



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.: 11/30/2020

45 Day Lock Exp.: 12/14/2020

60 Day Lock Exp.: 12/28/2020

W. Rate Sheet Dated: 10/29/2020

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	100.427	100.427	99.959	2.500	99.856	99.856	99.387	2.250	98.763	98.763	98.463	3.125	95.793	95.793	95.493
2.625	100.431	100.431	99.962	2.625	99.858	99.858	99.390	2.500	98.769	98.769	98.469	3.250	97.294	97.294	96.994
2.750	100.935	100.935	100.482	2.750	99.864	99.864	99.411	2.625	98.772	98.772	98.472	3.375	97.290	97.290	96.990
2.875	100.939	100.939	100.486	2.875	99.867	99.867	99.414	2.750	98.927	98.927	98.627	3.500	97.291	97.291	96.991
3.000	100.942	100.942	100.489	3.000	99.870	99.870	99.417	2.875	98.929	98.929	98.629	3.625	97.293	97.293	96.993
3.125	100.945	100.945	100.492	3.125	99.873	99.873	99.420	3.000	98.932	98.932	98.632	Margin = 2.250		Index = 0.130	
3.250	101.310	101.310	101.010	3.250	99.989	99.989	99.689	3.125	98.934	98.934	98.634	30 Year OTC			
3.375	101.313	101.313	101.013	3.375	99.991	99.991	99.691	3.250	101.156	101.156	100.856	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	101.159	101.159	100.859	4.000	101.478	101.478	100.978
3.625	101.319	101.319	101.019	3.625	100.008	100.008	99.708	3.500	101.216	101.216	100.916	4.125	101.489	101.489	100.989
3.750	102.456	102.456	102.156	3.750	101.829	101.829	101.529	3.625	101.218	101.218	100.918	4.375	102.549	102.549	102.049
3.875	102.350	102.350	102.050	3.875	101.831	101.831	101.531	3.750	102.363	102.363	102.063	4.500	102.551	102.551	102.051
4.000	102.353	102.353	102.053	4.000	101.819	101.819	101.519	3.875	102.365	102.365	102.065	4.625	102.553	102.553	102.053
4.125	102.364	102.364	102.064	4.125	101.821	101.821	101.521	4.000	102.354	102.354	102.054	4.875	103.441	103.441	102.941
4.250	103.535	103.535	103.335	4.250	102.893	102.893	102.693	4.125	102.355	102.355	102.055	5.000	103.443	103.443	102.943
4.375	103.424	103.424	103.224	4.375	102.895	102.895	102.695	4.250	102.693	102.693	102.393	5.125	103.445	103.445	102.945
4.500	103.426	103.426	103.226	4.500	102.883	102.883	102.683	4.375	102.695	102.695	102.395	5.500	103.414	103.414	102.383
4.625	103.428	103.428	103.228	4.625	102.885	102.885	102.685	4.500	102.683	102.683	102.383	5.625	103.416	103.416	102.385
6.250	106.000	106.000	105.800	6.250	105.165	105.165	104.965	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	102.085	101.985	101.985	101.516	2.500	101.985	101.885	101.885	101.416	2.250	101.284	101.184	101.184	100.884
2.625	102.085	101.985	101.985	101.516	2.625	101.985	101.885	101.885	101.416	2.375	101.287	101.187	101.187	100.887
2.750	102.850	102.750	102.750	102.297	2.750	102.750	102.650	102.650	102.197	2.500	101.287	101.187	101.187	100.887
2.875	102.854	102.754	102.754	102.301	2.875	102.753	102.653	102.653	102.200	2.625	101.287	101.187	101.187	100.887
3.000	102.854	102.754	102.754	102.301	3.000	102.753	102.653	102.653	102.200	2.750	101.439	101.339	101.339	101.039
3.125	102.854	102.754	102.754	102.301	3.125	102.753	102.653	102.653	102.200	2.875	101.451	101.351	101.351	101.051
3.250	102.965	102.865	102.865	102.565	3.250	102.866	102.766	102.766	102.466	3.000	101.451	101.351	101.351	101.051
3.375	102.979	102.879	102.879	102.579	3.375	102.878	102.778	102.778	102.478	3.125	101.451	101.351	101.351	101.051
3.500	102.979	102.879	102.879	102.579	3.500	102.890	102.790	102.790	102.490	3.250	103.670	103.570	103.570	103.270
3.625	102.978	102.878	102.878	102.578	3.625	102.878	102.778	102.778	102.478	3.375	103.681	103.581	103.581	103.281
3.750	104.013	103.913	103.913	103.613	3.750	103.946	103.846	103.846	103.546	3.500	103.736	103.636	103.636	103.336
3.875	104.016	103.916	103.916	103.616	3.875	103.924	103.824	103.824	103.524	3.625	103.681	103.581	103.581	103.281
4.000	104.025	103.925	103.925	103.625	4.000	103.911	103.811	103.811	103.511	3.750	104.824	104.724	104.724	104.424

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

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.728	98.728	98.228	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.739	98.739	98.239	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.363	100.363	99.863	6.250	103.750	103.750	103.500	4.375	99.799	99.799	99.299				
4.000	100.360	100.360	99.860					4.500	99.801	99.801	99.301	Rate	30 Day	45 Day	60 Day
4.125	100.349	100.349	99.849					4.625	99.803	99.803	99.303	6.250	102.750	102.750	102.250
4.250	101.433	101.433	100.933					4.875	100.691	100.691	100.191	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.375	101.445	101.445	100.945					5.000	100.693	100.693	100.193				
4.500	101.443	101.443	100.943					5.125	100.695	100.695	100.195				
4.625	101.441	101.441	100.941					5.500	100.664	100.664	99.633				
4.750	102.354	102.354	101.854					5.625	100.666	100.666	99.635				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.250				

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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.:

11/30/2020

45 Day Lock Exp.:

12/14/2020

60 Day Lock Exp.:

12/28/2020

W. Rate Sheet Dated: 10/29/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.590	95.590	95.290
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	97.044	97.044	96.744
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	97.040	97.040	96.740
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.144	98.144	97.844	3.500	97.041	97.041	96.741
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.147	98.147	97.847	3.625	97.043	97.043	96.743
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.149	98.149	97.849	Margin = 2.250		Index = .130	
3.250	100.722	100.722	100.422	3.250	99.831	99.831	99.531	3.125	98.152	98.152	97.852	30 Year OTC			
3.375	100.726	100.726	100.426	3.375	99.834	99.834	99.534	3.250	100.999	100.999	100.699	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	101.001	101.001	100.701	3.250	98.847	98.847	98.347
3.625	100.731	100.731	100.431	3.625	99.851	99.851	99.551	3.500	101.058	101.058	100.758	3.375	98.851	98.851	98.351
3.750	100.431	100.431	100.131	3.750	100.234	100.234	99.934	3.625	101.061	101.061	100.761	3.500	98.854	98.854	98.354
3.875	100.325	100.325	100.025	3.875	100.236	100.236	99.936	3.750	100.768	100.768	100.468	3.625	98.856	98.856	98.356
4.000	100.328	100.328	100.028	4.000	100.224	100.224	99.924	3.875	N/A	N/A	N/A	3.750	99.456	99.456	98.956
4.125	100.339	100.339	100.039	4.125	100.226	100.226	99.926	4.000	N/A	N/A	N/A	3.875	99.450	99.450	98.950
4.250	101.135	101.135	100.935	4.250	100.923	100.923	100.723	4.125	N/A	N/A	N/A	4.000	99.453	99.453	98.953
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	99.464	99.464	98.964
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.160	100.160	99.660
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	102.027	101.927	101.927	101.627	3.250	101.929	101.829	101.829	101.529	2.750	98.658	98.558	98.558	98.258
3.375	102.041	101.941	101.941	101.641	3.375	101.941	101.841	101.841	101.541	2.875	98.669	98.569	98.569	98.269
3.500	102.041	101.941	101.941	101.641	3.500	101.952	101.852	101.852	101.552	3.000	98.669	98.569	98.569	98.269
3.625	102.040	101.940	101.940	101.640	3.625	101.940	101.840	101.840	101.540	3.125	98.669	98.569	98.569	98.269
3.750	101.638	101.538	101.538	101.238	3.750	101.571	101.471	101.471	101.171	3.250	100.545	100.445	100.445	100.145
3.875	101.641	101.541	101.541	101.241	3.875	101.549	101.449	101.449	101.149	3.375	100.556	100.456	100.456	100.156
4.000	101.650	101.550	101.550	101.250	4.000	101.536	101.436	101.436	101.136	3.500	100.611	100.511	100.511	100.211
4.125	101.658	101.558	101.558	101.258	4.125	101.549	101.449	101.449	101.149	3.625	100.556	100.456	100.456	100.156
4.250	102.344	102.244	102.244	102.044	4.250	102.244	102.144	102.144	101.944	3.750	101.699	101.599	101.599	101.299

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 AVIM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A					3.375	N/A	N/A	N/A				
4.000	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only								30 yr DPA "3.5% DPA ; Lender Paid Only"			
												Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline
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.: 11/30/2020
45 Day Lock Exp.: 12/14/2020
60 Day Lock Exp.: 12/28/2020

W. Rate Sheet Dated: 10/29/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Confirming 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	100.492	100.492	100.292	2.250	95.257	95.257	95.057	2.750	99.542	99.542	99.342	2.500	99.872	99.872	99.672	2.750	99.029	99.029	98.829				
2.875	101.128	101.128	100.928	2.375	96.362	96.362	96.162	2.875	100.242	100.242	100.042	2.625	100.134	100.134	99.934	2.875	99.671	99.671	99.471				
2.990	101.539	101.539	101.339	2.500	97.484	97.484	97.284	2.990	100.704	100.704	100.504	2.750	100.179	100.179	99.979	2.990	100.032	100.032	99.832				
3.000	101.639	101.639	101.439	2.625	98.583	98.583	98.383	3.000	100.804	100.804	100.604	2.875	100.757	100.757	100.557	3.000	100.132	100.132	99.932				
3.125	102.007	102.007	101.807	2.750	99.542	99.542	99.342	3.125	101.210	101.210	101.010	2.990	101.067	101.067	100.867	3.125	100.358	100.358	100.158				
3.250	101.638	101.638	101.438	2.875	100.242	100.242	100.042	3.250	102.010	102.010	101.810	3.000	101.167	101.167	100.967	3.250	100.900	100.900	100.700				
3.375	102.113	102.113	101.913	2.990	100.704	100.704	100.504	3.375	102.534	102.534	102.334	3.125	101.354	101.354	101.154	3.375	101.341	101.341	101.141				
3.500	102.477	102.477	102.277	3.000	100.804	100.804	100.604	3.500	102.932	102.932	102.732	3.250	101.100	101.100	100.900	3.500	101.628	101.628	101.428				
3.625	102.756	102.756	102.556	3.125	101.211	101.211	101.011	3.625	103.239	103.239	103.039	3.375	101.541	101.541	101.341	3.625	101.769	101.769	101.569				
3.750	102.266	102.266	102.066	3.250	102.010	102.010	101.810	3.750	103.036	103.036	102.836	3.500	101.828	101.828	101.628	3.750	100.953	100.953	100.753				
3.875	102.628	102.628	102.428	3.375	102.534	102.534	102.334	3.875	103.434	103.434	103.234	3.625	101.969	101.969	101.769	3.875	101.290	101.290	101.090				
3.990	102.782	102.782	102.582	3.500	102.932	102.932	102.732	3.990	103.615	103.615	103.415	3.750	101.153	101.153	100.953	3.990	101.411	101.411	101.211				
4.000	102.882	102.882	102.682	3.625	103.239	103.239	103.039	4.000	103.715	103.715	103.515	3.875	101.490	101.490	101.290	4.000	101.511	101.511	101.311				
4.125	103.107	103.107	102.907	3.750	103.036	103.036	102.836	4.125	104.442	104.442	104.242	3.990	101.611	101.611	101.411	4.125	101.645	101.645	101.445				
4.250	103.406	103.406	103.206	3.875	103.434	103.434	103.234	4.250	96.938	96.938	96.738	4.000	101.711	101.711	101.511	4.250	N/A	N/A	N/A				
4.375	103.676	103.676	103.476	3.990	103.642	103.642	103.442	4.375	N/A	N/A	N/A	4.125	101.845	101.845	101.645	4.375	N/A	N/A	N/A				
4.500	103.925	103.925	103.725	4.000	103.742	103.742	103.542	4.500	N/A	N/A	N/A	4.250	100.545	100.545	100.345	4.500	N/A	N/A	N/A				
4.625	104.089	104.089	103.889	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.834	100.834	100.634	4.625	N/A	N/A	N/A				
4.750	104.341	104.341	104.141	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.048	101.048	100.848	4.750	N/A	N/A	N/A				
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	99.029	99.029	98.829	2.875	101.390	101.390	101.190	2.875	100.972	100.972	100.772	2.875	100.910	100.910	100.710	2.750	101.546	101.546	101.346				
2.875	99.671	99.671	99.471	2.990	101.763	101.763	101.563	2.990	101.393	101.393	101.193	2.990	101.331	101.331	101.131	2.875	101.850	101.850	101.650				
2.990	100.032	100.032	99.832	3.000	101.863	101.863	101.663	3.000	101.493	101.493	101.293	3.000	101.431	101.431	101.231	2.990	102.066	102.066	101.866				
3.000	100.132	100.132	99.932	3.125	102.223	102.223	102.023	3.125	101.889	101.889	101.689	3.125	101.827	101.827	101.627	3.000	102.166	102.166	101.966				
3.125	100.357	100.357	100.157	3.250	101.635	101.635	101.435	3.250	101.333	101.333	101.133	3.250	101.333	101.333	101.133	3.125	102.439	102.439	102.239				
3.250	100.900	100.900	100.700	3.375	102.100	102.100	101.900	3.375	101.847	101.847	101.647	3.375	101.847	101.847	101.647	3.250	102.077	102.077	101.877				
3.375	101.341	101.341	101.141	3.500	102.433	102.433	102.233	3.500	102.211	102.211	102.011	3.500	102.211	102.211	102.011	3.375	102.341	102.341	102.141				
3.500	101.628	101.628	101.428	3.625	102.708	102.708	102.508	3.625	102.513	102.513	102.313	3.625	102.513	102.513	102.313	3.500	102.542	102.542	102.342				
3.625	101.769	101.769	101.569	3.750	102.106	102.106	101.906	3.750	101.731	101.731	101.531	3.750	101.575	101.575	101.375	3.625	102.819	102.819	102.619				
3.750	100.953	100.953	100.753	3.875	102.461	102.461	102.261	3.875	102.122	102.122	101.922	3.875	101.965	101.965	101.765	3.750	102.731	102.731	102.531				
3.875	101.290	101.290	101.090	3.990	102.592	102.592	102.392	3.990	102.276	102.276	102.076	3.990	102.119	102.119	101.919	3.875	103.027	103.027	102.827				
3.990	101.411	101.411	101.211	4.000	102.692	102.692	102.492	4.000	102.376	102.376	102.176	4.000	102.219	102.219	102.019	3.990	103.214	103.214	103.014				
4.000	101.511	101.511	101.311	4.125	102.914	102.914	102.714	4.125	102.621	102.621	102.421	4.125	102.465	102.465	102.265	4.000	103.314	103.314	103.114				
4.125	101.645	101.645	101.445	4.250	102.863	102.863	102.663	4.250	102.574	102.574	102.374	4.250	102.511	102.511	102.311	4.125	103.554	103.554	103.354				
4.250	93.877	93.877	93.677	4.375	103.129	103.129	102.929	4.375	102.867	102.867	102.667	4.375	102.805	102.805	102.605	4.250	103.540	103.540	103.340				
4.375	N/A	N/A	N/A	4.500	103.364	103.364	103.164	4.500	103.126	103.126	102.926	4.500	103.063	103.063	102.863	4.375	103.708	103.708	103.508				
4.500	N/A	N/A	N/A	4.625	103.531	103.531	103.331	4.625	103.305	103.305	103.105	4.625	103.242	103.242	103.042	4.500	103.743	103.743	103.543				
4.625	N/A	N/A	N/A	4.750	103.868	103.868	103.668	4.750	103.577	103.577	103.377	4.750	103.515	103.515	103.315	4.625	103.944	103.944	103.744				
4.750	N/A	N/A	N/A	4.875	104.109	104.109	103.909	4.875	103.843	103.843	103.643	4.875	103.780	103.780	103.580	4.750	103.528	103.528	103.328				
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >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	100.391	100.391	100.191	2.750	100.391	100.391	100.191	2.750	101.704	101.704	101.504	2.750	100.349	100.349	100.149	2.750	100.349	100.349	100.149				
2.875	100.724	100.724	100.524	2.875	100.724	100.724	100.524	2.875	101.914	101.914	101.714	2.875	100.588	100.588	100.388	2.875	100.588	100.588	100.388				
2.990	100.970	100.970	100.770	2.990	100.970	100.970	100.770	2.990	102.036	102.036	101.836	2.990	100.740	100.740	100.540	2.990	100.740	100.740	100.540				
3.000	101.070	101.070	100.870	3.000	101.070	101.070	100.870	3.000	102.136	102.136	101.936	3.000	100.840	100.840	100.640	3.000	100.840	100.840	100.640				
3.125	101.371	101.371	101.171	3.125	101.371	101.371	101.171	3.125	102.327	102.327	102.127	3.125	101.059	101.059	100.859	3.125	101.059	101.059	100.859				
3.250	101.039	101.039	100.839	3.250	100.976	100.976	100.776	3.250	100.778	100.778	100.578	3.250	99.540	99.540	99.340	3.250	99.477	99.477	99.277				
3.375	101.327	101.327	101.127	3.375	101.265	101.265	101.065	3.375	100.963	100.963	100.763	3.375	99.749	99.749	99.549	3.375	99.687	99.687	99.487				
3.500	101.548	101.548	101.348	3.500	101.485	101.485	101.285	3.500	101.103	101.103	100.903	3.500	99.909	99.909	99.709	3.500	99.846	99.846	99.646				
3.625	101.855	101.855	101.655	3.625	101.793	101.793	101.593	3.625	101.299	101.299	101.099	3.625	100.135	100.135	99.935	3.625	100.073	100.073	99.873				
3.750	102.060	102.060	101.860	3.750	102.060	102.060	101.860	3.750	103.343	103.343	103.143	3.750	99.472	99.472	99.272	3.750	99.472	99.472	99.272				
3.875	102.384	102.384	102.184	3.875	102.384	102.384	102.184	3.875	100.551	100.551	100.351	3.875	99.708	99.708	99.508	3.875	99.708	99.708	99.508				
3.990	102.598	102.598	102.398	3.990	102.598	102.598	102.398	3.990	100.652	100.652	100.452	3.990	99.836	99.836	99.636	3.990	99.836	99.836	99.636				
4.000	102.698	102.698	102.498	4.000	102.698	102.698	102.498	4.000	100.752	100.752	100.552	4.000	99.936	99.936	99.736	4.000	99.936	99.936	99.736				
4.125	103.014	103.014	102.814	4																			



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.:

11/30/2020

45 Day Lock Exp.:

12/14/2020

60 Day Lock Exp.:

12/28/2020

W. Rate Sheet Dated: 10/29/2020

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.:

11/30/2020

45 Day Lock Exp.:

12/14/2020

60 Day Lock Exp.:

12/28/2020

W. Rate Sheet Dated: 10/29/2020

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	100.431	100.431	100.203	3.375	101.280	101.280	101.080	3.375	101.280	101.280	101.080	2.500	99.927	99.927	99.677	3.375	100.761	100.761	100.561
2.875	101.098	101.098	100.885	3.500	101.694	101.694	101.494	3.500	101.694	101.694	101.494	2.625	100.429	100.429	100.185	3.500	101.175	101.175	100.975
2.990	101.574	101.574	101.374	3.625	101.913	101.913	101.713	3.625	101.913	101.913	101.713	2.750	99.952	99.952	99.724	3.625	101.394	101.394	101.194
3.000	101.674	101.674	101.474	3.750	101.375	101.375	101.175	3.750	101.375	101.375	101.175	2.875	100.619	100.619	100.406	3.750	100.495	100.495	100.295
3.125	101.993	101.993	101.793	3.875	101.705	101.705	101.505	3.875	101.705	101.705	101.505	2.990	101.095	101.095	100.895	3.875	100.825	100.825	100.625
3.250	101.510	101.510	101.310	3.990	101.983	101.983	101.783	3.990	101.983	101.983	101.783	3.000	101.195	101.195	100.995	3.990	101.103	101.103	100.903
3.375	102.030	102.030	101.830	4.000	102.083	102.083	101.883	4.000	102.083	102.083	101.883	3.125	101.514	101.514	101.314	4.000	101.203	101.203	101.003
3.500	102.444	102.444	102.244	4.125	102.289	102.289	102.089	4.125	102.289	102.289	102.089	3.250	100.991	100.991	100.791	4.125	101.409	101.409	101.209
3.625	102.663	102.663	102.463	4.250	102.521	102.521	102.321	4.250	102.521	102.521	102.321	3.375	101.511	101.511	101.311	4.250	100.860	100.860	100.660
3.750	102.125	102.125	101.925	4.375	102.777	102.777	102.577	4.375	102.777	102.777	102.577	3.500	101.925	101.925	101.725	4.375	101.116	101.116	100.916
3.875	102.455	102.455	102.255	4.500	103.005	103.005	102.805	4.500	103.005	103.005	102.805	3.625	102.144	102.144	101.944	4.500	101.344	101.344	101.144
3.990	102.608	102.608	102.408	4.625	103.116	103.116	102.916	4.625	103.116	103.116	102.916	3.750	101.245	101.245	101.045	4.625	101.455	101.455	101.255
4.000	102.708	102.708	102.508	4.750	103.482	103.482	103.282	4.750	103.482	103.482	103.282	3.875	101.575	101.575	101.375	4.750	100.821	100.821	100.603
4.125	102.914	102.914	102.714	4.875	103.718	103.718	103.518	4.875	103.718	103.718	103.518	3.990	101.728	101.728	101.528	4.875	101.057	101.057	100.857
4.250	103.146	103.146	102.946	4.990	103.962	103.962	103.762	4.990	103.962	103.962	103.762	4.000	101.828	101.828	101.628	4.990	101.301	101.301	101.101
4.375	103.402	103.402	103.202	5.000	104.062	104.062	103.862	5.000	104.062	104.062	103.862	4.125	102.034	102.034	101.834	5.000	101.401	101.401	101.201
4.500	103.630	103.630	103.430	5.125	104.312	104.312	104.112	5.125	104.312	104.312	104.112	4.250	101.485	101.485	101.285	5.125	101.501	101.501	101.301
4.625	103.741	103.741	103.541	5.250	104.360	104.360	104.160	5.250	104.360	104.360	104.160	4.375	101.741	101.741	101.541	5.250	101.399	101.399	101.199
4.750	104.107	104.107	103.889	5.375	104.978	104.978	104.778	5.375	104.978	104.978	104.778	4.500	101.969	101.969	101.769	5.375	101.867	101.867	101.667
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	100.761	100.761	100.561	2.750	100.610	100.610	100.410	3.375	102.617	102.617	102.417	3.375	102.617	102.617	102.417	2.750	101.577	101.577	101.377
3.500	101.175	101.175	100.975	2.875	101.144	101.144	100.944	3.500	102.978	102.978	102.778	3.500	102.978	102.978	102.778	2.875	101.875	101.875	101.675
3.625	101.394	101.394	101.194	2.990	101.534	101.534	101.334	3.625	103.249	103.249	103.049	3.625	103.249	103.249	103.049	2.990	102.083	102.083	101.883
3.750	100.495	100.495	100.295	3.000	101.634	101.634	101.434	3.750	103.463	103.463	103.263	3.750	103.463	103.463	103.263	3.000	102.183	102.183	101.983
3.875	100.825	100.825	100.625	3.125	101.956	101.956	101.756	3.875	103.869	103.869	103.669	3.875	103.869	103.869	103.669	3.125	101.569	101.569	101.369
3.990	101.103	101.103	100.903	3.250	101.611	101.611	101.411	3.990	104.108	104.108	103.908	3.990	104.108	104.108	103.908	3.250	101.800	101.800	101.600
4.000	101.203	101.203	101.003	3.375	102.117	102.117	101.917	4.000	104.208	104.208	104.008	4.000	104.208	104.208	104.008	3.375	102.085	102.085	101.885
4.125	101.409	101.409	101.209	3.500	102.478	102.478	102.278	4.125	104.402	104.402	104.202	4.125	104.402	104.402	104.202	3.500	102.270	102.270	102.070
4.250	100.860	100.860	100.660	3.625	102.749	102.749	102.549	4.250	104.485	104.485	104.285	4.250	104.485	104.485	104.285	3.625	102.334	102.334	102.134
4.375	101.116	101.116	100.916	3.750	102.963	102.963	102.763	4.375	104.680	104.680	104.480	4.375	104.680	104.680	104.480	3.750	102.632	102.632	102.432
4.500	101.344	101.344	101.144	3.875	103.369	103.369	103.169	4.500	105.221	105.221	105.021	4.500	105.221	105.221	105.021	3.875	102.776	102.776	102.576
4.625	101.455	101.455	101.255	3.990	103.608	103.608	103.408	4.625	105.351	105.351	105.151	4.625	105.351	105.351	105.151	3.990	102.987	102.987	102.787
4.750	100.821	100.821	100.603	4.000	103.708	103.708	103.508	4.750	105.701	105.701	105.501	4.750	105.701	105.701	105.501	4.000	103.087	103.087	102.887
4.875	101.057	101.057	100.857	4.125	103.902	103.902	103.702	4.875	105.957	105.957	105.757	4.875	105.957	105.957	105.757	4.125	103.111	103.111	102.911
4.990	101.301	101.301	101.101	4.250	103.985	103.985	103.785	4.990	106.156	106.156	105.956	4.990	106.156	106.156	105.956	4.250	103.309	103.309	103.109
5.000	101.401	101.401	101.201	4.375	104.180	104.180	103.980	5.000	106.256	106.256	106.056	5.000	106.256	106.256	106.056	4.375	103.520	103.520	103.320
5.125	101.501	101.501	101.301	4.500	104.346	104.346	104.146	5.125	106.543	106.543	106.343	5.125	106.543	106.543	106.343	4.500	103.667	103.667	103.467
5.250	101.399	101.399	101.199	4.625	104.476	104.476	104.276	5.250	106.155	106.155	105.955	5.250	106.155	106.155	105.955	4.625	103.157	103.157	102.957
5.375	101.867	101.867	101.667	4.750	104.826	104.826	104.626	5.375	105.406	105.406	105.206	5.375	105.406	105.406	105.206	4.750	103.255	103.255	103.055
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	103.577	103.577	103.377	2.750	103.827	103.827	103.627	2.750	101.864	101.864	101.664	2.750	103.864	103.864	103.664	2.750	104.114	104.114	103.914
2.875	102.000	102.000	101.800	2.875	102.000	102.000	101.800	2.875	102.162	102.162	101.962	2.875	102.287	102.287	102.087	2.875	102.287	102.287	102.087
2.990	102.208	102.208	102.008	2.990	102.208	102.208	102.008	2.990	102.370	102.370	102.170	2.990	102.495	102.495	102.295	2.990	102.495	102.495	102.295
3.000	102.308	102.308	102.108	3.000	102.308	102.308	102.108	3.000	102.470	102.470	102.270	3.000	102.595	102.595	102.395	3.000	102.595	102.595	102.395
3.125	101.694	101.694	101.494	3.125	101.694	101.694	101.494	3.125	101.606	101.606	101.406	3.125	101.731	101.731	101.531	3.125	101.731	101.731	101.531
3.250	101.925	101.925	101.725	3.250	101.925	101.925	101.725	3.250	101.837	101.837	101.637	3.250	101.962	101.962	101.762	3.250	101.962	101.962	101.762
3.375	102.210	102.210	102.010	3.375	102.210	102.210	102.010	3.375	102.122	102.122	101.922	3.375	102.247	102.247	102.047	3.375	102.247	102.247	102.047
3.500	102.395	102.395	102.195	3.500	102.395	102.395	102.195	3.500	102.307	102.307	102.107	3.500	102.432	102.432	102.232	3.500	102.432	102.432	102.232
3.625	102.459	102.459	102.259	3.625	102.459	102.459	102.259	3.625	101.871	101.871	101.671	3.625	101.996	101.996	101.796	3.625	101.996	101.996	101.796
3.750	102.757	102.757	102.557	3.750	102.757	102.757	102.557	3.750	102.169	102.169	101.969	3.750	102.294	102.294	102.094	3.750	102.294	102.294	102.094
3.875	102.901	102.901	102.701	3.875	102.901	102.901	102.7												



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.: 11/30/2020

45 Day Lock Exp.: 12/14/2020

60 Day Lock Exp.: 12/28/2020

W. Rate Sheet Dated: 10/29/2020

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	100.431	100.431	100.203	2.750	100.610	100.610	100.410	2.750	101.577	101.577	101.377	2.500	98.577	98.577	98.327	2.750	100.564	100.564	100.364
2.875	101.098	101.098	100.885	2.875	101.144	101.144	100.944	2.875	101.875	101.875	101.675	2.625	99.079	99.079	98.835	2.875	100.862	100.862	100.662
2.990	101.574	101.574	101.374	2.990	101.534	101.534	101.334	2.990	102.083	102.083	101.883	2.750	98.602	98.602	98.374	2.990	101.070	101.070	100.870
3.000	101.674	101.674	101.474	3.000	101.634	101.634	101.434	3.000	102.183	102.183	101.983	2.875	99.269	99.269	99.056	3.000	101.170	101.170	100.970
3.125	101.993	101.993	101.793	3.125	101.956	101.956	101.756	3.125	101.569	101.569	101.369	2.990	99.745	99.745	99.545	3.125	100.306	100.306	100.106
3.250	101.510	101.510	101.310	3.250	101.611	101.611	101.411	3.250	101.800	101.800	101.600	3.000	99.845	99.845	99.645	3.250	100.537	100.537	100.337
3.375	102.030	102.030	101.830	3.375	102.117	102.117	101.917	3.375	102.085	102.085	101.885	3.125	100.164	100.164	99.964	3.375	100.822	100.822	100.622
3.500	102.444	102.444	102.244	3.500	102.478	102.478	102.278	3.500	102.270	102.270	102.070	3.250	99.641	99.641	99.441	3.500	101.007	101.007	100.807
3.625	102.663	102.663	102.463	3.625	102.749	102.749	102.549	3.625	102.334	102.334	102.134	3.375	100.161	100.161	99.961	3.625	100.571	100.571	100.371
3.750	102.125	102.125	101.925	3.750	102.963	102.963	102.763	3.750	102.632	102.632	102.432	3.500	100.575	100.575	100.375	3.750	100.869	100.869	100.669
3.875	102.455	102.455	102.255	3.875	103.369	103.369	103.169	3.875	102.776	102.776	102.576	3.625	100.794	100.794	100.594	3.875	101.013	101.013	100.813
3.990	102.608	102.608	102.408	3.990	103.608	103.608	103.408	3.990	102.987	102.987	102.787	3.750	99.895	99.895	99.695	3.990	101.224	101.224	101.024
4.000	102.708	102.708	102.508	4.000	103.708	103.708	103.508	4.000	103.087	103.087	102.887	3.875	100.225	100.225	100.025	4.000	101.324	101.324	101.124
4.125	102.914	102.914	102.714	4.125	103.902	103.902	103.702	4.125	103.111	103.111	102.911	3.990	100.378	100.378	100.178	4.125	100.879	100.879	100.679
4.250	103.146	103.146	102.946	4.250	103.985	103.985	103.785	4.250	103.309	103.309	103.109	4.000	100.478	100.478	100.278	4.250	101.077	101.077	100.877
4.375	103.402	103.402	103.202	4.375	104.180	104.180	103.980	4.375	103.520	103.520	103.320	4.125	100.684	100.684	100.484	4.375	101.288	101.288	101.088
4.500	103.630	103.630	103.430	4.500	104.346	104.346	104.146	4.500	103.667	103.667	103.467	4.250	100.135	100.135	99.935	4.500	101.435	101.435	101.235
4.625	103.741	103.741	103.541	4.625	104.476	104.476	104.276	4.625	103.157	103.157	102.957	4.375	100.391	100.391	100.191	4.625	98.925	98.925	98.725
4.750	104.107	104.107	103.889	4.750	104.826	104.826	104.626	4.750	103.255	103.255	103.055	4.500	100.619	100.619	100.419	4.750	100.133	100.133	99.933

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/30/2020

45 Day Lock Exp.:

12/14/2020

60 Day Lock Exp.:

12/28/2020

W. Rate Sheet Dated: 10/29/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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