

W. Rate Sheet Dated: 3/29/2021

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	101.655	101.655	101.233	2.750	99.437	99.437	99.015	2.250	97.983	97.983	97.683	3.125	96.445	96.445	96.145
2.875	101.851	101.851	101.429	2.875	99.603	99.603	99.181	2.500	98.317	98.317	98.017	3.250	98.019	98.019	97.719
3.000	102.051	102.051	101.629	3.000	99.764	99.764	99.342	2.625	98.469	98.469	98.169	3.375	97.796	97.796	97.496
3.125	102.249	102.249	101.827	3.125	99.924	99.924	99.503	2.750	100.313	100.313	100.013	3.500	97.871	97.871	97.571
3.250	102.873	102.873	102.573	3.250	100.598	100.598	100.298	2.875	100.467	100.467	100.167	3.625	97.945	97.945	97.645
3.375	102.964	102.964	102.664	3.375	100.750	100.750	100.450	3.000	100.615	100.615	100.315	Margin = 2.250		Index = 0.070	
3.500	103.151	103.151	102.851	3.500	100.921	100.921	100.621	3.125	100.763	100.763	100.463	30 Year OTC			
3.625	103.330	103.330	103.030	3.625	101.057	101.057	100.757	3.250	102.858	102.858	102.558	Rate	30 Day	45 Day	60 Day
3.750	103.688	103.688	103.388	3.750	102.946	102.946	102.646	3.375	102.998	102.998	102.698	4.000	101.647	101.647	101.147
3.875	103.770	103.770	103.470	3.875	103.052	103.052	102.752	3.500	103.122	103.122	102.822	4.125	101.813	101.813	101.313
4.000	103.922	103.922	103.622	4.000	103.180	103.180	102.880	3.625	103.248	103.248	102.948	4.375	102.901	102.901	102.401
4.125	104.088	104.088	103.788	4.125	103.292	103.292	102.992	3.750	103.456	103.456	103.156	4.500	102.981	102.981	102.481
4.250	104.422	104.422	104.222	4.250	103.685	103.685	103.485	3.875	103.554	103.554	103.254	4.625	103.097	103.097	102.597
4.375	104.476	104.476	104.276	4.375	103.792	103.792	103.592	4.000	103.672	103.672	103.372	4.875	104.204	104.204	103.704
4.500	104.556	104.556	104.356	4.500	103.919	103.919	103.719	4.125	103.776	103.776	103.476	5.000	104.311	104.311	103.811
4.625	104.672	104.672	104.472	4.625	104.031	104.031	103.831	4.250	104.048	104.048	103.748	5.125	104.427	104.427	103.927
4.750	105.052	105.052	104.852	4.750	104.315	104.315	104.115	4.375	104.146	104.146	103.846	5.500	105.078	105.078	104.578
4.875	105.079	105.079	104.879	4.875	104.421	104.421	104.221	4.500	104.265	104.265	103.965	5.625	105.194	105.194	104.694
6.250	106.000	106.000	105.800	6.250	105.804	105.804	105.604	4.625	104.368	104.368	104.068	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	101.755	101.655	101.655	101.233	2.750	101.017	100.917	100.917	100.495	2.250	100.013	99.913	99.913	99.613
2.875	101.951	101.851	101.851	101.429	2.875	101.183	101.083	101.083	100.661	2.375	100.183	100.083	100.083	99.783
3.000	102.151	102.051	102.051	101.629	3.000	101.344	101.244	101.244	100.822	2.500	100.347	100.247	100.247	99.947
3.125	102.349	102.249	102.249	101.827	3.125	101.504	101.404	101.404	100.983	2.625	100.499	100.399	100.399	100.099
3.250	102.873	102.773	102.773	102.473	3.250	102.178	102.078	102.078	101.778	2.750	101.243	101.143	101.143	100.843
3.375	103.064	102.964	102.964	102.664	3.375	102.330	102.230	102.230	101.930	2.875	101.397	101.297	101.297	100.997
3.500	103.251	103.151	103.151	102.851	3.500	102.501	102.401	102.401	102.101	3.000	101.545	101.445	101.445	101.145
3.625	103.430	103.330	103.330	103.030	3.625	102.637	102.537	102.537	102.237	3.125	101.693	101.593	101.593	101.293
3.750	103.788	103.688	103.688	103.388	3.750	103.476	103.376	103.376	103.076	3.250	104.388	104.288	104.288	103.988
3.875	103.970	103.870	103.870	103.570	3.875	103.582	103.482	103.482	103.182	3.375	104.528	104.428	104.428	104.128
4.000	104.122	104.022	104.022	103.722	4.000	103.710	103.610	103.610	103.310	3.500	104.652	104.552	104.552	104.252
4.125	104.288	104.188	104.188	103.888	4.125	103.822	103.722	103.722	103.422	3.625	104.778	104.678	104.678	104.378
4.250	105.222	105.122	105.122	104.922	4.250	104.915	104.815	104.815	104.615	3.750	105.486	105.386	105.386	105.086

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	98.897	98.897	98.397	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.063	99.063	98.563	4.750	101.000	101.000	100.500
3.875	99.874	99.874	99.374	6.250	103.750	103.750	103.500	4.375	100.151	100.151	99.651	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	99.721	99.721	99.221					4.500	100.231	100.231	99.731	Rate	30 Day	45 Day	60 Day
4.125	99.556	99.556	99.056					4.625	100.347	100.347	99.847	6.250	102.750	102.750	102.250
4.250	101.528	101.528	101.028					4.875	101.454	101.454	100.954	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.374	101.374	100.874					5.000	101.561	101.561	101.061				
4.500	101.294	101.294	100.794					5.125	101.677	101.677	101.177				
4.625	101.178	101.178	100.678					5.500	102.328	102.328	101.828				
4.750	102.885	102.885	102.385					5.625	102.444	102.444	101.944				
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/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 (11pm ET) will be rejected.

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/28/2021

45 Day Lock Exp.:

5/13/2021

60 Day Lock Exp.:

5/28/2021

W. Rate Sheet Dated: 3/29/2021

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	100.280	100.280	99.980	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	100.434	100.434	100.134	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	100.583	100.583	100.283	Margin = 2.250		Index = .070	
3.500	N/A	N/A	N/A	3.500	100.451	100.451	100.151	3.125	100.730	100.730	100.430	30 Year OTC			
3.625	N/A	N/A	N/A	3.625	100.587	100.587	100.287	3.250	102.388	102.388	102.088	Rate	30 Day	45 Day	60 Day
3.750	101.726	101.726	101.426	3.750	101.414	101.414	101.114	3.375	102.528	102.528	102.228	3.250	98.198	98.198	97.698
3.875	101.807	101.807	101.507	3.875	101.520	101.520	101.220	3.500	102.652	102.652	102.352	3.375	98.389	98.389	97.889
4.000	101.960	101.960	101.660	4.000	101.647	101.647	101.347	3.625	102.778	102.778	102.478	3.500	98.576	98.576	98.076
4.125	102.126	102.126	101.826	4.125	101.759	101.759	101.459	3.750	101.924	101.924	101.624	3.625	98.755	98.755	98.255
4.250	102.022	102.022	101.822	4.250	101.715	101.715	101.515	3.875	N/A	N/A	N/A	3.750	99.351	99.351	98.851
4.375	102.076	102.076	101.876	4.375	101.822	101.822	101.622	4.000	N/A	N/A	N/A	3.875	99.532	99.532	99.032
4.500	102.156	102.156	101.956	4.500	101.949	101.949	101.749	4.125	N/A	N/A	N/A	4.000	99.685	99.685	99.185
4.625	102.272	102.272	102.072	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.851	99.851	99.351
4.750	102.215	102.215	102.015	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.347	100.347	99.847
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	101.623	101.523	101.523	101.223	3.250	100.928	100.828	100.828	100.528	2.750	98.461	98.361	98.361	98.061
3.375	101.814	101.714	101.714	101.414	3.375	101.080	100.980	100.980	100.680	2.875	98.615	98.515	98.515	98.215
3.500	102.001	101.901	101.901	101.601	3.500	101.251	101.151	101.151	100.851	3.000	98.764	98.664	98.664	98.364
3.625	102.180	102.080	102.080	101.780	3.625	101.387	101.287	101.287	100.987	3.125	98.912	98.812	98.812	98.512
3.750	101.476	101.376	101.376	101.076	3.750	101.164	101.064	101.064	100.764	3.250	101.263	101.163	101.163	100.863
3.875	101.657	101.557	101.557	101.257	3.875	101.270	101.170	101.170	100.870	3.375	101.403	101.303	101.303	101.003
4.000	101.810	101.710	101.710	101.410	4.000	101.397	101.297	101.297	100.997	3.500	101.527	101.427	101.427	101.127
4.125	101.976	101.876	101.876	101.576	4.125	101.509	101.409	101.409	101.109	3.625	101.653	101.553	101.553	101.253
4.250	102.472	102.372	102.372	102.172	4.250	102.165	102.065	102.065	101.865	3.750	102.361	102.261	102.261	101.961

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								30 yr DPA "3.5% DPA ; Lender Paid Only"			
												Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

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
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)	

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Release Time: 10:00 am ET

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Conforming FNMA																			
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	96.918	96.918	96.718	2.000	N/A	N/A	N/A	2.000	N/A	N/A	N/A	2.500	97.233	97.233	97.033	2.000	N/A	N/A	N/A
2.625	97.796	97.796	97.596	2.125	N/A	N/A	N/A	2.125	N/A	N/A	N/A	2.625	98.028	98.028	97.828	2.125	N/A	N/A	N/A
2.750	98.683	98.683	98.483	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.750	98.632	98.632	98.432	2.250	N/A	N/A	N/A
2.875	99.387	99.387	99.187	2.375	94.386	94.386	94.186	2.375	94.161	94.161	93.961	2.875	99.363	99.363	99.163	2.375	94.278	94.278	94.078
2.900	99.987	99.987	99.787	2.500	95.545	95.545	95.345	2.500	95.382	95.382	95.182	2.900	100.078	100.078	99.878	2.500	95.660	95.660	95.460
3.000	100.087	100.087	99.887	2.625	96.669	96.669	96.469	2.625	96.568	96.568	96.368	3.000	100.178	100.178	99.978	2.625	96.701	96.701	96.501
3.125	100.717	100.717	100.517	2.750	97.688	97.688	97.488	2.750	97.625	97.625	97.425	3.125	101.075	101.075	100.875	2.750	97.437	97.437	97.237
3.250	101.370	101.370	101.170	2.875	98.462	98.462	98.262	2.875	98.400	98.400	98.200	3.250	101.808	101.808	101.608	2.875	98.238	98.238	98.038
3.375	101.984	101.984	101.784	2.990	99.194	99.194	98.994	2.990	99.086	99.086	98.886	3.375	102.377	102.377	102.177	2.990	99.085	99.085	98.885
3.500	102.559	102.559	102.359	3.000	99.294	99.294	99.094	3.000	99.186	99.186	98.986	3.500	102.799	102.799	102.599	3.000	99.185	99.185	98.985
3.625	102.942	102.942	102.742	3.125	100.558	100.558	100.358	3.125	100.520	100.520	100.320	3.625	103.037	103.037	102.837	3.125	100.716	100.716	100.516
3.750	103.329	103.329	103.129	3.250	101.540	101.540	101.340	3.250	101.540	101.540	101.340	3.750	102.156	102.156	101.956	3.250	101.608	101.608	101.408
3.875	103.876	103.876	103.676	3.375	102.215	102.215	102.015	3.375	102.215	102.215	102.015	3.875	102.666	102.666	102.466	3.375	102.177	102.177	101.977
3.990	104.209	104.209	104.009	3.500	102.792	102.792	102.592	3.500	102.792	102.792	102.592	3.990	102.944	102.944	102.744	3.500	102.599	102.599	102.399
4.000	104.309	104.309	104.109	3.625	103.361	103.361	103.161	3.625	103.326	103.326	103.126	4.000	103.044	103.044	102.844	3.625	102.837	102.837	102.637
4.125	104.660	104.660	104.460	3.750	104.271	104.271	104.071	3.750	104.271	104.271	104.071	4.125	103.253	103.253	103.053	3.750	103.956	103.956	103.756
4.250	104.941	104.941	104.741	3.875	104.874	104.874	104.674	3.875	104.874	104.874	104.674	4.250	102.051	102.051	101.851	3.875	102.466	102.466	102.266
4.375	105.360	105.360	105.160	3.990	105.250	105.250	105.050	3.990	105.250	105.250	105.050	4.375	102.500	102.500	102.300	3.990	102.744	102.744	102.544
4.500	105.746	105.746	105.546	4.000	105.350	105.350	105.150	4.000	105.350	105.350	105.150	4.500	102.831	102.831	102.631	4.000	102.844	102.844	102.644
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	97.374	97.374	97.174	2.875	100.928	100.928	100.728	2.875	99.523	99.523	99.323	2.875	99.523	99.523	99.323	2.000	98.755	98.755	98.555
2.875	98.176	98.176	97.976	2.990	101.388	101.388	101.188	2.990	100.039	100.039	99.839	2.990	100.039	100.039	99.839	2.125	99.371	99.371	99.171
2.990	98.977	98.977	98.777	3.000	101.488	101.488	101.288	3.000	100.139	100.139	99.939	3.000	100.139	100.139	99.939	2.250	99.921	99.921	99.721
3.000	99.077	99.077	98.877	3.125	101.972	101.972	101.772	3.125	100.898	100.898	100.698	3.125	100.875	100.875	100.675	2.375	100.423	100.423	100.223
3.125	100.678	100.678	100.478	3.250	102.532	102.532	102.332	3.250	101.769	101.769	101.569	3.250	101.769	101.769	101.569	2.500	100.904	100.904	100.704
3.250	101.608	101.608	101.408	3.375	103.140	103.140	102.940	3.375	102.439	102.439	102.239	3.375	102.439	102.439	102.239	2.625	101.459	101.459	101.259
3.375	102.177	102.177	101.977	3.500	103.631	103.631	103.431	3.500	102.978	102.978	102.778	3.500	102.978	102.978	102.778	2.750	102.026	102.026	101.826
3.500	102.599	102.599	102.399	3.625	104.062	104.062	103.862	3.625	103.453	103.453	103.253	3.625	103.453	103.453	103.253	2.875	102.473	102.473	102.273
3.625	102.837	102.837	102.637	3.750	103.485	103.485	103.285	3.750	103.481	103.481	103.281	3.750	103.669	103.669	103.469	2.990	102.884	102.884	102.684
3.750	101.956	101.956	101.756	3.875	104.028	104.028	103.828	3.875	104.080	104.080	103.880	3.875	104.267	104.267	104.067	3.000	102.984	102.984	102.784
3.875	102.466	102.466	102.266	3.990	104.328	104.328	104.128	3.990	104.420	104.420	104.220	3.990	104.607	104.607	104.407	3.125	103.440	103.440	103.240
3.990	102.744	102.744	102.544	4.000	104.428	104.428	104.228	4.000	104.520	104.520	104.320	4.000	104.707	104.707	104.507	3.250	103.540	103.540	103.340
4.000	102.844	102.844	102.644	4.125	104.775	104.775	104.575	4.125	104.900	104.900	104.700	4.125	105.088	105.088	104.888	3.375	103.990	103.990	103.790
4.125	103.053	103.053	102.853	4.250	104.297	104.297	104.097	4.250	104.755	104.755	104.555	4.250	104.943	104.943	104.743	3.500	104.378	104.378	104.178
4.250	95.222	95.222	95.022	4.375	104.711	104.711	104.511	4.375	105.209	105.209	105.009	4.375	105.396	105.396	105.196	3.625	104.836	104.836	104.636
4.375	N/A	N/A	N/A	4.500	105.075	105.075	104.875	4.500	105.610	105.610	105.410	4.500	105.798	105.798	105.598	3.750	105.166	105.166	104.966
4.500	N/A	N/A	N/A	4.625	105.323	105.323	105.123	4.625	105.884	105.884	105.684	4.625	106.071	106.071	105.871	3.875	105.650	105.650	105.450
4.625	N/A	N/A	N/A	4.750	105.601	105.601	105.401	4.750	106.054	106.054	105.854	4.750	106.242	106.242	106.042	3.990	106.012	106.012	105.812
4.750	N/A	N/A	N/A	4.875	105.974	105.974	105.774	4.875	98.309	98.309	98.109	4.875	98.309	98.309	98.109	4.000	106.112	106.112	105.912

15 Year	15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
	N/A				N/A				N/A				N/A				N/A				N/A			
	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.000	96.899	96.899	96.899	#N/A	2.000	96.641	96.641	96.441	2.000	98.744	98.744	98.544	2.000	96.688	96.688	96.488	2.000	96.430	96.430	96.230	2.000	99.849	99.849	99.649
2.125	97.618	97.618	97.618	#N/A	2.125	97.368	97.368	97.168	2.125	99.212	99.212	99.012	2.125	97.259	97.259	97.059	2.125	97.009	97.009	96.809	2.125	100.465	100.465	100.265
2.500	98.222	98.222	98.222	#N/A	2.250	98.097	98.097	97.897	2.250	99.719	99.719	99.519	2.250	97.820	97.820	97.620	2.250	97.695	97.695	97.495	2.250	101.015	101.015	100.815
2.375	99.023	99.023	98.823		2.375	98.993	98.993	98.793	2.375	100.293	100.293	100.093	2.375	98.693	98.693	98.493	2.375	98.663	98.663	98.463	2.375	101.517	101.517	101.317
2.500	99.933	99.933	99.733		2.500	99.925	99.925	99.725	2.500	100.852	100.852	100.652	2.500	99.681	99.681	99.481	2.500	99.673	99.673	99.473	2.500	101.998	101.998	101.798
2.625	100.642	100.642	100.442		2.625	100.642	100.642	100.442	2.625	101.304	101.304	101.104	2.625	100.287	100.287	100.087	2.625	100.287	100.287	100.087	2.625	102.504	102.504	102.304
2.750	101.266	101.266	101.066		2.750	101.266	101.266	101.066	2.750	101.700	101.700	101.500	2.750	100.740	100.740	100.540	2.750	100.740	100.740	100.540	2.750	102.464	102.464	102.264
2.875	101.760	101.760	101.560		2.875	101.760	101.760	101.560	2.875	102.014	102.014	101.814	2.875	101.101	101.101	100.901	2.875	101.101	101.101	100.901	2.875	102.911	102.911	102.711
2.990	102.168	102.168	101.968		2.990	102.218	102.218	102.018	2.990	102.268	102.268	102.068	2.990	101.402	101.402	101.202	2.990	101.402	101.402	101.202	2.990	103.321	103.321	103.121
3.000	102.318	102.318	102.118		3.000	102.318	102.318	102.118	3.000	102.368	102.368	102.168	3.000	101.502	101.502	101.302	3.000	101.502	101.502	101.302	3.000	103.421	103.421	103.221
3.125	102.824	102.824	102.624		3.125	102.824	102.824	102.624	3.125	102.690	102.690	102.490	3.125	101.874	101.874	101.674	3.125	101.874	101.874	101.674	3.125	103.878	103.878	103.678
3.250	103.279	103.279	103.079		3.250	103.279	103.279	103.079	3.250	102.406	102.406	102.206	3.250	101.945	101.945	101.745	3.250	101.945	101.945	101.745	3.250	103.296	103.296	103.096
3.375	103.773	103.773	103.573		3.375	103.773	103.773	103.573	3.375	102.721	102.721	102.521	3.375	102.304	102.304	102.104	3.375	102.304	102.304	102.104	3.375	103.745	103.745	103.545
3.500	104.202	104.202	104.002		3.500	104.202	104.202	104.002	3.500	102.995	102.995	102.795	3.500	102.619	102.619	102.419	3.500	102.619	102.619	102.419	3.500	104.133	104.133	103.933
3.625	104.704	104.704	104.504		3.625	104.704	104.704	104.504	3.625	103.111	103.111	102.911	3.625	102.979	102.979	102.779	3.625	102.979	102.979	102.779	3.625	104.591	104.591	104.391
3.750	104.637	104.637	104.437		3.750	104.637	104.637	104.437	3.750	102.548	102.548	102.348	3.750	101.819	101.819	101.619	3.750	101.819	101.819	101.619	3.750	104.593	104.593	104.393
3.875	105.167	105.167	104.967		3.875	105.167	105.167	104.967	3.875	102.884	102.884	102.684	3.875	102.201	102.201	102.001	3.875	102.201	102.201	102.001	3.875	105.077	105.077	104.877
3.990	105.574	105.574	105.374		3.990	105.574	105.574	105.374	3.990	103.107	103.107	102.907	3.990	102.469	102.469	102.269	3.990	102.469	102.469	102.269	3.990	105.439	105.439	105.239
4.000	105.674	105.674	105.474		4.000	105.674	105.674	105.474	4.000	103.207	103.207	103.007	4.000	102.569	102.569	102.369	4.000	102.569	102.569	102.369	4.000	105.539	105.539	105.339

Applicable for all mortgages with greater than 15 year terms										
FICO	↓ / LV ↑	< 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		0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.00%	-0.25%	-0.75%	-0.75%
720 – 739		0.00%	-0.25%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719		0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699		0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679		-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659		-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639		-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%

Cash-Out Refinance*				
FICO ↓ \ TV ↑	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

Product Features									
Product Feature ↓ \ ITV →	< 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%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
* Not applicable MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (identified by SEC 588)

High LTV Refi Option LLPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.00%
All other LTV & FICO combos	1.50%

*The above caps do not include the following LLPA's:
 State; Extension; Loan Size ; UW Fee Buyout

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State; Extension; Loan Size ; UW Fee Buyout

*** Does not apply to loan amt =<\$125K or any HomeReady

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	-0.500
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

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

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 -.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. <i>For use by mortgage professionals only and should not be distributed to borrowers.</i>							



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.:

4/28/2021

45 Day Lock Exp.:

5/13/2021

60 Day Lock Exp.:

5/28/2021

W. Rate Sheet Dated: 3/29/2021

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.: 4/28/2021
45 Day Lock Exp.: 5/13/2021
60 Day Lock Exp.: 5/28/2021

W. Rate Sheet Dated: 3/29/2021

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	98.615	98.615	98.415	2.750	98.615	98.615	98.415	2.750	98.615	98.615	98.415	2.750	97.315	97.315	97.115	2.750	97.315	97.315	97.115
2.875	99.407	99.407	99.207	2.875	99.407	99.407	99.207	2.875	99.407	99.407	99.207	2.875	98.107	98.107	97.907	2.875	98.107	98.107	97.907
2.990	100.054	100.054	99.854	2.990	100.054	100.054	99.854	2.990	100.054	100.054	99.854	2.990	98.754	98.754	98.554	2.990	98.754	98.754	98.554
3.000	100.154	100.154	99.954	3.000	100.154	100.154	99.954	3.000	100.154	100.154	99.954	3.000	98.854	98.854	98.654	3.000	98.854	98.854	98.654
3.125	100.803	100.803	100.603	3.125	100.803	100.803	100.603	3.125	100.803	100.803	100.603	3.125	99.517	99.517	99.317	3.125	99.517	99.517	99.317
3.250	101.450	101.450	101.243	3.250	101.325	101.325	101.118	3.250	101.450	101.450	101.243	3.250	100.524	100.524	100.317	3.250	100.399	100.399	100.192
3.375	102.124	102.124	101.924	3.375	101.999	101.999	101.799	3.375	102.124	102.124	101.924	3.375	101.198	101.198	100.998	3.375	101.073	101.073	100.873
3.500	102.666	102.666	102.466	3.500	102.541	102.541	102.341	3.500	102.666	102.666	102.466	3.500	101.740	101.740	101.540	3.500	101.615	101.615	101.415
3.625	103.145	103.145	102.945	3.625	103.020	103.020	102.820	3.625	103.145	103.145	102.945	3.625	102.219	102.219	102.019	3.625	102.094	102.094	101.894
3.750	103.223	103.223	102.988	3.750	102.473	102.473	102.238	3.750	102.473	102.473	102.238	3.750	99.531	99.531	99.296	3.750	98.781	98.781	98.546
3.875	103.775	103.775	103.547	3.875	103.025	103.025	102.797	3.875	103.025	103.025	102.797	3.875	100.083	100.083	99.855	3.875	99.333	99.333	99.105
3.990	104.175	104.175	103.953	3.990	103.425	103.425	103.203	3.990	103.425	103.425	103.203	3.990	100.483	100.483	100.261	3.990	99.733	99.733	99.511
4.000	104.275	104.275	104.053	4.000	103.525	103.525	103.303	4.000	103.525	103.525	103.303	4.000	100.583	100.583	100.361	4.000	99.833	99.833	99.611
4.125	104.647	104.647	104.440	4.125	103.897	103.897	103.690	4.125	103.897	103.897	103.690	4.125	100.955	100.955	100.748	4.125	100.205	100.205	99.998
4.250	104.482	104.482	104.282	4.250	104.107	104.107	103.907	4.250	104.107	104.107	103.907	4.250	99.482	99.482	99.282	4.250	99.107	99.107	98.907
4.375	104.888	104.888	104.688	4.375	104.513	104.513	104.313	4.375	104.513	104.513	104.313	4.375	99.888	99.888	99.688	4.375	99.513	99.513	99.313
4.500	105.229	105.229	105.029	4.500	104.854	104.854	104.654	4.500	104.854	104.854	104.654	4.500	100.229	100.229	100.029	4.500	99.854	99.854	99.654
4.625	105.453	105.453	105.253	4.625	105.078	105.078	104.878	4.625	105.078	105.078	104.878	4.625	100.453	100.453	100.253	4.625	100.078	100.078	99.878
4.750	106.008	106.008	105.808	4.750	106.008	106.008	105.808	4.750	106.008	106.008	105.808	4.750	100.772	100.772	100.572	4.750	100.772	100.772	100.572
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	97.315	97.315	97.115	2.500	98.129	98.129	97.898	2.500	98.129	98.129	97.898	2.500	98.129	98.129	97.898	2.000	98.516	98.516	98.316
2.875	98.107	98.107	97.907	2.625	98.761	98.761	98.529	2.625	98.761	98.761	98.529	2.625	98.761	98.761	98.529	2.125	99.166	99.166	98.966
2.990	98.754	98.754	98.554	2.750	99.863	99.863	99.658	2.750	99.863	99.863	99.658	2.750	99.863	99.863	99.658	2.250	99.905	99.905	99.705
3.000	98.854	98.854	98.654	2.875	100.583	100.583	100.378	2.875	100.583	100.583	100.378	2.875	100.583	100.583	100.378	2.375	100.449	100.449	100.249
3.125	99.517	99.517	99.317	2.990	101.068	101.068	100.866	2.990	101.068	101.068	100.866	2.990	101.068	101.068	100.866	2.500	100.908	100.908	100.708
3.250	100.524	100.524	100.317	3.000	101.168	101.168	100.966	3.000	101.168	101.168	100.966	3.000	101.168	101.168	100.966	2.625	101.417	101.417	101.217
3.375	101.198	101.198	100.998	3.125	101.689	101.689	101.489	3.125	101.689	101.689	101.489	3.125	101.689	101.689	101.489	2.750	101.953	101.953	101.753
3.500	101.740	101.740	101.540	3.250	102.253	102.253	102.053	3.250	102.253	102.253	102.053	3.250	102.253	102.253	102.053	2.875	102.356	102.356	102.156
3.625	102.219	102.219	102.019	3.375	102.877	102.877	102.677	3.375	102.877	102.877	102.677	3.375	102.877	102.877	102.677	2.990	102.689	102.689	102.489
3.750	98.781	98.781	98.584	3.500	103.435	103.435	103.235	3.500	103.435	103.435	103.235	3.500	103.435	103.435	103.235	3.000	102.789	102.789	102.589
3.875	99.333	99.333	99.105	3.625	103.808	103.808	103.596	3.625	103.808	103.808	103.596	3.625	103.808	103.808	103.596	3.125	102.815	102.815	102.615
3.990	99.733	99.733	99.511	3.750	103.198	103.198	102.998	3.750	104.448	104.448	104.248	3.750	104.448	104.448	104.248	3.250	103.295	103.295	103.095
4.000	99.833	99.833	99.611	3.875	103.763	103.763	103.563	3.875	105.013	105.013	104.813	3.875	105.013	105.013	104.813	3.375	103.633	103.633	103.433
4.125	100.205	100.205	99.998	3.990	104.105	104.105	103.905	3.990	105.355	105.355	105.155	3.990	105.355	105.355	105.155	3.500	103.852	103.852	103.652
4.250	99.107	99.107	98.907	4.000	104.205	104.205	104.005	4.000	105.455	105.455	105.255	4.000	105.455	105.455	105.255	3.625	104.365	104.365	104.165
4.375	99.513	99.513	99.313	4.125	104.496	104.496	104.296	4.125	105.746	105.746	105.546	4.125	105.746	105.746	105.546	3.750	104.743	104.743	104.543
4.500	99.854	99.854	99.654	4.250	104.831	104.831	104.631	4.250	106.081	106.081	105.881	4.250	106.081	106.081	105.881	3.875	104.914	104.914	104.714
4.625	100.078	100.078	99.878	4.375	105.225	105.225	105.025	4.375	106.475	106.475	106.275	4.375	106.475	106.475	106.275	3.990	105.189	105.189	104.989
4.750	100.772	100.772	100.572	4.500	105.584	105.584	105.384	4.500	106.834	106.834	106.634	4.500	106.834	106.834	106.634	4.000	105.289	105.289	105.089
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	98.641	98.641	98.441	2.000	98.641	98.641	98.441	2.000	98.540	98.540	98.340	2.000	98.665	98.665	98.465	2.000	98.665	98.665	98.465
2.125	99.291	99.291	99.091	2.125	99.291	99.291	99.091	2.125	98.566	98.566	98.366	2.125	98.691	98.691	98.491	2.125	98.691	98.691	98.491
2.250	100.030	100.030	99.830	2.250	100.030	100.030	99.830	2.250	99.305	99.305	99.105	2.250	99.430	99.430	99.230	2.250	99.430	99.430	99.230
2.375	100.574	100.574	100.374	2.375	100.574	100.574	100.374	2.375	99.849	99.849	99.649	2.375	99.974	99.974	99.774	2.375	99.974	99.974	99.774
2.500	101.033	101.033	100.833	2.500	101.033	101.033	100.833	2.500	100.308	100.308	100.108	2.500	100.433	100.433	100.233	2.500	100.433	100.433	100.233
2.625	101.542	101.542	101.342	2.625	101.542	101.542	101.342	2.625	99.691	99.691	99.491	2.625	99.816	99.816	99.616	2.625	99.816	99.816	99.616
2.750	102.078	102.078	101.878	2.750	102.078	102.078	101.878	2.750	100.227	100.227	100.027	2.750	100.352	100.352	100.152	2.750	100.352	100.352	100.152
2.875	102.481	102.481	102.281	2.875	102.481	102.481	102.281	2.875	100.630	100.630	100.430	2.875	100.755	100.755	100.555	2.875	100.755	100.755	100.555
2.990	102.814	102.814	102.614	2.990	102.814	102.814	102.614	2.990	100.963	100.963	100.763	2.990	101.088	101.088	100.888	2.990	101.088	101.088	100.888
3.000	102.914	102.914	102.714	3.000	102.914	102.914	102.714	3.000	101.063	101.063	100.863	3.000	101.188	101.188	100.988	3.000	101.188	101.188	100.988
3.125	102.940	102.940	102.740	3.125															



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.:

4/28/2021

45 Day Lock Exp.:

5/13/2021

60 Day Lock Exp.:

5/28/2021

W. Rate Sheet Dated: 3/29/2021

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	98.615	98.615	98.415	2.500	98.129	98.129	97.898	2.000	98.516	98.516	98.316	2.750	97.290	97.290	97.090	2.000	97.878	97.878	97.678
2.875	99.407	99.407	99.207	2.625	98.761	98.761	98.529	2.125	99.166	99.166	98.966	2.875	98.082	98.082	97.882	2.125	98.216	98.216	98.016
2.990	100.054	100.054	99.854	2.750	99.863	99.863	99.658	2.250	99.905	99.905	99.705	2.990	98.729	98.729	98.529	2.250	98.955	98.955	98.755
3.000	100.154	100.154	99.954	2.875	100.583	100.583	100.378	2.375	100.449	100.449	100.249	3.000	98.829	98.829	98.629	2.375	99.499	99.499	99.299
3.125	100.803	100.803	100.603	2.990	101.068	101.068	100.866	2.500	100.908	100.908	100.708	3.125	99.485	99.485	99.285	2.500	99.958	99.958	99.758
3.250	101.450	101.450	101.243	3.000	101.168	101.168	100.966	2.625	101.417	101.417	101.217	3.250	100.312	100.312	100.105	2.625	99.904	99.904	99.704
3.375	102.124	102.124	101.924	3.125	101.689	101.689	101.489	2.750	101.953	101.953	101.753	3.375	100.986	100.986	100.786	2.750	100.440	100.440	100.240
3.500	102.666	102.666	102.466	3.250	102.253	102.253	102.026	2.875	102.356	102.356	102.156	3.500	101.528	101.528	101.328	2.875	100.843	100.843	100.643
3.625	103.145	103.145	102.945	3.375	102.877	102.877	102.654	2.990	102.689	102.689	102.489	3.625	102.007	102.007	101.807	2.990	101.176	101.176	100.976
3.750	103.223	103.223	102.988	3.500	103.435	103.435	103.219	3.000	102.789	102.789	102.589	3.750	100.702	100.702	100.467	3.000	101.276	101.276	101.076
3.875	103.775	103.775	103.547	3.625	103.808	103.808	103.596	3.125	102.815	102.815	102.615	3.875	101.254	101.254	101.026	3.125	101.052	101.052	100.852
3.990	104.175	104.175	103.953	3.750	103.198	103.198	102.998	3.250	103.295	103.295	103.095	3.990	101.654	101.654	101.432	3.250	101.532	101.532	101.332
4.000	104.275	104.275	104.053	3.875	103.763	103.763	103.563	3.375	103.633	103.633	103.433	4.000	101.754	101.754	101.532	3.375	101.870	101.870	101.670
4.125	104.647	104.647	104.440	3.990	104.105	104.105	103.905	3.500	103.852	103.852	103.652	4.125	102.126	102.126	101.919	3.500	102.089	102.089	101.889
4.250	104.482	104.482	104.282	4.000	104.205	104.205	104.005	3.625	104.365	104.365	104.165	4.250	101.307	101.307	101.107	3.625	102.102	102.102	101.902
4.375	104.888	104.888	104.688	4.125	104.496	104.496	104.296	3.750	104.743	104.743	104.543	4.375	101.713	101.713	101.513	3.750	102.480	102.480	102.280
4.500	105.229	105.229	105.029	4.250	104.831	104.831	104.631	3.875	104.914	104.914	104.714	4.500	102.054	102.054	101.854	3.875	102.651	102.651	102.451
4.625	105.453	105.453	105.253	4.375	105.225	105.225	105.025	3.990	105.189	105.189	104.989	4.625	102.278	102.278	102.078	3.990	102.926	102.926	102.726
4.750	106.008	106.008	105.808	4.500	105.584	105.584	105.384	4.000	105.289	105.289	105.089	4.750	102.715	102.715	102.515	4.000	103.026	103.026	102.826

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

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

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

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

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

4/28/2021

45 Day Lock Exp.:

5/13/2021

60 Day Lock Exp.:

5/28/2021

W. Rate Sheet Dated: 3/29/2021

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)