

W. Rate Sheet Dated: 3/9/2021

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	101.055	101.055	100.633	2.750	98.837	98.837	98.415	2.250	98.608	98.608	98.272	3.125	96.455	96.455	96.155
2.875	101.251	101.251	100.829	2.875	99.003	99.003	98.581	2.500	98.942	98.942	98.606	3.250	98.030	98.030	97.730
3.000	101.451	101.451	101.029	3.000	99.164	99.164	98.742	2.625	99.094	99.094	98.758	3.375	97.807	97.807	97.507
3.125	101.649	101.649	101.227	3.125	99.324	99.324	98.903	2.750	99.713	99.713	99.413	3.500	97.881	97.881	97.581
3.250	102.273	102.273	101.973	3.250	99.998	99.998	99.698	2.875	99.867	99.867	99.567	3.625	97.955	97.955	97.655
3.375	102.364	102.364	102.064	3.375	100.150	100.150	99.850	3.000	100.015	100.015	99.715	Margin = 2.250		Index = 0.080	
3.500	102.551	102.551	102.251	3.500	100.321	100.321	100.021	3.125	100.163	100.163	99.863	30 Year OTC			
3.625	102.730	102.730	102.430	3.625	100.457	100.457	100.157	3.250	102.346	102.346	102.046	Rate	30 Day	45 Day	60 Day
3.750	102.960	102.960	102.660	3.750	102.218	102.218	101.918	3.375	102.486	102.486	102.186	4.000	102.319	102.319	101.819
3.875	103.042	103.042	102.742	3.875	102.324	102.324	102.024	3.500	102.610	102.610	102.310	4.125	102.485	102.485	101.985
4.000	103.194	103.194	102.894	4.000	102.452	102.452	102.152	3.625	102.736	102.736	102.436	4.375	102.979	102.979	102.479
4.125	103.360	103.360	103.060	4.125	102.564	102.564	102.264	3.750	103.562	103.562	103.262	4.500	103.060	103.060	102.560
4.250	103.800	103.800	103.600	4.250	103.063	103.063	102.863	3.875	103.659	103.659	103.359	4.625	103.176	103.176	102.676
4.375	103.854	103.854	103.654	4.375	103.170	103.170	102.970	4.000	103.778	103.778	103.478	4.875	104.095	104.095	103.595
4.500	103.935	103.935	103.735	4.500	103.297	103.297	103.097	4.125	103.881	103.881	103.581	5.000	104.202	104.202	103.702
4.625	104.051	104.051	103.851	4.625	103.409	103.409	103.209	4.250	103.387	103.387	103.087	5.125	104.318	104.318	103.818
4.750	104.943	104.943	104.743	4.750	104.206	104.206	104.006	4.375	103.485	103.485	103.185	5.500	105.328	105.328	104.828
4.875	104.970	104.970	104.770	4.875	104.312	104.312	104.112	4.500	103.604	103.604	103.304	5.625	105.444	105.444	104.944
6.250	106.000	106.000	105.800	6.250	105.554	105.554	105.354	4.625	103.707	103.707	103.407	6.250	105.316	105.316	104.816

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	101.850	101.750	101.750	101.328	2.750	101.750	101.650	101.650	101.228	2.250	100.604	100.504	100.504	100.168
2.875	102.046	101.946	101.946	101.524	2.875	101.916	101.816	101.816	101.395	2.375	100.774	100.674	100.674	100.338
3.000	102.050	101.950	101.950	101.528	3.000	101.911	101.811	101.811	101.389	2.500	100.768	100.668	100.668	100.332
3.125	102.047	101.947	101.947	101.526	3.125	101.910	101.810	101.810	101.388	2.625	100.756	100.656	100.656	100.320
3.250	102.425	102.325	102.325	102.025	3.250	102.423	102.323	102.323	102.023	2.750	101.223	101.123	101.123	100.823
3.375	103.228	103.128	103.128	102.828	3.375	103.089	102.989	102.989	102.689	2.875	101.879	101.779	101.779	101.479
3.500	103.224	103.124	103.124	102.824	3.500	103.108	103.008	103.008	102.708	3.000	101.874	101.774	101.774	101.474
3.625	103.216	103.116	103.116	102.816	3.625	103.074	102.974	102.974	102.674	3.125	101.873	101.773	101.773	101.473
3.750	103.868	103.768	103.768	103.468	3.750	103.949	103.849	103.849	103.549	3.250	103.909	103.809	103.809	103.509
3.875	104.625	104.525	104.525	104.225	3.875	104.450	104.350	104.350	104.050	3.375	104.525	104.425	104.425	104.125
4.000	104.597	104.497	104.497	104.197	4.000	104.471	104.371	104.371	104.071	3.500	104.510	104.410	104.410	104.110
4.125	104.609	104.509	104.509	104.209	4.125	104.456	104.356	104.356	104.056	3.625	104.511	104.411	104.411	104.111
4.250	104.784	104.684	104.684	104.484	4.250	104.843	104.743	104.743	104.543	3.750	105.211	105.111	105.111	104.811

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	99.569	99.569	99.069	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.735	99.735	99.235	4.750	101.000	101.000	100.500
3.875	100.546	100.546	100.046	6.250	103.750	103.750	103.500	4.375	100.229	100.229	99.729	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.393	100.393	99.893					4.500	100.310	100.310	99.810	Rate	30 Day	45 Day	60 Day
4.125	100.227	100.227	99.727					4.625	100.426	100.426	99.926	6.250	102.750	102.750	102.250
4.250	101.606	101.606	101.106					4.875	101.345	101.345	100.845	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.452	101.452	100.952					5.000	101.452	101.452	100.952				
4.500	101.372	101.372	100.872					5.125	101.568	101.568	101.068				
4.625	101.256	101.256	100.756					5.500	102.578	102.578	102.078				
4.750	102.776	102.776	102.276					5.625	102.694	102.694	102.194				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.566	102.566	102.066				

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 (1pm 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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/8/2021

45 Day Lock Exp.:

4/23/2021

60 Day Lock Exp.:

5/10/2021

W. Rate Sheet Dated: 3/9/2021

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.205	96.205	95.905
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	97.780	97.780	97.480
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	97.557	97.557	97.257
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	99.805	99.805	99.505	3.500	97.631	97.631	97.331
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.959	99.959	99.659	3.625	97.705	97.705	97.405
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	100.108	100.108	99.808	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	99.788	99.788	99.488	3.125	100.255	100.255	99.955	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.924	99.924	99.624	3.250	101.814	101.814	101.514	Rate	30 Day	45 Day	60 Day
3.750	100.372	100.372	100.072	3.750	100.060	100.060	99.760	3.375	101.953	101.953	101.653	3.250	98.636	98.636	98.136
3.875	100.454	100.454	100.154	3.875	100.167	100.167	99.867	3.500	102.078	102.078	101.778	3.375	98.827	98.827	98.327
4.000	100.607	100.607	100.307	4.000	100.294	100.294	99.994	3.625	102.203	102.203	101.903	3.500	99.014	99.014	98.514
4.125	100.773	100.773	100.473	4.125	100.406	100.406	100.106	3.750	101.404	101.404	101.104	3.625	99.192	99.192	98.692
4.250	101.087	101.087	100.887	4.250	100.781	100.781	100.581	3.875	N/A	N/A	N/A	3.750	99.397	99.397	98.897
4.375	101.142	101.142	100.942	4.375	100.887	100.887	100.687	4.000	N/A	N/A	N/A	3.875	99.579	99.579	99.079
4.500	101.222	101.222	101.022	4.500	101.015	101.015	100.815	4.125	N/A	N/A	N/A	4.000	99.732	99.732	99.232
4.625	101.338	101.338	101.138	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.898	99.898	99.398
4.750	102.105	102.105	101.905	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.112	100.112	99.612
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	101.112	101.012	101.012	100.712	3.250	101.111	101.011	101.011	100.711	2.750	98.442	98.342	98.342	98.042
3.375	101.916	101.816	101.816	101.516	3.375	101.777	101.677	101.677	101.377	2.875	99.098	98.998	98.998	98.698
3.500	101.912	101.812	101.812	101.512	3.500	101.796	101.696	101.696	101.396	3.000	99.092	98.992	98.992	98.692
3.625	101.903	101.803	101.803	101.503	3.625	101.761	101.661	101.661	101.361	3.125	99.091	98.991	98.991	98.691
3.750	100.930	100.830	100.830	100.530	3.750	101.011	100.911	100.911	100.611	3.250	100.784	100.684	100.684	100.384
3.875	101.688	101.588	101.588	101.288	3.875	101.513	101.413	101.413	101.113	3.375	101.400	101.300	101.300	101.000
4.000	101.659	101.559	101.559	101.259	4.000	101.534	101.434	101.434	101.134	3.500	101.385	101.285	101.285	100.985
4.125	101.672	101.572	101.572	101.272	4.125	101.518	101.418	101.418	101.118	3.625	101.386	101.286	101.286	100.986
4.250	101.721	101.621	101.621	101.421	4.250	101.781	101.681	101.681	101.481	3.750	102.086	101.986	101.986	101.686

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	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)	

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Release Time: 10:00 am ET

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Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	98.210	98.210	98.010	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.793	98.793	98.593	2.000	N/A	N/A	N/A
2.625	98.849	98.849	98.649	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.587	99.587	99.387	2.125	N/A	N/A	N/A
2.750	99.531	99.531	99.331	2.250	94.400	94.400	94.200	2.250	94.167	94.167	93.967	2.750	100.186	100.186	99.986	2.250	94.620	94.620	94.420
2.875	100.228	100.228	100.028	2.375	95.539	95.539	95.339	2.375	95.314	95.314	95.114	2.875	100.820	100.820	100.620	2.375	95.786	95.786	95.586
2.990	100.716	100.716	100.516	2.500	96.700	96.700	96.500	2.500	96.538	96.538	96.338	2.990	101.195	101.195	100.995	2.500	97.083	97.083	96.883
3.000	100.816	100.816	100.616	2.625	97.823	97.823	97.623	2.625	97.722	97.722	97.522	3.000	101.295	101.295	101.095	2.625	98.361	98.361	98.161
3.125	101.411	101.411	101.211	2.750	98.835	98.835	98.635	2.750	98.772	98.772	98.572	3.125	101.659	101.659	101.459	2.750	99.290	99.290	99.090
3.250	102.203	102.203	102.003	2.875	99.601	99.601	99.401	2.875	99.539	99.539	99.339	3.250	102.382	102.382	102.182	2.875	99.993	99.993	99.793
3.375	102.806	102.806	102.606	2.990	100.480	100.480	100.280	2.990	100.374	100.374	100.174	3.375	102.942	102.942	102.742	2.990	100.759	100.759	100.559
3.500	103.319	103.319	103.119	3.000	100.580	100.580	100.380	3.000	100.474	100.474	100.274	3.500	103.355	103.355	103.155	3.000	100.859	100.859	100.659
3.625	103.743	103.743	103.543	3.125	101.832	101.832	101.632	3.125	101.794	101.794	101.594	3.625	103.587	103.587	103.387	3.125	101.459	101.459	101.259
3.750	104.071	104.071	103.871	3.250	102.800	102.800	102.600	3.250	102.800	102.800	102.600	3.750	102.643	102.643	102.443	3.250	102.182	102.182	101.982
3.875	104.609	104.609	104.409	3.375	103.464	103.464	103.264	3.375	103.464	103.464	103.264	3.875	103.142	103.142	102.942	3.375	102.742	102.742	102.542
3.990	104.935	104.935	104.735	3.500	104.030	104.030	103.830	3.500	104.030	104.030	103.830	3.990	103.415	103.415	103.215	3.500	103.155	103.155	102.955
4.000	105.035	105.035	104.835	3.625	104.495	104.495	104.295	3.625	104.495	104.495	104.295	4.000	103.515	103.515	103.315	3.625	103.387	103.387	103.187
4.125	105.379	105.379	105.179	3.750	104.756	104.756	104.556	3.750	104.756	104.756	104.556	4.125	103.720	103.720	103.520	3.750	103.443	103.443	103.243
4.250	105.472	105.472	105.272	3.875	105.348	105.348	105.148	3.875	105.348	105.348	105.148	4.250	102.582	102.582	102.382	3.875	102.942	102.942	102.742
4.375	105.884	105.884	105.684	3.990	105.717	105.717	105.517	3.990	105.717	105.717	105.517	4.375	102.023	102.023	102.823	3.990	103.215	103.215	103.015
4.500	106.262	106.262	106.062	4.000	105.817	105.817	105.617	4.000	105.817	105.817	105.617	4.500	103.351	103.351	103.151	4.000	103.315	103.315	103.115

30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.927	99.927	99.927	2.875	101.989	101.989	101.789	2.875	100.410	100.410	100.210	2.875	100.410	100.410	100.210	2.000	99.255	99.255	99.055
2.875	99.931	99.931	99.931	2.990	102.438	102.438	102.238	2.990	100.917	100.917	100.717	2.990	100.917	100.917	100.717	2.125	99.869	99.869	99.669
2.990	100.653	100.653	100.453	3.000	102.538	102.538	102.338	3.000	101.017	101.017	100.817	3.000	101.017	101.017	100.817	2.250	100.412	100.412	100.212
3.000	100.753	100.753	100.553	3.125	103.015	103.015	102.815	3.125	101.606	101.606	101.406	3.125	101.583	101.583	101.383	2.375	100.909	100.909	100.709
3.125	101.459	101.459	101.259	3.250	103.102	103.102	102.902	3.250	102.465	102.465	102.265	3.250	102.465	102.465	102.265	2.500	101.472	101.472	101.272
3.250	102.182	102.182	101.982	3.375	103.701	103.701	103.501	3.375	103.123	103.123	102.923	3.375	103.123	103.123	102.923	2.625	102.071	102.071	101.871
3.375	102.742	102.742	102.542	3.500	104.180	104.180	103.980	3.500	103.652	103.652	103.452	3.500	103.652	103.652	103.452	2.750	102.628	102.628	102.428
3.500	103.155	103.155	102.955	3.625	104.602	104.602	104.402	3.625	104.114	104.114	103.914	3.625	104.114	104.114	103.914	2.875	103.067	103.067	102.867
3.625	103.387	103.387	103.187	3.750	103.968	103.968	103.768	3.750	103.964	103.964	103.764	3.750	104.151	104.151	103.951	2.990	103.465	103.465	103.265
3.750	102.443	102.443	102.243	3.875	104.502	104.502	104.302	3.875	104.551	104.551	104.351	3.875	104.739	104.739	104.539	3.000	103.565	103.565	103.365
3.875	102.942	102.942	102.742	3.990	104.796	104.796	104.596	3.990	104.884	104.884	104.684	3.990	105.072	105.072	104.872	3.125	104.013	104.013	103.813
3.990	103.215	103.215	103.015	4.000	104.896	104.896	104.696	4.000	104.984	104.984	104.784	4.000	105.172	105.172	104.972	3.250	104.058	104.058	103.858
4.000	103.315	103.315	103.115	4.125	105.236	105.236	105.036	4.125	105.361	105.361	105.161	4.125	105.548	105.548	105.348	3.375	104.502	104.502	104.302
4.125	103.520	103.520	103.320	4.250	104.827	104.827	104.627	4.250	105.284	105.284	105.084	4.250	105.471	105.471	105.271	3.500	104.886	104.886	104.686
4.250	N/A	N/A	N/A	4.375	105.233	105.233	105.033	4.375	105.731	105.731	105.531	4.375	105.918	105.918	105.718	3.625	105.332	105.332	105.132
4.375	N/A	N/A	N/A	4.500	105.591	105.591	105.391	4.500	106.125	106.125	105.925	4.500	106.310	106.310	106.110	3.750	105.268	105.268	105.068
4.500	N/A	N/A	N/A	4.625	105.841	105.841	105.641	4.625	106.309	106.309	106.109	4.625	106.309	106.309	106.109	3.875	105.742	105.742	105.542
4.625	N/A	N/A	N/A	4.750	106.110	106.110	105.910	4.750	106.309	106.309	106.109	4.750	N/A	N/A	N/A	3.990	106.100	106.100	105.900
4.750	N/A	N/A	N/A	4.875	106.309	106.309	106.109	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	106.200	106.200	106.000

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	97.392	97.392	#N/A	2.000	97.133	97.133	96.933	2.000	99.892	99.892	99.692	2.000	97.829	97.829	97.629	2.000	97.570	97.570	97.370	2.000	99.872	99.872	99.672
2.125	98.108	98.108	#N/A	2.125	97.858	97.858	97.658	2.125	100.359	100.359	100.159	2.125	98.398	98.398	98.198	2.125	98.148	98.148	97.948	2.125	100.486	100.486	100.286
2.250	98.931	98.931	98.731	2.250	98.880	98.880	98.680	2.250	100.741	100.741	100.541	2.250	99.060	99.060	98.860	2.250	99.009	99.009	98.809	2.250	101.030	101.030	100.830
2.375	99.800	99.800	99.600	2.375	99.770	99.770	99.570	2.375	101.266	101.266	101.066	2.375	99.957	99.957	99.757	2.375	99.927	99.927	99.727	2.375	101.527	101.527	101.327
2.500	100.702	100.702	100.502	2.500	100.694	100.694	100.494	2.500	101.822	101.822	101.622	2.500	100.852	100.852	100.652	2.500	100.844	100.844	100.644	2.500	101.999	101.999	101.799
2.625	101.402	101.402	101.202	2.625	101.402	101.402	101.202	2.625	102.269	102.269	102.069	2.625	101.400	101.400	101.200	2.625	101.400	101.400	101.200	2.625	102.494	102.494	102.294
2.750	102.015	102.015	101.815	2.750	102.015	102.015	101.815	2.750	102.660	102.660	102.460	2.750	101.847	101.847	101.647	2.750	101.847	101.847	101.647	2.750	102.871	102.871	102.671
2.875	102.499	102.499	102.299	2.875	102.499	102.499	102.299	2.875	102.966	102.966	102.766	2.875	102.198	102.198	101.998	2.875	102.198	102.198	101.998	2.875	103.310	103.310	103.110
2.990	102.944	102.944	102.744	2.990	102.944	102.944	102.744	2.990	103.215	103.215	103.015	2.990	102.494	102.494	102.294	2.990	102.494	102.494	102.294	2.990	103.708	103.708	103.508
3.000	103.044	103.044	102.844	3.000	103.044	103.044	102.844	3.000	103.315	103.315	103.115	3.000	102.594	102.594	102.394	3.000	102.594	102.594	102.394	3.000	103.808	103.808	103.608
3.125	103.539	103.539	103.339	3.125	103.539	103.539	103.339	3.125	103.630	103.630	103.430	3.125	102.956	102.956	102.756	3.125	102.956	102.956	102.756	3.125	104.255	104.255	104.055
3.250	103.633	103.633	103.433	3.250	103.633	103.633	103.433	3.250	102.751	102.751	102.551	3.250	102.126	102.126	101.926	3.250	102.126	102.126	101.926	3.250	103.801	103.801	103.601
3.375	104.118	104.118	103.918	3.375	104.118	104.118	103.918	3.375	103.060	103.060	102.860	3.375	102.476	102.476	102.276	3.375	102.476	102.476	102.276	3.375	104.244	104.244	104.044
3.500	104.542	104.542	104.342	3.500	104.542	104.542	104.342	3.500	103.328	103.328	103.128	3.500	102.784	102.784	102.584	3.500	102.784	102.784	102.584	3.500	104.629	104.629	104.429
3.625	105.036	105.036	104.836	3.625	105.036	105.036	104.836	3.625	103.644	103.644	103.444	3.625	103.148	103.148	102.948	3.625	103.148	103.148	102.948	3.625	105.075	105.075	104.875
3.750	105.110	105.110	104.910	3.750	105.110	105.110	104.910	3.750	102.652	102.652	102.452	3.750	102.294	102.294	102.094	3.750	102.294	102.294	102.094	3.750	104.690	104.690	104.490
3.875	105.634	105.634	105.434	3.875	105.634	105.634	105.434	3.875	102.986	102.986	102.786	3.875	102.678	102.678	102.478	3.875	102.678	102.678	102.478	3.875	105.163	105.163	104.963
3.990	106.033	106.033	105.833	3.990	106.033	106.033	105.833	3.990	103.204	103.204	103.004	3.990	102.937	102.937	102.737	3.990	102.937	102.937	102.737	3.990	105.622	105.622	105.422
4.000	106.133	106.133	105.933	4.000	106.133	106.133	105.933	4.000	103.304	103.304	103.104	4.000	103.037	103.037	102.837	4.000	103.037	103.037	102.837	4.000	105.622	105.622	105.422

Applicable for all mortgages with greater than 15 year terms									
FICO $\downarrow$ / TV $\rightarrow$	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.50%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%	-1.00%
700 – 719	0.00%	-1.00%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%

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

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

Product Features									
Product Feature ↓ \ ITV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-1.25	-1.25	-1.25	-3.75	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.00	0.00	0.00	0.00	0.00	-0.25	-0.25	-0.25	-0.25
Manufactured*	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50
2-unit property	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00
3-4 unit property	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00
Condo > 15 year**	0.00	0.00	0.00	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75
HB C/O Ref	-1.00	-1.00	-1.00	-1.00	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/O Ref	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25

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

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

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235)
 ** Not applicable to detached Condominium units (identified by SFC 588).

High LTV Refi Option LLPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
>90.00%		0.000	0.750	
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.00%
All other LTV & FICO combos	1.50%

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

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

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

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

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

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

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

Lock Desk Policy

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/8/2021

45 Day Lock Exp.:

4/23/2021

60 Day Lock Exp.:

5/10/2021

W. Rate Sheet Dated: 3/9/2021

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.: 4/8/2021
45 Day Lock Exp.: 4/23/2021
60 Day Lock Exp.: 5/10/2021

W. Rate Sheet Dated: 3/9/2021

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	99.498	99.498	99.298	2.750	99.498	99.498	99.298	2.750	99.498	99.498	99.298	2.750	99.378	99.378	99.178	2.750	99.378	99.378	99.178
2.875	100.273	100.273	100.073	2.875	100.273	100.273	100.073	2.875	100.273	100.273	100.073	2.875	100.153	100.153	99.953	2.875	100.153	100.153	99.953
2.990	100.866	100.866	100.666	2.990	100.866	100.866	100.666	2.990	100.866	100.866	100.666	2.990	100.746	100.746	100.546	2.990	100.746	100.746	100.546
3.000	100.966	100.966	100.766	3.000	100.966	100.966	100.766	3.000	100.966	100.966	100.766	3.000	100.846	100.846	100.646	3.000	100.846	100.846	100.646
3.125	101.503	101.503	101.303	3.125	101.503	101.503	101.303	3.125	101.503	101.503	101.303	3.125	101.383	101.383	101.183	3.125	101.383	101.383	101.183
3.250	102.137	102.137	101.937	3.250	102.137	102.137	101.937	3.250	102.137	102.137	101.937	3.250	102.049	102.049	101.849	3.250	99.999	99.999	99.799
3.375	102.787	102.787	102.587	3.375	102.787	102.787	102.587	3.375	102.787	102.787	102.587	3.375	102.899	102.899	102.699	3.375	102.649	102.649	102.449
3.500	103.311	103.311	103.111	3.500	103.311	103.311	103.111	3.500	103.311	103.311	103.111	3.500	101.423	101.423	101.223	3.500	101.173	101.173	100.973
3.625	103.755	103.755	103.555	3.625	103.755	103.755	103.555	3.625	103.755	103.755	103.555	3.625	101.867	101.867	101.667	3.625	101.617	101.617	101.417
3.750	104.312	104.312	104.112	3.750	104.312	104.312	104.112	3.750	104.312	104.312	104.112	3.750	102.312	102.312	102.112	3.750	99.912	99.912	99.712
3.875	104.937	104.937	104.737	3.875	104.937	104.937	104.737	3.875	104.937	104.937	104.737	3.875	103.037	103.037	102.837	3.875	99.737	99.737	99.537
3.990	105.671	105.671	105.471	3.990	105.671	105.671	105.471	3.990	105.671	105.671	105.471	3.990	101.071	101.071	100.871	3.990	100.071	100.071	99.871
4.000	106.471	106.471	106.271	4.000	106.471	106.471	106.271	4.000	106.471	106.471	106.271	4.000	101.171	101.171	100.971	4.000	100.171	100.171	99.971
4.125	107.141	107.141	106.941	4.125	107.141	107.141	106.941	4.125	107.141	107.141	106.941	4.125	101.504	101.504	101.304	4.125	100.504	100.504	100.304
4.250	107.841	107.841	107.641	4.250	107.841	107.841	107.641	4.250	107.841	107.841	107.641	4.250	101.075	101.075	100.875	4.250	99.575	99.575	99.375
4.375	108.537	108.537	108.337	4.375	108.537	108.537	108.337	4.375	108.537	108.537	108.337	4.375	100.443	100.443	100.243	4.375	99.943	99.943	99.743
4.500	109.843	109.843	109.643	4.500	109.843	109.843	109.643	4.500	109.843	109.843	109.643	4.500	100.749	100.749	100.549	4.500	100.249	100.249	100.049
4.625	106.045	106.045	105.845	4.625	105.545	105.545	105.345	4.625	105.545	105.545	105.345	4.625	100.951	100.951	100.751	4.625	100.451	100.451	100.251
4.750	106.059	106.059	105.859	4.750	106.059	106.059	105.859	4.750	106.059	106.059	105.859	4.750	100.883	100.883	100.683	4.750	100.883	100.883	100.683
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	99.378	99.378	99.178	2.500	99.603	99.603	99.329	2.500	99.603	99.603	99.329	2.500	99.603	99.603	99.329	2.000	99.056	99.056	98.856
2.875	100.153	100.153	99.953	2.625	100.183	100.183	99.910	2.625	100.183	100.183	99.910	2.625	100.183	100.183	99.910	2.125	99.706	99.706	99.506
2.990	100.746	100.746	100.546	2.750	100.811	100.811	100.557	2.750	100.811	100.811	100.557	2.750	100.811	100.811	100.557	2.250	100.438	100.438	100.238
3.000	100.846	100.846	100.646	2.875	101.516	101.516	101.263	2.875	101.516	101.516	101.263	2.875	101.516	101.516	101.263	2.375	100.908	100.908	100.708
3.125	101.383	101.383	101.183	2.990	101.983	101.983	101.731	2.990	101.983	101.983	101.731	2.990	101.983	101.983	101.731	2.500	101.355	101.355	101.155
3.250	102.049	102.049	101.849	3.000	102.083	102.083	101.831	3.000	102.083	102.083	101.831	3.000	102.083	102.083	101.831	2.625	102.056	102.056	101.856
3.375	102.899	102.899	102.699	3.125	102.583	102.583	102.337	3.125	102.583	102.583	102.337	3.125	102.583	102.583	102.337	2.750	102.577	102.577	102.377
3.500	101.423	101.423	101.223	3.250	102.677	102.677	102.424	3.250	103.177	103.177	102.944	3.250	102.677	102.677	102.444	2.875	102.951	102.951	102.751
3.625	101.867	101.867	101.667	3.375	103.279	103.279	103.051	3.375	103.779	103.779	103.551	3.375	103.279	103.279	103.051	2.990	103.148	103.148	102.948
3.750	99.212	99.212	98.998	3.500	103.766	103.766	103.548	3.500	104.266	104.266	104.048	3.500	103.766	103.766	103.548	3.000	103.248	103.248	103.048
3.875	99.737	99.737	99.530	3.625	104.147	104.147	103.929	3.625	104.647	104.647	104.429	3.625	104.147	104.147	103.929	3.125	103.331	103.331	103.131
3.990	100.071	100.071	99.871	3.750	103.874	103.874	103.629	3.750	105.124	105.124	104.879	3.750	105.124	105.124	104.879	3.250	103.593	103.593	103.393
4.000	100.171	100.171	99.971	3.875	104.427	104.427	104.186	3.875	105.677	105.677	105.436	3.875	105.677	105.677	105.436	3.375	103.924	103.924	103.724
4.125	100.504	100.504	100.304	3.990	104.734	104.734	104.500	3.990	105.984	105.984	105.750	3.990	105.984	105.984	105.750	3.500	104.123	104.123	103.923
4.250	99.575	99.575	99.375	4.000	104.834	104.834	104.600	4.000	106.084	106.084	105.850	4.000	106.084	106.084	105.850	3.625	104.538	104.538	104.338
4.375	99.943	99.943	99.743	4.125	105.114	105.114	104.888	4.125	106.364	106.364	106.138	4.125	106.364	106.364	106.138	3.750	104.868	104.868	104.668
4.500	100.249	100.249	100.049	4.250	105.337	105.337	105.137	4.250	106.587	106.587	106.387	4.250	106.587	106.587	106.387	3.875	105.034	105.034	104.834
4.625	100.451	100.451	100.251	4.375	105.578	105.578	105.378	4.375	106.828	106.828	106.628	4.375	106.828	106.828	106.628	3.990	105.293	105.293	105.093
4.750	100.883	100.883	100.683	4.500	105.782	105.782	105.582	4.500	107.032	107.032	106.832	4.500	107.032	107.032	106.832	4.000	105.393	105.393	105.193
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	99.181	99.181	98.981	2.000	99.181	99.181	98.981	2.000	99.330	99.330	99.130	2.000	99.455	99.455	99.255	2.000	99.455	99.455	99.255
2.125	99.831	99.831	99.631	2.125	99.831	99.831	99.631	2.125	99.356	99.356	99.156	2.125	99.481	99.481	99.281	2.125	99.481	99.481	99.281
2.250	100.563	100.563	100.363	2.250	100.563	100.563	100.363	2.250	100.088	100.088	99.888	2.250	100.213	100.213	100.013	2.250	100.213	100.213	100.013
2.375	101.033	101.033	100.833	2.375	101.033	101.033	100.833	2.375	100.558	100.558	100.358	2.375	100.683	100.683	100.483	2.375	100.683	100.683	100.483
2.500	101.480	101.480	101.280	2.500	101.480	101.480	101.280	2.500	101.005	101.005	100.805	2.500	101.130	101.130	100.930	2.500	101.130	101.130	100.930
2.625	102.181	102.181	101.981	2.625	102.181	102.181	101.981	2.625	100.580	100.580	100.380	2.625	100.705	100.705	100.505	2.625	100.705	100.705	100.505
2.750	102.702	102.702	102.502	2.750	102.702	102.702	102.502	2.750	101.101	101.101	100.901	2.750	101.226	101.226	101.026	2.750	101.226	101.226	101.026
2.875	103.076	103.076	102.876	2.875	103.076	103.076	102.876	2.875	101.475	101.475	101.275	2.875	101.600	101.600	101.400	2.875	101.600	101.600	101.400
2.990	103.273	103.273	103.073	2.990	103.273	103.273	103.073												



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/8/2021

45 Day Lock Exp.:

4/23/2021

60 Day Lock Exp.:

5/10/2021

W. Rate Sheet Dated: 3/9/2021

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	99.498	99.498	99.298	2.500	99.603	99.603	99.329	2.000	99.056	99.056	98.856	2.750	98.763	98.763	98.563	2.000	98.543	98.543	98.343
2.875	100.273	100.273	100.073	2.625	100.183	100.183	99.910	2.125	99.706	99.706	99.506	2.875	99.538	99.538	99.338	2.125	98.881	98.881	98.681
2.990	100.866	100.866	100.666	2.750	100.811	100.811	100.557	2.250	100.438	100.438	100.238	2.990	100.131	100.131	99.931	2.250	99.613	99.613	99.413
3.000	100.966	100.966	100.766	2.875	101.516	101.516	101.263	2.375	100.908	100.908	100.708	3.000	100.231	100.231	100.031	2.375	100.083	100.083	99.883
3.125	101.503	101.503	101.303	2.990	101.983	101.983	101.731	2.500	101.355	101.355	101.155	3.125	100.768	100.768	100.568	2.500	100.530	100.530	100.330
3.250	102.137	102.137	101.937	3.000	102.083	102.083	101.831	2.625	102.056	102.056	101.856	3.250	100.518	100.518	100.318	2.625	100.668	100.668	100.468
3.375	102.787	102.787	102.587	3.125	102.583	102.583	102.337	2.750	102.577	102.577	102.377	3.375	101.168	101.168	100.968	2.750	101.189	101.189	100.989
3.500	103.311	103.311	103.111	3.250	102.677	102.677	102.444	2.875	102.951	102.951	102.751	3.500	101.692	101.692	101.492	2.875	101.563	101.563	101.363
3.625	103.755	103.755	103.555	3.375	103.279	103.279	103.051	2.990	103.148	103.148	102.948	3.625	102.136	102.136	101.936	2.990	101.760	101.760	101.560
3.750	103.812	103.812	103.598	3.500	103.766	103.766	103.548	3.000	103.248	103.248	103.048	3.750	101.337	101.337	101.123	3.000	101.860	101.860	101.660
3.875	104.337	104.337	104.130	3.625	104.147	104.147	103.929	3.125	103.331	103.331	103.131	3.875	101.862	101.862	101.655	3.125	101.568	101.568	101.368
3.990	104.671	104.671	104.471	3.750	103.874	103.874	103.629	3.250	103.593	103.593	103.393	3.990	102.196	102.196	101.996	3.250	101.830	101.830	101.630
4.000	104.771	104.771	104.571	3.875	104.427	104.427	104.186	3.375	103.924	103.924	103.724	4.000	102.296	102.296	102.096	3.375	102.161	102.161	101.961
4.125	105.104	105.104	104.904	3.990	104.734	104.734	104.500	3.500	104.123	104.123	103.923	4.125	102.629	102.629	102.429	3.500	102.360	102.360	102.160
4.250	105.169	105.169	104.969	4.000	104.834	104.834	104.600	3.625	104.538	104.538	104.338	4.250	101.947	101.947	101.747	3.625	102.275	102.275	102.075
4.375	105.537	105.537	105.337	4.125	105.114	105.114	104.888	3.750	104.868	104.868	104.668	4.375	102.315	102.315	102.115	3.750	102.605	102.605	102.405
4.500	105.843	105.843	105.643	4.250	105.337	105.337	105.137	3.875	105.034	105.034	104.834	4.500	102.621	102.621	102.421	3.875	102.771	102.771	102.571
4.625	106.045	106.045	105.845	4.375	105.578	105.578	105.378	3.990	105.293	105.293	105.093	4.625	102.823	102.823	102.623	3.990	103.030	103.030	102.830
4.750	106.059	106.059	105.859	4.500	105.782	105.782	105.582	4.000	105.393	105.393	105.193	4.750	102.796	102.796	102.596	4.000	103.130	103.130	102.930

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/8/2021

45 Day Lock Exp.:

4/23/2021

60 Day Lock Exp.:

5/10/2021

W. Rate Sheet Dated: 3/9/2021

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)