



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/21/2020

45 Day Lock Exp.: 11/5/2020

60 Day Lock Exp.: 11/20/2020

W. Rate Sheet Dated: 9/21/2020

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
2.500	99.959	99.755	99.552	2.500	99.357	99.154	98.951	2.250	98.697	98.547	98.397	3.125	96.304	96.154	96.004
2.625	99.962	99.759	99.556	2.625	99.360	99.157	98.953	2.500	98.702	98.552	98.402	3.250	97.805	97.655	97.505
2.750	101.029	100.857	100.654	2.750	99.928	99.756	99.553	2.625	98.705	98.555	98.405	3.375	97.801	97.651	97.501
2.875	101.033	100.861	100.658	2.875	99.931	99.759	99.556	2.750	99.181	99.031	98.881	3.500	97.802	97.652	97.502
3.000	101.036	100.864	100.661	3.000	99.934	99.762	99.559	2.875	99.183	99.033	98.883	3.625	97.804	97.654	97.504
3.125	101.039	100.868	100.664	3.125	99.937	99.765	99.562	3.000	99.186	99.036	98.886	Margin = 2.250		Index = 0.140	
3.250	101.388	101.238	101.088	3.250	100.037	99.887	99.737	3.125	99.188	99.038	98.888	30 Year OTC			
3.375	101.391	101.241	101.091	3.375	100.040	99.890	99.740	3.250	101.344	101.194	101.044	Rate	30 Day	45 Day	60 Day
3.500	101.395	101.245	101.095	3.500	100.058	99.908	99.758	3.375	101.346	101.196	101.046	4.000	101.212	100.962	100.712
3.625	101.398	101.248	101.098	3.625	100.061	99.911	99.761	3.500	101.403	101.253	101.103	4.125	101.215	100.965	100.715
3.750	102.191	102.041	101.891	3.750	101.542	101.392	101.242	3.625	101.406	101.256	101.106	4.375	102.547	102.297	102.047
3.875	102.094	101.944	101.794	3.875	101.544	101.394	101.244	3.750	102.535	102.385	102.235	4.500	102.536	102.286	102.036
4.000	102.087	101.937	101.787	4.000	101.533	101.383	101.233	3.875	102.537	102.387	102.237	4.625	102.538	102.288	102.038
4.125	102.090	101.940	101.790	4.125	101.535	101.385	101.235	4.000	102.525	102.375	102.225	4.875	103.423	103.173	102.923
4.250	103.520	103.420	103.320	4.250	102.856	102.756	102.656	4.125	102.527	102.377	102.227	5.000	103.412	103.162	102.912
4.375	103.422	103.322	103.222	4.375	102.858	102.758	102.658	4.250	102.631	102.481	102.331	5.125	103.415	103.165	102.915
4.500	103.411	103.311	103.211	4.500	102.847	102.747	102.647	4.375	102.632	102.482	102.332	5.500	103.914	103.664	103.414
4.625	103.413	103.313	103.213	4.625	102.849	102.749	102.649	4.500	102.621	102.471	102.321	5.625	103.916	103.666	103.416
6.250	104.077	103.977	103.877	6.250	103.207	103.107	103.007	4.625	102.623	102.473	102.323	6.250	103.500	103.250	103.000

FHA Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	101.422	101.219	101.016	2.500	101.322	101.119	100.916	2.250	101.024	100.874	100.724
2.625	101.422	101.219	101.016	2.625	101.322	101.119	100.916	2.375	101.027	100.877	100.727
2.750	102.750	102.578	102.375	2.750	102.650	102.478	102.275	2.500	101.026	100.876	100.726
2.875	102.754	102.582	102.379	2.875	102.653	102.481	102.278	2.625	101.026	100.876	100.726
3.000	102.754	102.582	102.379	3.000	102.653	102.481	102.278	2.750	101.499	101.349	101.199
3.125	102.753	102.581	102.378	3.125	102.653	102.481	102.278	2.875	101.511	101.361	101.211
3.250	102.849	102.699	102.549	3.250	102.750	102.600	102.450	3.000	101.511	101.361	101.211
3.375	102.863	102.713	102.563	3.375	102.762	102.612	102.462	3.125	101.510	101.360	101.210
3.500	102.863	102.713	102.563	3.500	102.778	102.628	102.478	3.250	103.664	103.514	103.364
3.625	102.863	102.713	102.563	3.625	102.762	102.612	102.462	3.375	103.674	103.524	103.374
3.750	103.552	103.402	103.252	3.750	103.491	103.341	103.191	3.500	103.729	103.579	103.429
3.875	103.566	103.416	103.266	3.875	103.464	103.314	103.164	3.625	103.674	103.524	103.374
4.000	103.556	103.406	103.256	4.000	103.451	103.301	103.151	3.750	104.802	104.652	104.502

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 >90.00%		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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.100	0.100	0.100	0.100	0.100	0.100	0.000	0.000
3.25-3.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
3.75-4.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.25-4.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.75-5.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
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	4.000	98.462	98.212	97.962	4.750	101.000	100.750	100.500
3.875	100.088	99.838	99.588	6.250	103.750	103.750	103.750	4.125	98.465	98.215	97.965	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.094	99.844	99.594					4.375	99.797	99.547	99.297	Rate	30 Day	45 Day	60 Day
4.125	100.091	99.841	99.591					4.500	99.786	99.536	99.286	6.250	102.750	102.500	102.250
4.250	101.418	101.168	100.918					4.625	99.788	99.538	99.288	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.416	101.166	100.916					4.875	100.673	100.423	100.173				
4.500	101.427	101.177	100.927					5.000	100.662	100.412	100.162				
4.625	101.425	101.175	100.925					5.125	100.665	100.415	100.165				
4.750	102.322	102.072	101.822					5.500	101.164	100.914	100.664				
Borrower Paid Comp Only				Lender Paid Only				5.625	101.166	100.916	100.666				
								6.250	100.750	100.500	100.250				

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)	

W. Rate Sheet Dated: 9/21/2020

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
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.601	95.451	95.301
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.603	97.453	97.303
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.599	97.449	97.299
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.898	97.748	97.598	3.500	97.600	97.450	97.300
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.901	97.751	97.601	3.625	97.601	97.451	97.301
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.903	97.753	97.603	Margin = 2.250		Index = .140	
3.250	100.176	100.026	99.876	3.250	99.254	99.104	98.954	3.125	97.906	97.756	97.606	30 Year OTC			
3.375	100.179	100.029	99.879	3.375	99.257	99.107	98.957	3.250	100.561	100.411	100.261	Rate	30 Day	45 Day	60 Day
3.500	100.182	100.032	99.882	3.500	99.276	99.126	98.976	3.375	100.564	100.414	100.264	3.250	98.301	98.051	97.801
3.625	100.185	100.035	99.885	3.625	99.278	99.128	98.978	3.500	100.621	100.471	100.321	3.375	98.304	98.054	97.804
3.750	100.978	100.828	100.678	3.750	100.760	100.610	100.460	3.625	100.623	100.473	100.323	3.500	98.307	98.057	97.807
3.875	100.881	100.731	100.581	3.875	100.762	100.612	100.462	3.750	101.753	101.603	101.453	3.625	98.310	98.060	97.810
4.000	100.875	100.725	100.575	4.000	100.750	100.600	100.450	3.875	N/A	N/A	N/A	3.750	100.003	99.753	99.503
4.125	100.877	100.727	100.577	4.125	100.752	100.602	100.452	4.000	N/A	N/A	N/A	3.875	100.006	99.756	99.506
4.250	101.620	101.520	101.420	4.250	101.386	101.286	101.186	4.125	N/A	N/A	N/A	4.000	100.000	99.750	99.500
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.002	99.752	99.502
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.645	100.395	100.145
4.625	N/A	N/A	N/A	4.625	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	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	2.250	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.500	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.625	N/A	N/A	N/A
3.250	101.286	101.136	100.986	3.250	101.188	101.038	100.888	2.750	98.718	98.568	98.418
3.375	101.300	101.150	101.000	3.375	101.200	101.050	100.900	2.875	98.729	98.579	98.429
3.500	101.300	101.150	101.000	3.500	101.216	101.066	100.916	3.000	98.729	98.579	98.429
3.625	101.300	101.150	101.000	3.625	101.199	101.049	100.899	3.125	98.729	98.579	98.429
3.750	101.990	101.840	101.690	3.750	101.928	101.778	101.628	3.250	100.539	100.389	100.239
3.875	102.003	101.853	101.703	3.875	101.902	101.752	101.602	3.375	100.549	100.399	100.249
4.000	101.994	101.844	101.694	4.000	101.889	101.739	101.589	3.500	100.604	100.454	100.304
4.125	102.003	101.853	101.703	4.125	101.902	101.752	101.602	3.625	100.549	100.399	100.249
4.250	102.642	102.542	102.442	4.250	102.534	102.434	102.334	3.750	101.677	101.527	101.377

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"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				3.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.375	N/A	N/A	N/A					
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A					
4.000	N/A	N/A	N/A					3.625	N/A	N/A	N/A					
4.125	N/A	N/A	N/A					3.750	N/A	N/A	N/A					
4.250	N/A	N/A	N/A					3.875	N/A	N/A	N/A					
4.375	N/A	N/A	N/A					4.000	N/A	N/A	N/A					
4.500	N/A	N/A	N/A					4.125	N/A	N/A	N/A					
4.625	N/A	N/A	N/A					4.250	N/A	N/A	N/A					
4.750	N/A	N/A	N/A					4.375	N/A	N/A	N/A					
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A					

Lock Desk Policy	
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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@afrrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/21/2020
45 Day Lock Exp.: 11/5/2020
60 Day Lock Exp.: 11/20/2020

W. Rate Sheet Dated: 9/21/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

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
2.750	100.222	100.122	100.022	2.375	96.206	96.104	96.006	2.750	99.273	99.171	99.073	2.750	100.130	100.030	99.930	2.750	98.981	98.879	98.781
2.875	100.802	100.702	100.602	2.500	97.306	97.204	97.106	2.875	99.911	99.809	99.711	2.875	100.658	100.558	100.458	2.875	99.567	99.465	99.367
2.990	101.151	101.051	100.951	2.625	98.368	98.266	98.168	2.990	100.572	100.472	100.372	2.990	100.917	100.817	100.717	2.990	100.224	100.124	100.024
3.000	101.251	101.151	101.051	2.750	99.273	99.171	99.073	3.000	100.672	100.572	100.472	3.000	101.017	100.917	100.817	3.000	100.324	100.224	100.124
3.125	101.595	101.495	101.395	2.875	99.911	99.809	99.711	3.125	101.761	101.661	101.561	3.125	101.196	101.096	100.996	3.125	100.996	100.896	100.796
3.250	101.945	101.845	101.745	2.990	100.658	100.558	100.458	3.250	102.552	102.452	102.352	3.250	100.800	100.700	100.600	3.250	100.600	100.500	100.400
3.375	102.389	102.289	102.189	3.000	100.758	100.658	100.558	3.375	103.040	102.940	102.840	3.375	101.212	101.112	101.012	3.375	101.012	100.912	100.812
3.500	102.736	102.636	102.536	3.125	101.791	101.691	101.591	3.500	103.423	103.323	103.223	3.500	101.488	101.388	101.288	3.500	101.288	101.188	101.088
3.625	103.013	102.913	102.813	3.250	102.552	102.452	102.352	3.625	103.725	103.625	103.525	3.625	101.634	101.534	101.434	3.625	101.434	101.334	101.234
3.750	102.279	102.179	102.079	3.375	103.040	102.940	102.840	3.750	103.301	103.201	103.101	3.750	100.543	100.443	100.343	3.750	100.343	100.243	100.143
3.875	102.635	102.535	102.435	3.500	103.423	103.323	103.223	3.875	103.692	103.592	103.492	3.875	100.873	100.773	100.673	3.875	100.673	100.573	100.473
3.990	102.793	102.693	102.593	3.625	103.725	103.625	103.525	3.990	103.878	103.778	103.678	3.990	100.998	100.898	100.798	3.990	100.798	100.698	100.598
4.000	102.893	102.793	102.693	3.750	103.301	103.201	103.101	4.000	103.978	103.878	103.778	4.000	101.098	100.998	100.898	4.000	100.898	100.798	100.698
4.125	103.123	103.023	102.923	3.875	103.692	103.592	103.492	4.125	104.243	104.143	104.043	4.125	101.236	101.136	101.036	4.125	101.036	100.936	100.836
4.250	103.184	103.084	102.984	3.990	103.878	103.778	103.678	4.250	104.780	104.680	104.580	4.250	100.323	100.223	100.123	4.250	100.123	100.023	99.923
4.375	103.456	103.356	103.256	4.000	103.978	103.878	103.778	4.375	96.938	96.838	96.738	4.375	100.615	100.515	100.415	4.375	N/A	N/A	N/A
4.500	103.711	103.611	103.511	4.125	104.259	104.159	104.059	4.500	N/A	N/A	N/A	4.500	100.834	100.734	100.634	4.500	N/A	N/A	N/A
4.625	103.918	103.818	103.718	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	100.961	100.861	100.761	4.625	N/A	N/A	N/A
4.750	104.319	104.219	104.119	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	101.163	101.063	100.963	4.750	N/A	N/A	N/A

30/25 Year >125 High Balance				20 Year				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.981	98.879	98.781	2.875	101.020	100.920	100.820	2.875	100.628	100.526	100.428	2.875	100.565	100.465	100.365
2.875	99.567	99.465	99.367	2.990	101.331	101.231	101.131	2.990	100.979	100.877	100.779	2.990	100.916	100.816	100.716
2.990	100.138	100.038	99.938	3.000	101.431	101.331	101.231	3.000	101.079	100.977	100.879	3.000	101.016	100.916	100.816
3.000	100.238	100.138	100.038	3.125	101.770	101.670	101.570	3.125	101.453	101.351	101.253	3.125	101.390	101.290	101.190
3.125	100.996	100.896	100.796	3.250	102.136	102.036	101.936	3.250	101.864	101.764	101.664	3.250	101.864	101.764	101.664
3.250	100.600	100.500	100.400	3.375	102.573	102.473	102.373	3.375	102.343	102.243	102.143	3.375	102.343	102.243	102.143
3.375	101.012	100.912	100.812	3.500	102.891	102.791	102.691	3.500	102.695	102.595	102.495	3.500	102.695	102.595	102.495
3.500	101.288	101.188	101.088	3.625	103.165	103.065	102.965	3.625	102.994	102.894	102.794	3.625	102.994	102.894	102.794
3.625	101.434	101.334	101.234	3.750	103.867	103.767	103.667	3.750	103.992	103.892	103.792	3.750	103.992	103.892	103.792
3.750	100.343	100.243	100.143	3.875	102.217	102.117	102.017	3.875	102.376	102.276	102.176	3.875	102.220	102.120	102.020
3.875	100.673	100.573	100.473	3.990	102.353	102.253	102.153	3.990	102.537	102.437	102.337	3.990	102.381	102.281	102.181
3.990	100.798	100.698	100.598	4.000	102.453	102.353	102.253	4.000	102.637	102.537	102.437	4.000	102.481	102.381	102.281
4.000	100.898	100.798	100.698	4.125	102.680	102.580	102.480	4.125	102.888	102.788	102.688	4.125	102.732	102.632	102.532
4.125	101.036	100.936	100.836	4.250	102.468	102.368	102.268	4.250	102.353	102.253	102.153	4.250	102.291	102.191	102.091
4.250	100.123	100.023	99.923	4.375	102.737	102.637	102.537	4.375	102.648	102.548	102.448	4.375	102.585	102.485	102.385
4.375	93.897	93.797	93.697	4.500	102.979	102.879	102.779	4.500	102.914	102.814	102.714	4.500	102.851	102.751	102.651
4.500	N/A	N/A	N/A	4.625	103.330	103.230	103.130	4.625	103.146	103.046	102.946	4.625	103.071	102.971	102.871
4.625	N/A	N/A	N/A	4.750	103.675	103.575	103.475	4.750	103.557	103.457	103.357	4.750	103.495	103.395	103.295
4.750	N/A	N/A	N/A	4.875	103.922	103.822	103.722	4.875	103.831	103.731	103.631	4.875	103.768	103.668	103.568

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 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	Rate	30 Day	45 Day	60 Day
2.750	100.296	100.194	100.096	2.750	100.296	100.096	100.096	2.750	101.303	101.103	101.103	2.750	99.942	99.742	99.742	2.750	99.942	99.742	99.742	2.750	101.520	101.320	101.320
2.875	100.614	100.512	100.414	2.875	100.614	100.414	100.414	2.875	101.505	101.305	101.305	2.875	100.175	99.975	99.975	2.875	100.175	99.975	99.975	2.875	101.807	101.607	101.607
2.990	100.850	100.750	100.650	2.990	100.850	100.650	100.650	2.990	101.618	101.418	101.418	2.990	100.314	100.114	100.114	2.990	100.314	100.114	100.114	2.990	102.017	101.817	101.817
3.000	100.950	100.850	100.750	3.000	100.950	100.750	100.750	3.000	101.718	101.518	101.518	3.000	100.414	100.214	100.214	3.000	100.414	100.214	100.214	3.000	102.117	101.917	101.917
3.125	101.251	101.151	101.051	3.125	101.251	101.051	101.051	3.125	101.911	101.711	101.711	3.125	100.638	100.438	100.438	3.125	100.638	100.438	100.438	3.125	102.387	102.187	102.187
3.250	101.320	101.220	101.120	3.250	101.258	101.058	101.058	3.250	101.070	100.870	100.870	3.250	100.109	99.909	99.909	3.250	100.047	99.847	99.847	3.250	101.906	101.706	101.706
3.375	101.609	101.509	101.409	3.375	101.547	101.347	101.347	3.375	101.254	101.054	101.054	3.375	100.317	100.117	100.117	3.375	100.255	100.055	100.055	3.375	102.171	101.971	101.971
3.500	101.845	101.745	101.645	3.500	101.782	101.582	101.582	3.500	101.400	101.200	101.200	3.500	100.491	100.291	100.291	3.500	100.428	100.228	100.228	3.500	102.379	102.179	102.179
3.625	102.154	102.054	101.954	3.625	102.092	101.892	101.892	3.625	101.598	101.398	101.398	3.625	100.715	100.515	100.515	3.625	100.653	100.453	100.453	3.625	102.662	102.462	102.462
3.750	102.152	102.052	101.952	3.750	102.152	101.952	101.952	3.750	100.435	100.235	100.235	3.750	99.721	99.521	99.521	3.750	99.721	99.521	99.521	3.750	102.398	102.198	102.198
3.875	102.483	102.383	102.283	3.875	102.483	102.283	102.283	3.875	100.647	100.447	100.447	3.875	99.961	99.761	99.761	3.875	99.961	99.761	99.761	3.875	102.701	102.501	102.501
3.990	102.708	102.608	102.508	3.990	102.708	102.508	102.508	3.990	100.753	100.553	100.553	3.990	100.098	99.898	99.898	3.990	100.098	99.898	99.898	3.990	102.895	102.695	102.695
4.000	102.808	102.708	102.608	4.000	102.808	102.608	102.608	4.000	100.853	100.653	100.653	4.000	100.198	99.998	99.998	4.000	100.198	99.998	99.998	4.000	102.995	102.795	102.795
4.125	103.085	102.985	102.885	4.125	103.085	102.885	102.885	4.125	101.028	100.828	100.828	4.125	100.396	100.196	100.196	4.125	100.396	100.196	100.196	4.125	103.249	103.049	103.049
4.250	103.300	103.200	103.100	4.250	103.300	103.100	103.100	4.250	101.278	101.078	101.078	4.250	100.451	100.251	100.251	4.250	100.451	100.251	100.251	4.250	103.010	102.810	102.810
4.375	103.492	103.392	103.292	4.375	103.492	103.292	103.292	4.375	101.051	100.851	100.851	4.375	100.592	100.392	100.392	4.375	100.592	100.392	100.392	4.375	103.142	102.942	102.942
4.500	103.666	103.666	103.666	4.500	103.724	103.724	103.724	4.500	100.877	100.677	100.677	4.500	100.677	100.477	100.477	4.500	100.677	100.477	100.477	4.500	103.210	103.010	103.010
4.625	104.012	104.012	104.012	4.625	104.075	103.875	103.875	4.625	101.029	100.829	100.829	4.625	100.829	100.629	100.629	4.625	100.829	100.629	100.629	4.625	103.567	103.367	103.367
4.750	104.262	104.262	104.262	4.750	104.324	104.124	104.124	4.750	101.003	100.803	100.803	4.750	100.303	100.103	100.103	4.750	100.303	100.103	100.103	4.750	103.226	103.026	103.026



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.:

10/21/2020

45 Day Lock Exp.:

11/5/2020

60 Day Lock Exp.:

11/20/2020

W. Rate Sheet Dated: 9/21/2020

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	
2.250	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	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
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	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.375	N/A	N/A	N/A	
1.500	N/A	N/A	N/A	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
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	

30 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	

20 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	

15 Yr. High Balance 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	

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^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

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	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Lock Desk Policy

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

Flood Certification = \$10.00

*UW Fee with option to buy out = \$895 / \$495 for streamline

*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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

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

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



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

30 Day Lock Exp.: 10/21/2020
45 Day Lock Exp.: 11/5/2020
60 Day Lock Exp.: 11/20/2020

W. Rate Sheet Dated: 9/21/2020

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	100.171	100.046	99.858	3.375	101.669	101.544	101.457	3.375	101.669	101.544	101.457	2.750	100.047	99.922	99.734	3.375	100.426	100.301	100.214
2.875	100.800	100.679	100.502	3.500	102.041	101.918	101.836	3.500	102.041	101.918	101.836	2.875	100.676	100.555	100.378	3.500	100.798	100.675	100.593
2.990	101.241	101.125	100.959	3.625	102.325	102.204	102.125	3.625	102.325	102.204	102.125	2.990	101.117	101.001	100.835	3.625	101.082	100.961	100.882
3.000	101.341	101.225	101.059	3.750	101.275	101.175	101.075	3.750	101.275	101.175	101.075	3.000	101.217	101.101	100.935	3.750	100.681	100.581	100.481
3.125	101.660	101.548	101.398	3.875	101.647	101.547	101.447	3.875	101.647	101.547	101.447	3.125	101.536	101.424	101.274	3.875	101.053	100.953	100.853
3.250	101.928	101.799	101.698	3.990	101.948	101.848	101.748	3.990	101.948	101.848	101.748	3.250	100.685	100.556	100.455	3.990	101.354	101.254	101.154
3.375	102.419	102.294	102.207	4.000	102.048	101.948	101.848	4.000	102.048	101.948	101.848	3.375	101.176	101.051	100.964	4.000	101.454	101.354	101.254
3.500	102.791	102.668	102.586	4.125	102.282	102.182	102.082	4.125	102.282	102.182	102.082	3.500	101.548	101.425	101.343	4.125	101.688	101.588	101.488
3.625	103.075	102.954	102.875	4.250	102.398	102.298	102.198	4.250	102.398	102.298	102.198	3.625	101.832	101.711	101.632	4.250	100.102	100.002	99.902
3.750	103.025	101.925	101.825	4.375	102.678	102.578	102.478	4.375	102.678	102.578	102.478	3.750	101.431	101.331	101.231	4.375	100.382	100.282	100.182
3.875	102.397	102.297	102.197	4.500	102.934	102.834	102.734	4.500	102.934	102.834	102.734	3.875	101.803	101.703	101.603	4.500	100.638	100.538	100.438
3.990	102.573	102.473	102.373	4.625	103.051	102.951	102.851	4.625	103.051	102.951	102.851	3.990	101.979	101.879	101.779	4.625	100.755	100.655	100.555
4.000	102.673	102.573	102.473	4.750	103.464	103.353	103.254	4.750	103.464	103.353	103.254	4.000	102.079	101.979	101.879	4.750	100.614	100.503	100.414
4.125	102.907	102.807	102.707	4.875	103.741	103.630	103.541	4.875	103.741	103.630	103.541	4.125	102.313	102.213	102.113	4.875	100.891	100.780	100.691
4.250	103.023	102.923	102.823	4.990	104.029	103.919	103.829	4.990	104.029	103.919	103.829	4.250	100.727	100.627	100.527	4.990	101.179	101.069	100.979
4.375	103.303	103.203	103.103	5.000	104.129	104.019	103.929	5.000	104.129	104.019	103.929	4.375	101.007	100.907	100.807	5.000	101.279	101.169	101.079
4.500	103.559	103.459	103.359	5.125	104.423	104.315	104.223	5.125	104.423	104.315	104.223	4.500	101.263	101.163	101.063	5.125	101.423	101.315	101.223
4.625	103.676	103.576	103.476	5.250	104.503	104.371	104.291	5.250	104.503	104.371	104.291	4.625	101.380	101.280	101.180	5.250	101.353	101.221	101.141
4.750	104.089	103.978	103.889	5.375	105.125	105.009	104.925	5.375	105.125	105.009	104.925	4.750	101.239	101.128	101.039	5.375	101.825	101.709	101.625
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
3.375	100.426	100.301	100.214	2.750	100.302	100.202	100.051	3.375	102.990	102.890	102.790	3.375	102.990	102.890	102.790	2.750	101.503	101.403	101.303
3.500	100.798	100.675	100.593	2.875	100.873	100.773	100.632	3.500	103.332	103.232	103.132	3.500	103.332	103.232	103.132	2.875	101.790	101.690	101.590
3.625	101.082	100.961	100.882	2.990	101.241	101.141	101.009	3.625	103.614	103.514	103.414	3.625	103.614	103.514	103.414	2.990	101.915	101.815	101.715
3.750	100.681	100.581	100.481	3.000	101.341	101.241	101.109	3.750	102.545	102.445	102.345	3.750	102.545	102.445	102.345	3.000	102.015	101.915	101.815
3.875	101.053	100.953	100.853	3.125	101.655	101.555	101.431	3.875	102.928	102.828	102.728	3.875	102.928	102.828	102.728	3.125	101.554	101.454	101.354
3.990	101.354	101.254	101.154	3.250	102.050	101.950	101.850	3.990	103.148	103.048	102.948	3.990	103.148	103.048	102.948	3.250	101.765	101.665	101.565
4.000	101.454	101.354	101.254	3.375	102.490	102.390	102.290	4.000	103.248	103.148	103.048	4.000	103.248	103.148	103.048	3.375	102.066	101.966	101.866
4.125	101.688	101.588	101.488	3.500	102.832	102.732	102.632	4.125	103.430	103.330	103.230	4.125	103.430	103.330	103.230	3.500	102.244	102.144	102.044
4.250	100.102	100.002	99.902	3.625	103.114	103.014	102.914	4.250	104.401	104.301	104.201	4.250	104.401	104.301	104.201	3.625	102.475	102.375	102.275
4.375	100.382	100.282	100.182	3.750	102.045	101.945	101.845	4.375	103.590	103.490	103.390	4.375	103.590	103.490	103.390	3.750	102.768	102.668	102.568
4.500	100.638	100.538	100.438	3.875	102.428	102.328	102.228	4.500	105.126	105.026	104.926	4.500	105.126	105.026	104.926	3.875	102.908	102.808	102.708
4.625	100.755	100.655	100.555	3.990	102.648	102.548	102.448	4.625	105.251	105.151	105.051	4.625	105.251	105.151	105.051	3.990	103.113	103.013	102.913
4.750	100.614	100.503	100.414	4.000	102.748	102.648	102.548	4.750	105.704	105.604	105.504	4.750	105.704	105.604	105.504	4.000	103.213	103.113	103.013
4.875	100.891	100.780	100.691	4.125	102.930	102.830	102.730	4.875	105.950	105.850	105.750	4.875	105.950	105.850	105.750	4.125	103.234	103.134	103.034
4.990	101.179	101.069	100.979	4.250	103.901	103.801	103.701	4.990	106.142	106.042	105.942	4.990	106.142	106.042	105.942	4.250	103.429	103.329	103.229
5.000	101.279	101.169	101.079	4.375	104.090	103.990	103.890	5.000	106.242	106.142	106.042	5.000	106.242	106.142	106.042	4.375	103.634	103.534	103.434
5.125	101.423	101.315	101.223	4.500	104.251	104.151	104.051	5.125	106.521	106.421	106.321	5.125	106.521	106.421	106.321	4.500	103.783	103.683	103.583
5.250	101.353	101.221	101.141	4.625	104.376	104.276	104.176	5.250	106.922	106.822	106.722	5.250	106.922	106.822	106.722	4.625	103.161	103.061	102.961
5.375	101.825	101.709	101.625	4.750	104.829	104.729	104.629	5.375	105.537	105.437	105.333	5.375	105.537	105.437	105.333	4.750	103.258	103.145	103.047
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
2.750	103.503	103.403	103.303	2.750	103.753	103.653	103.553	2.750	102.040	101.940	101.840	2.750	104.040	103.940	103.840	2.750	104.290	104.190	104.090
2.875	101.915	101.815	101.715	2.875	101.915	101.815	101.715	2.875	102.327	102.227	102.127	2.875	102.452	102.352	102.252	2.875	102.452	102.352	102.252
2.990	102.040	101.940	101.840	2.990	102.040	101.940	101.840	2.990	102.452	102.352	102.252	2.990	102.577	102.477	102.377	2.990	102.577	102.477	102.377
3.000	102.140	102.040	101.940	3.000	102.140	102.040	101.940	3.000	102.552	102.452	102.352	3.000	102.677	102.577	102.477	3.000	102.677	102.577	102.477
3.125	101.679	101.579	101.479	3.125	101.679	101.579	101.479	3.125	101.591	101.491	101.391	3.125	101.716	101.616	101.516	3.125	101.716	101.616	101.516
3.250	101.890	101.790	101.690	3.250	101.890	101.790	101.690	3.250	101.802	101.702	101.602	3.250	101.927	101.827	101.727	3.250	101.927	101.827	101.727
3.375	102.191	102.091	101.991	3.375	102.191	102.091	101.991	3.375	102.103	102.003	101.903	3.375	102.228	102.128	102.028	3.375	102.228	102.128	102.028
3.500	102.369	102.269	102.169	3.500	102.369	102.269	102.169	3.500	102.281	102.181	102.081	3.500	102.406	102.306	102.206	3.500	102.406	102.306	102.206
3.625	102.600	102.500	102.400	3.625	102.600	102.500	102.400	3.625	102.012	101.912	101.812	3.625	102.137	102.037	101.937	3.625	102.137	102.037	101.937
3.750	102.893	102.793	102.693	3.750	102.893	102.79													



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/21/2020

45 Day Lock Exp.:

11/5/2020

60 Day Lock Exp.:

11/20/2020

W. Rate Sheet Dated: 9/21/2020

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	100.231	100.110	99.954	2.750	100.343	100.243	100.127	2.750	101.503	101.403	101.303	2.750	98.796	98.675	98.519	2.750	100.740	100.640	100.540
2.875	100.863	100.746	100.597	2.875	100.917	100.817	100.712	2.875	101.831	101.731	101.631	2.875	99.428	99.311	99.162	2.875	101.068	100.968	100.868
2.990	101.266	101.154	101.017	2.990	101.290	101.190	101.090	2.990	101.961	101.861	101.761	2.990	99.831	99.719	99.582	2.990	101.198	101.098	100.998
3.000	101.366	101.254	101.117	3.000	101.390	101.290	101.190	3.000	102.061	101.961	101.861	3.000	99.931	99.819	99.682	3.000	101.298	101.198	101.098
3.125	101.667	101.559	101.432	3.125	101.702	101.602	101.502	3.125	101.698	101.598	101.498	3.125	100.232	100.124	99.997	3.125	100.435	100.335	100.235
3.250	101.993	101.870	101.753	3.250	102.110	102.010	101.910	3.250	101.912	101.812	101.712	3.250	99.321	99.198	99.081	3.250	100.649	100.549	100.449
3.375	102.490	102.371	102.262	3.375	102.555	102.455	102.355	3.375	102.213	102.113	102.013	3.375	99.818	99.699	99.590	3.375	100.950	100.850	100.750
3.500	102.864	102.746	102.644	3.500	102.899	102.799	102.699	3.500	102.393	102.293	102.193	3.500	100.192	100.074	99.972	3.500	101.130	101.030	100.930
3.625	103.151	103.035	102.935	3.625	103.184	103.084	102.984	3.625	102.535	102.435	102.335	3.625	100.479	100.363	100.263	3.625	100.764	100.664	100.564
3.750	101.990	101.890	101.790	3.750	102.005	101.905	101.805	3.750	102.828	102.728	102.628	3.750	99.736	99.636	99.536	3.750	101.057	100.957	100.857
3.875	102.365	102.265	102.165	3.875	102.390	102.290	102.190	3.875	102.971	102.871	102.771	3.875	100.111	100.011	99.911	3.875	101.200	101.100	101.000
3.990	102.544	102.444	102.344	3.990	102.613	102.513	102.413	3.990	103.182	103.082	102.982	3.990	100.290	100.190	100.090	3.990	101.411	101.311	101.211
4.000	102.644	102.544	102.444	4.000	102.713	102.613	102.513	4.000	103.282	103.182	103.082	4.000	100.390	100.290	100.190	4.000	101.511	101.411	101.311
4.125	102.878	102.778	102.678	4.125	102.899	102.799	102.699	4.125	103.347	103.247	103.147	4.125	100.624	100.524	100.424	4.125	101.068	100.968	100.868
4.250	103.044	102.944	102.844	4.250	103.923	103.823	103.723	4.250	103.544	103.444	103.344	4.250	99.326	99.226	99.126	4.250	101.265	101.165	101.065
4.375	103.325	103.225	103.125	4.375	104.114	104.014	103.914	4.375	103.759	103.659	103.559	4.375	99.607	99.507	99.407	4.375	101.480	101.380	101.280
4.500	103.586	103.486	103.386	4.500	104.278	104.178	104.078	4.500	103.901	103.801	103.701	4.500	99.868	99.768	99.668	4.500	101.622	101.522	101.422
4.625	103.701	103.601	103.501	4.625	104.402	104.302	104.202	4.625	103.239	103.134	103.025	4.625	99.983	99.883	99.783	4.625	99.007	98.902	98.793
4.750	104.103	103.998	103.903	4.750	104.838	104.738	104.638	4.750	103.334	103.231	103.122	4.750	99.890	99.785	99.690	4.750	100.232	100.129	100.020

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

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

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

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$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.:

10/21/2020

45 Day Lock Exp.:

11/5/2020

60 Day Lock Exp.:

11/20/2020

W. Rate Sheet Dated: 9/21/2020

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 †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)