

W. Rate Sheet Dated: 9/29/2020

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	100.568	100.568	100.130	2.500	99.966	99.966	99.529	2.250	98.806	98.806	98.506	3.125	96.248	96.248	95.948
2.625	100.572	100.572	100.134	2.625	99.969	99.969	99.532	2.500	98.812	98.812	98.512	3.250	97.749	97.749	97.449
2.750	101.357	101.357	100.998	2.750	100.256	100.256	99.897	2.625	98.814	98.814	98.514	3.375	97.745	97.745	97.445
2.875	101.361	101.361	101.002	2.875	100.259	100.259	99.900	2.750	99.208	99.208	98.908	3.500	97.746	97.746	97.446
3.000	101.364	101.364	101.005	3.000	100.262	100.262	99.903	2.875	99.211	99.211	98.911	3.625	97.748	97.748	97.448
3.125	101.368	101.368	101.008	3.125	100.265	100.265	99.905	3.000	99.213	99.213	98.913	Margin = 2.250		Index = 0.130	
3.250	101.482	101.482	101.182	3.250	100.131	100.131	99.831	3.125	99.216	99.216	98.916	30 Year OTC			
3.375	101.485	101.485	101.185	3.375	100.133	100.133	99.833	3.250	101.438	101.438	101.138	Rate	30 Day	45 Day	60 Day
3.500	101.488	101.488	101.188	3.500	100.152	100.152	99.852	3.375	101.440	101.440	101.140	4.000	101.447	101.447	100.947
3.625	101.492	101.492	101.192	3.625	100.155	100.155	99.855	3.500	101.497	101.497	101.197	4.125	101.449	101.449	100.949
3.750	102.425	102.425	102.125	3.750	101.777	101.777	101.477	3.625	101.499	101.499	101.199	4.375	102.453	102.453	101.953
3.875	102.328	102.328	102.028	3.875	101.778	101.778	101.478	3.750	102.426	102.426	102.126	4.500	102.442	102.442	101.942
4.000	102.322	102.322	102.022	4.000	101.767	101.767	101.467	3.875	102.428	102.428	102.128	4.625	102.444	102.444	101.944
4.125	102.324	102.324	102.024	4.125	101.769	101.769	101.469	4.000	102.416	102.416	102.116	4.875	103.080	103.080	102.580
4.250	103.426	103.426	103.226	4.250	102.763	102.763	102.563	4.125	102.418	102.418	102.118	5.000	103.069	103.069	102.569
4.375	103.328	103.328	103.128	4.375	102.764	102.764	102.564	4.250	102.709	102.709	102.409	5.125	103.071	103.071	102.571
4.500	103.317	103.317	103.117	4.500	102.753	102.753	102.553	4.375	102.710	102.710	102.410	5.500	103.820	103.820	103.320
4.625	103.319	103.319	103.119	4.625	102.755	102.755	102.555	4.500	102.699	102.699	102.399	5.625	103.822	103.822	103.322
6.250	103.983	103.983	103.783	6.250	103.113	103.113	102.913	4.625	102.701	102.701	102.401	6.250	103.500	103.500	103.000

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
2.500	101.914	101.814	101.814	101.377	2.500	101.814	101.714	101.714	101.277	2.250	101.016	100.916	100.916	100.616
2.625	101.914	101.814	101.814	101.377	2.625	101.814	101.714	101.714	101.277	2.375	101.019	100.919	100.919	100.619
2.750	102.961	102.861	102.861	102.502	2.750	102.861	102.761	102.761	102.402	2.500	101.019	100.919	100.919	100.619
2.875	102.965	102.865	102.865	102.505	2.875	102.864	102.764	102.764	102.405	2.625	101.019	100.919	100.919	100.619
3.000	102.965	102.865	102.865	102.505	3.000	102.864	102.764	102.764	102.405	2.750	101.409	101.309	101.309	101.009
3.125	102.964	102.864	102.864	102.505	3.125	102.864	102.764	102.764	102.405	2.875	101.421	101.321	101.321	101.021
3.250	102.825	102.725	102.725	102.425	3.250	102.727	102.627	102.627	102.327	3.000	101.421	101.321	101.321	101.021
3.375	102.840	102.740	102.740	102.440	3.375	102.739	102.639	102.639	102.339	3.125	101.421	101.321	101.321	101.021
3.500	102.839	102.739	102.739	102.439	3.500	102.755	102.655	102.655	102.355	3.250	103.640	103.540	103.540	103.240
3.625	102.839	102.739	102.739	102.439	3.625	102.739	102.639	102.639	102.339	3.375	103.651	103.551	103.551	103.251
3.750	103.670	103.570	103.570	103.270	3.750	103.608	103.508	103.508	103.208	3.500	103.706	103.606	103.606	103.306
3.875	103.683	103.583	103.583	103.283	3.875	103.582	103.482	103.482	103.182	3.625	103.651	103.551	103.551	103.251
4.000	103.674	103.574	103.574	103.274	4.000	103.569	103.469	103.469	103.169	3.750	104.575	104.475	104.475	104.175

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster "VA only"	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.100	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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.697	98.697	98.197	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.699	98.699	98.199	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.322	100.322	99.822	6.250	103.750	103.750	103.500	4.375	99.703	99.703	99.203				
4.000	100.328	100.328	99.828					4.500	99.692	99.692	99.192	Rate	30 Day	45 Day	60 Day
4.125	100.326	100.326	99.826					4.625	99.694	99.694	99.194	6.250	102.750	102.750	102.250
4.250	101.324	101.324	100.824					4.875	100.330	100.330	99.830	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.322	101.322	100.822					5.000	100.319	100.319	99.819				
4.500	101.333	101.333	100.833					5.125	100.321	100.321	99.821				
4.625	101.331	101.331	100.831					5.500	101.070	101.070	100.570				
4.750	101.979	101.979	101.479					5.625	101.072	101.072	100.572				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250				

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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/29/2020

45 Day Lock Exp.:

11/13/2020

60 Day Lock Exp.:

11/30/2020

W. Rate Sheet Dated: 9/29/2020

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	95.608	95.608	95.308
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	97.499	97.499	97.199
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	97.495	97.495	97.195
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.988	97.988	97.688	3.500	97.496	97.496	97.196
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.991	97.991	97.691	3.625	97.498	97.498	97.198
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.993	97.993	97.693	Margin = 2.250		Index = .130	
3.250	100.582	100.582	100.282	3.250	99.661	99.661	99.361	3.125	97.996	97.996	97.696	30 Year OTC			
3.375	100.585	100.585	100.285	3.375	99.663	99.663	99.363	3.250	100.968	100.968	100.668	Rate	30 Day	45 Day	60 Day
3.500	100.588	100.588	100.288	3.500	99.682	99.682	99.382	3.375	100.970	100.970	100.670	3.250	98.707	98.707	98.207
3.625	100.592	100.592	100.292	3.625	99.685	99.685	99.385	3.500	101.027	101.027	100.727	3.375	98.710	98.710	98.210
3.750	101.150	101.150	100.850	3.750	100.932	100.932	100.632	3.625	101.029	101.029	100.729	3.500	98.713	98.713	98.213
3.875	101.053	101.053	100.753	3.875	100.933	100.933	100.633	3.750	101.581	101.581	101.281	3.625	98.717	98.717	98.217
4.000	101.047	101.047	100.747	4.000	100.922	100.922	100.622	3.875	N/A	N/A	N/A	3.750	100.175	100.175	99.675
4.125	101.049	101.049	100.749	4.125	100.924	100.924	100.624	4.000	N/A	N/A	N/A	3.875	100.178	100.178	99.678
4.250	101.213	101.213	101.013	4.250	100.980	100.980	100.780	4.125	N/A	N/A	N/A	4.000	100.172	100.172	99.672
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	100.174	100.174	99.674
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	100.238	100.238	99.738
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	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	101.575	101.475	101.475	101.175	3.250	101.477	101.377	101.377	101.077	2.750	98.628	98.528	98.528	98.228	
3.375	101.590	101.490	101.490	101.190	3.375	101.489	101.389	101.389	101.089	2.875	98.640	98.540	98.540	98.240	
3.500	101.589	101.489	101.489	101.189	3.500	101.505	101.405	101.405	101.105	3.000	98.640	98.540	98.540	98.240	
3.625	101.589	101.489	101.489	101.189	3.625	101.489	101.389	101.389	101.089	3.125	98.640	98.540	98.540	98.240	
3.750	102.045	101.945	101.945	101.645	3.750	101.983	101.883	101.883	101.583	3.250	100.515	100.415	100.415	100.115	
3.875	102.058	101.958	101.958	101.658	3.875	101.957	101.857	101.857	101.557	3.375	100.526	100.426	100.426	100.126	
4.000	102.049	101.949	101.949	101.649	4.000	101.944	101.844	101.844	101.544	3.500	100.581	100.481	100.481	100.181	
4.125	102.058	101.958	101.958	101.658	4.125	101.957	101.857	101.857	101.557	3.625	100.526	100.426	100.426	100.126	
4.250	102.119	102.019	102.019	101.819	4.250	102.011	101.911	101.911	101.711	3.750	101.450	101.350	101.350	101.050	

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	4.750	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				
4.000	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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	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)	

W. Rate Sheet Dated: 9/29/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				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	100.585	100.585	100.385	2.375	96.494	96.494	96.294	2.750	99.636	99.636	99.436	2.750	100.523	100.523	100.323	2.750	99.374	99.374	99.134
2.875	101.190	101.190	100.990	2.500	97.611	97.611	97.411	2.875	100.301	100.301	100.101	2.875	101.074	101.074	100.874	2.875	99.985	99.985	99.785
2.990	101.562	101.562	101.362	2.625	98.701	98.701	98.501	2.990	100.723	100.723	100.523	2.990	101.354	101.354	101.154	2.990	100.315	100.315	100.115
3.000	101.662	101.662	101.462	2.750	99.636	99.636	99.436	3.000	100.823	100.823	100.623	3.000	101.454	101.454	101.254	3.000	100.415	100.415	100.215
3.125	102.023	102.023	101.823	2.875	100.301	100.301	100.101	3.125	101.792	101.792	101.592	3.125	101.635	101.635	101.435	3.125	101.235	101.235	101.035
3.250	102.025	102.025	101.825	2.990	100.723	100.723	100.523	3.250	102.617	102.617	102.417	3.250	101.176	101.176	100.976	3.250	100.976	100.976	100.776
3.375	102.486	102.486	102.286	3.000	100.823	100.823	100.623	3.375	103.124	103.124	102.924	3.375	101.604	101.604	101.404	3.375	101.404	101.404	101.204
3.500	102.846	102.846	102.646	3.125	101.823	101.823	101.623	3.500	103.519	103.519	103.319	3.500	101.890	101.890	101.690	3.500	101.690	101.690	101.490
3.625	103.124	103.124	102.924	3.250	102.617	102.617	102.417	3.625	103.824	103.824	103.624	3.625	102.033	102.033	101.833	3.625	101.833	101.833	101.633
3.750	102.373	102.373	102.173	3.375	103.124	103.124	102.924	3.750	103.270	103.270	103.070	3.750	101.074	101.074	100.874	3.750	100.874	100.874	100.674
3.875	102.733	102.733	102.533	3.500	103.519	103.519	103.319	3.875	103.667	103.667	103.467	3.875	101.409	101.409	101.209	3.875	101.209	101.209	101.009
3.990	102.894	102.894	102.694	3.625	103.824	103.824	103.624	3.990	103.854	103.854	103.654	3.990	101.536	101.536	101.336	3.990	101.336	101.336	101.136
4.000	102.994	102.994	102.794	3.750	103.270	103.270	103.070	4.000	103.954	103.954	103.754	4.000	101.636	101.636	101.436	4.000	101.436	101.436	101.236
4.125	103.224	103.224	103.024	3.875	103.667	103.667	103.467	4.125	104.207	104.207	104.007	4.125	101.774	101.774	101.574	4.125	101.574	101.574	101.374
4.250	103.127	103.127	102.927	3.990	103.854	103.854	103.654	4.250	104.723	104.723	104.523	4.250	100.266	100.266	100.066	4.250	100.066	100.066	99.866
4.375	103.400	103.400	103.200	4.000	103.954	103.954	103.754	4.375	96.938	96.938	96.738	4.375	100.559	100.559	100.359	4.375	N/A	N/A	N/A
4.500	103.651	103.651	103.451	4.125	104.207	104.207	104.007	4.500	N/A	N/A	N/A	4.500	100.777	100.777	100.577	4.500	N/A	N/A	N/A
4.625	103.869	103.869	103.669	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	100.900	100.900	100.700	4.625	N/A	N/A	N/A
4.750	104.268	104.268	104.068	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	101.112	101.112	100.912	4.750	N/A	N/A	N/A

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.374	99.374	99.174	2.875	101.414	101.414	101.214	2.875	101.024	101.024	100.824	2.875	100.962	100.962	100.762	2.750	101.541	101.541	101.341	2.750	101.541	101.541	101.341	2.750	101.541	101.541	101.341
2.875	99.985	99.985	99.785	2.990	101.747	101.747	101.547	2.990	101.404	101.404	101.204	2.990	101.342	101.342	101.142	2.875	101.840	101.840	101.640	2.875	101.840	101.840	101.640	2.875	101.840	101.840	101.640
2.990	100.315	100.315	100.115	3.000	101.847	101.847	101.647	3.000	101.504	101.504	101.304	3.000	101.442	101.442	101.242	2.990	102.056	102.056	101.856	2.990	102.056	102.056	101.856	2.990	102.056	102.056	101.856
3.000	100.415	100.415	100.215	3.125	102.201	102.201	102.001	3.125	101.889	101.889	101.689	3.125	101.826	101.826	101.626	3.000	102.156	102.156	101.956	3.000	102.156	102.156	101.956	3.000	102.156	102.156	101.956
3.125	101.204	101.204	101.004	3.250	102.205	102.205	102.005	3.250	101.934	101.934	101.734	3.250	101.934	101.934	101.734	3.125	102.431	102.431	102.231	3.125	102.431	102.431	102.231	3.125	102.431	102.431	102.231
3.250	100.976	100.976	100.776	3.375	102.658	102.658	102.458	3.375	102.433	102.433	102.233	3.375	102.433	102.433	102.233	3.250	102.113	102.113	101.913	3.250	102.113	102.113	101.913	3.250	102.113	102.113	101.913
3.375	101.404	101.404	101.204	3.500	102.988	102.988	102.788	3.500	102.795	102.795	102.595	3.500	102.795	102.795	102.595	3.375	102.381	102.381	102.181	3.375	102.381	102.381	102.181	3.375	102.381	102.381	102.181
3.500	101.690	101.690	101.490	3.625	103.263	103.263	103.063	3.625	103.096	103.096	102.896	3.625	103.096	103.096	102.896	3.500	102.590	102.590	102.390	3.500	102.590	102.590	102.390	3.500	102.590	102.590	102.390
3.625	101.833	101.833	101.633	3.750	101.838	101.838	101.638	3.750	101.964	101.964	101.764	3.750	101.807	101.807	101.607	3.625	102.872	102.872	102.672	3.625	102.872	102.872	102.672	3.625	102.872	102.872	102.672
3.750	100.874	100.874	100.674	3.875	102.192	102.192	101.992	3.875	102.353	102.353	102.153	3.875	102.197	102.197	101.997	3.750	102.780	102.780	102.580	3.750	102.780	102.780	102.580	3.750	102.780	102.780	102.580
3.875	101.209	101.209	101.009	3.990	102.330	102.330	102.130	3.990	102.514	102.514	102.314	3.990	102.358	102.358	102.158	3.875	103.078	103.078	102.878	3.875	103.078	103.078	102.878	3.875	103.078	103.078	102.878

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	100.384	100.384	100.184		2.750	100.384	100.384	100.184		2.750	101.613	101.613	101.413		2.750	100.256	100.256	100.056		2.750	100.256	100.256	100.056		2.750	101.603	101.603	101.403	
2.875	100.710	100.710	100.510		2.875	100.710	100.710	100.510		2.875	101.823	101.823	101.623		2.875	100.493	100.493	100.293		2.875	100.493	100.493	100.293		2.875	101.902	101.902	101.702	
2.990	100.960	100.960	100.760		2.990	100.960	100.960	100.760		2.990	101.945	101.945	101.745		2.990	100.649	100.649	100.449		2.990	100.649	100.649	100.449		2.990	102.119	102.119	101.919	
3.000	101.060	101.060	100.860		3.000	101.060	101.060	100.860		3.000	102.045	102.045	101.845		3.000	100.749	100.749	100.549		3.000	100.749	100.749	100.549		3.000	102.219	102.219	102.019	
3.125	101.363	101.363	101.163		3.125	101.363	101.363	101.163		3.125	102.236	102.236	102.036		3.125	100.968	100.968	100.768		3.125	100.968	100.968	100.768		3.125	102.493	102.493	102.293	
3.250	101.655	101.655	101.455		3.250	101.292	101.292	101.092		3.250	101.098	101.098	100.898		3.250	100.140	100.140	99.940		3.250	100.077	100.077	99.877		3.250	101.931	101.931	101.731	
3.375	101.348	101.348	101.148		3.375	101.585	101.585	101.385		3.375	101.284	101.284	101.084		3.375	100.351	100.351	100.151		3.375	100.288	100.288	100.088		3.375	102.199	102.199	101.999	
3.500	101.876	101.876	101.676		3.500	101.813	101.813	101.613		3.500	101.431	101.431	101.231		3.500	100.517	100.517	100.317		3.500	100.454	100.454	100.254		3.500	102.407	102.407	102.207	
3.625	102.190	102.190	101.990		3.625	102.128	102.128	101.928		3.625	101.629	101.629	101.429		3.625	100.747	100.747	100.547		3.625	100.685	100.685	100.485		3.625	102.690	102.690	102.490	
3.750	102.265	102.265	102.065		3.750	102.265	102.265	102.065		3.750	100.546	100.546	100.346		3.750	99.831	99.831	99.631		3.750	99.831	99.831	99.631		3.750	102.503	102.503	102.303	
3.875	102.594	102.594	102.394		3.875	102.594	102.594	102.394		3.875	100.758	100.758	100.558		3.875	100.074	100.074	99.874		3.875	100.074	100.074	99.874		3.875	102.801	102.801	102.601	
3.990	102.817	102.817	102.617		3.990	102.817	102.817	102.617		3.990	100.862	100.862	100.662		3.990	100.207	100.207	100.007		3.990	100.207	100.207	100.007		3.990	102.995	102.995	102.795	
4.000	102.917	102.917	102.717		4.000	102.917	102.917	102.717		4.000	100.962	100.962	100.762		4.000	100.307	100.307	100.107		4.000	100.307	100.307	100.107		4.000	103.095	103.095	102.895	
4.125	103.188	103.188	102.988		4.125	103.188	103.188	102.988		4.125	101.137	101.137	100.937		4.125	100.505	100.505	100.305		4.125	100.505	100.505	100.305		4.125	103.344	103.344	103.144	
4.250	103.394	103.394	103.194		4.250	103.394	103.394	103.194		4.250	100.824	100.824	100.624		4.250	100.547	100.547	100.347		4.250	100.547	100.547	100.347		4.250	103.096	103.096	102.896	
4.375	103.580	103.580	103.380		4.375	103.580	103.580	103.380		4.375	100.942	100.942	100.742		4.375	100.680	100.680	100.480		4.375	100.680	100.680	100.480		4.375	103.225	103.225	103.025	
4.500	103.738	103.738	103.738		4.500	103.796	103.796	103.596		4.500	100.965	100.965	100.765		4.500	100.765	100.765	100.565		4.500	100.765	100.765	100.565		4.500	103.294	103.294	103.094	
4.625	104.078	104.078	104.078		4.625	104.141	104.141	103.941		4.625	101.110	101.110	100.910		4.625	100.910	100.910	100.710		4.625	100.910	100.910	100.710		4.625	103.640	103.640	103.440	
4.750	104.319	104.319	104.319		4.750	104.381	104.381	104.181		4.750	100.564	100.564	100.364		4.750	100.364	100.364	100.164		4.750	100.364	100.364	100.164		4.750	103.285	103.285	103.085	

Applicable for all mortgages with greater than 15 year terms										
FICO	↓ / TVT →	< 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 ↓ \ LTV →	< 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 to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 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

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	-0.500
\$125,001 - \$175,000	-0.375
\$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.

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)
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.			FHA ID# ~ 1358600006



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.:

10/29/2020

45 Day Lock Exp.:

11/13/2020

60 Day Lock Exp.:

11/30/2020

W. Rate Sheet Dated: 9/29/2020

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/29/2020
45 Day Lock Exp.: 11/13/2020
60 Day Lock Exp.: 11/30/2020

W. Rate Sheet Dated: 9/29/2020

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	100.507	100.507	100.213	3.375	101.725	101.725	101.511	3.375	101.725	101.725	101.511	2.750	100.192	100.192	99.898	3.375	100.750	100.750	100.536
2.875	101.155	101.155	100.875	3.500	102.090	102.090	101.883	3.500	102.090	102.090	101.883	2.875	100.840	100.840	100.560	3.500	101.115	101.115	100.908
2.990	101.608	101.608	101.347	3.625	102.351	102.351	102.151	3.625	102.351	102.351	102.151	2.990	101.293	101.293	101.032	3.625	101.376	101.376	101.176
3.000	101.708	101.708	101.447	3.750	101.391	101.391	101.191	3.750	101.391	101.391	101.191	3.000	101.393	101.393	101.132	3.750	100.417	100.417	100.217
3.125	102.032	102.032	101.792	3.875	101.747	101.747	101.547	3.875	101.747	101.747	101.547	3.125	101.717	101.717	101.477	3.875	100.773	100.773	100.573
3.250	101.976	101.976	101.744	3.990	102.024	102.024	101.824	3.990	102.024	102.024	101.824	3.250	101.001	101.001	100.769	3.990	101.050	101.050	100.850
3.375	102.475	102.475	102.261	4.000	102.124	102.124	101.924	4.000	102.124	102.124	101.924	3.375	101.500	101.500	101.286	4.000	101.150	101.150	100.950
3.500	102.840	102.840	102.633	4.125	102.335	102.335	102.135	4.125	102.335	102.335	102.135	3.500	101.865	101.865	101.658	4.125	101.361	101.361	101.161
3.625	103.101	103.101	102.901	4.250	102.411	102.411	102.211	4.250	102.411	102.411	102.211	3.625	102.126	102.126	101.926	4.250	100.561	100.561	100.361
3.750	102.141	102.141	101.941	4.375	102.666	102.666	102.466	4.375	102.666	102.666	102.466	3.750	101.167	101.167	100.967	4.375	100.816	100.816	100.616
3.875	102.497	102.497	102.297	4.500	102.894	102.894	102.694	4.500	102.894	102.894	102.694	3.875	101.523	101.523	101.323	4.500	101.044	101.044	100.844
3.990	102.649	102.649	102.449	4.625	102.992	102.992	102.792	4.625	102.992	102.992	102.792	3.990	101.675	101.675	101.475	4.625	101.142	101.142	100.942
4.000	102.749	102.749	102.549	4.750	103.348	103.348	103.148	4.750	103.348	103.348	103.148	4.000	101.775	101.775	101.575	4.750	100.498	100.498	100.298
4.125	102.960	102.960	102.760	4.875	103.588	103.588	103.388	4.875	103.588	103.588	103.388	4.125	101.986	101.986	101.786	4.875	100.738	100.738	100.538
4.250	103.036	103.036	102.836	4.990	103.835	103.835	103.635	4.990	103.835	103.835	103.635	4.250	101.186	101.186	100.986	4.990	100.985	100.985	100.785
4.375	103.291	103.291	103.091	5.000	103.935	103.935	103.735	5.000	103.935	103.935	103.735	4.375	101.441	101.441	101.241	5.000	101.085	101.085	100.885
4.500	103.519	103.519	103.319	5.125	104.185	104.185	103.985	5.125	104.185	104.185	103.985	4.500	101.669	101.669	101.469	5.125	101.185	101.185	100.985
4.625	103.617	103.617	103.417	5.250	104.398	104.398	104.197	5.250	104.398	104.398	104.197	4.625	101.767	101.767	101.567	5.250	101.248	101.248	101.047
4.750	103.973	103.973	103.773	5.375	105.014	105.014	104.795	5.375	105.014	105.014	104.795	4.750	101.123	101.123	100.923	5.375	101.714	101.714	101.495
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	100.750	100.750	100.536	2.750	100.675	100.675	100.431	3.375	103.076	103.076	102.876	3.375	103.076	103.076	102.876	2.750	101.590	101.590	101.390
3.500	101.115	101.115	100.908	2.875	101.263	101.263	101.028	3.500	103.422	103.422	103.222	3.500	103.422	103.422	103.222	2.875	101.883	101.883	101.683
3.625	101.376	101.376	101.176	2.990	101.646	101.646	101.417	3.625	103.706	103.706	103.506	3.625	103.706	103.706	103.506	2.990	102.014	102.014	101.814
3.750	100.417	100.417	100.217	3.000	101.746	101.746	101.517	3.750	103.319	103.319	103.119	3.750	103.319	103.319	103.119	3.000	102.114	102.114	101.914
3.875	100.773	100.773	100.573	3.125	102.061	102.061	101.842	3.875	103.708	103.708	103.508	3.875	103.708	103.708	103.508	3.125	101.815	101.815	101.615
3.990	101.050	101.050	100.850	3.250	102.128	102.128	101.928	3.990	103.934	103.934	103.734	3.990	103.934	103.934	103.734	3.250	102.029	102.029	101.829
4.000	101.150	101.150	100.950	3.375	102.576	102.576	102.376	4.000	104.034	104.034	103.834	4.000	104.034	104.034	103.834	3.375	102.334	102.334	102.134
4.125	101.361	101.361	101.161	3.500	102.922	102.922	102.722	4.125	104.215	104.215	104.015	4.125	104.215	104.215	104.015	3.500	102.511	102.511	102.311
4.250	100.561	100.561	100.361	3.625	103.206	103.206	103.006	4.250	104.185	104.185	103.985	4.250	104.185	104.185	103.985	3.625	102.496	102.496	102.296
4.375	100.816	100.816	100.616	3.750	102.819	102.819	102.619	4.375	104.376	104.376	104.176	4.375	104.376	104.376	104.176	3.750	102.792	102.792	102.592
4.500	101.044	101.044	100.844	3.875	103.208	103.208	103.008	4.500	104.913	104.913	104.713	4.500	104.913	104.913	104.713	3.875	102.935	102.935	102.735
4.625	101.142	101.142	100.942	3.990	103.434	103.434	103.234	4.625	105.037	105.037	104.837	4.625	105.037	105.037	104.837	3.990	103.146	103.146	102.946
4.750	100.498	100.498	100.298	4.000	103.534	103.534	103.334	4.750	105.589	105.589	105.389	4.750	105.589	105.589	105.389	4.000	103.246	103.246	103.046
4.875	100.738	100.738	100.538	4.125	103.715	103.715	103.515	4.875	105.837	105.837	105.637	4.875	105.837	105.837	105.637	4.125	103.262	103.262	103.062
4.990	100.985	100.985	100.785	4.250	103.685	103.685	103.485	4.990	106.031	106.031	105.831	4.990	106.031	106.031	105.831	4.250	103.460	103.460	103.260
5.000	101.085	101.085	100.885	4.375	103.876	103.876	103.676	5.000	106.313	106.313	106.113	5.000	106.313	106.313	106.113	4.375	103.674	103.674	103.474
5.125	101.185	101.185	100.985	4.500	104.038	104.038	103.838	5.125	106.412	106.412	106.212	5.125	106.412	106.412	106.212	4.500	103.811	103.811	103.611
5.250	101.248	101.248	101.047	4.625	104.162	104.162	103.962	5.250	106.990	106.990	106.790	5.250	106.990	106.990	106.790	4.625	103.132	103.132	102.932
5.375	101.714	101.714	101.514	4.750	104.714	104.714	104.514	5.375	105.437	105.437	105.237	5.375	105.437	105.437	105.237	4.750	103.229	103.229	103.029
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	103.590	103.590	103.390	2.750	103.840	103.840	103.640	2.750	102.002	102.002	101.802	2.750	104.002	104.002	103.802	2.750	104.252	104.252	104.052
2.875	102.008	102.008	101.808	2.875	102.008	102.008	101.808	2.875	102.295	102.295	102.095	2.875	102.420	102.420	102.220	2.875	102.420	102.420	102.220
2.990	102.139	102.139	101.939	2.990	102.139	102.139	101.939	2.990	102.426	102.426	102.226	2.990	102.551	102.551	102.351	2.990	102.551	102.551	102.351
3.000	102.239	102.239	102.039	3.000	102.239	102.239	102.039	3.000	102.526	102.526	102.326	3.000	102.651	102.651	102.451	3.000	102.651	102.651	102.451
3.125	101.940	101.940	101.740	3.125	101.940	101.940	101.740	3.125	101.852	101.852	101.652	3.125	101.977	101.977	101.777	3.125	101.977	101.977	101.777
3.250	102.154	102.154	101.954	3.250	102.154	102.154	101.954	3.250	102.066	102.066	101.866	3.250	102.191	102.191	101.991	3.250	102.191	102.191	101.991
3.375	102.459	102.459	102.259	3.375	102.459	102.459	102.259	3.375	102.371	102.371	102.171	3.375	102.496	102.496	102.296	3.375	102.496	102.496	102.296
3.500	102.636	102.636	102.436	3.500	102.636	102.636	102.436	3.500	102.548	102.548	102.348	3.500	102.673	102.673	102.473	3.500	102.673	102.673	102.473
3.625	102.621	102.621	102.421	3.625	102.621	102.621	102.421	3.625	102.033	102.033	101.833	3.625	102.158	102.158	101.958	3.625	102.158	102.158	101.958
3.750	102.917	102.917	102.717	3.750	102.917	102.9													



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.:

10/29/2020

45 Day Lock Exp.:

11/13/2020

60 Day Lock Exp.:

11/30/2020

W. Rate Sheet Dated: 9/29/2020

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	100.507	100.507	100.213	2.750	100.675	100.675	100.431	2.750	101.590	101.590	101.390	2.750	98.842	98.842	98.548	2.750	100.702	100.702	100.502
2.875	101.155	101.155	100.875	2.875	101.263	101.263	101.028	2.875	101.883	101.883	101.683	2.875	99.490	99.490	99.210	2.875	100.995	100.995	100.795
2.990	101.608	101.608	101.347	2.990	101.646	101.646	101.417	2.990	102.014	102.014	101.814	2.990	99.943	99.943	99.682	2.990	101.126	101.126	100.926
3.000	101.708	101.708	101.447	3.000	101.746	101.746	101.517	3.000	102.114	102.114	101.914	3.000	100.043	100.043	99.782	3.000	101.226	101.226	101.026
3.125	102.032	102.032	101.792	3.125	102.061	102.061	101.842	3.125	101.815	101.815	101.615	3.125	100.367	100.367	100.127	3.125	100.552	100.552	100.352
3.250	101.976	101.976	101.744	3.250	102.128	102.128	101.928	3.250	102.029	102.029	101.829	3.250	99.651	99.651	99.419	3.250	100.766	100.766	100.566
3.375	102.475	102.475	102.261	3.375	102.576	102.576	102.376	3.375	102.334	102.334	102.134	3.375	100.150	100.150	99.936	3.375	101.071	101.071	100.871
3.500	102.840	102.840	102.633	3.500	102.922	102.922	102.722	3.500	102.511	102.511	102.311	3.500	100.515	100.515	100.308	3.500	101.248	101.248	101.048
3.625	103.101	103.101	102.901	3.625	103.206	103.206	103.006	3.625	102.496	102.496	102.296	3.625	100.776	100.776	100.576	3.625	100.733	100.733	100.533
3.750	102.141	102.141	101.941	3.750	102.819	102.819	102.619	3.750	102.792	102.792	102.592	3.750	99.817	99.817	99.617	3.750	101.029	101.029	100.829
3.875	102.497	102.497	102.297	3.875	103.208	103.208	103.008	3.875	102.935	102.935	102.735	3.875	100.173	100.173	99.973	3.875	101.172	101.172	100.972
3.990	102.649	102.649	102.449	3.990	103.434	103.434	103.234	3.990	103.146	103.146	102.946	3.990	100.325	100.325	100.125	3.990	101.383	101.383	101.183
4.000	102.749	102.749	102.549	4.000	103.534	103.534	103.334	4.000	103.246	103.246	103.046	4.000	100.425	100.425	100.225	4.000	101.483	101.483	101.283
4.125	102.960	102.960	102.760	4.125	103.715	103.715	103.515	4.125	103.262	103.262	103.062	4.125	100.636	100.636	100.436	4.125	100.999	100.999	100.799
4.250	103.036	103.036	102.836	4.250	103.685	103.685	103.485	4.250	103.460	103.460	103.260	4.250	99.836	99.836	99.636	4.250	101.197	101.197	100.997
4.375	103.291	103.291	103.091	4.375	103.876	103.876	103.676	4.375	103.674	103.674	103.474	4.375	100.091	100.091	99.891	4.375	101.411	101.411	101.211
4.500	103.519	103.519	103.319	4.500	104.038	104.038	103.838	4.500	103.811	103.811	103.611	4.500	100.319	100.319	100.119	4.500	101.548	101.548	101.348
4.625	103.617	103.617	103.417	4.625	104.162	104.162	103.962	4.625	103.132	103.132	102.932	4.625	100.417	100.417	100.217	4.625	98.900	98.900	98.700
4.750	103.973	103.973	103.773	4.750	104.714	104.714	104.514	4.750	103.229	103.229	103.029	4.750	99.773	99.773	99.573	4.750	100.147	100.147	99.947

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.:

10/29/2020

45 Day Lock Exp.:

11/13/2020

60 Day Lock Exp.:

11/30/2020

W. Rate Sheet Dated: 9/29/2020

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 †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)