

W. Rate Sheet Dated: 3/22/2021

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	100.056	100.056	99.634	2.750	97.837	97.837	97.415	2.250	97.748	97.748	97.448	3.125	96.455	96.455	96.155
2.875	100.270	100.270	99.848	2.875	98.003	98.003	97.581	2.500	98.082	98.082	97.782	3.250	98.030	98.030	97.730
3.000	100.458	100.458	100.036	3.000	98.164	98.164	97.742	2.625	98.234	98.234	97.934	3.375	97.807	97.807	97.507
3.125	100.656	100.656	100.235	3.125	98.324	98.324	97.903	2.750	99.041	99.041	98.741	3.500	97.881	97.881	97.581
3.250	101.714	101.714	101.414	3.250	99.435	99.435	99.135	2.875	99.195	99.195	98.895	3.625	97.955	97.955	97.655
3.375	101.812	101.812	101.512	3.375	99.587	99.587	99.287	3.000	99.343	99.343	99.043	Margin = 2.250		Index = 0.090	
3.500	101.999	101.999	101.699	3.500	99.758	99.758	99.458	3.125	99.491	99.491	99.191	30 Year OTC			
3.625	102.183	102.183	101.883	3.625	99.894	99.894	99.594	3.250	102.202	102.202	101.902	Rate	30 Day	45 Day	60 Day
3.750	102.682	102.682	102.382	3.750	101.937	101.937	101.637	3.375	102.341	102.341	102.041	4.000	102.071	102.071	101.571
3.875	102.766	102.766	102.466	3.875	102.043	102.043	101.743	3.500	102.466	102.466	102.166	4.125	102.214	102.214	101.714
4.000	102.946	102.946	102.646	4.000	102.170	102.170	101.870	3.625	102.591	102.591	102.291	4.375	102.937	102.937	102.437
4.125	103.089	103.089	102.789	4.125	102.283	102.283	101.983	3.750	103.300	103.300	103.000	4.500	103.090	103.090	102.590
4.250	103.752	103.752	103.552	4.250	103.016	103.016	102.816	3.875	103.397	103.397	103.097	4.625	103.136	103.136	102.636
4.375	103.812	103.812	103.612	4.375	103.123	103.123	102.923	4.000	103.516	103.516	103.216	4.875	104.052	104.052	103.552
4.500	103.965	103.965	103.765	4.500	103.250	103.250	103.050	4.125	103.620	103.620	103.320	5.000	104.178	104.178	103.678
4.625	104.011	104.011	103.811	4.625	103.362	103.362	103.162	4.250	103.380	103.380	103.080	5.125	104.278	104.278	103.778
4.750	104.896	104.896	104.696	4.750	104.159	104.159	103.959	4.375	103.477	103.477	103.177	5.500	104.820	104.820	104.320
4.875	104.927	104.927	104.727	4.875	104.265	104.265	104.065	4.500	103.596	103.596	103.296	5.625	104.920	104.920	104.420
6.250	106.000	106.000	105.800	6.250	105.804	105.804	105.604	4.625	103.699	103.699	103.399	6.250	105.566	105.566	105.066

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	100.850	100.750	100.750	100.328	2.750	100.750	100.650	100.650	100.228	2.250	99.745	99.645	99.645	99.345
2.875	101.064	100.964	100.964	100.542	2.875	100.916	100.816	100.816	100.395	2.375	99.915	99.815	99.815	99.515
3.000	101.038	100.938	100.938	100.516	3.000	100.911	100.811	100.811	100.389	2.500	99.909	99.809	99.809	99.509
3.125	101.048	100.948	100.948	100.527	3.125	100.910	100.810	100.810	100.388	2.625	99.896	99.796	99.796	99.496
3.250	101.858	101.758	101.758	101.458	3.250	101.861	101.761	101.761	101.461	2.750	100.551	100.451	100.451	100.151
3.375	102.672	102.572	102.572	102.272	3.375	102.527	102.427	102.427	102.127	2.875	101.207	101.107	101.107	100.807
3.500	102.662	102.562	102.562	102.262	3.500	102.546	102.446	102.446	102.146	3.000	101.202	101.102	101.102	100.802
3.625	102.659	102.559	102.559	102.259	3.625	102.511	102.411	102.411	102.111	3.125	101.201	101.101	101.101	100.801
3.750	103.574	103.474	103.474	103.174	3.750	103.668	103.568	103.568	103.268	3.250	103.764	103.664	103.664	103.364
3.875	104.346	104.246	104.246	103.946	3.875	104.169	104.069	104.069	103.769	3.375	104.380	104.280	104.280	103.980
4.000	104.343	104.243	104.243	103.943	4.000	104.190	104.090	104.090	103.790	3.500	104.365	104.265	104.265	103.965
4.125	104.306	104.206	104.206	103.906	4.125	104.175	104.075	104.075	103.775	3.625	104.366	104.266	104.266	103.966
4.250	104.726	104.626	104.626	104.426	4.250	104.796	104.696	104.696	104.496	3.750	104.949	104.849	104.849	104.549

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	99.321	99.321	98.821	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.464	99.464	98.964	4.750	101.000	101.000	100.500
3.875	100.259	100.259	99.759	6.250	103.750	103.750	103.500	4.375	100.187	100.187	99.687	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.079	100.079	99.579					4.500	100.340	100.340	99.840	Rate	30 Day	45 Day	60 Day
4.125	99.936	99.936	99.436					4.625	100.386	100.386	99.886	6.250	102.750	102.750	102.250
4.250	101.560	101.560	101.060					4.875	101.302	101.302	100.802	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.401	101.401	100.901					5.000	101.428	101.428	100.928				
4.500	101.247	101.247	100.747					5.125	101.528	101.528	101.028				
4.625	101.202	101.202	100.702					5.500	102.070	102.070	101.570				
4.750	102.729	102.729	102.229					5.625	102.170	102.170	101.670				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.816	102.816	102.316				

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" (JA & 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.:

4/21/2021

45 Day Lock Exp.:

5/6/2021

60 Day Lock Exp.:

5/21/2021

W. Rate Sheet Dated: 3/22/2021

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	96.205	96.205	95.905
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.780	97.780	97.480
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.557	97.557	97.257
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	99.196	99.196	98.896	3.500	97.631	97.631	97.331
3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	99.350	99.350	99.050	3.625	97.705	97.705	97.405
3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.000	99.498	99.498	99.198	Margin = 2.250		Index = .090	
3.500	N/A	N/A	N/A	3.500	99.288	99.288	98.988	3.125	99.646	99.646	99.346	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	99.424	99.424	99.124	3.250	101.732	101.732	101.432	Rate	30 Day	45 Day	60 Day
3.750	100.532	100.532	100.232	3.750	100.217	100.217	99.917	3.375	101.871	101.871	101.571	3.250	98.139	98.139	97.639
3.875	100.616	100.616	100.316	3.875	100.323	100.323	100.023	3.500	101.996	101.996	101.696	3.375	98.337	98.337	97.837
4.000	100.796	100.796	100.496	4.000	100.450	100.450	100.150	3.625	102.121	102.121	101.821	3.500	98.524	98.524	98.024
4.125	100.939	100.939	100.639	4.125	100.563	100.563	100.263	3.750	101.580	101.580	101.280	3.625	98.708	98.708	98.208
4.250	101.040	101.040	100.840	4.250	100.734	100.734	100.534	3.875	N/A	N/A	N/A	3.750	99.557	99.557	99.057
4.375	101.099	101.099	100.899	4.375	100.840	100.840	100.640	4.000	N/A	N/A	N/A	3.875	99.741	99.741	99.241
4.500	101.253	101.253	101.053	4.500	100.968	100.968	100.768	4.125	N/A	N/A	N/A	4.000	99.921	99.921	99.421
4.625	101.298	101.298	101.098	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.064	100.064	99.564
4.750	102.058	102.058	101.858	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.065	100.065	99.565
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	100.608	100.508	100.508	100.208	3.250	100.611	100.511	100.511	100.211	2.750	97.770	97.670	97.670	97.370
3.375	101.422	101.322	101.322	101.022	3.375	101.277	101.177	101.177	100.877	2.875	98.426	98.326	98.326	98.026
3.500	101.412	101.312	101.312	101.012	3.500	101.296	101.196	101.196	100.896	3.000	98.420	98.320	98.320	98.020
3.625	101.409	101.309	101.309	101.009	3.625	101.261	101.161	101.161	100.861	3.125	98.420	98.320	98.320	98.020
3.750	101.074	100.974	100.974	100.674	3.750	101.168	101.068	101.068	100.768	3.250	100.639	100.539	100.539	100.239
3.875	101.846	101.746	101.746	101.446	3.875	101.669	101.569	101.569	101.269	3.375	101.255	101.155	101.155	100.855
4.000	101.843	101.743	101.743	101.443	4.000	101.690	101.590	101.590	101.290	3.500	101.240	101.140	101.140	100.840
4.125	101.806	101.706	101.706	101.406	4.125	101.675	101.575	101.575	101.275	3.625	101.241	101.141	101.141	100.841
4.250	101.663	101.563	101.563	101.363	4.250	101.734	101.634	101.634	101.434	3.750	101.824	101.724	101.724	101.424

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/21/2021

45 Day Lock Exp.:

5/6/2021

60 Day Lock Exp.:

5/21/2021

W. Rate Sheet Dated: 3/22/2021

Release Time: 10:00 am ET

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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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/21/2021

45 Day Lock Exp.:

5/6/2021

60 Day Lock Exp.:

5/21/2021

W. Rate Sheet Dated: 3/22/2021

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	98.227	98.227	98.026	2.500	98.058	98.058	97.827	2.000	98.145	98.145	97.945	2.750	96.911	96.911	96.710	2.000	97.507	97.507	97.307
2.875	99.026	99.026	98.826	2.625	98.689	98.689	98.461	2.125	98.793	98.793	98.593	2.875	97.710	97.710	97.510	2.125	97.843	97.843	97.643
2.990	99.673	99.673	99.473	2.750	99.626	99.626	99.408	2.250	99.531	99.531	99.331	2.990	98.357	98.357	98.157	2.250	98.581	98.581	98.381
3.000	99.773	99.773	99.573	2.875	100.345	100.345	100.127	2.375	100.077	100.077	99.877	3.000	98.457	98.457	98.257	2.375	99.127	99.127	98.927
3.125	100.424	100.424	100.224	2.990	100.834	100.834	100.616	2.500	100.541	100.541	100.341	3.125	99.108	99.108	98.908	2.500	99.591	99.591	99.391
3.250	101.118	101.118	100.918	3.000	100.934	100.934	100.716	2.625	101.164	101.164	100.964	3.250	99.986	99.986	99.786	2.625	99.651	99.651	99.451
3.375	101.800	101.800	101.600	3.125	101.456	101.456	101.243	2.750	101.702	101.702	101.502	3.375	100.668	100.668	100.468	2.750	100.189	100.189	99.989
3.500	102.345	102.345	102.145	3.250	101.777	101.777	101.549	2.875	102.105	102.105	101.905	3.500	101.213	101.213	101.013	2.875	100.592	100.592	100.392
3.625	102.832	102.832	102.632	3.375	102.405	102.405	102.182	2.990	102.440	102.440	102.240	3.625	101.700	101.700	101.500	2.990	100.927	100.927	100.727
3.750	103.155	103.155	102.900	3.500	102.970	102.970	102.750	3.000	102.540	102.540	102.340	3.750	100.640	100.640	100.385	3.000	101.027	101.027	100.827
3.875	103.714	103.714	103.465	3.625	103.347	103.347	103.134	3.125	102.759	102.759	102.559	3.875	101.199	101.199	100.950	3.125	100.996	100.996	100.796
3.990	104.112	104.112	103.874	3.750	103.165	103.165	102.965	3.250	103.243	103.243	103.043	3.990	101.597	101.597	101.359	3.250	101.480	101.480	101.280
4.000	104.212	104.212	103.974	3.875	103.737	103.737	103.537	3.375	103.583	103.583	103.383	4.000	101.697	101.697	101.459	3.375	101.820	101.820	101.620
4.125	104.592	104.592	104.363	3.990	104.083	104.083	103.883	3.500	103.803	103.803	103.603	4.125	102.077	102.077	101.848	3.500	102.040	102.040	101.840
4.250	104.719	104.719	104.519	4.000	104.183	104.183	103.983	3.625	104.402	104.402	104.202	4.250	101.550	101.550	101.350	3.625	102.142	102.142	101.942
4.375	105.133	105.133	104.933	4.125	104.482	104.482	104.282	3.750	104.784	104.784	104.584	4.375	101.964	101.964	101.764	3.750	102.524	102.524	102.324
4.500	105.481	105.481	105.281	4.250	104.966	104.966	104.766	3.875	104.957	104.957	104.757	4.500	102.312	102.312	102.112	3.875	102.697	102.697	102.497
4.625	105.712	105.712	105.512	4.375	105.255	105.255	105.055	3.990	105.235	105.235	105.035	4.625	102.543	102.543	102.343	3.990	102.975	102.975	102.775
4.750	106.051	106.051	105.851	4.500	105.619	105.619	105.419	4.000	105.335	105.335	105.135	4.750	102.755	102.755	102.555	4.000	103.075	103.075	102.875

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			
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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.:

4/21/2021

45 Day Lock Exp.:

5/6/2021

60 Day Lock Exp.:

5/21/2021

W. Rate Sheet Dated: 3/22/2021

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)