

W. Rate Sheet Dated: 12/4/2020

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	100.755	100.755	100.302	2.500	100.193	100.193	99.740	2.250	98.978	98.978	98.678	3.125	96.277	96.277	95.977
2.625	100.759	100.759	100.306	2.625	100.196	100.196	99.743	2.500	98.983	98.983	98.683	3.250	97.773	97.773	97.473
2.750	101.545	101.545	101.123	2.750	100.484	100.484	100.062	2.625	98.986	98.986	98.686	3.375	97.774	97.774	97.474
2.875	101.548	101.548	101.126	2.875	100.487	100.487	100.065	2.750	99.001	99.001	98.701	3.500	97.776	97.776	97.476
3.000	101.552	101.552	101.130	3.000	100.489	100.489	100.067	2.875	99.003	99.003	98.703	3.625	97.777	97.777	97.477
3.125	101.555	101.555	101.133	3.125	100.491	100.491	100.070	3.000	99.006	99.006	98.706	Margin = 2.250		Index = 0.110	
3.250	101.419	101.419	101.119	3.250	100.108	100.108	99.808	3.125	99.008	99.008	98.708	30 Year OTC			
3.375	101.422	101.422	101.122	3.375	100.121	100.121	99.821	3.250	101.078	101.078	100.778	Rate	30 Day	45 Day	60 Day
3.500	101.426	101.426	101.126	3.500	100.124	100.124	99.824	3.375	101.135	101.135	100.835	4.000	101.665	101.665	101.165
3.625	101.428	101.428	101.128	3.625	100.154	100.154	99.854	3.500	101.138	101.138	100.838	4.125	101.676	101.676	101.176
3.750	102.644	102.644	102.344	3.750	102.023	102.023	101.723	3.625	101.212	101.212	100.912	4.375	102.580	102.580	102.080
3.875	102.537	102.537	102.237	3.875	102.012	102.012	101.712	3.750	102.316	102.316	102.016	4.500	102.582	102.582	102.082
4.000	102.540	102.540	102.240	4.000	102.014	102.014	101.714	3.875	102.305	102.305	102.005	4.625	102.584	102.584	102.084
4.125	102.551	102.551	102.251	4.125	102.015	102.015	101.715	4.000	102.307	102.307	102.007	4.875	103.394	103.394	102.894
4.250	103.567	103.567	103.367	4.250	102.931	102.931	102.731	4.125	102.308	102.308	102.008	5.000	103.397	103.397	102.897
4.375	103.455	103.455	103.255	4.375	102.920	102.920	102.720	4.250	102.771	102.771	102.471	5.125	103.398	103.398	102.898
4.500	103.457	103.457	103.257	4.500	102.922	102.922	102.722	4.375	102.760	102.760	102.460	5.500	105.064	105.064	104.564
4.625	103.459	103.459	103.259	4.625	102.923	102.923	102.723	4.500	102.761	102.761	102.461	5.625	105.066	105.066	104.566
6.250	106.000	106.000	105.800	6.250	105.984	105.984	105.784	4.625	102.763	102.763	102.463	6.250	105.645	105.645	105.145

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	102.072	101.972	101.972	101.519	2.500	101.972	101.872	101.872	101.419	2.250	101.158	101.058	101.058	100.758
2.625	102.072	101.972	101.972	101.519	2.625	101.972	101.872	101.872	101.419	2.375	101.161	101.061	101.061	100.761
2.750	103.119	103.019	103.019	102.597	2.750	103.019	102.919	102.919	102.497	2.500	101.161	101.061	101.061	100.761
2.875	103.122	103.022	103.022	102.600	2.875	103.022	102.922	102.922	102.500	2.625	101.160	101.060	101.060	100.760
3.000	103.122	103.022	103.022	102.600	3.000	103.022	102.922	102.922	102.500	2.750	101.172	101.072	101.072	100.772
3.125	103.122	103.022	103.022	102.600	3.125	103.021	102.921	102.921	102.499	2.875	101.184	101.084	101.084	100.784
3.250	102.733	102.633	102.633	102.333	3.250	102.635	102.535	102.535	102.235	3.000	101.184	101.084	101.084	100.784
3.375	102.747	102.647	102.647	102.347	3.375	102.657	102.557	102.557	102.257	3.125	101.183	101.083	101.083	100.783
3.500	102.747	102.647	102.647	102.347	3.500	102.646	102.546	102.546	102.246	3.250	103.252	103.152	103.152	102.852
3.625	102.746	102.646	102.646	102.346	3.625	102.674	102.574	102.574	102.274	3.375	103.317	103.217	103.217	102.917
3.750	103.859	103.759	103.759	103.459	3.750	103.763	103.663	103.663	103.363	3.500	103.262	103.162	103.162	102.862
3.875	103.863	103.763	103.763	103.463	3.875	103.757	103.657	103.657	103.357	3.625	103.334	103.234	103.234	102.934
4.000	103.871	103.771	103.771	103.471	4.000	103.771	103.671	103.671	103.371	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	98.915	98.915	98.415	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.926	98.926	98.426	4.750	101.000	101.000	100.500
3.875	100.550	100.550	100.050	6.250	103.750	103.750	103.500	4.375	99.830	99.830	99.330	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.547	100.547	100.047					4.500	99.832	99.832	99.332	Rate	30 Day	45 Day	60 Day
4.125	100.536	100.536	100.036					4.625	99.834	99.834	99.334	6.250	102.750	102.750	102.250
4.250	101.465	101.465	100.965					4.875	100.644	100.644	100.144	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.476	101.476	100.976					5.000	100.647	100.647	100.147				
4.500	101.474	101.474	100.974					5.125	100.648	100.648	100.148				
4.625	101.472	101.472	100.972					5.500	102.314	102.314	101.814				
4.750	102.307	102.307	-5.162					5.625	102.316	102.316	101.816				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.895	102.895	102.395				

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/V-Received & U/V-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 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

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.:

1/4/2021

45 Day Lock Exp.:

1/18/2021

60 Day Lock Exp.:

2/2/2021

W. Rate Sheet Dated: 12/4/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.027	96.027	95.727
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	98.562	98.562	98.262	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	98.565	98.565	98.265	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	98.567	98.567	98.267	Margin = 2.250		Index = .110	
3.250	100.832	100.832	100.532	3.250	99.951	99.951	99.651	3.125	98.569	98.569	98.269	30 Year OTC			
3.375	100.835	100.835	100.535	3.375	99.964	99.964	99.664	3.250	100.921	100.921	100.621	Rate	30 Day	45 Day	60 Day
3.500	100.838	100.838	100.538	3.500	99.966	99.966	99.666	3.375	100.978	100.978	100.678	3.250	98.957	98.957	98.457
3.625	100.841	100.841	100.541	3.625	99.997	99.997	99.697	3.500	100.980	100.980	100.680	3.375	98.960	98.960	98.460
3.750	100.744	100.744	100.444	3.750	100.553	100.553	100.253	3.625	101.055	101.055	100.755	3.500	98.963	98.963	98.463
3.875	100.637	100.637	100.337	3.875	100.542	100.542	100.242	3.750	100.846	100.846	100.546	3.625	98.966	98.966	98.466
4.000	100.640	100.640	100.340	4.000	100.544	100.544	100.244	3.875	N/A	N/A	N/A	3.750	99.769	99.769	99.269
4.125	100.651	100.651	100.351	4.125	100.545	100.545	100.245	4.000	N/A	N/A	N/A	3.875	99.762	99.762	99.262
4.250	101.729	101.729	101.529	4.250	101.524	101.524	101.324	4.125	N/A	N/A	N/A	4.000	99.765	99.765	99.265
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	99.776	99.776	99.276
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	100.754	100.754	100.254
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	101.796	101.696	101.696	101.396	3.250	101.698	101.598	101.598	101.298	2.750	98.391	98.291	98.291	97.991
3.375	101.810	101.710	101.710	101.410	3.375	101.719	101.619	101.619	101.319	2.875	98.403	98.303	98.303	98.003
3.500	101.809	101.709	101.709	101.409	3.500	101.709	101.609	101.609	101.309	3.000	98.403	98.303	98.303	98.003
3.625	101.809	101.709	101.709	101.409	3.625	101.737	101.637	101.637	101.337	3.125	98.402	98.302	98.302	98.002
3.750	101.609	101.509	101.509	101.209	3.750	101.513	101.413	101.413	101.113	3.250	100.127	100.027	100.027	99.727
3.875	101.613	101.513	101.513	101.213	3.875	101.507	101.407	101.407	101.107	3.375	100.192	100.092	100.092	99.792
4.000	101.621	101.521	101.521	101.221	4.000	101.521	101.421	101.421	101.121	3.500	100.137	100.037	100.037	99.737
4.125	101.630	101.530	101.530	101.230	4.125	101.520	101.420	101.420	101.120	3.625	100.209	100.109	100.109	99.809
4.250	102.596	102.496	102.496	102.296	4.250	102.497	102.397	102.397	102.197	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 AVIM	-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)	



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.:

1/4/2021

45 Day Lock Exp.:

1/18/2021

60 Day Lock Exp.:

2/2/2021

W. Rate Sheet Dated: 12/4/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHMA																			
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	100.796	100.796	100.596	2.375	96.611	96.611	96.411	2.750	99.839	99.839	99.639	2.500	99.663	99.663	99.463	2.750	99.260	99.260	99.060
2.875	101.436	101.436	101.236	2.500	97.765	97.765	97.565	2.875	100.542	100.542	100.342	2.625	99.927	99.927	99.727	2.875	99.903	99.903	99.703
2.990	101.848	101.848	101.648	2.625	98.873	98.873	98.673	2.990	101.005	101.005	100.805	2.750	100.417	100.417	100.217	2.990	100.266	100.266	100.066
3.000	101.948	101.948	101.748	2.750	99.839	99.839	99.639	3.000	101.105	101.105	100.905	2.875	100.997	100.997	100.797	3.000	100.366	100.366	100.166
3.125	102.341	102.341	102.141	2.875	100.542	100.542	100.342	3.125	101.721	101.721	101.521	2.990	101.309	101.309	101.109	3.125	100.826	100.826	100.626
3.250	102.021	102.021	101.821	2.990	101.005	101.005	100.805	3.250	102.604	102.604	102.404	3.000	101.409	101.409	101.209	3.250	101.372	101.372	101.172
3.375	102.524	102.524	102.324	3.000	101.105	101.105	100.905	3.375	103.157	103.157	102.957	3.125	101.613	101.613	101.413	3.375	101.838	101.838	101.638
3.500	102.925	102.925	102.725	3.125	101.754	101.754	101.554	3.500	103.600	103.600	103.400	3.250	101.572	101.572	101.372	3.500	102.157	102.157	101.957
3.625	103.237	103.237	103.037	3.250	102.604	102.604	102.404	3.625	103.943	103.943	103.743	3.375	102.038	102.038	101.838	3.625	102.323	102.323	102.123
3.750	102.295	102.295	102.095	3.375	103.157	103.157	102.957	3.750	103.059	103.059	102.859	3.500	102.357	102.357	102.157	3.750	100.822	100.822	100.622
3.875	102.698	102.698	102.498	3.500	103.600	103.600	103.400	3.875	103.502	103.502	103.302	3.625	102.523	102.523	102.323	3.875	101.197	101.197	100.997
3.990	102.896	102.896	102.696	3.625	103.943	103.943	103.743	3.990	103.729	103.729	103.529	3.750	101.022	101.022	100.822	3.990	101.353	101.353	101.153
4.000	102.996	102.996	102.796	3.750	103.059	103.059	102.859	4.000	103.829	103.829	103.629	3.875	101.397	101.397	101.197	4.000	101.453	101.453	101.253
4.125	103.231	103.231	103.031	3.875	103.502	103.502	103.302	4.125	104.171	104.171	103.971	3.990	101.553	101.553	101.353	4.125	101.590	101.590	101.390
4.250	103.197	103.197	102.997	3.990	103.729	103.729	103.529	4.250	104.789	104.789	104.589	4.000	101.653	101.653	101.453	4.250	100.136	100.136	99.936
4.375	103.483	103.483	103.283	4.000	103.829	103.829	103.629	4.375	96.938	96.938	96.738	4.125	101.790	101.790	101.590	4.375	N/A	N/A	N/A
4.500	103.734	103.734	103.534	4.125	104.196	104.196	103.996	4.500	N/A	N/A	N/A	4.250	100.336	100.336	100.136	4.500	N/A	N/A	N/A
4.625	103.916	103.916	103.716	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.644	100.644	100.444	4.625	N/A	N/A	N/A
4.750	104.062	104.062	103.862	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.859	100.859	100.659	4.750	N/A	N/A	N/A



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.:

1/4/2021

1/18/2021

2/2/2021

W. Rate Sheet Dated: 12/4/2020

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

30 Day Lock Exp.: 1/4/2021
45 Day Lock Exp.: 1/18/2021
60 Day Lock Exp.: 2/2/2021

W. Rate Sheet Dated: 12/4/2020

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	100.746	100.746	100.540	3.375	101.770	101.770	101.570	3.375	101.770	101.770	101.570	2.500	99.548	99.548	99.323	3.375	101.048	101.048	100.848
2.875	101.437	101.437	101.237	3.500	102.174	102.174	101.974	3.500	102.174	102.174	101.974	2.625	100.048	100.048	99.836	3.500	101.452	101.452	101.252
2.990	101.946	101.946	101.746	3.625	102.430	102.430	102.230	3.625	102.430	102.430	102.230	2.750	99.950	99.950	99.744	3.625	101.708	101.708	101.508
3.000	102.046	102.046	101.846	3.750	101.389	101.389	101.189	3.750	101.389	101.389	101.189	2.875	100.641	100.641	100.441	3.750	100.318	100.318	100.118
3.125	102.381	102.381	102.181	3.875	101.748	101.748	101.548	3.875	101.748	101.748	101.548	2.990	101.150	101.150	100.950	3.875	100.677	100.677	100.477
3.250	101.952	101.952	101.752	3.990	102.048	102.048	101.848	3.990	102.048	102.048	101.848	3.000	101.250	101.250	101.050	3.990	100.977	100.977	100.777
3.375	102.520	102.520	102.320	4.000	102.148	102.148	101.948	4.000	102.148	102.148	101.948	3.125	101.585	101.585	101.385	4.000	101.077	101.077	100.877
3.500	102.924	102.924	102.724	4.125	102.313	102.313	102.113	4.125	102.313	102.313	102.113	3.250	101.230	101.230	101.030	4.125	101.242	101.242	101.042
3.625	103.180	103.180	102.980	4.250	102.360	102.360	102.160	4.250	102.360	102.360	102.160	3.375	101.798	101.798	101.598	4.250	100.917	100.917	100.717
3.750	102.139	102.139	101.939	4.375	102.608	102.608	102.408	4.375	102.608	102.608	102.408	3.500	102.202	102.202	102.002	4.375	101.165	101.165	100.965
3.875	102.498	102.498	102.298	4.500	102.828	102.828	102.628	4.500	102.828	102.828	102.628	3.625	102.458	102.458	102.258	4.500	101.385	101.385	101.185
3.990	102.673	102.673	102.473	4.625	102.932	102.932	102.732	4.625	102.932	102.932	102.732	3.750	101.068	101.068	100.868	4.625	101.489	101.489	101.289
4.000	102.773	102.773	102.573	4.750	103.296	103.296	103.096	4.750	103.296	103.296	103.096	3.875	101.427	101.427	101.227	4.750	100.447	100.447	100.247
4.125	102.938	102.938	102.738	4.875	103.521	103.521	103.321	4.875	103.521	103.521	103.321	3.990	101.602	101.602	101.402	4.875	100.672	100.672	100.472
4.250	102.985	102.985	102.785	4.990	103.756	103.756	103.556	4.990	103.756	103.756	103.556	4.000	101.702	101.702	101.502	4.990	100.907	100.907	100.707
4.375	103.233	103.233	103.033	5.000	103.856	103.856	103.656	5.000	103.856	103.856	103.656	4.125	101.867	101.867	101.667	5.000	101.007	101.007	100.807
4.500	103.453	103.453	103.253	5.125	104.094	104.094	103.894	5.125	104.094	104.094	103.894	4.250	101.542	101.542	101.342	5.125	101.095	101.095	100.895
4.625	103.557	103.557	103.357	5.250	104.505	104.505	104.305	5.250	104.505	104.505	104.305	4.375	101.790	101.790	101.590	5.250	101.356	101.356	101.156
4.750	103.921	103.921	103.721	5.375	105.402	105.402	105.202	5.375	105.402	105.402	105.202	4.500	102.010	102.010	101.810	5.375	102.103	102.103	101.903
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.048	101.048	100.848	2.750	100.940	100.940	100.713	3.375	103.041	103.041	102.841	3.375	103.041	103.041	102.841	2.750	101.785	101.785	101.585
3.500	101.452	101.452	101.252	2.875	101.543	101.543	101.327	3.500	103.421	103.421	103.221	3.500	103.421	103.421	103.221	2.875	102.124	102.124	101.924
3.625	101.708	101.708	101.508	2.990	101.979	101.979	101.772	3.625	103.693	103.693	103.493	3.625	103.693	103.693	103.493	2.990	102.253	102.253	102.053
3.750	100.318	100.318	100.118	3.000	102.079	102.079	101.872	3.750	102.610	102.610	102.410	3.750	102.610	102.610	102.410	3.000	102.353	102.353	102.153
3.875	100.677	100.677	100.477	3.125	102.454	102.454	102.254	3.875	103.041	103.041	102.841	3.875	103.041	103.041	102.841	3.125	101.659	101.659	101.459
3.990	100.977	100.977	100.777	3.250	102.025	102.025	101.825	3.990	103.295	103.295	103.095	3.990	103.295	103.295	103.095	3.250	101.892	101.892	101.692
4.000	101.077	101.077	100.877	3.375	102.541	102.541	102.341	4.000	103.395	103.395	103.195	4.000	103.395	103.395	103.195	3.375	102.181	102.181	101.981
4.125	101.242	101.242	101.042	3.500	102.921	102.921	102.721	4.125	103.561	103.561	103.361	4.125	103.561	103.561	103.361	3.500	102.379	102.379	102.179
4.250	100.917	100.917	100.717	3.625	103.193	103.193	102.993	4.250	104.236	104.236	104.036	4.250	104.236	104.236	104.036	3.625	102.254	102.254	102.054
4.375	101.165	101.165	100.965	3.750	102.110	102.110	101.910	4.375	104.432	104.432	104.232	4.375	104.432	104.432	104.232	3.750	102.553	102.553	102.353
4.500	101.385	101.385	101.185	3.875	102.541	102.541	102.341	4.500	104.973	104.973	104.773	4.500	104.973	104.973	104.773	3.875	102.699	102.699	102.499
4.625	101.489	101.489	101.289	3.990	102.795	102.795	102.595	4.625	105.102	105.102	104.902	4.625	105.102	105.102	104.902	3.990	102.911	102.911	102.711
4.750	100.447	100.447	100.247	4.000	102.895	102.895	102.695	4.750	105.860	105.860	105.660	4.750	105.860	105.860	105.660	4.000	103.011	103.011	102.811
4.875	100.672	100.672	100.472	4.125	103.061	103.061	102.861	4.875	106.114	106.114	105.914	4.875	106.114	106.114	105.914	4.125	103.177	103.177	102.977
4.990	100.907	100.907	100.707	4.250	103.736	103.736	103.536	4.990	106.311	106.311	106.111	4.990	106.311	106.311	106.111	4.250	103.373	103.373	103.173
5.000	101.007	101.007	100.807	4.375	103.932	103.932	103.732	5.000	106.411	106.411	106.211	5.000	106.411	106.411	106.211	4.375	103.583	103.583	103.383
5.125	101.095	101.095	100.895	4.500	104.098	104.098	103.898	5.125	106.696	106.696	106.496	5.125	106.696	106.696	106.496	4.500	103.726	103.726	103.526
5.250	101.356	101.356	101.156	4.625	104.227	104.227	104.027	5.250	106.616	106.616	106.416	5.250	106.616	106.616	106.416	4.625	103.137	103.137	102.937
5.375	102.103	102.103	101.903	4.750	104.985	104.985	104.785	5.375	105.667	105.667	105.467	5.375	105.667	105.667	105.467	4.750	103.235	103.235	103.035
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	103.785	103.785	103.585	2.750	104.035	104.035	103.835	2.750	102.041	102.041	101.841	2.750	104.041	104.041	103.841	2.750	104.291	104.291	104.091
2.875	102.249	102.249	102.049	2.875	102.249	102.249	102.049	2.875	102.380	102.380	102.180	2.875	102.505	102.505	102.305	2.875	102.505	102.505	102.305
2.990	102.378	102.378	102.178	2.990	102.378	102.378	102.178	2.990	102.509	102.509	102.309	2.990	102.634	102.634	102.434	2.990	102.634	102.634	102.434
3.000	102.478	102.478	102.278	3.000	102.478	102.478	102.278	3.000	102.609	102.609	102.409	3.000	102.734	102.734	102.534	3.000	102.734	102.734	102.534
3.125	101.784	101.784	101.584	3.125	101.784	101.784	101.584	3.125	101.696	101.696	101.496	3.125	101.821	101.821	101.621	3.125	101.821	101.821	101.621
3.250	102.017	102.017	101.817	3.250	102.017	102.017	101.817	3.250	101.929	101.929	101.729	3.250	102.054	102.054	101.854	3.250	102.054	102.054	101.854
3.375	102.306	102.306	102.106	3.375	102.306	102.306	102.106	3.375	102.218	102.218	102.018	3.375	102.343	102.343	102.143	3.375	102.343	102.343	102.143
3.500	102.504	102.504	102.304	3.500	102.504	102.504	102.304	3.500	102.416	102.416	102.216	3.500	102.541	102.541	102.341	3.500	102.541	102.541	102.341
3.625	102.379	102.379	102.179	3.625	102.379	102.379	102.179	3.625	101.791	101.791	101.591	3.625	101.916	101.916	101.716	3.625	101.916	101.916	101.716
3.750	102.678	102.678	102.478	3.750	102.678	102.67													



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.:

1/4/2021

45 Day Lock Exp.:

1/18/2021

60 Day Lock Exp.:

2/2/2021

W. Rate Sheet Dated: 12/4/2020

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	100.746	100.746	100.540	2.750	100.940	100.940	100.713	2.750	101.785	101.785	101.585	2.500	98.198	98.198	97.973	2.750	100.741	100.741	100.541
2.875	101.437	101.437	101.237	2.875	101.543	101.543	101.327	2.875	102.124	102.124	101.924	2.625	98.698	98.698	98.486	2.875	101.080	101.080	100.880
2.990	101.946	101.946	101.746	2.990	101.979	101.979	101.772	2.990	102.253	102.253	102.053	2.750	98.600	98.600	98.394	2.990	101.209	101.209	101.009
3.000	102.046	102.046	101.846	3.000	102.079	102.079	101.872	3.000	102.353	102.353	102.153	2.875	99.291	99.291	99.091	3.000	101.309	101.309	101.109
3.125	102.381	102.381	102.181	3.125	102.454	102.454	102.254	3.125	101.659	101.659	101.459	2.990	99.800	99.800	99.600	3.125	100.396	100.396	100.196
3.250	101.952	101.952	101.752	3.250	102.025	102.025	101.825	3.250	101.892	101.892	101.692	3.000	99.900	99.900	99.700	3.250	100.629	100.629	100.429
3.375	102.520	102.520	102.320	3.375	102.541	102.541	102.341	3.375	102.181	102.181	101.981	3.125	100.235	100.235	100.035	3.375	100.918	100.918	100.718
3.500	102.924	102.924	102.724	3.500	102.921	102.921	102.721	3.500	102.379	102.379	102.179	3.250	99.880	99.880	99.680	3.500	101.116	101.116	100.916
3.625	103.180	103.180	102.980	3.625	103.193	103.193	102.993	3.625	102.254	102.254	102.054	3.375	100.448	100.448	100.248	3.625	100.491	100.491	100.291
3.750	102.139	102.139	101.939	3.750	102.110	102.110	101.910	3.750	102.553	102.553	102.353	3.500	100.852	100.852	100.652	3.750	100.790	100.790	100.590
3.875	102.498	102.498	102.298	3.875	102.541	102.541	102.341	3.875	102.699	102.699	102.499	3.625	101.108	101.108	100.908	3.875	100.936	100.936	100.736
3.990	102.673	102.673	102.473	3.990	102.795	102.795	102.595	3.990	102.911	102.911	102.711	3.750	99.718	99.718	99.518	3.990	101.148	101.148	100.948
4.000	102.773	102.773	102.573	4.000	102.895	102.895	102.695	4.000	103.011	103.011	102.811	3.875	100.077	100.077	99.877	4.000	101.248	101.248	101.048
4.125	102.938	102.938	102.738	4.125	103.061	103.061	102.861	4.125	103.177	103.177	102.977	3.990	100.252	100.252	100.052	4.125	100.977	100.977	100.777
4.250	102.985	102.985	102.785	4.250	103.736	103.736	103.536	4.250	103.373	103.373	103.173	4.000	100.352	100.352	100.152	4.250	101.173	101.173	100.973
4.375	103.233	103.233	103.033	4.375	103.932	103.932	103.732	4.375	103.583	103.583	103.383	4.125	100.517	100.517	100.317	4.375	101.383	101.383	101.183
4.500	103.453	103.453	103.253	4.500	104.098	104.098	103.898	4.500	103.726	103.726	103.526	4.250	100.192	100.192	99.992	4.500	101.526	101.526	101.326
4.625	103.557	103.557	103.357	4.625	104.227	104.227	104.027	4.625	103.137	103.137	102.937	4.375	100.440	100.440	100.240	4.625	98.905	98.905	98.705
4.750	103.921	103.921	103.721	4.750	104.985	104.985	104.785	4.750	103.235	103.235	103.035	4.500	100.660	100.660	100.460	4.750	100.149	100.149	99.949

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/4/2021

45 Day Lock Exp.:

1/18/2021

60 Day Lock Exp.:

2/2/2021

W. Rate Sheet Dated: 12/4/2020

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)