

W. Rate Sheet Dated: 3/4/2021

Release Time: 2:30 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
2.750	101.060	101.060	100.654	2.750	98.852	98.852	98.446	2.250	98.443	98.443	98.123	3.125	96.445	96.445	96.145
2.875	101.262	101.262	100.856	2.875	99.019	99.019	98.613	2.500	98.777	98.777	98.457	3.250	98.019	98.019	97.719
3.000	101.461	101.461	101.055	3.000	99.180	99.180	98.774	2.625	98.929	98.929	98.609	3.375	97.796	97.796	97.496
3.125	101.655	101.655	101.248	3.125	99.340	99.340	98.934	2.750	99.509	99.509	99.209	3.500	97.871	97.871	97.571
3.250	102.142	102.142	101.842	3.250	99.873	99.873	99.573	2.875	99.663	99.663	99.363	3.625	97.945	97.945	97.645
3.375	102.232	102.232	101.932	3.375	100.025	100.025	99.725	3.000	99.812	99.812	99.512	Margin = 2.250		Index = 0.080	
3.500	102.414	102.414	102.114	3.500	100.196	100.196	99.896	3.125	99.959	99.959	99.659	30 Year OTC			
3.625	102.590	102.590	102.290	3.625	100.332	100.332	100.032	3.250	101.991	101.991	101.691	Rate	30 Day	45 Day	60 Day
3.750	102.940	102.940	102.640	3.750	102.202	102.202	101.902	3.375	102.130	102.130	101.830	4.000	102.296	102.296	101.796
3.875	103.003	103.003	102.703	3.875	102.309	102.309	102.009	3.500	102.282	102.282	101.982	4.125	102.427	102.427	101.927
4.000	103.171	103.171	102.871	4.000	102.436	102.436	102.136	3.625	102.407	102.407	102.107	4.375	103.249	103.249	102.749
4.125	103.302	103.302	103.002	4.125	102.548	102.548	102.248	3.750	103.400	103.400	103.100	4.500	103.367	103.367	102.867
4.250	104.109	104.109	103.909	4.250	103.376	103.376	103.176	3.875	103.498	103.498	103.198	4.625	103.517	103.517	103.017
4.375	104.124	104.124	103.924	4.375	103.482	103.482	103.282	4.000	103.617	103.617	103.317	4.875	103.938	103.938	103.438
4.500	104.242	104.242	104.042	4.500	103.610	103.610	103.410	4.125	103.720	103.720	103.420	5.000	104.056	104.056	103.556
4.625	104.392	104.392	104.192	4.625	103.722	103.722	103.522	4.250	103.199	103.199	102.899	5.125	104.206	104.206	103.706
4.750	104.799	104.799	104.543	4.750	104.065	104.065	103.809	4.375	103.297	103.297	102.997	5.500	105.182	105.182	104.682
4.875	104.813	104.813	104.557	4.875	104.171	104.171	103.915	4.500	103.415	103.415	103.115	5.625	105.333	105.333	104.833
6.250	106.000	106.000	105.800	6.250	105.585	105.585	105.385	4.625	103.519	103.519	103.219	6.250	105.345	105.345	104.845

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	101.866	101.766	101.766	101.359	2.750	101.766	101.666	101.666	101.259	2.250	100.620	100.520	100.520	100.199
2.875	102.068	101.968	101.968	101.561	2.875	101.932	101.832	101.832	101.426	2.375	100.790	100.690	100.690	100.369
3.000	102.065	101.965	101.965	101.559	3.000	101.927	101.827	101.827	101.420	2.500	100.784	100.684	100.684	100.363
3.125	102.059	101.959	101.959	101.553	3.125	101.926	101.826	101.826	101.420	2.625	100.771	100.671	100.671	100.351
3.250	102.303	102.203	102.203	101.903	3.250	102.298	102.198	102.198	101.898	2.750	101.199	101.099	101.099	100.799
3.375	103.102	103.002	103.002	102.702	3.375	102.964	102.864	102.864	102.564	2.875	101.855	101.755	101.755	101.455
3.500	103.094	102.994	102.994	102.694	3.500	102.983	102.883	102.883	102.583	3.000	101.850	101.750	101.750	101.450
3.625	103.089	102.989	102.989	102.689	3.625	102.949	102.849	102.849	102.549	3.125	101.849	101.749	101.749	101.449
3.750	103.863	103.763	103.763	103.463	3.750	103.933	103.833	103.833	103.533	3.250	103.733	103.633	103.633	103.333
3.875	104.591	104.491	104.491	104.191	3.875	104.434	104.334	104.334	104.034	3.375	104.349	104.249	104.249	103.949
4.000	104.596	104.496	104.496	104.196	4.000	104.456	104.356	104.356	104.056	3.500	104.361	104.261	104.261	103.961
4.125	104.559	104.459	104.459	104.159	4.125	104.440	104.340	104.340	104.040	3.625	104.335	104.235	104.235	103.935
4.250	105.135	105.035	105.035	104.835	4.250	105.156	105.056	105.056	104.856	3.750	105.203	105.103	105.103	104.803

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	0.750	0.500	0.375	0.250	0.125	0.000	0.000	0.000
3.25-3.625	2.000	1.875	1.500	1.250	1.000	1.000	0.750	0.625
3.75-4.125	2.250	2.000	1.625	1.375	1.250	1.000	0.750	0.500
4.25-4.625	2.625	2.250	1.875	1.500	1.250	1.000	0.750	0.625
4.75-5.125	1.250	1.125	0.625	0.500	0.375	0.375	0.375	0.250
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.546	99.546	99.046	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.677	99.677	99.177	4.750	101.000	101.000	100.500
3.875	100.553	100.553	100.053	6.250	103.750	103.750	103.500	4.375	100.499	100.499	99.999	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.385	100.385	99.885					4.500	100.617	100.617	100.117	Rate	30 Day	45 Day	60 Day
4.125	100.254	100.254	99.754					4.625	100.767	100.767	100.267	6.250	102.750	102.750	102.250
4.250	101.922	101.922	101.422					4.875	101.188	101.188	100.688	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.807	101.807	101.307					5.000	101.306	101.306	100.806				
4.500	101.690	101.690	101.190					5.125	101.456	101.456	100.956				
4.625	101.539	101.539	101.039					5.500	102.432	102.432	101.932				
4.750	102.638	102.638	102.138					5.625	102.583	102.583	102.083				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.595	102.595	102.095				

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
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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.:

4/5/2021

45 Day Lock Exp.:

4/19/2021

60 Day Lock Exp.:

5/3/2021

W. Rate Sheet Dated: 3/4/2021

Release Time: 2:30 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
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.195	96.195	95.895
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	97.769	97.769	97.469
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	97.546	97.546	97.246
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	99.289	99.289	98.989	3.500	97.621	97.621	97.321
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.443	99.443	99.143	3.625	97.695	97.695	97.395
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.592	99.592	99.292	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	99.663	99.663	99.363	3.125	99.739	99.739	99.439	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.799	99.799	99.499	3.250	101.458	101.458	101.158	Rate	30 Day	45 Day	60 Day
3.750	100.353	100.353	100.053	3.750	100.045	100.045	99.745	3.375	101.598	101.598	101.298	3.250	98.505	98.505	98.005
3.875	100.415	100.415	100.115	3.875	100.151	100.151	99.851	3.500	101.749	101.749	101.449	3.375	98.695	98.695	98.195
4.000	100.584	100.584	100.284	4.000	100.279	100.279	99.979	3.625	101.875	101.875	101.575	3.500	98.876	98.876	98.376
4.125	100.714	100.714	100.414	4.125	100.391	100.391	100.091	3.750	101.243	101.243	100.943	3.625	99.052	99.052	98.552
4.250	101.396	101.396	101.196	4.250	101.093	101.093	100.893	3.875	N/A	N/A	N/A	3.750	99.378	99.378	98.878
4.375	101.411	101.411	101.211	4.375	101.200	101.200	101.000	4.000	N/A	N/A	N/A	3.875	99.540	99.540	99.040
4.500	101.529	101.529	101.329	4.500	101.327	101.327	101.127	4.125	N/A	N/A	N/A	4.000	99.709	99.709	99.209
4.625	101.679	101.679	101.479	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.839	99.839	99.339
4.750	101.962	101.962	101.705	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.421	100.421	99.921
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	100.991	100.891	100.891	100.591	3.250	100.986	100.886	100.886	100.586	2.750	98.418	98.318	98.318	98.018
3.375	101.790	101.690	101.690	101.390	3.375	101.652	101.552	101.552	101.252	2.875	99.074	98.974	98.974	98.674
3.500	101.782	101.682	101.682	101.382	3.500	101.671	101.571	101.571	101.271	3.000	99.069	98.969	98.969	98.669
3.625	101.776	101.676	101.676	101.376	3.625	101.636	101.536	101.536	101.236	3.125	99.068	98.968	98.968	98.668
3.750	100.925	100.825	100.825	100.525	3.750	100.996	100.896	100.896	100.596	3.250	100.608	100.508	100.508	100.208
3.875	101.653	101.553	101.553	101.253	3.875	101.497	101.397	101.397	101.097	3.375	101.224	101.124	101.124	100.824
4.000	101.659	101.559	101.559	101.259	4.000	101.518	101.418	101.418	101.118	3.500	101.236	101.136	101.136	100.836
4.125	101.621	101.521	101.521	101.221	4.125	101.503	101.403	101.403	101.103	3.625	101.210	101.110	101.110	100.810
4.250	102.073	101.973	101.973	101.773	4.250	102.093	101.993	101.993	101.793	3.750	102.078	101.978	101.978	101.678

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

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

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

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *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.:

4/5/2021

45 Day Lock Exp.:

4/19/2021

60 Day Lock Exp.:

5/3/2021

W. Rate Sheet Dated: 3/4/2021

Release Time: 2:30 pm ET

Prices are subject to change without notice.

Conforming FHMA																			
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
2.500	98.318	98.318	98.118	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.710	98.710	98.510	2.000	N/A	N/A	N/A
2.625	98.861	98.861	98.661	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.501	99.501	99.301	2.125	N/A	N/A	N/A
2.750	99.448	99.448	99.248	2.250	94.312	94.312	94.112	2.250	94.267	94.267	94.067	2.750	100.095	100.095	99.895	2.250	94.570	94.570	94.370
2.875	100.139	100.139	99.939	2.375	95.453	95.453	95.253	2.375	95.228	95.228	95.028	2.875	100.723	100.723	100.523	2.375	95.641	95.641	95.441
2.990	100.618	100.618	100.418	2.500	96.613	96.613	96.413	2.500	96.452	96.452	96.252	2.990	101.093	101.093	100.893	2.500	96.805	96.805	96.605
3.000	100.718	100.718	100.518	2.625	97.731	97.731	97.531	2.625	97.631	97.631	97.431	3.000	101.193	101.193	100.993	2.625	98.171	98.171	97.971
3.125	101.516	101.516	101.316	2.750	98.737	98.737	98.537	2.750	98.674	98.674	98.474	3.125	101.599	101.599	101.399	2.750	99.184	99.184	98.984
3.250	102.296	102.296	102.096	2.875	99.506	99.506	99.306	2.875	99.434	99.434	99.234	3.250	102.311	102.311	102.111	2.875	99.890	99.890	99.690
3.375	102.886	102.886	102.686	2.990	100.553	100.553	100.353	2.990	100.449	100.449	100.249	3.375	102.859	102.859	102.659	2.990	100.828	100.828	100.628
3.500	103.384	103.384	103.184	3.000	100.653	100.653	100.453	3.000	100.549	100.549	100.349	3.500	103.258	103.258	103.058	3.000	100.928	100.928	100.728
3.625	103.806	103.806	103.606	3.125	101.893	101.893	101.693	3.125	101.856	101.856	101.656	3.625	103.487	103.487	103.287	3.125	101.399	101.399	101.199
3.750	104.119	104.119	103.919	3.250	102.846	102.846	102.646	3.250	102.846	102.846	102.646	3.750	102.683	102.683	102.483	3.250	102.111	102.111	101.911
3.875	104.643	104.643	104.443	3.375	103.496	103.496	103.296	3.375	103.496	103.496	103.296	3.875	103.170	103.170	102.970	3.375	102.659	102.659	102.459
3.990	104.954	104.954	104.754	3.500	104.047	104.047	103.847	3.500	104.047	104.047	103.847	3.990	103.430	103.430	103.230	3.500	103.058	103.058	102.858
4.000	105.054	105.054	104.854	3.625	104.499	104.499	104.299	3.625	104.499	104.499	104.299	4.000	103.530	103.530	103.330	3.625	103.287	103.287	103.087
4.125	105.389	105.389	105.189	3.750	104.788	104.788	104.588	3.750	104.788	104.788	104.588	4.125	103.732	103.732	103.532	3.750	102.483	102.483	102.283
4.250	105.245	105.245	105.045	3.875	105.364	105.364	105.164	3.875	105.364	105.364	105.164	4.250	103.355	103.355	103.155	3.875	102.970	102.970	102.770
4.375	105.645	105.645	105.445	3.990	105.718	105.718	105.518	3.990	105.718	105.718	105.518	4.375	102.784	102.784	102.584	3.990	103.230	103.230	103.030
4.500	106.012	106.012	105.812	4.000	105.818	105.818	105.618	4.000	105.818	105.818	105.618	4.500	103.099	103.099	102.899	4.000	103.330	103.330	103.130
30/25 Year >125 High Balance																			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.121	99.121	98.921	2.875	101.898	101.898	101.698	2.875	100.304	100.304	100.104	2.875	100.304	100.304	100.104	2.000	99.284	99.284	99.084
2.875	99.818	99.818	99.618	2.990	102.337	102.337	102.137	2.990	100.798	100.798	100.598	2.990	100.798	100.798	100.598	2.125	99.894	99.894	99.694
2.990	100.724	100.724	100.524	3.000	102.437	102.437	102.237	3.000	100.898	100.898	100.698	3.000	100.898	100.898	100.698	2.250	100.434	100.434	100.234
3.000	100.824	100.824	100.624	3.125	102.900	102.900	102.700	3.125	101.662	101.662	101.462	3.125	101.640	101.640	101.440	2.375	100.924	100.924	100.724
3.125	101.399	101.399	101.199	3.250	103.153	103.153	102.953	3.250	102.507	102.507	102.307	3.250	102.507	102.507	102.307	2.500	101.598	101.598	101.398
3.250	102.111	102.111	101.911	3.375	103.738	103.738	103.538	3.375	103.151	103.151	102.951	3.375	103.151	103.151	102.951	2.625	102.189	102.189	101.989
3.375	102.659	102.659	102.459	3.500	104.202	104.202	104.002	3.500	103.664	103.664	103.464	3.500	103.664	103.664	103.464	2.750	102.737	102.737	102.537
3.500	103.058	103.058	102.858	3.625	104.614	104.614	104.414	3.625	104.114	104.114	103.914	3.625	104.114	104.114	103.914	2.875	103.164	103.164	102.964
3.625	103.287	103.287	103.087	3.750	105.005	105.005	104.805	3.750	103.992	103.992	103.792	3.750	104.179	104.179	103.979	2.990	103.545	103.545	103.345
3.750	102.483	102.483	102.283	3.875	104.524	104.524	104.324	3.875	104.562	104.562	104.362	3.875	104.750	104.750	104.550	3.000	103.645	103.645	103.445
3.875	102.970	102.970	102.770	3.990	104.805	104.805	104.605	3.990	104.882	104.882	104.682	3.990	105.070	105.070	104.870	3.125	104.081	104.081	103.881
3.990	103.230	103.230	103.030	4.000	104.905	104.905	104.705	4.000	104.982	104.982	104.782	4.000	105.170	105.170	104.970	3.250	104.158	104.158	103.958
4.000	103.330	103.330	103.130	4.125	105.236	105.236	105.036	4.125	105.350	105.350	105.150	4.125	105.337	105.337	105.137	3.375	104.587	104.587	104.387
4.125	103.532	103.532	103.332	4.250	104.596	104.596	104.396	4.250	105.045	105.045	104.845	4.250	105.232	105.232	105.032	3.500	104.959	104.959	104.759
4.250	N/A	N/A	N/A	4.375	104.990	104.990	104.790	4.375	105.478	105.478	105.278	4.375	105.666	105.666	105.466	3.625	105.392	105.392	105.192
4.375	N/A	N/A	N/A	4.500	105.337	105.337	105.137	4.500	105.858	105.858	105.658	4.500	106.045	106.045	105.845	3.750	105.273	105.273	105.073
4.500	N/A	N/A	N/A	4.625	105.582	105.582	105.382	4.625	106.127	106.127	105.927	4.625	98.309	98.309	98.109	3.875	105.734	105.734	105.534
4.625	N/A	N/A	N/A	4.750	105.853	105.853	105.653	4.750	106.297	106.297	106.097	4.750	98.309	98.309	98.109	3.990	106.075	106.075	105.875
4.750	N/A	N/A	N/A	4.875	106.210	106.210	106.010	4.875	98.308	98.308	98.108	4.875	N/A	N/A	N/A	4.000	106.175	106.175	105.975
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	97.426	97.426	N/A	2.000	97.168	97.168	96.968	2.000	99.926	99.926	99.726	2.000	97.868	97.868	97.668	2.000	97.610	97.610	97.410
2.125	98.138	98.138	N/A	2.125	97.888	97.888	97.688	2.125	100.390	100.390	100.190	2.125	98.434	98.434	98.234	2.125	98.184	98.184	97.984
2.250	99.073	99.073	98.873	2.250	99.022	99.022	98.822	2.250	100.829	100.829	100.629	2.250	99.268	99.268	99.068	2.250	99.217	99.217	99.017
2.375	99.940	99.940	99.740	2.375	99.910	99.910	99.710	2.375	101.397	101.397	101.197	2.375	100.213	100.213	100.013	2.375	100.183	100.183	99.983
2.500	100.833	100.833	100.633	2.500	100.825	100.825	100.625	2.500	101.951	101.951	101.751	2.500	100.986	100.986	100.786	2.500	100.978	100.978	100.778
2.625	101.525	101.525	101.325	2.625	101.525	101.525	101.325	2.625	102.393	102.393	102.193	2.625	101.529	101.529	101.329	2.625	101.529	101.529	101.329
2.750	102.126	102.126	101.926	2.750	102.126	102.126	101.926	2.750	102.777	102.777	102.577	2.750	101.966	101.966	101.766	2.750	101.966	101.966	101.766
2.875	102.598	102.598	102.398	2.875	102.598	102.598	102.398	2.875	103.077	103.077	102.877	2.875	102.311	102.311	102.111	2.875	102.311	102.311	102.111
2.990	103.024	103.024	102.824	2.990	103.024	103.024	102.824	2.990	103.312	103.312	103.112	2.990	102.591	102.591	102.391	2.990	102.591	102.591	102.391
3.000	103.124	103.124	102.924	3.000	103.124	103.124	102.924	3.000	103.412	103.412	103.212	3.000	102.691	102.691	102.491	3.000	102.691	102.691	102.491
3.125	103.607	103.607	103.407	3.125	103.607	103.607	103.407	3.125	103.720	103.720	103.520	3.125	103.046	103.046	102.846	3.125	103.046		



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.:

4/5/2021

45 Day Lock Exp.:

4/19/2021

60 Day Lock Exp.:

5/3/2021

W. Rate Sheet Dated: 3/4/2021

Release Time: 2:30 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
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/5/2021

45 Day Lock Exp.:

4/19/2021

60 Day Lock Exp.:

5/3/2021

W. Rate Sheet Dated: 3/4/2021

Release Time: 2:30 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	99.261	99.261	99.061	2.750	99.261	99.261	99.061	2.750	99.261	99.261	99.061	2.750	99.179	99.179	98.979	2.750	99.179	99.179	98.979
2.875	100.044	100.044	99.844	2.875	100.044	100.044	99.844	2.875	100.044	100.044	99.844	2.875	99.962	99.962	99.762	2.875	99.962	99.962	99.762
2.990	100.656	100.656	100.456	2.990	100.656	100.656	100.456	2.990	100.656	100.656	100.456	2.990	100.574	100.574	100.374	2.990	100.574	100.574	100.374
3.000	100.756	100.756	100.556	3.000	100.756	100.756	100.556	3.000	100.756	100.756	100.556	3.000	100.674	100.674	100.474	3.000	100.674	100.674	100.474
3.125	101.310	101.310	101.110	3.125	101.310	101.310	101.110	3.125	101.310	101.310	101.110	3.125	101.228	101.228	101.028	3.125	101.228	101.228	101.028
3.250	102.117	102.117	101.904	3.250	102.117	102.117	101.904	3.250	102.117	102.117	101.904	3.250	102.036	102.036	101.836	3.250	102.036	102.036	101.836
3.375	102.772	102.772	102.567	3.375	102.772	102.772	102.567	3.375	102.772	102.772	102.567	3.375	102.680	102.680	102.480	3.375	102.680	102.680	102.480
3.500	103.296	103.296	103.096	3.500	103.296	103.296	103.096	3.500	103.296	103.296	103.096	3.500	103.204	103.204	103.004	3.500	103.204	103.204	103.004
3.625	103.733	103.733	103.533	3.625	103.733	103.733	103.533	3.625	103.733	103.733	103.533	3.625	103.641	103.641	103.441	3.625	103.641	103.641	103.441
3.750	104.266	104.266	104.066	3.750	104.266	104.266	104.066	3.750	104.266	104.266	104.066	3.750	104.174	104.174	103.974	3.750	104.174	104.174	103.974
3.875	104.795	104.795	104.595	3.875	104.795	104.795	104.595	3.875	104.795	104.795	104.595	3.875	104.703	104.703	104.503	3.875	104.703	104.703	104.503
3.990	104.633	104.633	104.433	3.990	104.633	104.633	104.433	3.990	104.633	104.633	104.433	3.990	104.541	104.541	104.341	3.990	104.541	104.541	104.341
4.000	104.733	104.733	104.533	4.000	104.733	104.733	104.533	4.000	104.733	104.733	104.533	4.000	104.641	104.641	104.441	4.000	104.641	104.641	104.441
4.125	105.070	105.070	104.870	4.125	105.070	105.070	104.870	4.125	105.070	105.070	104.870	4.125	104.988	104.988	104.788	4.125	104.988	104.988	104.788
4.250	105.293	105.293	105.093	4.250	105.293	105.293	105.093	4.250	105.293	105.293	105.093	4.250	105.201	105.201	105.001	4.250	105.201	105.201	105.001
4.375	105.664	105.664	105.464	4.375	105.664	105.664	105.464	4.375	105.664	105.664	105.464	4.375	105.572	105.572	105.372	4.375	105.572	105.572	105.372
4.500	105.974	105.974	105.774	4.500	105.974	105.974	105.774	4.500	105.974	105.974	105.774	4.500	105.880	105.880	105.680	4.500	105.880	105.880	105.680
4.625	106.175	106.175	105.975	4.625	106.175	106.175	105.975	4.625	106.175	106.175	105.975	4.625	106.088	106.088	105.888	4.625	106.088	106.088	105.888
4.750	106.201	106.201	106.001	4.750	106.201	106.201	106.001	4.750	106.201	106.201	106.001	4.750	106.116	106.116	105.916	4.750	106.116	106.116	105.916
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
2.750	99.179	99.179	98.979	2.500	99.918	99.918	99.669	2.500	99.918	99.918	99.669	2.500	99.918	99.918	99.669	2.000	99.015	99.015	98.815
2.875	99.962	99.962	99.762	2.625	100.503	100.503	100.254	2.625	100.503	100.503	100.254	2.625	100.503	100.503	100.254	2.125	99.669	99.669	99.469
2.990	100.574	100.574	100.374	2.750	100.560	100.560	100.336	2.750	100.560	100.560	100.336	2.750	100.560	100.560	100.336	2.250	100.399	100.399	100.199
3.000	100.674	100.674	100.474	2.875	101.272	101.272	101.052	2.875	101.272	101.272	101.052	2.875	101.272	101.272	101.052	2.375	100.866	100.866	100.666
3.125	101.228	101.228	101.028	2.990	101.740	101.740	101.519	2.990	101.740	101.740	101.519	2.990	101.740	101.740	101.519	2.500	101.312	101.312	101.112
3.250	102.117	102.117	101.917	3.000	101.840	101.840	101.619	3.000	101.840	101.840	101.619	3.000	101.840	101.840	101.619	2.625	102.069	102.069	101.869
3.375	102.772	102.772	102.567	3.125	102.337	102.337	102.121	3.125	102.337	102.337	102.121	3.125	102.337	102.337	102.121	2.750	102.591	102.591	102.391
3.500	103.296	103.296	103.096	3.250	102.662	102.662	102.451	3.250	102.662	102.662	102.451	3.250	102.662	102.662	102.451	2.875	102.966	102.966	102.766
3.625	103.733	103.733	103.533	3.375	103.268	103.268	103.061	3.375	103.268	103.268	103.061	3.375	103.268	103.268	103.061	2.990	103.164	103.164	102.964
3.750	104.266	104.266	104.066	3.500	103.760	103.760	103.558	3.500	103.760	103.760	103.558	3.500	103.760	103.760	103.558	3.000	103.264	103.264	103.064
3.875	104.795	104.795	104.595	3.625	104.139	104.139	103.939	3.625	104.139	104.139	103.939	3.625	104.139	104.139	103.939	3.125	103.344	103.344	103.144
3.990	104.633	104.633	104.433	3.750	103.865	103.865	103.663	3.750	103.865	103.865	103.663	3.750	103.865	103.865	103.663	3.250	103.605	103.605	103.405
4.000	104.733	104.733	104.533	3.875	104.418	104.418	104.218	3.875	104.418	104.418	104.218	3.875	104.418	104.418	104.218	3.375	103.937	103.937	103.737
4.125	105.070	105.070	104.870	3.990	104.722	104.722	104.522	3.990	104.722	104.722	104.522	3.990	104.722	104.722	104.522	3.500	104.136	104.136	103.936
4.250	105.293	105.293	105.093	4.000	104.822	104.822	104.622	4.000	104.822	104.822	104.622	4.000	104.822	104.822	104.622	3.625	104.506	104.506	104.306
4.375	105.664	105.664	105.464	4.125	105.098	105.098	104.898	4.125	105.098	105.098	104.898	4.125	105.098	105.098	104.898	3.750	104.836	104.836	104.636
4.500	106.002	106.002	105.802	4.250	105.456	105.456	105.256	4.250	105.456	105.456	105.256	4.250	105.456	105.456	105.256	3.875	104.997	104.997	104.797
4.625	106.175	106.175	105.975	4.375	105.694	105.694	105.494	4.375	105.694	105.694	105.494	4.375	105.694	105.694	105.494	3.990	105.250	105.250	105.050
4.750	106.201	106.201	106.001	4.500	105.898	105.898	105.698	4.500	105.898	105.898	105.698	4.500	105.898	105.898	105.698	4.000	105.350	105.350	105.150
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
2.000	99.140	99.140	98.940	2.000	99.140	99.140	98.940	2.000	99.289	99.289	99.089	2.000	99.414	99.414	99.214	2.000	99.414	99.414	99.214
2.125	99.794	99.794	99.594	2.125	99.794	99.794	99.594	2.125	99.319	99.319	99.119	2.125	99.444	99.444	99.244	2.125	99.444	99.444	99.244
2.250	100.524	100.524	100.324	2.250	100.524	100.524	100.324	2.250	100.409	100.409	99.849	2.250	100.174	100.174	99.974	2.250	100.174	100.174	99.974
2.375	100.991	100.991	100.791	2.375	100.991	100.991	100.791	2.375	100.516	100.516	100.316	2.375	100.641	100.641	100.441	2.375	100.641	100.641	100.441
2.500	101.437	101.437	101.237	2.500	101.437	101.437	101.237	2.500	100.962	100.962	100.762	2.500	101.087	101.087	100.887	2.500	101.087	101.087	100.887
2.625	102.194	102.194	101.994	2.625	102.194	102.194	101.994	2.625	100.993	100.993	100.793	2.625	100.718	100.718	100.518	2.625	100.718	100.718	100.518
2.750	102.716	102.716	102.516	2.750	102.716	102.716	102.516	2.750	101.115	101.115	100.915	2.750	101.240	101.240	101.040	2.750	101.240	101.240	101.040
2.875	103.091	103.091	102.891	2.875	103.091	103.091	102.891	2.875	101.490	101.490	101.290	2.875	101.615	101.615	101.415	2.875	101.615	101.615	101.415
2.990	103.289	103.289	103.089	2.990	103.289	103.289	103.089	2.990	101.688	101.688	101.488	2.990	101.813	101.813	101.613	2.990	101.813	101.813	101.613
3.000	103.389	103.389	103.189	3.000	103.389	103.389	103.189	3.000	101.788	101.788	101.588	3.000	101.913	101.913	101.713	3.000	101.913	101.913	101.713
3.125	103.469	103.469	103.269	3.125	103.469	103.469	103.269	3.125	101.118	101.118	100.918	3.125	1						



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.:

4/5/2021

45 Day Lock Exp.:

4/19/2021

60 Day Lock Exp.:

5/3/2021

W. Rate Sheet Dated: 3/4/2021

Release Time: 2:30 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	99.261	99.261	99.061	2.500	99.918	99.918	99.669	2.000	99.015	99.015	98.815	2.750	98.545	98.545	98.345	2.000	98.502	98.502	98.302
2.875	100.044	100.044	99.844	2.625	100.503	100.503	100.254	2.125	99.669	99.669	99.469	2.875	99.328	99.328	99.128	2.125	98.844	98.844	98.644
2.990	100.656	100.656	100.456	2.750	100.560	100.560	100.336	2.250	100.399	100.399	100.199	2.990	99.940	99.940	99.740	2.250	99.574	99.574	99.374
3.000	100.756	100.756	100.556	2.875	101.272	101.272	101.052	2.375	100.866	100.866	100.666	3.000	100.040	100.040	99.840	2.375	100.041	100.041	99.841
3.125	101.310	101.310	101.110	2.990	101.740	101.740	101.519	2.500	101.312	101.312	101.112	3.125	100.594	100.594	100.394	2.500	100.487	100.487	100.287
3.250	102.117	102.117	101.904	3.000	101.840	101.840	101.619	2.625	102.069	102.069	101.869	3.250	100.442	100.442	100.229	2.625	100.681	100.681	100.481
3.375	102.772	102.772	102.567	3.125	102.337	102.337	102.121	2.750	102.591	102.591	102.391	3.375	101.097	101.097	100.892	2.750	101.203	101.203	101.003
3.500	103.296	103.296	103.096	3.250	102.662	102.662	102.451	2.875	102.966	102.966	102.766	3.500	101.621	101.621	101.421	2.875	101.578	101.578	101.378
3.625	103.733	103.733	103.533	3.375	103.268	103.268	103.061	2.990	103.164	103.164	102.964	3.625	102.058	102.058	101.858	2.990	101.776	101.776	101.576
3.750	103.766	103.766	103.566	3.500	103.760	103.760	103.558	3.000	103.264	103.264	103.064	3.750	101.258	101.258	101.058	3.000	101.876	101.876	101.676
3.875	104.295	104.295	104.095	3.625	104.139	104.139	103.939	3.125	103.344	103.344	103.144	3.875	101.787	101.787	101.587	3.125	101.581	101.581	101.381
3.990	104.633	104.633	104.433	3.750	103.865	103.865	103.663	3.250	103.605	103.605	103.405	3.990	102.125	102.125	101.925	3.250	101.842	101.842	101.642
4.000	104.733	104.733	104.533	3.875	104.418	104.418	104.218	3.375	103.937	103.937	103.737	4.000	102.225	102.225	102.025	3.375	102.174	102.174	101.974
4.125	105.070	105.070	104.870	3.990	104.722	104.722	104.522	3.500	104.136	104.136	103.936	4.125	102.562	102.562	102.362	3.500	102.373	102.373	102.173
4.250	105.293	105.293	105.093	4.000	104.822	104.822	104.622	3.625	104.506	104.506	104.306	4.250	102.032	102.032	101.832	3.625	102.243	102.243	102.043
4.375	105.664	105.664	105.464	4.125	105.098	105.098	104.898	3.750	104.836	104.836	104.636	4.375	102.403	102.403	102.203	3.750	102.573	102.573	102.373
4.500	105.974	105.974	105.774	4.250	105.456	105.456	105.256	3.875	104.997	104.997	104.797	4.500	102.713	102.713	102.513	3.875	102.734	102.734	102.534
4.625	106.175	106.175	105.975	4.375	105.694	105.694	105.494	3.990	105.250	105.250	105.050	4.625	102.914	102.914	102.714	3.990	102.987	102.987	102.787
4.750	106.201	106.201	106.001	4.500	105.898	105.898	105.698	4.000	105.350	105.350	105.150	4.750	102.905	102.905	102.705	4.000	103.087	103.087	102.887

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/5/2021

45 Day Lock Exp.:

4/19/2021

60 Day Lock Exp.:

5/3/2021

W. Rate Sheet Dated: 3/4/2021

Release Time: 2:30 pm ET

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Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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