



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.: 12/1/2020

W. Rate Sheet Dated: 10/2/2020

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	100.818	100.818	100.396	2.500	100.216	100.216	99.794	2.250	98.931	98.931	98.631	3.125	96.248	96.248	95.948
2.625	100.822	100.822	100.400	2.625	100.219	100.219	99.797	2.500	98.937	98.937	98.637	3.250	97.749	97.749	97.449
2.750	101.451	101.451	101.045	2.750	100.350	100.350	99.944	2.625	98.939	98.939	98.639	3.375	97.745	97.745	97.445
2.875	101.455	101.455	101.048	2.875	100.353	100.353	99.947	2.750	99.274	99.274	98.974	3.500	97.746	97.746	97.446
3.000	101.458	101.458	101.052	3.000	100.356	100.356	99.950	2.875	99.277	99.277	98.977	3.625	97.748	97.748	97.448
3.125	101.461	101.461	101.055	3.125	100.359	100.359	99.952	3.000	99.280	99.280	98.980	Margin = 2.250		Index = 0.120	
3.250	101.404	101.404	101.104	3.250	100.052	100.052	99.752	3.125	99.282	99.282	98.982	30 Year OTC			
3.375	101.407	101.407	101.107	3.375	100.055	100.055	99.755	3.250	101.235	101.235	100.935	Rate	30 Day	45 Day	60 Day
3.500	101.410	101.410	101.110	3.500	100.074	100.074	99.774	3.375	101.237	101.237	100.937	4.000	101.509	101.509	101.009
3.625	101.413	101.413	101.113	3.625	100.076	100.076	99.776	3.500	101.294	101.294	100.994	4.125	101.512	101.512	101.012
3.750	102.487	102.487	102.187	3.750	101.839	101.839	101.539	3.625	101.296	101.296	100.996	4.375	102.594	102.594	102.094
3.875	102.390	102.390	102.090	3.875	101.841	101.841	101.541	3.750	102.176	102.176	101.876	4.500	102.583	102.583	102.083
4.000	102.384	102.384	102.084	4.000	101.830	101.830	101.530	3.875	102.178	102.178	101.878	4.625	102.585	102.585	102.085
4.125	102.387	102.387	102.087	4.125	101.832	101.832	101.532	4.000	102.166	102.166	101.866	4.875	103.361	103.361	102.861
4.250	103.567	103.567	103.267	4.250	102.903	102.903	102.703	4.125	102.168	102.168	101.868	5.000	103.350	103.350	102.850
4.375	103.469	103.469	103.269	4.375	102.905	102.905	102.705	4.250	102.740	102.740	102.440	5.125	103.352	103.352	102.852
4.500	103.458	103.458	103.258	4.500	102.894	102.894	102.694	4.375	102.742	102.742	102.442	5.500	103.976	103.976	103.476
4.625	103.460	103.460	103.260	4.625	102.896	102.896	102.696	4.500	102.730	102.730	102.430	5.625	103.979	103.979	103.479
6.250	104.140	104.140	103.940	6.250	103.269	103.269	103.069	4.625	102.732	102.732	102.432	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	102.164	102.064	102.064	101.643	2.500	102.064	101.964	101.964	101.543	2.250	101.141	101.041	101.041	100.741	
2.625	102.164	102.064	102.064	101.643	2.625	102.064	101.964	101.964	101.543	2.375	101.144	101.044	101.044	100.744	
2.750	103.055	102.955	102.955	102.549	2.750	102.955	102.855	102.855	102.449	2.500	101.144	101.044	101.044	100.744	
2.875	103.059	102.959	102.959	102.552	2.875	102.958	102.858	102.858	102.452	2.625	101.144	101.044	101.044	100.744	
3.000	103.058	102.958	102.958	102.552	3.000	102.958	102.858	102.858	102.452	2.750	101.476	101.376	101.376	101.076	
3.125	103.058	102.958	102.958	102.552	3.125	102.958	102.858	102.858	102.452	2.875	101.487	101.387	101.387	101.087	
3.250	102.747	102.647	102.647	102.347	3.250	102.649	102.549	102.549	102.249	3.000	101.487	101.387	101.387	101.087	
3.375	102.761	102.661	102.661	102.361	3.375	102.661	102.561	102.561	102.261	3.125	101.487	101.387	101.387	101.087	
3.500	102.761	102.661	102.661	102.361	3.500	102.677	102.577	102.577	102.277	3.250	103.437	103.337	103.337	103.037	
3.625	102.761	102.661	102.661	102.361	3.625	102.661	102.561	102.561	102.261	3.375	103.448	103.348	103.348	103.048	
3.750	103.732	103.632	103.632	103.332	3.750	103.671	103.571	103.571	103.271	3.500	103.503	103.403	103.403	103.103	
3.875	103.746	103.646	103.646	103.346	3.875	103.644	103.544	103.544	103.244	3.625	103.448	103.348	103.348	103.048	
4.000	103.736	103.636	103.636	103.336	4.000	103.631	103.531	103.531	103.231	3.750	104.325	104.225	104.225	103.925	

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	98.759	98.759	98.259	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.762	98.762	98.262	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.385	100.385	99.885	6.250	103.750	103.750	103.500	4.375	99.844	99.844	99.344				
4.000	100.391	100.391	99.891					4.500	99.833	99.833	99.333	Rate	30 Day	45 Day	60 Day
4.125	100.388	100.388	99.888					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	100.611	100.611	100.111	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.375	101.463	101.463	100.963					5.000	100.600	100.600	100.100				
4.500	101.474	101.474	100.974					5.125	100.602	100.602	100.102				
4.625	101.471	101.471	100.971					5.500	101.226	101.226	100.726				
4.750	102.260	102.260	101.760					5.625	101.229	101.229	100.729				
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 <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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11/2/2020

45 Day Lock Exp.:

11/16/2020

60 Day Lock Exp.:

12/1/2020

W. Rate Sheet Dated: 10/2/2020

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	95.764	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	98.211	98.211	97.911	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	98.213	98.213	97.913	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	98.216	98.216	97.916	Margin = 2.250		Index = .120	
3.250	100.472	100.472	100.172	3.250	99.551	99.551	99.251	3.125	98.218	98.218	97.918	30 Year OTC			
3.375	100.476	100.476	100.176	3.375	99.554	99.554	99.254	3.250	100.733	100.733	100.433	Rate	30 Day	45 Day	60 Day
3.500	100.479	100.479	100.179	3.500	99.573	99.573	99.273	3.375	100.736	100.736	100.436	3.250	98.597	98.597	98.097
3.625	100.482	100.482	100.182	3.625	99.575	99.575	99.275	3.500	100.793	100.793	100.493	3.375	98.601	98.601	98.101
3.750	101.150	101.150	100.850	3.750	100.932	100.932	100.632	3.625	100.795	100.795	100.495	3.500	98.604	98.604	98.104
3.875	101.053	101.053	100.753	3.875	100.933	100.933	100.633	3.750	101.268	101.268	100.968	3.625	98.607	98.607	98.107
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	101.354	101.354	101.154	4.250	101.121	101.121	100.921	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	100.379	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	101.466	101.366	101.366	101.066	3.250	101.368	101.268	101.268	100.968	2.750	98.695	98.595	98.595	98.295
3.375	101.480	101.380	101.380	101.080	3.375	101.380	101.280	101.280	100.980	2.875	98.706	98.606	98.606	98.306
3.500	101.480	101.380	101.380	101.080	3.500	101.396	101.296	101.296	100.996	3.000	98.706	98.606	98.606	98.306
3.625	101.480	101.380	101.380	101.080	3.625	101.379	101.279	101.279	100.979	3.125	98.706	98.606	98.606	98.306
3.750	102.045	101.945	101.945	101.645	3.750	101.983	101.883	101.883	101.583	3.250	100.312	100.212	100.212	99.912
3.875	102.058	101.958	101.958	101.658	3.875	101.957	101.857	101.857	101.557	3.375	100.323	100.223	100.223	99.923
4.000	102.049	101.949	101.949	101.649	4.000	101.944	101.844	101.844	101.544	3.500	100.378	100.278	100.278	99.978
4.125	102.058	101.958	101.958	101.658	4.125	101.957	101.857	101.857	101.557	3.625	100.323	100.223	100.223	99.923
4.250	102.260	102.160	102.160	101.960	4.250	102.152	102.052	102.052	101.852	3.750	101.200	101.100	101.100	100.800

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
												6.250	N/A	N/A	N/A

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



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30 Day Lock Exp.:

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W. Rate Sheet Dated: 10/2/2020

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	100.783	100.783	100.583	2.375	96.664	96.664	96.464	2.750	99.828	99.828	99.628	2.750	100.594	100.594	100.394	2.750	99.439	99.439	99.239
2.875	101.393	101.393	101.193	2.500	97.783	97.783	97.583	2.875	100.499	100.499	100.299	2.875	101.149	101.149	100.949	2.875	100.055	100.055	99.855
2.990	101.770	101.770	101.570	2.625	98.884	98.884	98.684	2.990	100.925	100.925	100.725	2.990	101.430	101.430	101.230	2.990	100.385	100.385	100.185
3.000	101.870	101.870	101.670	2.750	99.828	99.828	99.628	3.000	101.025	101.025	100.825	3.000	101.530	101.530	101.330	3.000	100.485	100.485	100.285
3.125	102.234	102.234	102.034	2.875	100.499	100.499	100.299	3.125	101.887	101.887	101.687	3.125	101.716	101.716	101.516	3.125	101.201	101.201	101.001
3.250	102.134	102.134	101.934	2.990	100.925	100.925	100.725	3.250	102.720	102.720	102.520	3.250	101.266	101.266	101.066	3.250	101.066	101.066	100.866
3.375	102.600	102.600	102.400	3.000	101.025	101.025	100.825	3.375	103.232	103.232	103.032	3.375	101.698	101.698	101.498	3.375	101.498	101.498	101.298
3.500	102.962	102.962	102.762	3.125	101.919	101.919	101.719	3.500	103.632	103.632	103.432	3.500	101.987	101.987	101.787	3.500	101.787	101.787	101.587
3.625	103.239	103.239	103.039	3.250	102.720	102.720	102.520	3.625	103.937	103.937	103.737	3.625	102.128	102.128	101.928	3.625	101.928	101.928	101.728
3.750	102.392	102.392	102.192	3.375	103.232	103.232	103.032	3.750	103.220	103.220	103.020	3.750	101.027	101.027	100.827	3.750	100.827	100.827	100.627
3.875	102.752	102.752	102.552	3.500	103.632	103.632	103.432	3.875	103.615	103.615	103.415	3.875	101.362	101.362	101.162	3.875	101.162	101.162	100.962
3.990	102.907	102.907	102.707	3.625	103.937	103.937	103.737	3.990	103.798	103.798	103.598	3.990	101.484	101.484	101.284	3.990	101.284	101.284	101.084
4.000	103.007	103.007	102.807	3.750	103.220	103.220	103.020	4.000	103.898	103.898	103.698	4.000	101.584	101.584	101.384	4.000	101.384	101.384	101.184
4.125	103.235	103.235	103.035	3.875	103.615	103.615	103.415	4.125	104.210	104.210	104.010	4.125	101.720	101.720	101.520	4.125	101.520	101.520	101.320
4.250	103.177	103.177	102.977	3.990	103.798	103.798	103.598	4.250	104.770	104.770	104.570	4.250	103.315	103.315	103.115	4.250	103.115	103.115	99.915
4.375	103.449	103.449	103.249	4.000	103.898	103.898	103.698	4.375	96.398	96.398	96.198	4.375	100.607	100.607	100.407	4.375	N/A	N/A	N/A
4.500	103.698	103.698	103.498	4.125	104.233	104.233	104.033	4.500	N/A	N/A	N/A	4.500	100.824	100.824	100.624	4.500	N/A	N/A	N/A
4.625	103.887	103.887	103.687	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	100.947	100.947	100.747	4.625	N/A	N/A	N/A
4.750	104.277	104.277	104.077	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	101.120	101.120	100.920	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	99.439	99.439	99.239	2.875	101.619	101.619	101.419	2.875	101.224	101.224	101.024	2.875	101.161	101.161	100.961	2.750	101.690	101.690	101.490
2.875	100.055	100.055	99.855	2.990	101.956	101.956	101.756	2.990	101.606	101.606	101.406	2.990	101.544	101.544	101.344	2.875	101.992	101.992	101.792
2.990	100.385	100.385	100.185	3.000	102.056	102.056	101.856	3.000	101.706	101.706	101.506	3.000	101.644	101.644	101.444	2.990	102.212	102.212	102.012
3.000	100.485	100.485	100.285	3.125	102.414	102.414	102.214	3.125	102.099	102.099	101.899	3.125	102.037	102.037	101.837	3.000	102.312	102.312	102.112
3.125	101.169	101.169	100.969	3.250	102.312	102.312	102.112	3.250	102.038	102.038	101.838	3.250	102.038	102.038	101.838	3.125	102.585	102.585	102.385
3.250	101.066	101.066	100.866	3.375	102.770	102.770	102.570	3.375	102.541	102.541	102.341	3.375	102.541	102.541	102.341	3.250	102.218	102.218	102.018
3.375	101.498	101.498	101.298	3.500	103.102	103.102	102.902	3.500	102.908	102.908	102.708	3.500	102.908	102.908	102.708	3.375	102.483	102.483	102.283
3.500	101.787	101.787	101.587	3.625	103.375	103.375	103.175	3.625	103.209	103.209	103.009	3.625	103.209	103.209	103.009	3.500	102.686	102.686	102.486
3.625	101.928	101.928	101.728	3.750	101.792	101.792	101.592	3.750	101.914	101.914	101.714	3.750	101.758	101.758	101.558	3.625	102.967	102.967	102.767
3.750	100.827	100.827	100.627	3.875	102.145	102.145	101.945	3.875	102.301	102.301	102.101	3.875	102.145	102.145	101.945	3.750	102.744	102.744	102.544
3.875	101.162	101.162	100.962	3.990	102.277	102.277	102.077	3.990	102.458	102.458	102.258	3.990	102.302	102.302	102.102	3.875	103.043	103.043	102.843
3.990	101.284	101.284	101.084	4.000	102.377	102.377	102.177	4.000	102.558	102.558	102.358	4.000	102.402	102.402	102.202	3.990	103.236	103.236	103.036
4.000	101.384	101.384	101.184	4.125	102.602	102.602	102.402	4.125	102.807	102.807	102.607	4.125	102.650	102.650	102.450	4.000	103.336	103.336	103.136
4.125	101.520	101.520	101.320	4.250	102.462	102.462	102.262	4.250	102.343	102.343	102.143	4.250	102.280	102.280	102.080	4.125	103.578	103.578	103.378
4.250	100.115	100.115	99.915	4.375	102.730	102.730	102.530	4.375	102.637	102.637	102.437	4.375	102.575	102.575	102.375	4.250	103.433	103.433	103.233
4.375	93.896	93.896	93.696	4.500	102.966	102.966	102.766	4.500	102.897	102.897	102.697	4.500	102.835	102.835	102.635	4.375	103.603	103.603	103.403
4.500	N/A	N/A	N/A	4.625	103.291	103.291	103.091	4.625	103.110	103.110	102.910	4.625	103.036	103.036	102.836	4.500	103.641	103.641	103.441
4.625	N/A	N/A	N/A	4.750	103.632	103.632	103.432	4.750	103.511	103.511	103.311	4.750	103.448	103.448	103.248	4.625	103.844	103.844	103.644
4.750	N/A	N/A	N/A	4.875	103.875	103.875	103.675	4.875	103.779	103.779	103.579	4.875	103.716	103.716	103.516	4.750	103.489	103.489	103.289

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	100.533	100.533	100.333	2.750	100.533	100.533	100.333	2.750	101.762	101.762	101.562	2.750	100.405	100.405	100.205	2.750	100.405	100.405	100.205	2.750	101.752	101.752	101.552
2.875	100.863	100.863	100.663	2.875	100.863	100.863	100.663	2.875	101.972	101.972	101.772	2.875	100.643	100.643	100.443	2.875	100.643	100.643	100.443	2.875	102.055	102.055	101.855
2.990	101.116	101.116	100.916	2.990	101.116	101.116	100.916	2.990	102.097	102.097	101.897	2.990	100.801	100.801	100.601	2.990	100.801	100.801	100.601	2.990	102.275	102.275	102.075
3.000	101.216	101.216	101.016	3.000	101.216	101.216	101.016	3.000	102.197	102.197	101.997	3.000	100.901	100.901	100.701	3.000	100.901	100.901	100.701	3.000	102.375	102.375	102.175
3.125	101.517	101.517	101.317	3.125	101.517	101.517	101.317	3.125	102.384	102.384	102.184	3.125	101.116	101.116	100.916	3.125	101.116	101.116	100.916	3.125	102.647	102.647	102.447
3.250	101.462	101.462	101.262	3.250	101.399	101.399	101.199	3.250	101.203	101.203	101.003	3.250	100.247	100.247	100.047	3.250	100.184	100.184	99.984	3.250	102.033	102.033	101.833
3.375	101.753	101.753	101.553	3.375	101.690	101.690	101.490	3.375	101.589	101.589	101.389	3.375	100.459	100.459	100.259	3.375	100.396	100.396	100.196	3.375	102.297	102.297	102.097
3.500	101.972	101.972	101.772	3.500	101.910	101.910	101.710	3.500	101.528	101.528	101.328	3.500	100.614	100.614	100.414	3.500	100.552	100.552	100.352	3.500	102.500	102.500	102.300
3.625	102.284	102.284	102.084	3.625	102.222	102.222	102.022	3.625	101.728	101.728	101.528	3.625	100.845	100.845	100.645	3.625	100.783	100.783	100.583	3.625	102.781	102.781	102.581
3.750	102.300	102.300	102.030	3.750	102.230	102.230	102.030	3.750	101.513	101.513	101.313	3.750	99.799	99.799	99.599	3.750	99.799	99.799	99.599	3.750	102.645	102.645	102.265
3.875	102.560	102.560	102.360	3.875	102.560	102.560	102.360	3.875	100.724	100.724	100.524	3.875	100.041	100.041	99.841	3.875	100.041	100.041	99.841	3.875	102.764	102.764	102.564
3.990	102.777	102.777	102.577	3.990	102.777	102.777	102.577	3.990	100.826	100.826	100.626	3.990	100.167	100.167	99.967	3.990	100.167	100.167	99.967	3.990	102.957	102.957	102.757
4.000	102.877	102.877	102.677	4.000	102.877	102.877	102.677	4.000	100.926	100.926	100.726	4.000	100.267	100.267	100.067	4.000	100.267	100.267	100.067	4.000	103.057	103.057	102.857
4.125	103.151	103.151	102.951	4.125	103.151	103.151	102.951	4.125	101.100	101.100	100.900	4.125	100.473	100.473	100.273	4.125	100.473	100.473	100.273	4.125	103.299	103.299	103.099
4.250	103.354	103.354	103.154	4.250	103.354	103.354	103.154	4.250	100.786	100.786	100.586	4.250	100.507	100.507	100.307	4.250	100.507	100.507	100.307	4.250	103.057	103.057	102.857
4.375	103.542	103.542	103.342	4.375	103.542	103.542	103.342	4.375	100.903	100.903	100.703	4.375	100.642	100.642	100.442	4.375	100.642	100.642	100.442	4.375	103.184	103.184	102.984
4.500	103.694	103.694	103.494	4.500	103.751	103.751	103.551	4.500	100.930	100.930	100.730	4.500	100.730	100.730	100.530	4.500	100.730	100.730	100.530	4.500	103.251	103.251	103.051
4.625	104.032	104.032	104.032	4.625	104.094	104.094	103.894	4.625	101.074	101.074	100.874	4.625	100.874	100.874	100.674	4.625	100.874	100.874	100.674	4.625	103.596	103.596	103.396
4.750	104.273	104.273	104.273	4.750	104.336	104.336	104.136	4.750	101.518	101.518	101.318	4.750	100.318	100.318	100.118	4.750	100.318	100.318	100.118	4.750	103.239	103.239	103.039



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.:

12/1/2020

W. Rate Sheet Dated: 10/2/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.375	N/A	N/A	N/A	
1.500	N/A	N/A	N/A	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	

Product Features								
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	

^Does not apply to MH Advantage products

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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

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



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

30 Day Lock Exp.: 11/2/2020
45 Day Lock Exp.: 11/16/2020
60 Day Lock Exp.: 12/1/2020

W. Rate Sheet Dated: 10/2/2020

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	100.642	100.642	100.374	3.375	101.797	101.797	101.597	3.375	101.797	101.797	101.597	2.750	100.327	100.327	100.059	3.375	100.822	100.822	100.622
2.875	101.280	101.280	101.026	3.500	102.157	102.157	101.957	3.500	102.157	102.157	101.957	2.875	100.965	100.965	100.711	3.500	101.182	101.182	100.982
2.990	101.726	101.726	101.490	3.625	102.417	102.417	102.217	3.625	102.417	102.417	102.217	2.990	101.411	101.411	101.175	3.625	101.442	101.442	101.242
3.000	101.826	101.826	101.590	3.750	101.479	101.479	101.279	3.750	101.479	101.479	101.279	3.000	101.511	101.511	101.275	3.750	100.505	100.505	100.305
3.125	102.147	102.147	101.927	3.875	101.832	101.832	101.632	3.875	101.832	101.832	101.632	3.125	101.832	101.832	101.612	3.875	100.858	100.858	100.658
3.250	102.054	102.054	101.839	3.990	102.106	102.106	101.906	3.990	102.106	102.106	101.906	3.250	101.079	101.079	100.864	3.990	101.132	101.132	100.932
3.375	102.547	102.547	102.347	4.000	102.206	102.206	102.006	4.000	102.206	102.206	102.006	3.375	101.572	101.572	101.372	4.000	101.232	101.232	101.032
3.500	102.907	102.907	102.707	4.125	102.418	102.418	102.218	4.125	102.418	102.418	102.218	3.500	101.932	101.932	101.732	4.125	101.444	101.444	101.244
3.625	103.167	103.167	102.967	4.250	102.495	102.495	102.295	4.250	102.495	102.495	102.295	3.625	102.192	102.192	101.992	4.250	100.645	100.645	100.445
3.750	102.229	102.229	102.029	4.375	102.748	102.748	102.548	4.375	102.748	102.748	102.548	3.750	101.255	101.255	101.055	4.375	100.898	100.898	100.698
3.875	102.582	102.582	102.382	4.500	102.976	102.976	102.776	4.500	102.976	102.976	102.776	3.875	101.608	101.608	101.408	4.500	101.126	101.126	100.926
3.990	102.731	102.731	102.531	4.625	103.071	103.071	102.871	4.625	103.071	103.071	102.871	3.990	101.757	101.757	101.557	4.625	101.221	101.221	101.021
4.000	102.831	102.831	102.631	4.750	103.410	103.410	103.210	4.750	103.410	103.410	103.210	4.000	101.857	101.857	101.657	4.750	100.560	100.560	100.360
4.125	103.043	103.043	102.843	4.875	103.650	103.650	103.450	4.875	103.650	103.650	103.450	4.125	102.069	102.069	101.869	4.875	100.800	100.800	100.600
4.250	103.120	103.120	102.920	4.990	103.895	103.895	103.695	4.990	103.895	103.895	103.695	4.250	101.270	101.270	101.070	4.990	101.045	101.045	100.845
4.375	103.373	103.373	103.173	5.000	103.995	103.995	103.795	5.000	103.995	103.995	103.795	4.375	101.523	101.523	101.323	5.000	101.145	101.145	100.945
4.500	103.601	103.601	103.401	5.125	104.244	104.244	104.044	5.125	104.244	104.244	104.044	4.500	101.751	101.751	101.551	5.125	101.244	101.244	101.044
4.625	103.696	103.696	103.496	5.250	104.442	104.442	104.242	5.250	104.442	104.442	104.242	4.625	101.846	101.846	101.646	5.250	101.292	101.292	101.081
4.750	104.035	104.035	103.835	5.375	105.059	105.059	104.855	5.375	105.059	105.059	104.855	4.750	101.185	101.185	100.985	5.375	101.759	101.759	101.555
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	100.822	100.822	100.622	2.750	100.809	100.809	100.577	3.375	103.152	103.152	102.952	3.375	103.152	103.152	102.952	2.750	101.690	101.690	101.490
3.500	101.182	101.182	100.982	2.875	101.387	101.387	101.167	3.500	103.494	103.494	103.294	3.500	103.494	103.494	103.294	2.875	101.981	101.981	101.781
3.625	101.442	101.442	101.242	2.990	101.759	101.759	101.550	3.625	103.777	103.777	103.577	3.625	103.777	103.777	103.577	2.990	102.109	102.109	101.909
3.750	100.505	100.505	100.305	3.000	101.859	101.859	101.650	3.750	103.406	103.406	103.206	3.750	103.406	103.406	103.206	3.000	102.209	102.209	102.009
3.875	100.858	100.858	100.658	3.125	102.171	102.171	101.969	3.875	103.790	103.790	103.590	3.875	103.790	103.790	103.590	3.125	101.885	101.885	101.685
3.990	101.132	101.132	100.932	3.250	102.209	102.209	102.009	3.990	104.012	104.012	103.812	3.990	104.012	104.012	103.812	3.250	102.096	102.096	101.896
4.000	101.232	101.232	101.032	3.375	102.652	102.652	102.452	4.000	104.112	104.112	103.912	4.000	104.112	104.112	103.912	3.375	102.399	102.399	102.199
4.125	101.444	101.444	101.244	3.500	102.994	102.994	102.794	4.125	104.294	104.294	104.094	4.125	104.294	104.294	104.094	3.500	102.577	102.577	102.377
4.250	100.645	100.645	100.445	3.625	103.277	103.277	103.077	4.250	104.269	104.269	104.069	4.250	104.269	104.269	104.069	3.625	102.296	102.296	102.096
4.375	100.898	100.898	100.698	3.750	102.906	102.906	102.706	4.375	104.458	104.458	104.258	4.375	104.458	104.458	104.258	3.750	102.589	102.589	102.389
4.500	101.126	101.126	100.926	3.875	103.290	103.290	103.090	4.500	104.994	104.994	104.794	4.500	104.994	104.994	104.794	3.875	102.731	102.731	102.531
4.625	101.221	101.221	101.021	3.990	103.512	103.512	103.312	4.625	105.118	105.118	104.918	4.625	105.118	105.118	104.918	3.990	102.935	102.935	102.735
4.750	100.560	100.560	100.360	4.000	103.612	103.612	103.412	4.750	105.650	105.650	105.450	4.750	105.650	105.650	105.450	4.000	103.035	103.035	102.835
4.875	100.800	100.800	100.600	4.125	103.794	103.794	103.594	4.875	105.897	105.897	105.697	4.875	105.897	105.897	105.697	4.125	102.996	102.996	102.796
4.990	101.045	101.045	100.845	4.250	103.769	103.769	103.569	4.990	106.092	106.092	105.892	4.990	106.092	106.092	105.892	4.250	103.191	103.191	102.991
5.000	101.145	101.145	100.945	4.375	103.958	103.958	103.758	5.000	106.192	106.192	105.992	5.000	106.192	106.192	105.992	4.375	103.403	103.403	103.203
5.125	101.244	101.244	101.044	4.500	104.119	104.119	103.919	5.125	106.470	106.470	106.270	5.125	106.470	106.470	106.270	4.500	103.545	103.545	103.345
5.250	101.292	101.292	101.081	4.625	104.243	104.243	104.043	5.250	106.234	106.234	106.034	5.250	106.234	106.234	106.034	4.625	103.133	103.133	102.933
5.375	101.759	101.759	101.555	4.750	104.775	104.775	104.575	5.375	105.480	105.480	105.280	5.375	105.480	105.480	105.280	4.750	103.230	103.230	103.030
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	103.690	103.690	103.490	2.750	103.940	103.940	103.740	2.750	102.102	102.102	101.902	2.750	104.102	104.102	103.902	2.750	104.352	104.352	104.152
2.875	102.106	102.106	101.906	2.875	102.106	102.106	101.906	2.875	102.393	102.393	102.193	2.875	102.518	102.518	102.318	2.875	102.518	102.518	102.318
2.990	102.234	102.234	102.034	2.990	102.334	102.334	102.134	2.990	102.521	102.521	102.321	2.990	102.646	102.646	102.446	2.990	102.646	102.646	102.446
3.000	102.334	102.334	102.134	3.000	102.334	102.334	102.134	3.000	102.621	102.621	102.421	3.000	102.746	102.746	102.546	3.000	102.746	102.746	102.546
3.125	102.010	102.010	101.810	3.125	102.010	102.010	101.810	3.125	101.922	101.922	101.722	3.125	102.047	102.047	101.847	3.125	102.047	102.047	101.847
3.250	102.221	102.221	102.021	3.250	102.221	102.221	102.021	3.250	102.133	102.133	101.933	3.250	102.258	102.258	102.058	3.250	102.258	102.258	102.058
3.375	102.524	102.524	102.324	3.375	102.524	102.524	102.324	3.375	102.436	102.436	102.236	3.375	102.561	102.561	102.361	3.375	102.561	102.561	102.361
3.500	102.702	102.702	102.502	3.500	102.702	102.702	102.502	3.500	102.614	102.614	102.414	3.500	102.739	102.739	102.539	3.500	102.739	102.739	102.539
3.625	102.421	102.421	102.221	3.625	102.421	102.421	102.221	3.625	101.833	101.833	101.633	3.625	101.958	101.958	101.758	3.625	101.958	101.958	101.758
3.750	102.714	102.714	102.514	3.750	102.714														



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.:

12/1/2020

W. Rate Sheet Dated: 10/2/2020

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	100.642	100.642	100.374	2.750	100.809	100.809	100.577	2.750	101.690	101.690	101.490	2.750	98.977	98.977	98.709	2.750	100.802	100.802	100.602
2.875	101.280	101.280	101.026	2.875	101.387	101.387	101.167	2.875	101.981	101.981	101.781	2.875	99.615	99.615	99.361	2.875	101.093	101.093	100.893
2.990	101.726	101.726	101.490	2.990	101.759	101.759	101.550	2.990	102.109	102.109	101.909	2.990	100.061	100.061	99.825	2.990	101.221	101.221	101.021
3.000	101.826	101.826	101.590	3.000	101.859	101.859	101.650	3.000	102.209	102.209	102.009	3.000	100.161	100.161	99.925	3.000	101.321	101.321	101.121
3.125	102.147	102.147	101.927	3.125	102.171	102.171	101.969	3.125	101.885	101.885	101.685	3.125	100.482	100.482	100.262	3.125	100.622	100.622	100.422
3.250	102.054	102.054	101.839	3.250	102.209	102.209	102.009	3.250	102.096	102.096	101.896	3.250	99.729	99.729	99.514	3.250	100.833	100.833	100.633
3.375	102.547	102.547	102.347	3.375	102.652	102.652	102.452	3.375	102.399	102.399	102.199	3.375	100.222	100.222	100.022	3.375	101.136	101.136	100.936
3.500	102.907	102.907	102.707	3.500	102.994	102.994	102.794	3.500	102.577	102.577	102.377	3.500	100.582	100.582	100.382	3.500	101.314	101.314	101.114
3.625	103.167	103.167	102.967	3.625	103.277	103.277	103.077	3.625	102.296	102.296	102.096	3.625	100.842	100.842	100.642	3.625	100.533	100.533	100.333
3.750	102.229	102.229	102.029	3.750	102.906	102.906	102.706	3.750	102.589	102.589	102.389	3.750	99.905	99.905	99.705	3.750	100.826	100.826	100.626
3.875	102.582	102.582	102.382	3.875	103.290	103.290	103.090	3.875	102.731	102.731	102.531	3.875	100.258	100.258	100.058	3.875	100.968	100.968	100.768
3.990	102.731	102.731	102.531	3.990	103.512	103.512	103.312	3.990	102.935	102.935	102.735	3.990	100.407	100.407	100.207	3.990	101.172	101.172	100.972
4.000	102.831	102.831	102.631	4.000	103.612	103.612	103.412	4.000	103.035	103.035	102.835	4.000	100.507	100.507	100.307	4.000	101.272	101.272	101.072
4.125	103.043	103.043	102.843	4.125	103.794	103.794	103.594	4.125	102.996	102.996	102.796	4.125	100.719	100.719	100.519	4.125	100.733	100.733	100.533
4.250	103.120	103.120	102.920	4.250	103.769	103.769	103.569	4.250	103.191	103.191	102.991	4.250	99.920	99.920	99.720	4.250	100.928	100.928	100.728
4.375	103.373	103.373	103.173	4.375	103.958	103.958	103.758	4.375	103.403	103.403	103.203	4.375	100.173	100.173	99.973	4.375	101.140	101.140	100.940
4.500	103.601	103.601	103.401	4.500	104.119	104.119	103.919	4.500	103.545	103.545	103.345	4.500	100.401	100.401	100.201	4.500	101.282	101.282	101.082
4.625	103.696	103.696	103.496	4.625	104.243	104.243	104.043	4.625	103.133	103.133	102.933	4.625	100.496	100.496	100.296	4.625	98.901	98.901	98.701
4.750	104.035	104.035	103.835	4.750	104.775	104.775	104.575	4.750	103.230	103.230	103.030	4.750	99.835	99.835	99.635	4.750	100.148	100.148	99.948

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%	97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

12/1/2020

W. Rate Sheet Dated: 10/2/2020

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)