

W. Rate Sheet Dated: 3/15/2021

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	100.696	100.696	100.243	2.750	98.477	98.477	98.024	2.250	98.201	98.201	97.901	3.125	96.445	96.445	96.145
2.875	100.892	100.892	100.439	2.875	98.644	98.644	98.191	2.500	98.536	98.536	98.236	3.250	98.019	98.019	97.719
3.000	101.092	101.092	100.639	3.000	98.805	98.805	98.352	2.625	98.688	98.688	98.388	3.375	97.796	97.796	97.496
3.125	101.289	101.289	100.836	3.125	98.965	98.965	98.512	2.750	99.478	99.478	99.178	3.500	97.871	97.871	97.571
3.250	101.977	101.977	101.677	3.250	99.701	99.701	99.401	2.875	99.632	99.632	99.332	3.625	97.945	97.945	97.645
3.375	102.067	102.067	101.767	3.375	99.853	99.853	99.553	3.000	99.781	99.781	99.481	Margin = 2.250		Index = 0.080	
3.500	102.254	102.254	101.954	3.500	100.024	100.024	99.724	3.125	99.929	99.929	99.629	30 Year OTC			
3.625	102.433	102.433	102.133	3.625	100.160	100.160	99.860	3.250	102.296	102.296	101.996	Rate	30 Day	45 Day	60 Day
3.750	102.866	102.866	102.566	3.750	102.124	102.124	101.824	3.375	102.435	102.435	102.135	4.000	102.226	102.226	101.726
3.875	102.948	102.948	102.648	3.875	102.231	102.231	101.931	3.500	102.560	102.560	102.260	4.125	102.391	102.391	101.891
4.000	103.101	103.101	102.801	4.000	102.358	102.358	102.058	3.625	102.685	102.685	102.385	4.375	102.854	102.854	102.354
4.125	103.266	103.266	102.966	4.125	102.470	102.470	102.170	3.750	103.519	103.519	103.219	4.500	102.935	102.935	102.435
4.250	103.675	103.675	103.475	4.250	102.938	102.938	102.738	3.875	103.616	103.616	103.316	4.625	103.051	103.051	102.551
4.375	103.729	103.729	103.529	4.375	103.045	103.045	102.845	4.000	103.735	103.735	103.435	4.875	103.845	103.845	103.345
4.500	103.810	103.810	103.610	4.500	103.172	103.172	102.972	4.125	103.838	103.838	103.538	5.000	103.952	103.952	103.452
4.625	103.926	103.926	103.726	4.625	103.284	103.284	103.084	4.250	103.411	103.411	103.111	5.125	104.068	104.068	103.568
4.750	104.693	104.693	104.452	4.750	103.956	103.956	103.715	4.375	103.508	103.508	103.208	5.500	104.953	104.953	104.453
4.875	104.720	104.720	104.479	4.875	104.062	104.062	103.821	4.500	103.627	103.627	103.327	5.625	105.069	105.069	104.569
6.250	106.000	106.000	105.800	6.250	105.460	105.460	105.260	4.625	103.731	103.731	103.431	6.250	105.223	105.223	104.723

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	101.491	101.391	101.391	100.938	2.750	101.391	101.291	101.291	100.838	2.250	100.198	100.098	100.098	99.798
2.875	101.686	101.586	101.586	101.133	2.875	101.557	101.457	101.457	101.004	2.375	100.368	100.268	100.268	99.968
3.000	101.691	101.591	101.591	101.138	3.000	101.552	101.452	101.452	100.999	2.500	100.362	100.262	100.262	99.962
3.125	101.688	101.588	101.588	101.135	3.125	101.551	101.451	101.451	100.998	2.625	100.350	100.250	100.250	99.950
3.250	102.128	102.028	102.028	101.728	3.250	102.127	102.027	102.027	101.727	2.750	100.989	100.889	100.889	100.589
3.375	102.932	102.832	102.832	102.532	3.375	102.793	102.693	102.693	102.393	2.875	101.645	101.545	101.545	101.245
3.500	102.928	102.828	102.828	102.528	3.500	102.811	102.711	102.711	102.411	3.000	101.639	101.539	101.539	101.239
3.625	102.919	102.819	102.819	102.519	3.625	102.777	102.677	102.677	102.377	3.125	101.638	101.538	101.538	101.238
3.750	103.774	103.674	103.674	103.374	3.750	103.855	103.755	103.755	103.455	3.250	103.858	103.758	103.758	103.458
3.875	104.532	104.432	104.432	104.132	3.875	104.356	104.256	104.256	103.956	3.375	104.474	104.374	104.374	104.074
4.000	104.503	104.403	104.403	104.103	4.000	104.377	104.277	104.277	103.977	3.500	104.459	104.359	104.359	104.059
4.125	104.516	104.416	104.416	104.116	4.125	104.362	104.262	104.262	103.962	3.625	104.460	104.360	104.360	104.060
4.250	104.659	104.559	104.559	104.359	4.250	104.718	104.618	104.618	104.418	3.750	105.168	105.068	105.068	104.768

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	99.476	99.476	99.976	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.641	99.641	99.141	4.750	101.000	101.000	100.500
3.875	100.452	100.452	99.952	6.250	103.750	103.750	103.500	4.375	100.104	100.104	99.604	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.299	100.299	99.799					4.500	100.185	100.185	99.685	Rate	30 Day	45 Day	60 Day
4.125	100.134	100.134	99.634					4.625	100.301	100.301	99.801	6.250	102.750	102.750	102.250
4.250	101.481	101.481	100.981					4.875	101.095	101.095	100.595	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.327	101.327	100.827					5.000	101.202	101.202	100.702				
4.500	101.247	101.247	100.747					5.125	101.318	101.318	100.818				
4.625	101.131	101.131	100.631					5.500	102.203	102.203	101.703				
4.750	102.526	102.526	102.026					5.625	102.319	102.319	101.819				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.473	102.473	101.973				

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee			FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/14/2021

45 Day Lock Exp.:

4/29/2021

60 Day Lock Exp.:

5/14/2021

W. Rate Sheet Dated: 3/15/2021

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	96.195	96.195	95.895
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.769	97.769	97.469
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.546	97.546	97.246
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	99.571	99.571	99.271	3.500	97.621	97.621	97.321
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.725	99.725	99.425	3.625	97.695	97.695	97.395
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.873	99.873	99.573	Margin = 2.250		Index = .080	
3.500	N/A	N/A	N/A	3.500	99.491	99.491	99.191	3.125	100.021	100.021	99.721	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.627	99.627	99.327	3.250	101.763	101.763	101.463	Rate	30 Day	45 Day	60 Day
3.750	100.279	100.279	99.979	3.750	99.967	99.967	99.667	3.375	101.903	101.903	101.603	3.250	98.339	98.339	97.839
3.875	100.360	100.360	100.060	3.875	100.073	100.073	99.773	3.500	102.027	102.027	101.727	3.375	98.530	98.530	98.030
4.000	100.513	100.513	100.213	4.000	100.200	100.200	99.900	3.625	102.153	102.153	101.853	3.500	98.717	98.717	98.217
4.125	100.679	100.679	100.379	4.125	100.313	100.313	100.013	3.750	101.361	101.361	101.061	3.625	98.895	98.895	98.395
4.250	100.962	100.962	100.762	4.250	100.656	100.656	100.456	3.875	N/A	N/A	N/A	3.750	99.304	99.304	98.804
4.375	101.017	101.017	100.817	4.375	100.762	100.762	100.562	4.000	N/A	N/A	N/A	3.875	99.485	99.485	98.985
4.500	101.097	101.097	100.897	4.500	100.890	100.890	100.690	4.125	N/A	N/A	N/A	4.000	99.638	99.638	99.138
4.625	101.213	101.213	101.013	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.804	99.804	99.304
4.750	101.855	101.855	101.615	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.987	99.987	99.487
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	100.815	100.715	100.715	100.415	3.250	100.814	100.714	100.714	100.414	2.750	98.207	98.107	98.107	97.807
3.375	101.619	101.519	101.519	101.219	3.375	101.480	101.380	101.380	101.080	2.875	98.863	98.763	98.763	98.463
3.500	101.615	101.515	101.515	101.215	3.500	101.499	101.399	101.399	101.099	3.000	98.858	98.758	98.758	98.458
3.625	101.606	101.506	101.506	101.206	3.625	101.464	101.364	101.364	101.064	3.125	98.857	98.757	98.757	98.457
3.750	100.837	100.737	100.737	100.437	3.750	100.918	100.818	100.818	100.518	3.250	100.733	100.633	100.633	100.333
3.875	101.594	101.494	101.494	101.194	3.875	101.419	101.319	101.319	101.019	3.375	101.349	101.249	101.249	100.949
4.000	101.565	101.465	101.465	101.165	4.000	101.440	101.340	101.340	101.040	3.500	101.334	101.234	101.234	100.934
4.125	101.578	101.478	101.478	101.178	4.125	101.425	101.325	101.325	101.025	3.625	101.335	101.235	101.235	100.935
4.250	101.596	101.496	101.496	101.296	4.250	101.656	101.556	101.556	101.356	3.750	102.043	101.943	101.943	101.643

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

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

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

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



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

30 Day Lock Exp.: 4/14/2021
45 Day Lock Exp.: 4/29/2021
60 Day Lock Exp.: 5/14/2021

W. Rate Sheet Dated: 3/15/2021

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	98.080	98.080	97.880	2.000	N/A	N/A	N/A
2.625	98.263	98.263	98.063	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.875	98.875	98.675	2.125	N/A	N/A	N/A
2.750	98.946	98.946	98.746	2.250	93.563	93.563	93.363	2.250	93.475	93.475	93.275	2.750	99.476	99.476	99.276	2.250	93.763	93.763	93.563
2.875	99.646	99.646	99.446	2.375	94.704	94.704	94.504	2.375	94.479	94.479	94.279	2.875	100.112	100.112	99.912	2.375	94.931	94.931	94.731
2.990	100.136	100.136	99.936	2.500	95.863	95.863	95.663	2.500	95.700	95.700	95.500	2.990	100.490	100.490	100.290	2.500	96.220	96.220	96.020
3.000	100.236	100.236	100.036	2.625	96.986	96.986	96.786	2.625	96.886	96.886	96.686	3.000	100.590	100.590	100.390	2.625	97.398	97.398	97.198
3.125	100.918	100.918	100.718	2.750	98.000	98.000	97.800	2.750	97.937	97.937	97.737	3.125	101.167	101.167	100.967	2.750	98.330	98.330	98.130
3.250	101.713	101.713	101.513	2.875	98.769	98.769	98.569	2.875	98.707	98.707	98.507	3.250	101.892	101.892	101.692	2.875	99.035	99.035	98.835
3.375	102.319	102.319	102.119	2.990	99.421	99.421	99.221	2.990	99.313	99.313	99.113	3.375	102.455	102.455	102.255	2.990	99.575	99.575	99.375
3.500	102.834	102.834	102.634	3.000	99.521	99.521	99.321	3.000	99.413	99.413	99.213	3.500	102.867	102.867	102.667	3.000	99.675	99.675	99.475
3.625	103.324	103.324	103.124	3.125	100.776	100.776	100.576	3.125	100.739	100.739	100.539	3.625	103.103	103.103	102.903	3.125	100.825	100.825	100.625
3.750	103.850	103.850	103.650	3.250	101.748	101.748	101.548	3.250	101.748	101.748	101.548	3.750	103.421	103.421	103.221	3.250	101.692	101.692	101.492
3.875	104.390	104.390	104.190	3.375	102.414	102.414	102.214	3.375	102.414	102.414	102.214	3.875	103.923	103.923	103.723	3.375	102.255	102.255	102.055
3.990	104.716	104.716	104.516	3.500	102.983	102.983	102.783	3.500	102.983	102.983	102.783	3.990	103.195	103.195	102.995	3.500	102.667	102.667	102.467
4.000	104.816	104.816	104.616	3.625	103.639	103.639	103.439	3.625	103.639	103.639	103.439	4.000	103.295	103.295	103.095	3.625	102.903	102.903	102.703
4.125	105.165	105.165	104.965	3.750	104.535	104.535	104.335	3.750	104.535	104.535	104.335	4.125	103.504	103.504	103.304	3.750	102.221	102.221	102.021
4.250	105.280	105.280	105.080	3.875	105.130	105.130	104.930	3.875	105.130	105.130	104.930	4.250	103.389	103.389	103.189	3.875	102.723	102.723	102.523
4.375	105.692	105.692	105.492	3.990	105.501	105.501	105.301	3.990	105.501	105.501	105.301	4.375	102.832	102.832	102.632	3.990	102.995	102.995	102.795
4.500	106.072	106.072	105.872	4.000	105.601	105.601	105.401	4.000	105.601	105.601	105.401	4.500	103.161	103.161	102.961	4.000	103.095	103.095	102.895
30/25 Year >125 High Balance																			
20 Year																			
20 Year >125																			
15 Year																			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.267	98.267	98.067	2.875	101.205	101.205	101.005	2.875	99.829	99.829	99.629	2.875	99.829	99.829	99.629	2.000	98.966	98.966	98.766
2.875	98.973	98.973	98.773	2.990	101.656	101.656	101.456	2.990	100.338	100.338	100.138	2.990	100.338	100.338	100.138	2.125	99.581	99.581	99.381
2.990	99.467	99.467	99.267	3.000	101.756	101.756	101.556	3.000	100.438	100.438	100.238	3.000	100.438	100.438	100.238	2.250	100.126	100.126	99.926
3.000	99.567	99.567	99.367	3.125	102.235	102.235	102.035	3.125	101.114	101.114	100.914	3.125	101.091	101.091	100.891	2.375	100.624	100.624	100.424
3.125	100.788	100.788	100.588	3.250	102.582	102.582	102.382	3.250	101.976	101.976	101.776	3.250	101.976	101.976	101.776	2.500	101.138	101.138	100.938
3.250	101.692	101.692	101.492	3.375	103.183	103.183	102.983	3.375	102.637	102.637	102.437	3.375	102.637	102.637	102.437	2.625	101.739	101.739	101.539
3.375	102.255	102.255	102.055	3.500	103.664	103.664	103.464	3.500	103.168	103.168	102.968	3.500	103.168	103.168	102.968	2.750	102.299	102.299	102.099
3.500	102.667	102.667	102.467	3.625	104.088	104.088	103.888	3.625	103.632	103.632	103.432	3.625	103.632	103.632	103.432	2.875	102.740	102.740	102.540
3.625	102.903	102.903	102.703	3.750	103.748	103.748	103.548	3.750	103.743	103.743	103.543	3.750	103.931	103.931	103.731	2.990	103.137	103.137	102.937
3.750	102.221	102.221	102.021	3.875	104.284	104.284	104.084	3.875	104.333	104.333	104.133	3.875	104.521	104.521	104.321	3.000	103.237	103.237	103.037
3.875	102.723	102.723	102.523	3.990	104.578	104.578	104.378	3.990	104.669	104.669	104.469	3.990	104.856	104.856	104.656	3.125	103.691	103.691	103.491
3.990	102.995	102.995	102.795	4.000	104.678	104.678	104.478	4.000	104.769	104.769	104.569	4.000	104.956	104.956	104.756	3.250	103.786	103.786	103.586
4.000	103.095	103.095	102.895	4.125	105.022	105.022	104.822	4.125	105.143	105.143	104.943	4.125	105.331	105.331	105.131	3.375	104.228	104.228	104.028
4.125	103.304	103.304	103.104	4.250	104.635	104.635	104.435	4.250	105.091	105.091	104.891	4.250	105.279	105.279	105.079	3.500	104.614	104.614	104.414
4.250	N/A	N/A	N/A	4.375	105.042	105.042	104.842	4.375	105.540	105.540	105.340	4.375	105.727	105.727	105.527	3.625	105.066	105.066	104.866
4.375	N/A	N/A	N/A	4.500	105.401	105.401	105.201	4.500	105.936	105.936	105.736	4.500	106.123	106.123	105.923	3.750	105.081	105.081	104.881
4.500	N/A	N/A	N/A	4.625	105.652	105.652	105.452	4.625	106.208	106.208	106.008	4.625	106.309	106.309	106.109	3.875	105.556	105.556	105.356
4.625	N/A	N/A	N/A	4.750	105.915	105.915	105.715	4.750	106.309	106.309	106.109	4.750	106.309	106.309	106.109	3.990	105.916	105.916	105.716
4.750	N/A	N/A	N/A	4.875	106.284	106.284	106.084	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.000	106.016	106.016	105.816
15 Year 105-125																			
15 Year >125																			
15 Year High Balance																			
15 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
2.000	97.110	97.110	N/A	2.000	96.852	96.852	96.652	2.000	96.611	96.611	96.411	2.000	97.555	97.555	97.355	2.000	97.297	97.297	97.097
2.125	97.827	97.827	N/A	2.125	97.577	97.577	97.377	2.125	100.078	100.078	99.878	2.125	98.124	98.124	97.924	2.125	97.874	97.874	97.674
2.250	98.445	98.445	98.245	2.250	98.392	98.392	98.192	2.250	100.460	100.460	100.260	2.250	98.579	98.579	98.379	2.250	98.526	98.526	98.326
2.375	99.315	99.315	99.115	2.375	99.285	99.285	99.085	2.375	100.939	100.939	100.739	2.375	99.430	99.430	99.230	2.375	99.400	99.400	99.200
2.500	100.219	100.219	100.019	2.500	100.211	100.211	100.011	2.500	101.496	101.496	101.296	2.500	100.377	100.377	100.177	2.500	100.369	100.369	100.169
2.625	100.922	100.922	100.722	2.625	100.922	100.922	100.722	2.625	101.944	101.944	101.744	2.625	100.927	100.927	100.727	2.625	100.927	100.927	100.727
2.750	101.537	101.537	101.337	2.750	101.537	101.537	101.337	2.750	102.336	102.336	102.136	2.750	101.374	101.374	101.174	2.750	101.374	101.374	101.174
2.875	102.024	102.024	101.824	2.875	102.024	102.024	101.824	2.875	102.647	102.647	102.447	2.875	101.731	101.731	101.531	2.875	101.731	101.731	101.531
2.990	102.471	102.471	102.271	2.990	102.471	102.471	102.271	2.990	102.894	102.894	102.694	2.990	102.028	102.028	101.828	2.990	102.028	102.028	101.828
3.000	102.571	102.571	102.371	3.000	102.571	102.571	102.371	3.000	102.994	102.994	102.794	3.000	102.128	102.128	101.928	3.000	102.128	102.128	101.928
3.125	103.074	103.074	102.874	3.125	103.074	103.074	102.874	3.125	103.310	103.310	103.110	3.125	102.493	102.493	102.293	3.125	102.493	102.493	102.293
3.250	103.524	103.524	103.324	3.250	103.524	103.524	103.324	3.250	102.483	102.483	102.283	3.250	102.021	102.021	101.821	3.250	102.021	102.021	101.821
3.375	104.011	104.011	103.811	3.375	104.011	104.011	103.811	3.375	102.794	102.794	102.594	3.375	102.377	102.377	102.177	3.375	102.377	102.377	102.177
3.500	104.433	104.433	104.233	3.500	104.433	104.433	104.233	3.500	103.063</										



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.:

4/14/2021

45 Day Lock Exp.:

4/29/2021

60 Day Lock Exp.:

5/14/2021

W. Rate Sheet Dated: 3/15/2021

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/14/2021

45 Day Lock Exp.:

4/29/2021

60 Day Lock Exp.:

5/14/2021

W. Rate Sheet Dated: 3/15/2021

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	98.918	98.918	98.688	2.750	98.918	98.918	98.688	2.750	98.918	98.918	98.688	2.750	98.502	98.502	98.272	2.750	98.502	98.502	98.272				
2.875	99.696	99.696	99.478	2.875	99.696	99.696	99.478	2.875	99.696	99.696	99.478	2.875	99.280	99.280	99.062	2.875	99.280	99.280	99.062				
2.990	100.304	100.304	100.104	2.990	100.304	100.304	100.104	2.990	100.304	100.304	100.104	2.990	99.888	99.888	99.688	2.990	99.888	99.888	99.688				
3.000	100.404	100.404	100.204	3.000	100.404	100.404	100.204	3.000	100.404	100.404	100.204	3.000	99.988	99.988	99.788	3.000	99.988	99.988	99.788				
3.125	101.013	101.013	100.813	3.125	101.013	101.013	100.813	3.125	101.013	101.013	100.813	3.125	100.597	100.597	100.397	3.125	100.597	100.597	100.397				
3.250	101.697	101.697	101.485	3.250	101.697	101.697	101.485	3.250	101.697	101.697	101.485	3.250	99.903	99.903	99.691	3.250	99.978	99.978	99.697				
3.375	102.355	102.355	102.155	3.375	102.355	102.355	102.155	3.375	102.355	102.355	102.155	3.375	100.561	100.561	100.361	3.375	100.436	100.436	100.236				
3.500	102.888	102.888	102.688	3.500	102.763	102.763	102.563	3.500	102.888	102.888	102.688	3.500	101.094	101.094	100.894	3.500	100.969	100.969	100.769				
3.625	103.358	103.358	103.158	3.625	103.233	103.233	103.033	3.625	103.358	103.358	103.158	3.625	101.564	101.564	101.364	3.625	101.439	101.439	101.239				
3.750	103.653	103.653	103.381	3.750	102.903	102.903	102.631	3.750	103.903	102.903	102.631	3.750	99.915	99.915	99.643	3.750	100.965	100.965	100.893				
3.875	104.188	104.188	103.929	3.875	103.438	103.438	103.179	3.875	103.438	103.438	103.179	3.875	100.450	100.450	100.191	3.875	99.700	99.700	99.441				
3.990	104.559	104.559	104.319	3.990	103.809	103.809	103.569	3.990	103.809	103.809	103.569	3.990	100.821	100.821	100.581	3.990	100.071	100.071	99.831				
4.000	104.659	104.659	104.419	4.000	103.909	103.909	103.669	4.000	103.909	103.909	103.669	4.000	100.921	100.921	100.681	4.000	100.171	100.171	99.931				
4.125	105.014	105.014	104.797	4.125	104.264	104.264	104.047	4.125	104.264	104.264	104.047	4.125	101.276	101.276	101.059	4.125	100.526	100.526	100.309				
4.250	105.053	105.053	104.853	4.250	104.678	104.678	104.478	4.250	104.678	104.678	104.478	4.250	100.059	100.059	99.859	4.250	99.684	99.684	99.484				
4.375	105.447	105.447	105.247	4.375	105.072	105.072	104.872	4.375	105.072	105.072	104.872	4.375	100.453	100.453	100.253	4.375	100.078	100.078	99.878				
4.500	105.777	105.777	105.577	4.500	105.402	105.402	105.202	4.500	105.402	105.402	105.202	4.500	100.783	100.783	100.583	4.500	100.408	100.408	100.208				
4.625	105.995	105.995	105.795	4.625	105.620	105.620	105.420	4.625	105.620	105.620	105.420	4.625	101.001	101.001	100.801	4.625	100.626	100.626	100.426				
4.750	106.274	106.274	106.053	4.750	106.274	106.274	106.053	4.750	106.274	106.274	106.053	4.750	101.026	101.026	100.805	4.750	101.026	101.026	100.805				
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	98.502	98.502	98.272	2.500	98.686	98.686	98.422	2.500	98.686	98.686	98.422	2.500	98.686	98.686	98.422	2.000	98.826	98.826	98.626				
2.875	99.280	99.280	99.062	2.625	99.270	99.270	99.006	2.625	99.270	99.270	99.006	2.625	99.270	99.270	99.006	2.125	99.468	99.468	99.268				
2.990	99.888	99.888	99.688	2.750	100.076	100.076	99.825	2.750	100.076	100.076	99.825	2.750	100.076	100.076	99.825	2.250	100.204	100.204	100.004				
3.000	99.988	99.988	99.788	2.875	100.785	100.785	100.537	2.875	100.785	100.785	100.537	2.875	100.785	100.785	100.537	2.375	100.737	100.737	100.537				
3.125	100.597	100.597	100.397	2.990	101.259	101.259	101.016	2.990	101.259	101.259	101.016	2.990	101.259	101.259	101.016	2.500	101.137	101.137	100.937				
3.250	99.903	99.903	99.691	3.000	101.359	101.359	101.116	3.000	101.359	101.359	101.116	3.000	101.359	101.359	101.116	2.625	101.721	101.721	101.521				
3.375	100.561	100.561	100.361	3.125	101.869	101.869	101.631	3.125	101.869	101.869	101.631	3.125	101.869	101.869	101.631	2.750	102.245	102.245	102.045				
3.500	101.094	101.094	100.894	3.250	102.318	102.318	102.059	3.250	102.318	102.318	102.059	3.250	102.318	102.318	102.059	2.875	102.630	102.630	102.430				
3.625	101.564	101.564	101.364	3.375	102.926	102.926	102.676	3.375	102.926	102.926	102.676	3.375	102.926	102.926	102.676	2.990	102.829	102.829	102.629				
3.750	99.165	99.165	98.993	3.500	103.405	103.405	103.168	3.500	103.405	103.405	103.168	3.500	103.405	103.405	103.168	3.000	102.929	102.929	102.729				
3.875	99.700	99.700	99.441	3.625	103.770	103.770	103.540	3.625	103.770	103.770	103.540	3.625	103.770	103.770	103.540	3.125	103.155	103.155	102.955				
3.990	100.071	100.071	99.831	3.750	103.637	103.637	103.437	3.750	103.637	103.637	103.437	3.750	103.637	103.637	103.437	3.250	103.419	103.419	103.219				
4.000	100.171	100.171	99.931	3.875	104.191	104.191	103.991	3.875	104.191	104.191	103.991	3.875	104.191	104.191	103.991	3.375	103.754	103.754	103.554				
4.125	100.526	100.526	100.309	3.990	104.512	104.512	104.312	3.990	104.512	104.512	104.312	3.990	104.512	104.512	104.312	3.500	103.953	103.953	103.753				
4.250	99.684	99.684	99.484	4.000	104.612	104.612	104.412	4.000	104.612	104.612	104.412	4.000	104.612	104.612	104.412	3.625	104.564	104.564	104.364				
4.375	100.078	100.078	99.878	4.125	104.896	104.896	104.696	4.125	104.896	104.896	104.696	4.125	104.896	104.896	104.696	3.750	104.899	104.899	104.699				
4.500	100.408	100.408	100.208	4.250	105.315	105.315	105.115	4.250	105.315	105.315	105.115	4.250	105.315	105.315	105.115	3.875	105.064	105.064	104.864				
4.625	100.626	100.626	100.426	4.375	105.563	105.563	105.363	4.375	105.563	105.563	105.363	4.375	105.563	105.563	105.363	3.990	105.330	105.330	105.130				
4.750	101.026	101.026	100.805	4.500	105.867	105.867	105.667	4.500	105.867	105.867	105.667	4.500	105.867	105.867	105.667	4.000	105.430	105.430	105.230				
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	98.951	98.951	98.751	2.000	98.951	98.951	98.751	2.000	99.100	99.100	98.900	2.000	99.225	99.225	99.025	2.000	99.225	99.225	99.025				
2.125	99.593	99.593	99.393	2.125	99.593	99.593	99.393	2.125	99.118	99.118	98.918	2.125	99.243	99.243	99.043	2.125	99.243	99.243	99.043				
2.250	100.329	100.329	100.129	2.250	100.329	100.329	100.129	2.250	99.854	99.854	99.654	2.250	99.979	99.979	99.779	2.250	99.979	99.979	99.779				
2.375	100.862	100.862	100.662	2.375	100.862	100.862	100.662	2.375	100.387	100.387	100.187	2.375	100.512	100.512	100.312	2.375	100.512	100.512	100.312				
2.500	101.262	101.262	101.062	2.500	101.262	101.262	101.062	2.500	100.787	100.787	100.587	2.500	100.912	100.912	100.712	2.500	100.912	100.912	100.712				
2.625	101.846	101.846	101.646	2.625	101.846	101.846	101.646	2.625	100.057	100.057	99.857	2.625	100.182	100.182	99.982	2.625	100.182	100.182	99.982				
2.750	102.370	102.370	102.170	2.750	102.370	102.370	102.170	2.750	100.581	100.581	100.381	2.750	100.706	100.706	100.506	2.750	100.706	100.706	100.506				
2.875	102.755	102.755	102.555	2.875	102.755	102.755	102.555	2.875	100.966	100.966	100.766	2.875	101.091	101.091	100.891	2.875	101.091	101.091	100.891				
2.990	102.954	102.954	102.754	2.990	102.954	102.954	102.754	2.990	101.165	101.165	100.965	2.990	101.290	101.290	101.090	2.990	101.290	101.290	101.090				
3.000	103.054	103.054	102.854	3.000	103.054	103.054	102.854	3.000	101.265	101.265	101.065	3.000	101.390	101.390	101.190	3.000	101.390	101.390	101.190				
3.125	103.280	103.280	103.080	3.125	103.280	103.280	103.080	3.125	100.805	100.805	100.605	3.125	100.930	100.930	100.730	3.125	100.930	100.930	100.730				
3.250	103.544	103.544	103.344	3.250	103.544	103.544	103.344	3.250	101.069	101.069	100.869	3.250	101.194	101.194	100.994	3.250	101.194	101.194	100.994				
3.375	103.879	103.879	103.679	3.375	103.879	103.879	103.																



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.:

4/14/2021

45 Day Lock Exp.:

4/29/2021

60 Day Lock Exp.:

5/14/2021

W. Rate Sheet Dated: 3/15/2021

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	98.918	98.918	98.688	2.500	98.686	98.686	98.422	2.000	98.826	98.826	98.626	2.750	98.035	98.035	97.805	2.000	98.313	98.313	98.113
2.875	99.696	99.696	99.478	2.625	99.270	99.270	99.006	2.125	99.468	99.468	99.268	2.875	98.813	98.813	98.595	2.125	98.643	98.643	98.443
2.990	100.304	100.304	100.104	2.750	100.076	100.076	99.825	2.250	100.204	100.204	100.004	2.990	99.421	99.421	99.221	2.250	99.379	99.379	99.179
3.000	100.404	100.404	100.204	2.875	100.785	100.785	100.537	2.375	100.737	100.737	100.537	3.000	99.521	99.521	99.321	2.375	99.912	99.912	99.712
3.125	101.013	101.013	100.813	2.990	101.259	101.259	101.016	2.500	101.137	101.137	100.937	3.125	100.130	100.130	99.930	2.500	100.312	100.312	100.112
3.250	101.697	101.697	101.485	3.000	101.359	101.359	101.116	2.625	101.721	101.721	101.521	3.250	100.125	100.125	99.913	2.625	100.239	100.239	100.039
3.375	102.355	102.355	102.155	3.125	101.869	101.869	101.631	2.750	102.245	102.245	102.045	3.375	100.783	100.783	100.583	2.750	100.763	100.763	100.563
3.500	102.888	102.888	102.688	3.250	102.318	102.318	102.059	2.875	102.630	102.630	102.430	3.500	101.316	101.316	101.116	2.875	101.148	101.148	100.948
3.625	103.358	103.358	103.158	3.375	102.926	102.926	102.676	2.990	102.829	102.829	102.629	3.625	101.786	101.786	101.586	2.990	101.347	101.347	101.147
3.750	103.653	103.653	103.381	3.500	103.405	103.405	103.168	3.000	102.929	102.929	102.729	3.750	101.109	101.109	100.837	3.000	101.447	101.447	101.247
3.875	104.188	104.188	103.929	3.625	103.770	103.770	103.540	3.125	103.155	103.155	102.955	3.875	101.644	101.644	101.385	3.125	101.330	101.330	101.130
3.990	104.559	104.559	104.319	3.750	103.637	103.637	103.437	3.250	103.419	103.419	103.219	3.990	102.015	102.015	101.775	3.250	101.594	101.594	101.394
4.000	104.659	104.659	104.419	3.875	104.191	104.191	103.991	3.375	103.754	103.754	103.554	4.000	102.115	102.115	101.875	3.375	101.929	101.929	101.729
4.125	105.014	105.014	104.797	3.990	104.512	104.512	104.312	3.500	103.953	103.953	103.753	4.125	102.470	102.470	102.253	3.500	102.128	102.128	101.928
4.250	105.053	105.053	104.853	4.000	104.612	104.612	104.412	3.625	104.564	104.564	104.364	4.250	101.881	101.881	101.681	3.625	102.239	102.239	102.039
4.375	105.447	105.447	105.247	4.125	104.896	104.896	104.696	3.750	104.899	104.899	104.699	4.375	102.275	102.275	102.075	3.750	102.574	102.574	102.374
4.500	105.777	105.777	105.577	4.250	105.315	105.315	105.115	3.875	105.064	105.064	104.864	4.500	102.605	102.605	102.405	3.875	102.739	102.739	102.539
4.625	105.995	105.995	105.795	4.375	105.563	105.563	105.363	3.990	105.330	105.330	105.130	4.625	102.823	102.823	102.623	3.990	103.005	103.005	102.805
4.750	106.274	106.274	106.053	4.500	105.867	105.867	105.607	4.000	105.430	105.430	105.230	4.750	102.975	102.975	102.754	4.000	103.105	103.105	102.905

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.:

4/14/2021

45 Day Lock Exp.:

4/29/2021

60 Day Lock Exp.:

5/14/2021

W. Rate Sheet Dated: 3/15/2021

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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