



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: 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	101.372	101.372	100.950	2.750	99.165	99.165	98.743	2.250	98.685	98.685	98.365	3.125	96.445	96.445	96.145
2.875	101.574	101.574	101.152	2.875	99.331	99.331	98.909	2.500	99.020	99.020	98.699	3.250	98.019	98.019	97.719
3.000	101.774	101.774	101.352	3.000	99.492	99.492	99.070	2.625	99.172	99.172	98.851	3.375	97.796	97.796	97.496
3.125	101.967	101.967	101.545	3.125	99.653	99.653	99.231	2.750	99.501	99.501	99.201	3.500	97.871	97.871	97.571
3.250	102.345	102.345	102.045	3.250	100.076	100.076	99.776	2.875	99.655	99.655	99.355	3.625	97.945	97.945	97.645
3.375	102.435	102.435	102.135	3.375	100.228	100.228	99.928	3.000	99.804	99.804	99.504	Margin = 2.250		Index = 0.080	
3.500	102.617	102.617	102.317	3.500	100.399	100.399	100.099	3.125	99.952	99.952	99.652	30 Year OTC			
3.625	102.793	102.793	102.493	3.625	100.535	100.535	100.235	3.250	102.084	102.084	101.784	Rate	30 Day	45 Day	60 Day
3.750	103.065	103.065	102.765	3.750	102.327	102.327	102.027	3.375	102.224	102.224	101.924	4.000	102.421	102.421	101.921
3.875	103.128	103.128	102.828	3.875	102.434	102.434	102.134	3.500	102.375	102.375	102.075	4.125	102.552	102.552	102.052
4.000	103.296	103.296	102.996	4.000	102.561	102.561	102.261	3.625	102.501	102.501	102.201	4.375	103.171	103.171	102.671
4.125	103.427	103.427	103.127	4.125	102.673	102.673	102.373	3.750	103.393	103.393	103.093	4.500	103.289	103.289	102.789
4.250	104.031	104.031	103.831	4.250	103.298	103.298	103.098	3.875	103.490	103.490	103.190	4.625	103.439	103.439	102.939
4.375	104.046	104.046	103.846	4.375	103.404	103.404	103.204	4.000	103.609	103.609	103.309	4.875	104.157	104.157	103.657
4.500	104.164	104.164	103.964	4.500	103.531	103.531	103.331	4.125	103.712	103.712	103.412	5.000	104.275	104.275	103.775
4.625	104.314	104.314	104.114	4.625	103.644	103.644	103.444	4.250	103.246	103.246	102.946	5.125	104.425	104.425	103.925
4.750	105.018	105.018	104.762	4.750	104.284	104.284	104.027	4.375	103.343	103.343	103.043	5.500	105.120	105.120	104.620
4.875	105.032	105.032	104.776	4.875	104.390	104.390	104.134	4.500	103.462	103.462	103.162	5.625	105.270	105.270	104.770
6.250	106.000	106.000	105.800	6.250	105.648	105.648	105.448	4.625	103.565	103.565	103.265	6.250	105.407	105.407	104.907

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	102.178	102.078	102.078	101.656	2.750	102.078	101.978	101.978	101.556	2.250	100.862	100.762	100.762	100.441	
2.875	102.380	102.280	102.280	101.858	2.875	102.245	102.145	102.145	101.723	2.375	101.032	100.932	100.932	100.612	
3.000	102.378	102.278	102.278	101.856	3.000	102.239	102.139	102.139	101.717	2.500	101.026	100.926	100.926	100.606	
3.125	102.371	102.271	102.271	101.850	3.125	102.238	102.138	102.138	101.716	2.625	101.014	100.914	100.914	100.593	
3.250	102.506	102.406	102.406	102.106	3.250	102.502	102.402	102.402	102.102	2.750	101.192	101.092	101.092	100.792	
3.375	103.305	103.205	103.205	102.905	3.375	103.168	103.068	103.068	102.768	2.875	101.848	101.748	101.748	101.448	
3.500	103.297	103.197	103.197	102.897	3.500	103.186	103.086	103.086	102.786	3.000	101.842	101.742	101.742	101.442	
3.625	103.292	103.192	103.192	102.892	3.625	103.152	103.052	103.052	102.752	3.125	101.841	101.741	101.741	101.441	
3.750	103.988	103.888	103.888	103.588	3.750	104.058	103.958	103.958	103.658	3.250	103.827	103.727	103.727	103.427	
3.875	104.716	104.616	104.616	104.316	3.875	104.559	104.459	104.459	104.159	3.375	104.443	104.343	104.343	104.043	
4.000	104.721	104.621	104.621	104.321	4.000	104.581	104.481	104.481	104.181	3.500	104.455	104.355	104.355	104.055	
4.125	104.684	104.584	104.584	104.284	4.125	104.565	104.465	104.465	104.165	3.625	104.429	104.329	104.329	104.029	
4.250	105.057	104.957	104.957	104.757	4.250	105.078	104.978	104.978	104.778	3.750	105.195	105.095	105.095	104.795	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 				



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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	99.281	99.281	98.981	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	99.435	99.435	99.135	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	99.584	99.584	99.284	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	99.866	99.866	99.566	3.125	99.732	99.732	99.432	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	100.002	100.002	99.702	3.250	101.552	101.552	101.252	Rate	30 Day	45 Day	60 Day
3.750	100.478	100.478	100.178	3.750	100.170	100.170	99.870	3.375	101.691	101.691	101.391	3.250	98.708	98.708	98.208
3.875	100.540	100.540	100.240	3.875	100.276	100.276	99.976	3.500	101.843	101.843	101.543	3.375	98.898	98.898	98.398
4.000	100.709	100.709	100.409	4.000	100.404	100.404	100.104	3.625	101.968	101.968	101.668	3.500	99.079	99.079	98.579
4.125	100.839	100.839	100.539	4.125	100.516	100.516	100.216	3.750	101.235	101.235	100.935	3.625	99.255	99.255	98.755
4.250	101.318	101.318	101.118	4.250	101.015	101.015	100.815	3.875	N/A	N/A	N/A	3.750	99.503	99.503	99.003
4.375	101.333	101.333	101.133	4.375	101.122	101.122	100.922	4.000	N/A	N/A	N/A	3.875	99.665	99.665	99.165
4.500	101.451	101.451	101.251	4.500	101.249	101.249	101.049	4.125	N/A	N/A	N/A	4.000	99.834	99.834	99.334
4.625	101.601	101.601	101.401	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.964	99.964	99.464
4.750	102.180	102.180	101.924	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.343	100.343	99.843
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	101.194	101.094	101.094	100.794	3.250	101.189	101.089	101.089	100.789	2.750	98.410	98.310	98.310	98.010
3.375	101.993	101.893	101.893	101.593	3.375	101.855	101.755	101.755	101.455	2.875	99.066	98.966	98.966	98.666
3.500	101.985	101.885	101.885	101.585	3.500	101.874	101.774	101.774	101.474	3.000	99.061	98.961	98.961	98.661
3.625	101.979	101.879	101.879	101.579	3.625	101.839	101.739	101.739	101.439	3.125	99.060	98.960	98.960	98.660
3.750	101.050	100.950	100.950	100.650	3.750	101.121	101.021	101.021	100.721	3.250	100.702	100.602	100.602	100.302
3.875	101.778	101.678	101.678	101.378	3.875	101.622	101.522	101.522	101.222	3.375	101.318	101.218	101.218	100.918
4.000	101.784	101.684	101.684	101.384	4.000	101.643	101.543	101.543	101.243	3.500	101.330	101.230	101.230	100.930
4.125	101.746	101.646	101.646	101.346	4.125	101.628	101.528	101.528	101.228	3.625	101.304	101.204	101.204	100.904
4.250	101.995	101.895	101.895	101.695	4.250	102.015	101.915	101.915	101.715	3.750	102.070	101.970	101.970	101.670

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															



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W. Rate Sheet Dated: 3/4/2021

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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.: 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: 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	99.601	99.601	99.401	2.750	99.601	99.601	99.401	2.750	99.601	99.601	99.401	2.750	99.379	99.379	99.179	2.750	99.379	99.379	99.179
2.875	100.374	100.374	100.174	2.875	100.374	100.374	100.174	2.875	100.374	100.374	100.174	2.875	100.152	100.152	99.952	2.875	100.152	100.152	99.952
2.990	100.975	100.975	100.775	2.990	100.975	100.975	100.775	2.990	100.975	100.975	100.775	2.990	100.753	100.753	100.553	2.990	100.753	100.753	100.553
3.000	101.075	101.075	100.875	3.000	101.075	101.075	100.875	3.000	101.075	101.075	100.875	3.000	100.853	100.853	100.653	3.000	100.853	100.853	100.653
3.125	101.620	101.620	101.420	3.125	101.620	101.620	101.420	3.125	101.620	101.620	101.420	3.125	101.398	101.398	101.198	3.125	101.398	101.398	101.198
3.250	102.314	102.314	102.114	3.250	102.064	102.064	101.864	3.250	102.314	102.314	102.114	3.250	100.188	100.188	99.988	3.250	99.938	99.938	99.738
3.375	102.962	102.962	102.762	3.375	102.712	102.712	102.512	3.375	102.962	102.962	102.762	3.375	100.836	100.836	100.636	3.375	100.586	100.586	100.386
3.500	103.478	103.478	103.278	3.500	103.228	103.228	103.028	3.500	103.478	103.478	103.278	3.500	101.352	101.352	101.152	3.500	101.102	101.102	100.902
3.625	103.904	103.904	103.704	3.625	103.654	103.654	103.454	3.625	103.904	103.904	103.704	3.625	101.778	101.778	101.578	3.625	101.528	101.528	101.328
3.750	103.889	103.889	103.689	3.750	102.889	102.889	102.689	3.750	102.889	102.889	102.689	3.750	100.139	100.139	99.939	3.750	99.139	99.139	98.939
3.875	104.409	104.409	104.209	3.875	103.409	103.409	103.209	3.875	103.409	103.409	103.209	3.875	100.659	100.659	100.459	3.875	99.659	99.659	99.459
3.990	104.738	104.738	104.538	3.990	103.738	103.738	103.538	3.990	103.738	103.738	103.538	3.990	100.988	100.988	100.788	3.990	99.988	99.988	99.788
4.000	104.838	104.838	104.638	4.000	103.838	103.838	103.638	4.000	103.838	103.838	103.638	4.000	101.088	101.088	100.888	4.000	100.088	100.088	99.888
4.125	105.170	105.170	104.970	4.125	104.170	104.170	103.970	4.125	104.170	104.170	103.970	4.125	101.420	101.420	101.220	4.125	100.420	100.420	100.220
4.250	105.213	105.213	105.013	4.250	104.713	104.713	104.513	4.250	104.713	104.713	104.513	4.250	99.965	99.965	99.765	4.250	99.465	99.465	99.265
4.375	105.579	105.579	105.379	4.375	105.079	105.079	104.879	4.375	105.079	105.079	104.879	4.375	100.331	100.331	100.131	4.375	99.831	99.831	99.631
4.500	105.882	105.882	105.682	4.500	105.382	105.382	105.182	4.500	105.382	105.382	105.182	4.500	100.634	100.634	100.434	4.500	100.134	100.134	99.934
4.625	106.081	106.081	105.881	4.625	105.581	105.581	105.381	4.625	105.581	105.581	105.381	4.625	100.833	100.833	100.633	4.625	100.333	100.333	100.133
4.750	106.185	106.185	105.985	4.750	106.185	106.185	105.985	4.750	106.185	106.185	105.985	4.750	100.875	100.875	100.675	4.750	100.875	100.875	100.675
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	99.379	99.379	99.179	2.500	100.185	100.185	99.905	2.500	100.185	100.185	99.905	2.500	100.185	100.185	99.905	2.000	99.141	99.141	98.941
2.875	100.152	100.152	99.952	2.625	100.764	100.764	100.488	2.625	100.764	100.764	100.488	2.625	100.764	100.764	100.488	2.125	99.792	99.792	99.592
2.990	100.753	100.753	100.553	2.750	100.900	100.900	100.692	2.750	100.900	100.900	100.692	2.750	100.900	100.900	100.692	2.250	100.517	100.517	100.317
3.000	100.853	100.853	100.653	2.875	101.607	101.607	101.400	2.875	101.607	101.607	101.400	2.875	101.607	101.607	101.400	2.375	100.981	100.981	100.781
3.125	101.398	101.398	101.198	2.990	102.067	102.067	101.865	2.990	102.067	102.067	101.865	2.990	102.067	102.067	101.865	2.500	101.424	101.424	101.224
3.250	100.188	100.188	99.988	3.000	102.167	102.167	101.965	3.000	102.167	102.167	101.965	3.000	102.167	102.167	101.965	2.625	102.190	102.190	101.990
3.375	100.836	100.836	100.636	3.125	102.655	102.655	102.455	3.125	102.655	102.655	102.455	3.125	102.655	102.655	102.455	2.750	102.710	102.710	102.510
3.500	101.352	101.352	101.152	3.250	102.848	102.848	102.648	3.250	103.348	103.348	103.148	3.250	102.848	102.848	102.648	2.875	103.081	103.081	102.881
3.625	101.778	101.778	101.578	3.375	103.446	103.446	103.246	3.375	103.946	103.946	103.746	3.375	103.446	103.446	103.246	2.990	103.277	103.277	103.077
3.750	99.139	99.139	98.939	3.500	103.928	103.928	103.728	3.500	104.428	104.428	104.228	3.500	103.928	103.928	103.728	3.000	103.377	103.377	103.177
3.875	99.659	99.659	99.459	3.625	104.306	104.306	104.106	3.625	104.806	104.806	104.606	3.625	104.306	104.306	104.106	3.125	103.310	103.310	103.110
3.990	99.988	99.988	99.788	3.750	103.977	103.977	103.777	3.750	105.227	105.227	105.027	3.750	105.227	105.227	105.027	3.250	103.568	103.568	103.368
4.000	100.088	100.088	99.888	3.875	104.520	104.520	104.320	3.875	105.770	10									



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: 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	99.601	99.601	99.401	2.500	100.185	100.185	99.905	2.000	99.141	99.141	98.941	2.750	98.815	98.815	98.615	2.000	98.628	98.628	98.428
2.875	100.374	100.374	100.174	2.625	100.764	100.764	100.488	2.125	99.792	99.792	99.592	2.875	99.588	99.588	99.388	2.125	98.967	98.967	98.767
2.990	100.975	100.975	100.775	2.750	100.900	100.900	100.692	2.250	100.517	100.517	100.317	2.990	100.189	100.189	99.989	2.250	99.692	99.692	99.492
3.000	101.075	101.075	100.875	2.875	101.607	101.607	101.400	2.375	100.981	100.981	100.781	3.000	100.289	100.289	100.089	2.375	100.156	100.156	99.956
3.125	101.620	101.620	101.420	2.990	102.067	102.067	101.865	2.500	101.424	101.424	101.224	3.125	100.834	100.834	100.634	2.500	100.599	100.599	100.399
3.250	102.314	102.314	102.114	3.000	102.167	102.167	101.965	2.625	102.190	102.190	101.990	3.250	100.576	100.576	100.376	2.625	100.802	100.802	100.602
3.375	102.962	102.962	102.762	3.125	102.655	102.655	102.455	2.750	102.710	102.710	102.510	3.375	101.224	101.224	101.024	2.750	101.322	101.322	101.122
3.500	103.478	103.478	103.278	3.250	102.848	102.848	102.648	2.875	103.081	103.081	102.881	3.500	101.740	101.740	101.540	2.875	101.693	101.693	101.493
3.625	103.904	103.904	103.704	3.375	103.446	103.446	103.246	2.990	103.277	103.277	103.077	3.625	102.166	102.166	101.966	2.990	101.889	101.889	101.689
3.750	103.889	103.889	103.689	3.500	103.928	103.928	103.728	3.000	103.377	103.377	103.177	3.750	101.339	101.339	101.139	3.000	101.989	101.989	101.789
3.875	104.409	104.409	104.209	3.625	104.306	104.306	104.106	3.125	103.310	103.310	103.110	3.875	101.859	101.859	101.659	3.125	101.547	101.547	101.347
3.990	104.738	104.738	104.538	3.750	103.977	103.977	103.774	3.250	103.568	103.568	103.368	3.990	102.188	102.188	101.988	3.250	101.805	101.805	101.605
4.000	104.838	104.838	104.638	3.875	104.520	104.520	104.320	3.375	103.897	103.897	103.697	4.000	102.288	102.288	102.088	3.375	102.134	102.134	101.934
4.125	105.170	105.170	104.970	3.990	104.820	104.820	104.620	3.500	104.093	104.093	103.893	4.125	102.620	102.620	102.420	3.500	102.330	102.330	102.130
4.250	105.213	105.213	105.013	4.000	104.920	104.920	104.720	3.625	104.489	104.489	104.289	4.250	101.914	101.914	101.714	3.625	102.220	102.220	102.020
4.375	105.579	105.579	105.379	4.125	105.187	105.187	104.987	3.750	104.814	104.814	104.614	4.375	102.280	102.280	102.080	3.750	102.545	102.545	102.345
4.500	105.882	105.882	105.682	4.250	105.386	105.386	105.186	3.875	104.974	104.974	104.774	4.500	102.583	102.583	102.383	3.875	102.705	102.705	102.505
4.625	106.081	106.081	105.881	4.375	105.621	105.621	105.421	3.990	105.219	105.219	105.019	4.625	102.782	102.782	102.582	3.990	102.950	102.950	102.750
4.750	106.185	106.185	105.985	4.500	105.820	105.820	105.620	4.000	105.319	105.319	105.119	4.750	102.855	102.855	102.655	4.000	103.050	103.050	102.850

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

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

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

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

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted			



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: 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 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)