



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.: 11/9/2020

45 Day Lock Exp.: 11/23/2020

60 Day Lock Exp.: 12/7/2020

W. Rate Sheet Dated: 10/8/2020

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	100.709	100.709	100.287	2.500	100.137	100.137	99.715	2.250	98.828	98.828	98.528	3.125	96.248	96.248	95.948
2.625	100.712	100.712	100.290	2.625	100.140	100.140	99.718	2.500	98.834	98.834	98.534	3.250	97.749	97.749	97.449
2.750	101.342	101.342	100.967	2.750	100.271	100.271	99.896	2.625	98.837	98.837	98.537	3.375	97.745	97.745	97.445
2.875	101.345	101.345	100.970	2.875	100.274	100.274	99.899	2.750	99.156	99.156	98.856	3.500	97.746	97.746	97.446
3.000	101.349	101.349	100.974	3.000	100.276	100.276	99.901	2.875	99.159	99.159	98.859	3.625	97.748	97.748	97.448
3.125	101.352	101.352	100.977	3.125	100.279	100.279	99.904	3.000	99.161	99.161	98.861	Margin = 2.250		Index = 0.120	
3.250	101.404	101.404	101.104	3.250	100.082	100.082	99.782	3.125	99.164	99.164	98.864	30 Year OTC			
3.375	101.407	101.407	101.107	3.375	100.085	100.085	99.785	3.250	101.347	101.347	101.047	Rate	30 Day	45 Day	60 Day
3.500	101.410	101.410	101.110	3.500	100.100	100.100	99.800	3.375	101.349	101.349	101.049	4.000	101.712	101.712	101.212
3.625	101.413	101.413	101.113	3.625	100.102	100.102	99.802	3.500	101.402	101.402	101.102	4.125	101.715	101.715	101.215
3.750	102.691	102.691	102.391	3.750	102.063	102.063	101.763	3.625	101.404	101.404	101.104	4.375	102.609	102.609	102.109
3.875	102.594	102.594	102.294	3.875	102.065	102.065	101.765	3.750	102.400	102.400	102.100	4.500	102.598	102.598	102.098
4.000	102.587	102.587	102.287	4.000	102.054	102.054	101.754	3.875	102.402	102.402	102.102	4.625	102.600	102.600	102.100
4.125	102.590	102.590	102.290	4.125	102.056	102.056	101.756	4.000	102.390	102.390	102.090	4.875	103.298	103.298	102.798
4.250	103.582	103.582	103.382	4.250	102.940	102.940	102.740	4.125	102.392	102.392	102.092	5.000	103.287	103.287	102.787
4.375	103.484	103.484	103.284	4.375	102.942	102.942	102.742	4.250	102.636	102.636	102.336	5.125	103.290	103.290	102.790
4.500	103.473	103.473	103.273	4.500	102.930	102.930	102.730	4.375	102.638	102.638	102.338	5.500	104.351	104.351	103.851
4.625	103.475	103.475	103.275	4.625	102.932	102.932	102.732	4.500	102.626	102.626	102.326	5.625	104.354	104.354	103.854
6.250	103.515	103.515	103.315	6.250	102.665	102.665	102.465	4.625	102.628	102.628	102.328	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	102.055	101.955	101.955	101.533	2.500	101.955	101.855	101.855	101.433	2.250	101.008	100.908	100.908	100.608	
2.625	102.055	101.955	101.955	101.533	2.625	101.955	101.855	101.855	101.433	2.375	101.011	100.911	100.911	100.611	
2.750	102.946	102.846	102.846	102.471	2.750	102.846	102.746	102.746	102.371	2.500	101.011	100.911	100.911	100.611	
2.875	102.949	102.849	102.849	102.474	2.875	102.849	102.749	102.749	102.374	2.625	101.011	100.911	100.911	100.611	
3.000	102.949	102.849	102.849	102.474	3.000	102.848	102.748	102.748	102.373	2.750	101.327	101.227	101.227	100.927	
3.125	102.949	102.849	102.849	102.474	3.125	102.848	102.748	102.748	102.373	2.875	101.339	101.239	101.239	100.939	
3.250	102.747	102.647	102.647	102.347	3.250	102.649	102.549	102.549	102.249	3.000	101.339	101.239	101.239	100.939	
3.375	102.761	102.661	102.661	102.361	3.375	102.661	102.561	102.561	102.261	3.125	101.339	101.239	101.239	100.939	
3.500	102.761	102.661	102.661	102.361	3.500	102.673	102.573	102.573	102.273	3.250	103.519	103.419	103.419	103.119	
3.625	102.761	102.661	102.661	102.361	3.625	102.661	102.561	102.561	102.261	3.375	103.530	103.430	103.430	103.130	
3.750	103.935	103.835	103.835	103.535	3.750	103.869	103.769	103.769	103.469	3.500	103.580	103.480	103.480	103.180	
3.875	103.949	103.849	103.849	103.549	3.875	103.847	103.747	103.747	103.447	3.625	103.530	103.430	103.430	103.130	
4.000	103.939	103.839	103.839	103.539	4.000	103.834	103.734	103.734	103.434	3.750	104.524	104.424	104.424	104.124	

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%			Max Note Rate = 4.750
			N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250		
VA IRRRL ≤ 125.00 LTV	0.000		
VA IRRRL > 125.00 LTV or No AVM	-0.750		

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.962	98.962	98.462	4.750	101.000	101.000	100.500
3.875	100.588	100.588	100.088	6.250	103.750	103.750	103.500	4.125	98.965	98.965	98.465	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.594	100.594	100.094					4.375	99.859	99.859	99.359	Rate	30 Day	45 Day	60 Day
4.125	100.591	100.591	100.091					4.500	99.848	99.848	99.348	6.250	102.750	102.750	102.250
4.250	101.480	101.480	100.980					4.625	99.850	99.850	99.350	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.478	101.478	100.978					4.875	100.548	100.548	100.048				
4.500	101.489	101.489	100.989					5.000	100.537	100.537	100.037				
4.625	101.487	101.487	100.987					5.125	100.540	100.540	100.040				
4.750	102.197	102.197	101.697					5.500	101.601	101.601	101.101				
Borrower Paid Comp Only				Lender Paid Only				5.625	101.604	101.604	101.104				
								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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30 Day Lock Exp.:

11/9/2020

45 Day Lock Exp.:

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60 Day Lock Exp.:

12/7/2020

W. Rate Sheet Dated: 10/8/2020

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	95.670	95.670	95.370
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.499	97.499	97.199
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.495	97.495	97.195
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.998	97.998	97.698	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	98.001	98.001	97.701	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	98.004	98.004	97.704	Margin = 2.250		Index = .120	
3.250	100.410	100.410	100.110	3.250	99.519	99.519	99.219	3.125	98.006	98.006	97.706	30 Year OTC			
3.375	100.413	100.413	100.113	3.375	99.521	99.521	99.221	3.250	100.783	100.783	100.483	Rate	30 Day	45 Day	60 Day
3.500	100.416	100.416	100.116	3.500	99.536	99.536	99.236	3.375	100.785	100.785	100.485	3.250	98.535	98.535	98.035
3.625	100.420	100.420	100.120	3.625	99.538	99.538	99.238	3.500	100.838	100.838	100.538	3.375	98.538	98.538	98.038
3.750	101.291	101.291	100.991	3.750	101.093	101.093	100.793	3.625	100.840	100.840	100.540	3.500	98.541	98.541	98.041
3.875	101.194	101.194	100.894	3.875	101.095	101.095	100.795	3.750	101.430	101.430	101.130	3.625	98.545	98.545	98.045
4.000	101.187	101.187	100.887	4.000	101.084	101.084	100.784	3.875	N/A	N/A	N/A	3.750	100.316	100.316	99.816
4.125	101.190	101.190	100.890	4.125	101.086	101.086	100.786	4.000	N/A	N/A	N/A	3.875	100.319	100.319	99.819
4.250	101.307	101.307	101.107	4.250	101.095	101.095	100.895	4.125	N/A	N/A	N/A	4.000	100.312	100.312	99.812
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	100.315	100.315	99.815
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	100.332	100.332	99.832
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	101.404	101.304	101.304	101.004	3.250	101.305	101.205	101.205	100.905	2.750	98.546	98.446	98.446	98.146
3.375	101.418	101.318	101.318	101.018	3.375	101.317	101.217	101.217	100.917	2.875	98.558	98.458	98.458	98.158
3.500	101.418	101.318	101.318	101.018	3.500	101.329	101.229	101.229	100.929	3.000	98.558	98.458	98.458	98.158
3.625	101.418	101.318	101.318	101.018	3.625	101.317	101.217	101.217	100.917	3.125	98.558	98.458	98.458	98.158
3.750	102.185	102.085	102.085	101.785	3.750	102.119	102.019	102.019	101.719	3.250	100.394	100.294	100.294	99.994
3.875	102.199	102.099	102.099	101.799	3.875	102.097	101.997	101.997	101.697	3.375	100.405	100.305	100.305	100.005
4.000	102.189	102.089	102.089	101.789	4.000	102.084	101.984	101.984	101.684	3.500	100.455	100.355	100.355	100.055
4.125	102.198	102.098	102.098	101.798	4.125	102.098	101.998	101.998	101.698	3.625	100.405	100.305	100.305	100.005
4.250	102.213	102.113	102.113	101.913	4.250	102.105	102.005	102.005	101.805	3.750	101.399	101.299	101.299	100.999

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)	

W. Rate Sheet Dated: 10/8/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.484	100.484	100.284	2.375	96.342	96.342	96.142	2.750	99.516	99.516	99.316	2.750	100.287	100.287	100.087	2.750	99.119	99.119	98.919
2.875	101.122	101.122	100.922	2.500	97.464	97.464	97.264	2.875	100.219	100.219	100.019	2.875	100.868	100.868	100.668	2.875	99.765	99.765	99.565
2.990	101.542	101.542	101.342	2.625	98.558	98.558	98.358	2.990	100.690	100.690	100.490	2.990	101.186	101.186	100.986	2.990	100.134	100.134	99.934
3.000	101.642	101.642	101.442	2.750	99.516	99.516	99.316	3.000	100.790	100.790	100.590	3.000	101.286	101.286	101.086	3.000	100.234	100.234	100.034
3.125	102.022	102.022	101.822	2.875	100.219	100.219	100.019	3.125	101.670	101.670	101.470	3.125	101.478	101.478	101.278	3.125	100.959	100.959	100.759
3.250	102.020	102.020	101.820	2.990	100.690	100.690	100.490	3.250	102.547	102.547	102.347	3.250	101.098	101.098	100.898	3.250	100.898	100.898	100.698
3.375	102.507	102.507	102.307	3.000	100.790	100.790	100.590	3.375	103.084	103.084	102.884	3.375	101.551	101.551	101.351	3.375	101.351	101.351	101.151
3.500	102.887	102.887	102.687	3.125	101.703	101.703	101.503	3.500	103.500	103.500	103.300	3.500	101.850	101.850	101.650	3.500	100.650	100.650	100.450
3.625	103.177	103.177	102.977	3.250	102.547	102.547	102.347	3.625	103.819	103.819	103.619	3.625	101.998	101.998	101.798	3.625	101.798	101.798	101.598
3.750	102.269	102.269	102.069	3.375	103.084	103.084	102.884	3.750	103.084	103.084	102.884	3.750	100.897	100.897	100.697	3.750	100.697	100.697	100.497
3.875	102.644	102.644	102.444	3.500	103.500	103.500	103.300	3.875	103.498	103.498	103.298	3.875	101.246	101.246	101.046	3.875	101.046	101.046	100.846
3.990	102.812	102.812	102.612	3.625	103.819	103.819	103.619	3.990	103.692	103.692	103.492	3.990	101.377	101.377	101.177	3.990	101.177	101.177	100.977
4.000	102.912	102.912	102.712	3.750	103.084	103.084	102.884	4.000	103.792	103.792	103.592	4.000	101.477	101.477	101.277	4.000	101.277	101.277	101.077
4.125	103.148	103.148	102.948	3.875	103.498	103.498	103.298	4.125	104.223	104.223	104.023	4.125	101.620	101.620	101.420	4.125	101.420	101.420	101.220
4.250	103.219	103.219	103.019	3.990	103.692	103.692	103.492	4.250	104.806	104.806	104.606	4.250	100.358	100.358	100.158	4.250	100.158	100.158	99.958
4.375	103.500	103.500	103.300	4.000	103.792	103.792	103.592	4.375	96.938	96.938	96.738	4.375	100.659	100.659	100.459	4.375	N/A	N/A	N/A
4.500	103.759	103.759	103.559	4.125	104.247	104.247	104.047	4.500	N/A	N/A	N/A	4.500	100.881	100.881	100.681	4.500	N/A	N/A	N/A
4.625	103.932	103.932	103.732	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	101.008	101.008	100.808	4.625	N/A	N/A	N/A
4.750	104.298	104.298	104.098	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	101.142	101.142	100.942	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	99.119	99.119	98.919		2.875	101.380	101.380	101.180		2.875	100.950	100.950	100.750		2.875	100.888	100.888	100.688		2.750	101.530	101.530	101.330	
2.875	99.765	99.765	99.565		2.970	101.762	101.762	101.562		2.990	101.379	101.379	101.179		2.990	101.317	101.317	101.117		2.875	101.844	101.844	101.644	
2.990	100.134	100.134	99.934		3.000	101.862	101.862	101.662		3.000	101.479	101.479	101.279		3.000	101.417	101.417	101.217		2.990	102.076	102.076	101.876	
3.000	100.234	100.234	100.034		3.125	102.234	102.234	102.034		3.125	101.888	101.888	101.688		3.125	101.825	101.825	101.625		3.000	102.176	102.176	101.976	
3.125	100.926	100.926	100.726		3.250	102.182	102.182	101.982		3.250	101.873	101.873	101.673		3.250	101.873	101.873	101.673		3.125	102.459	102.459	102.259	
3.250	100.898	100.898	100.698		3.375	102.660	102.660	102.460		3.375	102.400	102.400	102.200		3.375	102.400	102.400	102.200		3.250	101.996	101.996	101.796	
3.375	101.351	101.351	101.151		3.500	103.009	103.009	102.809		3.500	102.782	102.782	102.582		3.500	102.782	102.782	102.582		3.375	102.772	102.772	102.572	
3.500	101.650	101.650	101.450		3.625	103.295	103.295	103.095		3.625	103.095	103.095	102.895		3.625	103.095	103.095	102.895		3.500	102.480	102.480	102.280	
3.625	101.798	101.798	101.598		3.750	101.911	101.911	101.711		3.750	101.783	101.783	101.583		3.750	101.627	101.627	101.427		3.625	102.772	102.772	102.572	
3.750	100.697	100.697	100.497		3.875	102.280	102.280	102.080		3.875	102.189	102.189	101.989		3.875	102.032	102.032	101.832		3.750	102.472	102.472	102.272	
3.875	101.046	101.046	100.846		3.990	102.423	102.423	102.223		3.990	102.356	102.356	102.156		3.990	102.199	102.199	101.999		3.875	102.780	102.780	102.580	
3.990	101.177	101.177	100.977		4.000	102.523	102.523	102.323		4.000	102.456	102.456	102.256		4.000	102.299	102.299	102.099		3.990	102.978	102.978	102.778	
4.000	101.277	101.277	101.077		4.125	102.756	102.756	102.556		4.125	102.713	102.713	102.513		4.125	102.557	102.557	102.357		4.000	103.078	103.078	102.878	
4.125	101.420	101.420	101.220		4.250	102.507	102.507	102.307		4.250	102.382	102.382	102.182		4.250	102.320	102.320	102.120		4.125	103.390	103.390	103.190	
4.250	100.158	100.158	99.958		4.375	102.784	102.784	102.584		4.375	102.687	102.687	102.487		4.375	102.625	102.625	102.425		4.250	103.148	103.148	102.948	
4.375	99.897	99.897	99.697		4.500	103.028	103.028	102.828		4.500	102.957	102.957	102.757		4.500	102.894	102.894	102.694		4.375	103.321	103.321	103.121	
4.500	N/A	N/A	N/A		4.625	103.303	103.303	103.103		4.625	103.145	103.145	102.945		4.625	103.083	103.083	102.883		4.500	103.357	103.357	103.157	
4.625	N/A	N/A	N/A		4.750	103.655	103.655	103.455		4.750	103.528	103.528	103.328		4.750	103.466	103.466	103.266		4.625	103.564	103.564	103.364	
4.750	N/A	N/A	N/A		4.875	103.906	103.906	103.706		4.875	103.805	103.805	103.605		4.875	103.742	103.742	103.542		4.750	103.180	103.180	102.980	

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	100.371	100.371	100.371	2.750	100.371	100.371	100.171	2.750	101.586	101.586	101.386	2.750	100.227	100.227	100.027	2.750	100.227	100.227	100.027	2.750	101.588	101.588	101.388
2.875	100.717	100.717	100.517	2.875	100.717	100.717	100.517	2.875	101.804	101.804	101.604	2.875	100.477	100.477	100.277	2.875	100.477	100.477	100.277	2.875	101.903	101.903	101.703
2.990	100.980	100.980	100.780	2.990	100.980	100.980	100.780	2.990	101.936	101.936	101.736	2.990	100.640	100.640	100.440	2.990	100.640	100.640	100.440	2.990	102.135	102.135	101.935
3.000	101.080	101.080	100.880	3.000	101.080	101.080	100.880	3.000	102.036	102.036	101.836	3.000	100.740	100.740	100.540	3.000	100.740	100.740	100.540	3.000	102.235	102.235	102.035
3.125	101.393	101.393	101.193	3.125	101.393	101.393	101.193	3.125	102.233	102.233	102.033	3.125	100.967	100.967	100.767	3.125	100.967	100.967	100.767	3.125	102.518	102.518	102.318
3.250	101.235	101.235	101.035	3.250	101.173	101.173	100.973	3.250	100.968	100.968	100.768	3.250	100.007	100.007	99.807	3.250	99.945	99.945	99.745	3.250	101.804	101.804	101.604
3.375	101.538	101.538	101.338	3.375	101.476	101.476	101.276	3.375	101.161	101.161	100.961	3.375	100.227	100.227	100.027	3.375	100.165	100.165	99.965	3.375	102.081	102.081	101.881
3.500	101.771	101.771	101.571	3.500	101.709	101.709	101.509	3.500	101.309	101.309	101.109	3.500	100.400	100.400	100.200	3.500	100.338	100.338	100.138	3.500	102.289	102.289	102.089
3.625	102.091	102.091	101.891	3.625	102.029	102.029	101.829	3.625	101.513	101.513	101.313	3.625	100.632	100.632	100.432	3.625	100.570	100.570	100.370	3.625	102.580	102.580	102.380
3.750	101.958	101.958	101.758	3.750	101.958	101.958	101.758	3.750	100.235	100.235	100.035	3.750	99.521	99.521	99.321	3.750	99.521	99.521	99.321	3.750	102.191	102.191	101.991
3.875	102.297	102.297	102.097	3.875	102.297	102.297	102.097	3.875	100.451	100.451	100.251	3.875	99.768	99.768	99.568	3.875	99.768	99.768	99.568	3.875	102.498	102.498	102.298
3.990	102.528	102.528	102.328	3.990	102.528	102.528	102.328	3.990	100.560	100.560	100.360	3.990	99.910	99.910	99.710	3.990	99.910	99.910	99.710	3.990	102.697	102.697	102.497
4.000	102.628	102.628	102.428	4.000	102.628	102.628	102.428	4.000	100.660	100.660	100.460	4.000	100.010	100.010	99.810	4.000	100.010	100.010	99.810	4.000	102.797	102.797	102.597
4.125	102.903	102.903	102.703	4.125	102.903	102.903	102.703	4.125	100.835	100.835	100.635	4.125	100.208	100.208	100.008	4.125	100.208	100.208	100.008	4.125	103.048	103.048	102.848
4.250	103.069	103.069	102.869	4.250	103.069	103.069	102.869	4.250	100.495	100.495	100.295	4.250	100.216	100.216	100.016	4.250	100.216	100.216	100.016	4.250	103.264	103.264	103.064
4.375	103.262	103.262	103.062	4.375	103.262	103.262	103.062	4.375	100.618	100.618	100.418	4.375	100.359	100.359	100.159	4.375	100.359	100.359	100.159	4.375	103.496	103.496	103.296
4.500	103.371	103.371	103.171	4.500	103.428	103.428	103.228	4.500	100.641	100.641	100.441	4.500	100.441	100.441	100.241	4.500	100.441	100.441	100.241	4.500	103.695	103.695	103.495
4.625	103.719	103.719	103.519	4.625	103.781	103.781	103.581	4.625	100.789	100.789	100.589	4.625	100.589	100.589	100.389	4.625	100.589	100.589	100.389	4.625	103.914	103.914	103.714
4.750	103.964	103.964	103.764	4.750	104.027	104.027	103.827	4.750	100.207	100.207	100.007	4.750	100.007	100.007	99.807	4.750	100.007	100.007	99.807	4.750	103.930	103.930	103.730

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ TVT →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%

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

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

[illegible]

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

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

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

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

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

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

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

Loan Size		
\$0 - \$49,999		-2.500
\$50,000 - \$85,000		-1.375
\$85,001 - \$125,000		-0.500
\$125,001 - \$175,000		-0.375
\$175,001 - \$275,000		0.000
\$275,001 up to HB		0.125

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00	UW Fee with option to buy out = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal. <i>For use by mortgage professionals only and should not be distributed to borrowers</i>				



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/9/2020

45 Day Lock Exp.:

11/23/2020

60 Day Lock Exp.:

12/7/2020

W. Rate Sheet Dated: 10/8/2020

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.:

11/9/2020

45 Day Lock Exp.:

11/23/2020

60 Day Lock Exp.:

12/7/2020

W. Rate Sheet Dated: 10/8/2020

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	100.426	100.426	100.171	3.375	101.719	101.719	101.519	3.375	101.719	101.719	101.519	2.750	100.111	100.111	99.856	3.375	100.812	100.812	100.612
2.875	101.095	101.095	100.858	3.500	102.144	102.144	101.944	3.500	102.144	102.144	101.944	2.875	100.780	100.780	100.543	3.500	101.237	101.237	101.037
2.990	101.619	101.619	101.406	3.625	102.368	102.368	102.168	3.625	102.368	102.368	102.168	2.990	101.304	101.304	101.091	3.625	101.461	101.461	101.261
3.000	101.719	101.719	101.506	3.750	101.405	101.405	101.205	3.750	101.405	101.405	101.205	3.000	101.404	101.404	101.191	3.750	100.464	100.464	100.264
3.125	102.000	102.000	101.800	3.875	101.757	101.757	101.557	3.875	101.757	101.757	101.557	3.125	101.685	101.685	101.485	3.875	100.816	100.816	100.616
3.250	101.947	101.947	101.742	3.990	102.050	102.050	101.850	3.990	102.050	102.050	101.850	3.250	101.040	101.040	100.835	3.990	101.109	101.109	100.909
3.375	102.469	102.469	102.269	4.000	102.150	102.150	101.950	4.000	102.150	102.150	101.950	3.375	101.562	101.562	101.362	4.000	101.209	101.209	101.009
3.500	102.894	102.894	102.694	4.125	102.358	102.358	102.158	4.125	102.358	102.358	102.158	3.500	101.987	101.987	101.787	4.125	101.417	101.417	101.217
3.625	103.118	103.118	102.918	4.250	102.514	102.514	102.314	4.250	102.514	102.514	102.314	3.625	102.211	102.211	102.011	4.250	100.728	100.728	100.528
3.750	102.155	102.155	101.955	4.375	102.779	102.779	102.579	4.375	102.779	102.779	102.579	3.750	101.214	101.214	101.014	4.375	100.993	100.993	100.793
3.875	102.507	102.507	102.307	4.500	103.017	103.017	102.817	4.500	103.017	103.017	102.817	3.875	101.566	101.566	101.366	4.500	101.231	101.231	101.031
3.990	102.675	102.675	102.475	4.625	103.131	103.131	102.931	4.625	103.131	103.131	102.931	3.990	101.734	101.734	101.534	4.625	101.345	101.345	101.145
4.000	102.775	102.775	102.575	4.750	103.407	103.407	103.207	4.750	103.407	103.407	103.207	4.000	101.834	101.834	101.634	4.750	100.621	100.621	100.421
4.125	102.983	102.983	102.783	4.875	103.653	103.653	103.453	4.875	103.653	103.653	103.453	4.125	102.042	102.042	101.842	4.875	100.867	100.867	100.667
4.250	103.139	103.139	102.939	4.990	103.904	103.904	103.704	4.990	103.904	103.904	103.704	4.250	101.353	101.353	101.153	4.990	101.118	101.118	100.918
4.375	103.404	103.404	103.204	5.000	104.004	104.004	103.804	5.000	104.004	104.004	103.804	4.375	101.618	101.618	101.418	5.000	101.218	101.218	101.018
4.500	103.642	103.642	103.442	5.125	104.254	104.254	104.054	5.125	104.254	104.254	104.054	4.500	101.856	101.856	101.656	5.125	101.318	101.318	101.118
4.625	103.756	103.756	103.556	5.250	104.399	104.399	104.199	5.250	104.399	104.399	104.199	4.625	101.970	101.970	101.770	5.250	101.313	101.313	101.113
4.750	104.032	104.032	103.832	5.375	105.019	105.019	104.819	5.375	105.019	105.019	104.819	4.750	101.246	101.246	101.046	5.375	101.783	101.783	101.583
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	100.812	100.812	100.612	2.750	100.483	100.483	100.283	3.375	103.039	103.039	102.839	3.375	103.039	103.039	102.839	2.750	100.563	100.563	100.363
3.500	101.237	101.237	101.037	2.875	101.094	101.094	100.894	3.500	103.397	103.397	103.197	3.500	103.397	103.397	103.197	2.875	101.861	101.861	101.661
3.625	101.461	101.461	101.261	2.990	101.501	101.501	101.301	3.625	103.694	103.694	103.494	3.625	103.694	103.694	103.494	2.990	102.078	102.078	101.878
3.750	100.464	100.464	100.264	3.000	101.601	101.601	101.401	3.750	103.896	103.896	103.696	3.750	103.896	103.896	103.696	3.000	102.178	102.178	101.978
3.875	100.816	100.816	100.616	3.125	101.933	101.933	101.733	3.875	103.890	103.890	103.690	3.875	103.890	103.890	103.690	3.125	101.722	101.722	101.522
3.990	101.109	101.109	100.909	3.250	102.072	102.072	101.872	3.990	104.124	104.124	103.924	3.990	104.124	104.124	103.924	3.250	101.961	101.961	101.761
4.000	101.209	101.209	101.009	3.375	102.539	102.539	102.339	4.000	104.224	104.224	104.024	4.000	104.224	104.224	104.024	3.375	102.251	102.251	102.051
4.125	101.417	101.417	101.217	3.500	102.897	102.897	102.697	4.125	104.413	104.413	104.213	4.125	104.413	104.413	104.213	3.500	102.433	102.433	102.233
4.250	100.728	100.728	100.528	3.625	103.194	103.194	102.994	4.250	104.384	104.384	104.184	4.250	104.384	104.384	104.184	3.625	102.392	102.392	102.192
4.375	100.993	100.993	100.793	3.750	102.986	102.986	102.786	4.375	104.581	104.581	104.381	4.375	104.581	104.581	104.381	3.750	102.695	102.695	102.495
4.500	101.231	101.231	101.031	3.875	103.390	103.390	103.190	4.500	105.122	105.122	104.922	4.500	105.122	105.122	104.922	3.875	102.842	102.842	102.642
4.625	101.345	101.345	101.145	3.990	103.624	103.624	103.424	4.625	105.249	105.249	105.049	4.625	105.249	105.249	105.049	3.990	103.062	103.062	102.862
4.750	100.621	100.621	100.421	4.000	103.724	103.724	103.524	4.750	105.650	105.650	105.450	4.750	105.650	105.650	105.450	4.000	103.162	103.162	102.962
4.875	100.867	100.867	100.667	4.125	103.913	103.913	103.713	4.875	105.902	105.902	105.702	4.875	105.902	105.902	105.702	4.125	103.051	103.051	102.851
4.990	101.118	101.118	100.918	4.250	103.884	103.884	103.684	4.990	106.099	106.099	105.899	4.990	106.099	106.099	105.899	4.250	103.255	103.255	103.055
5.000	101.218	101.218	101.018	4.375	104.081	104.081	103.881	5.000	106.199	106.199	105.999	5.000	106.199	106.199	105.999	4.375	103.474	103.474	103.274
5.125	101.318	101.318	101.118	4.500	104.247	104.247	104.047	5.125	106.482	106.482	106.282	5.125	106.482	106.482	106.282	4.500	103.616	103.616	103.416
5.250	101.313	101.313	101.113	4.625	104.374	104.374	104.174	5.250	106.186	106.186	105.986	5.250	106.186	106.186	105.986	4.625	103.981	103.981	103.781
5.375	101.783	101.783	101.583	4.750	104.775	104.775	104.575	5.375	105.435	105.435	105.235	5.375	105.435	105.435	105.235	4.750	103.079	103.079	102.879
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	103.563	103.563	103.363	2.750	103.813	103.813	103.613	2.750	101.850	101.850	101.650	2.750	103.850	103.850	103.650	2.750	104.100	104.100	103.900
2.875	101.986	101.986	101.786	2.875	101.986	101.986	101.786	2.875	102.148	102.148	101.948	2.875	102.273	102.273	102.073	2.875	102.273	102.273	102.073
2.990	102.023	102.023	102.003	2.990	102.203	102.203	102.003	2.990	102.365	102.365	102.165	2.990	102.490	102.490	102.290	2.990	102.490	102.490	102.290
3.000	102.303	102.303	102.103	3.000	102.303	102.303	102.103	3.000	102.465	102.465	102.265	3.000	102.590	102.590	102.390	3.000	102.590	102.590	102.390
3.125	101.847	101.847	101.647	3.125	101.847	101.847	101.647	3.125	101.759	101.759	101.559	3.125	101.884	101.884	101.684	3.125	101.884	101.884	101.684
3.250	102.086	102.086	101.886	3.250	102.086	102.086	101.886	3.250	101.998	101.998	101.798	3.250	102.123	102.123	101.923	3.250	102.123	102.123	101.923
3.375	102.376	102.376	102.176	3.375	102.376	102.376	102.176	3.375	102.288	102.288	102.088	3.375	102.413	102.413	102.213	3.375	102.413	102.413	102.213
3.500	102.558	102.558	102.358	3.500	102.558	102.558	102.358	3.500	102.470	102.470	102.270	3.500	102.595	102.595	102.395	3.500	102.595	102.595	102.395
3.625	102.517	102.517	102.317	3.625	102.517	102.517	102.317	3.625	101.926	101.926	101.726	3.625	102.051	102.051	101.851	3.625	102.051	102.051	101.851
3.750	102.820	102.820	102.620	3.750	102.820	102.820	102.620	3.750	102.229	102.229	102.029	3.750	102.354	102.354	102.154	3.750	102.354	102.354	102.154
3.875	102.967	102.967	102.767	3.875	102.967	102.967	102.767	3.875	102.376	102.376	102.176	3.875	102.501	102.501	102.301				



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.:

11/9/2020

45 Day Lock Exp.:

11/23/2020

60 Day Lock Exp.:

12/7/2020

W. Rate Sheet Dated: 10/8/2020

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	100.426	100.426	100.171	2.750	100.483	100.483	100.283	2.750	101.563	101.563	101.363	2.750	98.761	98.761	98.506	2.750	100.550	100.550	100.350
2.875	101.095	101.095	100.858	2.875	101.094	101.094	100.894	2.875	101.861	101.861	101.661	2.875	99.430	99.430	99.193	2.875	100.848	100.848	100.648
2.990	101.619	101.619	101.406	2.990	101.501	101.501	101.301	2.990	102.078	102.078	101.878	2.990	99.954	99.954	99.741	2.990	101.065	101.065	100.865
3.000	101.719	101.719	101.506	3.000	101.601	101.601	101.401	3.000	102.178	102.178	101.978	3.000	100.054	100.054	99.841	3.000	101.165	101.165	100.965
3.125	102.000	102.000	101.800	3.125	101.933	101.933	101.733	3.125	101.722	101.722	101.522	3.125	100.335	100.335	100.135	3.125	100.459	100.459	100.259
3.250	101.947	101.947	101.742	3.250	102.072	102.072	101.872	3.250	101.961	101.961	101.761	3.250	99.690	99.690	99.485	3.250	100.698	100.698	100.498
3.375	102.469	102.469	102.269	3.375	102.539	102.539	102.339	3.375	102.251	102.251	102.051	3.375	100.212	100.212	100.012	3.375	100.988	100.988	100.788
3.500	102.894	102.894	102.694	3.500	102.897	102.897	102.697	3.500	102.433	102.433	102.233	3.500	100.637	100.637	100.437	3.500	101.170	101.170	100.970
3.625	103.118	103.118	102.918	3.625	103.194	103.194	102.994	3.625	102.392	102.392	102.192	3.625	100.861	100.861	100.661	3.625	100.626	100.626	100.426
3.750	102.155	102.155	101.955	3.750	102.986	102.986	102.786	3.750	102.695	102.695	102.495	3.750	99.864	99.864	99.664	3.750	100.929	100.929	100.729
3.875	102.507	102.507	102.307	3.875	103.390	103.390	103.190	3.875	102.842	102.842	102.642	3.875	100.216	100.216	100.016	3.875	101.076	101.076	100.876
3.990	102.675	102.675	102.475	3.990	103.624	103.624	103.424	3.990	103.062	103.062	102.862	3.990	100.384	100.384	100.184	3.990	101.296	101.296	101.096
4.000	102.775	102.775	102.575	4.000	103.724	103.724	103.524	4.000	103.162	103.162	102.962	4.000	100.484	100.484	100.284	4.000	101.396	101.396	101.196
4.125	102.983	102.983	102.783	4.125	103.913	103.913	103.713	4.125	103.051	103.051	102.851	4.125	100.692	100.692	100.492	4.125	100.791	100.791	100.591
4.250	103.139	103.139	102.939	4.250	103.884	103.884	103.684	4.250	103.255	103.255	103.055	4.250	100.003	100.003	99.803	4.250	100.995	100.995	100.795
4.375	103.404	103.404	103.204	4.375	104.081	104.081	103.881	4.375	103.474	103.474	103.274	4.375	100.268	100.268	100.068	4.375	101.214	101.214	101.014
4.500	103.642	103.642	103.442	4.500	104.247	104.247	104.047	4.500	103.616	103.616	103.416	4.500	100.506	100.506	100.306	4.500	101.356	101.356	101.156
4.625	103.756	103.756	103.556	4.625	104.374	104.374	104.174	4.625	102.981	102.981	102.781	4.625	100.620	100.620	100.420	4.625	98.749	98.749	98.549
4.750	104.032	104.032	103.832	4.750	104.775	104.775	104.575	4.750	103.079	103.079	102.879	4.750	99.896	99.896	99.696	4.750	99.982	99.982	99.782

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%	97.01 - 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.:

11/9/2020

45 Day Lock Exp.:

11/23/2020

60 Day Lock Exp.:

12/7/2020

W. Rate Sheet Dated: 10/8/2020

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)