

W. Rate Sheet Dated: 11/24/2020

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	100.724	100.724	100.271	2.500	100.162	100.162	99.709	2.250	98.861	98.861	98.561	3.125	96.277	96.277	95.977
2.625	100.728	100.728	100.275	2.625	100.165	100.165	99.712	2.500	98.866	98.866	98.566	3.250	97.773	97.773	97.473
2.750	101.435	101.435	100.982	2.750	100.374	100.374	99.921	2.625	98.869	98.869	98.569	3.375	97.774	97.774	97.474
2.875	101.439	101.439	100.986	2.875	100.377	100.377	99.924	2.750	98.876	98.876	98.576	3.500	97.776	97.776	97.476
3.000	101.442	101.442	100.989	3.000	100.380	100.380	99.927	2.875	98.878	98.878	98.578	3.625	97.777	97.777	97.477
3.125	101.445	101.445	100.992	3.125	100.382	100.382	99.929	3.000	98.881	98.881	98.581	Margin = 2.250		Index = 0.110	
3.250	101.404	101.404	101.104	3.250	100.092	100.092	99.792	3.125	98.883	98.883	98.583	30 Year OTC			
3.375	101.407	101.407	101.107	3.375	100.105	100.105	99.805	3.250	100.969	100.969	100.669	Rate	30 Day	45 Day	60 Day
3.500	101.410	101.410	101.110	3.500	100.108	100.108	99.808	3.375	101.026	101.026	100.726	4.000	101.837	101.837	101.337
3.625	101.413	101.413	101.113	3.625	100.139	100.139	99.839	3.500	101.028	101.028	100.728	4.125	101.848	101.848	101.348
3.750	102.815	102.815	102.515	3.750	102.195	102.195	101.895	3.625	101.103	101.103	100.803	4.375	102.549	102.549	102.049
3.875	102.709	102.709	102.409	3.875	102.184	102.184	101.884	3.750	102.316	102.316	102.016	4.500	102.551	102.551	102.051
4.000	102.712	102.712	102.412	4.000	102.186	102.186	101.886	3.875	102.305	102.305	102.005	4.625	102.553	102.553	102.053
4.125	102.723	102.723	102.423	4.125	102.187	102.187	101.887	4.000	102.307	102.307	102.007	4.875	103.426	103.426	102.926
4.250	103.535	103.535	103.335	4.250	102.900	102.900	102.700	4.125	102.308	102.308	102.008	5.000	103.428	103.428	102.928
4.375	103.424	103.424	103.224	4.375	102.888	102.888	102.688	4.250	102.740	102.740	102.440	5.125	103.430	103.430	102.930
4.500	103.426	103.426	103.226	4.500	102.890	102.890	102.690	4.375	102.728	102.728	102.428	5.500	105.601	105.601	105.101
4.625	103.428	103.428	103.228	4.625	102.892	102.892	102.692	4.500	102.730	102.730	102.430	5.625	105.603	105.603	105.103
6.250	106.000	106.000	105.800	6.250	105.797	105.797	105.597	4.625	102.731	102.731	102.431	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	102.041	101.941	101.941	101.488	2.500	101.941	101.841	101.841	101.388	2.250	101.041	100.941	100.941	100.641
2.625	102.041	101.941	101.941	101.488	2.625	101.941	101.841	101.841	101.388	2.375	101.044	100.944	100.944	100.644
2.750	103.009	102.909	102.909	102.456	2.750	102.909	102.809	102.809	102.356	2.500	101.043	100.943	100.943	100.643
2.875	103.013	102.913	102.913	102.460	2.875	102.912	102.812	102.812	102.359	2.625	101.043	100.943	100.943	100.643
3.000	103.013	102.913	102.913	102.460	3.000	102.912	102.812	102.812	102.359	2.750	101.047	100.947	100.947	100.647
3.125	103.013	102.913	102.913	102.460	3.125	102.911	102.811	102.811	102.358	2.875	101.059	100.959	100.959	100.659
3.250	102.717	102.617	102.617	102.317	3.250	102.620	102.520	102.520	102.220	3.000	101.059	100.959	100.959	100.659
3.375	102.731	102.631	102.631	102.331	3.375	102.641	102.541	102.541	102.241	3.125	101.058	100.958	100.958	100.658
3.500	102.731	102.631	102.631	102.331	3.500	102.631	102.531	102.531	102.231	3.250	103.142	103.042	103.042	102.742
3.625	102.731	102.631	102.631	102.331	3.625	102.659	102.559	102.559	102.259	3.375	103.207	103.107	103.107	102.807
3.750	104.031	103.931	103.931	103.631	3.750	103.935	103.835	103.835	103.535	3.500	103.152	103.052	103.052	102.752
3.875	104.034	103.934	103.934	103.634	3.875	103.929	103.829	103.829	103.529	3.625	103.225	103.125	103.125	102.825
4.000	104.043	103.943	103.943	103.643	4.000	103.943	103.843	103.843	103.543	3.750	104.363	104.263	104.263	103.963

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	99.087	99.087	98.587	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.098	99.098	98.598	4.750	101.000	101.000	100.500
3.875	100.722	100.722	100.222	6.250	103.750	103.750	103.500	4.375	99.799	99.799	99.299	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.719	100.719	100.219					4.500	99.801	99.801	99.301	Rate	30 Day	45 Day	60 Day
4.125	100.708	100.708	100.208					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	100.676	100.676	100.176	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	100.678	100.678	100.178				
4.500	101.443	101.443	100.943					5.125	100.680	100.680	100.180				
4.625	101.441	101.441	100.941					5.500	102.851	102.851	102.351				
4.750	102.338	102.338	101.838					5.625	102.853	102.853	102.353				
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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/24/2020

45 Day Lock Exp.:

1/8/2021

60 Day Lock Exp.:

1/25/2021

W. Rate Sheet Dated: 11/24/2020

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.575	95.575	95.275
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	97.523	97.523	97.223
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	97.524	97.524	97.224
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	97.593	97.593	97.293	3.500	97.526	97.526	97.226
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	97.596	97.596	97.296	3.625	97.527	97.527	97.227
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	97.598	97.598	97.298	Margin = 2.250		Index = .110	
3.250	100.566	100.566	100.266	3.250	99.685	99.685	99.385	3.125	97.600	97.600	97.300	30 Year OTC			
3.375	100.569	100.569	100.269	3.375	99.698	99.698	99.398	3.250	100.561	100.561	100.261	Rate	30 Day	45 Day	60 Day
3.500	100.573	100.573	100.273	3.500	99.700	99.700	99.400	3.375	100.619	100.619	100.319	3.250	98.691	98.691	98.191
3.625	100.575	100.575	100.275	3.625	99.731	99.731	99.431	3.500	100.621	100.621	100.321	3.375	98.694	98.694	98.194
3.750	101.165	101.165	100.865	3.750	100.975	100.975	100.675	3.625	100.696	100.696	100.396	3.500	98.698	98.698	98.198
3.875	101.059	101.059	100.759	3.875	100.964	100.964	100.664	3.750	101.096	101.096	100.796	3.625	98.700	98.700	98.200
4.000	101.062	101.062	100.762	4.000	100.966	100.966	100.666	3.875	N/A	N/A	N/A	3.750	100.190	100.190	99.690
4.125	101.073	101.073	100.773	4.125	100.967	100.967	100.667	4.000	N/A	N/A	N/A	3.875	100.184	100.184	99.684
4.250	101.760	101.760	101.560	4.250	101.555	101.555	101.355	4.125	N/A	N/A	N/A	4.000	100.187	100.187	99.687
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	100.198	100.198	99.698
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	100.785	100.785	100.285
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	101.530	101.430	101.430	101.130	3.250	101.432	101.332	101.332	101.032	2.750	98.266	98.166	98.166	97.866
3.375	101.544	101.444	101.444	101.144	3.375	101.454	101.354	101.354	101.054	2.875	98.278	98.178	98.178	97.878
3.500	101.544	101.444	101.444	101.144	3.500	101.443	101.343	101.343	101.043	3.000	98.278	98.178	98.178	97.878
3.625	101.543	101.443	101.443	101.143	3.625	101.471	101.371	101.371	101.071	3.125	98.277	98.177	98.177	97.877
3.750	102.031	101.931	101.931	101.631	3.750	101.935	101.835	101.835	101.535	3.250	100.017	99.917	99.917	99.617
3.875	102.034	101.934	101.934	101.634	3.875	101.929	101.829	101.829	101.529	3.375	100.082	99.982	99.982	99.682
4.000	102.043	101.943	101.943	101.643	4.000	101.943	101.843	101.843	101.543	3.500	100.027	99.927	99.927	99.627
4.125	102.052	101.952	101.952	101.652	4.125	101.942	101.842	101.842	101.542	3.625	100.100	100.000	100.000	99.700
4.250	102.628	102.528	102.528	102.328	4.250	102.528	102.428	102.428	102.228	3.750	101.238	101.138	101.138	100.838

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	4.250	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	4.750	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	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	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)	

W. Rate Sheet Dated: 11/24/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	100.873	100.873	100.673	2.250	95.660	95.660	95.460	2.750	99.925	99.925	99.725	2.500	99.758	99.758	99.558	2.750	99.132	99.132	98.932
2.875	101.504	101.504	101.304	2.375	96.759	96.759	96.559	2.875	100.618	100.618	100.418	2.625	100.018	100.018	99.818	2.875	99.767	99.767	99.567
2.990	101.911	101.911	101.711	2.500	97.877	97.877	97.677	2.990	101.075	101.075	100.875	2.750	100.280	100.280	100.080	2.990	100.123	100.123	99.923
3.000	102.011	102.011	101.811	2.625	98.971	98.971	98.771	3.000	101.175	101.175	100.975	2.875	100.853	100.853	100.653	3.000	100.223	100.223	100.023
3.125	102.371	102.371	102.171	2.750	99.925	99.925	99.725	3.125	101.672	101.672	101.472	2.990	101.159	101.159	100.959	3.125	100.576	100.576	100.376
3.250	101.951	101.951	101.751	2.875	100.618	100.618	100.418	3.250	102.528	102.528	102.328	3.000	101.259	101.259	101.059	3.250	101.136	101.136	100.936
3.375	102.419	102.419	102.219	2.990	101.075	101.075	100.875	3.375	103.044	103.044	102.844	3.125	101.443	101.443	101.243	3.375	101.570	101.570	101.370
3.500	102.775	102.775	102.575	3.000	101.175	101.175	100.975	3.500	103.435	103.435	103.235	3.250	101.336	101.336	101.136	3.500	101.852	101.852	101.652
3.625	103.056	103.056	102.856	3.125	101.704	101.704	101.504	3.625	103.744	103.744	103.544	3.375	101.770	101.770	101.570	3.625	101.998	101.998	101.798
3.750	102.321	102.321	102.121	3.250	102.528	102.528	102.328	3.750	103.094	103.094	102.894	3.500	102.052	102.052	101.852	3.750	101.010	101.010	100.810
3.875	102.686	102.686	102.486	3.375	103.044	103.044	102.844	3.875	103.494	103.494	103.294	3.625	102.198	102.198	101.998	3.875	101.349	101.349	101.149
3.990	102.850	102.850	102.650	3.500	103.435	103.435	103.235	3.990	103.685	103.685	103.485	3.750	101.210	101.210	101.010	3.990	101.476	101.476	101.276
4.000	102.950	102.950	102.750	3.625	103.744	103.744	103.544	4.000	103.785	103.785	103.585	3.875	101.549	101.549	101.349	4.000	101.576	101.576	101.376
4.125	103.171	103.171	102.971	3.750	103.094	103.094	102.894	4.125	104.412	104.412	104.212	3.990	101.676	101.676	101.476	4.125	101.708	101.708	101.508
4.250	103.379	103.379	103.179	3.875	103.494	103.494	103.294	4.250	96.938	96.938	96.738	4.000	101.776	101.776	101.576	4.250	N/A	N/A	N/A
4.375	103.647	103.647	103.447	3.990	103.685	103.685	103.485	4.375	N/A	N/A	N/A	4.125	101.908	101.908	101.708	4.375	N/A	N/A	N/A
4.500	103.892	103.892	103.692	4.000	103.785	103.785	103.585	4.500	N/A	N/A	N/A	4.250	100.518	100.518	100.318	4.500	N/A	N/A	N/A
4.625	104.058	104.058	103.858	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.806	100.806	100.606	4.625	N/A	N/A	N/A
4.750	104.244	104.244	104.044	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.015	101.015	100.815	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	99.132	99.132	98.932		2.875	101.670	101.670	101.470		2.875	101.347	101.347	101.147		2.875	101.284	101.284	101.084		2.750	101.650	101.650	101.450	
2.875	99.767	99.767	99.567		2.900	102.039	102.039	101.839		2.900	101.761	101.761	101.561		2.900	101.699	101.699	101.499		2.875	101.946	101.946	101.746	
2.900	100.123	100.123	99.923		3.000	102.139	102.139	101.939		3.000	102.861	102.861	102.661		3.000	101.799	101.799	101.599		2.900	102.155	102.155	101.955	
3.000	100.223	100.223	100.023		3.125	102.491	102.491	102.291		3.125	102.253	102.253	102.053		3.125	102.191	102.191	101.991		3.000	102.255	102.255	102.055	
3.125	100.544	100.544	100.344		3.250	102.151	102.151	101.951		3.250	101.850	101.850	101.650		3.250	101.850	101.850	101.650		3.125	102.534	102.534	102.334	
3.250	101.136	101.136	100.936		3.375	102.610	102.610	102.410		3.375	102.355	102.355	102.155		3.375	102.355	102.355	102.155		3.250	101.931	101.931	101.731	
3.375	101.570	101.570	101.370		3.500	102.933	102.933	102.733		3.500	102.712	102.712	102.512		3.500	102.712	102.712	102.512		3.375	102.200	102.200	102.000	
3.500	101.852	101.852	101.652		3.625	103.211	103.211	103.011		3.625	103.017	103.017	102.817		3.625	103.017	103.017	102.817		3.500	102.412	102.412	102.212	
3.625	101.998	101.998	101.798		3.750	102.163	102.163	101.963		3.750	101.788	101.788	101.588		3.750	101.632	101.632	101.432		3.625	102.685	102.685	102.485	
3.750	101.010	101.010	100.810		3.875	102.520	102.520	102.320		3.875	102.182	102.182	101.982		3.875	102.026	102.026	101.826		3.750	102.482	102.482	102.282	
3.875	101.349	101.349	101.149		3.900	102.661	102.661	102.461		3.900	102.346	102.346	102.146		3.900	102.190	102.190	101.990		3.875	102.776	102.776	102.576	
3.900	101.476	101.476	101.276		4.000	102.761	102.761	102.561		4.000	102.446	102.446	102.246		4.000	102.290	102.290	102.090		3.900	102.954	102.954	102.754	
4.000	101.576	101.576	101.376		4.125	102.980	102.980	102.780		4.125	102.687	102.687	102.487		4.125	102.531	102.531	102.331		4.000	103.054	103.054	102.854	
4.125	101.708	101.708	101.508		4.250	102.836	102.836	102.636		4.250	102.548	102.548	102.348		4.250	102.486	102.486	102.286		4.125	103.301	103.301	103.101	
4.250	93.877	93.877	93.677		4.375	103.100	103.100	102.900		4.375	102.839	102.839	102.639		4.375	102.776	102.776	102.576		4.250	103.338	103.338	103.138	
4.375	N/A	N/A	N/A		4.500	103.330	103.330	103.130		4.500	103.090	103.090	102.890		4.500	103.028	103.028	102.828		4.375	103.505	103.505	103.305	
4.500	N/A	N/A	N/A		4.625	103.494	103.494	103.294		4.625	103.270	103.270	103.070		4.625	103.208	103.208	103.008		4.500	103.544	103.544	103.344	
4.625	N/A	N/A	N/A		4.750	103.770	103.770	103.570		4.750	103.481	103.481	103.281		4.750	103.418	103.418	103.218		4.625	103.745	103.745	103.545	
4.750	N/A	N/A	N/A		4.875	104.010	104.010	103.810		4.875	103.745	103.745	103.545		4.875	103.682	103.682	103.482		4.750	103.215	103.215	103.015	

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	100.493	100.493	100.293	2.750	100.493	100.493	100.293	2.750	101.747	101.747	101.547	2.750	100.390	100.390	100.190	2.750	100.390	100.390	100.190	2.750	101.712	101.712	101.512
2.875	100.820	100.820	100.620	2.875	100.820	100.820	100.620	2.875	101.954	101.954	101.754	2.875	100.628	100.628	100.428	2.875	100.628	100.628	100.428	2.875	102.009	102.009	101.809
2.990	101.059	101.059	100.859	2.990	101.059	101.059	100.859	2.990	102.071	102.071	101.871	2.990	100.775	100.775	100.575	2.990	100.775	100.775	100.575	2.990	102.218	102.218	102.018
3.000	101.159	101.159	100.959	3.000	101.159	101.159	100.959	3.000	102.171	102.171	101.971	3.000	100.875	100.875	100.675	3.000	100.875	100.875	100.675	3.000	102.318	102.318	102.118
3.125	101.467	101.467	101.267	3.125	101.467	101.467	101.267	3.125	102.365	102.365	102.165	3.125	101.098	101.098	100.898	3.125	101.098	101.098	100.898	3.125	102.597	102.597	102.397
3.250	100.893	100.893	100.693	3.250	100.893	100.893	100.693	3.250	100.633	100.633	100.433	3.250	99.395	99.395	99.195	3.250	99.333	99.333	99.133	3.250	101.470	101.470	101.270
3.375	101.189	101.189	100.989	3.375	101.189	101.189	100.989	3.375	100.821	100.821	100.621	3.375	99.610	99.610	99.410	3.375	99.547	99.547	99.347	3.375	101.739	101.739	101.539
3.500	101.421	101.421	101.221	3.500	101.359	101.359	101.159	3.500	100.968	100.968	100.768	3.500	99.777	99.777	99.577	3.500	99.715	99.715	99.515	3.500	101.951	101.951	101.751
3.625	101.722	101.722	101.522	3.625	101.659	101.659	101.459	3.625	101.160	101.160	100.960	3.625	99.997	99.997	99.797	3.625	99.934	99.934	99.734	3.625	102.224	102.224	102.024
3.750	101.812	101.812	101.612	3.750	101.812	101.812	101.612	3.750	100.097	100.097	99.897	3.750	99.227	99.227	99.027	3.750	99.227	99.227	99.027	3.750	102.052	102.052	101.852
3.875	102.137	102.137	101.937	3.875	102.137	102.137	101.937	3.875	100.300	100.300	100.100	3.875	99.461	99.461	99.261	3.875	99.461	99.461	99.261	3.875	102.346	102.346	102.146
3.990	102.342	102.342	102.142	3.990	102.342	102.342	102.142	3.990	100.396	100.396	100.196	3.990	99.584	99.584	99.384	3.990	99.584	99.584	99.384	3.990	102.524	102.524	102.324
4.000	102.442	102.442	102.242	4.000	102.442	102.442	102.242	4.000	100.496	100.496	100.296	4.000	99.684	99.684	99.484	4.000	99.684	99.684	99.484	4.000	102.624	102.624	102.424
4.125	102.814	102.814	102.614	4.125	102.814	102.814	102.614	4.125	100.667	100.667	100.467	4.125	99.980	99.980	99.780	4.125	99.980	99.980	99.780	4.125	102.871	102.871	102.671
4.250	103.119	103.119	102.919	4.250	103.119	103.119	102.919	4.250	100.550	100.550	100.350	4.250	100.131	100.131	99.931	4.250	100.131	100.131	99.931	4.250	102.827	102.827	102.627
4.375	103.302	103.302	#N/A	4.375	103.302	103.302	103.102	4.375	100.667	100.667	100.467	4.375	100.264	100.264	100.064	4.375	100.264	100.264	100.064	4.375	102.953	102.953	102.753
4.500	103.353	103.353	103.353	4.500	103.367	103.367	103.167	4.500	100.692	100.692	100.492	4.500	100.301	100.301	100.101	4.500	100.315	100.315	100.115	4.500	103.019	103.019	102.819
4.625	103.622	103.622	103.622	4.625	103.684	103.684	103.484	4.625	100.834	100.834	100.634	4.625	100.511	100.511	100.311	4.625	100.573	100.573	100.373	4.625	103.362	103.362	103.162
4.750	103.859	103.859	103.859	4.750	103.921	103.921	103.721	4.750	100.106	100.106	99.906	4.750	99.906	99.906	99.706	4.750	99.906	99.906	99.706	4.750	103.825	103.825	103.625

Applicable for all mortgages with greater than 15 year terms										
FICO	↓ / LV ↑	< 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%	-0.00%	-0.25%	-0.75%	-0.75%
720 – 739		0.00%	-0.25%	-0.50%	-0.50%	-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
> 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).

** Not applicable to detached Condominium units (identified by SEC 588)

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	0.00%
All other LTV & FICO combos	1.50%

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



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.:

12/24/2020

45 Day Lock Exp.:

1/8/2021

60 Day Lock Exp.:

1/25/2021

W. Rate Sheet Dated: 11/24/2020

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@afwwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 12/24/2020
45 Day Lock Exp.: 1/8/2021
60 Day Lock Exp.: 1/25/2021

W. Rate Sheet Dated: 11/24/2020

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	100.808	100.808	100.606	3.375	101.700	101.700	101.500	3.375	101.700	101.700	101.500	2.500	99.751	99.751	99.542	3.375	100.950	100.950	100.750
2.875	101.470	101.470	101.270	3.500	102.073	102.073	101.873	3.500	102.073	102.073	101.873	2.625	100.239	100.239	100.036	3.500	101.323	101.323	101.123
2.990	101.956	101.956	101.756	3.625	102.313	102.313	102.113	3.625	102.313	102.313	102.113	2.750	99.989	99.989	99.787	3.625	101.563	101.563	101.363
3.000	102.056	102.056	101.856	3.750	101.435	101.435	101.235	3.750	101.435	101.435	101.235	2.875	100.651	100.651	100.451	3.750	100.397	100.397	100.197
3.125	102.380	102.380	102.180	3.875	101.779	101.779	101.579	3.875	101.779	101.779	101.579	2.990	101.137	101.137	100.937	3.875	100.741	100.741	100.541
3.250	101.881	101.881	101.681	3.990	102.068	102.068	101.868	3.990	102.068	102.068	101.868	3.000	101.237	101.237	101.037	3.990	101.030	101.030	100.830
3.375	102.450	102.450	102.250	4.000	102.168	102.168	101.968	4.000	102.168	102.168	101.968	3.125	101.561	101.561	101.361	4.000	101.130	101.130	100.930
3.500	102.823	102.823	102.623	4.125	102.327	102.327	102.127	4.125	102.327	102.327	102.127	3.250	101.131	101.131	100.931	4.125	101.289	101.289	101.089
3.625	103.063	103.063	102.863	4.250	102.663	102.663	102.463	4.250	102.663	102.663	102.463	3.375	101.700	101.700	101.500	4.250	101.219	101.219	101.019
3.750	102.185	102.185	101.985	4.375	102.900	102.900	102.700	4.375	102.900	102.900	102.700	3.500	102.073	102.073	101.873	4.375	101.456	101.456	101.256
3.875	102.529	102.529	102.329	4.500	103.110	103.110	102.910	4.500	103.110	103.110	102.910	3.625	102.313	102.313	102.113	4.500	101.666	101.666	101.466
3.990	102.693	102.693	102.493	4.625	103.210	103.210	103.010	4.625	103.210	103.210	103.010	3.750	101.147	101.147	100.947	4.625	101.766	101.766	101.566
4.000	102.793	102.793	102.593	4.750	103.602	103.602	103.402	4.750	103.602	103.602	103.402	3.875	101.491	101.491	101.291	4.750	100.752	100.752	100.512
4.125	102.952	102.952	102.752	4.875	103.822	103.822	103.622	4.875	103.822	103.822	103.622	3.990	101.655	101.655	101.455	4.875	100.972	100.972	100.746
4.250	103.288	103.288	103.088	4.990	104.052	104.052	103.852	4.990	104.052	104.052	103.852	4.000	101.755	101.755	101.555	4.990	101.202	101.202	100.982
4.375	103.525	103.525	103.325	5.000	104.152	104.152	103.952	5.000	104.152	104.152	103.952	4.125	101.914	101.914	101.714	5.000	101.302	101.302	101.082
4.500	103.735	103.735	103.535	5.125	104.385	104.385	104.185	5.125	104.385	104.385	104.185	4.250	101.844	101.844	101.644	5.125	101.385	101.385	101.167
4.625	103.835	103.835	103.635	5.250	104.526	104.526	104.326	5.250	104.526	104.526	104.326	4.375	102.081	102.081	101.881	5.250	101.376	101.376	101.176
4.750	104.227	104.227	103.987	5.375	105.380	105.380	105.177	5.375	105.380	105.380	105.177	4.500	102.291	102.291	102.091	5.375	102.080	102.080	101.877
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	100.950	100.950	100.750	2.750	100.920	100.920	100.703	3.375	102.997	102.997	102.797	3.375	102.997	102.997	102.797	2.750	101.671	101.671	101.471
3.500	101.323	101.323	101.123	2.875	101.509	101.509	101.298	3.500	103.368	103.368	103.168	3.500	103.368	103.368	103.168	2.875	102.005	102.005	101.805
3.625	101.563	101.563	101.363	2.990	101.925	101.925	101.725	3.625	103.630	103.630	103.430	3.625	103.630	103.630	103.430	2.990	102.133	102.133	101.933
3.750	100.397	100.397	100.197	3.000	102.025	102.025	101.825	3.750	103.413	103.413	103.213	3.750	103.413	103.413	103.213	3.000	102.233	102.233	102.033
3.875	100.741	100.741	100.541	3.125	102.391	102.391	102.191	3.875	103.832	103.832	103.632	3.875	103.832	103.832	103.632	3.125	101.551	101.551	101.351
3.990	101.030	101.030	100.830	3.250	101.995	101.995	101.795	3.990	104.078	104.078	103.878	3.990	104.078	104.078	103.878	3.250	101.782	101.782	101.582
4.000	101.130	101.130	100.930	3.375	102.497	102.497	102.297	4.000	104.178	104.178	103.978	4.000	104.178	104.178	103.978	3.375	102.067	102.067	101.867
4.125	101.289	101.289	101.089	3.500	102.868	102.868	102.668	4.125	104.337	104.337	104.137	4.125	104.337	104.337	104.137	3.500	102.262	102.262	102.062
4.250	101.219	101.219	101.019	3.625	103.130	103.130	102.930	4.250	104.445	104.445	104.245	4.250	104.445	104.445	104.245	3.625	102.244	102.244	102.044
4.375	101.456	101.456	101.256	3.750	102.913	102.913	102.713	4.375	104.636	104.636	104.436	4.375	104.636	104.636	104.436	3.750	102.539	102.539	102.339
4.500	101.666	101.666	101.466	3.875	103.332	103.332	103.132	4.500	105.173	105.173	104.973	4.500	105.173	105.173	104.973	3.875	102.682	102.682	102.482
4.625	101.766	101.766	101.566	3.990	103.578	103.578	103.378	4.625	105.299	105.299	105.099	4.625	105.299	105.299	105.099	3.990	102.887	102.887	102.687
4.750	100.752	100.752	100.512	4.000	103.678	103.678	103.478	4.750	105.803	105.803	105.603	4.750	105.803	105.803	105.603	4.000	102.987	102.987	102.787
4.875	100.972	100.972	100.746	4.125	103.837	103.837	103.637	4.875	106.051	106.051	105.851	4.875	106.051	106.051	105.851	4.125	103.160	103.160	102.960
4.990	101.202	101.202	100.982	4.250	103.945	103.945	103.745	4.990	106.244	106.244	106.044	4.990	106.244	106.244	106.044	4.250	103.353	103.353	103.153
5.000	101.302	101.302	101.082	4.375	104.136	104.136	103.936	5.000	106.344	106.344	106.144	5.000	106.344	106.344	106.144	4.375	103.559	103.559	103.359
5.125	101.385	101.385	101.167	4.500	104.298	104.298	104.098	5.125	106.623	106.623	106.423	5.125	106.623	106.623	106.423	4.500	103.699	103.699	103.499
5.250	101.376	101.376	101.176	4.625	104.424	104.424	104.224	5.250	106.294	106.294	106.078	5.250	106.294	106.294	106.078	4.625	103.144	103.144	102.944
5.375	102.080	102.080	101.877	4.750	104.928	104.928	104.728	5.375	105.637	105.637	105.430	5.375	105.637	105.637	105.430	4.750	103.240	103.240	103.040
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	103.671	103.671	103.471	2.750	103.921	103.921	103.721	2.750	101.927	101.927	101.727	2.750	103.927	103.927	103.727	2.750	104.177	104.177	103.977
2.875	102.130	102.130	101.930	2.875	102.130	102.130	101.930	2.875	102.261	102.261	102.061	2.875	102.386	102.386	102.186	2.875	102.386	102.386	102.186
2.990	102.258	102.258	102.058	2.990	102.258	102.258	102.058	2.990	102.389	102.389	102.189	2.990	102.514	102.514	102.314	2.990	102.514	102.514	102.314
3.000	102.358	102.358	102.158	3.000	102.358	102.358	102.158	3.000	102.489	102.489	102.289	3.000	102.614	102.614	102.414	3.000	102.614	102.614	102.414
3.125	101.676	101.676	101.476	3.125	101.676	101.676	101.476	3.125	101.588	101.588	101.388	3.125	101.713	101.713	101.513	3.125	101.713	101.713	101.513
3.250	101.907	101.907	101.707	3.250	101.907	101.907	101.707	3.250	101.819	101.819	101.619	3.250	101.944	101.944	101.744	3.250	101.944	101.944	101.744
3.375	102.192	102.192	101.992	3.375	102.192	102.192	101.992	3.375	102.104	102.104	101.904	3.375	102.229	102.229	102.029	3.375	102.229	102.229	102.029
3.500	102.387	102.387	102.187	3.500	102.387	102.387	102.187	3.500	102.299	102.299	102.099	3.500	102.424	102.424	102.224	3.500	102.424	102.424	102.224
3.625	102.369	102.369	102.169	3.625	102.369	102.369	102.169	3.625	101.781	101.781	101.581	3.625	101.906	101.906	101.706	3.625	101.906	101.906	101.706
3.750	102.664	102.664	102.464	3.750	102.664	102.664</													



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.:

12/24/2020

45 Day Lock Exp.:

1/8/2021

60 Day Lock Exp.:

1/25/2021

W. Rate Sheet Dated: 11/24/2020

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	100.808	100.808	100.606	2.750	100.920	100.920	100.703	2.750	101.671	101.671	101.471	2.500	98.401	98.401	98.192	2.750	100.627	100.627	100.427
2.875	101.470	101.470	101.270	2.875	101.509	101.509	101.298	2.875	102.005	102.005	101.805	2.625	98.889	98.889	98.686	2.875	100.961	100.961	100.761
2.990	101.956	101.956	101.756	2.990	101.925	101.925	101.725	2.990	102.133	102.133	101.933	2.750	98.639	98.639	98.437	2.990	101.089	101.089	100.889
3.000	102.056	102.056	101.856	3.000	102.025	102.025	101.825	3.000	102.233	102.233	102.033	2.875	99.301	99.301	99.101	3.000	101.189	101.189	100.989
3.125	102.380	102.380	102.180	3.125	102.391	102.391	102.191	3.125	101.551	101.551	101.351	2.990	99.787	99.787	99.587	3.125	100.288	100.288	100.088
3.250	101.881	101.881	101.681	3.250	101.995	101.995	101.795	3.250	101.782	101.782	101.582	3.000	99.887	99.887	99.687	3.250	100.519	100.519	100.319
3.375	102.450	102.450	102.250	3.375	102.497	102.497	102.297	3.375	102.067	102.067	101.867	3.125	100.211	100.211	100.011	3.375	100.804	100.804	100.604
3.500	102.823	102.823	102.623	3.500	102.868	102.868	102.668	3.500	102.262	102.262	102.062	3.250	99.781	99.781	99.581	3.500	100.999	100.999	100.799
3.625	103.063	103.063	102.863	3.625	103.130	103.130	102.930	3.625	102.244	102.244	102.044	3.375	100.350	100.350	100.150	3.625	100.481	100.481	100.281
3.750	102.185	102.185	101.985	3.750	102.913	102.913	102.713	3.750	102.539	102.539	102.339	3.500	100.723	100.723	100.523	3.750	100.776	100.776	100.576
3.875	102.529	102.529	102.329	3.875	103.332	103.332	103.132	3.875	102.682	102.682	102.482	3.625	100.963	100.963	100.763	3.875	100.919	100.919	100.719
3.990	102.693	102.693	102.493	3.990	103.578	103.578	103.378	3.990	102.887	102.887	102.687	3.750	99.797	99.797	99.597	3.990	101.124	101.124	100.924
4.000	102.793	102.793	102.593	4.000	103.678	103.678	103.478	4.000	102.987	102.987	102.787	3.875	100.141	100.141	99.941	4.000	101.224	101.224	101.024
4.125	102.952	102.952	102.752	4.125	103.837	103.837	103.637	4.125	103.160	103.160	102.960	3.990	100.305	100.305	100.105	4.125	100.960	100.960	100.760
4.250	103.288	103.288	103.088	4.250	103.945	103.945	103.745	4.250	103.353	103.353	103.153	4.000	100.405	100.405	100.205	4.250	101.153	101.153	100.953
4.375	103.525	103.525	103.325	4.375	104.136	104.136	103.936	4.375	103.559	103.559	103.359	4.125	100.564	100.564	100.364	4.375	101.359	101.359	101.159
4.500	103.735	103.735	103.535	4.500	104.298	104.298	104.098	4.500	103.699	103.699	103.499	4.250	100.494	100.494	100.294	4.500	101.499	101.499	101.299
4.625	103.835	103.835	103.635	4.625	104.424	104.424	104.224	4.625	103.144	103.144	102.944	4.375	100.731	100.731	100.531	4.625	98.912	98.912	98.712
4.750	104.227	104.227	103.987	4.750	104.928	104.928	104.728	4.750	103.240	103.240	103.040	4.500	100.941	100.941	100.741	4.750	100.155	100.155	99.955

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

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/24/2020

45 Day Lock Exp.:

1/8/2021

60 Day Lock Exp.:

1/25/2021

W. Rate Sheet Dated: 11/24/2020

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)