

W. Rate Sheet Dated: 10/16/2020

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	100.724	100.724	100.302	2.500	100.152	100.152	99.731	2.250	98.658	98.658	98.358	3.125	96.248	96.248	95.948
2.625	100.728	100.728	100.306	2.625	100.155	100.155	99.733	2.500	98.663	98.663	98.363	3.250	97.749	97.749	97.449
2.750	101.264	101.264	100.873	2.750	100.193	100.193	99.802	2.625	98.666	98.666	98.366	3.375	97.745	97.745	97.445
2.875	101.267	101.267	100.877	2.875	100.195	100.195	99.805	2.750	99.001	99.001	98.701	3.500	97.746	97.746	97.446
3.000	101.271	101.271	100.880	3.000	100.198	100.198	99.808	2.875	99.004	99.004	98.704	3.625	97.748	97.748	97.448
3.125	101.274	101.274	100.883	3.125	100.201	100.201	99.810	3.000	99.006	99.006	98.706	Margin = 2.250		Index = 0.130	
3.250	101.310	101.310	101.010	3.250	99.989	99.989	99.689	3.125	99.009	99.009	98.709	30 Year OTC			
3.375	101.313	101.313	101.013	3.375	99.991	99.991	99.691	3.250	101.094	101.094	100.794	Rate	30 Day	45 Day	60 Day
3.500	101.316	101.316	101.016	3.500	100.006	100.006	99.706	3.375	101.096	101.096	100.796	4.000	101.431	101.431	100.931
3.625	101.320	101.320	101.020	3.625	100.008	100.008	99.708	3.500	101.153	101.153	100.853	4.125	101.434	101.434	100.934
3.750	102.409	102.409	102.056	3.750	101.782	101.782	101.429	3.625	101.156	101.156	100.856	4.375	102.266	102.266	101.766
3.875	102.312	102.312	101.959	3.875	101.784	101.784	101.431	3.750	102.223	102.223	101.923	4.500	102.254	102.254	101.754
4.000	102.306	102.306	101.953	4.000	101.772	101.772	101.419	3.875	102.224	102.224	101.924	4.625	102.257	102.257	101.757
4.125	102.309	102.309	101.955	4.125	101.774	101.774	101.421	4.000	102.213	102.213	101.913	4.875	102.595	102.595	102.095
4.250	103.238	103.238	103.038	4.250	102.596	102.596	102.396	4.125	102.215	102.215	101.915	5.000	102.584	102.584	102.084
4.375	103.141	103.141	102.941	4.375	102.598	102.598	102.398	4.250	102.693	102.693	102.393	5.125	102.586	102.586	102.086
4.500	103.129	103.129	102.929	4.500	102.587	102.587	102.387	4.375	102.695	102.695	102.395	5.500	103.789	103.789	103.289
4.625	103.132	103.132	102.932	4.625	102.589	102.589	102.389	4.500	102.683	102.683	102.383	5.625	103.791	103.791	103.291
6.250	104.827	104.827	104.627	6.250	103.978	103.978	103.778	4.625	102.685	102.685	102.385	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	102.100	102.000	102.000	101.578	2.500	102.000	101.900	101.900	101.478	2.250	100.897	100.797	100.797	100.497
2.625	102.100	102.000	102.000	101.578	2.625	102.000	101.900	101.900	101.478	2.375	100.899	100.799	100.799	100.499
2.750	102.897	102.797	102.797	102.406	2.750	102.797	102.697	102.697	102.306	2.500	100.899	100.799	100.799	100.499
2.875	102.900	102.800	102.800	102.409	2.875	102.799	102.699	102.699	102.309	2.625	100.899	100.799	100.799	100.499
3.000	102.900	102.800	102.800	102.409	3.000	102.799	102.699	102.699	102.309	2.750	101.231	101.131	101.131	100.831
3.125	102.900	102.800	102.800	102.409	3.125	102.799	102.699	102.699	102.309	2.875	101.243	101.143	101.143	100.843
3.250	102.683	102.583	102.583	102.283	3.250	102.584	102.484	102.484	102.184	3.000	101.243	101.143	101.143	100.843
3.375	102.697	102.597	102.597	102.297	3.375	102.596	102.496	102.496	102.196	3.125	101.243	101.143	101.143	100.843
3.500	102.697	102.597	102.597	102.297	3.500	102.608	102.508	102.508	102.208	3.250	103.326	103.226	103.226	102.926
3.625	102.697	102.597	102.597	102.297	3.625	102.596	102.496	102.496	102.196	3.375	103.336	103.236	103.236	102.936
3.750	103.683	103.583	103.583	103.230	3.750	103.617	103.517	103.517	103.164	3.500	103.391	103.291	103.291	102.991
3.875	103.696	103.596	103.596	103.243	3.875	103.595	103.495	103.495	103.142	3.625	103.336	103.236	103.236	102.936
4.000	103.687	103.587	103.587	103.234	4.000	103.582	103.482	103.482	103.129	3.750	104.401	104.301	104.301	104.001

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

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.681	98.681	98.181	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.684	98.684	98.184				
3.875	100.306	100.306	99.806	6.250	103.750	103.750	103.500	4.375	99.516	99.516	99.016				
								30 yr DPA "3.5% DPA ; Lender Paid Only"							
4.000	100.313	100.313	99.813					4.500	99.504	99.504	99.004	Rate	30 Day	45 Day	60 Day
4.125	100.310	100.310	99.810					4.625	99.507	99.507	99.007	6.250	102.750	102.750	102.250
4.250	101.137	101.137	100.637					4.875	99.845	99.845	99.345	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.134	101.134	100.634					5.000	99.834	99.834	99.334				
4.500	101.146	101.146	100.646					5.125	99.836	99.836	99.336				
4.625	101.143	101.143	100.643					5.500	101.039	101.039	100.539				
4.750	101.494	101.494	100.994					5.625	101.041	101.041	100.541				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250				

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

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/16/2020

45 Day Lock Exp.:

11/30/2020

60 Day Lock Exp.:

12/15/2020

W. Rate Sheet Dated: 10/16/2020

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	95.733	95.733	95.433
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	97.906	97.906	97.606	3.500	97.496	97.496	97.196
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.909	97.909	97.609	3.625	97.498	97.498	97.198
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.911	97.911	97.611	Margin = 2.250		Index = .130	
3.250	100.722	100.722	100.422	3.250	99.831	99.831	99.531	3.125	97.914	97.914	97.614	30 Year OTC			
3.375	100.726	100.726	100.426	3.375	99.834	99.834	99.534	3.250	100.936	100.936	100.636	Rate	30 Day	45 Day	60 Day
3.500	100.729	100.729	100.429	3.500	99.848	99.848	99.548	3.375	100.939	100.939	100.639	3.250	98.847	98.847	98.347
3.625	100.732	100.732	100.432	3.625	99.851	99.851	99.551	3.500	100.996	100.996	100.696	3.375	98.851	98.851	98.351
3.750	100.509	100.509	100.156	3.750	100.312	100.312	99.959	3.625	100.998	100.998	100.698	3.500	98.854	98.854	98.354
3.875	100.412	100.412	100.059	3.875	100.314	100.314	99.961	3.750	100.753	100.753	100.453	3.625	98.857	98.857	98.357
4.000	100.406	100.406	100.053	4.000	100.302	100.302	99.949	3.875	N/A	N/A	N/A	3.750	99.534	99.534	99.034
4.125	100.409	100.409	100.055	4.125	100.304	100.304	99.951	4.000	N/A	N/A	N/A	3.875	99.537	99.537	99.037
4.250	100.776	100.776	100.576	4.250	100.564	100.564	100.364	4.125	N/A	N/A	N/A	4.000	99.531	99.531	99.031
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	99.534	99.534	99.034
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	99.801	99.801	99.301
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	101.745	101.645	101.645	101.345	3.250	101.647	101.547	101.547	101.247	2.750	98.450	98.350	98.350	98.050
3.375	101.759	101.659	101.659	101.359	3.375	101.659	101.559	101.559	101.259	2.875	98.462	98.362	98.362	98.062
3.500	101.759	101.659	101.659	101.359	3.500	101.670	101.570	101.570	101.270	3.000	98.462	98.362	98.362	98.062
3.625	101.759	101.659	101.659	101.359	3.625	101.658	101.558	101.558	101.258	3.125	98.462	98.362	98.362	98.062
3.750	101.433	101.333	101.333	100.980	3.750	101.367	101.267	101.267	100.914	3.250	100.201	100.101	100.101	99.801
3.875	101.446	101.346	101.346	100.993	3.875	101.345	101.245	101.245	100.892	3.375	100.211	100.111	100.111	99.811
4.000	101.437	101.337	101.337	100.984	4.000	101.332	101.232	101.232	100.879	3.500	100.266	100.166	100.166	99.866
4.125	101.446	101.346	101.346	100.993	4.125	101.345	101.245	101.245	100.892	3.625	100.211	100.111	100.111	99.811
4.250	101.711	101.611	101.611	101.411	4.250	101.603	101.503	101.503	101.303	3.750	101.276	101.176	101.176	100.876

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				
Borrower Paid Comp Only				Lender Paid Only				4.500	N/A	N/A	N/A	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)	



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.: 11/16/2020
45 Day Lock Exp.: 11/30/2020
60 Day Lock Exp.: 12/15/2020

W. Rate Sheet Dated: 10/16/2020

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day						
2.750	100.470	100.470	100.270	2.375	96.378	96.378	96.178	2.750	99.522	99.522	99.322	2.750	99.971	99.971	99.771	2.750	99.971	99.971	99.771	2.750	99.971	99.971	99.771	2.750	98.823	98.823	98.623	2.750	98.823	98.823	98.623	2.750	98.823	98.823	98.623	2.750	98.823	98.823	98.623	2.750	98.823	98.823	98.623	2.750	98.823	98.823	98.623	2.750	98.823	98.823	98.623						
2.875	101.096	101.096	100.896	2.500	97.494	97.494	97.294	2.875	100.210	100.210	100.010	2.875	100.540	100.540	100.340	2.875	100.540	100.540	100.340	2.875	100.540	100.540	100.340	2.875	99.454	99.454	99.254	2.875	99.454	99.454	99.254	2.875	99.454	99.454	99.254	2.875	99.454	99.454	99.254	2.875	99.454	99.454	99.254	2.875	99.454	99.454	99.254	2.875	99.454	99.454	99.254						
2.990	101.498	101.498	101.298	2.625	98.577	98.577	98.377	2.990	100.662	100.662	100.462	2.990	100.844	100.844	100.644	2.990	100.844	100.844	100.644	2.990	100.844	100.844	100.644	2.990	99.808	99.808	99.608	2.990	99.808	99.808	99.608	2.990	99.808	99.808	99.608	2.990	99.808	99.808	99.608	2.990	99.808	99.808	99.608	2.990	99.808	99.808	99.608	2.990	99.808	99.808	99.608						
3.000	101.598	101.598	101.398	2.750	99.522	99.522	99.322	3.000	100.762	100.762	100.562	3.000	100.944	100.944	100.744	3.000	100.944	100.944	100.744	3.000	100.944	100.944	100.744	3.000	99.908	99.908	99.708	3.000	99.908	99.908	99.708	3.000	99.908	99.908	99.708	3.000	99.908	99.908	99.708	3.000	99.908	99.908	99.708	3.000	99.908	99.908	99.708	3.000	99.908	99.908	99.708						
3.125	101.962	101.962	101.762	2.875	100.210	100.210	100.010	3.125	101.514	101.514	101.314	3.125	101.125	101.125	100.925	3.125	101.125	101.125	100.925	3.125	101.125	101.125	100.925	3.125	100.509	100.509	100.309	3.125	100.509	100.509	100.309	3.125	100.509	100.509	100.309	3.125	100.509	100.509	100.309	3.125	100.509	100.509	100.309	3.125	100.509	100.509	100.309	3.125	100.509	100.509	100.309						
3.250	101.914	101.914	101.714	2.990	100.662	100.662	100.462	3.250	102.366	102.366	102.166	3.250	101.112	101.112	100.912	3.250	101.112	101.112	100.912	3.250	101.112	101.112	100.912	3.250	100.912	100.912	100.712	3.250	100.912	100.912	100.712	3.250	100.912	100.912	100.712	3.250	100.912	100.912	100.712	3.250	100.912	100.912	100.712	3.250	100.912	100.912	100.712	3.250	100.912	100.912	100.712						
3.375	102.383	102.383	102.183	3.000	100.762	100.762	100.562	3.375	102.883	102.883	102.683	3.375	101.547	101.547	101.347	3.375	101.547	101.547	101.347	3.375	101.547	101.547	101.347	3.375	101.347	101.347	101.147	3.375	101.347	101.347	101.147	3.375	101.347	101.347	101.147	3.375	101.347	101.347	101.147	3.375	101.347	101.347	101.147	3.375	101.347	101.347	101.147	3.375	101.347	101.347	101.147						
3.500	102.741	102.741	102.541	3.125	101.546	101.546	101.346	3.500	103.277	103.277	103.077	3.500	101.831	101.831	101.631	3.500	101.831	101.831	101.631	3.500	101.831	101.831	101.631	3.500	101.631	101.631	101.431	3.500	101.631	101.631	101.431	3.500	101.631	101.631	101.431	3.500	101.631	101.631	101.431	3.500	101.631	101.631	101.431	3.500	101.631	101.631	101.431	3.500	101.631	101.631	101.431						
3.625	103.015	103.015	102.815	3.250	102.366	102.366	102.166	3.625	103.579	103.579	103.379	3.625	101.970	101.970	101.770	3.625	101.970	101.970	101.770	3.625	101.970	101.970	101.770	3.625	101.770	101.770	101.570	3.625	101.770	101.770	101.570	3.625	101.770	101.770	101.570	3.625	101.770	101.770	101.570	3.625	101.770	101.770	101.570	3.625	101.770	101.770	101.570	3.625	101.770	101.770	101.570						
3.750	102.260	102.260	102.060	3.375	102.883	102.883	102.683	3.750	103.095	103.095	102.895	3.750	101.181	101.181	100.981	3.750	101.181	101.181	100.981	3.750	101.181	101.181	100.981	3.750	100.981	100.981	100.781	3.750	100.981	100.981	100.781	3.750	100.981	100.981	100.781	3.750	100.981	100.981	100.781	3.750	100.981	100.981	100.781	3.750	100.981	100.981	100.781	3.750	100.981	100.981	100.781						
3.875	102.617	102.617	102.417	3.500	102.777	102.777	102.577	3.875	103.489	103.489	103.289	3.875	101.512	101.512	101.312	3.875	101.512	101.512	101.312	3.875	101.512	101.512	101.312	3.875	101.312	101.312	101.112	3.875	101.312	101.312	101.112	3.875	101.312	101.312	101.112	3.875	101.312	101.312	101.112	3.875	101.312	101.312	101.112	3.875	101.312	101.312	101.112	3.875	101.312	101.312	101.112						
3.990	102.770	102.770	102.570	3.625	103.579	103.579	103.379	3.990	103.665	103.665	103.465	3.990	101.632	101.632	101.432	3.990	101.632	101.632	101.432	3.990	101.632	101.632	101.432	3.990	101.432	101.432	101.232	3.990	101.432	101.432	101.232	3.990	101.432	101.432	101.232	3.990	101.432	101.432	101.232	3.990	101.432	101.432	101.232	3.990	101.432	101.432	101.232	3.990	101.432	101.432	101.232						
4.000	102.870	102.870	102.670	3.750	103.095	103.095	102.895	4.000	103.765	103.765	103.565	4.000	101.732	101.732	101.532	4.000	101.732	101.732	101.532	4.000	101.732	101.732	101.532	4.000	101.532	101.532	101.332	4.000	101.532	101.532	101.332	4.000	101.532	101.532	101.332	4.000	101.532	101.532	101.332	4.000	101.532	101.532	101.332	4.000	101.532	101.532	101.332	4.000	101.532	101.532	101.332						
4.125	103.093	103.093	102.893	3.875	103.489	103.489	103.289	4.125	104.236	104.236	104.036	4.125	101.863	101.863	101.663	4.125	101.863	101.863	101.663	4.125	101.863	101.863	101.663	4.125	101.663	101.663	101.463	4.125	101.663	101.663	101.463	4.125	101.663	101.663	101.463	4.125	101.663	101.663	101.463	4.125	101.663	101.663	101.463	4.125	101.663	101.663	101.463	4.125	101.663	101.663	101.463						
4.250	103.193	103.193	102.993	3.990	103.665	103.665	103.465	4.250	104.789	104.789	104.589	4.250	102.033	102.033	101.833	4.250	102.033	102.033	101.833	4.250	102.033	102.033	101.833	4.250	101.833	101.833	101.633	4.250	101.833	101.833	101.633	4.250	101.833	101.833	101.633	4.250	101.833	101.833	101.633	4.250	101.833	101.833	101.633	4.250	101.833	101.833	101.633	4.250	101.833	101.833	101.633						
4.375	103.459	103.459	103.259	4.000	103.765	103.765	103.565	4.375	105.938	105.938	105.738	4.375	102.618	102.618	102.418	4.375	102.618	102.618	102.418	4.375	102.618	102.618	102.418	4.375	102.418	102.418	102.218	4.375	102.418	102.418	102.218	4.375	102.418	102.418	102.218	4.375	102.418	102.418	102.218	4.375	102.418	102.418	102.218	4.375	102.418	102.418	102.218	4.375	102.418	102.418	102.218						
4.500	103.707	103.707	103.507	4.125	104.258	104.258	104.058	4.500	N/A	N/A	N/A	4.500	102.831	102.831	102.631	4.500	102.831	102.831	102.631	4.500	102.831	102.831	102.631	4.500	102.631	102.631	102.431	4.500	102.631	102.631	102.431	4.500	102.631	102.631	102.431	4.500	102.631	102.631	102.431	4.500	102.631	102.631	102.431	4.500	102.631	102.631	102.431	4.500	102.631	102.631	102.431						
4.625	103.890	103.890	103.690	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	102.951	102.951	102.751	4.625	102.951	102.951	102.751	4.625	102.951	102.951	102.751	4.625	102.751	102.751	102.551	4.625	102.751	102.751	102.551	4.625	102.751	102.751	102.551	4.625	102.751	102.751	102.551	4.625	102.751	102.751	102.551	4.625	102.751	102.751	102.551	4.625	102.751	102.751	102.551						
4.750	104.247	104.247	104.047	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	101.091	101.091	100.891	4.750	101.091	101.091	100.891	4.750	101.091	101.091	100.891	4.750	100.891	100.891	100.691	4.750	100.891	100.891	100.691	4.750	100.891	100.891																							



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.:

11/16/2020

45 Day Lock Exp.:

11/30/2020

60 Day Lock Exp.:

12/15/2020

W. Rate Sheet Dated: 10/16/2020

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.:

11/16/2020

45 Day Lock Exp.:

11/30/2020

60 Day Lock Exp.:

12/15/2020

W. Rate Sheet Dated: 10/16/2020

Release Time: 10:00 am ET

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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	100.417	100.417	100.178	3.375	101.657	101.657	101.457	3.375	101.657	101.657	101.457	2.750	100.102	100.102	99.863	3.375	100.750	100.750	100.550
2.875	101.077	101.077	100.854	3.500	102.067	102.067	101.867	3.500	102.067	102.067	101.867	2.875	100.762	100.762	100.539	3.500	101.160	101.160	100.960
2.990	101.595	101.595	101.390	3.625	102.291	102.291	102.091	3.625	102.291	102.291	102.091	2.990	101.280	101.280	101.075	3.625	101.384	101.384	101.184
3.000	101.695	101.695	101.490	3.750	101.428	101.428	101.228	3.750	101.428	101.428	101.228	3.000	101.380	101.380	101.175	3.750	100.487	100.487	100.287
3.125	101.982	101.982	101.782	3.875	101.760	101.760	101.560	3.875	101.760	101.760	101.560	3.125	101.667	101.667	101.467	3.875	100.819	100.819	100.619
3.250	101.891	101.891	101.681	3.990	102.039	102.039	101.839	3.990	102.039	102.039	101.839	3.250	100.984	100.984	100.774	3.990	101.098	101.098	100.898
3.375	102.407	102.407	102.207	4.000	102.139	102.139	101.939	4.000	102.139	102.139	101.939	3.375	101.500	101.500	101.300	4.000	101.198	101.198	100.998
3.500	102.817	102.817	102.617	4.125	102.342	102.342	102.142	4.125	102.342	102.342	102.142	3.500	101.910	101.910	101.710	4.125	101.401	101.401	101.201
3.625	103.041	103.041	102.841	4.250	102.386	102.386	102.186	4.250	102.386	102.386	102.186	3.625	102.134	102.134	101.934	4.250	100.600	100.600	100.400
3.750	102.178	102.178	101.978	4.375	102.641	102.641	102.441	4.375	102.641	102.641	102.441	3.750	101.237	101.237	101.037	4.375	100.855	100.855	100.655
3.875	102.510	102.510	102.310	4.500	102.870	102.870	102.670	4.500	102.870	102.870	102.670	3.875	101.569	101.569	101.369	4.500	101.084	101.084	100.884
3.990	102.664	102.664	102.464	4.625	102.981	102.981	102.781	4.625	102.981	102.981	102.781	3.990	101.723	101.723	101.523	4.625	101.195	101.195	100.995
4.000	102.764	102.764	102.564	4.750	103.413	103.413	103.213	4.750	103.413	103.413	103.213	4.000	101.823	101.823	101.623	4.750	100.627	100.627	100.427
4.125	102.967	102.967	102.767	4.875	103.649	103.649	103.449	4.875	103.649	103.649	103.449	4.125	102.026	102.026	101.826	4.875	100.863	100.863	100.663
4.250	103.011	103.011	102.811	4.990	103.894	103.894	103.694	4.990	103.894	103.894	103.694	4.250	101.225	101.225	101.025	4.990	101.108	101.108	100.908
4.375	103.266	103.266	103.066	5.000	103.994	103.994	103.794	5.000	103.994	103.994	103.794	4.375	101.480	101.480	101.280	5.000	101.208	101.208	101.008
4.500	103.495	103.495	103.295	5.125	104.240	104.240	104.040	5.125	104.240	104.240	104.040	4.500	101.709	101.709	101.509	5.125	101.304	101.304	101.104
4.625	103.606	103.606	103.406	5.250	104.251	104.251	104.051	5.250	104.251	104.251	104.051	4.625	101.820	101.820	101.620	5.250	101.165	101.165	100.965
4.750	104.038	104.038	103.775	5.375	104.869	104.869	104.669	5.375	104.869	104.869	104.669	4.750	101.252	101.252	101.052	5.375	101.633	101.633	101.433
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	100.750	100.750	100.550	2.750	100.502	100.502	100.302	3.375	103.024	103.024	102.824	3.375	103.024	103.024	102.824	2.750	101.521	101.521	101.321
3.500	101.160	101.160	100.960	2.875	101.097	101.097	100.897	3.500	103.368	103.368	103.168	3.500	103.368	103.368	103.168	2.875	101.820	101.820	101.620
3.625	101.384	101.384	101.184	2.990	101.485	101.485	101.285	3.625	103.640	103.640	103.440	3.625	103.640	103.640	103.440	2.990	102.028	102.028	101.828
3.750	100.487	100.487	100.287	3.000	101.585	101.585	101.385	3.750	103.472	103.472	103.272	3.750	103.472	103.472	103.272	3.000	102.128	102.128	101.928
3.875	100.819	100.819	100.619	3.125	101.907	101.907	101.707	3.875	103.868	103.868	103.668	3.875	103.868	103.868	103.668	3.125	101.653	101.653	101.453
3.990	101.098	101.098	100.898	3.250	102.005	102.005	101.805	3.990	104.099	104.099	103.899	3.990	104.099	104.099	103.899	3.250	101.885	101.885	101.685
4.000	101.198	101.198	100.998	3.375	102.524	102.524	102.324	4.000	104.199	104.199	103.999	4.000	104.199	104.199	103.999	3.375	102.169	102.169	101.969
4.125	101.401	101.401	101.201	3.500	102.868	102.868	102.668	4.125	104.388	104.388	104.188	4.125	104.388	104.388	104.188	3.500	102.354	102.354	102.154
4.250	100.600	100.600	100.400	3.625	103.140	103.140	102.940	4.250	104.289	104.289	104.089	4.250	104.289	104.289	104.089	3.625	102.479	102.479	102.279
4.375	100.855	100.855	100.655	3.750	102.972	102.972	102.772	4.375	104.485	104.485	104.285	4.375	104.485	104.485	104.285	3.750	102.778	102.778	102.578
4.500	101.084	101.084	100.884	3.875	103.368	103.368	103.168	4.500	105.026	105.026	104.826	4.500	105.026	105.026	104.826	3.875	102.922	102.922	102.722
4.625	101.195	101.195	100.995	3.990	103.599	103.599	103.399	4.625	105.154	105.154	104.954	4.625	105.154	105.154	104.954	3.990	103.133	103.133	102.933
4.750	100.627	100.627	100.427	4.000	103.699	103.699	103.499	4.750	105.632	105.632	105.432	4.750	105.632	105.632	105.432	4.000	103.233	103.233	103.033
4.875	100.863	100.863	100.663	4.125	103.888	103.888	103.688	4.875	105.885	105.885	105.685	4.875	105.885	105.885	105.685	4.125	103.149	103.149	102.949
4.990	101.108	101.108	100.908	4.250	103.789	103.789	103.589	4.990	106.083	106.083	105.883	4.990	106.083	106.083	105.883	4.250	103.348	103.348	103.148
5.000	101.208	101.208	101.008	4.375	103.985	103.985	103.785	5.000	106.183	106.183	105.983	5.000	106.183	106.183	105.983	4.375	103.561	103.561	103.361
5.125	101.304	101.304	101.104	4.500	104.151	104.151	103.951	5.125	106.468	106.468	106.268	5.125	106.468	106.468	106.268	4.500	103.701	103.701	103.501
5.250	101.165	101.165	100.965	4.625	104.279	104.279	104.079	5.250	106.661	106.661	106.461	5.250	106.661	106.661	106.461	4.625	103.262	103.262	103.062
5.375	101.633	101.633	101.433	4.750	104.757	104.757	104.557	5.375	105.311	105.311	105.111	5.375	105.311	105.311	105.111	4.750	103.359	103.359	103.159
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	103.521	103.521	103.321	2.750	103.771	103.771	103.571	2.750	101.808	101.808	101.608	2.750	103.808	103.808	103.608	2.750	104.058	104.058	103.858
2.875	101.945	101.945	101.745	2.875	101.945	101.945	101.745	2.875	102.107	102.107	101.907	2.875	102.232	102.232	102.032	2.875	102.232	102.232	102.032
2.990	102.153	102.153	101.953	2.990	102.153	102.153	101.953	2.990	102.315	102.315	102.115	2.990	102.440	102.440	102.240	2.990	102.440	102.440	102.240
3.000	102.253	102.253	102.053	3.000	102.253	102.253	102.053	3.000	102.415	102.415	102.215	3.000	102.540	102.540	102.340	3.000	102.540	102.540	102.340
3.125	101.778	101.778	101.578	3.125	101.778	101.778	101.578	3.125	101.690	101.690	101.490	3.125	101.815	101.815	101.615	3.125	101.815	101.815	101.615
3.250	102.010	102.010	101.810	3.250	102.010	102.010	101.810	3.250	101.922	101.922	101.722	3.250	102.047	102.047	101.847	3.250	102.047	102.047	101.847
3.375	102.294	102.294	102.094	3.375	102.294	102.294	102.094	3.375											



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/16/2020

45 Day Lock Exp.: 11/30/2020

60 Day Lock Exp.: 12/15/2020

W. Rate Sheet Dated: 10/16/2020

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	100.417	100.417	100.178	2.750	100.502	100.502	100.302	2.750	101.521	101.521	101.321	2.750	98.752	98.752	98.513	2.750	100.508	100.508	100.308
2.875	101.077	101.077	100.854	2.875	101.097	101.097	100.897	2.875	101.820	101.820	101.620	2.875	99.412	99.412	99.189	2.875	100.807	100.807	100.607
2.990	101.595	101.595	101.390	2.990	101.485	101.485	101.285	2.990	102.028	102.028	101.828	2.990	99.930	99.930	99.725	2.990	101.015	101.015	100.815
3.000	101.695	101.695	101.490	3.000	101.585	101.585	101.385	3.000	102.128	102.128	101.928	3.000	100.030	100.030	99.825	3.000	101.115	101.115	100.915
3.125	101.982	101.982	101.782	3.125	101.907	101.907	101.707	3.125	101.653	101.653	101.453	3.125	100.317	100.317	100.117	3.125	100.390	100.390	100.190
3.250	101.891	101.891	101.681	3.250	102.005	102.005	101.805	3.250	101.885	101.885	101.685	3.250	99.634	99.634	99.424	3.250	100.622	100.622	100.422
3.375	102.407	102.407	102.207	3.375	102.524	102.524	102.324	3.375	102.169	102.169	101.969	3.375	100.150	100.150	99.950	3.375	100.906	100.906	100.706
3.500	102.817	102.817	102.617	3.500	102.868	102.868	102.668	3.500	102.354	102.354	102.154	3.500	100.560	100.560	100.360	3.500	101.091	101.091	100.891
3.625	103.041	103.041	102.841	3.625	103.140	103.140	102.940	3.625	102.479	102.479	102.279	3.625	100.784	100.784	100.584	3.625	100.713	100.713	100.513
3.750	102.178	102.178	101.978	3.750	102.972	102.972	102.772	3.750	102.778	102.778	102.578	3.750	99.887	99.887	99.687	3.750	101.012	101.012	100.812
3.875	102.510	102.510	102.310	3.875	103.368	103.368	103.168	3.875	102.922	102.922	102.722	3.875	100.219	100.219	100.019	3.875	101.156	101.156	100.956
3.990	102.664	102.664	102.464	3.990	103.599	103.599	103.399	3.990	103.133	103.133	102.933	3.990	100.373	100.373	100.173	3.990	101.367	101.367	101.167
4.000	102.764	102.764	102.564	4.000	103.699	103.699	103.499	4.000	103.233	103.233	103.033	4.000	100.473	100.473	100.273	4.000	101.467	101.467	101.267
4.125	102.967	102.967	102.767	4.125	103.888	103.888	103.688	4.125	103.149	103.149	102.949	4.125	100.676	100.676	100.476	4.125	100.889	100.889	100.689
4.250	103.011	103.011	102.811	4.250	103.789	103.789	103.589	4.250	103.348	103.348	103.148	4.250	99.875	99.875	99.675	4.250	101.088	101.088	100.888
4.375	103.266	103.266	103.066	4.375	103.985	103.985	103.785	4.375	103.561	103.561	103.361	4.375	100.130	100.130	99.930	4.375	101.301	101.301	101.101
4.500	103.495	103.495	103.295	4.500	104.151	104.151	103.951	4.500	103.701	103.701	103.501	4.500	100.359	100.359	100.159	4.500	101.441	101.441	101.241
4.625	103.606	103.606	103.406	4.625	104.279	104.279	104.079	4.625	103.262	103.262	103.062	4.625	100.470	100.470	100.270	4.625	99.030	99.030	98.830
4.750	104.038	104.038	103.775	4.750	104.757	104.757	104.503	4.750	103.359	103.359	103.159	4.750	99.902	99.902	99.639	4.750	100.262	100.262	100.062

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

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

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

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/16/2020

45 Day Lock Exp.:

11/30/2020

60 Day Lock Exp.:

12/15/2020

W. Rate Sheet Dated: 10/16/2020

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 ¹IA, 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)