[AFR Loan Center](#)

Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	**12/14/2020**
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	**12/28/2020**
		60 Day Lock Exp.:	**1/12/2021**

W. Rate Sheet Dated: **11/13/2020** **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	100.693	100.693	100.177	2.500	100.121	100.121	99.606	2.250	98.991	98.991	98.691	3.125	96.248	96.248	95.948
2.625	100.696	100.696	100.181	2.625	100.124	100.124	99.608	2.500	98.997	98.997	98.697	3.250	97.749	97.749	97.449
2.750	101.295	101.295	100.795	2.750	100.224	100.224	99.724	2.625	99.000	99.000	98.700	3.375	97.745	97.745	97.445
2.875	101.298	101.298	100.798	2.875	100.227	100.227	99.727	2.750	99.018	99.018	98.718	3.500	97.746	97.746	97.446
3.000	101.302	101.302	100.802	3.000	100.230	100.230	99.730	2.875	99.021	99.021	98.721	3.625	97.748	97.748	97.448
3.125	101.305	101.305	100.805	3.125	100.232	100.232	99.732	3.000	99.023	99.023	98.723	Margin = 2.250		Index = 0.130	
3.250	101.419	101.419	101.119	3.250	100.098	100.098	99.798	3.125	99.026	99.026	98.726	**30 Year OTC**			
3.375	101.422	101.422	101.122	3.375	100.101	100.101	99.801	3.250	101.283	101.283	100.983	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.500	101.426	101.426	101.126	3.500	100.115	100.115	99.815	3.375	101.285	101.285	100.985	4.000	101.712	101.712	101.212
3.625	101.428	101.428	101.128	3.625	100.118	100.118	99.818	3.500	101.320	101.320	101.020	4.125	101.723	101.723	101.223
3.750	102.690	102.690	102.390	3.750	102.063	102.063	101.763	3.625	101.322	101.322	101.022	4.375	102.393	102.393	101.893
3.875	102.584	102.584	102.284	3.875	102.065	102.065	101.765	3.750	102.578	102.578	102.278	4.500	102.395	102.395	101.895
4.000	102.587	102.587	102.287	4.000	102.054	102.054	101.754	3.875	102.579	102.579	102.279	4.625	102.397	102.397	101.897
4.125	102.598	102.598	102.298	4.125	102.056	102.056	101.756	4.000	102.568	102.568	102.268	4.875	103.457	103.457	102.957
4.250	103.379	103.379	103.179	4.250	102.737	102.737	102.537	4.125	102.570	102.570	102.270	5.000	103.459	103.459	102.959
4.375	103.268	103.268	103.068	4.375	102.739	102.739	102.539	4.250	102.876	102.876	102.576	5.125	103.461	103.461	102.961
4.500	103.270	103.270	103.070	4.500	102.727	102.727	102.527	4.375	102.878	102.878	102.578	5.500	104.164	104.164	103.664
4.625	103.272	103.272	103.072	4.625	102.729	102.729	102.529	4.500	102.866	102.866	102.566	5.625	104.166	104.166	103.666
6.250	106.000	106.000	105.800	6.250	105.446	105.446	105.246	4.625	102.868	102.868	102.568	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	102.209	102.109	102.109	101.594	2.500	102.109	102.009	102.009	101.494	2.250	101.221	101.121	101.121	100.821
2.625	102.209	102.109	102.109	101.594	2.625	102.109	102.009	102.009	101.494	2.375	101.224	101.124	101.124	100.824
2.750	103.069	102.969	102.969	102.469	2.750	102.969	102.869	102.869	102.369	2.500	101.224	101.124	101.124	100.824
2.875	103.072	102.972	102.972	102.472	2.875	102.972	102.872	102.872	102.372	2.625	101.224	101.124	101.124	100.824
3.000	103.072	102.972	102.972	102.472	3.000	102.972	102.872	102.872	102.372	2.750	101.240	101.140	101.140	100.840
3.125	103.072	102.972	102.972	102.472	3.125	102.972	102.872	102.872	102.372	2.875	101.251	101.151	101.151	100.851
3.250	102.933	102.833	102.833	102.533	3.250	102.835	102.735	102.735	102.435	3.000	101.251	101.151	101.151	100.851
3.375	102.947	102.847	102.847	102.547	3.375	102.846	102.746	102.746	102.446	3.125	101.251	101.151	101.151	100.851
3.500	102.947	102.847	102.847	102.547	3.500	102.858	102.758	102.758	102.458	3.250	103.506	103.406	103.406	103.106
3.625	102.946	102.846	102.846	102.546	3.625	102.846	102.746	102.746	102.446	3.375	103.516	103.416	103.416	103.116
3.750	104.106	104.006	104.006	103.706	3.750	104.039	103.939	103.939	103.639	3.500	103.549	103.449	103.449	103.149
3.875	104.109	104.009	104.009	103.709	3.875	104.017	103.917	103.917	103.617	3.625	103.516	103.416	103.416	103.116
4.000	104.118	104.018	104.018	103.718	4.000	104.004	103.904	103.904	103.604	3.750	104.770	104.670	104.670	104.370

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 ≤ 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"

30/25 Year				30/25 Year Lender Paid			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.875	100.597	100.597	100.097	6.250	103.750	103.750	103.500
4.000	100.594	100.594	100.094				
4.125	100.583	100.583	100.083				
4.250	101.277	101.277	100.777				
4.375	101.289	101.289	100.789				
4.500	101.286	101.286	100.786				
4.625	101.285	101.285	100.785				
4.750	102.369	102.369	101.869				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.000	98.962	98.962	98.462
4.125	98.973	98.973	98.473
4.375	99.643	99.643	99.143
4.500	99.645	99.645	99.145
4.625	99.647	99.647	99.147
4.875	100.707	100.707	100.207
5.000	100.709	100.709	100.209
5.125	100.711	100.711	100.211
5.500	101.414	101.414	100.914
5.625	101.416	101.416	100.916
6.250	100.750	100.750	100.250

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	30 Day	45 Day	60 Day
4.750	101.000	101.000	100.500

30 yr DPA "3.5% DPA ; Lender Paid Only"

Rate	30 Day	45 Day	60 Day
6.250	102.750	102.750	102.250

DPA Advantage Adjustment

203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower 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 *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@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706		30 Day Lock Exp.:	12/14/2020
Lockdesk Hours:	10:00 am ET - 11:00 pm ET		45 Day Lock Exp.:	12/28/2020
			60 Day Lock Exp.:	1/12/2021

W. Rate Sheet Dated: 11/13/2020 **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	95.983	95.983	95.683
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	98.173	98.173	97.873	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	98.176	98.176	97.876	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	98.178	98.178	97.878	Margin = 2.250		Index = .130	
3.250	100.707	100.707	100.407	3.250	99.816	99.816	99.516	3.125	98.181	98.181	97.881	**30 Year OTC**			
3.375	100.710	100.710	100.410	3.375	99.818	99.818	99.518	3.250	101.001	101.001	100.701	**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	101.003	101.003	100.703	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	101.037	101.037	100.737	3.375	98.835	98.835	98.335
3.750	100.603	100.603	100.303	3.750	100.406	100.406	100.106	3.625	101.040	101.040	100.740	3.500	98.838	98.838	98.338
3.875	100.497	100.497	100.197	3.875	100.408	100.408	100.108	3.750	100.920	100.920	100.620	3.625	98.841	98.841	98.341
4.000	100.500	100.500	100.200	4.000	100.396	100.396	100.096	3.875	N/A	N/A	N/A	3.750	99.628	99.628	99.128
4.125	100.511	100.511	100.211	4.125	100.398	100.398	100.098	4.000	N/A	N/A	N/A	3.875	99.622	99.622	99.122
4.250	100.979	100.979	100.779	4.250	100.767	100.767	100.567	4.125	N/A	N/A	N/A	4.000	99.625	99.625	99.125
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	99.636	99.636	99.136
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	100.004	100.004	99.504
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	101.871	101.771	101.771	101.471	3.250	101.772	101.672	101.672	101.372	2.750	98.458	98.358	98.358	98.058
3.375	101.885	101.785	101.785	101.485	3.375	101.784	101.684	101.684	101.384	2.875	98.470	98.370	98.370	98.070
3.500	101.884	101.784	101.784	101.484	3.500	101.796	101.696	101.696	101.396	3.000	98.470	98.370	98.370	98.070
3.625	101.884	101.784	101.784	101.484	3.625	101.784	101.684	101.684	101.384	3.125	98.470	98.370	98.370	98.070
3.750	101.669	101.569	101.569	101.269	3.750	101.602	101.502	101.502	101.202	3.250	100.381	100.281	100.281	99.981
3.875	101.672	101.572	101.572	101.272	3.875	101.580	101.480	101.480	101.180	3.375	100.391	100.291	100.291	99.991
4.000	101.681	101.581	101.581	101.281	4.000	101.567	101.467	101.467	101.167	3.500	100.424	100.324	100.324	100.024
4.125	101.689	101.589	101.589	101.289	4.125	101.580	101.480	101.480	101.180	3.625	100.391	100.291	100.291	99.991
4.250	102.046	101.946	101.946	101.746	4.250	101.947	101.847	101.847	101.647	3.750	101.645	101.545	101.545	101.245

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"

30/25 Year				30/25 Year Lender Paid			
Rate	**30 Day**	**45 Day**	**60 Day**	**Rate**	**30 Day**	**45 Day**	**60 Day**
3.875	N/A	N/A	N/A	6.250	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				
Borrower Paid Comp Only				Lender Paid Only			

30 yr DPA OTC "FHA Only ; Borrower Paid Only"

Rate	**30 Day**	**45 Day**	**60 Day**
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

30 yr DPA "3.5% DPA ; Borrower Paid Only"

Rate	**30 Day**	**45 Day**	**60 Day**
4.750	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

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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@afrwholesale.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.: 1/12/2021

W. Rate Sheet Dated: 11/13/2020 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Conforming FNMA

30/25 Year

Rate	30 Day	45 Day	60 Day
2.750	100.678	100.678	100.478
2.875	101.313	101.313	101.113
2.990	101.723	101.723	101.523
3.000	101.823	101.823	101.623
3.125	102.194	102.194	101.994
3.250	101.697	101.697	101.497
3.375	102.172	102.172	101.972
3.500	102.533	102.533	102.333
3.625	102.815	102.815	102.615
3.750	102.157	102.157	101.957
3.875	102.525	102.525	102.325
3.990	102.690	102.690	102.490
4.000	102.790	102.790	102.590
4.125	103.013	103.013	102.813
4.250	103.377	103.377	103.177
4.375	103.647	103.647	103.447
4.500	103.889	103.889	103.689
4.625	104.061	104.061	103.861
4.750	104.422	104.422	104.222

30/25 Year 105-125

Rate	30 Day	45 Day	60 Day
2.250	95.473	95.473	95.273
2.375	96.567	96.567	96.367
2.500	97.681	97.681	97.481
2.625	98.775	98.775	98.575
2.750	99.730	99.730	99.530
2.875	100.429	100.429	100.229
2.990	100.891	100.891	100.691
3.000	100.991	100.991	100.791
3.125	101.395	101.395	101.195
3.250	102.196	102.196	101.996
3.375	102.719	102.719	102.519
3.500	103.116	103.116	102.916
3.625	103.430	103.430	103.230
3.750	102.930	102.930	102.730
3.875	103.334	103.334	103.134
3.990	103.587	103.587	103.387
4.000	103.687	103.687	103.487
4.125	N/A	N/A	N/A
4.250	N/A	N/A	N/A

30/25 Year >125

Rate	30 Day	45 Day	60 Day
2.750	99.730	99.730	99.530
2.875	100.429	100.429	100.229
2.990	100.891	100.891	100.691
3.000	100.991	100.991	100.791
3.125	101.395	101.395	101.195
3.250	102.196	102.196	101.996
3.375	102.719	102.719	102.519
3.500	103.116	103.116	102.916
3.625	103.430	103.430	103.230
3.750	102.930	102.930	102.730
3.875	103.334	103.334	103.134
3.990	103.525	103.525	103.325
4.000	103.625	103.625	103.425
4.125	104.407	104.407	104.207
4.250	96.938	96.938	96.738
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

30/25 Year High Balance

Rate	30 Day	45 Day	60 Day
2.500	99.724	99.724	99.524
2.625	99.986	99.986	99.786
2.750	100.241	100.241	100.041
2.875	100.818	100.818	100.618
2.990	101.130	101.130	100.930
3.000	101.230	101.230	101.030
3.125	101.413	101.413	101.213
3.250	101.285	101.285	101.085
3.375	101.726	101.726	101.526
3.500	102.011	102.011	101.811
3.625	102.158	102.158	101.958
3.750	101.046	101.046	100.846
3.875	101.388	101.388	101.188
3.990	101.516	101.516	101.316
4.000	101.616	101.616	101.416
4.125	101.749	101.749	101.549
4.250	100.516	100.516	100.316
4.375	100.806	100.806	100.606
4.500	101.016	101.016	100.816

30/25 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	99.093	99.093	98.893
2.875	99.734	99.734	99.534
2.990	100.098	100.098	99.898
3.000	100.198	100.198	99.998
3.125	100.414	100.414	100.214
3.250	101.085	101.085	100.885
3.375	101.526	101.526	101.326
3.500	101.811	101.811	101.611
3.625	101.958	101.958	101.758
3.750	100.846	100.846	100.646
3.875	101.188	101.188	100.988
3.990	101.316	101.316	101.116
4.000	101.416	101.416	101.216
4.125	101.549	101.549	101.349
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

30/25 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	99.093	99.093	98.893
2.875	99.734	99.734	99.534
2.990	100.098	100.098	99.898
3.000	100.198	100.198	99.998
3.125	100.414	100.414	100.214
3.250	101.085	101.085	100.885
3.375	101.526	101.526	101.326
3.500	101.811	101.811	101.611
3.625	101.958	101.958	101.758
3.750	100.846	100.846	100.646
3.875	101.188	101.188	100.988
3.990	101.316	101.316	101.116
4.000	101.416	101.416	101.216
4.125	101.549	101.549	101.349
4.250	93.877	93.877	93.677
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

20 Year

Rate	30 Day	45 Day	60 Day
2.875	101.512	101.512	101.312
2.990	101.884	101.884	101.684
3.000	101.984	101.984	101.784
3.125	102.347	102.347	102.147
3.250	101.945	101.945	101.745
3.375	102.411	102.411	102.211
3.500	102.741	102.741	102.541
3.625	103.018	103.018	102.818
3.750	102.000	102.000	101.800
3.875	102.360	102.360	102.160
3.990	102.502	102.502	102.302
4.000	102.602	102.602	102.402
4.125	102.822	102.822	102.622
4.250	102.835	102.835	102.635
4.375	103.100	103.100	102.900
4.500	103.328	103.328	103.128
4.625	103.612	103.612	103.412
4.750	103.949	103.949	103.749
4.875	104.190	104.190	103.990

20 Year 105-125

Rate	30 Day	45 Day	60 Day
2.875	101.159	101.159	100.959
2.990	101.579	101.579	101.379
3.000	101.679	101.679	101.479
3.125	102.074	102.074	101.874
3.250	101.519	101.519	101.319
3.375	102.032	102.032	101.832
3.500	102.395	102.395	102.195
3.625	102.704	102.704	102.504
3.750	101.625	101.625	101.425
3.875	102.022	102.022	101.822
3.990	102.186	102.186	101.986
4.000	102.286	102.286	102.086
4.125	102.529	102.529	102.329
4.250	102.547	102.547	102.347
4.375	102.838	102.838	102.638
4.500	103.091	103.091	102.891
4.625	103.280	103.280	103.080
4.750	103.659	103.659	103.459
4.875	103.923	103.923	103.723

20 Year >125

Rate	30 Day	45 Day	60 Day
2.875	101.097	101.097	100.897
2.990	101.516	101.516	101.316
3.000	101.616	101.616	101.416
3.125	102.012	102.012	101.812
3.250	101.519	101.519	101.319
3.375	102.032	102.032	101.832
3.500	102.395	102.395	102.195
3.625	102.704	102.704	102.504
3.750	101.469	101.469	101.269
3.875	101.866	101.866	101.666
3.990	102.030	102.030	101.830
4.000	102.130	102.130	101.930
4.125	102.373	102.373	102.173
4.250	102.485	102.485	102.285
4.375	102.776	102.776	102.576
4.500	103.028	103.028	102.828
4.625	103.211	103.211	103.011
4.750	103.596	103.596	103.396
4.875	103.860	103.860	103.660

15 Year

Rate	30 Day	45 Day	60 Day
2.750	101.534	101.534	101.334
2.875	101.834	101.834	101.634
2.990	102.048	102.048	101.848
3.000	102.148	102.148	101.948
3.125	102.426	102.426	102.226
3.250	101.979	101.979	101.779
3.375	102.251	102.251	102.051
3.500	102.462	102.462	102.262
3.625	102.738	102.738	102.538
3.750	102.649	102.649	102.449
3.875	102.941	102.941	102.741
3.990	103.120	103.120	102.920
4.000	103.220	103.220	103.020
4.125	103.463	103.463	103.263
4.250	103.475	103.475	103.275
4.375	103.641	103.641	103.441
4.500	103.681	103.681	103.481
4.625	103.882	103.882	103.682
4.750	103.399	103.399	103.199

15 Year 105-125

Rate	30 Day	45 Day	60 Day
2.750	100.377	100.377	100.177
2.875	100.708	100.708	100.508
2.990	100.952	100.952	100.752
3.000	101.052	101.052	100.852
3.125	101.364	101.364	101.164
3.250	100.941	100.941	100.741
3.375	101.240	101.240	101.040
3.500	101.471	101.471	101.271
3.625	101.774	101.774	101.574
3.750	101.978	101.978	101.778
3.875	102.302	102.302	102.102
3.990	102.509	102.509	102.309
4.000	102.609	102.609	102.409
4.125	102.952	102.952	102.752
4.250	103.255	103.255	103.055
4.375	103.439	103.439	#N/A
4.500	103.505	103.505	103.505
4.625	103.806	103.806	103.806
4.750	104.043	104.043	104.043

15 Year >125

Rate	30 Day	45 Day	60 Day
2.750	100.377	100.377	100.177
2.875	100.708	100.708	100.508
2.990	100.952	100.952	100.752
3.000	101.052	101.052	100.852
3.125	101.364	101.364	101.164
3.250	100.878	100.878	100.678
3.375	101.178	101.178	100.978
3.500	101.409	101.409	101.209
3.625	101.712	101.712	101.512
3.750	101.978	101.978	101.778
3.875	102.302	102.302	102.102
3.990	102.509	102.509	102.309
4.000	102.609	102.609	102.409
4.125	102.952	102.952	102.752
4.250	103.255	103.255	103.055
4.375	103.439	103.439	103.239
4.500	103.540	103.540	103.340
4.625	103.869	103.869	103.669
4.750	104.105	104.105	103.905

15 Year High Balance

Rate	30 Day	45 Day	60 Day
2.750	101.689	101.689	101.489
2.875	101.902	101.902	101.702
2.990	102.018	102.018	101.818
3.000	102.118	102.118	101.918
3.125	102.314	102.314	102.114
3.250	100.678	100.678	100.478
3.375	100.869	100.869	100.669
3.500	101.014	101.014	100.814
3.625	101.207	101.207	101.007
3.750	100.261	100.261	100.061
3.875	100.466	100.466	100.266
3.990	100.562	100.562	100.362
4.000	100.662	100.662	100.462
4.125	100.829	100.829	100.629
4.250	100.689	100.689	100.489
4.375	100.804	100.804	100.604
4.500	100.829	100.829	100.629
4.625	100.971	100.971	100.771
4.750	100.290	100.290	100.090

15 Year 105-125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	100.332	100.332	100.132
2.875	100.576	100.576	100.376
2.990	100.722	100.722	100.522
3.000	100.822	100.822	100.622
3.125	101.052	101.052	100.852
3.250	99.440	99.440	99.240
3.375	99.658	99.658	99.458
3.500	99.823	99.823	99.623
3.625	100.043	100.043	99.843
3.750	99.390	99.390	99.190
3.875	99.627	99.627	99.427
3.990	99.751	99.751	99.551
4.000	99.851	99.851	99.651
4.125	100.118	100.118	99.918
4.250	100.269	100.269	100.069
4.375	100.402	100.402	100.202
4.500	100.453	100.453	100.253
4.625	100.695	100.695	100.495
4.750	100.090	100.090	99.890

15 Year >125 High Balance

Rate	30 Day	45 Day	60 Day
2.750	100.332	100.332	100.132
2.875	100.576	100.576	100.376
2.990	100.722	100.722	100.522
3.000	100.822	100.822	100.622
3.125	101.052	101.052	100.852
3.250	99.377	99.377	99.177
3.375	99.596	99.596	99.396
3.500	99.761	99.761	99.561
3.625	99.981	99.981	99.781
3.750	99.390	99.390	99.190
3.875	99.627	99.627	99.427
3.990	99.751	99.751	99.551
4.000	99.851	99.851	99.651
4.125	100.118	100.118	99.918
4.250	100.269	100.269	100.069
4.375	100.402	100.402	100.202
4.500	100.488	100.488	100.288
4.625	100.758	100.758	100.558
4.750	100.090	100.090	99.890

10 Year

Rate	30 Day	45 Day	60 Day
2.750	101.596	101.596	101.396
2.875	101.897	101.897	101.697
2.990	102.111	102.111	101.911
3.000	102.211	102.211	102.011
3.125	102.489	102.489	102.289
3.250	101.529	101.529	101.329
3.375	101.802	101.802	101.602
3.500	102.013	102.013	101.813
3.625	102.288	102.288	102.088
3.750	102.231	102.231	102.031
3.875	102.523	102.523	102.323
3.990	102.702	102.702	102.502
4.000	102.802	102.802	102.602
4.125	103.045	103.045	102.845
4.250	102.976	102.976	102.776
4.375	103.102	103.102	102.902
4.500	103.168	103.168	102.968
4.625	103.510	103.510	103.310
4.750	103.009	103.009	102.809

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	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 – 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	-2.500
640 – 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	-3.000
620 – 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	-3.750

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).

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%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
Manufactured*	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 unit property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* Not applicableto MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
** Not applicable to detached Condominium units (identified by SFC 588).

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	-0.500
Loan Size	
$0 - $49,999	-2.500
$50,000 - $85,000	-1.375
$85,001 - $125,000	-0.500
$125,001 - $175,000	-0.375
$175,001 - $275,000	0.000
$275,001 up to HB	0.125

Mortgages with Subordinate Financing *

LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

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

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

Lock Desk Policy

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

Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

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

AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **12/14/2020**
45 Day Lock Exp.: **12/28/2020**
60 Day Lock Exp.: **1/12/2021**

W. Rate Sheet Dated: **11/13/2020** **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

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

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.

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@afrwholesale.com			
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	12/14/2020
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	12/28/2020
		60 Day Lock Exp.:	1/12/2021

W. Rate Sheet Dated: 11/13/2020 **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			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.671	100.671	100.455	3.375	101.460	101.460	101.260	3.375	101.460	101.460	101.260
2.875	101.348	101.348	101.136	3.500	101.877	101.877	101.677	3.500	101.877	101.877	101.677
2.990	101.829	101.829	101.622	3.625	102.111	102.111	101.911	3.625	102.111	102.111	101.911
3.000	101.929	101.929	101.722	3.750	101.333	101.333	101.133	3.750	101.333	101.333	101.133
3.125	102.239	102.239	102.039	3.875	101.678	101.678	101.478	3.875	101.678	101.678	101.478
3.250	101.660	101.660	101.460	3.990	101.964	101.964	101.764	3.990	101.964	101.964	101.764
3.375	102.210	102.210	102.010	4.000	102.064	102.064	101.864	4.000	102.064	102.064	101.864
3.500	102.627	102.627	102.427	4.125	102.215	102.215	102.015	4.125	102.215	102.215	102.015
3.625	102.861	102.861	102.661	4.250	102.694	102.694	102.494	4.250	102.694	102.694	102.494
3.750	102.083	102.083	101.883	4.375	102.931	102.931	102.731	4.375	102.931	102.931	102.731
3.875	102.428	102.428	102.228	4.500	103.141	103.141	102.941	4.500	103.141	103.141	102.941
3.990	102.589	102.589	102.389	4.625	103.236	103.236	103.036	4.625	103.236	103.236	103.036
4.000	102.689	102.689	102.489	4.750	103.644	103.644	103.297	4.750	103.644	103.644	103.297
4.125	102.840	102.840	102.640	4.875	103.863	103.863	103.527	4.875	103.863	103.863	103.527
4.250	103.319	103.319	103.119	4.990	104.092	104.092	103.761	4.990	104.092	104.092	103.761
4.375	103.556	103.556	103.356	5.000	104.192	104.192	103.861	5.000	104.192	104.192	103.861
4.500	103.766	103.766	103.566	5.125	104.423	104.423	104.097	5.125	104.423	104.423	104.097
4.625	103.861	103.861	103.661	5.250	104.395	104.395	104.195	5.250	104.395	104.395	104.195
4.750	104.269	104.269	103.922	5.375	105.069	105.069	104.837	5.375	105.069	105.069	104.837

30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	99.845	99.845	99.645	3.375	101.003	101.003	100.803
2.625	100.363	100.363	100.163	3.500	101.420	101.420	101.220
2.750	99.781	99.781	99.565	3.625	101.654	101.654	101.454
2.875	100.458	100.458	100.246	3.750	100.453	100.453	100.253
2.990	100.939	100.939	100.732	3.875	100.798	100.798	100.598
3.000	101.039	101.039	100.832	3.990	101.084	101.084	100.884
3.125	101.349	101.349	101.149	4.000	101.184	101.184	100.984
3.250	101.203	101.203	101.003	4.125	101.335	101.335	101.135
3.375	101.753	101.753	101.553	4.250	101.000	101.000	100.800
3.500	102.170	102.170	101.970	4.375	101.237	101.237	101.037
3.625	102.404	102.404	102.204	4.500	101.447	101.447	101.247
3.750	101.203	101.203	101.003	4.625	101.542	101.542	101.342
3.875	101.548	101.548	101.348	4.750	100.794	100.794	100.447
3.990	101.709	101.709	101.509	4.875	101.013	101.013	100.677
4.000	101.809	101.809	101.609	4.990	101.242	101.242	100.911
4.125	101.960	101.960	101.760	5.000	101.342	101.342	101.011
4.250	101.625	101.625	101.425	5.125	101.423	101.423	101.097
4.375	101.862	101.862	101.662	5.250	101.245	101.245	101.045
4.500	102.072	102.072	101.872	5.375	101.769	101.769	101.537

30/25 Year SC >125				20 Year				20 Year 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.003	101.003	100.803	2.750	100.725	100.725	100.511	3.375	102.732	102.732	102.532
3.500	101.420	101.420	101.220	2.875	101.287	101.287	101.071	3.500	103.100	103.100	102.900
3.625	101.654	101.654	101.454	2.990	101.720	101.720	101.507	3.625	103.360	103.360	103.160
3.750	100.453	100.453	100.253	3.000	101.820	101.820	101.607	3.750	103.292	103.292	103.092
3.875	100.798	100.798	100.598	3.125	102.182	102.182	101.974	3.875	103.711	103.711	103.511
3.990	101.084	101.084	100.884	3.250	101.713	101.713	101.513	3.990	103.957	103.957	103.757
4.000	101.184	101.184	100.984	3.375	102.232	102.232	102.032	4.000	104.057	104.057	103.857
4.125	101.335	101.335	101.135	3.500	102.600	102.600	102.400	4.125	104.214	104.214	104.014
4.250	101.000	101.000	100.800	3.625	102.860	102.860	102.660	4.250	104.453	104.453	104.253
4.375	101.237	101.237	101.037	3.750	102.792	102.792	102.592	4.375	104.643	104.643	104.443
4.500	101.447	101.447	101.247	3.875	103.211	103.211	103.011	4.500	105.180	105.180	104.980
4.625	101.542	101.542	101.342	3.990	103.457	103.457	103.257	4.625	105.307	105.307	105.107
4.750	100.794	100.794	100.447	4.000	103.557	103.557	103.357	4.750	105.838	105.838	105.562
4.875	101.013	101.013	100.677	4.125	103.714	103.714	103.514	4.875	106.086	106.086	105.811
4.990	101.242	101.242	100.911	4.250	103.953	103.953	103.753	4.990	106.282	106.282	106.005
5.000	101.342	101.342	101.011	4.375	104.143	104.143	103.943	5.000	106.382	106.382	106.105
5.125	101.423	101.423	101.097	4.500	104.305	104.305	104.105	5.125	106.661	106.661	106.388
5.250	101.245	101.245	101.045	4.625	104.432	104.432	104.232	5.250	106.170	106.170	105.970
5.375	101.769	101.769	101.537	4.750	104.963	104.963	104.687	5.375	105.318	105.318	105.091

20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	102.732	102.732	102.532	2.750	101.544	101.544	101.344
3.500	103.100	103.100	102.900	2.875	101.842	101.842	101.642
3.625	103.360	103.360	103.160	2.990	102.048	102.048	101.848
3.750	103.292	103.292	103.092	3.000	102.148	102.148	101.948
3.875	103.711	103.711	103.511	3.125	101.423	101.423	101.223
3.990	103.957	103.957	103.757	3.250	101.654	101.654	101.454
4.000	104.057	104.057	103.857	3.375	101.939	101.939	101.739
4.125	104.214	104.214	104.014	3.500	102.132	102.132	101.932
4.250	104.453	104.453	104.253	3.625	102.260	102.260	102.060
4.375	104.643	104.643	104.443	3.750	102.555	102.555	102.355
4.500	105.180	105.180	104.980	3.875	102.697	102.697	102.497
4.625	105.307	105.307	105.107	3.990	102.903	102.903	102.703
4.750	105.838	105.838	105.562	4.000	103.003	103.003	102.803
4.875	106.086	106.086	105.811	4.125	103.163	103.163	102.963
4.990	106.282	106.282	106.005	4.250	103.354	103.354	103.154
5.000	106.382	106.382	106.105	4.375	103.559	103.559	103.359
5.125	106.661	106.661	106.388	4.500	103.701	103.701	103.501
5.250	106.170	106.170	105.970	4.625	103.095	103.095	102.895
5.375	105.318	105.318	105.091	4.750	103.191	103.191	102.991

15 Year 105-125				15 Year >125				15 Year SC			
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
2.875	101.967	101.967	101.767	2.875	101.967	101.967	101.767	2.875	102.192	102.192	101.992
2.990	102.173	102.173	101.973	2.990	102.173	102.173	101.973	2.990	102.398	102.398	102.198
3.000	102.273	102.273	102.073	3.000	102.273	102.273	102.073	3.000	102.498	102.498	102.298
3.125	101.548	101.548	101.348	3.125	101.548	101.548	101.348	3.125	101.460	101.460	101.260
3.250	101.779	101.779	101.579	3.250	101.779	101.779	101.579	3.250	101.691	101.691	101.491
3.375	102.064	102.064	101.864	3.375	102.064	102.064	101.864	3.375	101.976	101.976	101.776
3.500	102.257	102.257	102.057	3.500	102.257	102.257	102.057	3.500	102.169	102.169	101.969
3.625	102.385	102.385	102.185	3.625	102.385	102.385	102.185	3.625	101.797	101.797	101.597
3.750	102.680	102.680	102.480	3.750	102.680	102.680	102.480	3.750	102.092	102.092	101.892
3.875	102.822	102.822	102.622	3.875	102.822	102.822	102.622	3.875	102.234	102.234	102.034
3.990	103.028	103.028	102.828	3.990	103.028	103.028	102.828	3.990	102.440	102.440	102.240
4.000	103.128	103.128	102.928	4.000	103.128	103.128	102.928	4.000	102.540	102.540	102.340
4.125	103.288	103.288	103.088	4.125	103.288	103.288	103.088	4.125	102.294	102.294	102.094
4.250	103.479	103.479	103.279	4.250	103.479	103.479	103.279	4.250	102.485	102.485	102.285
4.375	103.684	103.684	103.484	4.375	103.684	103.684	103.484	4.375	102.690	102.690	102.490
4.500	103.826	103.826	103.626	4.500	103.826	103.826	103.626	4.500	102.832	102.832	102.632
4.625	103.220	103.220	103.020	4.625	103.220	103.220	103.020	4.625	100.163	100.163	99.963
4.750	103.316	103.316	103.116	4.750	103.316	103.316	103.116	4.750	101.381	101.381	101.181

15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	103.894	103.894	103.694	2.750	104.144	104.144	103.944
2.875	102.317	102.317	102.117	2.875	102.317	102.317	102.117
2.990	102.523	102.523	102.323	2.990	102.523	102.523	102.323
3.000	102.623	102.623	102.423	3.000	102.623	102.623	102.423
3.125	101.585	101.585	101.385	3.125	101.585	101.585	101.385
3.250	101.816	101.816	101.616	3.250	101.816	101.816	101.616
3.375	102.101	102.101	101.901	3.375	102.101	102.101	101.901
3.500	102.294	102.294	102.094	3.500	102.294	102.294	102.094
3.625	101.922	101.922	101.722	3.625	101.922	101.922	101.722
3.750	102.217	102.217	102.017	3.750	102.217	102.217	102.017
3.875	102.359	102.359	102.159	3.875	102.359	102.359	102.159
3.990	102.565	102.565	102.365	3.990	102.565	102.565	102.365
4.000	102.665	102.665	102.465	4.000	102.665	102.665	102.465
4.125	102.419	102.419	102.219	4.125	102.419	102.419	102.219
4.250	102.610	102.610	102.410	4.250	102.610	102.610	102.410
4.375	102.815	102.815	102.615	4.375	102.815	102.815	102.615
4.500	102.957	102.957	102.757	4.500	102.957	102.957	102.757
4.625	100.288	100.288	100.088	4.625	100.288	100.288	100.088
4.750	101.506	101.506	101.306	4.750	101.506	101.506	101.306

Applicable for all mortgages with terms greater than 15 years

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%	97.01 – 105.00%	>105%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-0.750	-0.750
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000	-1.000
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500	-1.500
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500	-1.500
660 – 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	-2.500	-2.500
640 – 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	-3.000	-3.000
620 – 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	-3.750	-3.750

Cash Out Refi

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

Program 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 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured ****	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are not subject to the Second Home Adj. ****CHOICEHome properties are not subject to this Adj.

All Loan Type Adjustments

Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
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 SC	0.125

Subordination

LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	-1.875	-1.875

*** Does not apply to loan amt =<$125K or any Home Possible

Subordination Enhanced Reflief Refi

LTV	TLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Enhanced Reflief Refi 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	85.01-95.00%	0.750	2.000
		>95.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1	90.01-100.00%	2.000	3.000
		>100.00%	1.500	2.000
	2-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

Lock Desk Policy

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Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

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

AFR Loan Center			
Lockdesk e-mail:	Lockdesk@afrwholesale.com		
Lockdesk Phone:	1-877-588-2706	30 Day Lock Exp.:	12/14/2020
Lockdesk Hours:	10:00 am ET - 11:00 pm ET	45 Day Lock Exp.:	12/28/2020
		60 Day Lock Exp.:	1/12/2021

W. Rate Sheet Dated: 11/13/2020 **Release Time:** 10:00 am ET Prices are subject to change without notice.

Home Possible

30/25 Year				20 Year				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.671	100.671	100.455	2.750	100.725	100.725	100.511	2.750	101.544	101.544	101.344
2.875	101.348	101.348	101.136	2.875	101.287	101.287	101.071	2.875	101.842	101.842	101.642
2.990	101.829	101.829	101.622	2.990	101.720	101.720	101.507	2.990	102.048	102.048	101.848
3.000	101.929	101.929	101.722	3.000	101.820	101.820	101.607	3.000	102.148	102.148	101.948
3.125	102.239	102.239	102.039	3.125	102.182	102.182	101.974	3.125	101.423	101.423	101.223
3.250	101.660	101.660	101.460	3.250	101.713	101.713	101.513	3.250	101.654	101.654	101.454
3.375	102.210	102.210	102.010	3.375	102.232	102.232	102.032	3.375	101.939	101.939	101.739
3.500	102.627	102.627	102.427	3.500	102.600	102.600	102.400	3.500	102.132	102.132	101.932
3.625	102.861	102.861	102.661	3.625	102.860	102.860	102.660	3.625	102.260	102.260	102.060
3.750	102.083	102.083	101.883	3.750	102.792	102.792	102.592	3.750	102.555	102.555	102.355
3.875	102.428	102.428	102.228	3.875	103.211	103.211	103.011	3.875	102.697	102.697	102.497
3.990	102.589	102.589	102.389	3.990	103.457	103.457	103.257	3.990	102.903	102.903	102.703
4.000	102.689	102.689	102.489	4.000	103.557	103.557	103.357	4.000	103.003	103.003	102.803
4.125	102.840	102.840	102.640	4.125	103.714	103.714	103.514	4.125	103.163	103.163	102.963
4.250	103.319	103.319	103.119	4.250	103.953	103.953	103.753	4.250	103.354	103.354	103.154
4.375	103.556	103.556	103.356	4.375	104.143	104.143	103.943	4.375	103.559	103.559	103.359
4.500	103.766	103.766	103.566	4.500	104.305	104.305	104.105	4.500	103.701	103.701	103.501
4.625	103.861	103.861	103.661	4.625	104.432	104.432	104.232	4.625	103.095	103.095	102.895
4.750	104.269	104.269	103.922	4.750	104.963	104.963	104.687	4.750	103.191	103.191	102.991

Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	98.495	98.495	98.295	2.750	100.594	100.594	100.394
2.625	99.013	99.013	98.813	2.875	100.892	100.892	100.692
2.750	98.431	98.431	98.215	2.990	101.098	101.098	100.898
2.875	99.108	99.108	98.896	3.000	101.198	101.198	100.998
2.990	99.589	99.589	99.382	3.125	100.160	100.160	99.960
3.000	99.689	99.689	99.482	3.250	100.391	100.391	100.191
3.125	99.999	99.999	99.799	3.375	100.676	100.676	100.476
3.250	99.853	99.853	99.653	3.500	100.869	100.869	100.669
3.375	100.403	100.403	100.203	3.625	100.497	100.497	100.297
3.500	100.820	100.820	100.620	3.750	100.792	100.792	100.592
3.625	101.054	101.054	100.854	3.875	100.934	100.934	100.734
3.750	99.853	99.853	99.653	3.990	101.140	101.140	100.940
3.875	100.198	100.198	99.998	4.000	101.240	101.240	101.040
3.990	100.359	100.359	100.159	4.125	100.994	100.994	100.794
4.000	100.459	100.459	100.259	4.250	101.185	101.185	100.985
4.125	100.610	100.610	100.410	4.375	101.390	101.390	101.190
4.250	100.275	100.275	100.075	4.500	101.532	101.532	101.332
4.375	100.512	100.512	100.312	4.625	98.863	98.863	98.663
4.500	100.722	100.722	100.522	4.750	100.081	100.081	99.881

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

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Flood Certification = $10.00 UW Fee with option to buy out = $895 *IA, NC, NJ, PA has a $895 Commitment Fee and no UW Fee Tax Service Fee = $70.00 (IA & ME exempt) FHA ID# - 1358600006

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

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

AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: **12/14/2020**
45 Day Lock Exp.: **12/28/2020**
60 Day Lock Exp.: **1/12/2021**

W. Rate Sheet Dated: **11/13/2020** **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 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

[1]Full Am. [2]ARMs 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

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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)