

W. Rate Sheet Dated: 12/11/2020

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	100.974	100.974	100.615	2.500	100.412	100.412	100.053	2.250	99.483	99.483	99.183	3.125	96.277	96.277	95.977
2.625	100.978	100.978	100.618	2.625	100.415	100.415	100.056	2.500	99.489	99.489	99.189	3.250	97.773	97.773	97.473
2.750	101.623	101.623	101.248	2.750	100.562	100.562	100.187	2.625	99.492	99.492	99.192	3.375	97.774	97.774	97.474
2.875	101.626	101.626	101.251	2.875	100.565	100.565	100.190	2.750	99.291	99.291	98.991	3.500	97.776	97.776	97.476
3.000	101.630	101.630	101.255	3.000	100.567	100.567	100.192	2.875	99.294	99.294	98.994	3.625	97.777	97.777	97.477
3.125	101.633	101.633	101.258	3.125	100.570	100.570	100.195	3.000	99.297	99.297	98.997	Margin = 2.250		Index = 0.110	
3.250	101.341	101.341	101.041	3.250	100.030	100.030	99.730	3.125	99.298	99.298	98.998	30 Year OTC			
3.375	101.344	101.344	101.044	3.375	100.043	100.043	99.743	3.250	101.400	101.400	101.100	Rate	30 Day	45 Day	60 Day
3.500	101.348	101.348	101.048	3.500	100.045	100.045	99.745	3.375	101.435	101.435	101.135	4.000	101.478	101.478	100.978
3.625	101.350	101.350	101.050	3.625	100.076	100.076	99.776	3.500	101.437	101.437	101.137	4.125	101.489	101.489	100.989
3.750	102.456	102.456	102.156	3.750	101.836	101.836	101.536	3.625	101.489	101.489	101.189	4.375	102.611	102.611	102.111
3.875	102.350	102.350	102.050	3.875	101.824	101.824	101.524	3.750	102.484	102.484	102.184	4.500	102.614	102.614	102.114
4.000	102.353	102.353	102.053	4.000	101.826	101.826	101.526	3.875	102.472	102.472	102.172	4.625	102.615	102.615	102.115
4.125	102.364	102.364	102.064	4.125	101.828	101.828	101.528	4.000	102.474	102.474	102.174	4.875	103.066	103.066	102.566
4.250	103.598	103.598	103.398	4.250	102.962	102.962	102.762	4.125	102.475	102.475	102.175	5.000	103.068	103.068	102.568
4.375	103.486	103.486	103.286	4.375	102.951	102.951	102.751	4.250	102.986	102.986	102.686	5.125	103.070	103.070	102.570
4.500	103.489	103.489	103.289	4.500	102.953	102.953	102.753	4.375	102.974	102.974	102.674	5.500	105.054	105.054	104.554
4.625	103.490	103.490	103.290	4.625	102.954	102.954	102.754	4.500	102.976	102.976	102.676	5.625	105.056	105.056	104.556
6.250	106.000	106.000	105.800	6.250	105.734	105.734	105.534	4.625	102.977	102.977	102.677	6.250	105.395	105.395	104.899

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	102.491	102.391	102.391	102.031	2.500	102.391	102.291	102.291	101.931	2.250	101.713	101.613	101.613	101.313
2.625	102.491	102.391	102.391	102.031	2.625	102.391	102.291	102.291	101.931	2.375	101.716	101.616	101.616	101.316
2.750	103.397	102.397	102.297	102.922	2.750	102.397	103.197	103.197	102.822	2.500	101.716	101.616	101.616	101.316
2.875	103.400	103.300	103.300	102.925	2.875	103.300	103.200	103.200	102.825	2.625	101.716	101.616	101.616	101.316
3.000	103.400	103.300	103.300	102.925	3.000	103.300	103.200	103.200	102.825	2.750	101.513	101.413	101.413	101.113
3.125	103.400	103.300	103.300	102.925	3.125	103.299	103.199	103.199	102.824	2.875	101.525	101.425	101.425	101.125
3.250	102.855	102.755	102.755	102.455	3.250	102.757	102.657	102.657	102.357	3.000	101.524	101.424	101.424	101.124
3.375	102.869	102.769	102.769	102.469	3.375	102.779	102.679	102.679	102.379	3.125	101.524	101.424	101.424	101.124
3.500	102.869	102.769	102.769	102.469	3.500	102.768	102.668	102.668	102.368	3.250	103.624	103.524	103.524	102.224
3.625	102.868	102.768	102.768	102.468	3.625	102.796	102.696	102.696	102.396	3.375	103.666	103.566	103.566	102.266
3.750	103.872	103.772	103.772	103.472	3.750	103.775	103.675	103.675	103.375	3.500	103.633	103.533	103.533	102.233
3.875	103.875	103.775	103.775	103.475	3.875	103.770	103.670	103.670	103.370	3.625	103.684	103.584	103.584	102.284
4.000	103.884	103.784	103.784	103.484	4.000	103.783	103.683	103.683	103.383	3.750	104.626	104.526	104.526	104.226

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	98.728	98.728	98.228	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.739	98.739	98.239	4.750	101.000	101.000	100.500
3.875	100.363	100.363	99.863	6.250	103.750	103.750	103.500	4.375	99.861	99.861	99.361	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.360	100.360	99.860					4.500	99.864	99.864	99.364	Rate	30 Day	45 Day	60 Day
4.125	100.349	100.349	99.849					4.625	99.865	99.865	99.365	6.250	102.750	102.750	102.250
4.250	101.496	101.496	100.996					4.875	100.316	100.316	99.816	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.507	101.507	101.007					5.000	100.318	100.318	99.818				
4.500	101.505	101.505	101.005					5.125	100.320	100.320	99.820				
4.625	101.503	101.503	101.003					5.500	102.304	102.304	101.804				
4.750	101.979	101.979	101.479					5.625	102.306	102.306	101.806				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.645	102.645	102.145				

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 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@afrawholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/11/2021

45 Day Lock Exp.:

1/25/2021

60 Day Lock Exp.:

2/9/2021

W. Rate Sheet Dated: 12/11/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.637	95.637	95.337
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	98.071	98.071	97.771	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	98.074	98.074	97.774	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	98.077	98.077	97.777	Margin = 2.250		Index = .110	
3.250	100.504	100.504	100.204	3.250	99.622	99.622	99.322	3.125	98.078	98.078	97.778	30 Year OTC			
3.375	100.507	100.507	100.207	3.375	99.635	99.635	99.335	3.250	100.993	100.993	100.693	Rate	30 Day	45 Day	60 Day
3.500	100.510	100.510	100.210	3.500	99.638	99.638	99.338	3.375	101.027	101.027	100.727	3.250	98.629	98.629	98.129
3.625	100.513	100.513	100.213	3.625	99.669	99.669	99.369	3.500	101.030	101.030	100.730	3.375	98.632	98.632	98.132
3.750	100.556	100.556	100.256	3.750	100.366	100.366	100.066	3.625	101.082	101.082	100.782	3.500	98.635	98.635	98.135
3.875	100.450	100.450	100.150	3.875	100.354	100.354	100.054	3.750	101.014	101.014	100.714	3.625	98.638	98.638	98.138
4.000	100.453	100.453	100.153	4.000	100.356	100.356	100.056	3.875	N/A	N/A	N/A	3.750	99.581	99.581	99.081
4.125	100.464	100.464	100.164	4.125	100.358	100.358	100.058	4.000	N/A	N/A	N/A	3.875	99.575	99.575	99.075
4.250	101.635	101.635	101.435	4.250	101.430	101.430	101.230	4.125	N/A	N/A	N/A	4.000	99.578	99.578	99.078
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	99.589	99.589	99.089
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	100.660	100.660	100.160
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	101.667	101.567	101.567	101.267	3.250	101.570	101.470	101.470	101.170	2.750	98.732	98.632	98.632	98.332
3.375	101.681	101.581	101.581	101.281	3.375	101.591	101.491	101.491	101.191	2.875	98.743	98.643	98.643	98.343
3.500	101.681	101.581	101.581	101.281	3.500	101.581	101.481	101.481	101.181	3.000	98.743	98.643	98.643	98.343
3.625	101.681	101.581	101.581	101.281	3.625	101.609	101.509	101.509	101.209	3.125	98.742	98.642	98.642	98.342
3.750	101.622	101.522	101.522	101.222	3.750	101.525	101.425	101.425	101.125	3.250	100.499	100.399	100.399	100.099
3.875	101.625	101.525	101.525	101.225	3.875	101.520	101.420	101.420	101.120	3.375	100.541	100.441	100.441	100.141
4.000	101.634	101.534	101.534	101.234	4.000	101.533	101.433	101.433	101.133	3.500	100.508	100.408	100.408	100.108
4.125	101.642	101.542	101.542	101.242	4.125	101.533	101.433	101.433	101.133	3.625	100.559	100.459	100.459	100.159
4.250	102.703	102.603	102.603	102.403	4.250	102.603	102.503	102.503	102.303	3.750	101.501	101.401	101.401	101.101

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)	



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.: 1/11/2021

45 Day Lock Exp.: 1/25/2021

60 Day Lock Exp.: 2/9/2021

W. Rate Sheet Dated: 12/11/2020

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	100.980	100.980	100.780	2.375	97.036	97.036	96.836	2.750	100.220	100.220	100.020	2.500	99.897	99.897	99.697	2.750	99.707	99.707	99.507				
2.875	101.624	101.624	101.424	2.500	98.194	98.194	97.994	2.875	100.928	100.928	100.728	2.625	100.160	100.160	99.960	2.875	100.356	100.356	100.156				
2.990	102.041	102.041	101.841	2.625	99.310	99.310	99.110	2.990	101.395	101.395	101.195	2.750	100.605	100.605	100.405	2.990	100.721	100.721	100.521				
3.000	102.141	102.141	101.941	2.750	100.282	100.282	100.082	3.000	100.495	100.495	100.295	2.875	101.190	101.190	100.990	3.000	100.821	100.821	100.621				
3.125	102.534	102.534	102.334	2.875	100.990	100.990	100.790	3.125	101.930	101.930	101.730	2.990	101.504	101.504	101.304	3.125	101.069	101.069	100.869				
3.250	102.141	102.141	101.941	2.990	101.458	101.458	101.258	3.250	102.751	102.751	102.551	3.000	101.604	101.604	101.404	3.250	101.513	101.513	101.313				
3.375	102.646	102.646	102.446	3.000	101.558	101.558	101.358	3.375	103.305	103.305	103.105	3.125	101.810	101.810	101.610	3.375	101.981	101.981	101.781				
3.500	103.050	103.050	102.850	3.125	101.993	101.993	101.793	3.500	103.747	103.747	103.547	3.250	101.713	101.713	101.513	3.500	102.302	102.302	102.102				
3.625	103.360	103.360	103.160	3.250	102.751	102.751	102.551	3.625	104.091	104.091	103.891	3.375	102.181	102.181	101.981	3.625	102.466	102.466	102.266				
3.750	102.311	102.311	102.111	3.375	103.305	103.305	103.105	3.750	103.085	103.085	102.885	3.500	102.502	102.502	102.302	3.750	100.842	100.842	100.642				
3.875	102.715	102.715	102.515	3.500	103.747	103.747	103.547	3.875	103.529	103.529	103.329	3.625	102.666	102.666	102.466	3.875	101.219	101.219	101.019				
3.990	102.911	102.911	102.711	3.625	104.091	104.091	103.891	3.990	103.757	103.757	103.557	3.750	101.042	101.042	100.842	3.990	101.376	101.376	101.176				
4.000	103.011	103.011	102.811	3.750	103.085	103.085	102.885	4.000	103.857	103.857	103.657	3.875	101.419	101.419	101.219	4.000	101.476	101.476	101.276				
4.125	103.250	103.250	103.050	3.875	103.529	103.529	103.329	4.125	104.133	104.133	103.933	3.990	101.576	101.576	101.376	4.125	101.614	101.614	101.414				
4.250	103.154	103.154	102.954	3.990	103.757	103.757	103.557	4.250	104.751	104.751	104.551	4.000	101.676	101.676	101.476	4.250	100.093	100.093	99.893				
4.375	103.440	103.440	103.240	4.000	103.857	103.857	103.657	4.375	96.938	96.938	96.738	4.125	101.814	101.814	101.614	4.375	N/A	N/A	N/A				
4.500	103.691	103.691	103.491	4.125	104.157	104.157	103.957	4.500	N/A	N/A	N/A	4.250	100.293	100.293	100.093	4.500	N/A	N/A	N/A				
4.625	103.873	103.873	103.673	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.601	100.601	100.401	4.625	N/A	N/A	N/A				
4.750	104.111	104.111	103.911	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	100.816	100.816	100.616	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	99.645	99.645	99.445	2.875	101.779	101.779	101.579	2.875	101.473	101.473	101.273	2.875	101.410	101.410	101.210	2.750	102.101	102.101	101.901				
2.875	100.294	100.294	100.094	2.990	102.156	102.156	101.956	2.990	101.897	101.897	101.697	2.990	101.835	101.835	101.635	2.875	102.434	102.434	102.234				
2.990	100.658	100.658	100.458	3.000	102.256	102.256	102.056	3.000	101.997	101.997	101.797	3.000	101.935	101.935	101.735	2.990	102.689	102.689	102.489				
3.000	100.758	100.758	100.558	3.125	102.643	102.643	102.443	3.125	102.425	102.425	102.225	3.125	102.363	102.363	102.163	3.000	102.789	102.789	102.589				
3.125	101.006	101.006	100.806	3.250	102.503	102.503	102.303	3.250	102.079	102.079	101.879	3.250	102.079	102.079	101.879	3.125	103.098	103.098	102.898				
3.250	101.513	101.513	101.313	3.375	103.001	103.001	102.801	3.375	102.625	102.625	102.425	3.375	102.625	102.625	102.425	3.250	102.556	102.556	102.356				
3.375	101.981	101.981	101.781	3.500	103.372	103.372	103.172	3.500	103.032	103.032	102.832	3.500	103.032	103.032	102.832	3.375	102.858	102.858	102.658				
3.500	102.302	102.302	102.102	3.625	103.679	103.679	103.479	3.625	103.372	103.372	103.172	3.625	103.372	103.372	103.172	3.500	103.097	103.097	102.897				
3.625	102.466	102.466	102.266	3.750	103.303	103.303	103.103	3.750	103.790	103.790	103.590	3.750	101.634	101.634	101.434	3.625	103.390	103.390	103.190				
3.750	100.842	100.842	100.642	3.875	102.700	102.700	102.500	3.875	102.227	102.227	102.027	3.875	102.071	102.071	101.871	3.750	102.976	102.976	102.776				
3.875	101.219	101.219	101.019	3.990	102.870	102.870	102.670	3.990	102.427	102.427	102.227	3.990	102.270	102.270	102.070	3.875	103.284	103.284	103.084				
3.990	101.376	101.376	101.176	4.000	102.970	102.970	102.770	4.000	102.527	102.527	102.327	4.000	102.370	102.370	102.170	3.990	103.469	103.469	103.269				
4.000	101.476	101.476	101.276	4.125	103.206	103.206	103.006	4.125	102.781	102.781	102.581	4.125	102.625	102.625	102.425	4.000	103.569	103.569	103.369				
4.125	101.614	101.614	101.414	4.250	102.617	102.617	102.417	4.250	102.331	102.331	102.131	4.250	102.269	102.269	102.069	4.125	103.834	103.834	103.634				
4.250	100.093	100.093	99.893	4.375	102.897	102.897	102.697	4.375	102.640	102.640	102.440	4.375	102.578	102.578	102.378	4.250	103.628	103.628	103.428				
4.375	93.899	93.899	93.699	4.500	103.133	103.133	102.933	4.500	102.899	102.899	102.699	4.500	102.836	102.836	102.636	4.375	103.811	103.811	103.611				
4.500	N/A	N/A	N/A	4.625	103.327	103.327	103.127	4.625	103.097	103.097	102.897	4.625	103.034	103.034	102.834	4.500	103.860	103.860	103.660				
4.625	N/A	N/A	N/A	4.750	103.641	103.641	103.441	4.750	103.353	103.353	103.153	4.750	103.290	103.290	103.090	4.625	104.071	104.071	103.871				
4.750	N/A	N/A	N/A	4.875	103.904	103.904	103.704	4.875	103.641	103.641	103.441	4.875	103.579	103.579	103.379	4.750	103.418	103.418	103.218				
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	100.939	100.939	100.739	2.750	100.939	100.939	100.739	2.750	102.17														



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.:

1/11/2021

45 Day Lock Exp.:

1/25/2021

60 Day Lock Exp.:

2/9/2021

W. Rate Sheet Dated: 12/11/2020

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.: 1/11/2021
45 Day Lock Exp.: 1/25/2021
60 Day Lock Exp.: 2/9/2021

W. Rate Sheet Dated: 12/11/2020

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.962	100.962	100.743	3.375	101.866	101.866	101.651	3.375	101.866	101.866	101.651	2.500	100.202	100.202	99.989	3.375	101.400	101.400	101.185	2.500	100.202	100.202	99.989	3.375	101.400	101.400	101.185	2.500	100.202	100.202	99.989
2.875	101.628	101.628	101.407	3.500	102.248	102.248	102.039	3.500	102.248	102.248	102.039	2.625	100.686	100.686	100.470	3.500	101.782	101.782	101.573	2.625	100.686	100.686	100.470	3.500	101.782	101.782	101.573	2.625	100.686	100.686	100.470
2.990	102.105	102.105	101.893	3.625	102.488	102.488	102.287	3.625	102.488	102.488	102.287	2.750	100.690	100.690	100.471	3.625	102.022	102.022	101.821	2.750	100.690	100.690	100.471	3.625	102.022	102.022	101.821	2.750	100.690	100.690	100.471
3.000	102.205	102.205	101.993	3.750	101.488	101.488	101.288	3.750	101.488	101.488	101.288	2.875	101.356	101.356	101.135	3.750	100.417	100.417	100.217	2.875	101.356	101.356	101.135	3.750	100.417	100.417	100.217	2.875	101.356	101.356	101.135
3.125	102.522	102.522	102.322	3.875	101.830	101.830	101.630	3.875	101.830	101.830	101.630	2.990	101.833	101.833	101.621	3.875	100.759	100.759	100.559	2.990	101.833	101.833	101.621	3.875	100.759	100.759	100.559	2.990	101.833	101.833	101.621
3.250	102.071	102.071	101.852	3.990	102.121	102.121	101.921	3.990	102.121	102.121	101.921	3.000	101.933	101.933	101.721	3.990	101.050	101.050	100.850	3.000	101.933	101.933	101.721	3.990	101.050	101.050	100.850	3.000	101.933	101.933	101.721
3.375	102.616	102.616	102.401	4.000	102.221	102.221	102.021	4.000	102.221	102.221	102.021	3.125	102.250	102.250	102.050	4.000	101.150	101.150	100.950	3.125	102.250	102.250	102.050	4.000	101.150	101.150	100.950	3.125	102.250	102.250	102.050
3.500	102.998	102.998	102.789	4.125	102.386	102.386	102.186	4.125	102.386	102.386	102.186	3.250	101.605	101.605	101.386	4.125	101.315	101.315	101.115	3.250	101.605	101.605	101.386	4.125	101.315	101.315	101.115	3.250	101.605	101.605	101.386
3.625	103.238	103.238	103.037	4.250	102.426	102.426	102.226	4.250	102.426	102.426	102.226	3.375	102.150	102.150	101.935	4.250	100.980	100.980	100.780	3.375	102.150	102.150	101.935	4.250	100.980	100.980	100.780	3.375	102.150	102.150	101.935
3.750	102.238	102.238	102.038	4.375	102.666	102.666	102.466	4.375	102.666	102.666	102.466	3.500	102.532	102.532	102.323	4.375	101.220	101.220	101.020	3.500	102.532	102.532	102.323	4.375	101.220	101.220	101.020	3.500	102.532	102.532	102.323
3.875	102.580	102.580	102.380	4.500	102.878	102.878	102.678	4.500	102.878	102.878	102.678	3.625	102.772	102.772	102.571	4.500	101.432	101.432	101.232	3.625	102.772	102.772	102.571	4.500	101.432	101.432	101.232	3.625	102.772	102.772	102.571
3.990	102.746	102.746	102.546	4.625	102.979	102.979	102.779	4.625	102.979	102.979	102.779	3.750	101.167	101.167	100.967	4.625	101.533	101.533	101.333	3.750	101.167	101.167	100.967	4.625	101.533	101.533	101.333	3.750	101.167	101.167	100.967
4.000	102.846	102.846	102.646	4.750	103.437	103.437	103.189	4.750	103.437	103.437	103.189	3.875	101.509	101.509	101.309	4.750	100.585	100.585	100.385	3.875	101.509	101.509	101.309	4.750	100.585	100.585	100.385	3.875	101.509	101.509	101.309
4.125	103.011	103.011	102.811	4.875	103.657	103.657	103.426	4.875	103.657	103.657	103.426	3.990	101.675	101.675	101.475	4.875	100.805	100.805	100.605	3.990	101.675	101.675	101.475	4.875	100.805	100.805	100.605	3.990	101.675	101.675	101.475
4.250	103.051	103.051	102.851	4.990	103.890	103.890	103.663	4.990	103.890	103.890	103.663	4.000	101.775	101.775	101.575	4.990	101.038	101.038	100.838	4.000	101.775	101.775	101.575	4.990	101.038	101.038	100.838	4.000	101.775	101.775	101.575
4.375	103.291	103.291	103.091	5.000	103.990	103.990	103.763	5.000	103.990	103.990	103.763	4.125	101.940	101.940	101.740	5.000	101.138	101.138	100.938	4.125	101.940	101.940	101.740	5.000	101.138	101.138	100.938	4.125	101.940	101.940	101.740
4.500	103.503	103.503	103.303	5.125	104.227	104.227	104.001	5.125	104.227	104.227	104.001	4.250	101.605	101.605	101.405	5.125	101.225	101.225	101.025	4.250	101.605	101.605	101.405	5.125	101.225	101.225	101.025	4.250	101.605	101.605	101.405
4.625	103.604	103.604	103.404	5.250	105.055	105.055	104.719	5.250	105.055	105.055	104.719	4.375	101.845	101.845	101.645	5.250	101.903	101.903	101.703	4.375	101.845	101.845	101.645	5.250	101.903	101.903	101.703	4.375	101.845	101.845	101.645
4.750	104.062	104.062	103.862	5.375	105.648	105.648	105.313	5.375	105.648	105.648	105.313	4.500	102.057	102.057	101.857	5.375	102.346	102.346	102.146	4.500	102.057	102.057	101.857	5.375	102.346	102.346	102.146	4.500	102.057	102.057	101.857
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.400	101.400	101.185	2.750	101.130	101.130	100.807	3.375	103.234	103.234	103.070	3.375	103.234	103.234	103.070	2.750	103.234	103.234	103.070	2.750	103.234	103.234	103.070	2.750	103.234	103.234	103.070	2.750	103.234	103.234	103.070
3.500	101.782	101.782	101.573	2.875	101.715	101.715	101.393	3.500	103.601	103.601	103.344	3.500	103.601	103.601	103.344	2.875	102.428	102.428	102.228	2.875	103.601	103.601	103.344	2.875	102.428	102.428	102.228	2.875	103.601	103.601	103.344
3.625	102.022	102.022	101.821	2.990	102.125	102.125	101.807	3.625	103.864	103.864	103.606	3.625	103.864	103.864	103.606	2.990	102.551	102.551	102.351	2.990	103.864	103.864	103.606	2.990	102.551	102.551	102.351	2.990	103.864	103.864	103.606
3.750	100.417	100.417	100.217	3.000	102.225	102.225	101.907	3.750	103.512	103.512	103.312	3.750	103.512	103.512	103.312	3.000	102.651	102.651	102.451	3.000	103.512	103.512	103.312	3.000	102.651	102.651	102.451	3.000	103.512	103.512	103.312
3.875	100.759	100.759	100.559	3.125	102.580	102.580	102.268	3.875	103.926	103.926	103.726	3.875	103.926	103.926	103.726	3.125	101.785	101.785	101.585	3.125	103.926	103.926	103.726	3.125	101.785	101.785	101.585	3.125	103.926	103.926	103.726
3.990	101.050	101.050	100.850	3.250	102.236	102.236	101.969	3.990	104.166	104.166	103.966	3.990	104.166	104.166	103.966	3.250	102.011	102.011	101.811	3.250	104.166	104.166	103.966	3.250	102.011	102.011	101.811	3.250	104.166	104.166	103.966
4.000	101.150	101.150	100.950	3.375	102.734	102.734	102.470	4.000	104.266	104.266	104.066	4.000	104.266	104.266	104.066	3.375	102.290	102.290	102.090	3.375	104.266	104.266	104.066	3.375	102.290	102.290	102.090	3.375	104.266	104.266	104.066
4.125	101.315	101.315	101.115	3.500	103.101	103.101	102.844	4.125	104.422	104.422	104.222	4.125	104.422	104.422	104.222	3.500	102.487	102.487	102.287	3.500	104.422	104.422	104.222	3.500	102.487	102.487	102.287	3.500	104.422	104.422	104.222
4.250	100.980	100.980	100.780	3.625	103.364	103.364	103.106	4.250	104.269	104.269	104.069	4.250	104.269	104.269	104.069	3.625	102.316	102.316	102.116	3.625	104.269	104.269	104.069	3.625	102.316	102.316	102.116	3.625	104.269	104.269	104.069
4.375	101.220	101.220	101.020	3.750	103.012	103.012	102.812	4.375	104.458	104.458	104.258	4.375	104.458	104.458	104.258	3.750	102.607	102.607	102.407	3.750	104.458	104.458	104.258	3.750	102.607	102.607	102.407	3.750	104.458	104.458	104.258
4.500	101.432	101.432	101.232	3.875	103.426	103.426	103.226	4.500	104.995	104.995	104.795	4.500	104.995	104.995	104.795	3.875	102.746	102.746	102.546	3.875	104.995	104.995	104.795	3.875	102.746	102.746	102.546	3.875	104.995	104.995	104.795
4.625	101.533	101.533	101.333	3.990	103.666	103.666																									



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.:

1/11/2021

45 Day Lock Exp.:

1/25/2021

60 Day Lock Exp.:

2/9/2021

W. Rate Sheet Dated: 12/11/2020

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	100.962	100.962	100.743	2.750	101.130	101.130	100.807	2.750	102.096	102.096	101.896	2.500	98.852	98.852	98.639	2.750	101.052	101.052	100.852
2.875	101.628	101.628	101.407	2.875	101.715	101.715	101.393	2.875	102.428	102.428	102.228	2.625	99.336	99.336	99.120	2.875	101.384	101.384	101.184
2.990	102.105	102.105	101.893	2.990	102.125	102.125	101.807	2.990	102.551	102.551	102.351	2.750	99.340	99.340	99.121	2.990	101.507	101.507	101.307
3.000	102.205	102.205	101.993	3.000	102.225	102.225	101.907	3.000	102.651	102.651	102.451	2.875	100.006	100.006	99.785	3.000	101.607	101.607	101.407
3.125	102.522	102.522	102.322	3.125	102.580	102.580	102.268	3.125	101.785	101.785	101.585	2.990	100.483	100.483	100.271	3.125	100.522	100.522	100.322
3.250	102.071	102.071	101.852	3.250	102.236	102.236	101.969	3.250	102.011	102.011	101.811	3.000	100.583	100.583	100.371	3.250	100.748	100.748	100.548
3.375	102.616	102.616	102.401	3.375	102.734	102.734	102.470	3.375	102.290	102.290	102.090	3.125	100.900	100.900	100.700	3.375	101.027	101.027	100.827
3.500	102.998	102.998	102.789	3.500	103.101	103.101	102.844	3.500	102.487	102.487	102.287	3.250	100.255	100.255	100.036	3.500	101.224	101.224	101.024
3.625	103.238	103.238	103.037	3.625	103.364	103.364	103.106	3.625	102.316	102.316	102.116	3.375	100.800	100.800	100.585	3.625	100.553	100.553	100.353
3.750	102.238	102.238	102.038	3.750	103.012	103.012	102.812	3.750	102.607	102.607	102.407	3.500	101.182	101.182	100.973	3.750	100.844	100.844	100.644
3.875	102.580	102.580	102.380	3.875	103.426	103.426	103.226	3.875	102.746	102.746	102.546	3.625	101.422	101.422	101.221	3.875	100.983	100.983	100.783
3.990	102.746	102.746	102.546	3.990	103.666	103.666	103.466	3.990	102.940	102.940	102.740	3.750	99.817	99.817	99.617	3.990	101.177	101.177	100.977
4.000	102.846	102.846	102.646	4.000	103.766	103.766	103.566	4.000	103.040	103.040	102.840	3.875	100.159	100.159	99.959	4.000	101.277	101.277	101.077
4.125	103.011	103.011	102.811	4.125	103.922	103.922	103.722	4.125	103.185	103.185	102.985	3.990	100.325	100.325	100.125	4.125	100.985	100.985	100.785
4.250	103.051	103.051	102.851	4.250	103.769	103.769	103.569	4.250	103.372	103.372	103.172	4.000	100.425	100.425	100.225	4.250	101.172	101.172	100.972
4.375	103.291	103.291	103.091	4.375	103.958	103.958	103.758	4.375	103.573	103.573	103.373	4.125	100.590	100.590	100.390	4.375	101.373	101.373	101.173
4.500	103.503	103.503	103.303	4.500	104.120	104.120	103.920	4.500	103.718	103.718	103.518	4.250	100.255	100.255	100.055	4.500	101.518	101.518	101.318
4.625	103.604	103.604	103.404	4.625	104.247	104.247	104.047	4.625	103.144	103.144	102.944	4.375	100.495	100.495	100.295	4.625	98.912	98.912	98.712
4.750	104.062	104.062	103.814	4.750	105.129	105.129	104.926	4.750	103.240	103.240	103.040	4.500	100.707	100.707	100.507	4.750	100.129	100.129	99.929

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)
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.			

FHA ID# - 1358600006



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.:

1/11/2021

45 Day Lock Exp.:

1/25/2021

60 Day Lock Exp.:

2/9/2021

W. Rate Sheet Dated: 12/11/2020

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)