



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.:

12/14/2020

45 Day Lock Exp.:

12/28/2020

60 Day Lock Exp.:

1/11/2021

W. Rate Sheet Dated: 11/12/2020

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	95.920	95.920	95.620
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.499	97.499	97.199
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.495	97.495	97.195
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.068	98.068	97.768	3.500	97.496	97.496	97.196
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.070	98.070	97.770	3.625	97.498	97.498	97.198
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.073	98.073	97.773	Margin = 2.250		Index = .130	
3.250	100.457	100.457	100.157	3.250	99.566	99.566	99.266	3.125	98.075	98.075	97.775	30 Year OTC			
3.375	100.460	100.460	100.160	3.375	99.568	99.568	99.268	3.250	100.817	100.817	100.517	Rate	30 Day	45 Day	60 Day
3.500	100.463	100.463	100.163	3.500	99.583	99.583	99.283	3.375	100.819	100.819	100.519	3.250	98.582	98.582	98.082
3.625	100.466	100.466	100.166	3.625	99.585	99.585	99.285	3.500	100.854	100.854	100.554	3.375	98.585	98.585	98.085
3.750	100.431	100.431	100.131	3.750	100.234	100.234	99.934	3.625	100.856	100.856	100.556	3.500	98.588	98.588	98.088
3.875	100.325	100.325	100.025	3.875	100.236	100.236	99.936	3.750	100.623	100.623	100.323	3.625	98.591	98.591	98.091
4.000	100.328	100.328	100.028	4.000	100.224	100.224	99.924	3.875	N/A	N/A	N/A	3.750	99.456	99.456	98.956
4.125	100.339	100.339	100.039	4.125	100.226	100.226	99.926	4.000	N/A	N/A	N/A	3.875	99.450	99.450	98.950
4.250	100.917	100.917	100.717	4.250	100.704	100.704	100.504	4.125	N/A	N/A	N/A	4.000	99.453	99.453	98.953
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.464	99.464	98.964
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	99.942	99.942	99.442
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	101.637	101.537	101.537	101.237	3.250	101.538	101.438	101.438	101.138	2.750	98.431	98.331	98.331	98.031
3.375	101.651	101.551	101.551	101.251	3.375	101.550	101.450	101.450	101.150	2.875	98.443	98.343	98.343	98.043
3.500	101.650	101.550	101.550	101.250	3.500	101.562	101.462	101.462	101.162	3.000	98.443	98.343	98.343	98.043
3.625	101.650	101.550	101.550	101.250	3.625	101.550	101.450	101.450	101.150	3.125	98.443	98.343	98.343	98.043
3.750	101.513	101.413	101.413	101.113	3.750	101.446	101.346	101.346	101.046	3.250	100.400	100.300	100.300	100.000
3.875	101.516	101.416	101.416	101.116	3.875	101.424	101.324	101.324	101.024	3.375	100.411	100.311	100.311	100.011
4.000	101.525	101.425	101.425	101.125	4.000	101.411	101.311	101.311	101.011	3.500	100.444	100.344	100.344	100.044
4.125	101.533	101.433	101.433	101.133	4.125	101.424	101.324	101.324	101.024	3.625	100.411	100.311	100.311	100.011
4.250	102.000	101.900	101.900	101.700	4.250	101.900	101.800	101.800	101.600	3.750	101.364	101.264	101.264	100.964

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	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								4.500	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

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



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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

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*UW Fee with option to buy out = \$895 / \$495 for streamline

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FHA ID# - 1358600006

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

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Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.501	100.501	100.273	3.375	101.328	101.328	101.128	3.375	101.328	101.328	101.128	2.500	99.596	99.596	99.396	3.375	100.871	100.871	100.671
2.875	101.198	101.198	100.980	3.500	101.783	101.783	101.583	3.500	101.783	101.783	101.583	2.625	100.137	100.137	99.937	3.500	101.326	101.326	101.126
2.990	101.703	101.703	101.498	3.625	102.021	102.021	101.821	3.625	102.021	102.021	101.821	2.750	99.611	99.611	99.383	3.625	101.564	101.564	101.364
3.000	101.803	101.803	101.598	3.750	101.344	101.344	101.144	3.750	101.344	101.344	101.144	2.875	100.308	100.308	100.090	3.750	100.464	100.464	100.264
3.125	102.121	102.121	101.921	3.875	101.701	101.701	101.501	3.875	101.701	101.701	101.501	2.990	100.813	100.813	100.608	3.875	100.821	100.821	100.621
3.250	101.507	101.507	101.307	3.990	101.996	101.996	101.796	3.990	101.996	101.996	101.796	3.000	100.913	100.913	100.708	3.990	101.116	101.116	100.916
3.375	102.078	102.078	101.878	4.000	102.096	102.096	101.896	4.000	102.096	102.096	101.896	3.125	101.231	101.231	101.031	4.000	101.216	101.216	101.016
3.500	102.533	102.533	102.333	4.125	102.232	102.232	102.032	4.125	102.232	102.232	102.032	3.250	101.050	101.050	100.850	4.125	101.352	101.352	101.152
3.625	102.771	102.771	102.571	4.250	102.607	102.607	102.407	4.250	102.607	102.607	102.407	3.375	101.621	101.621	101.421	4.250	100.913	100.913	100.713
3.750	102.094	102.094	101.894	4.375	102.851	102.851	102.651	4.375	102.851	102.851	102.651	3.500	102.076	102.076	101.876	4.375	101.157	101.157	100.957
3.875	102.451	102.451	102.251	4.500	103.068	103.068	102.868	4.500	103.068	103.068	102.868	3.625	102.314	102.314	102.114	4.500	101.374	101.374	101.174
3.990	102.621	102.621	102.421	4.625	103.165	103.165	102.965	4.625	103.165	103.165	102.965	3.750	101.214	101.214	101.014	4.625	101.471	101.471	101.271
4.000	102.721	102.721	102.521	4.750	103.624	103.624	103.424	4.750	103.624	103.624	103.424	3.875	101.571	101.571	101.371	4.750	100.774	100.774	100.464
4.125	102.857	102.857	102.657	4.875	103.849	103.849	103.550	4.875	103.849	103.849	103.550	3.990	101.741	101.741	101.541	4.875	100.999	100.999	100.700
4.250	103.232	103.232	103.032	4.990	104.082	104.082	103.788	4.990	104.082	104.082	103.788	4.000	101.841	101.841	101.641	4.990	101.232	101.232	100.938
4.375	103.476	103.476	103.276	5.000	104.182	104.182	103.888	5.000	104.182	104.182	103.888	4.125	101.977	101.977	101.777	5.000	101.332	101.332	101.038
4.500	103.693	103.693	103.493	5.125	104.415	104.415	104.126	5.125	104.415	104.415	104.126	4.250	101.538	101.538	101.338	5.125	101.415	101.415	101.126
4.625	103.790	103.790	103.590	5.250	104.454	104.454	104.242	5.250	104.454	104.454	104.242	4.375	101.782	101.782	101.582	5.250	101.304	101.304	101.092
4.750	104.249	104.249	103.999	5.375	105.054	105.054	104.833	5.375	105.054	105.054	104.833	4.500	101.999	101.999	101.799	5.375	101.754	101.754	101.533
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	100.871	100.871	100.671	2.750	100.546	100.546	100.346	3.375	102.601	102.601	102.401	3.375	102.601	102.601	102.401	2.750	101.544	101.544	101.344
3.500	101.326	101.326	101.126	2.875	101.112	101.112	100.912	3.500	102.980	102.980	102.780	3.500	102.980	102.980	102.780	2.875	101.846	101.846	101.646
3.625	101.564	101.564	101.364	2.990	101.538	101.538	101.338	3.625	103.251	103.251	103.051	3.625	103.251	103.251	103.051	2.990	102.059	102.059	101.859
3.750	100.464	100.464	100.264	3.000	101.638	101.638	101.438	3.750	103.272	103.272	103.072	3.750	103.272	103.272	103.072	3.000	102.159	102.159	101.959
3.875	100.821	100.821	100.621	3.125	101.994	101.994	101.794	3.875	103.704	103.704	103.504	3.875	103.704	103.704	103.504	3.125	101.445	101.445	101.245
3.990	101.116	101.116	100.916	3.250	101.565	101.565	101.365	3.990	103.961	103.961	103.761	3.990	103.961	103.961	103.761	3.250	101.682	101.682	101.482
4.000	101.216	101.216	101.016	3.375	102.101	102.101	101.901	4.000	104.061	104.061	103.861	4.000	104.061	104.061	103.861	3.375	101.974	101.974	101.774
4.125	101.352	101.352	101.152	3.500	102.480	102.480	102.280	4.125	104.225	104.225	104.025	4.125	104.225	104.225	104.025	3.500	102.172	102.172	101.972
4.250	100.913	100.913	100.713	3.625	102.751	102.751	102.551	4.250	104.362	104.362	104.162	4.250	104.362	104.362	104.162	3.625	102.249	102.249	102.049
4.375	101.157	101.157	100.957	3.750	102.772	102.772	102.572	4.375	104.559	104.559	104.359	4.375	104.559	104.559	104.359	3.750	102.550	102.550	102.350
4.500	101.374	101.374	101.174	3.875	103.204	103.204	103.004	4.500	105.099	105.099	104.899	4.500	105.099	105.099	104.899	3.875	102.697	102.697	102.497
4.625	101.471	101.471	101.271	3.990	103.461	103.461	103.261	4.625	105.228	105.228	105.028	4.625	105.228	105.228	105.028	3.990	102.914	102.914	102.714
4.750	100.774	100.774	100.464	4.000	103.561	103.561	103.361	4.750	105.484	105.484	105.284	4.750	105.484	105.484	105.284	4.000	103.014	103.014	102.814
4.875	100.999	100.999	100.700	4.125	103.725	103.725	103.525	4.875	106.096	106.096	105.838	4.875	106.096	106.096	105.838	4.125	103.169	103.169	102.969
4.990	101.232	101.232	101.032	4.250	103.862	103.862	103.662	4.990	106.293	106.293	106.034	4.990	106.293	106.293	106.034	4.250	103.369	103.369	103.169
5.000	101.332	101.332	101.038	4.375	104.059	104.059	103.859	5.000	106.393	106.393	106.134	5.000	106.393	106.393	106.134	4.375	103.580	103.580	103.380
5.125	101.415	101.415	101.126	4.500	104.224	104.224	104.024	5.125	106.675	106.675	106.419	5.125	106.675	106.675	106.419	4.500	103.719	103.719	103.519
5.250	101.304	101.304	101.092	4.625	104.353	104.353	104.153	5.250	106.228	106.228	105.987	5.250	106.228	106.228	105.987	4.625	103.080	103.080	102.880
5.375	101.754	101.754	101.533	4.750	104.968	104.968	104.709	5.375	105.299	105.299	105.087	5.375	105.299	105.299	105.087	4.750	103.178	103.178	102.978
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	103.544	103.544	103.344	2.750	103.794	103.794	103.594	2.750	101.894	101.894	101.694	2.750	103.894	103.894	103.694	2.750	104.144	104.144	103.944
2.875	101.971	101.971	101.771	2.875	101.971	101.971	101.771	2.875	102.196	102.196	101.996	2.875	102.321	102.321	102.121	2.875	102.321	102.321	102.121
2.990	102.184	102.184	101.984	2.990	102.184	102.184	101.984	2.990	102.409	102.409	102.209	2.990	102.534	102.534	102.334	2.990	102.534	102.534	102.334
3.000	102.284	102.284	102.084	3.000	102.284	102.284	102.084	3.000	102.509	102.509	102.309	3.000	102.634	102.634	102.434	3.000	102.634	102.634	102.434
3.125	101.570	101.570	101.370	3.125	101.570	101.570	101.370	3.125	101.482	101.482	101.282	3.125	101.607	101.607	101.407	3.125	101.607	101.607	101.407
3.250	101.807	101.807	101.607	3.250	101.807	101.807	101.607	3.250	101.719	101.719	101.519	3.250	101.844	101.844	101.644	3.250	101.844	101.844	101.644
3.375	102.099	102.099	101.899	3.375	102.099	102.099	101.899	3.375	102.011										



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.:

12/14/2020

45 Day Lock Exp.:

12/28/2020

60 Day Lock Exp.:

1/11/2021

W. Rate Sheet Dated: 11/12/2020

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	100.501	100.501	100.273	2.750	100.546	100.546	100.346	2.750	101.544	101.544	101.344	2.500	98.246	98.246	98.046	2.750	100.594	100.594	100.394
2.875	101.198	101.198	100.980	2.875	101.112	101.112	100.912	2.875	101.846	101.846	101.646	2.625	98.787	98.787	98.587	2.875	100.896	100.896	100.696
2.990	101.703	101.703	101.498	2.990	101.538	101.538	101.338	2.990	102.059	102.059	101.859	2.750	98.261	98.261	98.033	2.990	101.109	101.109	100.909
3.000	101.803	101.803	101.598	3.000	101.638	101.638	101.438	3.000	102.159	102.159	101.959	2.875	98.958	98.958	98.740	3.000	101.209	101.209	101.009
3.125	102.121	102.121	101.921	3.125	101.994	101.994	101.794	3.125	101.445	101.445	101.245	2.990	99.463	99.463	99.258	3.125	100.182	100.182	99.982
3.250	101.507	101.507	101.307	3.250	101.565	101.565	101.365	3.250	101.682	101.682	101.482	3.000	99.563	99.563	99.358	3.250	100.419	100.419	100.219
3.375	102.078	102.078	101.878	3.375	102.101	102.101	101.901	3.375	101.974	101.974	101.774	3.125	99.881	99.881	99.681	3.375	100.711	100.711	100.511
3.500	102.533	102.533	102.333	3.500	102.480	102.480	102.280	3.500	102.172	102.172	101.972	3.250	99.700	99.700	99.500	3.500	100.909	100.909	100.709
3.625	102.771	102.771	102.571	3.625	102.751	102.751	102.551	3.625	102.249	102.249	102.049	3.375	100.271	100.271	100.071	3.625	100.486	100.486	100.286
3.750	102.094	102.094	101.894	3.750	102.772	102.772	102.572	3.750	102.550	102.550	102.350	3.500	100.726	100.726	100.526	3.750	100.787	100.787	100.587
3.875	102.451	102.451	102.251	3.875	103.204	103.204	103.004	3.875	102.697	102.697	102.497	3.625	100.964	100.964	100.764	3.875	100.934	100.934	100.734
3.990	102.621	102.621	102.421	3.990	103.461	103.461	103.261	3.990	102.914	102.914	102.714	3.750	99.864	99.864	99.664	3.990	101.151	101.151	100.951
4.000	102.721	102.721	102.521	4.000	103.561	103.561	103.361	4.000	103.014	103.014	102.814	3.875	100.221	100.221	100.021	4.000	101.251	101.251	101.051
4.125	102.857	102.857	102.657	4.125	103.725	103.725	103.525	4.125	103.169	103.169	102.969	3.990	100.391	100.391	100.191	4.125	101.000	101.000	100.800
4.250	103.232	103.232	103.032	4.250	103.862	103.862	103.662	4.250	103.369	103.369	103.169	4.000	100.491	100.491	100.291	4.250	101.200	101.200	101.000
4.375	103.476	103.476	103.276	4.375	104.059	104.059	103.859	4.375	103.580	103.580	103.380	4.125	100.627	100.627	100.427	4.375	101.411	101.411	101.211
4.500	103.693	103.693	103.493	4.500	104.224	104.224	104.024	4.500	103.719	103.719	103.519	4.250	100.188	100.188	99.988	4.500	101.550	101.550	101.350
4.625	103.790	103.790	103.590	4.625	104.353	104.353	104.153	4.625	103.080	103.080	102.880	4.375	100.432	100.432	100.232	4.625	98.848	98.848	98.648
4.750	104.249	104.249	103.939	4.750	104.968	104.968	104.709	4.750	103.178	103.178	102.978	4.500	100.649	100.649	100.449	4.750	100.068	100.068	99.868

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.:

12/14/2020

45 Day Lock Exp.:

12/28/2020

60 Day Lock Exp.:

1/11/2021

W. Rate Sheet Dated: 11/12/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline ¹IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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