

W. Rate Sheet Dated: 12/17/2020

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	101.167	101.167	100.830	2.500	100.605	100.605	100.268	2.250	99.267	99.267	98.967	3.125	96.277	96.277	95.977
2.625	101.171	101.171	100.833	2.625	100.608	100.608	100.271	2.500	99.272	99.272	98.972	3.250	97.773	97.773	97.473
2.750	101.894	101.894	101.472	2.750	100.833	100.833	100.411	2.625	99.275	99.275	98.975	3.375	97.774	97.774	97.474
2.875	101.898	101.898	101.476	2.875	100.836	100.836	100.414	2.750	99.204	99.204	98.904	3.500	97.776	97.776	97.476
3.000	101.901	101.901	101.479	3.000	100.839	100.839	100.417	2.875	99.207	99.207	98.907	3.625	97.777	97.777	97.477
3.125	101.904	101.904	101.482	3.125	100.841	100.841	100.419	3.000	99.209	99.209	98.909	Margin = 2.250		Index = 0.100	
3.250	101.503	101.503	101.203	3.250	100.192	100.192	99.892	3.125	99.211	99.211	98.911	30 Year OTC			
3.375	101.506	101.506	101.206	3.375	100.206	100.206	99.906	3.250	101.172	101.172	100.872	Rate	30 Day	45 Day	60 Day
3.500	101.509	101.509	101.209	3.500	100.209	100.209	99.909	3.375	101.229	101.229	100.929	4.000	101.641	101.641	101.141
3.625	101.512	101.512	101.212	3.625	100.241	100.241	99.941	3.500	101.231	101.231	100.931	4.125	101.654	101.654	101.154
3.750	102.618	102.618	102.318	3.750	102.001	102.001	101.701	3.625	101.306	101.306	101.006	4.375	102.651	102.651	102.151
3.875	102.513	102.513	102.213	3.875	101.989	101.989	101.689	3.750	102.566	102.566	102.266	4.500	102.654	102.654	102.154
4.000	102.516	102.516	102.216	4.000	101.991	101.991	101.691	3.875	102.555	102.555	102.255	4.625	102.655	102.655	102.155
4.125	102.529	102.529	102.229	4.125	101.993	101.993	101.693	4.000	102.557	102.557	102.257	4.875	103.075	103.075	102.575
4.250	103.638	103.638	103.438	4.250	103.002	103.002	102.802	4.125	102.558	102.558	102.258	5.000	103.077	103.077	102.577
4.375	103.526	103.526	103.326	4.375	102.991	102.991	102.791	4.250	102.818	102.818	102.518	5.125	103.079	103.079	102.579
4.500	103.529	103.529	103.329	4.500	102.993	102.993	102.793	4.375	102.806	102.806	102.506	5.500	105.094	105.094	104.594
4.625	103.530	103.530	103.330	4.625	102.994	102.994	102.794	4.500	102.808	102.808	102.508	5.625	105.096	105.096	104.596
6.250	106.000	106.000	105.800	6.250	105.931	105.931	105.731	4.625	102.809	102.809	102.509	6.250	105.591	105.591	105.091

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
2.250	102.694	102.594	102.594	102.256	2.250	102.594	102.494	102.494	102.156	2.250	101.647	101.547	101.547	101.247
2.375	102.697	102.597	102.597	102.260	2.375	102.597	102.497	102.497	102.159	2.375	101.650	101.550	101.550	101.250
2.500	102.697	102.597	102.597	102.260	2.500	102.597	102.497	102.497	102.159	2.500	101.650	101.550	101.550	101.250
2.625	102.697	102.597	102.597	102.260	2.625	102.597	102.497	102.497	102.159	2.625	101.650	101.550	101.550	101.250
2.750	103.678	103.578	103.578	103.156	2.750	103.578	103.478	103.478	103.056	2.750	101.576	101.476	101.476	101.176
2.875	103.682	103.582	103.582	103.160	2.875	103.581	103.481	103.481	103.059	2.875	101.587	101.487	101.487	101.187
3.000	103.681	103.581	103.581	103.160	3.000	103.581	103.481	103.481	103.059	3.000	101.587	101.487	101.487	101.187
3.125	103.681	103.581	103.581	103.160	3.125	103.580	103.480	103.480	103.058	3.125	101.586	101.486	101.486	101.186
3.250	103.027	102.927	102.927	102.627	3.250	102.929	102.829	102.829	102.529	3.250	103.545	103.445	103.445	103.145
3.375	103.041	102.941	102.941	102.641	3.375	102.952	102.852	102.852	102.552	3.375	103.610	103.510	103.510	103.210
3.500	103.041	102.941	102.941	102.641	3.500	102.940	102.840	102.840	102.540	3.500	103.555	103.455	103.455	103.155
3.625	103.040	102.940	102.940	102.640	3.625	102.970	102.870	102.870	102.570	3.625	103.628	103.528	103.528	103.228
3.750	104.044	103.944	103.944	103.644	3.750	103.947	103.847	103.847	103.547	3.750	104.813	104.713	104.713	104.413

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 LLPAs on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A
Specialty Adjustment			
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL <= 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001-110000	110001-125000	125001-150000	150001-175000	175001-200000	200001-225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.100	0.100	0.100	0.100	0.100	0.100	0.000	0.000
3.25-3.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
3.75-4.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.25-4.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.75-5.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 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	98.891	98.891	98.391	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.904	98.904	98.404	4.750	101.000	101.000	100.500
3.875	100.543	100.543	100.043	6.250	103.750	103.750	103.500	4.375	99.901	99.901	99.401	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.540	100.540	100.040					4.500	99.904	99.904	99.404	Rate	30 Day	45 Day	60 Day
4.125	100.528	100.528	100.028					4.625	99.905	99.905	99.405	6.250	102.750	102.750	102.250
4.250	101.550	101.550	101.050					4.875	100.325	100.325	99.825	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.561	101.561	101.061					5.000	100.327	100.327	99.827				
4.500	101.559	101.559	101.059					5.125	100.329	100.329	99.829				
4.625	101.557	101.557	101.057					5.500	102.344	102.344	101.844				
4.750	102.001	102.001	101.501					5.625	102.346	102.346	101.846				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.841	102.841	101.341				

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 (1pm 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.:

1/18/2021

45 Day Lock Exp.:

2/1/2021

60 Day Lock Exp.:

2/15/2021

W. Rate Sheet Dated: 12/17/2020

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	97.984	97.984	97.684	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	97.987	97.987	97.687	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	97.989	97.989	97.689	Margin = 2.250		Index = .100	
3.250	100.665	100.665	100.365	3.250	99.784	99.784	99.484	3.125	97.991	97.991	97.691	30 Year OTC			
3.375	100.669	100.669	100.369	3.375	99.799	99.799	99.499	3.250	100.765	100.765	100.465	Rate	30 Day	45 Day	60 Day
3.500	100.672	100.672	100.372	3.500	99.801	99.801	99.501	3.375	100.822	100.822	100.522	3.250	98.790	98.790	98.290
3.625	100.674	100.674	100.374	3.625	99.833	99.833	99.533	3.500	100.824	100.824	100.524	3.375	98.794	98.794	98.294
3.750	100.718	100.718	100.418	3.750	100.531	100.531	100.231	3.625	100.899	100.899	100.599	3.500	98.797	98.797	98.297
3.875	100.613	100.613	100.313	3.875	100.519	100.519	100.219	3.750	101.096	101.096	100.796	3.625	98.799	98.799	98.299
4.000	100.616	100.616	100.316	4.000	100.521	100.521	100.221	3.875	N/A	N/A	N/A	3.750	99.743	99.743	99.243
4.125	100.629	100.629	100.329	4.125	100.523	100.523	100.223	4.000	N/A	N/A	N/A	3.875	99.738	99.738	99.238
4.250	101.675	101.675	101.475	4.250	101.470	101.470	101.270	4.125	N/A	N/A	N/A	4.000	99.741	99.741	99.241
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	99.754	99.754	99.254
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	100.700	100.700	100.200
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

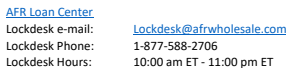
FHA High Balance Streamline														
30/25 Year					20 Year					15/10 Year				
Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day	Rate	15 Day	30 Day	45 Day	60 Day
2.750	N/A	N/A	N/A	N/A	2.750	N/A	N/A	N/A	N/A	2.250	N/A	N/A	N/A	N/A
2.875	N/A	N/A	N/A	N/A	2.875	N/A	N/A	N/A	N/A	2.375	N/A	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	101.839	101.739	101.739	101.439	3.250	101.742	101.642	101.642	101.342	2.750	98.794	98.694	98.694	98.394
3.375	101.853	101.753	101.753	101.453	3.375	101.765	101.665	101.665	101.365	2.875	98.806	98.706	98.706	98.406
3.500	101.853	101.753	101.753	101.453	3.500	101.752	101.652	101.652	101.352	3.000	98.806	98.706	98.706	98.406
3.625	101.852	101.752	101.752	101.452	3.625	101.782	101.682	101.682	101.382	3.125	98.805	98.705	98.705	98.405
3.750	101.794	101.694	101.694	101.394	3.750	101.697	101.597	101.597	101.297	3.250	100.420	100.320	100.320	100.020
3.875	101.798	101.698	101.698	101.398	3.875	101.692	101.592	101.592	101.292	3.375	100.485	100.385	100.385	100.085
4.000	101.806	101.706	101.706	101.406	4.000	101.705	101.605	101.605	101.305	3.500	100.430	100.330	100.330	100.030
4.125	101.816	101.716	101.716	101.416	4.125	101.705	101.605	101.605	101.305	3.625	100.503	100.403	100.403	100.103
4.250	102.750	102.650	102.650	102.450	4.250	102.650	102.550	102.550	102.350	3.750	101.688	101.588	101.588	101.288

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750
			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
3.875	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A
4.000	N/A	N/A	N/A					3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					4.250	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				4.375	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
								4.500	N/A	N/A	N/A	6.250	N/A	N/A	N/A

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



W. Rate Sheet Dated: 12/17/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Applicable for all mortgages with greater than 15 years 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%

[illegible]

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

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

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

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

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

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

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 -.0118. 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

LIW Fee with option to buy out = \$895. *IA, NC, NJ, PA has a \$895 Commitment Fee and no LIW Fee.

Tax Service Fee = \$70.00 (IA & M)

FHA ID# - 1358600006

The IIW / 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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/18/2021

45 Day Lock Exp.:

2/1/2021

60 Day Lock Exp.:

2/15/2021

W. Rate Sheet Dated: 12/17/2020

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.: 1/18/2021
45 Day Lock Exp.: 2/1/2021
60 Day Lock Exp.: 2/15/2021

W. Rate Sheet Dated: 12/17/2020

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	101.026	101.026	100.816	3.375	102.045	102.045	101.845	3.375	102.045	102.045	101.845	2.500	100.180	100.180	99.950	3.375	101.576	101.576	101.376
2.875	101.680	101.680	101.478	3.500	102.427	102.427	102.227	3.500	102.427	102.427	102.227	2.625	100.654	100.654	100.433	3.500	101.958	101.958	101.758
2.990	102.156	102.156	101.956	3.625	102.670	102.670	102.470	3.625	102.670	102.670	102.470	2.750	100.761	100.761	100.551	3.625	102.201	102.201	102.001
3.000	102.256	102.256	102.056	3.750	101.679	101.679	101.479	3.750	101.679	101.679	101.479	2.875	101.415	101.415	101.213	3.750	100.641	100.641	100.441
3.125	102.582	102.582	102.382	3.875	102.022	102.022	101.822	3.875	102.022	102.022	101.822	2.990	101.891	101.891	101.691	3.875	100.984	100.984	100.784
3.250	102.253	102.253	102.053	3.990	102.312	102.312	102.112	3.990	102.312	102.312	102.112	3.000	101.991	101.991	101.791	3.990	101.274	101.274	101.074
3.375	102.795	102.795	102.595	4.000	102.412	102.412	102.212	4.000	102.412	102.412	102.212	3.125	102.317	102.317	102.117	4.000	101.374	101.374	101.174
3.500	103.177	103.177	102.977	4.125	102.573	102.573	102.373	4.125	102.573	102.573	102.373	3.250	101.784	101.784	101.584	4.125	101.535	101.535	101.335
3.625	103.420	103.420	103.220	4.250	102.567	102.567	102.367	4.250	102.567	102.567	102.367	3.375	102.326	102.326	102.126	4.250	101.092	101.092	100.892
3.750	102.429	102.429	102.229	4.375	102.806	102.806	102.606	4.375	102.806	102.806	102.606	3.500	102.708	102.708	102.508	4.375	101.331	101.331	101.131
3.875	102.772	102.772	102.572	4.500	103.021	103.021	102.821	4.500	103.021	103.021	102.821	3.625	102.951	102.951	102.751	4.500	101.546	101.546	101.346
3.990	102.937	102.937	102.737	4.625	103.122	103.122	102.922	4.625	103.122	103.122	102.922	3.750	101.391	101.391	101.191	4.625	101.647	101.647	101.447
4.000	103.037	103.037	102.837	4.750	103.529	103.529	103.329	4.750	103.529	103.529	103.329	3.875	101.734	101.734	101.534	4.750	100.680	100.680	100.480
4.125	103.198	103.198	102.998	4.875	103.752	103.752	103.552	4.875	103.752	103.752	103.552	3.990	101.899	101.899	101.699	4.875	100.903	100.903	100.703
4.250	103.192	103.192	102.992	4.990	103.988	103.988	103.788	4.990	103.988	103.988	103.788	4.000	101.999	101.999	101.799	4.990	101.139	101.139	100.939
4.375	103.431	103.431	103.231	5.000	104.088	104.088	103.888	5.000	104.088	104.088	103.888	4.125	102.160	102.160	101.960	5.000	101.239	101.239	101.039
4.500	103.646	103.646	103.446	5.125	104.329	104.329	104.129	5.125	104.329	104.329	104.129	4.250	101.717	101.717	101.517	5.125	101.330	101.330	101.130
4.625	103.747	103.747	103.547	5.250	105.014	105.014	104.814	5.250	105.014	105.014	104.814	4.375	101.956	101.956	101.756	5.250	101.865	101.865	101.665
4.750	104.154	104.154	103.954	5.375	105.608	105.608	105.408	5.375	105.608	105.608	105.408	4.500	102.171	102.171	101.971	5.375	102.309	102.309	102.109
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	101.576	101.576	101.376	2.750	101.132	101.132	100.930	3.375	103.426	103.426	103.226	3.375	103.426	103.426	103.226	2.750	102.110	102.110	101.910
3.500	101.958	101.958	101.758	2.875	101.748	101.748	101.545	3.500	103.798	103.798	103.598	3.500	103.798	103.798	103.598	2.875	102.436	102.436	102.236
3.625	102.201	102.201	102.001	2.990	102.125	102.125	101.925	3.625	104.057	104.057	103.857	3.625	104.057	104.057	103.857	2.990	102.558	102.558	102.358
3.750	100.641	100.641	100.441	3.000	102.225	102.225	102.025	3.750	103.656	103.656	103.456	3.750	103.656	103.656	103.456	3.000	102.658	102.658	102.458
3.875	100.984	100.984	100.784	3.125	102.573	102.573	102.373	3.875	104.072	104.072	103.872	3.875	104.072	104.072	103.872	3.125	101.916	101.916	101.716
3.990	101.274	101.274	101.074	3.250	102.429	102.429	102.229	3.990	104.312	104.312	104.112	3.990	104.312	104.312	104.112	3.250	102.124	102.124	101.924
4.000	101.374	101.374	101.174	3.375	102.926	102.926	102.726	4.000	104.412	104.412	104.212	4.000	104.412	104.412	104.212	3.375	102.383	102.383	102.183
4.125	101.535	101.535	101.335	3.500	103.298	103.298	103.098	4.125	104.569	104.569	104.369	4.125	104.569	104.569	104.369	3.500	102.571	102.571	102.371
4.250	101.092	101.092	100.892	3.625	103.557	103.557	103.357	4.250	104.394	104.394	104.194	4.250	104.394	104.394	104.194	3.625	102.433	102.433	102.233
4.375	101.331	101.331	101.131	3.750	103.156	103.156	102.956	4.375	104.584	104.584	104.384	4.375	104.584	104.584	104.384	3.750	102.702	102.702	102.502
4.500	101.546	101.546	101.346	3.875	103.572	103.572	103.372	4.500	105.121	105.121	104.921	4.500	105.121	105.121	104.921	3.875	102.829	102.829	102.629
4.625	101.647	101.647	101.447	3.990	103.812	103.812	103.612	4.625	105.250	105.250	105.050	4.625	105.250	105.250	105.050	3.990	102.997	102.997	102.797
4.750	100.680	100.680	100.480	4.000	103.912	103.912	103.712	4.750	106.106	106.106	105.906	4.750	106.106	106.106	105.906	4.000	103.097	103.097	102.897
4.875	100.903	100.903	100.703	4.125	104.069	104.069	103.869	4.875	106.358	106.358	106.158	4.875	106.358	106.358	106.158	4.125	103.377	103.377	103.177
4.990	101.139	101.139	100.939	4.250	103.894	103.894	103.694	4.990	106.554	106.554	106.354	4.990	106.554	106.554	106.354	4.250	103.549	103.549	103.349
5.000	101.239	101.239	101.039	4.375	104.084	104.084	103.884	5.000	106.654	106.654	106.454	5.000	106.654	106.654	106.454	4.375	103.741	103.741	103.541
5.125	101.330	101.330	101.130	4.500	104.246	104.246	104.046	5.125	106.935	106.935	106.735	5.125	106.935	106.935	106.735	4.500	103.889	103.889	103.689
5.250	101.865	101.865	101.665	4.625	104.375	104.375	104.175	5.250	106.725	106.725	106.525	5.250	106.725	106.725	106.525	4.625	103.301	103.301	103.101
5.375	102.309	102.309	102.109	4.750	105.231	105.231	105.031	5.375	105.925	105.925	105.725	5.375	105.925	105.925	105.725	4.750	103.395	103.395	103.195
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	104.110	104.110	103.910	2.750	104.360	104.360	104.160	2.750	102.397	102.397	102.197	2.750	104.397	104.397	104.197	2.750	104.647	104.647	104.447
2.875	102.561	102.561	102.361	2.875	102.561	102.561	102.361	2.875	102.723	102.723	102.523	2.875	102.848	102.848	102.648	2.875	102.848	102.848	102.648
2.990	102.683	102.683	102.483	2.990	102.683	102.683	102.483	2.990	102.845	102.845	102.645	2.990	102.970	102.970	102.770	2.990	102.970	102.970	102.770
3.000	102.783	102.783	102.583	3.000	102.783	102.783	102.583	3.000	102.945	102.945	102.745	3.000	103.070	103.070	102.870	3.000	103.070	103.070	102.870
3.125	102.041	102.041	101.841	3.125	102.041	102.041	101.841	3.125	101.859	101.859	101.659	3.125	101.984	101.984	101.784	3.125	101.984	101.984	101.784
3.250	102.249	102.249	102.049	3.250	102.249	102.249	102.049	3.250	102.067	102.067	101.867	3.250	102.192	102.192	101.992	3.250	102.192	102.192	101.992
3.375	102.508	102.508	102.308	3.375	102.508	102.508	102.308	3.375	102.326	102.326	102.126	3.375	102.451	102.451	102.251	3.375	102.451	102.451	102.251
3.500	102.696	102.696	102.496	3.500	102.696	102.696	102.496	3.500	102.514	102.514	102.314	3.500	102.639	102.639	102.439	3.500	102.639	102.639	102.439
3.625	102.558	102.558	102.358	3.625	102.558	102.558	102.358	3.625	101.908	101.908	101.708	3.625	102.033	102.033	101.833	3.625	102.033	102.033	101.833
3.750	102.827	102.827	102.627	3.750	102.827	1													



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.:

1/18/2021

45 Day Lock Exp.:

2/1/2021

60 Day Lock Exp.:

2/15/2021

W. Rate Sheet Dated: 12/17/2020

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	101.026	101.026	100.816	2.750	101.132	101.132	100.930	2.750	102.110	102.110	101.910	2.500	98.830	98.830	98.600	2.750	101.097	101.097	100.897
2.875	101.680	101.680	101.478	2.875	101.748	101.748	101.545	2.875	102.436	102.436	102.236	2.625	99.304	99.304	99.083	2.875	101.423	101.423	101.223
2.990	102.156	102.156	101.956	2.990	102.125	102.125	101.925	2.990	102.558	102.558	102.358	2.750	99.411	99.411	99.201	2.990	101.545	101.545	101.345
3.000	102.256	102.256	102.056	3.000	102.225	102.225	102.025	3.000	102.658	102.658	102.458	2.875	100.065	100.065	99.863	3.000	101.645	101.645	101.445
3.125	102.582	102.582	102.382	3.125	102.573	102.573	102.373	3.125	101.916	101.916	101.716	2.990	100.541	100.541	100.341	3.125	100.559	100.559	100.359
3.250	102.253	102.253	102.053	3.250	102.429	102.429	102.229	3.250	102.124	102.124	101.924	3.000	100.641	100.641	100.441	3.250	100.767	100.767	100.567
3.375	102.795	102.795	102.595	3.375	102.926	102.926	102.726	3.375	102.383	102.383	102.183	3.125	100.967	100.967	100.767	3.375	101.026	101.026	100.826
3.500	103.177	103.177	102.977	3.500	103.298	103.298	103.098	3.500	102.571	102.571	102.371	3.250	100.434	100.434	100.234	3.500	101.214	101.214	101.014
3.625	103.420	103.420	103.220	3.625	103.557	103.557	103.357	3.625	102.433	102.433	102.233	3.375	100.976	100.976	100.776	3.625	100.608	100.608	100.408
3.750	102.429	102.429	102.229	3.750	103.156	103.156	102.956	3.750	102.702	102.702	102.502	3.500	101.358	101.358	101.158	3.750	100.877	100.877	100.677
3.875	102.772	102.772	102.572	3.875	103.572	103.572	103.372	3.875	102.829	102.829	102.629	3.625	101.601	101.601	101.401	3.875	101.004	101.004	100.804
3.990	102.937	102.937	102.737	3.990	103.812	103.812	103.612	3.990	102.997	102.997	102.797	3.750	100.041	100.041	99.841	3.990	101.172	101.172	100.972
4.000	103.037	103.037	102.837	4.000	103.912	103.912	103.712	4.000	103.097	103.097	102.897	3.875	100.384	100.384	100.184	4.000	101.272	101.272	101.072
4.125	103.198	103.198	102.998	4.125	104.069	104.069	103.869	4.125	103.377	103.377	103.177	3.990	100.549	100.549	100.349	4.125	101.114	101.114	100.914
4.250	103.192	103.192	102.992	4.250	103.894	103.894	103.694	4.250	103.549	103.549	103.349	4.000	100.649	100.649	100.449	4.250	101.286	101.286	101.086
4.375	103.431	103.431	103.231	4.375	104.084	104.084	103.884	4.375	103.741	103.741	103.541	4.125	100.810	100.810	100.610	4.375	101.478	101.478	101.278
4.500	103.646	103.646	103.446	4.500	104.246	104.246	104.046	4.500	103.889	103.889	103.689	4.250	100.367	100.367	100.167	4.500	101.626	101.626	101.426
4.625	103.747	103.747	103.547	4.625	104.375	104.375	104.175	4.625	103.301	103.301	103.101	4.375	100.606	100.606	100.406	4.625	99.007	99.007	98.807
4.750	104.154	104.154	103.954	4.750	105.231	105.231	105.031	4.750	103.395	103.395	103.195	4.500	100.821	100.821	100.621	4.750	100.327	100.327	100.127

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.:

1/18/2021

45 Day Lock Exp.:

2/1/2021

60 Day Lock Exp.:

2/15/2021

W. Rate Sheet Dated: 12/17/2020

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)