

W. Rate Sheet Dated: 3/12/2021

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	100.712	100.712	100.227	2.750	98.493	98.493	98.009	2.250	98.393	98.393	98.080	3.125	96.455	96.455	96.155
2.875	100.907	100.907	100.423	2.875	98.659	98.659	98.175	2.500	98.727	98.727	98.415	3.250	98.030	98.030	97.730
3.000	101.108	101.108	100.623	3.000	98.820	98.820	98.336	2.625	98.879	98.879	98.566	3.375	97.807	97.807	97.507
3.125	101.305	101.305	100.821	3.125	98.981	98.981	98.496	2.750	99.510	99.510	99.210	3.500	97.881	97.881	97.581
3.250	101.992	101.992	101.692	3.250	99.717	99.717	99.417	2.875	99.664	99.664	99.364	3.625	97.955	97.955	97.655
3.375	102.083	102.083	101.783	3.375	99.868	99.868	99.568	3.000	99.812	99.812	99.512	Margin = 2.250		Index = 0.080	
3.500	102.270	102.270	101.970	3.500	100.039	100.039	99.739	3.125	99.960	99.960	99.660	30 Year OTC			
3.625	102.448	102.448	102.148	3.625	100.175	100.175	99.875	3.250	102.343	102.343	102.043	Rate	30 Day	45 Day	60 Day
3.750	102.976	102.976	102.676	3.750	102.234	102.234	101.934	3.375	102.482	102.482	102.182	4.000	102.335	102.335	101.835
3.875	103.057	103.057	102.757	3.875	102.340	102.340	102.040	3.500	102.606	102.606	102.306	4.125	102.501	102.501	102.001
4.000	103.210	103.210	102.910	4.000	102.467	102.467	102.167	3.625	102.732	102.732	102.432	4.375	102.886	102.886	102.386
4.125	103.376	103.376	103.076	4.125	102.579	102.579	102.279	3.750	103.538	103.538	103.238	4.500	102.966	102.966	102.466
4.250	103.706	103.706	103.506	4.250	102.970	102.970	102.770	3.875	103.636	103.636	103.336	4.625	103.082	103.082	102.582
4.375	103.761	103.761	103.561	4.375	103.076	103.076	102.876	4.000	103.754	103.754	103.454	4.875	103.876	103.876	103.376
4.500	103.841	103.841	103.641	4.500	103.203	103.203	103.003	4.125	103.858	103.858	103.558	5.000	103.983	103.983	103.483
4.625	103.957	103.957	103.757	4.625	103.315	103.315	103.115	4.250	103.348	103.348	103.048	5.125	104.099	104.099	103.599
4.750	104.724	104.724	104.524	4.750	103.987	103.987	103.787	4.375	103.446	103.446	103.146	5.500	105.078	105.078	104.578
4.875	104.751	104.751	104.551	4.875	104.093	104.093	103.893	4.500	103.565	103.565	103.265	5.625	105.194	105.194	104.694
6.250	106.000	106.000	105.800	6.250	105.585	105.585	105.385	4.625	103.668	103.668	103.368	6.250	105.348	105.348	104.848

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	101.506	101.406	101.406	100.922	2.750	101.406	101.306	101.306	100.822	2.250	100.389	100.289	100.289	99.977
2.875	101.702	101.602	101.602	101.118	2.875	101.573	101.473	101.473	100.988	2.375	100.559	100.459	100.459	100.147
3.000	101.707	101.607	101.607	101.122	3.000	101.567	101.467	101.467	100.983	2.500	100.553	100.453	100.453	100.141
3.125	101.704	101.604	101.604	101.119	3.125	101.566	101.466	101.466	100.982	2.625	100.541	100.441	100.441	100.128
3.250	102.143	102.043	102.043	101.743	3.250	102.142	102.042	102.042	101.742	2.750	101.020	100.920	100.920	100.620
3.375	102.947	102.847	102.847	102.547	3.375	102.808	102.708	102.708	102.408	2.875	101.676	101.576	101.576	101.276
3.500	102.943	102.843	102.843	102.543	3.500	102.827	102.727	102.727	102.427	3.000	101.670	101.570	101.570	101.270
3.625	102.935	102.835	102.835	102.535	3.625	102.792	102.692	102.692	102.392	3.125	101.670	101.570	101.570	101.270
3.750	103.883	103.783	103.783	103.483	3.750	103.964	103.864	103.864	103.564	3.250	103.905	103.805	103.805	103.505
3.875	104.641	104.541	104.541	104.241	3.875	104.466	104.366	104.366	104.066	3.375	104.521	104.421	104.421	104.121
4.000	104.612	104.512	104.512	104.212	4.000	104.487	104.387	104.387	104.087	3.500	104.506	104.406	104.406	104.106
4.125	104.625	104.525	104.525	104.225	4.125	104.472	104.372	104.372	104.072	3.625	104.507	104.407	104.407	104.107
4.250	104.690	104.590	104.590	104.390	4.250	104.750	104.650	104.650	104.450	3.750	105.188	105.088	105.088	104.788

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	99.585	99.585	99.085	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.751	99.751	99.251	4.750	101.000	101.000	100.500
3.875	100.562	100.562	100.062	6.250	103.750	103.750	103.500	4.375	100.136	100.136	99.636	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.409	100.409	99.909					4.500	100.216	100.216	99.716	Rate	30 Day	45 Day	60 Day
4.125	100.243	100.243	99.743					4.625	100.332	100.332	99.832	6.250	102.750	102.750	102.250
4.250	101.513	101.513	101.013					4.875	101.126	101.126	100.626	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.358	101.358	100.858					5.000	101.233	101.233	100.733				
4.500	101.278	101.278	100.778					5.125	101.349	101.349	100.849				
4.625	101.162	101.162	100.662					5.500	102.328	102.328	101.828				
4.750	102.557	102.557	102.057					5.625	102.444	102.444	101.944				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.598	102.598	102.098				

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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/12/2021

45 Day Lock Exp.:

4/26/2021

60 Day Lock Exp.:

5/11/2021

W. Rate Sheet Dated: 3/12/2021

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	99.602	99.602	99.302	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	99.756	99.756	99.456	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	99.905	99.905	99.605	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	99.507	99.507	99.207	3.125	100.052	100.052	99.752	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.643	99.643	99.343	3.250	101.810	101.810	101.510	Rate	30 Day	45 Day	60 Day
3.750	100.388	100.388	100.088	3.750	100.076	100.076	99.776	3.375	101.949	101.949	101.649	3.250	98.355	98.355	97.855
3.875	100.470	100.470	100.170	3.875	100.182	100.182	99.882	3.500	102.074	102.074	101.774	3.375	98.546	98.546	98.046
4.000	100.622	100.622	100.322	4.000	100.310	100.310	100.010	3.625	102.199	102.199	101.899	3.500	98.732	98.732	98.232
4.125	100.788	100.788	100.488	4.125	100.422	100.422	100.122	3.750	101.381	101.381	101.081	3.625	98.911	98.911	98.411
4.250	100.994	100.994	100.794	4.250	100.687	100.687	100.487	3.875	N/A	N/A	N/A	3.750	99.413	99.413	98.913
4.375	101.048	101.048	100.848	4.375	100.793	100.793	100.593	4.000	N/A	N/A	N/A	3.875	99.595	99.595	99.095
4.500	101.128	101.128	100.928	4.500	100.921	100.921	100.721	4.125	N/A	N/A	N/A	4.000	99.747	99.747	99.247
4.625	101.244	101.244	101.044	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.913	99.913	99.413
4.750	101.886	101.886	101.686	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.019	100.019	99.519
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	100.831	100.731	100.731	100.431	3.250	100.830	100.730	100.730	100.430	2.750	98.239	98.139	98.139	97.839
3.375	101.635	101.535	101.535	101.235	3.375	101.496	101.396	101.396	101.096	2.875	98.895	98.795	98.795	98.495
3.500	101.631	101.531	101.531	101.231	3.500	101.515	101.415	101.415	101.115	3.000	98.889	98.789	98.789	98.489
3.625	101.622	101.522	101.522	101.222	3.625	101.480	101.380	101.380	101.080	3.125	98.888	98.788	98.788	98.488
3.750	100.946	100.846	100.846	100.546	3.750	101.027	100.927	100.927	100.627	3.250	100.780	100.680	100.680	100.380
3.875	101.704	101.604	101.604	101.304	3.875	101.528	101.428	101.428	101.128	3.375	101.396	101.296	101.296	100.996
4.000	101.675	101.575	101.575	101.275	4.000	101.549	101.449	101.449	101.149	3.500	101.381	101.281	101.281	100.981
4.125	101.688	101.588	101.588	101.288	4.125	101.534	101.434	101.434	101.134	3.625	101.382	101.282	101.282	100.982
4.250	101.627	101.527	101.527	101.327	4.250	101.687	101.587	101.587	101.387	3.750	102.063	101.963	101.963	101.663

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 AVIM	-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.: 4/12/2021

45 Day Lock Exp.: 4/26/2021

60 Day Lock Exp.: 5/11/2021

W. Rate Sheet Dated: 3/12/2021

Release Time: 10:00 am 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	97.523	97.523	97.323	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.213	98.213	98.013	2.000	N/A	N/A	N/A
2.625	98.391	98.391	98.191	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	99.002	99.002	98.802	2.125	N/A	N/A	N/A
2.750	99.067	99.067	98.867	2.250	93.706	93.706	93.506	2.250	93.469	93.469	93.269	2.750	99.597	99.597	99.397	2.250	94.045	94.045	93.845
2.875	99.759	99.759	99.559	2.375	94.843	94.843	94.643	2.375	94.618	94.618	94.418	2.875	100.226	100.226	100.026	2.375	95.214	95.214	95.014
2.990	100.245	100.245	100.045	2.500	95.998	95.998	95.798	2.500	95.838	95.838	95.638	2.990	100.599	100.599	100.399	2.500	96.488	96.488	96.288
3.000	100.345	100.345	100.145	2.625	97.115	97.115	96.915	2.625	97.015	97.015	96.815	3.000	100.699	100.699	100.499	2.625	97.526	97.526	97.326
3.125	101.065	101.065	100.865	2.750	98.121	98.121	97.921	2.750	98.058	98.058	97.858	3.125	101.312	101.312	101.112	2.750	98.451	98.451	98.251
3.250	101.850	101.850	101.650	2.875	98.882	98.882	98.682	2.875	98.820	98.820	98.620	3.250	102.029	102.029	101.829	2.875	99.149	99.149	98.949
3.375	102.447	102.447	102.247	2.990	99.581	99.581	99.381	2.990	99.475	99.475	99.275	3.375	102.584	102.584	102.384	2.990	99.735	99.735	99.535
3.500	102.957	102.957	102.757	3.000	99.681	99.681	99.481	3.000	99.575	99.575	99.375	3.500	102.990	102.990	102.790	3.000	99.835	99.835	99.635
3.625	103.421	103.421	103.221	3.125	100.924	100.924	100.724	3.125	100.887	100.887	100.687	3.625	103.223	103.223	103.023	3.125	100.971	100.971	100.771
3.750	103.929	103.929	103.729	3.250	101.885	101.885	101.685	3.250	101.885	101.885	101.685	3.750	103.501	103.501	103.301	3.250	101.829	101.829	101.629
3.875	104.460	104.460	104.260	3.375	102.542	102.542	102.342	3.375	102.542	102.542	102.342	3.875	102.995	102.995	102.795	3.375	102.384	102.384	102.184
3.990	104.781	104.781	104.581	3.500	103.100	103.100	102.900	3.500	103.100	103.100	102.900	3.990	103.261	103.261	103.061	3.500	102.790	102.790	102.590
4.000	104.881	104.881	104.681	3.625	103.730	103.730	103.530	3.625	103.696	103.696	103.496	4.000	103.361	103.361	103.161	3.625	103.023	103.023	102.823
4.125	105.224	105.224	105.024	3.750	104.614	104.614	104.414	3.750	104.614	104.614	104.414	4.125	103.566	103.566	103.366	3.750	103.301	103.301	103.101
4.250	105.342	105.342	105.142	3.875	105.198	105.198	104.998	3.875	105.198	105.198	104.998	4.250	104.552	104.552	104.352	3.875	102.795	102.795	102.595
4.375	105.749	105.749	105.549	3.990	105.560	105.560	105.360	3.990	105.560	105.560	105.360	4.375	102.889	102.889	102.689	3.990	103.061	103.061	102.861
4.500	106.123	106.123	105.923	4.000	105.660	105.660	105.460	4.000	105.660	105.660	105.460	4.500	103.210	103.210	103.010	4.000	103.161	103.161	102.961
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.388	98.388	98.188	2.875	101.316	101.316	101.116	2.875	99.940	99.940	99.740	2.875	99.940	99.940	99.740	2.000	99.121	99.121	98.921
2.875	99.087	99.087	98.887	2.990	101.763	101.763	101.563	2.990	100.439	100.439	100.239	2.990	100.439	100.439	100.239	2.125	99.731	99.731	99.531
2.990	99.629	99.629	99.429	3.000	101.863	101.863	101.663	3.000	100.539	100.539	100.339	3.000	100.539	100.539	100.339	2.250	100.272	100.272	100.072
3.000	99.729	99.729	99.529	3.125	102.333	102.333	102.133	3.125	101.259	101.259	101.059	3.125	101.236	101.236	101.036	2.375	100.764	100.764	100.564
3.125	100.934	100.934	100.734	3.250	102.717	102.717	102.517	3.250	102.110	102.110	101.910	3.250	102.110	102.110	101.910	2.500	101.252	101.252	101.052
3.250	101.829	101.829	101.629	3.375	103.309	103.309	103.109	3.375	102.762	102.762	102.562	3.375	102.762	102.762	102.562	2.625	101.843	101.843	101.643
3.375	102.384	102.384	102.184	3.500	103.785	103.785	103.585	3.500	103.283	103.283	103.083	3.500	103.283	103.283	103.083	2.750	102.395	102.395	102.195
3.500	102.790	102.790	102.590	3.625	104.199	104.199	103.999	3.625	103.743	103.743	103.543	3.625	103.743	103.743	103.543	2.875	102.829	102.829	102.629
3.625	103.023	103.023	102.823	3.750	104.825	104.825	104.625	3.750	104.319	104.319	104.119	3.750	104.007	104.007	103.807	2.990	103.218	103.218	103.018
3.750	103.301	103.301	103.101	3.875	105.352	105.352	105.152	3.875	104.399	104.399	104.199	3.875	104.587	104.587	104.387	3.000	103.318	103.318	103.118
3.875	102.795	102.795	102.595	3.990	104.641	104.641	104.441	3.990	104.726	104.726	104.526	3.990	104.913	104.913	104.713	3.125	103.766	103.766	103.566
3.990	103.061	103.061	102.861	4.000	104.741	104.741	104.541	4.000	104.826	104.826	104.626	4.000	105.013	105.013	104.813	3.250	103.828	103.828	103.628
4.000	103.161	103.161	102.961	4.125	105.080	105.080	104.880	4.125	105.196	105.196	104.996	4.125	105.384	105.384	105.184	3.375	104.264	104.264	104.064
4.125	103.366	103.366	103.166	4.250	104.696	104.696	104.496	4.250	105.152	105.152	104.952	4.250	105.339	105.339	105.139	3.500	104.642	104.642	104.442
4.250	N/A	N/A	N/A	4.375	105.097	105.097	104.897	4.375	105.593	105.593	105.393	4.375	105.780	105.780	105.580	3.625	105.083	105.083	104.883
4.375	N/A	N/A	N/A	4.500	105.450	105.450	105.250	4.500	105.982	105.982	105.782	4.500	106.170	106.170	105.970	3.750	105.121	105.121	104.921
4.500	N/A	N/A	N/A	4.625	105.696	105.696	105.496	4.625	106.253	106.253	106.053	4.625	106.309	106.309	106.109	3.875	105.588	105.588	105.388
4.625	N/A	N/A	N/A	4.750	105.978	105.978	105.778	4.750	106.309	106.309	106.109	4.750	106.309	106.309	106.109	3.990	105.937	105.937	105.737
4.750	N/A	N/A	N/A	4.875	98.309	98.309	98.109	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	106.037	106.037	105.837
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	97.265	97.265	N/A	2.000	97.007	97.007	96.807	2.000	99.765	99.765	99.565	2.000	97.709	97.709	97.509	2.000	97.451	97.451	97.251
2.125	97.977	97.977	N/A	2.125	97.727	97.727	97.527	2.125	100.229	100.229	100.029	2.125	98.275	98.275	98.075	2.125	98.025	98.025	97.825
2.250	98.584	98.584	98.384	2.250	98.521	98.521	98.321	2.250	100.608	100.608	100.408	2.250	98.720	98.720	98.520	2.250	98.657	98.657	98.457
2.375	99.435	99.435	99.235	2.375	99.405	99.405	99.205	2.375	101.051	101.051	100.851	2.375	99.522	99.522	99.322	2.375	99.492	99.492	99.292
2.500	100.330	100.330	100.130	2.500	100.322	100.322	100.122	2.500	101.605	101.605	101.405	2.500	100.483	100.483	100.283	2.500	100.475	100.475	100.275
2.625	101.026	101.026	100.826	2.625	101.026	101.026	100.826	2.625	102.050	102.050	101.850	2.625	101.033	101.033	100.833	2.625	101.033	101.033	100.833
2.750	101.633	101.633	101.433	2.750	101.633	101.633	101.433	2.750	102.436	102.436	102.236	2.750	101.474	101.474	101.274	2.750	101.474	101.474	101.274
2.875	102.112	102.112	101.912	2.875	102.112	102.112	101.912	2.875	102.742	102.742	102.542	2.875	101.825	101.825	101.625	2.875	101.825	101.825	101.625
2.990	102.549	102.549	102.349	2.990	102.549	102.549	102.349	2.990	102.984	102.984	102.784	2.990	102.115	102.115	101.915	2.990	102.115	102.115	101.915
3.000	102.649	102.649	102.449	3.000	102.649	102.649	102.449	3.000	103.084	103.084	102.884	3.000	102.215	102.215	102.015	3.000	102.215	102.215	102.015
3.125	103.138	103.138	102.938	3.125	103.138	103.138	102.938	3.125	103.396	103.396	103.196	3.125	102.568	102.568	102.368	3.125	102.568	102.568	102.368
3.250	103.565	103.565	103.365	3.250	103.565	103.565	103.365	3.250	103.530	103.530	103.330	3.250	102.067	102.067	101.867	3.250	102.067	102.067	101.867
3.375	104.044	104.044	103.844	3.375	104.044	104.044	103.844	3.375	102.836	102.836	102.636	3.375	102.416	102.416	102.216	3.375	102.416	102.416	102.216
3.500	104.462	104.462	104.262	3.500	104.462	104.462	104.262	3.500	1										



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.:

4/12/2021

45 Day Lock Exp.:

4/26/2021

60 Day Lock Exp.:

5/11/2021

W. Rate Sheet Dated: 3/12/2021

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.: 4/12/2021
45 Day Lock Exp.: 4/26/2021
60 Day Lock Exp.: 5/11/2021

W. Rate Sheet Dated: 3/12/2021

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	Rate	30 Day	45 Day	60 Day
2.750	99.020	99.020	98.813	2.750	99.020	99.020	98.813	2.750	99.020	99.020	98.813	2.750	98.798	98.798	98.591	2.750	98.798	98.798	98.591	2.750	98.798	98.798	98.591
2.875	99.790	99.790	99.590	2.875	99.790	99.790	99.590	2.875	99.790	99.790	99.590	2.875	99.568	99.568	99.368	2.875	99.568	99.568	99.368	2.875	99.568	99.568	99.368
2.990	100.394	100.394	100.194	2.990	100.394	100.394	100.194	2.990	100.394	100.394	100.194	2.990	100.172	100.172	99.972	2.990	100.172	100.172	99.972	2.990	100.172	100.172	99.972
3.000	100.494	100.494	100.294	3.000	100.494	100.494	100.294	3.000	100.494	100.494	100.294	3.000	100.272	100.272	100.072	3.000	100.272	100.272	100.072	3.000	100.272	100.272	100.072
3.125	101.092	101.092	100.892	3.125	101.092	101.092	100.892	3.125	101.092	101.092	100.892	3.125	100.870	100.870	100.670	3.125	100.870	100.870	100.670	3.125	100.870	100.870	100.670
3.250	101.809	101.809	101.609	3.250	101.559	101.559	101.359	3.250	101.809	101.809	101.609	3.250	99.865	99.865	99.665	3.250	99.615	99.615	99.415	3.250	99.615	99.615	99.415
3.375	102.460	102.460	102.260	3.375	102.210	102.210	102.010	3.375	102.460	102.460	102.260	3.375	100.516	100.516	100.316	3.375	100.266	100.266	100.066	3.375	100.266	100.266	100.066
3.500	102.986	102.986	102.786	3.500	102.736	102.736	102.536	3.500	102.986	102.986	102.786	3.500	101.042	101.042	100.842	3.500	100.792	100.792	100.592	3.500	100.792	100.792	100.592
3.625	103.450	103.450	103.250	3.625	103.200	103.200	103.000	3.625	103.450	103.450	103.250	3.625	101.506	101.506	101.306	3.625	101.256	101.256	101.056	3.625	101.256	101.256	101.056
3.750	103.785	103.785	103.585	3.750	103.535	103.535	103.335	3.750	103.785	103.785	103.585	3.750	100.991	100.991	100.791	3.750	100.741	100.741	100.541	3.750	100.741	100.741	100.541
3.875	104.314	104.314	104.114	3.875	104.064	104.064	103.864	3.875	104.314	104.314	104.114	3.875	101.200	101.200	101.000	3.875	100.950	100.950	100.750	3.875	100.950	100.950	100.750
3.990	104.681	104.681	104.481	3.990	104.431	104.431	104.231	3.990	104.681	104.681	104.481	3.990	101.487	101.487	101.287	3.990	101.237	101.237	101.037	3.990	101.237	101.237	101.037
4.000	104.781	104.781	104.581	4.000	104.531	104.531	104.331	4.000	104.781	104.781	104.581	4.000	101.587	101.587	101.387	4.000	101.337	101.337	101.137	4.000	101.337	101.337	101.137
4.125	105.132	105.132	104.932	4.125	104.882	104.882	104.682	4.125	105.132	105.132	104.932	4.125	101.938	101.938	101.738	4.125	101.688	101.688	101.488	4.125	101.688	101.688	101.488
4.250	105.126	105.126	104.926	4.250	104.626	104.626	104.426	4.250	105.126	105.126	104.926	4.250	102.072	102.072	101.872	4.250	101.822	101.822	101.622	4.250	101.822	101.822	101.622
4.375	105.515	105.515	105.315	4.375	105.015	105.015	104.815	4.375	105.515	105.515	105.315	4.375	100.661	100.661	100.461	4.375	100.411	100.411	100.211	4.375	100.411	100.411	100.211
4.500	105.839	105.839	105.639	4.500	105.339	105.339	105.139	4.500	105.839	105.839	105.639	4.500	100.985	100.985	100.785	4.500	100.735	100.735	100.535	4.500	100.735	100.735	100.535
4.625	106.052	106.052	105.852	4.625	105.552	105.552	105.352	4.625	106.052	106.052	105.852	4.625	101.198	101.198	100.998	4.625	100.948	100.948	100.748	4.625	100.948	100.948	100.748
4.750	106.334	106.334	106.134	4.750	106.334	106.334	106.134	4.750	106.334	106.334	106.134	4.750	101.096	101.096	100.896	4.750	100.846	100.846	100.646	4.750	100.846	100.846	100.646
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	Rate	30 Day	45 Day	60 Day
2.750	98.798	98.798	98.591	2.500	98.766	98.766	98.492	2.500	98.766	98.766	98.492	2.500	98.766	98.766	98.492	2.000	98.873	98.873	98.673	2.000	98.873	98.873	98.673
2.875	99.568	99.568	99.368	2.625	99.346	99.346	99.068	2.625	99.346	99.346	99.068	2.625	99.346	99.346	99.068	2.125	99.513	99.513	99.313	2.125	99.513	99.513	99.313
2.990	100.172	100.172	99.972	2.750	100.041	100.041	99.794	2.750	100.041	100.041	99.794	2.750	100.041	100.041	99.794	2.250	100.243	100.243	100.043	2.250	100.243	100.243	100.043
3.000	100.272	100.272	100.072	2.875	100.744	100.744	100.498	2.875	100.744	100.744	100.498	2.875	100.744	100.744	100.498	2.375	100.775	100.775	100.575	2.375	100.775	100.775	100.575
3.125	100.870	100.870	100.670	2.990	101.214	101.214	100.970	2.990	101.214	101.214	100.970	2.990	101.214	101.214	100.970	2.500	101.173	101.173	100.973	2.500	101.173	101.173	100.973
3.250	99.865	99.865	99.665	3.000	101.314	101.314	101.070	3.000	101.314	101.314	101.070	3.000	101.314	101.314	101.070	2.625	101.812	101.812	101.612	2.625	101.812	101.812	101.612
3.375	100.516	100.516	100.316	3.125	101.818	101.818	101.575	3.125	101.818	101.818	101.575	3.125	101.818	101.818	101.575	2.750	102.334	102.334	102.134	2.750	102.334	102.334	102.134
3.500	101.042	101.042	100.842	3.250	102.242	102.242	102.009	3.250	102.242	102.242	102.009	3.250	102.242	102.242	102.009	2.875	102.716	102.716	102.516	2.875	102.716	102.716	102.516
3.625	101.506	101.506	101.306	3.375	102.844	102.844	102.616	3.375	102.844	102.844	102.616	3.375	102.844	102.844	102.616	2.990	102.917	102.917	102.717	2.990	102.917	102.917	102.717
3.750	99.591	99.591	99.391	3.500	103.318	103.318	103.096	3.500	103.318	103.318	103.096	3.500	103.318	103.318	103.096	3.000	103.017	103.017	102.817	3.000	103.017	103.017	102.817
3.875	100.120	100.120	99.856	3.625	103.678	103.678	103.460	3.625	103.678	103.678	103.460	3.625	103.678	103.678	103.460	3.125	103.166	103.166	102.966	3.125	103.166	103.166	102.966
3.990	100.487	100.487	100.283	3.750	103.770	103.770	103.570	3.750	103.770	103.770	103.570	3.750	103.770	103.770	103.570	3.250	103.429	103.429	103.229	3.250	103.429	103.429	103.229
4.000	100.587	100.587	100.383	3.875	104.318	104.318	104.118	3.875	104.318	104.318	104.118	3.875	104.318	104.318	104.118	3.375	103.760	103.760	103.560	3.375	103.760	103.760	103.560
4.125	100.938	100.938	100.697	3.990	104.636	104.636	104.436	3.990	104.636	104.636	104.436	3.990	104.636	104.636	104.436	3.500	103.960	103.960	103.760	3.500	103.960	103.960	103.760
4.250	99.772	99.772	99.572	4.000	104.736	104.736	104.536	4.000	104.736	104.736	104.536	4.000	104.736	104.736	104.536	3.625	104.450	104.450	104.250	3.625	104.450	104.450	104.250
4.375	100.161	100.161	99.961	4.125	105.017	105.017	104.817	4.125	105.017	105.017	104.817	4.125	105.017	105.017	104.817	3.750	104.782	104.782	104.582	3.750	104.782	104.782	104.582
4.500	100.485	100.485	100.285	4.250	105.401	105.401	105.201	4.250	105.401	105.401	105.201	4.250	105.401	105.401	105.201	3.875	104.948	104.948	104.748	3.875	104.948	104.948	104.748
4.625	100.698	100.698	100.498	4.375	105.642	105.642	105.442	4.375	105.642	105.642	105.442	4.375	105.642	105.642	105.442	3.990	105.211	105.211	105.011	3.990	105.211	105.211	105.011
4.750	101.096	101.096	100.896	4.500	105.944	105.944	105.744	4.500	105.944	105.944	105.744	4.500	105.944	105.944	105.744	4.000	105.311	105.311	105.111	4.000	105.311	105.311	105.111
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	Rate	30 Day	45 Day	60 Day
2.000	98.998	98.998	98.798	2.000	98.998	98.998	98.798	2.000	99.147	99.147	98.947	2.000	99.272	99.272	99.072	2.000	99.272	99.272	99.072	2.000	99.272	99.272	99.072
2.125	99.638	99.638	99.438	2.125	99.638	99.638	99.438	2.125	99.163	99.163	98.963	2.125	99.288	99.288	99.088	2.125	99.288	99.288	99.088	2.125	99.288	99.288	99.088
2.250	100.368	100.368	100.168	2.250</																			



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.:

4/12/2021

45 Day Lock Exp.:

4/26/2021

60 Day Lock Exp.:

5/11/2021

W. Rate Sheet Dated: 3/12/2021

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	99.020	99.020	98.813	2.500	98.766	98.766	98.492	2.000	98.873	98.873	98.673	2.750	98.234	98.234	98.027	2.000	98.360	98.360	98.160
2.875	99.790	99.790	99.590	2.625	99.346	99.346	99.068	2.125	99.513	99.513	99.313	2.875	99.004	99.004	98.804	2.125	98.688	98.688	98.488
2.990	100.394	100.394	100.194	2.750	100.041	100.041	99.794	2.250	100.243	100.243	100.043	2.990	99.608	99.608	99.408	2.250	99.418	99.418	99.218
3.000	100.494	100.494	100.294	2.875	100.744	100.744	100.498	2.375	100.775	100.775	100.575	3.000	99.708	99.708	99.508	2.375	99.950	99.950	99.750
3.125	101.092	101.092	100.892	2.990	101.214	101.214	100.970	2.500	101.173	101.173	100.973	3.125	100.306	100.306	100.106	2.500	100.348	100.348	100.148
3.250	101.809	101.809	101.609	3.000	101.314	101.314	101.070	2.625	101.812	101.812	101.612	3.250	100.162	100.162	99.962	2.625	100.424	100.424	100.224
3.375	102.460	102.460	102.260	3.125	101.818	101.818	101.575	2.750	102.334	102.334	102.134	3.375	100.813	100.813	100.613	2.750	100.946	100.946	100.746
3.500	102.986	102.986	102.786	3.250	102.242	102.242	102.009	2.875	102.716	102.716	102.516	3.500	101.339	101.339	101.139	2.875	101.328	101.328	101.128
3.625	103.450	103.450	103.250	3.375	102.844	102.844	102.616	2.990	102.917	102.917	102.717	3.625	101.803	101.803	101.603	2.990	101.529	101.529	101.329
3.750	103.785	103.785	103.513	3.500	103.318	103.318	103.096	3.000	103.017	103.017	102.817	3.750	101.513	101.513	101.241	3.000	101.629	101.629	101.429
3.875	104.314	104.314	104.050	3.625	103.678	103.678	103.460	3.125	103.166	103.166	102.966	3.875	102.042	102.042	101.778	3.125	101.403	101.403	101.203
3.990	104.681	104.681	104.427	3.750	103.770	103.770	103.570	3.250	103.429	103.429	103.229	3.990	102.409	102.409	102.155	3.250	101.666	101.666	101.466
4.000	104.781	104.781	104.527	3.875	104.318	104.318	104.118	3.375	103.760	103.760	103.560	4.000	102.509	102.509	102.255	3.375	101.997	101.997	101.797
4.125	105.132	105.132	104.891	3.990	104.636	104.636	104.436	3.500	103.960	103.960	103.760	4.125	102.860	102.860	102.619	3.500	102.197	102.197	101.997
4.250	105.126	105.126	104.926	4.000	104.736	104.736	104.536	3.625	104.450	104.450	104.250	4.250	102.024	102.024	101.824	3.625	102.187	102.187	101.987
4.375	105.515	105.515	105.315	4.125	105.017	105.017	104.817	3.750	104.782	104.782	104.582	4.375	102.413	102.413	102.213	3.750	102.519	102.519	102.319
4.500	105.839	105.839	105.639	4.250	105.401	105.401	105.201	3.875	104.948	104.948	104.748	4.500	102.737	102.737	102.537	3.875	102.685	102.685	102.485
4.625	106.052	106.052	105.852	4.375	105.642	105.642	105.442	3.990	105.211	105.211	105.011	4.625	102.950	102.950	102.750	3.990	102.948	102.948	102.748
4.750	106.334	106.334	106.134	4.500	105.944	105.944	105.712	4.000	105.311	105.311	105.111	4.750	103.040	103.040	102.840	4.000	103.048	103.048	102.848

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.:

4/12/2021

45 Day Lock Exp.:

4/26/2021

60 Day Lock Exp.:

5/11/2021

W. Rate Sheet Dated: 3/12/2021

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)