

W. Rate Sheet Dated: 3/18/2021

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	100.008	100.008	99.524	2.750	97.790	97.790	97.305	2.250	97.830	97.830	97.530	3.125	96.445	96.445	96.145
2.875	100.204	100.204	99.720	2.875	97.956	97.956	97.472	2.500	98.165	98.165	97.865	3.250	98.019	98.019	97.719
3.000	100.404	100.404	99.920	3.000	98.117	98.117	97.633	2.625	98.316	98.316	98.016	3.375	97.796	97.796	97.496
3.125	100.602	100.602	100.118	3.125	98.278	98.278	97.793	2.750	99.181	99.181	98.881	3.500	97.871	97.871	97.571
3.250	101.492	101.492	101.192	3.250	99.217	99.217	98.917	2.875	99.335	99.335	99.035	3.625	97.945	97.945	97.645
3.375	101.583	101.583	101.283	3.375	99.368	99.368	99.068	3.000	99.484	99.484	99.184	Margin = 2.250		Index = 0.090	
3.500	101.770	101.770	101.470	3.500	99.539	99.539	99.239	3.125	99.632	99.632	99.332	30 Year OTC			
3.625	101.948	101.948	101.648	3.625	99.675	99.675	99.375	3.250	102.249	102.249	101.949	Rate	30 Day	45 Day	60 Day
3.750	102.647	102.647	102.347	3.750	101.905	101.905	101.605	3.375	102.388	102.388	102.088	4.000	102.007	102.007	101.507
3.875	102.729	102.729	102.429	3.875	102.012	102.012	101.712	3.500	102.513	102.513	102.213	4.125	102.173	102.173	101.673
4.000	102.882	102.882	102.582	4.000	102.139	102.139	101.839	3.625	102.638	102.638	102.338	4.375	103.042	103.042	102.542
4.125	103.048	103.048	102.748	4.125	102.251	102.251	101.951	3.750	103.566	103.566	103.266	4.500	103.122	103.122	102.622
4.250	103.862	103.862	103.662	4.250	103.126	103.126	102.926	3.875	103.663	103.663	103.363	4.625	103.238	103.238	102.738
4.375	103.917	103.917	103.717	4.375	103.232	103.232	103.032	4.000	103.782	103.782	103.482	4.875	103.970	103.970	103.470
4.500	103.997	103.997	103.797	4.500	103.360	103.360	103.160	4.125	103.885	103.885	103.585	5.000	104.077	104.077	103.577
4.625	104.113	104.113	103.913	4.625	103.472	103.472	103.272	4.250	103.067	103.067	102.767	5.125	104.193	104.193	103.693
4.750	104.818	104.818	104.593	4.750	104.081	104.081	103.856	4.375	103.165	103.165	102.865	5.500	104.891	104.891	104.391
4.875	104.845	104.845	104.620	4.875	104.187	104.187	103.962	4.500	103.283	103.283	102.983	5.625	105.007	105.007	104.507
6.250	106.000	106.000	105.800	6.250	105.773	105.773	105.573	4.625	103.387	103.387	103.087	6.250	105.535	105.535	105.035

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	100.803	100.703	100.703	100.219	2.750	100.703	100.603	100.603	100.119	2.250	99.827	99.727	99.727	99.427
2.875	100.999	100.899	100.899	100.414	2.875	100.870	100.770	100.770	100.285	2.375	99.997	99.897	99.897	99.597
3.000	101.003	100.903	100.903	100.419	3.000	100.864	100.764	100.764	100.280	2.500	99.991	99.891	99.891	99.591
3.125	101.001	100.901	100.901	100.416	3.125	100.863	100.763	100.763	100.279	2.625	99.978	99.878	99.878	99.578
3.250	101.643	101.543	101.543	101.243	3.250	101.642	101.542	101.542	101.242	2.750	100.692	100.592	100.592	100.292
3.375	102.447	102.347	102.347	102.047	3.375	102.308	102.208	102.208	101.908	2.875	101.348	101.248	101.248	100.948
3.500	102.443	102.343	102.343	102.043	3.500	102.327	102.227	102.227	101.927	3.000	101.342	101.242	101.242	100.942
3.625	102.435	102.335	102.335	102.035	3.625	102.292	102.192	102.192	101.892	3.125	101.341	101.241	101.241	100.941
3.750	103.555	103.455	103.455	103.155	3.750	103.636	103.536	103.536	103.236	3.250	103.811	103.711	103.711	103.411
3.875	104.313	104.213	104.213	103.913	3.875	104.138	104.038	104.038	103.738	3.375	104.427	104.327	104.327	104.027
4.000	104.284	104.184	104.184	103.884	4.000	104.159	104.059	104.059	103.759	3.500	104.412	104.312	104.312	104.012
4.125	104.297	104.197	104.197	103.897	4.125	104.143	104.043	104.043	103.743	3.625	104.413	104.313	104.313	104.013
4.250	104.846	104.746	104.746	104.546	4.250	104.906	104.806	104.806	104.606	3.750	105.215	105.115	105.115	104.815

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
2.75-3.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
3.25-3.625	1.500	1.125	1.000	0.875	0.750	0.750	0.750	0.500
3.75-4.125	2.125	1.875	1.375	1.125	1.000	0.875	0.875	0.500
4.25-4.625	2.250	2.000	1.500	1.250	1.000	1.000	1.000	0.500
4.75-5.125	1.000	0.875	0.625	0.500	0.500	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
6.25-6.625	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	99.257	99.257	98.757	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.423	99.423	98.923	4.750	101.000	101.000	100.500
3.875	100.233	100.233	99.733	6.250	103.750	103.750	103.500	4.375	100.292	100.292	99.792	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.081	100.081	99.581					4.500	100.372	100.372	99.872	Rate	30 Day	45 Day	60 Day
4.125	99.915	99.915	99.415					4.625	100.488	100.488	99.988	6.250	102.750	102.750	102.250
4.250	101.669	101.669	101.169					4.875	101.220	101.220	100.720	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.514	101.514	101.014					5.000	101.327	101.327	100.827				
4.500	101.434	101.434	100.934					5.125	101.443	101.443	100.943				
4.625	101.318	101.318	100.818					5.500	102.141	102.141	101.641				
4.750	102.651	102.651	102.151					5.625	102.257	102.257	101.757				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.785	102.785	102.285				

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.:

4/19/2021

45 Day Lock Exp.:

5/3/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/18/2021

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	99.336	99.336	99.036	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	99.490	99.490	99.190	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	99.639	99.639	99.339	Margin = 2.250		Index = .090	
3.500	N/A	N/A	N/A	3.500	99.069	99.069	98.769	3.125	99.787	99.787	99.487	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.205	99.205	98.905	3.250	101.779	101.779	101.479	Rate	30 Day	45 Day	60 Day
3.750	100.497	100.497	100.197	3.750	100.185	100.185	99.885	3.375	101.918	101.918	101.618	3.250	97.917	97.917	97.417
3.875	100.579	100.579	100.279	3.875	100.292	100.292	99.992	3.500	102.043	102.043	101.743	3.375	98.108	98.108	97.608
4.000	100.732	100.732	100.432	4.000	100.419	100.419	100.119	3.625	102.168	102.168	101.868	3.500	98.295	98.295	97.795
4.125	100.898	100.898	100.598	4.125	100.531	100.531	100.231	3.750	101.846	101.846	101.546	3.625	98.473	98.473	97.973
4.250	101.150	101.150	100.950	4.250	100.843	100.843	100.643	3.875	N/A	N/A	N/A	3.750	99.522	99.522	99.022
4.375	101.204	101.204	101.004	4.375	100.950	100.950	100.750	4.000	N/A	N/A	N/A	3.875	99.704	99.704	99.204
4.500	101.285	101.285	101.085	4.500	101.077	101.077	100.877	4.125	N/A	N/A	N/A	4.000	99.857	99.857	99.357
4.625	101.401	101.401	101.201	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.023	100.023	99.523
4.750	101.980	101.980	101.755	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.175	100.175	99.675
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	100.393	100.293	100.293	99.993	3.250	100.392	100.292	100.292	99.992	2.750	97.910	97.810	97.810	97.510
3.375	101.197	101.097	101.097	100.797	3.375	101.058	100.958	100.958	100.658	2.875	98.566	98.466	98.466	98.166
3.500	101.193	101.093	101.093	100.793	3.500	101.077	100.977	100.977	100.677	3.000	98.561	98.461	98.461	98.161
3.625	101.185	101.085	101.085	100.785	3.625	101.042	100.942	100.942	100.642	3.125	98.560	98.460	98.460	98.160
3.750	101.055	100.955	100.955	100.655	3.750	101.136	101.036	101.036	100.736	3.250	100.686	100.586	100.586	100.286
3.875	101.813	101.713	101.713	101.413	3.875	101.638	101.538	101.538	101.238	3.375	101.302	101.202	101.202	100.902
4.000	101.784	101.684	101.684	101.384	4.000	101.659	101.559	101.559	101.259	3.500	101.287	101.187	101.187	100.887
4.125	101.797	101.697	101.697	101.397	4.125	101.643	101.543	101.543	101.243	3.625	101.288	101.188	101.188	100.888
4.250	101.784	101.684	101.684	101.484	4.250	101.843	101.743	101.743	101.543	3.750	102.090	101.990	101.990	101.690

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 Phone:

Lockdesk Hours:

Lockdesk@afwwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/19/2021

45 Day Lock Exp.:

5/3/2021

60 Day Lock Exp.:

5/17/2021

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Release Time: 10:00 am ET

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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	96.649	96.649	96.449	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.221	97.221	97.021	2.000	N/A	N/A	N/A
2.625	97.529	97.529	97.329	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.016	98.016	97.816	2.125	N/A	N/A	N/A
2.750	98.215	98.215	98.015	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.620	98.620	98.420	2.250	N/A	N/A	N/A
2.875	98.919	98.919	98.719	2.375	93.965	93.965	93.765	2.375	93.740	93.740	93.540	2.875	99.259	99.259	99.059	2.375	94.276	94.276	94.076
2.990	99.415	99.415	99.215	2.500	95.126	95.126	94.926	2.500	94.964	94.964	94.764	2.990	99.643	99.643	99.443	2.500	95.498	95.498	95.298
3.000	99.515	99.515	99.315	2.625	96.251	96.251	96.051	2.625	96.151	96.151	95.951	3.000	99.743	99.743	99.543	2.625	96.538	96.538	96.338
3.125	100.337	100.337	100.137	2.750	97.269	97.269	97.069	2.750	97.206	97.206	97.006	3.125	100.585	100.585	100.385	2.750	97.474	97.474	97.274
3.250	101.138	101.138	100.938	2.875	98.044	98.044	97.844	2.875	97.981	97.981	97.781	3.250	101.316	101.316	101.116	2.875	98.184	98.184	97.984
3.375	101.750	101.750	101.550	2.990	98.829	98.829	98.629	2.990	98.721	98.721	98.521	3.375	101.884	101.884	101.684	2.990	98.857	98.857	98.657
3.500	102.274	102.274	102.074	3.000	98.929	98.929	98.729	3.000	98.821	98.821	98.621	3.500	102.305	102.305	102.105	3.000	98.957	98.957	98.757
3.625	103.044	103.044	102.844	3.125	100.193	100.193	99.993	3.125	100.155	100.155	99.955	3.625	102.543	102.543	102.343	3.125	100.241	100.241	100.041
3.750	103.584	103.584	103.384	3.250	101.173	101.173	100.973	3.250	101.173	101.173	100.973	3.750	102.156	102.156	101.956	3.250	101.116	101.116	100.916
3.875	104.132	104.132	103.932	3.375	101.845	101.845	101.645	3.375	101.845	101.845	101.645	3.875	102.663	102.663	102.463	3.375	101.684	101.684	101.484
3.990	104.465	104.465	104.265	3.500	102.423	102.423	102.223	3.500	102.423	102.423	102.223	3.990	102.943	102.943	102.743	3.500	102.105	102.105	101.905
4.000	104.565	104.565	104.365	3.625	103.362	103.362	103.162	3.625	103.326	103.326	103.126	4.000	103.043	103.043	102.843	3.625	102.343	102.343	102.143
4.125	104.916	104.916	104.716	3.750	104.270	104.270	104.070	3.750	104.270	104.270	104.070	4.125	103.253	103.253	103.053	3.750	101.956	101.956	101.756
4.250	104.998	104.998	104.798	3.875	104.871	104.871	104.671	3.875	104.871	104.871	104.671	4.250	102.108	102.108	101.908	3.875	102.463	102.463	102.263
4.375	105.417	105.417	105.217	3.990	105.249	105.249	105.049	3.990	105.249	105.249	105.049	4.375	102.559	102.559	102.359	3.990	102.743	102.743	102.543
4.500	105.803	105.803	105.603	4.000	105.349	105.349	105.149	4.000	105.349	105.349	105.149	4.500	102.891	102.891	102.691	4.000	102.843	102.843	102.643
30/25 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
2.750	97.411	97.411	97.211	2.875	100.478	100.478	100.278	2.875	99.105	99.105	98.905	2.875	99.105	99.105	98.905	2.000	98.548	98.548	98.348
2.875	98.121	98.121	97.921	2.990	100.936	100.936	100.736	2.990	99.618	99.618	99.418	2.990	99.618	99.618	99.418	2.125	99.164	99.164	98.964
2.990	98.749	98.749	98.549	3.000	101.036	101.036	100.836	3.000	99.718	99.718	99.518	3.000	99.718	99.718	99.518	2.250	99.712	99.712	99.512
3.000	98.849	98.849	98.649	3.125	101.519	101.519	101.319	3.125	100.533	100.533	100.333	3.125	100.510	100.510	100.310	2.375	100.216	100.216	100.016
3.125	100.203	100.203	100.003	3.250	102.008	102.008	101.808	3.250	101.402	101.402	101.202	3.250	101.402	101.402	101.202	2.500	100.779	100.779	100.579
3.250	101.116	101.116	100.916	3.375	102.616	102.616	102.416	3.375	102.069	102.069	101.869	3.375	102.069	102.069	101.869	2.625	101.384	101.384	101.184
3.375	101.684	101.684	101.484	3.500	103.105	103.105	102.905	3.500	102.609	102.609	102.409	3.500	102.609	102.609	102.409	2.750	101.950	101.950	101.750
3.500	102.105	102.105	101.905	3.625	103.535	103.535	103.335	3.625	103.083	103.083	102.883	3.625	103.083	103.083	102.883	2.875	102.396	102.396	102.196
3.625	102.343	102.343	102.143	3.750	103.483	103.483	103.283	3.750	103.479	103.479	103.279	3.750	103.667	103.667	103.467	2.990	102.805	102.805	102.605
3.750	101.956	101.956	101.756	3.875	104.027	104.027	103.827	3.875	104.077	104.077	103.877	3.875	104.264	104.264	104.064	3.000	102.905	102.905	102.705
3.875	102.463	102.463	102.263	3.990	104.328	104.328	104.128	3.990	104.419	104.419	104.219	3.990	104.606	104.606	104.406	3.125	103.360	103.360	103.160
3.990	102.743	102.743	102.543	4.000	104.428	104.428	104.228	4.000	104.519	104.519	104.319	4.000	104.706	104.706	104.506	3.250	103.564	103.564	103.364
4.000	102.843	102.843	102.643	4.125	104.774	104.774	104.574	4.125	104.903	104.903	104.703	4.125	105.091	105.091	104.891	3.375	104.016	104.016	103.816
4.125	103.053	103.053	102.853	4.250	104.355	104.355	104.155	4.250	104.812	104.812	104.612	4.250	105.000	105.000	104.800	3.500	104.403	104.403	104.203
4.250	95.222	95.222	95.022	4.375	104.768	104.768	104.568	4.375	105.266	105.266	105.066	4.375	105.453	105.453	105.253	3.625	104.862	104.862	104.662
4.375	N/A	N/A	N/A	4.500	105.132	105.132	104.932	4.500	105.667	105.667	105.467	4.500	105.855	105.855	105.655	3.750	104.980	104.980	104.780
4.500	N/A	N/A	N/A	4.625	105.384	105.384	105.184	4.625	105.945	105.945	105.745	4.625	106.133	106.133	105.933	3.875	105.462	105.462	105.262
4.625	N/A	N/A	N/A	4.750	105.633	105.633	105.433	4.750	106.087	106.087	105.887	4.750	106.274	106.274	106.074	3.990	105.828	105.828	105.628
4.750	N/A	N/A	N/A	4.875	106.007	106.007	105.807	4.875	98.309	98.309	98.109	4.875	98.309	98.309	98.109	4.000	105.928	105.928	105.728
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	96.692	96.692	N/A	2.000	96.434	96.434	96.234	2.000	99.193	99.193	98.993	2.000	97.137	97.137	96.937	2.000	96.879	96.879	96.679
2.125	97.411	97.411	N/A	2.125	97.161	97.161	96.961	2.125	99.662	99.662	99.462	2.125	97.709	97.709	97.509	2.125	97.459	97.459	97.259
2.250	98.077	98.077	N/A	2.250	98.026	98.026	97.826	2.250	100.046	100.046	99.846	2.250	98.211	98.211	98.011	2.250	98.160	98.160	97.960
2.375	98.950	98.950	98.750	2.375	98.921	98.921	98.721	2.375	100.578	100.578	100.378	2.375	99.112	99.112	98.912	2.375	99.083	99.083	98.883
2.500	99.859	99.859	99.659	2.500	99.851	99.851	99.651	2.500	101.137	101.137	100.937	2.500	100.017	100.017	99.817	2.500	100.009	100.009	99.809
2.625	100.567	100.567	100.367	2.625	100.567	100.567	100.367	2.625	101.589	101.589	101.389	2.625	100.572	100.572	100.372	2.625	100.572	100.572	100.372
2.750	101.190	101.190	100.990	2.750	101.190	101.190	100.990	2.750	101.985	101.985	101.785	2.750	101.025	101.025	100.825	2.750	101.025	101.025	100.825
2.875	101.682	101.682	101.482	2.875	101.682	101.682	101.482	2.875	102.299	102.299	102.099	2.875	101.385	101.385	101.185	2.875	101.385	101.385	101.185
2.990	102.135	102.135	101.935	2.990	102.135	102.135	101.935	2.990	102.553	102.553	102.353	2.990	101.683	101.683	101.483	2.990	101.683	101.683	101.483
3.000	102.235	102.235	102.035	3.000	102.235	102.235	102.035	3.000	102.653	102.653	102.453	3.000	101.783	101.783	101.583	3.000	101.783	101.783	101.583
3.125	102.783	102.783	102.583	3.125	102.783	102.783	102.583	3.125	102.975	102.975	102.775	3.125	102.198	102.198	101.998	3.125	102.198	102.198	101.998
3.250	103.302	103.302	103.102	3.250	103.302	103.302	103.102	3.250	102.2										



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.:

4/19/2021

45 Day Lock Exp.:

5/3/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/18/2021

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.: 4/19/2021
45 Day Lock Exp.: 5/3/2021
60 Day Lock Exp.: 5/17/2021

W. Rate Sheet Dated: 3/18/2021

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	98.211	98.211	98.003	2.750	98.211	98.211	98.003	2.750	98.211	98.211	98.003	2.750	97.767	97.767	97.559	2.750	97.767	97.767	97.559
2.875	99.012	99.012	98.807	2.875	99.012	99.012	98.807	2.875	99.012	99.012	98.807	2.875	98.568	98.568	98.363	2.875	98.568	98.568	98.363
2.990	99.660	99.660	99.460	2.990	99.660	99.660	99.460	2.990	99.660	99.660	99.460	2.990	99.216	99.216	99.016	2.990	99.216	99.216	99.016
3.000	99.760	99.760	99.560	3.000	99.760	99.760	99.560	3.000	99.760	99.760	99.560	3.000	99.316	99.316	99.116	3.000	99.316	99.316	99.116
3.125	100.413	100.413	100.213	3.125	100.413	100.413	100.213	3.125	100.413	100.413	100.213	3.125	99.969	99.969	99.769	3.125	99.969	99.969	99.769
3.250	101.159	101.159	100.959	3.250	101.034	101.034	100.834	3.250	101.159	101.159	100.959	3.250	99.371	99.371	99.171	3.250	99.246	99.246	99.046
3.375	101.840	101.840	101.640	3.375	101.715	101.715	101.515	3.375	101.840	101.840	101.640	3.375	100.052	100.052	99.852	3.375	99.927	99.927	99.727
3.500	102.384	102.384	102.184	3.500	102.259	102.259	102.059	3.500	102.384	102.384	102.184	3.500	100.596	100.596	100.396	3.500	100.471	100.471	100.271
3.625	102.871	102.871	102.671	3.625	102.746	102.746	102.546	3.625	102.871	102.871	102.671	3.625	101.083	101.083	100.883	3.625	100.958	100.958	100.758
3.750	103.294	103.294	103.020	3.750	102.544	102.544	102.270	3.750	102.544	102.544	102.270	3.750	99.556	99.556	99.282	3.750	98.806	98.806	98.532
3.875	103.854	103.854	103.585	3.875	103.104	103.104	102.835	3.875	103.104	103.104	102.835	3.875	100.116	100.116	99.847	3.875	99.366	99.366	99.097
3.990	104.255	104.255	103.994	3.990	103.505	103.505	103.244	3.990	103.505	103.505	103.244	3.990	100.517	100.517	100.247	3.990	99.767	99.767	99.506
4.000	104.355	104.355	104.094	4.000	103.605	103.605	103.344	4.000	103.605	103.605	103.344	4.000	100.617	100.617	100.356	4.000	99.867	99.867	99.606
4.125	104.734	104.734	104.483	4.125	103.984	103.984	103.733	4.125	103.984	103.984	103.733	4.125	100.996	100.996	100.745	4.125	100.246	100.246	99.995
4.250	104.922	104.922	104.722	4.250	104.547	104.547	104.347	4.250	104.547	104.547	104.347	4.250	99.940	99.940	99.740	4.250	99.565	99.565	99.365
4.375	105.336	105.336	105.136	4.375	104.961	104.961	104.761	4.375	104.961	104.961	104.761	4.375	100.354	100.354	100.154	4.375	99.979	99.979	99.779
4.500	105.684	105.684	105.484	4.500	105.309	105.309	105.109	4.500	105.309	105.309	105.109	4.500	100.702	100.702	100.502	4.500	100.327	100.327	100.127
4.625	105.910	105.910	105.710	4.625	105.535	105.535	105.335	4.625	105.535	105.535	105.335	4.625	100.928	100.928	100.728	4.625	100.553	100.553	100.353
4.750	106.229	106.229	106.027	4.750	106.229	106.229	106.027	4.750	106.229	106.229	106.027	4.750	100.991	100.991	100.789	4.750	100.991	100.991	100.789
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	97.767	97.767	97.559	2.500	98.037	98.037	97.798	2.500	98.037	98.037	97.798	2.500	98.037	98.037	97.798	2.000	98.260	98.260	98.060
2.875	98.568	98.568	98.363	2.625	98.671	98.671	98.428	2.625	98.671	98.671	98.428	2.625	98.671	98.671	98.428	2.125	98.908	98.908	98.708
2.990	99.216	99.216	99.016	2.750	99.587	99.587	99.376	2.750	99.587	99.587	99.376	2.750	99.587	99.587	99.376	2.250	99.646	99.646	99.446
3.000	99.316	99.316	99.116	2.875	100.306	100.306	100.098	2.875	100.306	100.306	100.098	2.875	100.306	100.306	100.098	2.375	100.188	100.188	99.988
3.125	99.969	99.969	99.769	2.990	100.798	100.798	100.588	2.990	100.798	100.798	100.588	2.990	100.798	100.798	100.588	2.500	100.646	100.646	100.446
3.250	99.371	99.371	99.171	3.000	100.898	100.898	100.688	3.000	100.898	100.898	100.688	3.000	100.898	100.898	100.688	2.625	101.295	101.295	101.095
3.375	100.052	100.052	99.852	3.125	101.422	101.422	101.215	3.125	101.422	101.422	101.215	3.125	101.422	101.422	101.215	2.750	101.831	101.831	101.631
3.500	100.596	100.596	100.396	3.250	101.817	101.817	101.598	3.250	101.817	101.817	101.598	3.250	101.817	101.817	101.598	2.875	102.229	102.229	102.029
3.625	101.083	101.083	100.883	3.375	102.448	102.448	102.232	3.375	103.448	103.448	103.232	3.375	102.448	102.448	102.232	2.990	102.565	102.565	102.365
3.750	98.806	98.806	98.532	3.500	103.012	103.012	102.801	3.500	104.012	104.012	103.801	3.500	103.012	103.012	102.801	3.000	102.665	102.665	102.465
3.875	99.366	99.366	99.097	3.625	103.390	103.390	103.186	3.625	104.390	104.390	104.186	3.625	103.390	103.390	103.186	3.125	102.884	102.884	102.684
3.990	99.767	99.767	99.506	3.750	103.332	103.332	103.118	3.750	105.582	105.582	105.368	3.750	104.582	104.582	104.368	3.250	103.365	103.365	103.165
4.000	99.867	99.867	99.606	3.875	103.904	103.904	103.696	3.875	105.154	105.154	104.946	3.875	105.154	105.154	104.946	3.375	103.703	103.703	103.503
4.125	100.246	100.246	99.995	3.990	104.252	104.252	104.048	3.990	105.502	105.502	105.298	3.990	105.502	105.502	105.298	3.500	103.922	103.922	103.722
4.250	99.565	99.565	99.365	4.000	104.352	104.352	104.148	4.000	105.602	105.602	105.398	4.000	105.602	105.602	105.398	3.625	104.397	104.397	104.197
4.375	99.979	99.979	99.779	4.125	104.652	104.652	104.451	4.125	105.902	105.902	105.701	4.125	105.902	105.902	105.701	3.750	104.775	104.775	104.575
4.500	100.327	100.327	100.127	4.250	105.184	105.184	104.984	4.250	106.434	106.434	106.214	4.250	106.434	106.434	106.214	3.875	104.945	104.945	104.745
4.625	100.553	100.553	100.353	4.375	105.437	105.437	105.217	4.375	106.687	106.687	106.467	4.375	106.687	106.687	106.467	3.990	105.220	105.220	105.020
4.750	100.991	100.991	100.789	4.500	105.801	105.801	105.578	4.500	107.051	107.051	106.828	4.500	107.051	107.051	106.828	4.000	105.320	105.320	105.120
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	98.385	98.385	98.185	2.000	98.385	98.385	98.185	2.000	98.384	98.384	98.384	2.000	98.659	98.659	98.459	2.000	98.659	98.659	98.459
2.125	99.033	99.033	98.833	2.125	99.033	99.033	98.833	2.125	98.558	98.558	98.358	2.125	98.683	98.683	98.483	2.125	98.683	98.683	98.483
2.250	99.771	99.771	99.571	2.250	99.771	99.771	99.571	2.250	99.296	99.296	99.096	2.250	99.421	99.421	99.221	2.250	99.421	99.421	99.221
2.375	100.313	100.313	100.113	2.375	100.313	100.313	100.113	2.375	99.838	99.838	99.638	2.375	99.963	99.963	99.763	2.375	99.963	99.963	99.763
2.500	100.771	100.771	100.571	2.500	100.771	100.771	100.571	2.500	100.296	100.296	100.096	2.500	100.421	100.421	100.221	2.500	100.421	100.421	100.221
2.625	101.420	101.420	101.220	2.625	101.420	101.420	101.220	2.625	99.819	99.819	99.619	2.625	99.944	99.944	99.744	2.625	99.944	99.944	99.744
2.750	101.956	101.956	101.756	2.750	101.956	101.956	101.756	2.750	100.355	100.355	100.155	2.750	100.480	100.480	100.280	2.750	100.480	100.480	100.280
2.875	102.354	102.354	102.154	2.875	102.354	102.354	102.154	2.875	100.753	100.753	100.553	2.875	100.878	100.878	100.678	2.875	100.878	100.878	100.678
2.990	102.690	102.690	102.490	2.990	102.690	102.690	102.490	2.990	101.089	101.089	100.889	2.990	101.214	101.214	101.014	2.990	101.214	101.214	101.014
3.000	102.790	102.790	102.590	3.000	102.790	102.790	102.590	3.000	101.189	101.189	100.989	3.000	101.314	101.314	101.114	3.000	101.314	101.314	101.114
3.125	103.009	103.009	102.																



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.:

4/19/2021

45 Day Lock Exp.:

5/3/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/18/2021

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	98.211	98.211	98.003	2.500	98.037	98.037	97.798	2.000	98.260	98.260	98.060	2.750	97.314	97.314	97.106	2.000	97.747	97.747	97.547
2.875	99.012	99.012	98.807	2.625	98.671	98.671	98.428	2.125	98.908	98.908	98.708	2.875	98.115	98.115	97.910	2.125	98.083	98.083	97.883
2.990	99.660	99.660	99.460	2.750	99.587	99.587	99.376	2.250	99.646	99.646	99.446	2.990	98.763	98.763	98.563	2.250	98.821	98.821	98.621
3.000	99.760	99.760	99.560	2.875	100.306	100.306	100.098	2.375	100.188	100.188	99.988	3.000	98.863	98.863	98.663	2.375	99.363	99.363	99.163
3.125	100.413	100.413	100.213	2.990	100.798	100.798	100.588	2.500	100.646	100.646	100.446	3.125	99.516	99.516	99.316	2.500	99.821	99.821	99.621
3.250	101.159	101.159	100.959	3.000	100.898	100.898	100.688	2.625	101.295	101.295	101.095	3.250	99.590	99.590	99.390	2.625	99.907	99.907	99.707
3.375	101.840	101.840	101.640	3.125	101.422	101.422	101.215	2.750	101.831	101.831	101.631	3.375	100.271	100.271	100.071	2.750	100.443	100.443	100.243
3.500	102.384	102.384	102.184	3.250	101.817	101.817	101.598	2.875	102.229	102.229	102.029	3.500	100.815	100.815	100.615	2.875	100.841	100.841	100.641
3.625	102.871	102.871	102.671	3.375	102.448	102.448	102.232	2.990	102.565	102.565	102.365	3.625	101.302	101.302	101.102	2.990	101.177	101.177	100.977
3.750	103.294	103.294	103.020	3.500	103.012	103.012	102.801	3.000	102.665	102.665	102.465	3.750	100.750	100.750	100.476	3.000	101.277	101.277	101.077
3.875	103.854	103.854	103.585	3.625	103.390	103.390	103.186	3.125	102.884	102.884	102.684	3.875	101.310	101.310	101.041	3.125	101.121	101.121	100.921
3.990	104.255	104.255	103.994	3.750	103.332	103.332	103.118	3.250	103.365	103.365	103.165	3.990	101.711	101.711	101.450	3.250	101.602	101.602	101.402
4.000	104.355	104.355	104.094	3.875	103.904	103.904	103.696	3.375	103.703	103.703	103.503	4.000	101.811	101.811	101.550	3.375	101.940	101.940	101.740
4.125	104.734	104.734	104.483	3.990	104.252	104.252	104.048	3.500	103.922	103.922	103.722	4.125	102.190	102.190	101.939	3.500	102.159	102.159	101.959
4.250	104.922	104.922	104.722	4.000	104.352	104.352	104.148	3.625	104.397	104.397	104.197	4.250	101.756	101.756	101.556	3.625	102.134	102.134	101.934
4.375	105.336	105.336	105.136	4.125	104.652	104.652	104.451	3.750	104.775	104.775	104.575	4.375	102.170	102.170	101.970	3.750	102.512	102.512	102.312
4.500	105.684	105.684	105.484	4.250	105.184	105.184	104.964	3.875	104.945	104.945	104.745	4.500	102.518	102.518	102.318	3.875	102.682	102.682	102.482
4.625	105.910	105.910	105.710	4.375	105.437	105.437	105.217	3.990	105.220	105.220	105.020	4.625	102.744	102.744	102.544	3.990	102.957	102.957	102.757
4.750	106.229	106.229	106.027	4.500	105.801	105.801	105.578	4.000	105.320	105.320	105.120	4.750	102.935	102.935	102.733	4.000	103.057	103.057	102.857

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.:

4/19/2021

45 Day Lock Exp.:

5/3/2021

60 Day Lock Exp.:

5/17/2021

W. Rate Sheet Dated: 3/18/2021

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)