

W. Rate Sheet Dated: 10/30/2020

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	99.974	2.500	99.856	99.856	99.402	2.250	98.665	98.665	98.365	3.125	95.793	95.793	95.493
2.625	100.431	100.431	99.978	2.625	99.858	99.858	99.405	2.500	98.671	98.671	98.371	3.250	97.294	97.294	96.994
2.750	100.982	100.982	100.545	2.750	99.911	99.911	99.474	2.625	98.674	98.674	98.374	3.375	97.290	97.290	96.990
2.875	100.986	100.986	100.548	2.875	99.914	99.914	99.477	2.750	98.837	98.837	98.537	3.500	97.291	97.291	96.991
3.000	100.989	100.989	100.552	3.000	99.917	99.917	99.480	2.875	98.839	98.839	98.539	3.625	97.293	97.293	96.993
3.125	100.992	100.992	100.555	3.125	99.920	99.920	99.482	3.000	98.842	98.842	98.542	Margin = 2.250		Index = 0.130	
3.250	101.294	101.294	100.994	3.250	99.973	99.973	99.673	3.125	98.845	98.845	98.545	30 Year OTC			
3.375	101.297	101.297	100.997	3.375	99.976	99.976	99.676	3.250	101.125	101.125	100.825	Rate	30 Day	45 Day	60 Day
3.500	101.301	101.301	101.001	3.500	99.990	99.990	99.690	3.375	101.128	101.128	100.828	4.000	101.462	101.462	100.962
3.625	101.303	101.303	101.003	3.625	99.993	99.993	99.693	3.500	101.185	101.185	100.885	4.125	101.473	101.473	100.973
3.750	102.440	102.440	102.140	3.750	101.813	101.813	101.513	3.625	101.187	101.187	100.887	4.375	102.580	102.580	102.080
3.875	102.334	102.334	102.034	3.875	101.815	101.815	101.515	3.750	102.379	102.379	102.079	4.500	102.582	102.582	102.082
4.000	102.337	102.337	102.037	4.000	101.804	101.804	101.504	3.875	102.381	102.381	102.081	4.625	102.584	102.584	102.084
4.125	102.348	102.348	102.048	4.125	101.806	101.806	101.506	4.000	102.369	102.369	102.069	4.875	103.457	103.457	102.957
4.250	103.567	103.567	103.367	4.250	102.924	102.924	102.724	4.125	102.371	102.371	102.071	5.000	103.459	103.459	102.959
4.375	103.455	103.455	103.255	4.375	102.926	102.926	102.726	4.250	102.693	102.693	102.393	5.125	103.461	103.461	102.961
4.500	103.457	103.457	103.257	4.500	102.915	102.915	102.715	4.375	102.695	102.695	102.395	5.500	103.851	103.851	103.351
4.625	103.459	103.459	103.259	4.625	102.917	102.917	102.717	4.500	102.683	102.683	102.383	5.625	103.853	103.853	103.353
6.250	105.952	105.952	105.752	6.250	105.103	105.103	104.903	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	102.038	101.938	101.938	101.485	2.500	101.938	101.838	101.838	101.385	2.250	101.139	101.039	101.039	100.739
2.625	102.038	101.938	101.938	101.485	2.625	101.938	101.838	101.838	101.385	2.375	101.142	101.042	101.042	100.742
2.750	102.850	102.750	102.750	102.313	2.750	102.750	102.650	102.650	102.213	2.500	101.142	101.042	101.042	100.742
2.875	102.854	102.754	102.754	102.316	2.875	102.753	102.653	102.653	102.216	2.625	101.142	101.042	101.042	100.742
3.000	102.854	102.754	102.754	102.316	3.000	102.753	102.653	102.653	102.216	2.750	101.302	101.202	101.202	100.902
3.125	102.854	102.754	102.754	102.316	3.125	102.753	102.653	102.653	102.216	2.875	101.314	101.214	101.214	100.914
3.250	102.902	102.802	102.802	102.502	3.250	102.804	102.704	102.704	102.404	3.000	101.314	101.214	101.214	100.914
3.375	102.916	102.816	102.816	102.516	3.375	102.815	102.715	102.715	102.415	3.125	101.314	101.214	101.214	100.914
3.500	102.916	102.816	102.816	102.516	3.500	102.827	102.727	102.727	102.427	3.250	103.592	103.492	103.492	103.192
3.625	102.915	102.815	102.815	102.515	3.625	102.815	102.715	102.715	102.415	3.375	103.603	103.503	103.503	103.203
3.750	103.950	103.850	103.850	103.550	3.750	103.883	103.783	103.783	103.483	3.500	103.657	103.557	103.557	103.257
3.875	103.953	103.853	103.853	103.553	3.875	103.861	103.761	103.761	103.461	3.625	103.602	103.502	103.502	103.202
4.000	103.962	103.862	103.862	103.562	4.000	103.848	103.748	103.748	103.448	3.750	104.792	104.692	104.692	104.392

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	98.712	98.712	98.212	4.750	101.000	101.000	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.723	98.723	98.223				
3.875	100.347	100.347	99.847	6.250	103.750	103.750	103.500	4.375	99.830	99.830	99.330	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.344	100.344	99.844					4.500	99.832	99.832	99.332	Rate	30 Day	45 Day	60 Day
4.125	100.333	100.333	99.833					4.625	99.834	99.834	99.334	6.250	102.750	102.750	102.250
4.250	101.465	101.465	100.965					4.875	100.707	100.707	100.207	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.476	101.476	100.976					5.000	100.709	100.709	100.209				
4.500	101.474	101.474	100.974					5.125	100.711	100.711	100.211				
4.625	101.472	101.472	100.972					5.500	101.101	101.101	100.601				
4.750	102.369	102.369	101.869					5.625	101.103	101.103	100.603				
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 will not be accepted. Locks received after close (1pm 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.:

12/29/2020

W. Rate Sheet Dated: 10/30/2020

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	95.590	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	98.054	98.054	97.754	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	98.057	98.057	97.757	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	98.060	98.060	97.760	Margin = 2.250		Index = .130	
3.250	100.707	100.707	100.407	3.250	99.816	99.816	99.516	3.125	98.062	98.062	97.762	30 Year OTC			
3.375	100.710	100.710	100.410	3.375	99.818	99.818	99.518	3.250	100.968	100.968	100.668	Rate	30 Day	45 Day	60 Day
3.500	100.713	100.713	100.413	3.500	99.833	99.833	99.533	3.375	100.970	100.970	100.670	3.250	98.832	98.832	98.332
3.625	100.716	100.716	100.416	3.625	99.835	99.835	99.535	3.500	101.027	101.027	100.727	3.375	98.835	98.835	98.335
3.750	100.415	100.415	100.115	3.750	100.218	100.218	99.918	3.625	101.029	101.029	100.729	3.500	98.838	98.838	98.338
3.875	100.309	100.309	100.009	3.875	100.220	100.220	99.920	3.750	100.784	100.784	100.484	3.625	98.841	98.841	98.341
4.000	100.312	100.312	100.012	4.000	100.209	100.209	99.909	3.875	N/A	N/A	N/A	3.750	99.440	99.440	98.940
4.125	100.323	100.323	100.023	4.125	100.211	100.211	99.911	4.000	N/A	N/A	N/A	3.875	99.434	99.434	98.934
4.250	101.167	101.167	100.967	4.250	100.954	100.954	100.754	4.125	N/A	N/A	N/A	4.000	99.437	99.437	98.937
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	99.448	99.448	98.948
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	100.192	100.192	99.692
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	N/A	N/A	N/A
3.000	N/A	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	2.500	N/A	N/A	N/A	N/A
3.125	N/A	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	2.625	N/A	N/A	N/A	N/A
3.250	101.965	101.865	101.865	101.565	3.250	101.866	101.766	101.766	101.466	2.750	98.521	98.421	98.421	98.121
3.375	101.979	101.879	101.879	101.579	3.375	101.878	101.778	101.778	101.478	2.875	98.533	98.433	98.433	98.133
3.500	101.978	101.878	101.878	101.578	3.500	101.890	101.790	101.790	101.490	3.000	98.533	98.433	98.433	98.133
3.625	101.978	101.878	101.878	101.578	3.625	101.878	101.778	101.778	101.478	3.125	98.532	98.432	98.432	98.132
3.750	101.575	101.475	101.475	101.175	3.750	101.508	101.408	101.408	101.108	3.250	100.467	100.367	100.367	100.067
3.875	101.578	101.478	101.478	101.178	3.875	101.486	101.386	101.386	101.086	3.375	100.478	100.378	100.378	100.078
4.000	101.587	101.487	101.487	101.187	4.000	101.473	101.373	101.373	101.073	3.500	100.532	100.432	100.432	100.132
4.125	101.596	101.496	101.496	101.196	4.125	101.487	101.387	101.387	101.087	3.625	100.477	100.377	100.377	100.077
4.250	102.328	102.228	102.228	102.028	4.250	102.228	102.128	102.128	101.928	3.750	101.667	101.567	101.567	101.267

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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

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

12/29/2020

W. Rate Sheet Dated: 10/30/2020

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	100.378	100.378	100.178	2.250	95.134	95.134	94.934	2.750	99.426	99.426	99.226	2.500	99.617	99.617	99.417	2.750	98.911	98.911	98.711				
2.875	101.018	101.018	100.818	2.375	96.236	96.236	96.036	2.875	100.132	100.132	99.932	2.625	99.883	99.883	99.683	2.875	99.560	99.560	99.360				
2.990	101.437	101.437	101.237	2.500	97.362	97.362	97.162	2.990	100.603	100.603	100.403	2.750	100.063	100.063	99.863	2.990	99.930	99.930	99.730				
3.000	101.537	101.537	101.337	2.625	98.462	98.462	98.262	3.000	100.703	100.703	100.503	2.875	100.646	100.646	100.446	3.000	100.030	100.030	99.830				
3.125	101.914	101.914	101.714	2.750	99.426	99.426	99.226	3.125	101.117	101.117	100.917	2.990	100.964	100.964	100.764	3.125	100.258	100.258	100.058				
3.250	101.590	101.590	101.390	2.875	100.132	100.132	99.932	3.250	101.960	101.960	101.760	3.000	101.064	101.064	100.864	3.250	100.850	100.850	100.650				
3.375	102.073	102.073	101.873	2.990	100.603	100.603	100.403	3.375	102.493	102.493	102.293	3.125	101.253	101.253	101.053	3.375	101.300	101.300	101.100				
3.500	102.445	102.445	102.245	3.000	100.703	100.703	100.503	3.500	102.902	102.902	102.702	3.250	101.050	101.050	100.850	3.500	101.594	101.594	101.394				
3.625	102.727	102.727	102.527	3.125	101.119	101.119	100.919	3.625	103.213	103.213	103.013	3.375	101.500	101.500	101.300	3.625	101.740	101.740	101.540				
3.750	102.271	102.271	102.071	3.250	101.960	101.960	101.760	3.750	103.039	103.039	102.839	3.500	101.794	101.794	101.594	3.750	100.957	100.957	100.757				
3.875	102.640	102.640	102.440	3.375	102.493	102.493	102.293	3.875	103.444	103.444	103.244	3.625	101.940	101.940	101.740	3.875	101.299	101.299	101.099				
3.990	102.798	102.798	102.598	3.500	102.902	102.902	102.702	3.990	103.632	103.632	103.432	3.750	101.157	101.157	100.957	3.990	101.425	101.425	101.225				
4.000	102.898	102.898	102.698	3.625	103.213	103.213	103.013	4.000	103.732	103.732	103.532	3.875	101.499	101.499	101.299	4.000	101.525	101.525	101.325				
4.125	103.128	103.128	102.928	3.750	103.039	103.039	102.839	4.125	104.415	104.415	104.215	3.990	101.625	101.625	101.425	4.125	101.662	101.662	101.462				
4.250	103.391	103.391	103.191	3.875	103.444	103.444	103.244	4.250	N/A	N/A	N/A	4.000	101.725	101.725	101.525	4.250	N/A	N/A	N/A				
4.375	103.665	103.665	103.465	3.990	103.632	103.632	103.432	4.375	N/A	N/A	N/A	4.125	101.862	101.862	101.662	4.375	N/A	N/A	N/A				
4.500	103.916	103.916	103.716	4.000	103.732	103.732	103.532	4.500	N/A	N/A	N/A	4.250	101.500	101.500	101.300	4.500	N/A	N/A	N/A				
4.625	104.088	104.088	103.888	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.825	100.825	100.625	4.625	N/A	N/A	N/A				
4.750	104.325	104.325	104.125	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.042	101.042	100.842	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	98.911	98.911	98.711	2.875	101.281	101.281	101.081	2.875	100.864	100.864	100.664	2.875	100.801	100.801	100.601	2.750	101.443	101.443	101.243				
2.875	99.560	99.560	99.360	2.990	101.662	101.662	101.462	2.990	101.293	101.293	101.093	2.990	101.231	101.231	101.031	2.875	101.753	101.753	101.553				
2.990	99.930	99.930	99.730	3.000	101.762	101.762	101.562	3.000	101.393	101.393	101.193	3.000	101.331	101.331	101.131	2.990	101.979	101.979	101.779				
3.000	100.030	100.030	99.830	3.125	102.131	102.131	101.931	3.125	101.796	101.796	101.596	3.125	101.733	101.733	101.533	3.000	102.079	102.079	101.879				
3.125	100.256	100.256	100.056	3.250	101.587	101.587	101.387	3.250	101.285	101.285	101.085	3.250	101.285	101.285	101.085	3.125	102.353	102.353	102.153				
3.250	100.850	100.850	100.650	3.375	102.062	102.062	101.862	3.375	101.808	101.808	101.608	3.375	101.808	101.808	101.608	3.250	102.027	102.027	101.827				
3.375	101.300	101.300	101.100	3.500	102.403	102.403	102.203	3.500	102.183	102.183	101.983	3.500	102.183	102.183	101.983	3.375	102.296	102.296	102.096				
3.500	101.594	101.594	101.394	3.625	102.680	102.680	102.480	3.625	102.488	102.488	102.288	3.625	102.488	102.488	102.288	3.500	102.498	102.498	102.298				
3.625	101.740	101.740	101.540	3.750	102.112	102.112	101.912	3.750	101.736	101.736	101.536	3.750	101.580	101.580	101.380	3.625	102.784	102.784	102.584				
3.750	100.957	100.957	100.757	3.875	102.474	102.474	102.274	3.875	102.133	102.133	101.933	3.875	101.977	101.977	101.777	3.750	102.676	102.676	102.476				
3.875	101.299	101.299	101.099	3.990	102.608	102.608	102.408	3.990	102.294	102.294	102.094	3.990	102.138	102.138	101.938	3.875	102.976	102.976	102.776				
3.990	101.425	101.425	101.225	4.000	102.708	102.708	102.508	4.000	102.394	102.394	102.194	4.000	102.238	102.238	102.038	3.990	103.168	103.168	102.968				
4.000	101.525	101.525	101.325	4.125	102.935	102.935	102.735	4.125	102.645	102.645	102.445	4.125	102.489	102.489	102.289	4.000	103.268	103.268	103.068				
4.125	101.662	101.662	101.462	4.250	102.849	102.849	102.649	4.250	102.560	102.560	102.360	4.250	102.497	102.497	102.297	4.125	103.512	103.512	103.312				
4.250	N/A	N/A	N/A	4.375	103.118	103.118	102.918	4.375	102.857	102.857	102.657	4.375	102.795	102.795	102.595	4.250	103.483	103.483	103.283				
4.375	93.898	93.898	93.698	4.500	103.356	103.356	103.156	4.500	103.120	103.120	102.920	4.500	103.058	103.058	102.858	4.375	103.654	103.654	103.454				
4.500	N/A	N/A	N/A	4.625	103.525	103.525	103.325	4.625	103.303	103.303	103.103	4.625	103.241	103.241	103.041	4.500	103.688	103.688	103.488				
4.625	N/A	N/A	N/A	4.750	103.852	103.852	103.652	4.750	103.560	103.560	103.360	4.750	103.498	103.498	103.298	4.625	103.891	103.891	103.691				
4.750	N/A	N/A	N/A	4.875	104.097	104.097	103.897	4.875	103.829	103.829	103.629	4.875	103.767	103.767	103.567	4.750	103.464	103.464	103.264				
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	100.290	100.290	100.090	2.750	100.290	100.290	100.090	2.750	101.597	101.597	101.397	2.750	100.244	100.244	100.044	2.750	100.244	100.244	100.044				
2.875	100.630	100.630	100.430	2.875	100.630	100.630	100.430	2.875	101.814	101.814	101.614	2.875	100.491	100.491	100.291	2.875	100.491	100.491	100.291				
2.990	100.887	100.887	100.687	2.990	100.887	100.887	100.687	2.990	101.940	101.940	101.740	2.990	100.648	100.648	100.448	2.990	100.648	100.648	100.448				
3.000	100.987	100.987	100.787	3.000	100.987	100.987	100.787	3.000	102.040	102.040	101.840	3.000	100.748	100.748	100.548	3.000	100.748	100.748	100.548				
3.125	101.291	101.291	101.091	3.125	101.291	101.291	101.091	3.125	102.236	102.236	102.036	3.125	100.974	100.974	100.774	3.125	100.974	100.974	100.774				
3.250	100.989	100.989	100.789	3.250	100.927	100.927	100.727	3.250	100.725	100.725	100.525	3.250	99.487	99.487	99.287	3.250	99.425	99.425	99.225				
3.375	101.285	101.285	101.085	3.375	101.222	101.222	101.022	3.375	101.914	101.914	101.714	3.375	99.703	99.703	99.503	3.375	99.640	99.640	99.440				
3.500	101.508	101.508	101.308	3.500	101.445	101.445	101.245	3.500	101.054	101.054	100.854	3.500	99.864	99.864	99.664	3.500	99.801	99.801	99.601				
3.625	101.821	101.821	101.621	3.625	101.758	101.758	101.558	3.625	101.254	101.254	101.054	3.625	100.091	100.091	99.891	3.625	100.028	100.028	99.828				
3.750	102.005	102.005	101.805	3.750	102.005	102.005	101.805	3.750	100.286	100.286	100.086	3.750	99.415	99.415	99.215	3.750	99.415	99.415	99.215				
3.875	102.337	102.337	102.137	3.875	102.337	102.337	102.137	3.875	100.497	100.497	100.297	3.875	99.658	99.658	99.458	3.875	99.658	99.658	99.458				
3.990	102.557	102.557	102.357	3.990	102.557	102.557	102.357	3.990	100.602	100.602	100.402	3.990	99.791	99.791	99.591	3.990	99.791	99.791	99.591				
4.000	102.657	102.657	102.457	4.000	102.657	102.657	102.457	4.000	100.702	100.702	100.502	4.000	99.891	99.891	99.691	4.000	99.891	99.891	99.691				
4.125	102.955	102.955	102.755	4.125	102.955	10																	



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.:

12/29/2020

W. Rate Sheet Dated: 10/30/2020

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.:

12/29/2020

W. Rate Sheet Dated: 10/30/2020

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
2.750	100.343	100.343	100.111	3.375	101.254	101.254	101.054	3.375	101.254	101.254	101.054	2.500	99.681	99.681	99.426	3.375	100.735	100.735	100.535	2.500	99.681	99.681	99.426	3.375	100.735	100.735	100.535	2.500	99.681	99.681	99.426								
2.875	101.022	101.022	100.805	3.500	101.677	101.677	101.477	3.500	101.677	101.677	101.477	2.625	100.192	100.192	99.947	3.500	101.158	101.158	100.958	2.625	100.192	100.192	99.947	3.500	101.158	101.158	100.958	2.625	100.192	100.192	99.947								
2.990	101.513	101.513	101.313	3.625	101.903	101.903	101.703	3.625	101.903	101.903	101.703	2.750	99.864	99.864	99.632	3.625	101.384	101.384	101.184	2.750	99.864	99.864	99.632	3.625	101.384	101.384	101.184	2.750	99.864	99.864	99.632								
3.000	101.613	101.613	101.413	3.750	101.386	101.386	101.186	3.750	101.386	101.386	101.186	2.875	100.543	100.543	100.326	3.750	100.506	100.506	100.306	2.875	100.543	100.543	100.326	3.750	100.506	100.506	100.306	2.875	100.543	100.543	100.326								
3.125	101.940	101.940	101.740	3.875	101.724	101.724	101.524	3.875	101.724	101.724	101.524	2.990	101.034	101.034	100.834	3.875	100.844	100.844	100.644	2.990	101.034	101.034	100.834	3.875	100.844	100.844	100.644	2.990	101.034	101.034	100.834								
3.250	101.471	101.471	101.271	3.990	102.009	102.009	101.809	3.990	102.009	102.009	101.809	3.000	101.134	101.134	100.934	3.990	101.129	101.129	100.929	3.000	101.134	101.134	100.934	3.990	101.129	101.129	100.929	3.000	101.134	101.134	100.934								
3.375	102.004	102.004	101.804	4.000	102.109	102.109	101.909	4.000	102.109	102.109	101.909	3.125	101.461	101.461	101.261	4.000	101.229	101.229	101.029	3.125	101.461	101.461	101.261	4.000	101.229	101.229	101.029	3.125	101.461	101.461	101.261								
3.500	102.427	102.427	102.227	4.125	102.316	102.316	102.116	4.125	102.316	102.316	102.116	3.250	100.952	100.952	100.752	4.125	101.436	101.436	101.236	3.250	100.952	100.952	100.752	4.125	101.436	101.436	101.236	3.250	100.952	100.952	100.752								
3.625	102.653	102.653	102.453	4.250	102.491	102.491	102.291	4.250	102.491	102.491	102.291	3.375	101.485	101.485	101.285	4.250	100.830	100.830	100.630	3.375	101.485	101.485	101.285	4.250	100.830	100.830	100.630	3.375	101.485	101.485	101.285								
3.750	102.136	102.136	101.936	4.375	102.751	102.751	102.551	4.375	102.751	102.751	102.551	3.500	101.908	101.908	101.708	4.375	101.090	101.090	100.890	3.500	101.908	101.908	101.708	4.375	101.090	101.090	100.890	3.500	101.908	101.908	101.708								
3.875	102.474	102.474	102.274	4.500	102.983	102.983	102.783	4.500	102.983	102.983	102.783	3.625	102.134	102.134	101.934	4.500	101.322	101.322	101.122	3.625	102.134	102.134	101.934	4.500	101.322	101.322	101.122	3.625	102.134	102.134	101.934								
3.990	102.634	102.634	102.434	4.625	103.095	103.095	102.895	4.625	103.095	103.095	102.895	3.750	101.256	101.256	101.056	4.625	101.434	101.434	101.234	3.750	101.256	101.256	101.056	4.625	101.434	101.434	101.234	3.750	101.256	101.256	101.056								
4.000	102.734	102.734	102.534	4.750	103.513	103.513	103.313	4.750	103.513	103.513	103.313	3.875	101.594	101.594	101.394	4.750	100.852	100.852	100.652	3.875	101.594	101.594	101.394	4.750	100.852	100.852	100.652	3.875	101.594	101.594	101.394								
4.125	102.941	102.941	102.741	4.875	103.753	103.753	103.553	4.875	103.753	103.753	103.553	3.990	101.754	101.754	101.554	4.875	101.092	101.092	100.892	3.990	101.754	101.754	101.554	4.875	101.092	101.092	100.892	3.990	101.754	101.754	101.554								
4.250	103.116	103.116	102.916	4.990	103.999	103.999	103.799	4.990	103.999	103.999	103.799	4.000	101.854	101.854	101.654	4.990	101.338	101.338	101.138	4.000	101.854	101.854	101.654	4.990	101.338	101.338	101.138	4.000	101.854	101.854	101.654								
4.375	103.376	103.376	103.176	5.000	104.099	104.099	103.899	5.000	104.099	104.099	103.899	4.125	102.061	102.061	101.861	5.000	101.438	101.438	101.238	4.125	102.061	102.061	101.861	5.000	101.438	101.438	101.238	4.125	102.061	102.061	101.861								
4.500	103.608	103.608	103.408	5.125	104.349	104.349	104.149	5.125	104.349	104.349	104.149	4.250	101.455	101.455	101.255	5.125	101.538	101.538	101.338	4.250	101.455	101.455	101.255	5.125	101.538	101.538	101.338	4.250	101.455	101.455	101.255								
4.625	103.720	103.720	103.520	5.250	104.360	104.360	104.160	5.250	104.360	104.360	104.160	4.375	101.715	101.715	101.515	5.250	101.399	101.399	101.199	4.375	101.715	101.715	101.515	5.250	101.399	101.399	101.199	4.375	101.715	101.715	101.515								
4.750	104.138	104.138	103.938	5.375	104.979	104.979	104.779	5.375	104.979	104.979	104.779	4.500	101.947	101.947	101.747	5.375	101.868	101.868	101.668	4.500	101.947	101.947	101.747	5.375	101.868	101.868	101.668	4.500	101.947	101.947	101.747								
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
3.375	100.735	100.735	100.535	2.750	100.524	100.524	100.321	3.375	102.591	102.591	102.391	3.375	102.591	102.591	102.391	3.375	102.591	102.591	102.391	2.750	100.524	100.524	100.321	3.375	102.591	102.591	102.391	2.750	100.524	100.524	100.321								
3.500	101.158	101.158	100.958	2.875	101.068	101.068	100.868	3.500	102.957	102.957	102.757	3.500	102.957	102.957	102.757	3.500	102.957	102.957	102.757	2.875	101.068	101.068	100.868	3.500	102.957	102.957	102.757	2.875	101.068	101.068	100.868								
3.625	101.384	101.384	101.184	2.990	101.471	101.471	101.271	3.625	103.236	103.236	103.036	3.625	103.236	103.236	103.036	3.625	103.236	103.236	103.036	2.990	101.471	101.471	101.271	3.625	103.236	103.236	103.036	2.990	101.471	101.471	101.271								
3.750	100.506	100.506	100.306	3.000	101.571	101.571	101.371	3.750	103.475	103.475	103.275	3.750	103.475	103.475	103.275	3.750	103.475	103.475	103.275	3.000	101.571	101.571	101.371	3.750	103.475	103.475	103.275	3.000	101.571	101.571	101.371								
3.875	100.844	100.844	100.644	3.125	101.905	101.905	101.705	3.875	103.889	103.889	103.689	3.875	103.889	103.889	103.689	3.875	103.889	103.889	103.689	3.125	101.905	101.905	101.705	3.875	103.889	103.889	103.689	3.125	101.905	101.905	101.705								
3.990	101.129	101.129	100.929	3.250	101.573	101.573	101.373	3.990	104.136	104.136	103.936	3.990	104.136	104.136	103.936	3.990	104.136	104.136	103.936	3.250	101.573	101.573	101.373	3.990	104.136	104.136	103.936	3.250	101.573	101.573	101.373								
4.000	101.229	101.229	101.029	3.375	102.091	102.091	101.891	4.000	104.236	104.236	104.036	4.000	104.236	104.236	104.036	4.000	104.236	104.236	104.036	3.375	102.091	102.091	101.891	4.000	104.236	104.236	104.036	3.375	102.091	102.091	101.891								
4.125	101.436	101.436	101.236	3.500	102.457	102.457	102.257	4.125	104.432	104.432	104.232	4.125	104.432	104.432	104.232	4.125	104.432	104.432	104.232	3.500	102.457	102.457	102.257	4.125	104.432	104.432	104.232	3.500	102.457	102.457	102.257								
4.250	100.830	100.830	100.630	3.625	102.736	102.736	102.536	4.250	104.453	104.453	104.253	4.250	104.453	104.453	104.253	4.250	104.453	104.453	104.253	3.625	102.736	102.736	102.536	4.250	104.453	104.453	104.253	3.625	102.736	102.736	102.536								
4.375	101.090	101.090	100.890	3.750	102.975	102.975	102.775	4.375	104.652	104.652	104.452	4.375	104.652	104.652	104.452	4.375	104.652	104.652	104.452	3.750	102.975	102.975	102.775	4.375	104.652	104.652	104.452	3.750	102.975	102.975	102.775								
4.500	101.322	101.322	101.122	3.875	103.389	103.389	103.189	4.500	105.195	105.195	104.995	4.500	105.195	105.195	104.995	4.500	105.195	105.195	104.995	3.875	103.389	103.389	103.189	4.500	105.195	105.195	104.995	3.875	103.389	103.389	103.189								
4.625	101.434	101.434	101.234	3.990	103.636	103.636	103.436	4.625	105.327	105.327	105.127	4.625	105.327	105.327	105.127	4.625	105.327	105.327	105.127	3.990	103.636	103.636	103.436	4.625	105.327	105.327	105.127	3.990	103.1										



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.:

11/30/2020

45 Day Lock Exp.:

12/14/2020

60 Day Lock Exp.:

12/29/2020

W. Rate Sheet Dated: 10/30/2020

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	100.343	100.343	100.111	2.750	100.524	100.524	100.321	2.750	101.492	101.492	101.292	2.500	98.331	98.331	98.076	2.750	100.479	100.479	100.279
2.875	101.022	101.022	100.805	2.875	101.068	101.068	100.868	2.875	101.793	101.793	101.593	2.625	98.842	98.842	98.597	2.875	100.780	100.780	100.580
2.990	101.513	101.513	101.313	2.990	101.471	101.471	101.271	2.990	102.005	102.005	101.805	2.750	98.514	98.514	98.282	2.990	100.992	100.992	100.792
3.000	101.613	101.613	101.413	3.000	101.571	101.571	101.371	3.000	102.105	102.105	101.905	2.875	99.193	99.193	98.976	3.000	101.092	101.092	100.892
3.125	101.940	101.940	101.740	3.125	101.905	101.905	101.705	3.125	101.478	101.478	101.278	2.990	99.684	99.684	99.484	3.125	100.215	100.215	100.015
3.250	101.471	101.471	101.271	3.250	101.573	101.573	101.373	3.250	101.712	101.712	101.512	3.000	99.784	99.784	99.584	3.250	100.449	100.449	100.249
3.375	102.004	102.004	101.804	3.375	102.091	102.091	101.891	3.375	102.000	102.000	101.800	3.125	100.111	100.111	99.911	3.375	100.737	100.737	100.537
3.500	102.427	102.427	102.227	3.500	102.457	102.457	102.257	3.500	102.187	102.187	101.987	3.250	99.602	99.602	99.402	3.500	100.924	100.924	100.724
3.625	102.653	102.653	102.453	3.625	102.736	102.736	102.536	3.625	102.313	102.313	102.113	3.375	100.135	100.135	99.935	3.625	100.550	100.550	100.350
3.750	102.136	102.136	101.936	3.750	102.975	102.975	102.775	3.750	102.615	102.615	102.415	3.500	100.558	100.558	100.358	3.750	100.852	100.852	100.652
3.875	102.474	102.474	102.274	3.875	103.389	103.389	103.189	3.875	102.762	102.762	102.562	3.625	100.784	100.784	100.584	3.875	100.999	100.999	100.799
3.990	102.634	102.634	102.434	3.990	103.636	103.636	103.436	3.990	102.977	102.977	102.777	3.750	99.906	99.906	99.706	3.990	101.214	101.214	101.014
4.000	102.734	102.734	102.534	4.000	103.736	103.736	103.536	4.000	103.077	103.077	102.877	3.875	100.244	100.244	100.044	4.000	101.314	101.314	101.114
4.125	102.941	102.941	102.741	4.125	103.932	103.932	103.732	4.125	103.122	103.122	102.922	3.990	100.404	100.404	100.204	4.125	100.890	100.890	100.690
4.250	103.116	103.116	102.916	4.250	103.953	103.953	103.753	4.250	103.323	103.323	103.123	4.000	100.504	100.504	100.304	4.250	101.091	101.091	100.891
4.375	103.376	103.376	103.176	4.375	104.152	104.152	103.952	4.375	103.541	103.541	103.341	4.125	100.711	100.711	100.511	4.375	101.309	101.309	101.109
4.500	103.608	103.608	103.408	4.500	104.320	104.320	104.120	4.500	103.686	103.686	103.486	4.250	100.105	100.105	99.905	4.500	101.454	101.454	101.254
4.625	103.720	103.720	103.520	4.625	104.452	104.452	104.252	4.625	103.111	103.111	102.911	4.375	100.365	100.365	100.165	4.625	98.879	98.879	98.679
4.750	104.138	104.138	103.938	4.750	104.871	104.871	104.671	4.750	103.210	103.210	103.010	4.500	100.597	100.597	100.397	4.750	100.088	100.088	99.888

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.:

11/30/2020

45 Day Lock Exp.:

12/14/2020

60 Day Lock Exp.:

12/29/2020

W. Rate Sheet Dated: 10/30/2020

Release Time: 10:00 am ET

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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)