



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.: 11/2/2020

45 Day Lock Exp.: 11/16/2020

60 Day Lock Exp.: 11/30/2020

W. Rate Sheet Dated: 10/1/2020

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	100.505	100.505	100.084	2.500	99.904	99.904	99.482	2.250	98.849	98.849	98.549	3.125	96.248	96.248	95.948
2.625	100.509	100.509	100.087	2.625	99.907	99.907	99.485	2.500	98.855	98.855	98.555	3.250	97.749	97.749	97.449
2.750	101.357	101.357	100.951	2.750	100.256	100.256	99.850	2.625	98.857	98.857	98.557	3.375	97.745	97.745	97.445
2.875	101.361	101.361	100.955	2.875	100.259	100.259	99.853	2.750	99.224	99.224	98.924	3.500	97.746	97.746	97.446
3.000	101.364	101.364	100.958	3.000	100.262	100.262	99.856	2.875	99.226	99.226	98.926	3.625	97.748	97.748	97.448
3.125	101.368	101.368	100.961	3.125	100.265	100.265	99.859	3.000	99.229	99.229	98.929	Margin = 2.250		Index = 0.120	
3.250	101.497	101.497	101.197	3.250	100.146	100.146	99.846	3.125	99.231	99.231	98.931	30 Year OTC			
3.375	101.501	101.501	101.201	3.375	100.149	100.149	99.849	3.250	101.360	101.360	101.060	Rate	30 Day	45 Day	60 Day
3.500	101.504	101.504	101.204	3.500	100.168	100.168	99.868	3.375	101.362	101.362	101.062	4.000	101.431	101.431	100.931
3.625	101.507	101.507	101.207	3.625	100.170	100.170	99.870	3.500	101.419	101.419	101.119	4.125	101.434	101.434	100.934
3.750	102.409	102.409	102.109	3.750	101.761	101.761	101.461	3.625	101.421	101.421	101.121	4.375	102.594	102.594	102.094
3.875	102.312	102.312	102.012	3.875	101.763	101.763	101.463	3.750	102.363	102.363	102.063	4.500	102.583	102.583	102.083
4.000	102.306	102.306	102.006	4.000	101.751	101.751	101.451	3.875	102.365	102.365	102.065	4.625	102.585	102.585	102.085
4.125	102.309	102.309	102.009	4.125	101.753	101.753	101.453	4.000	102.354	102.354	102.054	4.875	103.298	103.298	102.798
4.250	103.567	103.567	103.267	4.250	102.903	102.903	102.703	4.125	102.355	102.355	102.055	5.000	103.287	103.287	102.787
4.375	103.469	103.469	103.269	4.375	102.905	102.905	102.705	4.250	102.771	102.771	102.471	5.125	103.290	103.290	102.790
4.500	103.458	103.458	103.258	4.500	102.894	102.894	102.694	4.375	102.773	102.773	102.473	5.500	103.914	103.914	103.414
4.625	103.460	103.460	103.260	4.625	102.896	102.896	102.696	4.500	102.761	102.761	102.461	5.625	103.916	103.916	103.416
6.250	104.077	104.077	103.877	6.250	103.207	103.207	103.007	4.625	102.763	102.763	102.463	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	101.852	101.752	101.752	101.330	2.500	101.752	101.652	101.652	101.230	2.250	101.059	100.959	100.959	100.659	
2.625	101.852	101.752	101.752	101.330	2.625	101.752	101.652	101.652	101.230	2.375	101.062	100.962	100.962	100.662	
2.750	102.961	102.861	102.861	102.455	2.750	102.861	102.761	102.761	102.355	2.500	101.062	100.962	100.962	100.662	
2.875	102.965	102.865	102.865	102.459	2.875	102.864	102.764	102.764	102.358	2.625	101.062	100.962	100.962	100.662	
3.000	102.965	102.865	102.865	102.458	3.000	102.864	102.764	102.764	102.358	2.750	101.425	101.325	101.325	101.025	
3.125	102.964	102.864	102.864	102.458	3.125	102.864	102.764	102.764	102.358	2.875	101.437	101.337	101.337	101.037	
3.250	102.841	102.741	102.741	102.441	3.250	102.743	102.643	102.643	102.343	3.000	101.436	101.336	101.336	101.036	
3.375	102.855	102.755	102.755	102.455	3.375	102.755	102.655	102.655	102.355	3.125	101.436	101.336	101.336	101.036	
3.500	102.855	102.755	102.755	102.455	3.500	102.771	102.671	102.671	102.371	3.250	103.562	103.462	103.462	103.162	
3.625	102.855	102.755	102.755	102.455	3.625	102.754	102.654	102.654	102.354	3.375	103.573	103.473	103.473	103.173	
3.750	103.654	103.554	103.554	103.254	3.750	103.593	103.493	103.493	103.193	3.500	103.628	103.528	103.528	103.228	
3.875	103.667	103.567	103.567	103.267	3.875	103.566	103.466	103.466	103.166	3.625	103.573	103.473	103.473	103.173	
4.000	103.658	103.558	103.558	103.258	4.000	103.553	103.453	103.453	103.153	3.750	104.513	104.413	104.413	104.113	

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"							
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
30/25 Year				30/25 Year Lender Paid				4.000	98.681	98.681	98.181	4.750	101.000	101.000	100.500				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.684	98.684	98.184	30 yr DPA "3.5% DPA ; Lender Paid Only"							
3.875	100.306	100.306	99.806	6.250	103.750	103.750	103.500	4.375	99.844	99.844	99.344								
4.000	100.313	100.313	99.813					4.500	99.833	99.833	99.333					Rate	30 Day	45 Day	60 Day
4.125	100.310	100.310	99.810					4.625	99.835	99.835	99.335					6.250	102.750	102.750	102.250
4.250	101.465	101.465	100.965					4.875	100.548	100.548	100.048					DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only			
4.375	101.463	101.463	100.963					5.000	100.537	100.537	100.037								
4.500	101.474	101.474	100.974					5.125	100.540	100.540	100.040								
4.625	101.471	101.471	100.971					5.500	101.164	101.164	100.664								
4.750	102.197	102.197	101.697					5.625	101.166	101.166	100.666								
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	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 *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)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/2/2020

45 Day Lock Exp.:

11/16/2020

60 Day Lock Exp.:

11/30/2020

W. Rate Sheet Dated: 10/1/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.764	95.764	95.464
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	98.160	98.160	97.860	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	98.162	98.162	97.862	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	98.165	98.165	97.865	Margin = 2.250		Index = .120	
3.250	100.566	100.566	100.266	3.250	99.645	99.645	99.345	3.125	98.168	98.168	97.868	30 Year OTC			
3.375	100.570	100.570	100.270	3.375	99.648	99.648	99.348	3.250	100.858	100.858	100.558	Rate	30 Day	45 Day	60 Day
3.500	100.573	100.573	100.273	3.500	99.667	99.667	99.367	3.375	100.861	100.861	100.561	3.250	98.691	98.691	98.191
3.625	100.576	100.576	100.276	3.625	99.669	99.669	99.369	3.500	100.918	100.918	100.618	3.375	98.695	98.695	98.195
3.750	101.072	101.072	100.772	3.750	100.853	100.853	100.553	3.625	100.920	100.920	100.620	3.500	98.698	98.698	98.198
3.875	100.975	100.975	100.675	3.875	100.855	100.855	100.555	3.750	101.456	101.456	101.156	3.625	98.701	98.701	98.201
4.000	100.968	100.968	100.668	4.000	100.844	100.844	100.544	3.875	N/A	N/A	N/A	3.750	100.097	100.097	99.597
4.125	100.971	100.971	100.671	4.125	100.846	100.846	100.546	4.000	N/A	N/A	N/A	3.875	100.100	100.100	99.600
4.250	101.354	101.354	101.154	4.250	101.121	101.121	100.921	4.125	N/A	N/A	N/A	4.000	100.093	100.093	99.593
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	100.096	100.096	99.596
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	100.379	100.379	99.879
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	101.560	101.460	101.460	101.160	3.250	101.461	101.361	101.361	101.061	2.750	98.644	98.544	98.544	98.244
3.375	101.574	101.474	101.474	101.174	3.375	101.473	101.373	101.373	101.073	2.875	98.655	98.555	98.555	98.255
3.500	101.574	101.474	101.474	101.174	3.500	101.490	101.390	101.390	101.090	3.000	98.655	98.555	98.555	98.255
3.625	101.574	101.474	101.474	101.174	3.625	101.473	101.373	101.373	101.073	3.125	98.655	98.555	98.555	98.255
3.750	101.967	101.867	101.867	101.567	3.750	101.905	101.805	101.805	101.505	3.250	100.437	100.337	100.337	100.037
3.875	101.980	101.880	101.880	101.580	3.875	101.879	101.779	101.779	101.479	3.375	100.448	100.348	100.348	100.048
4.000	101.970	101.870	101.870	101.570	4.000	101.866	101.766	101.766	101.466	3.500	100.503	100.403	100.403	100.103
4.125	101.980	101.880	101.880	101.580	4.125	101.879	101.779	101.779	101.479	3.625	100.448	100.348	100.348	100.048
4.250	102.260	102.160	102.160	101.960	4.250	102.152	102.052	102.052	101.852	3.750	101.388	101.288	101.288	100.988

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					3.375	N/A	N/A	N/A				
4.000	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only								30 yr DPA "3.5% DPA ; Lender Paid Only"			
												Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *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)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/2/2020

45 Day Lock Exp.:

11/16/2020

60 Day Lock Exp.:

11/30/2020

W. Rate Sheet Dated: 10/1/2020

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	100.494	100.494	100.294	2.375	96.377	96.377	96.177	2.750	99.541	99.541	99.341	2.750	100.305	100.305	100.105	2.750	99.152	99.152	98.952
2.875	101.104	101.104	100.904	2.500	97.496	97.496	97.296	2.875	100.212	100.212	100.012	2.875	100.861	100.861	100.661	2.875	99.769	99.769	99.569
2.990	101.480	101.480	101.280	2.625	98.597	98.597	98.397	2.990	100.637	100.637	100.437	2.990	101.141	101.141	100.941	2.990	100.099	100.099	99.899
3.000	101.580	101.580	101.380	2.750	99.541	99.541	99.341	3.000	100.737	100.737	100.537	3.000	101.241	101.241	101.041	3.000	100.199	100.199	99.999
3.125	101.945	101.945	101.745	2.875	100.212	100.212	100.012	3.125	101.769	101.769	101.569	3.125	101.428	101.428	101.228	3.125	101.084	101.084	100.884
3.250	102.014	102.014	101.814	2.990	100.638	100.638	100.438	3.250	102.602	102.602	102.402	3.250	101.147	101.147	100.947	3.250	100.947	100.947	100.747
3.375	102.480	102.480	102.280	3.000	100.738	100.738	100.538	3.375	103.114	103.114	102.914	3.375	101.578	101.578	101.378	3.375	101.378	101.378	101.178
3.500	102.842	102.842	102.642	3.125	101.801	101.801	101.601	3.500	103.514	103.514	103.314	3.500	101.867	101.867	101.667	3.500	101.667	101.667	101.467
3.625	103.119	103.119	102.919	3.250	102.602	102.602	102.402	3.625	103.819	103.819	103.619	3.625	102.009	102.009	101.809	3.625	101.809	101.809	101.609
3.750	102.406	102.406	102.206	3.375	103.114	103.114	102.914	3.750	103.237	103.237	103.037	3.750	101.043	101.043	100.843	3.750	100.843	100.843	100.643
3.875	102.766	102.766	102.566	3.500	103.514	103.514	103.314	3.875	103.632	103.632	103.432	3.875	101.378	101.378	101.178	3.875	101.178	101.178	100.978
3.990	102.922	102.922	102.722	3.625	103.819	103.819	103.619	3.990	103.814	103.814	103.614	3.990	101.499	101.499	101.299	3.990	101.299	101.299	101.099
4.000	103.022	103.022	102.822	3.750	103.237	103.237	103.037	4.000	103.914	103.914	103.714	4.000	101.599	101.599	101.399	4.000	101.399	101.399	101.199
4.125	103.250	103.250	103.050	3.875	103.632	103.632	103.432	4.125	104.166	104.166	103.966	4.125	101.736	101.736	101.536	4.125	101.536	101.536	101.336
4.250	103.098	103.098	102.898	3.990	103.814	103.814	103.614	4.250	104.692	104.692	104.492	4.250	100.236	100.236	100.036	4.250	100.036	100.036	99.836
4.375	103.369	103.369	103.169	4.000	103.914	103.914	103.714	4.375	96.938	96.938	96.738	4.375	100.528	100.528	100.328	4.375	N/A	N/A	N/A
4.500	103.619	103.619	103.419	4.125	104.167	104.167	103.967	4.500	N/A	N/A	N/A	4.500	100.745	100.745	100.545	4.500	N/A	N/A	N/A
4.625	103.838	103.838	103.638	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	100.868	100.868	100.668	4.625	N/A	N/A	N/A
4.750	104.232	104.232	104.032	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	101.076	101.076	100.876	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
2.750	99.152	99.152	98.952	2.875	101.329	101.329	101.129	2.875	100.937	100.937	100.737	2.875	100.874	100.874	100.674	2.750	101.585	101.585	101.385
2.875	99.769	99.769	99.569	2.990	101.666	101.666	101.466	2.990	101.319	101.319	101.119	2.990	101.257	101.257	101.057	2.875	101.887	101.887	101.687
2.990	100.098	100.098	99.898	3.000	101.766	101.766	101.566	3.000	101.419	101.419	101.219	3.000	101.357	101.357	101.157	2.990	102.107	102.107	101.907
3.000	100.198	100.198	99.998	3.125	102.125	102.125	101.925	3.125	101.812	101.812	101.612	3.125	101.750	101.750	101.550	3.000	102.207	102.207	102.007
3.125	101.052	101.052	100.852	3.250	102.193	102.193	101.993	3.250	101.920	101.920	101.720	3.250	101.920	101.920	101.720	3.125	102.480	102.480	102.280
3.250	100.947	100.947	100.747	3.375	102.651	102.651	102.451	3.375	102.423	102.423	102.223	3.375	102.423	102.423	102.223	3.250	102.142	102.142	101.942
3.375	101.378	101.378	101.178	3.500	102.983	102.983	102.783	3.500	102.790	102.790	102.590	3.500	102.790	102.790	102.590	3.375	102.406	102.406	102.206
3.500	101.667	101.667	101.467	3.625	103.256	103.256	103.056	3.625	103.091	103.091	102.891	3.625	103.091	103.091	102.891	3.500	102.609	102.609	102.409
3.625	101.809	101.809	101.609	3.750	103.808	103.808	103.608	3.750	103.931	103.931	103.731	3.750	101.775	101.775	101.575	3.625	102.890	102.890	102.690
3.750	100.843	100.843	100.643	3.875	102.161	102.161	101.961	3.875	102.318	102.318	102.118	3.875	102.162	102.162	101.962	3.750	102.807	102.807	102.607
3.875	101.178	101.178	100.978	3.990	102.292	102.292	102.092	3.990	102.475	102.475	102.275	3.990	102.319	102.319	102.119	3.875	103.106	103.106	102.906
3.990	101.299	101.299	101.099	4.000	102.392	102.392	102.192	4.000	102.575	102.575	102.375	4.000	102.419	102.419	102.219	3.990	103.298	103.298	103.098
4.000	101.399	101.399	101.199	4.125	102.618	102.618	102.418	4.125	102.823	102.823	102.623	4.125	102.667	102.667	102.467	4.000	103.398	103.398	103.198
4.125	101.536	101.536	101.336	4.250	102.383	102.383	102.183	4.250	102.265	102.265	102.065	4.250	102.202	102.202	102.002	4.125	103.641	103.641	103.441
4.250	100.036	100.036	99.836	4.375	102.651	102.651	102.451	4.375	102.559	102.559	102.359	4.375	102.497	102.497	102.297	4.250	103.497	103.497	103.297
4.375	93.897	93.897	93.697	4.500	102.886	102.886	102.686	4.500	102.819	102.819	102.619	4.500	102.756	102.756	102.556	4.375	103.667	103.667	103.467
4.500	N/A	N/A	N/A	4.625	103.246	103.246	103.046	4.625	103.062	103.062	102.862	4.625	102.988	102.988	102.788	4.500	103.705	103.705	103.505
4.625	N/A	N/A	N/A	4.750	103.587	103.587	103.387	4.750	103.467	103.467	103.267	4.750	103.404	103.404	103.204	4.625	103.908	103.908	103.708
4.750	N/A	N/A	N/A	4.875	103.830	103.830	103.630	4.875	103.735	103.735	103.535	4.875	103.672	103.672	103.472	4.750	103.556	103.556	103.356

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	100.428	100.428	100.228	2.750	100.428	100.428	100.228	2.750	101.657	101.657	101.457	2.750	100.300	100.300	100.100	2.750	100.300	100.300	100.100	2.750	101.647	101.647	101.447
2.875	100.758	100.758	100.558	2.875	100.758	100.758	100.558	2.875	101.867	101.867	101.667	2.875	100.538	100.538	100.338	2.875	100.538	100.538	100.338	2.875	101.950	101.950	101.750
2.990	101.011	101.011	100.811	2.990	101.011	101.011	100.811	2.990	101.992	101.992	101.792	2.990	100.696	100.696	100.496	2.990	100.696	100.696	100.496	2.990	102.170	102.170	101.970
3.000	101.111	101.111	100.911	3.000	101.111	101.111	100.911	3.000	102.092	102.092	101.892	3.000	100.796	100.796	100.596	3.000	100.796	100.796	100.596	3.000	102.270	102.270	102.070
3.125	101.412	101.412	101.212	3.125	101.412	101.412	101.212	3.125	102.279	102.279	102.079	3.125	101.011	101.011	100.811	3.125	101.011	101.011	100.811	3.125	102.542	102.542	102.342
3.250	101.385	101.385	101.185	3.250	101.323	101.323	101.123	3.250	101.127	101.127	100.927	3.250	100.170	100.170	99.970	3.250	100.108	100.108	99.908	3.250	101.957	101.957	101.757
3.375	101.676	101.676	101.476	3.375	101.614	101.614	101.414	3.375	101.312	101.312	101.112	3.375	100.382	100.382	100.182	3.375	100.320	100.320	100.120	3.375	102.222	102.222	102.022
3.500	101.896	101.896	101.696	3.500	101.833	101.833	101.633	3.500	101.451	101.451	101.251	3.500	100.538	100.538	100.338	3.500	100.475	100.475	100.275	3.500	102.425	102.425	102.225
3.625	102.08	102.08	102.008	3.625	102.145	102.145	101.945	3.625	101.652	101.652	101.452	3.625	100.770	100.770	100.570	3.625	100.707	100.707	100.507	3.625	102.705	102.705	102.505
3.750	102.292	102.292	102.092	3.750	102.292	102.292	102.092	3.750	101.575	101.575	101.375	3.750	99.860	99.860	99.660	3.750	99.860	99.860	99.660	3.750	102.528	102.528	102.328
3.875	102.623	102.623	102.423	3.875	102.623	102.623	102.423	3.875	100.786	100.786	100.586	3.875	100.103	100.103	99.903	3.875	100.103	100.103	99.903	3.875	102.827	102.827	102.627
3.990	102.839	102.839	102.639	3.990	102.839	102.839	102.639	3.990	100.888	100.888	100.688	3.990	100.229	100.229	100.029	3.990	100.229	100.229	100.029	3.990	103.020	103.020	102.820
4.000	102.939	102.939	102.739	4.000	102.939	102.939	102.739	4.000	100.988	100.988	100.788	4.000	100.329	100.329	100.129	4.000	100.329	100.329	100.129	4.000	103.120	103.120	102.920
4.125	103.214	103.214	103.014	4.125	103.214	103.214	103.014	4.125	101.163	101.163	100.963	4.125	100.536	100.536	100.336	4.125	100.536	100.536	100.336	4.125	103.362	103.362	103.162
4.250	103.418	103.418	103.218	4.250	103.418	103.418	103.218	4.250	101.850	101.850	101.650	4.250	100.571	100.571	100.371	4.250	100.571	100.571	100.371	4.250	103.622	103.622	103.422
4.375	103.606	103.606	103.406	4.375	103.606	103.606	103.406	4.375	100.967	100.967	100.767	4.375	100.706	100.706	100.506	4.375	100.706	100.706	100.506	4.375	103.249	103.249	103.049
4.500	103.761	103.761	103.761	4.500	103.818	103.818	103.618	4.500	100.994	100.994	100.794	4.500	100.794	100.794	100.594	4.500	100.794	100.794	100.594	4.500	103.316	103.316	103.116
4.625	104.099	104.099	104.099	4.625	104.162	104.162	103.962	4.625	101.138	101.138	100.938	4.625	100.938	100.938	100.738	4.625	100.938	100.938	100.738	4.625	103.661	103.661	103.461
4.750	104.340	104.340	104.340	4.750	104.403	104.403	104.203	4.750	100.586	100.586	100.386	4.750	100.386	100.386	100.186	4.750	100.386	100.386	100.186	4.750	103.306	103.306	103.106



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

11/2/2020

11/16/2020

11/30/2020

W. Rate Sheet Dated: 10/1/2020

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/2/2020

45 Day Lock Exp.:

11/16/2020

60 Day Lock Exp.:

11/30/2020

W. Rate Sheet Dated: 10/1/2020

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.421	100.421	100.157	3.375	101.713	101.713	101.513	3.375	101.713	101.713	101.513	2.750	100.106	100.106	99.842	3.375	100.738	100.738	100.538	2.750	100.106	100.106	99.842	3.375	100.738	100.738	100.538	2.750	100.106	100.106	99.842
2.875	101.072	101.072	100.821	3.500	102.080	102.080	101.880	3.500	102.080	102.080	101.880	2.875	100.757	100.757	100.506	3.500	101.105	101.105	100.905	2.875	100.757	100.757	100.506	3.500	101.105	101.105	100.905	2.875	100.757	100.757	100.506
2.990	101.530	101.530	101.295	3.625	102.344	102.344	102.144	3.625	102.344	102.344	102.144	2.990	101.215	101.215	100.980	3.625	101.369	101.369	101.169	2.990	101.215	101.215	100.980	3.625	101.369	101.369	101.169	2.990	101.215	101.215	100.980
3.000	101.630	101.630	101.395	3.750	101.518	101.518	101.318	3.750	101.518	101.518	101.318	3.000	101.315	101.315	101.080	3.750	100.544	100.544	100.344	3.000	101.315	101.315	101.080	3.750	100.544	100.544	100.344	3.000	101.315	101.315	101.080
3.125	101.958	101.958	101.741	3.875	101.876	101.876	101.676	3.875	101.876	101.876	101.676	3.125	101.643	101.643	101.426	3.875	100.902	100.902	100.702	3.125	101.643	101.643	101.426	3.875	100.902	100.902	100.702	3.125	101.643	101.643	101.426
3.250	101.961	101.961	101.746	3.990	102.154	102.154	101.954	3.990	102.154	102.154	101.954	3.250	100.986	100.986	100.771	3.990	101.180	101.180	100.980	3.250	100.986	100.986	100.771	3.990	101.180	101.180	100.980	3.250	100.986	100.986	100.771
3.375	102.463	102.463	102.263	4.000	102.254	102.254	102.054	4.000	102.254	102.254	102.054	3.375	101.488	101.488	101.288	4.000	101.280	101.280	101.080	3.375	101.488	101.488	101.288	4.000	101.280	101.280	101.080	3.375	101.488	101.488	101.288
3.500	102.830	102.830	102.630	4.125	102.466	102.466	102.266	4.125	102.466	102.466	102.266	3.500	101.855	101.855	101.655	4.125	101.492	101.492	101.292	3.500	101.855	101.855	101.655	4.125	101.492	101.492	101.292	3.500	101.855	101.855	101.655
3.625	103.094	103.094	102.894	4.250	102.460	102.460	102.260	4.250	102.460	102.460	102.260	3.625	102.119	102.119	101.919	4.250	100.610	100.610	100.410	3.625	102.119	102.119	101.919	4.250	100.610	100.610	100.410	3.625	102.119	102.119	101.919
3.750	102.268	102.268	102.068	4.375	102.715	102.715	102.515	4.375	102.715	102.715	102.515	3.750	101.294	101.294	101.094	4.375	100.865	100.865	100.665	3.750	101.294	101.294	101.094	4.375	100.865	100.865	100.665	3.750	101.294	101.294	101.094
3.875	102.626	102.626	102.426	4.500	102.946	102.946	102.746	4.500	102.946	102.946	102.746	3.875	101.652	101.652	101.452	4.500	101.096	101.096	100.896	3.875	101.652	101.652	101.452	4.500	101.096	101.096	100.896	3.875	101.652	101.652	101.452
3.990	102.779	102.779	102.579	4.625	103.042	103.042	102.842	4.625	103.042	103.042	102.842	3.990	101.805	101.805	101.605	4.625	101.192	101.192	100.992	3.990	101.805	101.805	101.605	4.625	101.192	101.192	100.992	3.990	101.805	101.805	101.605
4.000	102.879	102.879	102.679	4.750	103.374	103.374	103.174	4.750	103.374	103.374	103.174	4.000	101.905	101.905	101.705	4.750	100.524	100.524	100.324	4.000	101.905	101.905	101.705	4.750	100.524	100.524	100.324	4.000	101.905	101.905	101.705
4.125	103.091	103.091	102.891	4.875	103.615	103.615	103.415	4.875	103.615	103.615	103.415	4.125	102.117	102.117	101.917	4.875	100.765	100.765	100.565	4.125	102.117	102.117	101.917	4.875	100.765	100.765	100.565	4.125	102.117	102.117	101.917
4.250	103.085	103.085	102.885	4.990	103.862	103.862	103.662	4.990	103.862	103.862	103.662	4.250	101.235	101.235	101.035	4.990	101.012	101.012	100.812	4.250	101.235	101.235	101.035	4.990	101.012	101.012	100.812	4.250	101.235	101.235	101.035
4.375	103.340	103.340	103.140	5.000	103.962	103.962	103.762	5.000	103.962	103.962	103.762	4.375	101.490	101.490	101.290	5.000	101.112	101.112	100.912	4.375	101.490	101.490	101.290	5.000	101.112	101.112	100.912	4.375	101.490	101.490	101.290
4.500	103.571	103.571	103.371	5.125	104.213	104.213	104.013	5.125	104.213	104.213	104.013	4.500	101.721	101.721	101.521	5.125	101.213	101.213	101.013	4.500	101.721	101.721	101.521	5.125	101.213	101.213	101.013	4.500	101.721	101.721	101.521
4.625	103.667	103.667	103.467	5.250	104.371	104.371	104.171	5.250	104.371	104.371	104.171	4.625	101.817	101.817	101.617	5.250	101.221	101.221	101.021	4.625	101.817	101.817	101.617	5.250	101.221	101.221	101.021	4.625	101.817	101.817	101.617
4.750	103.999	103.999	103.799	5.375	104.986	104.986	104.786	5.375	104.986	104.986	104.786	4.750	101.149	101.149	100.949	5.375	101.686	101.686	101.486	4.750	101.149	101.149	100.949	5.375	101.686	101.686	101.486	4.750	101.149	101.149	100.949
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	100.738	100.738	100.538	2.750	100.584	100.584	100.356	3.375	103.058	103.058	102.858	3.375	103.058	103.058	102.858	2.750	101.609	101.609	101.409	3.375	100.738	100.738	100.538	2.750	100.584	100.584	100.356	3.375	103.058	103.058	102.858
3.500	101.105	101.105	100.905	2.875	101.175	101.175	100.957	3.500	103.410	103.410	103.210	3.500	103.410	103.410	103.210	2.875	101.904	101.904	101.704	3.500	101.105	101.105	100.905	2.875	101.175	101.175	100.957	3.500	103.410	103.410	103.210
3.625	101.369	101.369	101.169	2.990	101.558	101.558	101.349	3.625	103.693	103.693	103.493	3.625	103.693	103.693	103.493	2.990	102.036	102.036	101.836	3.625	101.369	101.369	101.169	2.990	101.558	101.558	101.349	3.625	103.693	103.693	103.493
3.750	100.544	100.544	100.344	3.000	101.658	101.658	101.449	3.750	103.443	103.443	103.243	3.750	103.443	103.443	103.243	3.000	102.136	102.136	101.936	3.750	100.544	100.544	100.344	3.000	101.658	101.658	101.449	3.750	103.443	103.443	103.243
3.875	100.902	100.902	100.702	3.125	101.979	101.979	101.777	3.875	103.834	103.834	103.634	3.875	103.834	103.834	103.634	3.125	101.827	101.827	101.627	3.875	100.902	100.902	100.702	3.125	101.979	101.979	101.777	3.875	103.834	103.834	103.634
3.990	101.180	101.180	100.980	3.250	102.108	102.108	101.908	3.990	104.062	104.062	103.862	3.990	104.062	104.062	103.862	3.250	102.042	102.042	101.842	3.990	101.180	101.180	100.980	3.250	102.108	102.108	101.908	3.990	104.062	104.062	103.862
4.000	101.280	101.280	101.080	3.375	102.558	102.558	102.358	4.000	104.162	104.162	103.962	4.000	104.162	104.162	103.962	3.375	102.347	102.347	102.147	4.000	101.280	101.280	101.080	3.375	102.558	102.558	102.358	4.000	104.162	104.162	103.962
4.125	101.492	101.492	101.292	3.500	102.910	102.910	102.710	4.125	104.345	104.345	104.145	4.125	104.345	104.345	104.145	3.500	102.526	102.526	102.326	4.125	101.492	101.492	101.292	3.500	102.910	102.910	102.710	4.125	104.345	104.345	104.145
4.250	100.610	100.610	100.410	3.625	103.193	103.193	102.993	4.250	104.230	104.230	104.030	4.250	104.230	104.230	104.030	3.625	102.399	102.399	102.199	4.250	100.610	100.610	100.410	3.625	103.193	103.193	102.993	4.250	104.230	104.230	104.030
4.375	100.865	100.865	100.665	3.750	102.943	102.943	102.743	4.375	104.422	104.422	104.222	4.375	104.422	104.422	104.222	3.750	102.696	102.696	102.496	4.375	100.865	100.865	100.665	3.750	102.943	102.943	102.743	4.375	104.422	104.422	104.222
4.500	101.096	101.096	100.896	3.875	103.334	103.334	103.134	4.500	104.960	104.960	104.760	4.500	104.960	104.960	104.760	3.875	102.840	102.840	102.640	4.500	101.096	101.096	100.896	3.875	103.334	103.334	103.134	4.500	104.960	104.960	104.760
4.625	101.192	101.192	100.992	3.990	103.562	103.562	103.362	4.625	105.084	105.084	104.884	4.625	105.084	105.084	104.884	3.990	103.053	103.053	102.853	4.625	101.192	101.192	100.992	3.990	103.562	103.562	103.362				



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.:

11/2/2020

45 Day Lock Exp.:

11/16/2020

60 Day Lock Exp.:

11/30/2020

W. Rate Sheet Dated: 10/1/2020

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	100.421	100.421	100.157	2.750	100.584	100.584	100.356	2.750	101.609	101.609	101.409	2.750	98.756	98.756	98.492	2.750	100.721	100.721	100.521
2.875	101.072	101.072	100.821	2.875	101.175	101.175	100.957	2.875	101.904	101.904	101.704	2.875	99.407	99.407	99.156	2.875	101.016	101.016	100.816
2.990	101.530	101.530	101.295	2.990	101.558	101.558	101.349	2.990	102.036	102.036	101.836	2.990	99.865	99.865	99.630	2.990	101.148	101.148	100.948
3.000	101.630	101.630	101.395	3.000	101.658	101.658	101.449	3.000	102.136	102.136	101.936	3.000	99.965	99.965	99.730	3.000	101.248	101.248	101.048
3.125	101.958	101.958	101.741	3.125	101.979	101.979	101.777	3.125	101.827	101.827	101.627	3.125	100.293	100.293	100.076	3.125	100.564	100.564	100.364
3.250	101.961	101.961	101.746	3.250	102.108	102.108	101.908	3.250	102.042	102.042	101.842	3.250	99.636	99.636	99.421	3.250	100.779	100.779	100.579
3.375	102.463	102.463	102.263	3.375	102.558	102.558	102.358	3.375	102.347	102.347	102.147	3.375	100.138	100.138	99.938	3.375	101.084	101.084	100.884
3.500	102.830	102.830	102.630	3.500	102.910	102.910	102.710	3.500	102.526	102.526	102.326	3.500	100.505	100.505	100.305	3.500	101.263	101.263	101.063
3.625	103.094	103.094	102.894	3.625	103.193	103.193	102.993	3.625	102.399	102.399	102.199	3.625	100.769	100.769	100.569	3.625	100.636	100.636	100.436
3.750	102.268	102.268	102.068	3.750	102.943	102.943	102.743	3.750	102.696	102.696	102.496	3.750	99.944	99.944	99.744	3.750	100.933	100.933	100.733
3.875	102.626	102.626	102.426	3.875	103.334	103.334	103.134	3.875	102.840	102.840	102.640	3.875	100.302	100.302	100.102	3.875	101.077	101.077	100.877
3.990	102.779	102.779	102.579	3.990	103.562	103.562	103.362	3.990	103.053	103.053	102.853	3.990	100.455	100.455	100.255	3.990	101.290	101.290	101.090
4.000	102.879	102.879	102.679	4.000	103.662	103.662	103.462	4.000	103.153	103.153	102.953	4.000	100.555	100.555	100.355	4.000	101.390	101.390	101.190
4.125	103.091	103.091	102.891	4.125	103.845	103.845	103.645	4.125	103.212	103.212	103.012	4.125	100.767	100.767	100.567	4.125	100.949	100.949	100.749
4.250	103.085	103.085	102.885	4.250	103.730	103.730	103.530	4.250	103.411	103.411	103.211	4.250	99.885	99.885	99.685	4.250	101.148	101.148	100.948
4.375	103.340	103.340	103.140	4.375	103.922	103.922	103.722	4.375	103.623	103.623	103.423	4.375	100.140	100.140	99.940	4.375	101.360	101.360	101.160
4.500	103.571	103.571	103.371	4.500	104.085	104.085	103.885	4.500	103.764	103.764	103.564	4.500	100.371	100.371	100.171	4.500	101.501	101.501	101.301
4.625	103.667	103.667	103.467	4.625	104.209	104.209	104.009	4.625	103.165	103.165	102.965	4.625	100.467	100.467	100.267	4.625	98.933	98.933	98.733
4.750	103.999	103.999	103.799	4.750	104.737	104.737	104.537	4.750	103.262	103.262	103.062	4.750	99.799	99.799	99.599	4.750	100.180	100.180	99.980

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.:

11/2/2020

45 Day Lock Exp.:

11/16/2020

60 Day Lock Exp.:

11/30/2020

W. Rate Sheet Dated: 10/1/2020

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)