

W. Rate Sheet Dated: 3/16/2021

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	100.649	100.649	100.227	2.750	98.430	98.430	98.009	2.250	98.127	98.127	97.827	3.125	96.445	96.445	96.145
2.875	100.845	100.845	100.423	2.875	98.597	98.597	98.175	2.500	98.461	98.461	98.161	3.250	98.019	98.019	97.719
3.000	101.045	101.045	100.623	3.000	98.758	98.758	98.336	2.625	98.613	98.613	98.313	3.375	97.796	97.796	97.496
3.125	101.243	101.243	100.821	3.125	98.918	98.918	98.496	2.750	99.416	99.416	99.116	3.500	97.871	97.871	97.571
3.250	101.898	101.898	101.598	3.250	99.623	99.623	99.323	2.875	99.570	99.570	99.270	3.625	97.945	97.945	97.645
3.375	101.989	101.989	101.689	3.375	99.775	99.775	99.475	3.000	99.718	99.718	99.418	Margin = 2.250		Index = 0.090	
3.500	102.176	102.176	101.876	3.500	99.946	99.946	99.646	3.125	99.866	99.866	99.566	30 Year OTC			
3.625	102.355	102.355	102.055	3.625	100.082	100.082	99.782	3.250	102.171	102.171	101.871	Rate	30 Day	45 Day	60 Day
3.750	102.757	102.757	102.457	3.750	102.015	102.015	101.715	3.375	102.310	102.310	102.010	4.000	102.116	102.116	101.616
3.875	102.838	102.838	102.538	3.875	102.121	102.121	101.821	3.500	102.435	102.435	102.135	4.125	102.282	102.282	101.782
4.000	102.991	102.991	102.691	4.000	102.249	102.249	101.949	3.625	102.560	102.560	102.260	4.375	102.776	102.776	102.276
4.125	103.157	103.157	102.857	4.125	102.361	102.361	102.061	3.750	103.312	103.312	103.012	4.500	102.856	102.856	102.356
4.250	103.597	103.597	103.397	4.250	102.860	102.860	102.660	3.875	103.409	103.409	103.109	4.625	102.972	102.972	102.472
4.375	103.651	103.651	103.451	4.375	102.967	102.967	102.767	4.000	103.528	103.528	103.228	4.875	103.845	103.845	103.345
4.500	103.731	103.731	103.531	4.500	103.094	103.094	102.894	4.125	103.631	103.631	103.331	5.000	103.952	103.952	103.452
4.625	103.847	103.847	103.647	4.625	103.206	103.206	103.006	4.250	103.395	103.395	103.095	5.125	104.068	104.068	103.568
4.750	104.693	104.693	104.493	4.750	103.956	103.956	103.756	4.375	103.493	103.493	103.193	5.500	104.828	104.828	104.328
4.875	104.720	104.720	104.520	4.875	104.062	104.062	103.862	4.500	103.612	103.612	103.312	5.625	104.944	104.944	104.444
6.250	106.000	106.000	105.800	6.250	105.304	105.304	105.104	4.625	103.715	103.715	103.415	6.250	105.066	105.066	104.566

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	101.444	101.344	101.344	100.922	2.750	101.344	101.244	101.244	100.822	2.250	100.123	100.023	100.023	99.723
2.875	101.639	101.539	101.539	101.118	2.875	101.510	101.410	101.410	100.988	2.375	100.294	100.194	100.194	99.894
3.000	101.644	101.544	101.544	101.122	3.000	101.505	101.405	101.405	100.983	2.500	100.288	100.188	100.188	99.888
3.125	101.641	101.541	101.541	101.119	3.125	101.504	101.404	101.404	100.982	2.625	100.275	100.175	100.175	99.875
3.250	102.050	101.950	101.950	101.650	3.250	102.048	101.948	101.948	101.648	2.750	100.926	100.826	100.826	100.526
3.375	102.853	102.753	102.753	102.453	3.375	102.714	102.614	102.614	102.314	2.875	101.582	101.482	101.482	101.182
3.500	102.849	102.749	102.749	102.449	3.500	102.733	102.633	102.633	102.333	3.000	101.577	101.477	101.477	101.177
3.625	102.841	102.741	102.741	102.441	3.625	102.699	102.599	102.599	102.299	3.125	101.576	101.476	101.476	101.176
3.750	103.665	103.565	103.565	103.265	3.750	103.746	103.646	103.646	103.346	3.250	103.733	103.633	103.633	103.333
3.875	104.422	104.322	104.322	104.022	3.875	104.247	104.147	104.147	103.847	3.375	104.349	104.249	104.249	103.949
4.000	104.393	104.293	104.293	103.993	4.000	104.268	104.168	104.168	103.868	3.500	104.334	104.234	104.234	103.934
4.125	104.406	104.306	104.306	104.006	4.125	104.253	104.153	104.153	103.853	3.625	104.335	104.235	104.235	103.935
4.250	104.580	104.480	104.480	104.280	4.250	104.640	104.540	104.540	104.340	3.750	104.961	104.861	104.861	104.561

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	99.366	99.366	98.866	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.532	99.532	99.032	4.750	101.000	101.000	100.500
3.875	100.343	100.343	99.843	6.250	103.750	103.750	103.500	4.375	100.026	100.026	99.526	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.190	100.190	99.690					4.500	100.106	100.106	99.606	Rate	30 Day	45 Day	60 Day
4.125	100.024	100.024	99.524					4.625	100.222	100.222	99.722	6.250	102.750	102.750	102.250
4.250	101.403	101.403	100.903					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	101.249	101.249	100.749					5.000	101.202	101.202	100.702				
4.500	101.169	101.169	100.669					5.125	101.318	101.318	100.818				
4.625	101.053	101.053	100.553					5.500	102.078	102.078	101.578				
4.750	102.526	102.526	102.026					5.625	102.194	102.194	101.694				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.316	102.316	101.816				

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/V-Received & U/V-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM will not be accepted. Locks received after close (11pm ET) will be rejected.

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

FHA ID# - 1358600006

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.:

4/15/2021

45 Day Lock Exp.:

4/30/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/16/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

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 = .090	
3.500	N/A	N/A	N/A	3.500	99.476	99.476	99.176	3.125	100.021	100.021	99.721	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.612	99.612	99.312	3.250	101.701	101.701	101.401	Rate	30 Day	45 Day	60 Day
3.750	100.607	100.607	100.307	3.750	100.295	100.295	99.995	3.375	101.840	101.840	101.540	3.250	98.323	98.323	97.823
3.875	100.688	100.688	100.388	3.875	100.401	100.401	100.101	3.500	101.965	101.965	101.665	3.375	98.514	98.514	98.014
4.000	100.841	100.841	100.541	4.000	100.529	100.529	100.229	3.625	102.090	102.090	101.790	3.500	98.701	98.701	98.201
4.125	101.007	101.007	100.707	4.125	100.641	100.641	100.341	3.750	101.592	101.592	101.292	3.625	98.880	98.880	98.380
4.250	100.884	100.884	100.684	4.250	100.578	100.578	100.378	3.875	N/A	N/A	N/A	3.750	99.632	99.632	99.132
4.375	100.939	100.939	100.739	4.375	100.684	100.684	100.484	4.000	N/A	N/A	N/A	3.875	99.813	99.813	99.313
4.500	101.019	101.019	100.819	4.500	100.811	100.811	100.611	4.125	N/A	N/A	N/A	4.000	99.966	99.966	99.466
4.625	101.135	101.135	100.935	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.132	100.132	99.632
4.750	101.855	101.855	101.655	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.909	99.909	99.409
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	100.800	100.700	100.700	100.400	3.250	100.798	100.698	100.698	100.398	2.750	98.145	98.045	98.045	97.745
3.375	101.603	101.503	101.503	101.203	3.375	101.464	101.364	101.364	101.064	2.875	98.801	98.701	98.701	98.401
3.500	101.599	101.499	101.499	101.199	3.500	101.483	101.383	101.383	101.083	3.000	98.795	98.695	98.695	98.395
3.625	101.591	101.491	101.491	101.191	3.625	101.449	101.349	101.349	101.049	3.125	98.795	98.695	98.695	98.395
3.750	101.165	101.065	101.065	100.765	3.750	101.246	101.146	101.146	100.846	3.250	100.608	100.508	100.508	100.208
3.875	101.922	101.822	101.822	101.522	3.875	101.747	101.647	101.647	101.347	3.375	101.224	101.124	101.124	100.824
4.000	101.893	101.793	101.793	101.493	4.000	101.768	101.668	101.668	101.368	3.500	101.209	101.109	101.109	100.809
4.125	101.906	101.806	101.806	101.506	4.125	101.753	101.653	101.653	101.353	3.625	101.210	101.110	101.110	100.810
4.250	101.518	101.418	101.418	101.218	4.250	101.578	101.478	101.478	101.278	3.750	101.836	101.736	101.736	101.436

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.: 4/15/2021
45 Day Lock Exp.: 4/30/2021
60 Day Lock Exp.: 5/17/2021

W. Rate Sheet Dated: 3/16/2021

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA															
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year 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
2.500	97.386	97.386	97.186	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	98.050	98.050	97.850
2.625	98.230	98.230	98.030	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.842	98.842	98.642
2.750	98.909	98.909	98.709	2.250	93.541	93.541	93.341	2.250	93.346	93.346	93.146	2.750	99.439	99.439	99.239
2.875	99.604	99.604	99.404	2.375	94.678	94.678	94.478	2.375	94.453	94.453	94.253	2.875	100.071	100.071	99.871
2.990	100.092	100.092	99.892	2.500	95.835	95.835	95.635	2.500	95.675	95.675	95.475	2.990	100.446	100.446	100.246
3.000	100.192	100.192	99.992	2.625	96.954	96.954	96.754	2.625	96.854	96.854	96.654	3.000	100.546	100.546	100.346
3.125	100.886	100.886	100.686	2.750	97.963	97.963	97.763	2.750	97.900	97.900	97.700	3.125	101.133	101.133	100.933
3.250	101.675	101.675	101.475	2.875	98.728	98.728	98.528	2.875	98.666	98.666	98.466	3.250	101.854	101.854	101.654
3.375	102.276	102.276	102.076	2.990	99.397	99.397	99.197	2.990	99.291	99.291	99.091	3.375	102.411	102.411	102.211
3.500	102.789	102.789	102.589	3.000	99.497	99.497	99.297	3.000	99.391	99.391	99.191	3.500	102.822	102.822	102.622
3.625	103.262	103.262	103.062	3.125	100.744	100.744	100.544	3.125	100.707	100.707	100.507	3.625	103.057	103.057	102.857
3.750	103.788	103.788	103.588	3.250	101.710	101.710	101.510	3.250	101.710	101.710	101.510	3.750	103.360	103.360	103.160
3.875	104.325	104.325	104.125	3.375	102.371	102.371	102.171	3.375	102.371	102.371	102.171	3.875	103.858	103.858	103.658
3.990	104.650	104.650	104.450	3.500	102.935	102.935	102.735	3.500	102.935	102.935	102.735	3.990	103.130	103.130	102.930
4.000	104.750	104.750	104.550	3.625	103.583	103.583	103.383	3.625	103.583	103.583	103.383	4.000	103.230	103.230	103.030
4.125	105.093	105.093	104.893	3.750	104.473	104.473	104.273	3.750	104.473	104.473	104.273	4.125	103.434	103.434	103.234
4.250	105.199	105.199	104.999	3.875	105.064	105.064	104.864	3.875	105.064	105.064	104.864	4.250	103.309	103.309	103.109
4.375	105.610	105.610	105.410	3.990	105.432	105.432	105.232	3.990	105.432	105.432	105.232	4.375	102.750	102.750	102.550
4.500	105.987	105.987	105.787	4.000	105.532	105.532	105.332	4.000	105.532	105.532	105.332	4.500	103.076	103.076	102.876
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >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
2.750	98.230	98.230	98.030	2.875	101.161	101.161	100.961	2.875	99.787	99.787	99.587	2.875	99.787	99.787	99.587
2.875	98.933	98.933	98.733	2.990	101.611	101.611	101.411	2.990	100.289	100.289	100.089	2.990	100.289	100.289	100.089
2.990	99.445	99.445	99.245	3.000	101.711	101.711	101.511	3.000	100.389	100.389	100.189	3.000	100.389	100.389	100.189
3.000	99.545	99.545	99.345	3.125	102.182	102.182	101.982	3.125	101.080	101.080	100.880	3.125	101.058	101.058	100.858
3.125	100.754	100.754	100.554	3.250	102.543	102.543	102.343	3.250	101.936	101.936	101.736	3.250	101.936	101.936	101.736
3.250	101.654	101.654	101.454	3.375	103.138	103.138	102.938	3.375	102.592	102.592	102.392	3.375	102.592	102.592	102.392
3.375	102.211	102.211	102.011	3.500	103.618	103.618	103.418	3.500	103.119	103.119	102.919	3.500	103.119	103.119	102.919
3.500	102.622	102.622	102.422	3.625	104.039	104.039	103.839	3.625	103.583	103.583	103.383	3.625	103.583	103.583	103.383
3.625	102.857	102.857	102.657	3.750	103.685	103.685	103.485	3.750	103.680	103.680	103.480	3.750	103.687	103.687	103.487
3.750	102.160	102.160	101.960	3.875	104.217	104.217	104.017	3.875	104.267	104.267	104.067	3.875	104.455	104.455	104.255
3.875	102.658	102.658	102.458	3.990	104.511	104.511	104.311	3.990	104.599	104.599	104.399	3.990	104.787	104.787	104.587
3.990	102.930	102.930	102.730	4.000	104.611	104.611	104.411	4.000	104.699	104.699	104.499	4.000	104.887	104.887	104.687
4.000	103.030	103.030	102.830	4.125	104.950	104.950	104.750	4.125	105.075	105.075	104.875	4.125	105.262	105.262	105.062
4.125	103.234	103.234	103.034	4.250	104.554	104.554	104.354	4.250	105.011	105.011	104.811	4.250	105.198	105.198	104.998
4.250	N/A	N/A	N/A	4.375	104.959	104.959	104.759	4.375	105.456	105.456	105.256	4.375	105.644	105.644	105.444
4.375	N/A	N/A	N/A	4.500	105.315	105.315	105.115	4.500	105.850	105.850	105.650	4.500	106.038	106.038	105.838
4.500	N/A	N/A	N/A	4.625	105.565	105.565	105.365	4.625	106.211	106.211	106.011	4.625	106.309	106.309	106.109
4.625	N/A	N/A	N/A	4.750	105.834	105.834	105.634	4.750	106.287	106.287	106.087	4.750	106.309	106.309	106.109
4.750	N/A	N/A	N/A	4.875	106.203	106.203	106.003	4.875	98.309	98.309	98.109	4.875	N/A	N/A	N/A
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
2.000	97.061	97.061	N/A	2.000	96.803	96.803	96.603	2.000	99.561	99.561	99.361	2.000	97.505	97.505	97.305
2.125	97.775	97.775	N/A	2.125	97.525	97.525	97.325	2.125	100.027	100.027	99.827	2.125	98.074	98.074	97.874
2.250	98.404	98.404	98.204	2.250	98.353	98.353	98.153	2.250	100.407	100.407	100.207	2.250	98.540	98.540	98.340
2.375	99.270	99.270	99.070	2.375	99.241	99.241	99.041	2.375	100.889	100.889	100.689	2.375	99.392	99.392	99.192
2.500	100.170	100.170	99.970	2.500	100.162	100.162	99.962	2.500	101.445	101.445	101.245	2.500	100.327	100.327	100.127
2.625	100.868	100.868	100.668	2.625	100.868	100.868	100.668	2.625	101.891	101.891	101.691	2.625	100.873	100.873	100.673
2.750	101.480	101.480	101.280	2.750	101.480	101.480	101.280	2.750	102.281	102.281	102.081	2.750	101.319	101.319	101.119
2.875	101.960	101.960	101.760	2.875	101.960	101.960	101.760	2.875	102.586	102.586	102.386	2.875	101.667	101.667	101.467
2.990	102.403	102.403	102.203	2.990	102.403	102.403	102.203	2.990	102.833	102.833	102.633	2.990	101.964	101.964	101.764
3.000	102.503	102.503	102.303	3.000	102.503	102.503	102.303	3.000	102.933	102.933	102.733	3.000	102.064	102.064	101.864
3.125	103.012	103.012	102.812	3.125	103.012	103.012	102.812	3.125	103.248	103.248	103.048	3.125	102.437	102.437	102.237
3.250	103.487	103.487	103.287	3.250	103.487	103.487	103.287	3.250	102.451	102.451	102.251	3.250	101.987	101.987	101.787
3.375	103.973	103.973	103.773	3.375	103.973	103.973	103.773	3.375	102.759	102.759	102.559	3.375	102.339	102.339	102.139
3.500	104.396	104.396	104.196	3.500	104.396	104.396	104.196	3.500	103.026	103.026	102.826	3.500	102.646	102.646	102.446
3.625	104.889	104.889	104.689	3.625	104.889	104.889	104.689	3.625	103.341	103.341	103.141	3.625	103.009	103.009	102.809
3.750	104.558	104.558	104.358	3.750	104.558	104.558	104.358	3.750	102.477	102.477	102.277	3.750	101.743	101.743	101.543
3.875	105.079	105.079	104.879	3.875	105.079	105.079	104.879	3.875	102.808	102.808	102.608	3.875	102.123	102.123	101.923
3.990	105.480	105.480	105.280	3.990	105.480	105.480	105.280	3.990	103.025	103.025	102.825	3.990	102.384	102.384	102.184
4.000	105.580	105.580	105.380	4.000	105.580	105.580	105.380	4.000	103.125	103.125	102.925	4.000	102.484	102.484	102.284

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%	> 97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-1.000	-1.000	-1.000</



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.:

4/15/2021

45 Day Lock Exp.:

4/30/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/16/2021

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 *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

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.: 4/15/2021
45 Day Lock Exp.: 4/30/2021
60 Day Lock Exp.: 5/17/2021

W. Rate Sheet Dated: 3/16/2021

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	98.891	98.891	98.657	2.750	98.891	98.891	98.657	2.750	98.891	98.891	98.657	2.750	98.475	98.475	98.241	2.750	98.475	98.475	98.241
2.875	99.663	99.663	99.434	2.875	99.663	99.663	99.434	2.875	99.663	99.663	99.434	2.875	99.247	99.247	99.018	2.875	99.247	99.247	99.018
2.990	100.278	100.278	100.053	2.990	100.278	100.278	100.053	2.990	100.278	100.278	100.053	2.990	99.862	99.862	99.637	2.990	99.862	99.862	99.637
3.000	100.378	100.378	100.153	3.000	100.378	100.378	100.153	3.000	100.378	100.378	100.153	3.000	99.962	99.962	99.737	3.000	99.962	99.962	99.737
3.125	100.996	100.996	100.783	3.125	100.996	100.996	100.783	3.125	100.996	100.996	100.783	3.125	100.580	100.580	100.367	3.125	100.580	100.580	100.367
3.250	101.661	101.661	101.451	3.250	101.536	101.536	101.326	3.250	101.661	101.661	101.451	3.250	99.867	99.867	99.657	3.250	99.742	99.742	99.532
3.375	102.321	102.321	102.114	3.375	102.196	102.196	101.989	3.375	102.321	102.321	102.114	3.375	100.527	100.527	100.320	3.375	100.402	100.402	100.195
3.500	102.848	102.848	102.646	3.500	102.723	102.723	102.521	3.500	102.848	102.848	102.646	3.500	101.054	101.054	100.852	3.500	100.929	100.929	100.727
3.625	103.318	103.318	103.112	3.625	103.193	103.193	102.987	3.625	103.318	103.318	103.112	3.625	101.524	101.524	101.318	3.625	101.399	101.399	101.193
3.750	103.626	103.626	103.339	3.750	103.507	103.507	103.299	3.750	103.626	103.626	103.419	3.750	99.888	99.888	99.681	3.750	99.763	99.763	99.557
3.875	104.161	104.161	103.883	3.875	104.041	104.041	103.833	3.875	104.161	104.161	103.953	3.875	100.423	100.423	100.215	3.875	99.673	99.673	99.395
3.990	104.537	104.537	104.266	3.990	104.417	104.417	104.209	3.990	104.537	104.537	104.330	3.990	100.799	100.799	100.591	3.990	100.049	100.049	99.778
4.000	104.637	104.637	104.366	4.000	104.517	104.517	104.309	4.000	104.637	104.637	104.430	4.000	100.899	100.899	100.691	4.000	100.149	100.149	99.878
4.125	104.994	104.994	104.738	4.125	104.874	104.874	104.666	4.125	104.994	104.994	104.787	4.125	101.256	101.256	101.048	4.125	100.506	100.506	100.298
4.250	105.016	105.016	104.816	4.250	104.841	104.841	104.641	4.250	105.016	105.016	104.811	4.250	102.022	102.022	101.814	4.250	99.647	99.647	99.447
4.375	105.412	105.412	105.212	4.375	105.037	105.037	104.837	4.375	105.412	105.412	105.213	4.375	102.548	102.548	102.340	4.375	100.043	100.043	99.843
4.500	105.741	105.741	105.541	4.500	105.366	105.366	105.166	4.500	105.741	105.741	105.542	4.500	103.074	103.074	102.866	4.500	100.372	100.372	100.172
4.625	105.959	105.959	105.759	4.625	105.584	105.584	105.384	4.625	105.959	105.959	105.760	4.625	103.596	103.596	103.388	4.625	100.590	100.590	100.390
4.750	106.204	106.204	105.973	4.750	106.024	106.024	105.973	4.750	106.204	106.204	105.973	4.750	103.956	103.956	103.725	4.750	100.956	100.956	100.725
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	98.475	98.475	98.241	2.500	98.577	98.577	98.308	2.500	98.577	98.577	98.308	2.500	98.577	98.577	98.308	2.000	98.617	98.617	98.417
2.875	99.247	99.247	99.018	2.625	99.158	99.158	98.888	2.625	99.158	99.158	98.888	2.625	99.158	99.158	98.888	2.125	99.257	99.257	99.057
2.990	99.862	99.862	99.637	2.750	100.053	100.053	99.796	2.750	100.053	100.053	99.796	2.750	100.053	100.053	99.796	2.250	99.988	99.988	99.788
3.000	99.962	99.962	99.737	2.875	100.757	100.757	100.501	2.875	100.757	100.757	100.501	2.875	100.757	100.757	100.501	2.375	100.520	100.520	100.320
3.125	100.580	100.580	100.367	2.990	101.230	101.230	100.976	2.990	101.230	101.230	100.976	2.990	101.230	101.230	100.976	2.500	100.914	100.914	100.714
3.250	99.867	99.867	99.657	3.000	101.330	101.330	101.076	3.000	101.330	101.330	101.076	3.000	101.330	101.330	101.076	2.625	101.607	101.607	101.407
3.375	100.527	100.527	100.320	3.125	101.836	101.836	101.587	3.125	101.836	101.836	101.587	3.125	101.836	101.836	101.587	2.750	102.128	102.128	101.928
3.500	101.054	101.054	100.852	3.250	102.279	102.279	102.024	3.250	102.279	102.279	102.024	3.250	102.279	102.279	102.024	2.875	102.510	102.510	102.310
3.625	101.524	101.524	101.318	3.375	102.885	102.885	102.634	3.375	102.885	102.885	102.634	3.375	102.885	102.885	102.634	2.990	102.711	102.711	102.511
3.750	99.138	99.138	98.851	3.500	103.369	103.369	103.121	3.500	103.369	103.369	103.121	3.500	103.369	103.369	103.121	3.000	102.811	102.811	102.611
3.875	99.673	99.673	99.395	3.625	103.734	103.734	103.492	3.625	103.734	103.734	103.492	3.625	103.734	103.734	103.492	3.125	103.096	103.096	102.896
3.990	100.049	100.049	99.778	3.750	104.384	104.384	104.142	3.750	104.384	104.384	104.142	3.750	104.384	104.384	104.142	3.250	103.357	103.357	103.157
4.000	100.149	100.149	99.878	3.875	104.138	104.138	103.933	3.875	104.138	104.138	103.933	3.875	104.138	104.138	103.933	3.375	103.690	103.690	103.490
4.125	100.506	100.506	100.250	3.990	104.461	104.461	104.260	3.990	104.461	104.461	104.260	3.990	104.461	104.461	104.260	3.500	103.887	103.887	103.687
4.250	99.647	99.647	99.447	4.000	104.561	104.561	104.360	4.000	104.561	104.561	104.360	4.000	104.561	104.561	104.360	3.625	104.397	104.397	104.197
4.375	100.043	100.043	99.843	4.125	104.846	104.846	104.646	4.125	104.846	104.846	104.646	4.125	104.846	104.846	104.646	3.750	104.728	104.728	104.528
4.500	100.372	100.372	100.172	4.250	105.230	105.230	105.024	4.250	105.230	105.230	105.024	4.250	105.230	105.230	105.024	3.875	104.894	104.894	104.694
4.625	100.590	100.590	100.390	4.375	105.479	105.479	105.276	4.375	105.479	105.479	105.276	4.375	105.479	105.479	105.276	3.990	105.154	105.154	104.954
4.750	100.956	100.956	100.756	4.500	105.780	105.780	105.576	4.500	105.780	105.780	105.576	4.500	105.780	105.780	105.576	4.000	105.254	105.254	105.054
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	98.742	98.742	98.542	2.000	98.742	98.742	98.542	2.000	98.891	98.891	98.691	2.000	99.016	99.016	98.816	2.000	99.016	99.016	98.816
2.125	99.382	99.382	99.182	2.125	99.382	99.382	99.182	2.125	98.907	98.907	98.707	2.125	99.032	99.032	98.832	2.125	99.032	99.032	98.832
2.250	100.113	100.113	99.913	2.250	100.113	100.113	99.913	2.250	99.638	99.638	99.438	2.250	99.763	99.763	99.563	2.250	99.763	99.763	99.563
2.375	100.645	100.645	100.445	2.375	100.645	100.645	100.445	2.375	100.170	100.170	99.970	2.375	100.295	100.295	100.095	2.375	100.295	100.295	100.095
2.500	101.039	101.039	100.839	2.500	101.039	101.039	100.839	2.500	100.564	100.564	100.364	2.500	100.689	100.689	100.489	2.500	100.689	100.689	100.489
2.625	101.732	101.732	101.532	2.625	101.732	101.732	101.532	2.625	99.943	99.943	99.743	2.625	100.068	100.068	99.868	2.625	100.068	100.068	99.868
2.750	102.253	102.253	102.053	2.750	102.253	102.253	102.053	2.750	100.464	100.464	100.264	2.750	100.589	100.589	100.389	2.750	100.589	100.589	100.389
2.875	102.635	102.635	102.435	2.875	102.635	102.635	102.435	2.875	100.846	100.846	100.646	2.875	100.971	100.971	100.771	2.875	100.971	100.971	100.771
2.990	102.836	102.836	102.636	2.990	102.836	102.836	102.636	2.990	101.047	101.047	100.847	2.990	101.172	101.172	100.972	2.990	101.172	101.172	100.972
3.000	102.936	102.936	102.736	3.000	102.936	102.936	102.736	3.000	101.147	101.147	100.947	3.000	101.272	101.272	101.072	3.000	101.272	101.272	101.072



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.:

4/15/2021

45 Day Lock Exp.:

4/30/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/16/2021

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	98.891	98.891	98.657	2.500	98.577	98.577	98.308	2.000	98.617	98.617	98.417	2.750	98.008	98.008	97.774	2.000	98.104	98.104	97.904
2.875	99.663	99.663	99.434	2.625	99.158	99.158	98.888	2.125	99.257	99.257	99.057	2.875	98.780	98.780	98.551	2.125	98.432	98.432	98.232
2.990	100.278	100.278	100.053	2.750	100.053	100.053	99.796	2.250	99.988	99.988	99.788	2.990	99.395	99.395	99.170	2.250	99.163	99.163	98.963
3.000	100.378	100.378	100.153	2.875	100.757	100.757	100.501	2.375	100.520	100.520	100.320	3.000	99.495	99.495	99.270	2.375	99.695	99.695	99.495
3.125	100.996	100.996	100.783	2.990	101.230	101.230	100.976	2.500	100.914	100.914	100.714	3.125	100.113	100.113	99.900	2.500	100.089	100.089	99.889
3.250	101.661	101.661	101.451	3.000	101.330	101.330	101.076	2.625	101.607	101.607	101.407	3.250	100.089	100.089	99.879	2.625	100.125	100.125	99.925
3.375	102.321	102.321	102.114	3.125	101.836	101.836	101.587	2.750	102.128	102.128	101.928	3.375	100.749	100.749	100.542	2.750	100.646	100.646	100.446
3.500	102.848	102.848	102.646	3.250	102.279	102.279	102.024	2.875	102.510	102.510	102.310	3.500	101.276	101.276	101.074	2.875	101.028	101.028	100.828
3.625	103.318	103.318	103.112	3.375	102.885	102.885	102.634	2.990	102.711	102.711	102.511	3.625	101.746	101.746	101.540	2.990	101.229	101.229	101.029
3.750	103.626	103.626	103.339	3.500	103.369	103.369	103.121	3.000	102.811	102.811	102.611	3.750	101.082	101.082	100.795	3.000	101.329	101.329	101.129
3.875	104.161	104.161	103.883	3.625	103.734	103.734	103.492	3.125	103.096	103.096	102.896	3.875	101.617	101.617	101.339	3.125	101.271	101.271	101.071
3.990	104.537	104.537	104.266	3.750	103.584	103.584	103.374	3.250	103.357	103.357	103.157	3.990	101.993	101.993	101.722	3.250	101.532	101.532	101.332
4.000	104.637	104.637	104.366	3.875	104.138	104.138	103.933	3.375	103.690	103.690	103.490	4.000	102.093	102.093	101.822	3.375	101.865	101.865	101.665
4.125	104.994	104.994	104.738	3.990	104.461	104.461	104.260	3.500	103.887	103.887	103.687	4.125	102.450	102.450	102.194	3.500	102.062	102.062	101.862
4.250	105.016	105.016	104.816	4.000	104.561	104.561	104.360	3.625	104.397	104.397	104.197	4.250	101.844	101.844	101.644	3.625	102.072	102.072	101.872
4.375	105.412	105.412	105.212	4.125	104.846	104.846	104.646	3.750	104.728	104.728	104.528	4.375	102.240	102.240	102.040	3.750	102.403	102.403	102.203
4.500	105.741	105.741	105.541	4.250	105.230	105.230	105.024	3.875	104.894	104.894	104.694	4.500	102.569	102.569	102.369	3.875	102.569	102.569	102.369
4.625	105.959	105.959	105.759	4.375	105.479	105.479	105.276	3.990	105.154	105.154	104.954	4.625	102.787	102.787	102.587	3.990	102.829	102.829	102.629
4.750	106.204	106.204	105.973	4.500	105.780	105.780	105.516	4.000	105.254	105.254	105.054	4.750	102.905	102.905	102.674	4.000	102.929	102.929	102.729

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

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

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

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
CHOICE Renovation	-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 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.:

4/15/2021

45 Day Lock Exp.:

4/30/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/16/2021

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)