

W. Rate Sheet Dated: 11/2/2020

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	100.599	100.599	100.130	2.500	100.027	100.027	99.559	2.250	98.775	98.775	98.475	3.125	96.041	96.041	95.741
2.625	100.603	100.603	100.134	2.625	100.030	100.030	99.562	2.500	98.781	98.781	98.481	3.250	97.543	97.543	97.243
2.750	101.232	101.232	100.779	2.750	100.161	100.161	99.708	2.625	98.783	98.783	98.483	3.375	97.539	97.539	97.239
2.875	101.236	101.236	100.783	2.875	100.164	100.164	99.711	2.750	98.833	98.833	98.533	3.500	97.540	97.540	97.240
3.000	101.239	101.239	100.786	3.000	100.167	100.167	99.714	2.875	98.836	98.836	98.536	3.625	97.541	97.541	97.241
3.125	101.242	101.242	100.789	3.125	100.170	100.170	99.717	3.000	98.838	98.838	98.538	Margin = 2.250		Index = 0.130	
3.250	101.435	101.435	101.135	3.250	100.114	100.114	99.814	3.125	98.841	98.841	98.541	30 Year OTC			
3.375	101.438	101.438	101.138	3.375	100.116	100.116	99.816	3.250	100.922	100.922	100.622	Rate	30 Day	45 Day	60 Day
3.500	101.441	101.441	101.141	3.500	100.131	100.131	99.831	3.375	100.925	100.925	100.625	4.000	101.462	101.462	100.962
3.625	101.444	101.444	101.144	3.625	100.133	100.133	99.833	3.500	100.982	100.982	100.682	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	100.984	100.984	100.684	4.375	102.549	102.549	102.049
3.875	102.334	102.334	102.034	3.875	101.815	101.815	101.515	3.750	102.192	102.192	101.892	4.500	102.551	102.551	102.051
4.000	102.337	102.337	102.037	4.000	101.804	101.804	101.504	3.875	102.193	102.193	101.893	4.625	102.553	102.553	102.053
4.125	102.348	102.348	102.048	4.125	101.806	101.806	101.506	4.000	102.182	102.182	101.882	4.875	103.269	103.269	102.769
4.250	103.535	103.535	103.335	4.250	102.893	102.893	102.693	4.125	102.183	102.183	101.883	5.000	103.272	103.272	102.772
4.375	103.424	103.424	103.224	4.375	102.895	102.895	102.695	4.250	102.615	102.615	102.315	5.125	103.273	103.273	102.773
4.500	103.426	103.426	103.226	4.500	102.883	102.883	102.683	4.375	102.617	102.617	102.317	5.500	103.914	103.914	103.414
4.625	103.428	103.428	103.228	4.625	102.885	102.885	102.685	4.500	102.605	102.605	102.305	5.625	103.916	103.916	103.416
6.250	106.000	106.000	105.800	6.250	105.290	105.290	105.090	4.625	102.607	102.607	102.307	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	102.116	102.016	102.016	101.547	2.500	102.016	101.916	101.916	101.447	2.250	101.155	101.055	101.055	100.755
2.625	102.116	102.016	102.016	101.547	2.625	102.016	101.916	101.916	101.447	2.375	101.158	101.058	101.058	100.758
2.750	103.006	102.906	102.906	102.453	2.750	102.906	102.806	102.806	102.353	2.500	101.158	101.058	101.058	100.758
2.875	103.010	102.910	102.910	102.457	2.875	102.909	102.809	102.809	102.356	2.625	101.157	101.057	101.057	100.757
3.000	103.010	102.910	102.910	102.456	3.000	102.909	102.809	102.809	102.356	2.750	101.204	101.104	101.104	100.804
3.125	103.010	102.910	102.910	102.456	3.125	102.909	102.809	102.809	102.356	2.875	101.216	101.116	101.116	100.816
3.250	102.949	102.849	102.849	102.549	3.250	102.850	102.750	102.750	102.450	3.000	101.216	101.116	101.116	100.816
3.375	102.963	102.863	102.863	102.563	3.375	102.862	102.762	102.762	102.462	3.125	101.216	101.116	101.116	100.816
3.500	102.963	102.863	102.863	102.563	3.500	102.874	102.774	102.774	102.474	3.250	103.295	103.195	103.195	102.895
3.625	102.962	102.862	102.862	102.562	3.625	102.862	102.762	102.762	102.462	3.375	103.306	103.206	103.206	102.906
3.750	103.856	103.756	103.756	103.456	3.750	103.789	103.689	103.689	103.389	3.500	103.360	103.260	103.260	102.960
3.875	103.859	103.759	103.759	103.459	3.875	103.767	103.667	103.667	103.367	3.625	103.305	103.205	103.205	102.905
4.000	103.868	103.768	103.768	103.468	4.000	103.754	103.654	103.654	103.354	3.750	104.511	104.411	104.411	104.111

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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.347	100.347	99.847	6.250	103.750	103.750	103.500	4.375	99.799	99.799	99.299				
4.000	100.344	100.344	99.844					4.500	99.801	99.801	99.301	Rate	30 Day	45 Day	60 Day
4.125	100.333	100.333	99.833					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	100.519	100.519	100.019	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.445	101.445	100.945					5.000	100.522	100.522	100.022				
4.500	101.443	101.443	100.943					5.125	100.523	100.523	100.023				
4.625	101.441	101.441	100.941					5.500	101.164	101.164	100.664				
4.750	102.182	102.182	101.682					5.625	101.166	101.166	100.666				
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.:

12/2/2020

45 Day Lock Exp.:

12/17/2020

60 Day Lock Exp.:

1/1/2021

W. Rate Sheet Dated: 11/2/2020

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	95.839	95.839	95.539
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	97.293	97.293	96.993
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	97.289	97.289	96.989
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.050	98.050	97.750	3.500	97.290	97.290	96.990
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.053	98.053	97.753	3.625	97.291	97.291	96.991
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.056	98.056	97.756	Margin = 2.250		Index = .130	
3.250	100.847	100.847	100.547	3.250	99.956	99.956	99.656	3.125	98.058	98.058	97.758	30 Year OTC			
3.375	100.851	100.851	100.551	3.375	99.959	99.959	99.659	3.250	100.765	100.765	100.465	Rate	30 Day	45 Day	60 Day
3.500	100.854	100.854	100.554	3.500	99.973	99.973	99.673	3.375	100.767	100.767	100.467	3.250	98.972	98.972	98.472
3.625	100.856	100.856	100.556	3.625	99.976	99.976	99.676	3.500	100.824	100.824	100.524	3.375	98.976	98.976	98.476
3.750	100.415	100.415	100.115	3.750	100.218	100.218	99.918	3.625	100.826	100.826	100.526	3.500	98.979	98.979	98.479
3.875	100.309	100.309	100.009	3.875	100.220	100.220	99.920	3.750	100.597	100.597	100.297	3.625	98.981	98.981	98.481
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	101.135	101.135	100.935	4.250	100.923	100.923	100.723	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	100.160	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	102.011	101.911	101.911	101.611	3.250	101.913	101.813	101.813	101.513	2.750	98.423	98.323	98.323	98.023
3.375	102.025	101.925	101.925	101.625	3.375	101.925	101.825	101.825	101.525	2.875	98.435	98.335	98.335	98.035
3.500	102.025	101.925	101.925	101.625	3.500	101.936	101.836	101.836	101.536	3.000	98.435	98.335	98.335	98.035
3.625	102.024	101.924	101.924	101.624	3.625	101.924	101.824	101.824	101.524	3.125	98.435	98.335	98.335	98.035
3.750	101.481	101.381	101.381	101.081	3.750	101.414	101.314	101.314	101.014	3.250	100.170	100.070	100.070	99.770
3.875	101.484	101.384	101.384	101.084	3.875	101.392	101.292	101.292	100.992	3.375	100.181	100.081	100.081	99.781
4.000	101.493	101.393	101.393	101.093	4.000	101.379	101.279	101.279	100.979	3.500	100.235	100.135	100.135	99.835
4.125	101.502	101.402	101.402	101.102	4.125	101.393	101.293	101.293	100.993	3.625	100.180	100.080	100.080	99.780
4.250	102.203	102.103	102.103	101.903	4.250	102.103	102.003	102.003	101.803	3.750	101.386	101.286	101.286	100.986

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

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

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

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: 11/2/2020

Release Time: 10:00 am ET

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	100.460	100.460	100.260	2.250	95.256	95.256	95.056	2.750	99.553	99.553	99.353	2.500	99.674	99.674	99.474	2.750	99.036	99.036	98.836
2.875	101.105	101.105	100.905	2.375	96.356	96.356	96.156	2.875	100.261	100.261	100.061	2.625	99.941	99.941	99.741	2.875	99.685	99.685	99.485
2.990	101.528	101.528	101.328	2.500	97.482	97.482	97.282	2.990	100.735	100.735	100.535	2.750	100.143	100.143	99.943	2.990	100.055	100.055	99.855
3.000	101.628	101.628	101.428	2.625	98.585	98.585	98.385	3.000	100.835	100.835	100.635	2.875	100.729	100.729	100.529	3.000	100.155	100.155	99.955
3.125	102.004	102.004	101.804	2.750	99.553	99.553	99.353	3.125	101.254	101.254	101.054	2.990	101.048	101.048	100.848	3.125	100.393	100.393	100.193
3.250	101.678	101.678	101.478	2.875	100.261	100.261	100.061	3.250	102.093	102.093	101.893	3.000	101.148	101.148	100.948	3.250	100.935	100.935	100.735
3.375	102.165	102.165	101.965	2.990	100.735	100.735	100.535	3.375	102.629	102.629	102.429	3.125	101.338	101.338	101.138	3.375	101.388	101.388	101.188
3.500	102.541	102.541	102.341	3.000	100.835	100.835	100.635	3.500	103.041	103.041	102.841	3.250	101.135	101.135	100.935	3.500	101.684	101.684	101.484
3.625	102.826	102.826	102.626	3.125	101.259	101.259	101.059	3.625	103.356	103.356	103.156	3.375	101.588	101.588	101.388	3.625	101.831	101.831	101.631
3.750	102.318	102.318	102.118	3.250	102.093	102.093	101.893	3.750	103.131	103.131	102.931	3.500	101.884	101.884	101.684	3.750	101.002	101.002	100.802
3.875	102.690	102.690	102.490	3.375	102.629	102.629	102.429	3.875	103.541	103.541	103.341	3.625	102.031	102.031	101.831	3.875	101.346	101.346	101.146
3.990	102.851	102.851	102.651	3.500	103.041	103.041	102.841	3.990	103.728	103.728	103.528	3.750	101.202	101.202	101.002	3.990	101.474	101.474	101.274
4.000	102.951	102.951	102.751	3.625	103.356	103.356	103.156	4.000	103.828	103.828	103.628	3.875	101.546	101.546	101.346	4.000	101.574	101.574	101.374
4.125	103.183	103.183	102.983	3.750	103.131	103.131	102.931	4.125	104.498	104.498	104.298	3.990	101.674	101.674	101.474	4.125	101.712	101.712	101.512
4.250	103.431	103.431	103.231	3.875	103.541	103.541	103.341	4.250	96.938	96.938	96.738	4.000	101.774	101.774	101.574	4.250	N/A	N/A	N/A
4.375	103.707	103.707	103.507	3.990	103.728	103.728	103.528	4.375	N/A	N/A	N/A	4.125	101.912	101.912	101.712	4.375	N/A	N/A	N/A
4.500	103.962	103.962	103.762	4.000	103.828	103.828	103.628	4.500	N/A	N/A	N/A	4.250	100.570	100.570	100.370	4.500	N/A	N/A	N/A
4.625	104.131	104.131	103.931	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.866	100.866	100.666	4.625	N/A	N/A	N/A
4.750	104.423	104.423	104.223	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.084	101.084	100.884	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	99.036	99.036	98.836	2.875	1.01.419	1.01.419	1.01.219	2.875	1.00.994	1.00.994	1.00.794	2.875	1.00.931	1.00.931	1.00.731	2.750	1.01.498	1.01.498	1.01.298					
2.875	99.685	99.685	99.485	2.900	1.01.803	1.01.803	1.01.603	2.990	1.01.426	1.01.426	1.01.226	2.990	1.01.363	1.01.363	1.01.163	2.875	1.01.810	1.01.810	1.01.610					
2.990	100.055	100.055	99.855	3.000	1.01.903	1.01.903	1.01.703	3.000	1.01.526	1.01.526	1.01.326	3.000	1.01.463	1.01.463	1.01.263	2.990	1.02.037	1.02.037	1.01.837					
3.000	100.155	100.155	99.955	3.125	1.02.271	1.02.271	1.02.071	3.125	1.01.934	1.01.934	1.01.734	3.125	1.01.871	1.01.871	1.01.671	3.000	1.02.137	1.02.137	1.01.937					
3.125	100.388	100.388	100.188	3.250	1.01.723	1.01.723	1.01.523	3.250	1.01.419	1.01.419	1.01.219	3.250	1.01.419	1.01.419	1.01.219	3.125	1.02.420	1.02.420	1.02.220					
3.250	100.935	100.935	100.735	3.375	1.02.102	1.02.102	1.02.002	3.375	1.01.945	1.01.945	1.01.745	3.375	1.01.945	1.01.945	1.01.745	3.250	1.01.970	1.01.970	1.01.770					
3.375	1.01.388	1.01.388	1.01.188	3.500	1.02.546	1.02.546	1.02.346	3.500	1.02.323	1.02.323	1.02.123	3.500	1.02.323	1.02.323	1.02.123	3.375	1.02.240	1.02.240	1.02.040					
3.500	1.01.684	1.01.684	1.01.484	3.625	1.02.826	1.02.826	1.02.626	3.625	1.02.632	1.02.632	1.02.432	3.625	1.02.632	1.02.632	1.02.432	3.500	1.02.445	1.02.445	1.02.245					
3.625	1.01.831	1.01.831	1.01.631	3.750	1.02.208	1.02.208	1.02.008	3.750	1.01.829	1.01.829	1.01.629	3.750	1.01.829	1.01.829	1.01.629	3.625	1.02.733	1.02.733	1.02.533					
3.750	1.01.002	1.01.002	1.00.802	3.875	1.02.572	1.02.572	1.02.372	3.875	1.02.230	1.02.230	1.02.030	3.875	1.02.074	1.02.074	1.01.874	3.750	1.02.613	1.02.613	1.02.413					
3.875	1.01.346	1.01.346	1.01.146	3.990	1.02.708	1.02.708	1.02.508	3.990	1.02.391	1.02.391	1.02.191	3.990	1.02.235	1.02.235	1.02.035	3.875	1.02.916	1.02.916	1.02.716					
3.990	1.01.474	1.01.474	1.01.274	4.000	1.02.808	1.02.808	1.02.608	4.000	1.02.491	1.02.491	1.02.291	4.000	1.02.335	1.02.335	1.02.135	3.990	1.03.106	1.03.106	1.02.906					
4.000	1.01.574	1.01.574	1.01.374	4.125	1.03.037	1.03.037	1.02.837	4.125	1.02.744	1.02.744	1.02.544	4.125	1.02.588	1.02.588	1.02.388	4.000	1.03.206	1.03.206	1.03.006					
4.125	1.01.712	1.01.712	1.01.512	4.250	1.02.940	1.02.940	1.02.740	4.250	1.02.648	1.02.648	1.02.448	4.250	1.02.585	1.02.585	1.02.385	4.125	1.03.457	1.03.457	1.03.257					
4.250	93.877	93.877	93.677	4.375	1.03.212	1.03.212	1.03.012	4.375	1.02.948	1.02.948	1.02.748	4.375	1.02.885	1.02.885	1.02.685	4.250	1.03.433	1.03.433	1.03.233					
4.375	N/A	N/A	N/A	4.500	1.03.452	1.03.452	1.03.252	4.500	1.03.210	1.03.210	1.03.010	4.500	1.03.147	1.03.147	1.02.947	4.375	1.03.603	1.03.603	1.03.403					
4.500	N/A	N/A	N/A	4.625	1.03.655	1.03.655	1.03.455	4.625	1.03.394	1.03.394	1.03.194	4.625	1.03.331	1.03.331	1.03.131	4.500	1.03.640	1.03.640	1.03.440					
4.625	N/A	N/A	N/A	4.750	1.04.001	1.04.001	1.03.801	4.750	1.03.706	1.03.706	1.03.506	4.750	1.03.644	1.03.644	1.03.444	4.625	1.03.844	1.03.844	1.03.644					
4.750	N/A	N/A	N/A	4.875	1.04.246	1.04.246	1.04.046	4.875	1.03.976	1.03.976	1.03.776	4.875	1.03.913	1.03.913	1.03.713	4.750	1.03.999	1.03.999	1.03.799					

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	100.395	100.395	100.395	2.750	100.395	100.395	100.395	2.750	101.653	101.653	101.453	2.750	100.349	100.349	100.149	2.750	100.349	100.349	100.149	2.750	101.611	101.611	101.411
2.875	100.737	100.737	100.537	2.875	100.737	100.737	100.537	2.875	101.868	101.868	101.668	2.875	100.595	100.595	100.395	2.875	100.595	100.595	100.395	2.875	101.923	101.923	101.723
2.990	100.996	100.996	100.796	2.990	100.996	100.996	100.796	2.990	101.999	101.999	101.799	2.990	100.758	100.758	100.558	2.990	100.758	100.758	100.558	2.990	102.150	102.150	101.950
3.000	101.096	101.096	100.896	3.000	101.096	101.096	100.896	3.000	102.099	102.099	101.899	3.000	100.858	100.858	100.658	3.000	100.858	100.858	100.658	3.000	102.250	102.250	102.050
3.125	101.408	101.408	101.208	3.125	101.408	101.408	101.208	3.125	102.292	102.292	102.092	3.125	101.080	101.080	100.880	3.125	101.080	101.080	100.880	3.125	102.532	102.532	102.332
3.250	100.982	100.982	100.782	3.250	100.920	100.920	100.720	3.250	100.665	100.665	100.465	3.250	99.477	99.477	99.277	3.250	99.415	99.415	99.215	3.250	101.551	101.551	101.351
3.375	101.279	101.279	101.079	3.375	101.216	101.216	101.016	3.375	100.855	100.855	100.655	3.375	99.694	99.694	99.494	3.375	99.631	99.631	99.431	3.375	101.821	101.821	101.621
3.500	101.509	101.509	101.309	3.500	101.447	101.447	101.247	3.500	101.001	101.001	100.801	3.500	99.865	99.865	99.665	3.500	99.803	99.803	99.603	3.500	102.027	102.027	101.827
3.625	101.819	101.819	101.619	3.625	101.757	101.757	101.557	3.625	101.197	101.197	100.997	3.625	100.083	100.083	99.883	3.625	100.021	100.021	99.821	3.625	102.314	102.314	102.114
3.750	101.992	101.992	101.792	3.750	101.992	101.992	101.792	3.750	100.221	100.221	100.021	3.750	99.400	99.400	99.200	3.750	99.400	99.400	99.200	3.750	102.225	102.225	102.025
3.875	102.327	102.327	102.127	3.875	102.327	102.327	102.127	3.875	100.434	100.434	100.234	3.875	99.645	99.645	99.445	3.875	99.645	99.645	99.445	3.875	102.529	102.529	102.329
3.900	102.549	102.549	102.349	3.900	102.549	102.549	102.349	3.900	100.540	100.540	100.340	3.900	99.783	99.783	99.583	3.900	99.783	99.783	99.583	3.900	102.719	102.719	102.519
4.000	102.649	102.649	102.449	4.000	102.649	102.649	102.449	4.000	100.640	100.640	100.440	4.000	99.883	99.883	99.683	4.000	99.883	99.883	99.683	4.000	102.819	102.819	102.619
4.125	102.953	102.953	102.753	4.125	102.953	102.953	102.753	4.125	100.812	100.812	100.612	4.125	100.108	100.108	99.908	4.125	100.108	100.108	99.908	4.125	103.070	103.070	102.870
4.250	103.264	103.264	103.064	4.250	103.264	103.264	103.064	4.250	100.643	100.643	100.443	4.250	100.274	100.274	100.074	4.250	100.274	100.274	100.074	4.250	102.961	102.961	102.761
4.375	103.451	103.451	#N/A	4.375	103.451	103.451	103.251	4.375	100.763	100.763	100.563	4.375	100.411	100.411	100.211	4.375	100.411	100.411	100.211	4.375	103.091	103.091	102.891
4.500	103.511	103.511	103.511	4.500	103.569	103.569	103.369	4.500	100.788	100.788	100.588	4.500	100.459	100.459	100.259	4.500	100.517	100.517	100.317	4.500	103.158	103.158	102.958
4.625	103.852	103.852	103.852	4.625	103.914	103.914	103.714	4.625	100.928	100.928	100.728	4.625	100.728	100.728	100.528	4.625	100.728	100.728	100.528	4.625	103.504	103.504	103.304
4.750	104.092	104.092	104.092	4.750	104.155	104.155	103.955	4.750	100.988	100.988	100.788	4.750	100.788	100.788	100.588	4.750	100.788	100.788	100.588	4.750	103.058	103.058	102.858

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%	>97.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%

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

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

[illegible]

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

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	0.000
All other LTV & FICO combos	1.500

*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	LTV 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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



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.:

12/2/2020

45 Day Lock Exp.:

12/17/2020

60 Day Lock Exp.:

1/1/2021

W. Rate Sheet Dated: 11/2/2020

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.:

12/2/2020

45 Day Lock Exp.:

12/17/2020

60 Day Lock Exp.:

1/1/2021

W. Rate Sheet Dated: 11/2/2020

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	100.520	100.520	100.279	3.375	101.462	101.462	101.262	3.375	101.462	101.462	101.262	2.500	99.866	99.866	99.611	3.375	101.049	101.049	100.849
2.875	101.196	101.196	100.968	3.500	101.882	101.882	101.682	3.500	101.882	101.882	101.682	2.625	100.372	100.372	100.124	3.500	101.469	101.469	101.269
2.990	101.680	101.680	101.474	3.625	102.102	102.102	101.902	3.625	102.102	102.102	101.902	2.750	99.896	99.896	99.655	3.625	101.689	101.689	101.489
3.000	101.780	101.780	101.574	3.750	101.491	101.491	101.291	3.750	101.491	101.491	101.291	2.875	100.572	100.572	100.344	3.750	100.611	100.611	100.411
3.125	102.106	102.106	101.906	3.875	101.827	101.827	101.627	3.875	101.827	101.827	101.627	2.990	101.056	101.056	100.850	3.875	100.947	100.947	100.747
3.250	101.682	101.682	101.482	3.990	102.210	102.210	102.010	3.990	102.210	102.210	102.010	3.000	101.156	101.156	100.950	3.990	101.230	101.230	101.030
3.375	102.212	102.212	102.012	4.000	102.210	102.210	102.010	4.000	102.210	102.210	102.010	3.125	101.482	101.482	101.282	4.000	101.330	101.330	101.130
3.500	102.632	102.632	102.432	4.125	102.418	102.418	102.218	4.125	102.418	102.418	102.218	3.250	101.269	101.269	101.069	4.125	101.538	101.538	101.338
3.625	102.852	102.852	102.652	4.250	102.586	102.586	102.386	4.250	102.586	102.586	102.386	3.375	101.799	101.799	101.599	4.250	100.923	100.923	100.723
3.750	102.241	102.241	102.041	4.375	102.844	102.844	102.644	4.375	102.844	102.844	102.644	3.500	102.219	102.219	102.019	4.375	101.181	101.181	100.981
3.875	102.577	102.577	102.377	4.500	103.077	103.077	102.877	4.500	103.077	103.077	102.877	3.625	102.439	102.439	102.239	4.500	101.414	101.414	101.214
3.990	102.735	102.735	102.535	4.625	103.187	103.187	102.987	4.625	103.187	103.187	102.987	3.750	101.361	101.361	101.161	4.625	101.524	101.524	101.324
4.000	102.835	102.835	102.635	4.750	103.584	103.584	103.384	4.750	103.584	103.584	103.384	3.875	101.697	101.697	101.497	4.750	100.734	100.734	100.534
4.125	103.043	103.043	102.843	4.875	103.822	103.822	103.622	4.875	103.822	103.822	103.622	3.990	101.855	101.855	101.655	4.875	100.972	100.972	100.772
4.250	103.211	103.211	103.011	4.990	104.069	104.069	103.869	4.990	104.069	104.069	103.869	4.000	101.955	101.955	101.755	4.990	101.219	101.219	101.019
4.375	103.469	103.469	103.269	5.000	104.169	104.169	103.969	5.000	104.169	104.169	103.969	4.125	102.163	102.163	101.963	5.000	101.319	101.319	101.119
4.500	103.702	103.702	103.502	5.125	104.419	104.419	104.219	5.125	104.419	104.419	104.219	4.250	101.548	101.548	101.348	5.125	101.419	101.419	101.219
4.625	103.812	103.812	103.612	5.250	104.373	104.373	104.173	5.250	104.373	104.373	104.173	4.375	101.806	101.806	101.606	5.250	101.223	101.223	101.023
4.750	104.209	104.209	104.009	5.375	104.976	104.976	104.776	5.375	104.976	104.976	104.776	4.500	102.039	102.039	101.839	5.375	101.676	101.676	101.476
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	101.049	101.049	100.849	2.750	100.640	100.640	100.421	3.375	102.750	102.750	102.550	3.375	102.750	102.750	102.550	2.750	101.563	101.563	101.363
3.500	101.469	101.469	101.269	2.875	101.183	101.183	100.970	3.500	103.115	103.115	102.915	3.500	103.115	103.115	102.915	2.875	101.861	101.861	101.661
3.625	101.689	101.689	101.489	2.990	101.584	101.584	101.381	3.625	103.393	103.393	103.193	3.625	103.393	103.393	103.193	2.990	102.071	102.071	101.871
3.750	100.611	100.611	100.411	3.000	101.684	101.684	101.481	3.750	103.521	103.521	103.321	3.750	103.521	103.521	103.321	3.000	102.171	102.171	101.971
3.875	100.947	100.947	100.747	3.125	102.013	102.013	101.813	3.875	103.935	103.935	103.735	3.875	103.935	103.935	103.735	3.125	101.482	101.482	101.282
3.990	101.230	101.230	101.030	3.250	101.733	101.733	101.533	3.990	104.179	104.179	103.979	3.990	104.179	104.179	103.979	3.250	101.715	101.715	101.515
4.000	101.330	101.330	101.130	3.375	102.250	102.250	102.050	4.000	104.279	104.279	104.079	4.000	104.279	104.279	104.079	3.375	102.001	102.001	101.801
4.125	101.538	101.538	101.338	3.500	102.615	102.615	102.415	4.125	104.474	104.474	104.274	4.125	104.474	104.474	104.274	3.500	102.191	102.191	101.991
4.250	100.923	100.923	100.723	3.625	102.893	102.893	102.693	4.250	104.490	104.490	104.290	4.250	104.490	104.490	104.290	3.625	102.318	102.318	102.118
4.375	101.181	101.181	100.981	3.750	103.021	103.021	102.821	4.375	104.689	104.689	104.489	4.375	104.689	104.689	104.489	3.750	102.620	102.620	102.420
4.500	101.414	101.414	101.214	3.875	103.435	103.435	103.235	4.500	105.234	105.234	105.034	4.500	105.234	105.234	105.034	3.875	102.766	102.766	102.566
4.625	101.524	101.524	101.324	3.990	103.679	103.679	103.479	4.625	105.365	105.365	105.165	4.625	105.365	105.365	105.165	3.990	102.980	102.980	102.780
4.750	100.734	100.734	100.534	4.000	103.779	103.779	103.579	4.750	105.787	105.787	105.587	4.750	105.787	105.787	105.587	4.000	103.080	103.080	102.880
4.875	100.972	100.972	100.772	4.125	103.974	103.974	103.774	4.875	106.046	106.046	105.846	4.875	106.046	106.046	105.846	4.125	103.163	103.163	102.963
4.990	101.219	101.219	101.019	4.250	103.990	103.990	103.790	4.990	106.247	106.247	106.047	4.990	106.247	106.247	106.047	4.250	103.362	103.362	103.162
5.000	101.319	101.319	101.119	4.375	104.189	104.189	103.989	5.000	106.347	106.347	106.147	5.000	106.347	106.347	106.147	4.375	103.579	103.579	103.379
5.125	101.419	101.419	101.219	4.500	104.359	104.359	104.159	5.125	106.638	106.638	106.438	5.125	106.638	106.638	106.438	4.500	103.727	103.727	103.527
5.250	101.223	101.223	101.023	4.625	104.490	104.490	104.290	5.250	106.126	106.126	105.926	5.250	106.126	106.126	105.926	4.625	103.161	103.161	102.961
5.375	101.676	101.676	101.476	4.750	104.912	104.912	104.712	5.375	105.380	105.380	105.180	5.375	105.380	105.380	105.180	4.750	103.260	103.260	103.060
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	103.563	103.563	103.363	2.750	103.813	103.813	103.613	2.750	101.850	101.850	101.650	2.750	103.850	103.850	103.650	2.750	104.100	104.100	103.900
2.875	101.986	101.986	101.786	2.875	101.986	101.986	101.786	2.875	102.148	102.148	101.948	2.875	102.273	102.273	102.073	2.875	102.273	102.273	102.073
2.990	102.196	102.196	101.996	2.990	102.196	102.196	101.996	2.990	102.358	102.358	102.158	2.990	102.483	102.483	102.283	2.990	102.483	102.483	102.283
3.000	102.296	102.296	102.096	3.000	102.296	102.296	102.096	3.000	102.458	102.458	102.258	3.000	102.583	102.583	102.383	3.000	102.583	102.583	102.383
3.125	101.607	101.607	101.407	3.125	101.607	101.607	101.407	3.125	101.519	101.519	101.319	3.125	101.644	101.644	101.444	3.125	101.644	101.644	101.444
3.250	101.840	101.840	101.640	3.250	101.840	101.840	101.640	3.250	101.752	101.752	101.552	3.250	101.877	101.877	101.677	3.250	101.877	101.877	101.677
3.375	102.126	102.126	101.926	3.375	102.126	102.126	101.926	3.375	102.038	102.038	101.838	3.375	102.163	102.163	101.963	3.375	102.163	102.163	101.963
3.500	102.316	102.316	102.116	3.500	102.316	102.316	102.116	3.500	102.228	102.228	102.028	3.500	102.353	102.353	102.153	3.500	102.353	102.353	102.153
3.625	102.443	102.443	102.243	3.625	102.443	102.443	102.243	3.625	101.855	101.855	101.655	3.625	101.980	101.980	101.780	3.625	101.980	101.980	101.780
3.750	102.745	102.745	102.545	3.750	102.745	102.745	102.545	3.750	102.157	102.157	101.957	3.750	102.282	102.282	102.082	3.750	102.282	102.282	102.082
3.875	102.891	102.891	102.691	3.875	102.891	102.891	102												



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.:

12/2/2020

45 Day Lock Exp.:

12/17/2020

60 Day Lock Exp.:

1/1/2021

W. Rate Sheet Dated: 11/2/2020

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	100.520	100.520	100.279	2.750	100.640	100.640	100.421	2.750	101.563	101.563	101.363	2.500	98.516	98.516	98.261	2.750	100.550	100.550	100.350
2.875	101.196	101.196	100.968	2.875	101.183	101.183	100.970	2.875	101.861	101.861	101.661	2.625	99.022	99.022	98.774	2.875	100.848	100.848	100.648
2.990	101.680	101.680	101.474	2.990	101.584	101.584	101.381	2.990	102.071	102.071	101.871	2.750	98.546	98.546	98.305	2.990	101.058	101.058	100.858
3.000	101.780	101.780	101.574	3.000	101.684	101.684	101.481	3.000	102.171	102.171	101.971	2.875	99.222	99.222	98.994	3.000	101.158	101.158	100.958
3.125	102.106	102.106	101.906	3.125	102.013	102.013	101.813	3.125	101.482	101.482	101.282	2.990	99.706	99.706	99.500	3.125	100.219	100.219	100.019
3.250	101.682	101.682	101.482	3.250	101.733	101.733	101.533	3.250	101.715	101.715	101.515	3.000	99.806	99.806	99.600	3.250	100.452	100.452	100.252
3.375	102.212	102.212	102.012	3.375	102.250	102.250	102.050	3.375	102.001	102.001	101.801	3.125	100.132	100.132	99.932	3.375	100.738	100.738	100.538
3.500	102.632	102.632	102.432	3.500	102.615	102.615	102.415	3.500	102.191	102.191	101.991	3.250	99.919	99.919	99.719	3.500	100.928	100.928	100.728
3.625	102.852	102.852	102.652	3.625	102.893	102.893	102.693	3.625	102.318	102.318	102.118	3.375	100.449	100.449	100.249	3.625	100.555	100.555	100.355
3.750	102.241	102.241	102.041	3.750	103.021	103.021	102.821	3.750	102.620	102.620	102.420	3.500	100.869	100.869	100.669	3.750	100.857	100.857	100.657
3.875	102.577	102.577	102.377	3.875	103.435	103.435	103.235	3.875	102.766	102.766	102.566	3.625	101.089	101.089	100.889	3.875	101.003	101.003	100.803
3.990	102.735	102.735	102.535	3.990	103.679	103.679	103.479	3.990	102.980	102.980	102.780	3.750	100.011	100.011	99.811	3.990	101.217	101.217	101.017
4.000	102.835	102.835	102.635	4.000	103.779	103.779	103.579	4.000	103.080	103.080	102.880	3.875	100.347	100.347	100.147	4.000	101.317	101.317	101.117
4.125	103.043	103.043	102.843	4.125	103.974	103.974	103.774	4.125	103.163	103.163	102.963	3.990	100.505	100.505	100.305	4.125	100.900	100.900	100.700
4.250	103.211	103.211	103.011	4.250	103.990	103.990	103.790	4.250	103.362	103.362	103.162	4.000	100.605	100.605	100.405	4.250	101.099	101.099	100.899
4.375	103.469	103.469	103.269	4.375	104.189	104.189	103.989	4.375	103.579	103.579	103.379	4.125	100.813	100.813	100.613	4.375	101.316	101.316	101.116
4.500	103.702	103.702	103.502	4.500	104.359	104.359	104.159	4.500	103.727	103.727	103.527	4.250	100.198	100.198	99.998	4.500	101.464	101.464	101.264
4.625	103.812	103.812	103.612	4.625	104.490	104.490	104.290	4.625	103.161	103.161	102.961	4.375	100.456	100.456	100.256	4.625	98.929	98.929	98.729
4.750	104.209	104.209	104.009	4.750	104.912	104.912	104.712	4.750	103.260	103.260	103.060	4.500	100.689	100.689	100.489	4.750	100.139	100.139	99.939

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

12/2/2020

45 Day Lock Exp.:

12/17/2020

60 Day Lock Exp.:

1/1/2021

W. Rate Sheet Dated: 11/2/2020

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)