103.475	103.475	103.275	2.990	101.347	101.347	101.147	3.875	102.329	102.329	102.129
3.250	102.215	102.215	102.015	3.990	103.912	103.912	103.712	3.990	103.912	103.912	103.712	3.000	101.447	101.447	101.247	3.990	102.766	102.766	102.566
3.375	102.839	102.839	102.639	4.000	104.012	104.012	103.812	4.000	104.012	104.012	103.812	3.125	101.976	101.976	101.776	4.000	102.866	102.866	102.666
3.500	103.334	103.334	103.134	4.125	104.334	104.334	104.134	4.125	104.334	104.334	104.134	3.250	101.761	101.761	101.561	4.125	103.188	103.188	102.988
3.625	103.740	103.740	103.540	4.250	104.436	104.436	104.236	4.250	104.436	104.436	104.236	3.375	102.385	102.385	102.185	4.250	102.529	102.529	102.329
3.750	103.725	103.725	103.525	4.375	104.789	104.789	104.589	4.375	104.789	104.789	104.589	3.500	102.880	102.880	102.680	4.375	102.882	102.882	102.682
3.875	104.225	104.225	104.025	4.500	105.085	105.085	104.885	4.500	105.085	105.085	104.885	3.625	103.286	103.286	103.086	4.500	103.178	103.178	102.978
3.990	104.537	104.537	104.337	4.625	105.279	105.279	105.079	4.625	105.279	105.279	105.079	3.750	102.579	102.579	102.379	4.625	103.372	103.372	103.172
4.000	104.637	104.637	104.437	4.750	105.432	105.432	105.232	4.750	105.432	105.432	105.232	3.875	103.079	103.079	102.879	4.750	103.491	103.491	103.291
4.125	104.959	104.959	104.759	4.875	105.746	105.746	105.546	4.875	105.746	105.746	105.546	3.990	103.391	103.391	103.191	4.875	103.805	103.805	103.605
4.250	105.061	105.061	104.861	4.990	106.030	106.030	105.830	4.990	106.030	106.030	105.830	4.000	103.491	103.491	103.291	4.990	104.089	104.089	103.889
4.375	105.414	105.414	105.214	5.000	106.130	106.130	105.930	5.000	106.130	106.130	105.930	4.125	103.813	103.813	103.613	5.000	104.189	104.189	103.989
4.500	105.710	105.710	105.510	5.125	106.412	106.412	106.212	5.125	106.412	106.412	106.212	4.250	103.154	103.154	102.954	5.125	104.471	104.471	104.271
4.625	105.904	105.904	105.704	5.250	106.403	106.403	106.203	5.250	106.403	106.403	106.203	4.375	103.507	103.507	103.307	5.250	104.515	104.515	104.315
4.750	106.057	106.057	105.857	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.500	103.803	103.803	103.603	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	101.635	101.635	101.435	2.750	100.928	100.928	100.712	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	102.818	102.818	102.618
3.500	102.130	102.130	101.930	2.875	101.614	101.614	101.399	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	103.185	103.185	102.985
3.625	102.536	102.536	102.336	2.990	102.053	102.053	101.842	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	103.371	103.371	103.171
3.750	101.829	101.829	101.629	3.000	102.153	102.153	101.942	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	103.471	103.471	103.271
3.875	102.329	102.329	102.129	3.125	102.627	102.627	102.419	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	103.361	103.361	103.161
3.990	102.766	102.766	102.566	3.250	102.408	102.408	102.208	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	103.612	103.612	103.412
4.000	102.866	102.866	102.666	3.375	102.986	102.986	102.786	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	103.936	103.936	103.736
4.125	103.188	103.188	102.988	3.500	103.453	103.453	103.253	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	104.127	104.127	103.927
4.250	102.529	102.529	102.329	3.625	103.816	103.816	103.616	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	104.409	104.409	104.209
4.375	102.882	102.882	102.682	3.750	103.804	103.804	103.569	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	104.726	104.726	104.526
4.500	103.178	103.178	102.978	3.875	104.331	104.331	104.102	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	104.882	104.882	104.682
4.625	103.372	103.372	103.172	3.990	104.615	104.615	104.392	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	105.118	105.118	104.918
4.750	103.491	103.491	103.291	4.000	104.715	104.715	104.492	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	105.218	105.218	105.018
4.875	103.805	103.805	103.605	4.125	104.974	104.974	104.755	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	105.365	105.365	105.165
4.990	104.089	104.089	103.889	4.250	105.237	105.237	105.037	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	105.583	105.583	105.383
5.000	104.189	104.189	103.989	4.375	105.464	105.464	105.264	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	105.822	105.822	105.622
5.125	104.471	104.471	104.271	4.500	105.688	105.688	105.488	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	105.985	105.985	105.785
5.250	104.515	104.515	104.315	4.625	105.941	105.941	105.741	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	107.133	107.133	106.933	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	104.818	104.818	104.618	2.750	105.068	105.068	104.868	2.750	102.730	102.730	102.530	2.750	104.730	104.730	104.530	2.750	104.980	104.980	104.780
2.875	103.310	103.310	103.110	2.875	103.310	103.310	103.110	2.875	103.097	103.097	102.897	2.875	103.222	103.222	103.022	2.875	103.222	103.222	103.022
2.990	103.496	103.496	103.296	2.990	103.496	103.496	103.296	2.990	103.283	103.283	103.083	2.990	103.408	103.408	103.208	2.990	103.408	103.408	103.208
3.000	103.596	103.596	103.396	3.000	103.596	103.596	103.396	3.000	103.383	103.383	103.183	3.000	103.508	103.508	103.308	3.000	103.508	103.508	103.308
3.125	103.486	103.486	103.286	3.125	103.486	103.486	103.286	3.125	102.898	102.898	102.698	3.125	103.023	103.023	102.823	3.125	103.023	103.023	102.823
3.250	103.737	103.737	103.537	3.250	103.737	103.737	103.537	3.250	103.149	103.149	102.949	3.250	103.274	103.274	103.074	3.250	103.274	103.274	103.074
3.375	104.061	104.061	103.861	3.375	104.061	104.061	103.861	3.375	103.473	103.473	103.273	3.375	103.598	103.598	103.398	3.375	103.598	103.598	103.398
3.500	104.252	104.252	104.052	3.500	104.252	104.252	104.052	3.500	103.664	103.664	103.464	3.500	103.789	103.789	103.589	3.500	103.789	103.789	103.589
3.625	104.534	104.534	104.334	3.625	104.534	104.534	104.334	3.625	103.427	103.427	103.227	3.625	103.552	103.552	103.352	3.625	103.552	103.552	103.352
3.750	104.851	104.851	104.651	3.750	104.851	104.851	104.651	3.750	103.744	103.744	103.544	3.750	103.869	103.869	103.669	3.750	103.869	103.869	103.669
3.875	105.007	105.007	104.807	3.875	105.007	105.007	104.807	3.875	103.900	103.900	103.700	3.875	104.025	104.025	103.825	3.875	104.025	104.025	103.825
3.990	105.243	105.243	105.043	3.990	105.243	105.243	105.043	3.990	104.136	104.136	103.936	3.990	104.261	104.261	104.061	3.990	104.261	104.261	104.061
4.000	105.343	105.343	105.143	4.000	105.343	105.343	105.143	4.000	104.236	104.236	104.036	4.000	104.361						



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.:

3/31/2021

45 Day Lock Exp.:

4/15/2021

60 Day Lock Exp.:

4/30/2021

W. Rate Sheet Dated: 3/1/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.664	99.664	99.464	2.750	100.928	100.928	100.712	2.750	102.818	102.818	102.618	2.500	97.350	97.350	97.150	2.750	101.430	101.430	101.230
2.875	100.405	100.405	100.205	2.875	101.614	101.614	101.399	2.875	103.185	103.185	102.985	2.625	98.030	98.030	97.830	2.875	101.797	101.797	101.597
2.990	100.977	100.977	100.777	2.990	102.053	102.053	101.842	2.990	103.371	103.371	103.171	2.750	98.684	98.684	98.484	2.990	101.983	101.983	101.783
3.000	101.077	101.077	100.877	3.000	102.153	102.153	101.942	3.000	103.471	103.471	103.271	2.875	99.425	99.425	99.225	3.000	102.083	102.083	101.883
3.125	101.606	101.606	101.406	3.125	102.627	102.627	102.419	3.125	103.361	103.361	103.161	2.990	99.997	99.997	99.797	3.125	101.598	101.598	101.398
3.250	102.215	102.215	102.015	3.250	102.408	102.408	102.208	3.250	103.612	103.612	103.412	3.000	100.097	100.097	99.897	3.250	101.849	101.849	101.649
3.375	102.839	102.839	102.639	3.375	102.986	102.986	102.786	3.375	103.936	103.936	103.736	3.125	100.626	100.626	100.426	3.375	102.173	102.173	101.973
3.500	103.334	103.334	103.134	3.500	103.453	103.453	103.253	3.500	104.127	104.127	103.927	3.250	100.411	100.411	100.211	3.500	102.364	102.364	102.164
3.625	103.740	103.740	103.540	3.625	103.816	103.816	103.616	3.625	104.409	104.409	104.209	3.375	101.035	101.035	100.835	3.625	102.127	102.127	101.927
3.750	103.725	103.725	103.525	3.750	103.804	103.804	103.569	3.750	104.726	104.726	104.526	3.500	101.530	101.530	101.330	3.750	102.444	102.444	102.244
3.875	104.225	104.225	104.025	3.875	104.331	104.331	104.102	3.875	104.882	104.882	104.682	3.625	101.936	101.936	101.736	3.875	102.600	102.600	102.400
3.990	104.537	104.537	104.337	3.990	104.615	104.615	104.392	3.990	105.118	105.118	104.918	3.750	101.229	101.229	101.029	3.990	102.836	102.836	102.636
4.000	104.637	104.637	104.437	4.000	104.715	104.715	104.492	4.000	105.218	105.218	105.018	3.875	101.729	101.729	101.529	4.000	102.936	102.936	102.736
4.125	104.959	104.959	104.759	4.125	104.974	104.974	104.755	4.125	105.365	105.365	105.165	3.990	102.041	102.041	101.841	4.125	104.640	104.640	104.440
4.250	105.061	105.061	104.861	4.250	105.237	105.237	105.037	4.250	105.583	105.583	105.383	4.000	102.141	102.141	101.941	4.250	104.858	104.858	104.658
4.375	105.414	105.414	105.214	4.375	105.464	105.464	105.264	4.375	105.822	105.822	105.622	4.125	102.463	102.463	102.263	4.375	105.097	105.097	104.897
4.500	105.710	105.710	105.510	4.500	105.688	105.688	105.488	4.500	105.985	105.985	105.785	4.250	101.804	101.804	101.604	4.500	105.260	105.260	105.060
4.625	105.904	105.904	105.704	4.625	105.941	105.941	105.741	4.625	N/A	N/A	N/A	4.375	102.157	102.157	101.957	4.625	N/A	N/A	#N/A
4.750	106.057	106.057	105.857	4.750	107.133	107.133	106.933	4.750	N/A	N/A	N/A	4.500	102.453	102.453	102.253	4.750	N/A	N/A	#N/A

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

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

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

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

3/31/2021

45 Day Lock Exp.:

4/15/2021

60 Day Lock Exp.:

4/30/2021

W. Rate Sheet Dated: 3/1/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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