

W. Rate Sheet Dated: 10/20/2020

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	100.318	100.318	99.880	2.500	99.746	99.746	99.308	2.250	98.598	98.598	98.298	3.125	96.249	96.249	95.949
2.625	100.321	100.321	99.884	2.625	99.749	99.749	99.311	2.500	98.603	98.603	98.303	3.250	97.745	97.745	97.445
2.750	100.888	100.888	100.467	2.750	99.817	99.817	99.396	2.625	98.606	98.606	98.306	3.375	97.746	97.746	97.446
2.875	100.892	100.892	100.470	2.875	99.820	99.820	99.398	2.750	98.929	98.929	98.629	3.500	97.748	97.748	97.448
3.000	100.895	100.895	100.473	3.000	99.823	99.823	99.401	2.875	98.932	98.932	98.632	3.625	97.749	97.749	97.449
3.125	100.899	100.899	100.477	3.125	99.825	99.825	99.403	3.000	98.934	98.934	98.634	Margin = 2.250		Index = 0.130	
3.250	101.325	101.325	101.025	3.250	100.004	100.004	99.704	3.125	98.936	98.936	98.636	30 Year OTC			
3.375	101.329	101.329	101.029	3.375	100.019	100.019	99.719	3.250	101.218	101.218	100.918	Rate	30 Day	45 Day	60 Day
3.500	101.332	101.332	101.032	3.500	100.021	100.021	99.721	3.375	101.270	101.270	100.970	4.000	101.493	101.493	100.993
3.625	101.334	101.334	101.034	3.625	100.053	100.053	99.753	3.500	101.273	101.273	100.973	4.125	101.504	101.504	101.004
3.750	102.472	102.472	102.172	3.750	101.844	101.844	101.544	3.625	101.343	101.343	101.043	4.375	102.440	102.440	101.940
3.875	102.366	102.366	102.066	3.875	101.833	101.833	101.533	3.750	102.244	102.244	101.944	4.500	102.442	102.442	101.942
4.000	102.368	102.368	102.068	4.000	101.835	101.835	101.535	3.875	102.232	102.232	101.932	4.625	102.444	102.444	101.944
4.125	102.379	102.379	102.079	4.125	101.836	101.836	101.536	4.000	102.234	102.234	101.934	4.875	102.644	102.644	102.144
4.250	103.426	103.426	103.226	4.250	102.783	102.783	102.583	4.125	102.235	102.235	101.935	5.000	102.647	102.647	102.147
4.375	103.315	103.315	103.115	4.375	102.772	102.772	102.572	4.250	102.792	102.792	102.492	5.125	102.648	102.648	102.148
4.500	103.317	103.317	103.117	4.500	102.774	102.774	102.574	4.375	102.781	102.781	102.481	5.500	103.601	103.601	103.101
4.625	103.319	103.319	103.119	4.625	102.775	102.775	102.575	4.500	102.782	102.782	102.482	5.625	103.603	103.603	103.103
6.250	105.764	105.764	105.564	6.250	104.915	104.915	104.715	4.625	102.784	102.784	102.484	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	102.021	101.921	101.921	101.484	2.500	101.921	101.821	101.821	101.384	2.250	101.135	101.035	101.035	100.735
2.625	102.021	101.921	101.921	101.484	2.625	101.921	101.821	101.821	101.384	2.375	101.138	101.038	101.038	100.738
2.750	102.850	102.750	102.750	102.328	2.750	102.750	102.650	102.650	102.228	2.500	101.137	101.037	101.037	100.737
2.875	102.853	102.753	102.753	102.331	2.875	102.752	102.652	102.652	102.231	2.625	101.137	101.037	101.037	100.737
3.000	102.853	102.753	102.753	102.331	3.000	102.752	102.652	102.652	102.230	2.750	101.458	101.358	101.358	101.058
3.125	102.853	102.753	102.753	102.331	3.125	102.752	102.652	102.652	102.230	2.875	101.469	101.369	101.369	101.069
3.250	103.026	102.926	102.926	102.626	3.250	102.929	102.829	102.829	102.529	3.000	101.469	101.369	101.369	101.069
3.375	103.040	102.940	102.940	102.640	3.375	102.952	102.852	102.852	102.552	3.125	101.469	101.369	101.369	101.069
3.500	103.040	102.940	102.940	102.640	3.500	102.939	102.839	102.839	102.539	3.250	103.748	103.648	103.648	103.348
3.625	103.039	102.939	102.939	102.639	3.625	102.969	102.869	102.869	102.569	3.375	103.808	103.708	103.708	103.408
3.750	104.074	103.974	103.974	103.674	3.750	103.978	103.878	103.878	103.578	3.500	103.758	103.658	103.658	103.358
3.875	104.078	103.978	103.978	103.678	3.875	103.972	103.872	103.872	103.572	3.625	103.826	103.726	103.726	103.426
4.000	104.087	103.987	103.987	103.687	4.000	103.986	103.886	103.886	103.586	3.750	104.657	104.557	104.557	104.257

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	98.743	98.743	98.243	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.754	98.754	98.254	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.378	100.378	99.878	6.250	103.750	103.750	103.500	4.375	99.690	99.690	99.190				
4.000	100.375	100.375	99.875					4.500	99.692	99.692	99.192	Rate	30 Day	45 Day	60 Day
4.125	100.364	100.364	99.864					4.625	99.694	99.694	99.194	6.250	102.750	102.750	102.250
4.250	101.324	101.324	100.824					4.875	99.894	99.894	99.394	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.335	101.335	100.835					5.000	99.897	99.897	99.397				
4.500	101.333	101.333	100.833					5.125	99.898	99.898	99.398				
4.625	101.331	101.331	100.831					5.500	100.851	100.851	100.351				
4.750	101.557	101.557	101.057					5.625	100.853	100.853	100.353				
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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/19/2020

45 Day Lock Exp.:

12/4/2020

60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/20/2020

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	95.734	95.734	95.434
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	97.495	97.495	97.195
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	97.496	97.496	97.196
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.834	97.834	97.534	3.500	97.498	97.498	97.198
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.837	97.837	97.537	3.625	97.499	97.499	97.199
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.839	97.839	97.539	Margin = 2.250		Index = .130	
3.250	100.738	100.738	100.438	3.250	99.847	99.847	99.547	3.125	97.841	97.841	97.541	30 Year OTC			
3.375	100.741	100.741	100.441	3.375	99.861	99.861	99.561	3.250	101.060	101.060	100.760	Rate	30 Day	45 Day	60 Day
3.500	100.744	100.744	100.444	3.500	99.864	99.864	99.564	3.375	101.113	101.113	100.813	3.250	98.863	98.863	98.363
3.625	100.747	100.747	100.447	3.625	99.896	99.896	99.596	3.500	101.115	101.115	100.815	3.375	98.866	98.866	98.366
3.750	100.572	100.572	100.272	3.750	100.374	100.374	100.074	3.625	101.185	101.185	100.885	3.500	98.869	98.869	98.369
3.875	100.466	100.466	100.166	3.875	100.363	100.363	100.063	3.750	100.774	100.774	100.474	3.625	98.872	98.872	98.372
4.000	100.468	100.468	100.168	4.000	100.365	100.365	100.065	3.875	N/A	N/A	N/A	3.750	99.597	99.597	99.097
4.125	100.479	100.479	100.179	4.125	100.366	100.366	100.066	4.000	N/A	N/A	N/A	3.875	99.591	99.591	99.091
4.250	100.963	100.963	100.763	4.250	100.751	100.751	100.551	4.125	N/A	N/A	N/A	4.000	99.593	99.593	99.093
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	99.604	99.604	99.104
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	99.988	99.988	99.488
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	102.089	101.989	101.989	101.689	3.250	101.991	101.891	101.891	101.591	2.750	98.677	98.577	98.577	98.277
3.375	102.103	102.003	102.003	101.703	3.375	102.014	101.914	101.914	101.614	2.875	98.688	98.588	98.588	98.288
3.500	102.103	102.003	102.003	101.703	3.500	102.002	101.902	101.902	101.602	3.000	98.688	98.588	98.588	98.288
3.625	102.102	102.002	102.002	101.702	3.625	102.032	101.932	101.932	101.632	3.125	98.687	98.587	98.587	98.287
3.750	101.824	101.724	101.724	101.424	3.750	101.728	101.628	101.628	101.328	3.250	100.623	100.523	100.523	100.223
3.875	101.828	101.728	101.728	101.428	3.875	101.722	101.622	101.622	101.322	3.375	100.683	100.583	100.583	100.283
4.000	101.837	101.737	101.737	101.437	4.000	101.736	101.636	101.636	101.336	3.500	100.633	100.533	100.533	100.233
4.125	101.845	101.745	101.745	101.445	4.125	101.735	101.635	101.635	101.335	3.625	100.701	100.601	100.601	100.301
4.250	102.218	102.118	102.118	101.918	4.250	102.119	102.019	102.019	101.819	3.750	101.532	101.432	101.432	101.132

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					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: 10/20/2020

Release Time: 10:00 am ET

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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	100.333	100.333	100.133	2.375	96.197	96.197	95.997	2.750	99.386	99.386	99.186	2.750	99.834	99.834	99.634	2.750	98.687	98.687	98.487	
2.875	100.700	100.700	100.770	2.500	97.323	97.323	97.123	2.875	100.086	100.086	99.886	2.875	100.413	100.413	100.213	2.875	99.329	99.329	99.129	
2.900	101.383	101.383	101.183	2.625	98.424	98.424	98.224	2.900	100.550	100.550	100.350	2.900	100.727	100.727	100.527	2.900	99.694	99.694	99.494	
3.000	101.483	101.483	101.283	2.750	99.386	99.386	99.186	3.000	100.650	100.650	100.450	3.000	100.827	100.827	100.627	3.000	99.794	99.794	99.594	
3.125	101.856	101.856	101.656	2.875	100.086	100.086	99.886	3.125	101.369	101.369	101.169	3.125	101.014	101.014	100.814	3.125	100.360	100.360	100.160	
3.250	101.785	101.785	101.585	2.900	100.550	100.550	100.350	3.250	102.328	102.328	102.038	3.250	100.983	100.983	100.783	3.250	100.763	100.763	100.563	
3.375	102.684	102.684	102.064	3.000	100.650	100.650	100.450	3.375	102.765	102.765	102.565	3.375	101.428	101.428	101.228	3.375	101.228	101.228	101.028	
3.500	102.631	102.631	102.431	3.125	101.402	101.402	101.202	3.500	103.170	103.170	102.970	3.500	101.718	101.718	101.518	3.500	101.518	101.518	101.318	
3.625	102.913	102.913	102.713	3.250	102.238	102.238	102.038	3.625	103.481	103.481	103.281	3.625	101.864	101.864	101.664	3.625	101.664	101.664	101.464	
3.750	102.291	102.291	102.091	3.375	102.765	102.765	102.565	3.750	103.064	103.064	102.864	3.750	101.149	101.149	100.949	3.750	100.949	100.949	100.749	
3.875	102.658	102.658	102.458	3.500	103.170	103.170	102.970	3.875	103.467	103.467	103.267	3.875	101.490	101.490	101.290	3.875	101.290	101.290	101.090	
3.990	102.918	102.918	102.718	3.625	103.481	103.481	103.281	3.990	103.655	103.655	103.455	3.990	101.615	101.615	101.415	3.990	101.415	101.415	101.215	
4.000	102.818	102.818	102.718	3.750	103.064	103.064	102.864	4.000	103.755	103.755	103.555	4.000	101.715	101.715	101.515	4.000	101.515	101.515	101.315	
4.125	103.151	103.151	102.951	3.875	103.467	103.467	103.267	4.125	104.279	104.279	104.079	4.125	101.855	101.855	101.655	4.125	101.655	101.655	101.455	
4.250	103.252	103.252	103.052	3.990	103.655	103.655	103.455	4.250	104.748	104.748	104.648	4.250	100.391	100.391	100.191	4.250	100.191	100.191	99.991	
4.375	103.527	103.527	103.327	4.000	103.755	103.755	103.555	4.375	96.938	96.938	96.738	4.375	100.686	100.686	100.486	4.375	N/A	N/A	N/A	
4.500	103.780	103.780	103.580	4.125	104.302	104.302	104.102	4.500	N/A	N/A	N/A	4.500	100.906	100.906	100.706	4.500	N/A	N/A	N/A	
4.625	103.952	103.952	103.752	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	101.030	101.030	100.830	4.625	N/A	N/A	N/A	
4.750	104.246	104.246	104.046	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	101.090	101.090	100.890	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	98.687	98.687	98.487		2.875	101.232	101.232	101.032		2.875	100.817	100.817	100.617		2.875	100.754	100.754	100.554		2.750	101.346	101.346	101.146	
2.875	99.329	99.329	99.129		2.990	101.606	101.606	101.406		2.990	101.238	101.238	101.038		2.990	101.176	101.176	100.976		2.875	101.652	101.652	101.452	
2.990	99.694	99.694	99.494		3.000	101.706	101.706	101.506		3.000	101.338	101.338	101.138		3.000	101.276	101.276	101.076		2.990	101.869	101.869	101.669	
3.000	99.794	99.794	99.594		3.125	102.071	102.071	101.871		3.125	101.740	101.740	101.540		3.125	101.677	101.677	101.477		3.000	101.969	101.969	101.769	
3.125	100.327	100.327	100.127		3.250	101.862	101.862	101.662		3.250	101.562	101.562	101.362		3.250	101.562	101.562	101.362		3.125	102.251	102.251	102.051	
3.250	100.783	100.783	100.583		3.375	102.332	102.332	102.132		3.375	102.079	102.079	101.879		3.375	102.079	102.079	101.879		3.250	102.045	102.045	101.845	
3.375	101.228	101.228	101.028		3.500	102.668	102.668	102.468		3.500	102.450	102.450	102.250		3.500	102.450	102.450	102.250		3.375	102.313	102.313	102.113	
3.500	101.518	101.518	101.318		3.625	102.945	102.945	102.745		3.625	102.756	102.756	102.556		3.625	102.756	102.756	102.556		3.500	102.520	102.520	102.320	
3.625	101.664	101.664	101.464		3.750	102.134	102.134	101.934		3.750	101.760	101.760	101.560		3.750	101.604	101.604	101.404		3.625	102.805	102.805	102.605	
3.750	100.949	100.949	100.749		3.875	102.494	102.494	102.294		3.875	102.156	102.156	101.956		3.875	101.999	101.999	101.799		3.750	102.681	102.681	102.481	
3.875	101.290	101.290	101.090		3.990	102.629	102.629	102.429		3.990	102.317	102.317	102.117		3.990	102.161	102.161	101.961		3.875	102.986	102.986	102.786	
3.990	101.415	101.415	101.215		4.000	102.729	102.729	102.529		4.000	102.417	102.417	102.217		4.000	102.261	102.261	102.061		3.990	103.179	103.179	102.979	
4.000	101.515	101.515	101.315		4.125	102.960	102.960	102.760		4.125	102.667	102.667	102.467		4.125	102.511	102.511	102.311		4.000	103.279	103.279	103.079	
4.125	101.655	101.655	101.455		4.250	102.710	102.710	102.510		4.250	102.422	102.422	102.222		4.250	102.360	102.360	102.160		4.125	103.524	103.524	103.324	
4.250	100.191	100.191	99.991		4.375	102.981	102.981	102.781		4.375	102.720	102.720	102.520		4.375	102.658	102.658	102.458		4.250	103.435	103.435	103.235	
4.375	93.897	93.897	93.697		4.500	103.220	103.220	103.020		4.500	102.983	102.983	102.783		4.500	102.920	102.920	102.720		4.375	103.605	103.605	103.405	
4.500	N/A	N/A	N/A		4.625	103.429	103.429	103.229		4.625	103.170	103.170	102.970		4.625	103.108	103.108	102.908		4.500	103.642	103.642	103.442	
4.625	N/A	N/A	N/A		4.750	103.774	103.774	103.574		4.750	103.484	103.484	103.284		4.750	103.422	103.422	103.222		4.625	103.851	103.851	103.651	
4.750	N/A	N/A	N/A		4.875	104.021	104.021	103.821		4.875	103.756	103.756	103.556		4.875	103.694	103.694	103.494		4.750	103.459	103.459	103.259	

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	100.191	100.191	99.991	2.750	100.191	100.191	99.991	2.750	101.408	101.408	101.208	2.750	100.053	100.053	99.853	2.750	100.053	100.053	99.853	2.750	101.408	101.408	101.208
2.875	100.526	100.526	100.326	2.875	100.526	100.526	100.326	2.875	101.622	101.622	101.422	2.875	100.296	100.296	100.096	2.875	100.296	100.296	100.096	2.875	101.715	101.715	101.515
2.990	100.777	100.777	100.577	2.990	100.777	100.777	100.577	2.990	101.745	101.745	101.545	2.990	100.453	100.453	100.253	2.990	100.453	100.453	100.253	2.990	101.932	101.932	101.732
3.000	100.877	100.877	100.677	3.000	100.877	100.877	100.677	3.000	101.845	101.845	101.645	3.000	100.553	100.553	100.353	3.000	100.553	100.553	100.353	3.000	102.032	102.032	101.832
3.125	101.183	101.183	100.983	3.125	101.183	101.183	100.983	3.125	102.040	102.040	101.840	3.125	100.772	100.772	100.572	3.125	100.772	100.772	100.572	3.125	102.313	102.313	102.113
3.250	101.005	101.005	100.805	3.250	100.942	100.942	100.742	3.250	100.742	100.742	100.542	3.250	99.502	99.502	99.302	3.250	99.439	99.439	99.239	3.250	101.590	101.590	101.390
3.375	101.302	101.302	101.102	3.375	101.239	101.239	101.039	3.375	100.931	100.931	100.731	3.375	99.720	99.720	99.520	3.375	99.657	99.657	99.457	3.375	101.858	101.858	101.658
3.500	101.525	101.525	101.325	3.500	101.462	101.462	101.262	3.500	101.076	101.076	100.876	3.500	99.881	99.881	99.681	3.500	99.818	99.818	99.618	3.500	102.065	102.065	101.865
3.625	101.841	101.841	101.641	3.625	101.779	101.779	101.579	3.625	101.275	101.275	101.075	3.625	100.111	100.111	99.911	3.625	100.049	100.049	99.849	3.625	102.350	102.350	102.150
3.750	102.010	102.010	101.810	3.750	102.010	102.010	101.810	3.750	100.291	100.291	100.091	3.750	99.420	99.420	99.220	3.750	99.420	99.420	99.220	3.750	102.258	102.258	102.058
3.875	102.346	102.346	102.146	3.875	102.346	102.346	102.146	3.875	100.504	100.504	100.304	3.875	99.664	99.664	99.464	3.875	99.664	99.664	99.464	3.875	102.562	102.562	102.362
3.990	102.668	102.668	102.368	3.990	102.668	102.668	102.368	3.990	100.608	100.608	100.408	3.990	99.797	99.797	99.597	3.990	99.797	99.797	99.597	3.990	102.755	102.755	102.555
4.000	102.668	102.668	102.468	4.000	102.668	102.668	102.468	4.000	100.708	100.708	100.508	4.000	99.897	99.897	99.697	4.000	99.897	99.897	99.697	4.000	102.855	102.855	102.655
4.125	102.941	102.941	102.741	4.125	102.941	102.941	102.741	4.125	100.885	100.885	100.685	4.125	100.102	100.102	99.902	4.125	100.102	100.102	99.902	4.125	103.101	103.101	102.901
4.250	103.215	103.215	103.015	4.250	103.215	103.215	103.015	4.250	100.645	100.645	100.445	4.250	100.225	100.225	100.025	4.250	100.225	100.225	100.025	4.250	102.926	102.926	102.726
4.375	103.406	103.406	103.206	4.375	103.406	103.406	103.206	4.375	100.764	100.764	100.564	4.375	100.365	100.365	100.165	4.375	100.365	100.365	100.165	4.375	103.057	103.057	102.857
4.500	103.518	103.518	103.518	4.500	103.575	103.575	103.375	4.500	100.790	100.790	100.590	4.500	100.466	100.466	100.266	4.500	100.523	100.523	100.323	4.500	103.123	103.123	102.923
4.625	103.860	103.860	103.860	4.625	103.923	103.923	103.723	4.625	100.935	100.935	100.735	4.625	100.735	100.735	100.535	4.625	100.735	100.735	100.535	4.625	103.474	103.474	103.274
4.750	104.104	104.104	104.104	4.750	104.166	104.166	103.966	4.750	100.347	100.347	100.147	4.750	100.147	100.147	99.947	4.750	100.147	100.147	99.947	4.750	103.068	103.068	102.868

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

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

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

Product Features									
Product Feature ↓ \ ITV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 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

*** Does not apply to loan amt =<\$125K or any HomeReady

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 LTPAs 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.:

11/19/2020

45 Day Lock Exp.:

12/4/2020

60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/20/2020

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.:

11/19/2020

45 Day Lock Exp.:

12/4/2020

60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/20/2020

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	100.272	100.272	100.006	3.375	101.469	101.469	101.269	3.375	101.469	101.469	101.269	2.750	99.734	99.734	99.468	3.375	100.572	100.572	100.372
2.875	100.944	100.944	100.693	3.500	101.884	101.884	101.684	3.500	101.884	101.884	101.684	2.875	100.406	100.406	100.155	3.500	100.987	100.987	100.787
2.990	101.473	101.473	101.241	3.625	102.110	102.110	101.910	3.625	102.110	102.110	101.910	2.990	100.935	100.935	100.703	3.625	101.213	101.213	101.013
3.000	101.573	101.573	101.341	3.750	101.391	101.391	101.191	3.750	101.391	101.391	101.191	3.000	101.035	101.035	100.803	3.750	100.383	100.383	100.183
3.125	101.865	101.865	101.655	3.875	101.727	101.727	101.527	3.875	101.727	101.727	101.527	3.125	101.327	101.327	101.117	3.875	100.719	100.719	100.519
3.250	101.693	101.693	101.493	3.990	102.010	102.010	101.810	3.990	102.010	102.010	101.810	3.250	100.796	100.796	100.596	3.990	101.002	101.002	100.802
3.375	102.219	102.219	102.019	4.000	102.110	102.110	101.910	4.000	102.110	102.110	101.910	3.375	101.322	101.322	101.122	4.000	101.102	101.102	100.902
3.500	102.634	102.634	102.434	4.125	102.314	102.314	102.114	4.125	102.314	102.314	102.114	3.500	100.737	100.737	100.537	4.125	101.306	101.306	101.106
3.625	102.860	102.860	102.660	4.250	102.459	102.459	102.259	4.250	102.459	102.459	102.259	3.625	101.963	101.963	101.763	4.250	100.701	100.701	100.501
3.750	102.141	102.141	101.941	4.375	102.717	102.717	102.517	4.375	102.717	102.717	102.517	3.750	101.133	101.133	100.933	4.375	100.959	100.959	100.759
3.875	102.477	102.477	102.277	4.500	102.948	102.948	102.748	4.500	102.948	102.948	102.748	3.875	101.469	101.469	101.269	4.500	101.190	101.190	100.990
3.990	102.635	102.635	102.435	4.625	103.060	103.060	102.860	4.625	103.060	103.060	102.860	3.990	101.627	101.627	101.427	4.625	101.302	101.302	101.102
4.000	102.735	102.735	102.535	4.750	103.385	103.385	103.145	4.750	103.385	103.385	103.145	4.000	101.727	101.727	101.527	4.750	100.595	100.595	100.395
4.125	102.939	102.939	102.739	4.875	103.623	103.623	103.388	4.875	103.623	103.623	103.388	4.125	101.931	101.931	101.731	4.875	100.833	100.833	100.633
4.250	103.084	103.084	102.884	4.990	103.867	103.867	103.637	4.990	103.867	103.867	103.637	4.250	101.326	101.326	101.126	4.990	101.077	101.077	100.877
4.375	103.342	103.342	103.142	5.000	103.967	103.967	103.737	5.000	103.967	103.967	103.737	4.375	101.584	101.584	101.384	5.000	101.177	101.177	100.977
4.500	103.573	103.573	103.373	5.125	104.214	104.214	104.084	5.125	104.214	104.214	104.084	4.500	101.815	101.815	101.615	5.125	101.274	101.274	101.074
4.625	103.685	103.685	103.485	5.250	104.234	104.234	104.034	5.250	104.234	104.234	104.034	4.625	101.927	101.927	101.727	5.250	101.144	101.144	100.944
4.750	104.010	104.010	103.770	5.375	104.852	104.852	104.652	5.375	104.852	104.852	104.652	4.750	101.220	101.220	101.080	5.375	101.612	101.612	101.412
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	100.572	100.572	100.372	2.750	100.371	100.371	100.152	3.375	102.835	102.835	102.635	3.375	102.835	102.835	102.635	2.750	101.455	101.455	101.255
3.500	100.987	100.987	100.787	2.875	100.973	100.973	100.764	3.500	103.185	103.185	102.985	3.500	103.185	103.185	102.985	2.875	101.758	101.758	101.558
3.625	101.213	101.213	101.013	2.990	101.371	101.371	101.170	3.625	103.462	103.462	103.262	3.625	103.462	103.462	103.262	2.990	101.964	101.964	101.764
3.750	100.383	100.383	100.183	3.000	101.471	101.471	101.270	3.750	103.441	103.441	103.241	3.750	103.441	103.441	103.241	3.000	102.064	102.064	101.864
3.875	100.719	100.719	100.519	3.125	101.800	101.800	101.600	3.875	103.843	103.843	103.643	3.875	103.843	103.843	103.643	3.125	101.556	101.556	101.356
3.990	101.002	101.002	100.802	3.250	101.809	101.809	101.609	3.990	104.079	104.079	103.879	3.990	104.079	104.079	103.879	3.250	101.790	101.790	101.590
4.000	101.102	101.102	100.902	3.375	102.335	102.335	102.135	4.000	104.179	104.179	103.979	4.000	104.179	104.179	103.979	3.375	102.078	102.078	101.878
4.125	101.306	101.306	101.106	3.500	102.685	102.685	102.485	4.125	104.368	104.368	104.168	4.125	104.368	104.368	104.168	3.500	102.266	102.266	102.066
4.250	100.701	100.701	100.501	3.625	102.962	102.962	102.762	4.250	104.355	104.355	104.155	4.250	104.355	104.355	104.155	3.625	102.219	102.219	102.019
4.375	100.959	100.959	100.759	3.750	102.941	102.941	102.741	4.375	104.553	104.553	104.353	4.375	104.553	104.553	104.353	3.750	102.520	102.520	102.320
4.500	101.190	101.190	100.990	3.875	103.343	103.343	103.143	4.500	105.095	105.095	104.895	4.500	105.095	105.095	104.895	3.875	102.665	102.665	102.465
4.625	101.302	101.302	101.102	3.990	103.579	103.579	103.379	4.625	105.224	105.224	105.024	4.625	105.224	105.224	105.024	3.990	102.881	102.881	102.681
4.750	100.595	100.595	100.395	4.000	103.679	103.679	103.479	4.750	105.600	105.600	105.400	4.750	105.600	105.600	105.400	4.000	102.981	102.981	102.781
4.875	100.833	100.833	100.633	4.125	103.868	103.868	103.668	4.875	105.855	105.855	105.655	4.875	105.855	105.855	105.655	4.125	102.899	102.899	102.699
4.990	101.077	101.077	100.877	4.250	103.855	103.855	103.655	4.990	106.052	106.052	105.852	4.990	106.052	106.052	105.852	4.250	103.100	103.100	102.900
5.000	101.177	101.177	100.977	4.375	104.053	104.053	103.853	5.000	106.152	106.152	105.952	5.000	106.152	106.152	105.952	4.375	103.318	103.318	103.118
5.125	101.274	101.274	101.074	4.500	104.220	104.220	104.020	5.125	106.438	106.438	106.238	5.125	106.438	106.438	106.238	4.500	103.463	103.463	103.263
5.250	101.144	101.144	100.944	4.625	104.349	104.349	104.149	5.250	106.039	106.039	105.839	5.250	106.039	106.039	105.839	4.625	103.167	103.167	102.967
5.375	101.612	101.612	101.412	4.750	104.725	104.725	104.525	5.375	105.290	105.290	105.090	5.375	105.290	105.290	105.090	4.750	103.264	103.264	103.064
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	103.455	103.455	103.255	2.750	103.705	103.705	103.505	2.750	101.742	101.742	101.542	2.750	103.742	103.742	103.542	2.750	103.992	103.992	103.792
2.875	101.883	101.883	101.683	2.875	101.883	101.883	101.683	2.875	102.045	102.045	101.845	2.875	102.170	102.170	101.970	2.875	102.170	102.170	101.970
2.990	102.089	102.089	101.889	2.990	102.089	102.089	101.889	2.990	102.251	102.251	102.051	2.990	102.376	102.376	102.176	2.990	102.376	102.376	102.176
3.000	102.189	102.189	101.989	3.000	102.189	102.189	101.989	3.000	102.351	102.351	102.151	3.000	102.476	102.476	102.276	3.000	102.476	102.476	102.276
3.125	101.681	101.681	101.481	3.125	101.681	101.681	101.481	3.125	101.593	101.593	101.393	3.125	101.718	101.718	101.518	3.125	101.718	101.718	101.518
3.250	101.915	101.915	101.715	3.250	101.915	101.915	101.715	3.250	101.827	101.827	101.627	3.250	101.952	101.952	101.752	3.250	101.952	101.952	101.752
3.375	102.203	102.203	102.003	3.375	102.203	102.203	102.003	3.375	102.115	102.115	101.915	3.375	102.240	102.240	102.040	3.375	102.240	102.240	102.040
3.500	102.391	102.391	102.191	3.500	102.391	102.391	102.191	3.500	102.303	102.303	102.103	3.500	102.428	102.428	102.228	3.500	102.428	102.428	102.228
3.625	102.344	102.344	102.144	3.625	102.344	102.344	102.144	3.625	101.756	101.756	101.556	3.625	101.881	101.881	101.681	3.625	101.881	101.881	101.681
3.750	102.645	102.645	102.445	3.750	102.645	102.645	102.445	3.750	102.057	102.057	101.857	3.750	102.182	102.182	101.982	3.750	102.182	102.182	101.982
3.875	102.790	102.790	102.590	3.875	102.790	102.790	1												



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.:

11/19/2020

45 Day Lock Exp.:

12/4/2020

60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/20/2020

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	100.272	100.272	100.006	2.750	100.371	100.371	100.152	2.750	101.455	101.455	101.255	2.750	98.384	98.384	98.118	2.750	100.442	100.442	100.242
2.875	100.944	100.944	100.693	2.875	100.973	100.973	100.764	2.875	101.758	101.758	101.558	2.875	99.056	99.056	98.805	2.875	100.745	100.745	100.545
2.990	101.473	101.473	101.241	2.990	101.371	101.371	101.170	2.990	101.964	101.964	101.764	2.990	99.585	99.585	99.353	2.990	100.951	100.951	100.751
3.000	101.573	101.573	101.341	3.000	101.471	101.471	101.270	3.000	102.064	102.064	101.864	3.000	99.685	99.685	99.453	3.000	101.051	101.051	100.851
3.125	101.865	101.865	101.655	3.125	101.800	101.800	101.600	3.125	101.556	101.556	101.356	3.125	99.977	99.977	99.767	3.125	100.293	100.293	100.093
3.250	101.693	101.693	101.493	3.250	101.809	101.809	101.609	3.250	101.790	101.790	101.590	3.250	99.446	99.446	99.246	3.250	100.527	100.527	100.327
3.375	102.219	102.219	102.019	3.375	102.335	102.335	102.135	3.375	102.078	102.078	101.878	3.375	99.972	99.972	99.772	3.375	100.815	100.815	100.615
3.500	102.634	102.634	102.434	3.500	102.685	102.685	102.485	3.500	102.266	102.266	102.066	3.500	100.387	100.387	100.187	3.500	101.003	101.003	100.803
3.625	102.860	102.860	102.660	3.625	102.962	102.962	102.762	3.625	102.219	102.219	102.019	3.625	100.613	100.613	100.413	3.625	100.456	100.456	100.256
3.750	102.141	102.141	101.941	3.750	102.941	102.941	102.741	3.750	102.520	102.520	102.320	3.750	99.783	99.783	99.583	3.750	100.757	100.757	100.557
3.875	102.477	102.477	102.277	3.875	103.343	103.343	103.143	3.875	102.665	102.665	102.465	3.875	100.119	100.119	99.919	3.875	100.902	100.902	100.702
3.990	102.635	102.635	102.435	3.990	103.579	103.579	103.379	3.990	102.881	102.881	102.681	3.990	100.277	100.277	100.077	3.990	101.118	101.118	100.918
4.000	102.735	102.735	102.535	4.000	103.679	103.679	103.479	4.000	102.981	102.981	102.781	4.000	100.377	100.377	100.177	4.000	101.218	101.218	101.018
4.125	102.939	102.939	102.739	4.125	103.868	103.868	103.668	4.125	102.899	102.899	102.699	4.125	100.581	100.581	100.381	4.125	100.636	100.636	100.436
4.250	103.084	103.084	102.884	4.250	103.855	103.855	103.655	4.250	103.100	103.100	102.900	4.250	99.976	99.976	99.776	4.250	100.837	100.837	100.637
4.375	103.342	103.342	103.142	4.375	104.053	104.053	103.853	4.375	103.318	103.318	103.118	4.375	100.234	100.234	100.034	4.375	101.055	101.055	100.855
4.500	103.573	103.573	103.373	4.500	104.220	104.220	104.020	4.500	103.463	103.463	103.263	4.500	100.465	100.465	100.265	4.500	101.200	101.200	101.000
4.625	103.685	103.685	103.485	4.625	104.349	104.349	104.149	4.625	103.167	103.167	102.967	4.625	100.577	100.577	100.377	4.625	98.935	98.935	98.735
4.750	104.010	104.010	103.770	4.750	104.725	104.725	104.487	4.750	103.264	103.264	103.064	4.750	99.870	99.870	99.630	4.750	100.162	100.162	99.962

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.:

11/19/2020

45 Day Lock Exp.:

12/4/2020

60 Day Lock Exp.:

12/21/2020

W. Rate Sheet Dated: 10/20/2020

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	0.500	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)