



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 12/30/2020

45 Day Lock Exp.: 1/14/2021

60 Day Lock Exp.: 1/29/2021

W. Rate Sheet Dated: 11/30/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	101.005	101.005	100.521	2.500	100.443	100.443	99.959	2.250	98.982	98.982	98.682	3.125	96.277	96.277	95.977
2.625	101.009	101.009	100.525	2.625	100.446	100.446	99.962	2.500	98.987	98.987	98.687	3.250	97.773	97.773	97.473
2.750	101.576	101.576	101.092	2.750	100.515	100.515	100.031	2.625	98.990	98.990	98.690	3.375	97.774	97.774	97.474
2.875	101.579	101.579	101.095	2.875	100.518	100.518	100.033	2.750	98.954	98.954	98.654	3.500	97.776	97.776	97.476
3.000	101.583	101.583	101.098	3.000	100.521	100.521	100.036	2.875	98.957	98.957	98.657	3.625	97.777	97.777	97.477
3.125	101.586	101.586	101.102	3.125	100.523	100.523	100.038	3.000	98.959	98.959	98.659	Margin = 2.250		Index = 0.110	
3.250	101.450	101.450	101.150	3.250	100.139	100.139	99.839	3.125	98.961	98.961	98.661	30 Year OTC			
3.375	101.454	101.454	101.154	3.375	100.152	100.152	99.852	3.250	101.172	101.172	100.872	Rate	30 Day	45 Day	60 Day
3.500	101.457	101.457	101.157	3.500	100.155	100.155	99.855	3.375	101.229	101.229	100.929	4.000	101.681	101.681	101.181
3.625	101.459	101.459	101.159	3.625	100.185	100.185	99.885	3.500	101.231	101.231	100.931	4.125	101.692	101.692	101.192
3.750	102.659	102.659	102.359	3.750	102.039	102.039	101.739	3.625	101.306	101.306	101.006	4.375	102.471	102.471	101.971
3.875	102.553	102.553	102.253	3.875	102.027	102.027	101.727	3.750	102.441	102.441	102.141	4.500	102.473	102.473	101.973
4.000	102.556	102.556	102.256	4.000	102.029	102.029	101.729	3.875	102.430	102.430	102.130	4.625	102.475	102.475	101.975
4.125	102.567	102.567	102.267	4.125	102.031	102.031	101.731	4.000	102.432	102.432	102.132	4.875	103.551	103.551	103.051
4.250	103.457	103.457	103.257	4.250	102.822	102.822	102.622	4.125	102.433	102.433	102.133	5.000	103.553	103.553	103.053
4.375	103.346	103.346	103.146	4.375	102.810	102.810	102.610	4.250	102.802	102.802	102.502	5.125	103.555	103.555	103.055
4.500	103.348	103.348	103.148	4.500	102.812	102.812	102.612	4.375	102.791	102.791	102.491	5.500	105.789	105.789	105.289
4.625	103.350	103.350	103.150	4.625	102.814	102.814	102.614	4.500	102.793	102.793	102.493	5.625	105.791	105.791	105.291
6.250	106.000	106.000	105.800	6.250	106.109	106.109	105.909	4.625	102.794	102.794	102.494	6.250	105.770	105.770	105.270

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	102.322	102.222	102.222	101.738	2.500	102.222	102.122	102.122	101.638	2.250	101.162	101.062	101.062	100.762	
2.625	102.322	102.222	102.222	101.738	2.625	102.222	102.122	102.122	101.638	2.375	101.165	101.065	101.065	100.765	
2.750	103.150	103.050	103.050	102.566	2.750	103.050	102.950	102.950	102.466	2.500	101.164	101.064	101.064	100.764	
2.875	103.154	103.054	103.054	102.569	2.875	103.053	102.953	102.953	102.469	2.625	101.164	101.064	101.064	100.764	
3.000	103.153	103.053	103.053	102.569	3.000	103.053	102.953	102.953	102.468	2.750	101.126	101.026	101.026	100.726	
3.125	103.153	103.053	103.053	102.569	3.125	103.052	102.952	102.952	102.468	2.875	101.137	101.037	101.037	100.737	
3.250	102.764	102.664	102.664	102.364	3.250	102.667	102.567	102.567	102.267	3.000	101.137	101.037	101.037	100.737	
3.375	102.778	102.678	102.678	102.378	3.375	102.688	102.588	102.588	102.288	3.125	101.136	101.036	101.036	100.736	
3.500	102.778	102.678	102.678	102.378	3.500	102.677	102.577	102.577	102.277	3.250	103.345	103.245	103.245	102.945	
3.625	102.777	102.677	102.677	102.377	3.625	102.706	102.606	102.606	102.306	3.375	103.410	103.310	103.310	103.010	
3.750	103.875	103.775	103.775	103.475	3.750	103.778	103.678	103.678	103.378	3.500	103.355	103.255	103.255	102.955	
3.875	103.878	103.778	103.778	103.478	3.875	103.773	103.673	103.673	103.373	3.625	103.428	103.328	103.328	103.028	
4.000	103.887	103.787	103.787	103.487	4.000	103.786	103.686	103.686	103.386	3.750	104.488	104.388	104.388	104.088	

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 >90.00%			Max Net Rate = 4.750
Specialty Adjustment			N/A
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 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	4.000	98.931	98.931	98.431	4.250	100.000	100.000	99.500
3.875	100.566	100.566	100.066	6.250	103.750	103.750	103.500	4.125	98.942	98.942	98.442	4.750	101.000	101.000	100.500
4.000	100.563	100.563	100.063					4.375	99.721	99.721	99.221	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.552	100.552	100.052					4.500	99.723	99.723	99.223	Rate	30 Day	45 Day	60 Day
4.250	101.355	101.355	100.855					4.625	99.725	99.725	99.225	6.250	102.750	102.750	102.250
4.375	101.367	101.367	100.867					4.875	100.801	100.801	100.301	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.500	101.364	101.364	100.864					5.000	100.803	100.803	100.303				
4.625	101.363	101.363	100.863					5.125	100.805	100.805	100.305				
4.750	102.463	102.463	101.963					5.500	103.039	103.039	102.539				
								5.625	103.041	103.041	102.541				
Borrower Paid Comp Only				Lender Paid Only				6.250	103.020	103.020	102.520				

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



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30 Day Lock Exp.:

12/30/2020

45 Day Lock Exp.:

1/14/2021

60 Day Lock Exp.:

1/29/2021

W. Rate Sheet Dated: 11/30/2020

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.575	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	97.671	97.671	97.371	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	97.674	97.674	97.374	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	97.677	97.677	97.377	Margin = 2.250		Index = .110	
3.250	100.613	100.613	100.313	3.250	99.732	99.732	99.432	3.125	97.678	97.678	97.378	30 Year OTC			
3.375	100.616	100.616	100.316	3.375	99.745	99.745	99.445	3.250	100.765	100.765	100.465	Rate	30 Day	45 Day	60 Day
3.500	100.619	100.619	100.319	3.500	99.747	99.747	99.447	3.375	100.822	100.822	100.522	3.250	98.738	98.738	98.238
3.625	100.622	100.622	100.322	3.625	99.778	99.778	99.478	3.500	100.824	100.824	100.524	3.375	98.741	98.741	98.241
3.750	101.009	101.009	100.709	3.750	100.819	100.819	100.519	3.625	100.899	100.899	100.599	3.500	98.744	98.744	98.244
3.875	100.903	100.903	100.603	3.875	100.807	100.807	100.507	3.750	101.221	101.221	100.921	3.625	98.747	98.747	98.247
4.000	100.906	100.906	100.606	4.000	100.809	100.809	100.509	3.875	N/A	N/A	N/A	3.750	100.034	100.034	99.534
4.125	100.917	100.917	100.617	4.125	100.811	100.811	100.511	4.000	N/A	N/A	N/A	3.875	100.028	100.028	99.528
4.250	101.682	101.682	101.482	4.250	101.477	101.477	101.277	4.125	N/A	N/A	N/A	4.000	100.031	100.031	99.531
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	100.042	100.042	99.542
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	100.707	100.707	100.207
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	101.577	101.477	101.477	101.177	3.250	101.479	101.379	101.379	101.079	2.750	98.344	98.244	98.244	97.944
3.375	101.591	101.491	101.491	101.191	3.375	101.501	101.401	101.401	101.101	2.875	98.356	98.256	98.256	97.956
3.500	101.591	101.491	101.491	101.191	3.500	101.490	101.390	101.390	101.090	3.000	98.356	98.256	98.256	97.956
3.625	101.590	101.490	101.490	101.190	3.625	101.518	101.418	101.418	101.118	3.125	98.355	98.255	98.255	97.955
3.750	101.875	101.775	101.775	101.475	3.750	101.778	101.678	101.678	101.378	3.250	100.220	100.120	100.120	99.820
3.875	101.878	101.778	101.778	101.478	3.875	101.773	101.673	101.673	101.373	3.375	100.285	100.185	100.185	99.885
4.000	101.887	101.787	101.787	101.487	4.000	101.786	101.686	101.686	101.386	3.500	100.230	100.130	100.130	99.830
4.125	101.896	101.796	101.796	101.496	4.125	101.786	101.686	101.686	101.386	3.625	100.303	100.203	100.203	99.903
4.250	102.550	102.450	102.450	102.250	4.250	102.450	102.350	102.350	102.150	3.750	101.363	101.263	101.263	100.963

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				
								4.375	N/A	N/A	N/A				
								4.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only											

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

W. Rate Sheet Dated: 11/30/2020

Release Time: 10:00 am ET

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30 Day Lock Exp.: 12/30/2020
45 Day Lock Exp.: 1/14/2021
60 Day Lock Exp.: 1/29/2021

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	101.018	101.018	100.818	2.250	95.833	95.833	95.633	2.750	100.068	100.068	99.868	2.500	99.840	99.840	99.640	2.750	99.368	99.368	99.168				
2.875	101.642	101.642	101.442	2.375	96.924	96.924	96.724	2.875	100.753	100.753	100.553	2.625	100.097	100.097	99.897	2.875	99.995	99.995	99.795				
2.990	102.041	102.041	101.841	2.500	98.037	98.037	97.837	2.990	101.203	101.203	101.003	2.750	100.518	100.518	100.318	2.990	100.348	100.348	100.148				
3.000	102.141	102.141	101.941	2.625	99.123	99.123	98.923	3.000	101.303	101.303	101.103	2.875	101.084	101.084	100.884	3.000	100.448	100.448	100.248				
3.125	102.495	102.495	102.295	2.750	100.068	100.068	99.868	3.125	101.705	101.705	101.505	2.990	101.386	101.386	101.186	3.125	100.705	100.705	100.505				
3.250	101.974	101.974	101.774	2.875	100.753	100.753	100.553	3.250	102.549	102.549	102.349	3.000	101.486	101.486	101.286	3.250	101.253	101.253	101.053				
3.375	102.434	102.434	102.234	2.990	101.203	101.203	101.003	3.375	103.055	103.055	102.855	3.125	101.663	101.663	101.463	3.375	101.679	101.679	101.479				
3.500	102.781	102.781	102.581	3.000	101.303	101.303	101.103	3.500	103.437	103.437	103.237	3.250	101.453	101.453	101.253	3.500	101.953	101.953	101.753				
3.625	103.055	103.055	102.855	3.125	101.737	101.737	101.537	3.625	103.738	103.738	103.538	3.375	101.879	101.879	101.679	3.625	102.093	102.093	101.893				
3.750	102.278	102.278	102.078	3.250	102.549	102.549	102.349	3.750	103.048	103.048	102.848	3.500	102.153	102.153	101.953	3.750	100.966	100.966	100.766				
3.875	102.633	102.633	102.433	3.375	103.055	103.055	102.855	3.875	103.438	103.438	103.238	3.625	102.293	102.293	102.093	3.875	101.295	101.295	101.095				
3.990	102.788	102.788	102.588	3.500	103.437	103.437	103.237	3.990	103.618	103.618	103.418	3.750	101.166	101.166	100.966	3.990	101.417	101.417	101.217				
4.000	102.888	102.888	102.688	3.625	103.738	103.738	103.538	4.000	103.718	103.718	103.518	3.875	101.495	101.495	101.295	4.000	101.517	101.517	101.317				
4.125	103.105	103.105	102.905	3.750	103.048	103.048	102.848	4.125	104.421	104.421	104.221	3.990	101.617	101.617	101.417	4.125	101.645	101.645	101.445				
4.250	103.737	103.737	103.173	3.875	103.438	103.438	103.238	4.250	96.938	96.938	96.738	4.000	101.717	101.717	101.517	4.250	N/A	N/A	N/A				
4.375	103.632	103.632	103.432	3.990	103.629	103.629	103.429	4.375	96.938	96.938	96.738	4.125	101.845	101.845	101.645	4.375	N/A	N/A	N/A				
4.500	103.868	103.868	103.668	4.000	103.729	103.729	103.529	4.500	N/A	N/A	N/A	4.250	100.511	100.511	100.311	4.500	N/A	N/A	N/A				
4.625	104.028	104.028	103.828	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.789	100.789	100.589	4.625	N/A	N/A	N/A				
4.750	104.230	104.230	104.030	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.993	100.993	100.793	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	99.368	99.368	99.168	2.875	101.808	101.808	101.608	2.875	101.480	101.480	101.280	2.875	101.418	101.418	101.218	2.750	101.755	101.755	101.555				
2.875	99.995	99.995	99.795	2.990	102.167	102.167	101.967	2.990	101.888	101.888	101.688	2.990	101.825	101.825	101.625	2.875	102.045	102.045	101.845				
2.990	100.348	100.348	100.148	3.000	102.267	102.267	102.067	3.000	101.988	101.988	101.788	3.000	101.925	101.925	101.725	2.990	102.240	102.240	102.040				
3.000	100.448	100.448	100.248	3.125	102.614	102.614	102.414	3.125	102.370	102.370	102.170	3.125	102.308	102.308	102.108	3.000	102.340	102.340	102.140				
3.125	100.673	100.673	100.473	3.250	102.171	102.171	101.971	3.250	101.868	101.868	101.668	3.250	101.868	101.868	101.668	3.125	102.611	102.611	102.411				
3.250	101.253	101.253	101.053	3.375	102.621	102.621	102.421	3.375	102.364	102.364	102.164	3.375	102.364	102.364	102.164	3.250	102.022	102.022	101.822				
3.375	101.679	101.679	101.479	3.500	102.937	102.937	102.737	3.500	102.711	102.711	102.511	3.500	102.711	102.711	102.511	3.375	102.281	102.281	102.081				
3.500	101.953	101.953	101.753	3.625	103.207	103.207	103.007	3.625	103.008	103.008	102.808	3.625	103.008	103.008	102.808	3.500	102.485	102.485	102.285				
3.625	102.093	102.093	101.893	3.750	102.116	102.116	101.916	3.750	101.740	101.740	101.540	3.750	101.584	101.584	101.384	3.625	102.570	102.570	102.370				
3.750	100.966	100.966	100.766	3.875	102.464	102.464	102.264	3.875	102.122	102.122	101.922	3.875	101.966	101.966	101.766	3.750	102.575	102.575	102.375				
3.875	101.295	101.295	101.095	3.990	102.596	102.596	102.396	3.990	102.277	102.277	102.077	3.990	102.121	102.121	101.921	3.875	102.860	102.860	102.660				
3.990	101.417	101.417	101.217	4.000	102.696	102.696	102.496	4.000	102.377	102.377	102.177	4.000	102.221	102.221	102.021	3.990	103.030	103.030	102.830				
4.000	101.517	101.517	101.317	4.125	102.911	102.911	102.711	4.125	102.613	102.613	102.413	4.125	102.457	102.457	102.257	4.000	103.130	103.130	102.930				
4.125	101.645	101.645	101.445	4.250	102.828	102.828	102.628	4.250	102.538	102.538	102.338	4.250	102.475	102.475	102.275	4.125	103.364	103.364	103.164				
4.250	93.876	93.876	93.676	4.375	103.083	103.083	102.883	4.375	102.818	102.818	102.618	4.375	102.756	102.756	102.556	4.250	103.425	103.425	103.225				
4.375	93.895	93.895	93.695	4.500	103.305	103.305	103.105	4.500	103.064	103.064	102.864	4.500	103.002	103.002	102.802	4.375	103.588	103.588	103.388				
4.500	N/A	N/A	N/A	4.625	103.462	103.462	103.262	4.625	103.237	103.237	103.037	4.625	103.175	103.175	102.975	4.500	103.622	103.622	103.422				
4.625	N/A	N/A	N/A	4.750	103.754	103.754	103.554	4.750	103.462	103.462	103.262	4.750	103.400	103.400	103.200	4.625	103.821	103.821	103.621				
4.750	N/A	N/A	N/A	4.875	103.987	103.987	103.787	4.875	103.718	103.718	103.518	4.875	103.656	103.656	103.456	4.750	103.282	103.282	103.082				
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				
2.750	100.596	100.596	100.396	2.750	100.596	100.596	100.396	2.750	101.854	101.854	101.654	2.750	100.495	100.495	100.295	2.750	100.495	100.495	100.295				
2.875	100.915	100.915	100.715	2.875	100.915	100.915	100.715	2.875	102.056	102.056	101.856	2.875	100.726	100.726	100.526	2.875	100.726	100.726	100.526				
2.990	101.144	101.144	100.944	2.990	101.144	101.144	100.944	2.990	102.165	102.165	101.965	2.990	100.869	100.869	100.669	2.990	100.869	100.869	100.669				
3.000	101.244	101.244	101.044	3.000	101.244	101.244	101.044	3.000	102.265	102.265	102.065	3.000	100.969	100.969	100.769	3.000	100.969	100.969	100.769				
3.125	101.538	101.538	101.338	3.125	101.538	101.538	101.338	3.125	102.453	102.453	102.253	3.125	101.180	101.180	100.980	3.125	101.180	101.180	100.980				
3.250	100.980	100.980	100.780	3.250	100.918	100.918	100.718	3.250	100.728	100.728	100.528	3.250	99.486	99.486	99.286	3.250	99.424	99.424	99.224				
3.375	101.267	101.267	101.067	3.375	101.204	101.204	101.004	3.375	100.908	100.908	100.708	3.375	99.694	99.694	99.494	3.375	99.631	99.631	99.431				
3.500	101.490	101.490	101.290	3.500	101.427	101.427	101.227	3.500	101.049	101.049	100.849	3.500	99.854	99.854	99.654	3.500	99.791	99.791	99.591				
3.625	101.787	101.787	101.587	3.625	101.724	101.724	101.524	3.625	101.236	101.236	101.036	3.625	100.073	100.073	99.873	3.625	100.010	100.010	99.810				
3.750	101.902	101.902	101.702	3.750	101.902	101.902	101.702	3.750	101.191	101.191	100.991	3.750	99.318	99.318	99.118	3.750	99.318	99.318	99.118				
3.875	102.214	102.214	102.014	3.875	102.214	102.214	102.014	3.875	100.391	100.391	100.191	3.875	99.545	99.545	99.345	3.875	99.545	99.545	99.345				
3.990	102.423	102.423	102.223	3.990	102.418	102.418	102.218	3.990	100.481	100.481	100.281	3.990	99.674	99.674	99.474	3.990	99.669	99.669	99.469				
4.000	102.523	102.523	102.323	4.000	102.518	102.518	102.318	4.000	100.581	100.581	100.381	4.000	99.774	99.774	99.574	4.000	99.769	99.769	99.569				

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%

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

* Not applicable to student loan cash-out refinances (identified by SFO 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 SFC 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	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following LLPA's:
 State; Extension; Loan Size; UW Fee Buyout

*The above caps do not include the following LLPA's:
State; Extension; Loan Size ; UW Fee Buyout

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 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 of business (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# - 135860006
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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

12/30/2020

1/14/2021

1/29/2021

W. Rate Sheet Dated: 11/30/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.375	N/A	N/A	N/A	
1.500	N/A	N/A	N/A	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	

Product Features								
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Lock Desk Policy

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

Flood Certification = \$10.00

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

^IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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

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

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



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

30 Day Lock Exp.: 12/30/2020
45 Day Lock Exp.: 1/14/2021
60 Day Lock Exp.: 1/29/2021

W. Rate Sheet Dated: 11/30/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.978	100.978	100.768	3.375	101.710	101.710	101.510	3.375	101.710	101.710	101.510	2.500	99.835	99.835	99.624	3.375	100.988	100.988	100.788
2.875	101.626	101.626	101.426	3.500	102.092	102.092	101.892	3.500	102.092	102.092	101.892	2.625	100.317	100.317	100.113	3.500	101.370	101.370	101.170
2.990	102.093	102.093	101.893	3.625	102.331	102.331	102.131	3.625	102.331	102.331	102.131	2.750	100.182	100.182	99.972	3.625	101.609	101.609	101.409
3.000	102.193	102.193	101.993	3.750	101.408	101.408	101.208	3.750	101.408	101.408	101.208	2.875	100.830	100.830	100.630	3.750	100.337	100.337	100.137
3.125	102.517	102.517	102.317	3.875	101.746	101.746	101.546	3.875	101.746	101.746	101.546	2.990	101.297	101.297	101.097	3.875	100.675	100.675	100.475
3.250	101.920	101.920	101.720	3.990	102.031	102.031	101.831	3.990	102.031	102.031	101.831	3.000	101.397	101.397	101.197	3.990	100.960	100.960	100.760
3.375	102.460	102.460	102.260	4.000	102.131	102.131	101.931	4.000	102.131	102.131	101.931	3.125	101.721	101.721	101.521	4.000	101.060	101.060	100.860
3.500	102.842	102.842	102.642	4.125	102.288	102.288	102.088	4.125	102.288	102.288	102.088	3.250	101.198	101.198	100.998	4.125	101.217	101.217	101.017
3.625	103.081	103.081	102.881	4.250	102.515	102.515	102.315	4.250	102.515	102.515	102.315	3.375	101.738	101.738	101.538	4.250	101.072	101.072	100.872
3.750	102.158	102.158	101.958	4.375	102.749	102.749	102.549	4.375	102.749	102.749	102.549	3.500	102.120	102.120	101.920	4.375	101.306	101.306	101.106
3.875	102.496	102.496	102.296	4.500	102.959	102.959	102.759	4.500	102.959	102.959	102.759	3.625	102.359	102.359	102.159	4.500	101.516	101.516	101.316
3.990	102.656	102.656	102.456	4.625	103.060	103.060	102.860	4.625	103.060	103.060	102.860	3.750	101.087	101.087	100.887	4.625	101.617	101.617	101.417
4.000	102.756	102.756	102.556	4.750	103.483	103.483	103.283	4.750	103.483	103.483	103.283	3.875	101.425	101.425	101.225	4.750	100.634	100.634	100.434
4.125	102.913	102.913	102.713	4.875	103.701	103.701	103.501	4.875	103.701	103.701	103.501	3.990	101.585	101.585	101.385	4.875	100.852	100.852	100.652
4.250	103.140	103.140	102.940	4.990	103.930	103.930	103.730	4.990	103.930	103.930	103.730	4.000	101.685	101.685	101.485	4.990	101.081	101.081	100.881
4.375	103.374	103.374	103.174	5.000	104.030	104.030	103.830	5.000	104.030	104.030	103.830	4.125	101.842	101.842	101.642	5.000	101.181	101.181	100.981
4.500	103.584	103.584	103.384	5.125	104.264	104.264	104.064	5.125	104.264	104.264	104.064	4.250	101.697	101.697	101.497	5.125	101.265	101.265	101.065
4.625	103.685	103.685	103.485	5.250	104.649	104.649	104.449	5.250	104.649	104.649	104.449	4.375	101.931	101.931	101.731	5.250	101.500	101.500	101.300
4.750	104.108	104.108	103.908	5.375	105.555	105.555	105.355	5.375	105.555	105.555	105.355	4.500	102.141	102.141	101.941	5.375	102.256	102.256	102.056
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	100.988	100.988	100.788	2.750	101.109	101.109	100.896	3.375	103.045	103.045	102.845	3.375	103.045	103.045	102.845	2.750	101.826	101.826	101.626
3.500	101.370	101.370	101.170	2.875	101.687	101.687	101.484	3.500	103.407	103.407	103.207	3.500	103.407	103.407	103.207	2.875	102.158	102.158	101.958
3.625	101.609	101.609	101.409	2.990	102.090	102.090	101.890	3.625	103.665	103.665	103.465	3.625	103.665	103.665	103.465	2.990	102.279	102.279	102.079
3.750	100.337	100.337	100.137	3.000	102.190	102.190	101.990	3.750	103.394	103.394	103.194	3.750	103.394	103.394	103.194	3.000	102.379	102.379	102.179
3.875	100.675	100.675	100.475	3.125	102.543	102.543	102.343	3.875	103.803	103.803	103.603	3.875	103.803	103.803	103.603	3.125	101.596	101.596	101.396
3.990	100.960	100.960	100.760	3.250	102.053	102.053	101.853	3.990	104.041	104.041	103.841	3.990	104.041	104.041	103.841	3.250	101.823	101.823	101.623
4.000	101.060	101.060	100.860	3.375	102.545	102.545	102.345	4.000	104.141	104.141	103.941	4.000	104.141	104.141	103.941	3.375	102.101	102.101	101.901
4.125	101.217	101.217	101.017	3.500	102.907	102.907	102.707	4.125	104.295	104.295	104.095	4.125	104.295	104.295	104.095	3.500	102.294	102.294	102.094
4.250	101.072	101.072	100.872	3.625	103.165	103.165	102.965	4.250	104.333	104.333	104.133	4.250	104.333	104.333	104.133	3.625	102.344	102.344	102.144
4.375	101.306	101.306	101.106	3.750	102.894	102.894	102.694	4.375	104.519	104.519	104.319	4.375	104.519	104.519	104.319	3.750	102.633	102.633	102.433
4.500	101.516	101.516	101.316	3.875	103.303	103.303	103.103	4.500	105.054	105.054	104.854	4.500	105.054	105.054	104.854	3.875	102.771	102.771	102.571
4.625	101.617	101.617	101.417	3.990	103.541	103.541	103.341	4.625	105.180	105.180	104.980	4.625	105.180	105.180	104.980	3.990	102.966	102.966	102.766
4.750	100.634	100.634	100.434	4.000	103.641	103.641	103.441	4.750	105.705	105.705	105.505	4.750	105.705	105.705	105.505	4.000	103.066	103.066	102.866
4.875	100.852	100.852	100.652	4.125	103.795	103.795	103.595	4.875	105.951	105.951	105.751	4.875	105.951	105.951	105.751	4.125	103.278	103.278	103.078
4.990	101.081	101.081	100.881	4.250	103.833	103.833	103.633	4.990	106.145	106.145	105.945	4.990	106.145	106.145	105.945	4.250	103.464	103.464	103.264
5.000	101.181	101.181	100.981	4.375	104.019	104.019	103.819	5.000	106.245	106.245	106.045	5.000	106.245	106.245	106.045	4.375	103.664	103.664	103.464
5.125	101.265	101.265	101.065	4.500	104.179	104.179	103.979	5.125	106.522	106.522	106.322	5.125	106.522	106.522	106.322	4.500	103.805	103.805	103.605
5.250	101.500	101.500	101.300	4.625	104.305	104.305	104.105	5.250	106.416	106.416	106.216	5.250	106.416	106.416	106.216	4.625	103.194	103.194	102.994
5.375	102.256	102.256	102.056	4.750	104.830	104.830	104.630	5.375	105.817	105.817	105.617	5.375	105.817	105.817	105.617	4.750	103.289	103.289	103.089
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	103.826	103.826	103.626	2.750	104.076	104.076	103.876	2.750	102.082	102.082	101.882	2.750	104.082	104.082	103.882	2.750	104.332	104.332	104.132
2.875	102.283	102.283	102.083	2.875	102.283	102.283	102.083	2.875	102.414	102.414	102.214	2.875	102.539	102.539	102.339	2.875	102.539	102.539	102.339
2.990	102.404	102.404	102.204	2.990	102.404	102.404	102.204	2.990	102.535	102.535	102.335	2.990	102.660	102.660	102.460	2.990	102.660	102.660	102.460
3.000	102.504	102.504	102.304	3.000	102.504	102.504	102.304	3.000	102.635	102.635	102.435	3.000	102.760	102.760	102.560	3.000	102.760	102.760	102.560
3.125	101.721	101.721	101.521	3.125	101.721	101.721	101.521	3.125	101.633	101.633	101.433	3.125	101.758	101.758	101.558	3.125	101.758	101.758	101.558
3.250	101.948	101.948	101.748	3.250	101.948	101.948	101.748	3.250	101.660	101.660	101.460	3.250	101.985	101.985	101.785	3.250	101.985	101.985	101.785
3.375	102.226	102.226	102.026	3.375	102.226	102.226	102.026	3.375	102.138	102.138	101.938	3.375	102.263	102.263	102.063	3.375	102.263	102.263	102.063
3.500	102.419	102.419	102.219	3.500	102.419	102.419	102.219	3.500	102.331	102.331	102.131	3.500	102.456	102.456	102.256	3.500	102.456	102.456	102.256
3.625	102.469	102.469	102.269	3.625	102.469	102.469	102.269	3.625	101.881	101.881	101.681	3.625	102.006	102.006	101.806	3.625	102.006	102.006	101.806
3.750	102.758	102.758	102.558	3.750	102.758	102.758													



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/30/2020

45 Day Lock Exp.:

1/14/2021

60 Day Lock Exp.:

1/29/2021

W. Rate Sheet Dated: 11/30/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.978	100.978	100.768	2.750	101.109	101.109	100.896	2.750	101.826	101.826	101.626	2.500	98.485	98.485	98.274	2.750	100.782	100.782	100.582
2.875	101.626	101.626	101.426	2.875	101.687	101.687	101.484	2.875	102.158	102.158	101.958	2.625	98.967	98.967	98.763	2.875	101.114	101.114	100.914
2.990	102.093	102.093	101.893	2.990	102.090	102.090	101.890	2.990	102.279	102.279	102.079	2.750	98.832	98.832	98.622	2.990	101.235	101.235	101.035
3.000	102.193	102.193	101.993	3.000	102.190	102.190	101.990	3.000	102.379	102.379	102.179	2.875	99.480	99.480	99.280	3.000	101.335	101.335	101.135
3.125	102.517	102.517	102.317	3.125	102.543	102.543	102.343	3.125	101.596	101.596	101.396	2.990	99.947	99.947	99.747	3.125	100.333	100.333	100.133
3.250	101.920	101.920	101.720	3.250	102.053	102.053	101.853	3.250	101.823	101.823	101.623	3.000	100.047	100.047	99.847	3.250	100.560	100.560	100.360
3.375	102.460	102.460	102.260	3.375	102.545	102.545	102.345	3.375	102.101	102.101	101.901	3.125	100.371	100.371	100.171	3.375	100.838	100.838	100.638
3.500	102.842	102.842	102.642	3.500	102.907	102.907	102.707	3.500	102.294	102.294	102.094	3.250	99.848	99.848	99.648	3.500	101.031	101.031	100.831
3.625	103.081	103.081	102.881	3.625	103.165	103.165	102.965	3.625	102.344	102.344	102.144	3.375	100.388	100.388	100.188	3.625	100.581	100.581	100.381
3.750	102.158	102.158	101.958	3.750	102.894	102.894	102.694	3.750	102.633	102.633	102.433	3.500	100.770	100.770	100.570	3.750	100.870	100.870	100.670
3.875	102.496	102.496	102.296	3.875	103.303	103.303	103.103	3.875	102.771	102.771	102.571	3.625	101.009	101.009	100.809	3.875	101.008	101.008	100.808
3.990	102.656	102.656	102.456	3.990	103.541	103.541	103.341	3.990	102.966	102.966	102.766	3.750	99.737	99.737	99.537	3.990	101.203	101.203	101.003
4.000	102.756	102.756	102.556	4.000	103.641	103.641	103.441	4.000	103.066	103.066	102.866	3.875	100.075	100.075	99.875	4.000	101.303	101.303	101.103
4.125	102.913	102.913	102.713	4.125	103.795	103.795	103.595	4.125	103.278	103.278	103.078	3.990	100.235	100.235	100.035	4.125	101.078	101.078	100.878
4.250	103.140	103.140	102.940	4.250	103.833	103.833	103.633	4.250	103.464	103.464	103.264	4.000	100.335	100.335	100.135	4.250	101.264	101.264	101.064
4.375	103.374	103.374	103.174	4.375	104.019	104.019	103.819	4.375	103.664	103.664	103.464	4.125	100.492	100.492	100.292	4.375	101.464	101.464	101.264
4.500	103.584	103.584	103.384	4.500	104.179	104.179	103.979	4.500	103.805	103.805	103.605	4.250	100.347	100.347	100.147	4.500	101.605	101.605	101.405
4.625	103.685	103.685	103.485	4.625	104.305	104.305	104.105	4.625	103.194	103.194	102.994	4.375	100.581	100.581	100.381	4.625	98.962	98.962	98.762
4.750	104.108	104.108	103.908	4.750	104.830	104.830	104.630	4.750	103.289	103.289	103.089	4.500	100.791	100.791	100.591	4.750	100.203	100.203	100.003

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.:

12/30/2020

45 Day Lock Exp.:

1/14/2021

60 Day Lock Exp.:

1/29/2021

W. Rate Sheet Dated: 11/30/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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