



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.: 2/16/2021

W. Rate Sheet Dated: 12/18/2020

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	100.980	100.980	100.636	2.500	100.418	100.418	100.074	2.250	99.286	99.286	98.986	3.125	96.277	96.277	95.977
2.625	100.983	100.983	100.640	2.625	100.421	100.421	100.077	2.500	99.292	99.292	98.992	3.250	97.773	97.773	97.473
2.750	101.785	101.785	101.378	2.750	100.724	100.724	100.317	2.625	99.295	99.295	98.995	3.375	97.774	97.774	97.474
2.875	101.788	101.788	101.382	2.875	100.727	100.727	100.320	2.750	99.188	99.188	98.888	3.500	97.776	97.776	97.476
3.000	101.792	101.792	101.385	3.000	100.729	100.729	100.323	2.875	99.191	99.191	98.891	3.625	97.777	97.777	97.477
3.125	101.795	101.795	101.389	3.125	100.731	100.731	100.325	3.000	99.193	99.193	98.893	Margin = 2.250		Index = 0.100	
3.250	101.378	101.378	101.072	3.250	100.067	100.067	99.761	3.125	99.195	99.195	98.895	30 Year OTC			
3.375	101.381	101.381	101.075	3.375	100.081	100.081	99.775	3.250	101.360	101.360	101.060	Rate	30 Day	45 Day	60 Day
3.500	101.384	101.384	101.078	3.500	100.084	100.084	99.778	3.375	101.417	101.417	101.117	4.000	101.657	101.657	101.157
3.625	101.387	101.387	101.081	3.625	100.116	100.116	99.810	3.500	101.419	101.419	101.119	4.125	101.669	101.669	101.169
3.750	102.634	102.634	102.265	3.750	102.016	102.016	101.647	3.625	101.494	101.494	101.194	4.375	102.698	102.698	102.198
3.875	102.529	102.529	102.160	3.875	102.005	102.005	101.636	3.750	102.598	102.598	102.298	4.500	102.700	102.700	102.200
4.000	102.532	102.532	102.163	4.000	102.007	102.007	101.638	3.875	102.586	102.586	102.286	4.625	102.702	102.702	102.202
4.125	102.544	102.544	102.176	4.125	102.008	102.008	101.639	4.000	102.588	102.588	102.288	4.875	103.278	103.278	102.778
4.250	103.685	103.685	103.428	4.250	103.049	103.049	102.793	4.125	102.589	102.589	102.289	5.000	103.280	103.280	102.780
4.375	103.573	103.573	103.317	4.375	103.038	103.038	102.781	4.250	102.834	102.834	102.534	5.125	103.282	103.282	102.782
4.500	103.575	103.575	103.319	4.500	103.040	103.040	102.783	4.375	102.822	102.822	102.522	5.500	105.141	105.141	104.641
4.625	103.577	103.577	103.321	4.625	103.041	103.041	102.785	4.500	102.824	102.824	102.524	5.625	105.143	105.143	104.643
6.250	106.000	106.000	105.800	6.250	105.931	105.931	105.731	4.625	102.825	102.825	102.525	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	102.506	102.406	102.406	102.063	2.250	102.406	102.306	102.306	101.963	2.250	101.666	101.566	101.566	101.266
2.375	102.510	102.410	102.410	102.066	2.375	102.409	102.309	102.309	101.966	2.375	101.669	101.569	101.569	101.269
2.500	102.510	102.410	102.410	102.066	2.500	102.409	102.309	102.309	101.965	2.500	101.669	101.569	101.569	101.269
2.625	102.510	102.410	102.410	102.066	2.625	102.409	102.309	102.309	101.965	2.625	101.669	101.569	101.569	101.269
2.750	103.569	103.469	103.469	103.063	2.750	103.469	103.369	103.369	102.963	2.750	101.560	101.460	101.460	101.160
2.875	103.572	103.472	103.472	103.066	2.875	103.472	103.372	103.372	102.965	2.875	101.571	101.471	101.471	101.171
3.000	103.572	103.472	103.472	103.066	3.000	103.472	103.372	103.372	102.965	3.000	101.571	101.471	101.471	101.171
3.125	103.572	103.472	103.472	103.066	3.125	103.471	103.371	103.371	102.965	3.125	101.571	101.471	101.471	101.171
3.250	102.902	102.802	102.802	102.496	3.250	102.804	102.704	102.704	102.398	3.250	103.733	103.633	103.633	103.333
3.375	102.916	102.816	102.816	102.510	3.375	102.827	102.727	102.727	102.421	3.375	103.798	103.698	103.698	103.398
3.500	102.916	102.816	102.816	102.509	3.500	102.815	102.715	102.715	102.409	3.500	103.743	103.643	103.643	103.343
3.625	102.915	102.815	102.815	102.509	3.625	102.845	102.745	102.745	102.438	3.625	103.815	103.715	103.715	103.415
3.750	104.059	103.959	103.959	103.590	3.750	103.963	103.863	103.863	103.494	3.750	104.845	104.745	104.745	104.445

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680 - 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A	No loan size LLPA on <= 15 yr term	
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	-0.350
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.00%			Max Note Rate = 4.750
Specialty Adjustment			N/A
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno			-0.250
VA IRRRL ≤ 125.00 LTV			0.000
VA IRRRL > 125.00 LTV or No AVM			-0.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.907	98.907	98.407	4.250	100.000	100.000	99.500
3.875	100.559	100.559	100.059	6.250	103.750	103.750	103.500	4.125	98.919	98.919	98.419	4.750	101.000	101.000	100.500
4.000	100.556	100.556	100.056					4.375	99.948	99.948	99.448	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.125	100.543	100.543	100.043					4.500	99.950	99.950	99.450	Rate	30 Day	45 Day	60 Day
4.250	101.597	101.597	101.097					4.625	99.952	99.952	99.452	6.250	102.750	102.750	102.250
4.375	101.608	101.608	101.108					4.875	100.528	100.528	100.028				
4.500	101.606	101.606	101.106					5.000	100.530	100.530	100.030				
4.625	101.604	101.604	101.104					5.125	100.532	100.532	100.032				
4.750	102.204	102.204	101.704					5.500	102.391	102.391	101.891				
								5.625	102.393	102.393	101.893	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
Borrower Paid Comp Only				Lender Paid Only				6.250	102.841	102.841	102.341				
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@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.:

2/16/2021

W. Rate Sheet Dated: 12/18/2020

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	97.968	97.968	97.668	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	97.971	97.971	97.671	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	97.973	97.973	97.673	Margin = 2.250		Index = .100	
3.250	100.540	100.540	100.234	3.250	99.659	99.659	99.353	3.125	97.975	97.975	97.675	30 Year OTC			
3.375	100.544	100.544	100.237	3.375	99.674	99.674	99.368	3.250	100.952	100.952	100.652	Rate	30 Day	45 Day	60 Day
3.500	100.547	100.547	100.241	3.500	99.676	99.676	99.370	3.375	101.009	101.009	100.709	3.250	98.665	98.665	98.165
3.625	100.549	100.549	100.243	3.625	99.708	99.708	99.402	3.500	101.011	101.011	100.711	3.375	98.669	98.669	98.169
3.750	100.734	100.734	100.365	3.750	100.546	100.546	100.177	3.625	101.086	101.086	100.786	3.500	98.672	98.672	98.172
3.875	100.629	100.629	100.260	3.875	100.535	100.535	100.166	3.750	101.128	101.128	100.828	3.625	98.674	98.674	98.174
4.000	100.632	100.632	100.263	4.000	100.537	100.537	100.168	3.875	N/A	N/A	N/A	3.750	99.759	99.759	99.259
4.125	100.644	100.644	100.276	4.125	100.538	100.538	100.169	4.000	N/A	N/A	N/A	3.875	99.754	99.754	99.254
4.250	101.722	101.722	101.466	4.250	101.517	101.517	101.260	4.125	N/A	N/A	N/A	4.000	99.757	99.757	99.257
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	99.769	99.769	99.269
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	100.747	100.747	100.247
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	101.714	101.614	101.614	101.308	3.250	101.617	101.517	101.517	101.210	2.750	98.779	98.679	98.679	98.379
3.375	101.728	101.628	101.628	101.322	3.375	101.640	101.540	101.540	101.233	2.875	98.790	98.690	98.690	98.390
3.500	101.728	101.628	101.628	101.322	3.500	101.627	101.527	101.527	101.221	3.000	98.790	98.690	98.690	98.390
3.625	101.727	101.627	101.627	101.321	3.625	101.657	101.557	101.557	101.251	3.125	98.789	98.689	98.689	98.389
3.750	101.809	101.709	101.709	101.340	3.750	101.713	101.613	101.613	101.244	3.250	100.608	100.508	100.508	100.208
3.875	101.814	101.714	101.714	101.345	3.875	101.707	101.607	101.607	101.238	3.375	100.673	100.573	100.573	100.273
4.000	101.821	101.721	101.721	101.353	4.000	101.721	101.621	101.621	101.252	3.500	100.618	100.518	100.518	100.218
4.125	101.831	101.731	101.731	101.363	4.125	101.720	101.620	101.620	101.251	3.625	100.690	100.590	100.590	100.290
4.250	102.796	102.696	102.696	102.440	4.250	102.697	102.597	102.597	102.341	3.750	101.720	101.620	101.620	101.320

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.:

1/18/2021

45 Day Lock Exp.:

2/1/2021

60 Day Lock Exp.:

2/16/2021

W. Rate Sheet Dated: 12/18/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	101.010	101.010	101.010	2.250	95.921	95.921	95.921	2.750	100.250	100.250	100.050	2.500	100.061	100.061	99.861	2.750	99.989	99.989	99.789
2.875	101.653	101.653	101.453	2.375	97.070	97.070	96.870	2.875	100.957	100.957	100.757	2.625	100.332	100.332	100.132	2.875	100.635	100.635	100.435
2.990	102.069	102.069	101.869	2.500	98.227	98.227	98.027	2.990	101.423	101.423	101.223	2.750	100.886	100.886	100.686	2.990	101.002	101.002	100.802
3.000	102.169	102.169	101.969	2.625	99.341	99.341	99.141	3.000	101.523	101.523	101.323	2.875	101.469	101.469	101.269	3.000	101.102	101.102	100.902
3.125	102.561	102.561	102.361	2.750	100.313	100.313	100.113	3.125	102.195	102.195	101.995	2.990	101.785	101.785	101.585	3.125	101.554	101.554	101.354
3.250	102.505	102.505	102.305	2.875	101.019	101.019	100.819	3.250	103.083	103.083	102.883	3.000	101.885	101.885	101.685	3.250	101.970	101.970	101.770
3.375	103.008	103.008	102.808	2.990	101.486	101.486	101.286	3.375	103.636	103.636	103.436	3.125	102.087	102.087	101.887	3.375	102.437	102.437	102.237
3.500	103.408	103.408	103.208	3.000	101.586	101.586	101.386	3.500	104.077	104.077	103.877	3.250	102.170	102.170	101.970	3.500	102.757	102.757	102.557
3.625	103.720	103.720	103.520	3.125	102.228	102.228	102.028	3.625	104.420	104.420	104.220	3.375	102.637	102.637	102.437	3.625	102.920	102.920	102.720
3.750	102.600	102.600	102.400	3.250	103.083	103.083	102.883	3.750	103.373	103.373	103.173	3.500	102.957	102.957	102.757	3.750	101.131	101.131	100.931
3.875	103.003	103.003	102.803	3.375	103.636	103.636	103.436	3.875	103.817	103.817	103.617	3.625	103.120	103.120	102.920	3.875	101.504	101.504	101.304
3.990	103.197	103.197	102.997	3.500	104.077	104.077	103.877	3.990	104.040	104.040	103.840	3.750	101.331	101.331	101.131	3.990	101.660	101.660	101.460
4.000	103.297	103.297	103.097	3.625	104.420	104.420	104.220	4.000	104.140	104.140	103.940	3.875	101.704	101.704	101.504	4.000	101.760	101.760	101.560
4.125	103.532	103.532	103.332	3.750	103.373	103.373	103.173	4.125	104.457	104.457	104.257	3.990	101.860	101.860	101.660	4.125	101.896	101.896	101.696
4.250	103.475	103.475	103.275	3.875	103.817	103.817	103.617	4.250	96.938	96.938	96.738	4.000	101.960	101.960	101.760	4.250	N/A	N/A	N/A
4.375	103.760	103.760	103.560	3.990	104.040	104.040	103.840	4.375	N/A	N/A	N/A	4.125	102.096	102.096	101.896	4.375	N/A	N/A	N/A
4.500	104.010	104.010	103.810	4.000	104.140	104.140	103.940	4.500	N/A	N/A	N/A	4.250	100.614	100.614	100.414	4.500	N/A	N/A	N/A
4.625	104.191	104.191	103.991	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.919	100.919	100.719	4.625	N/A	N/A	N/A
4.750	104.394	104.394	104.194	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.132	101.132	100.932	4.750	N/A	N/A	N/A

30/25 Year >125 High Balance				20 Year				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
2.750	99.926	99.926	99.726	2.875	101.807	101.807	101.607	2.875	101.501	101.501	101.301	2.875	101.439	101.439	101.239
2.875	100.573	100.573	100.373	2.990	102.184	102.184	101.984	2.990	101.926	101.926	101.726	2.990	101.863	101.863	101.663
2.990	100.939	100.939	100.739	3.000	102.284	102.284	102.084	3.000	102.026	102.026	101.826	3.000	101.963	101.963	101.763
3.000	101.039	101.039	100.839	3.125	102.671	102.671	102.471	3.125	102.453	102.453	102.253	3.125	102.390	102.390	102.190
3.125	101.521	101.521	101.321	3.250	102.836	102.836	102.636	3.250	102.412	102.412	102.212	3.250	102.412	102.412	102.212
3.250	101.970	101.970	101.770	3.375	103.331	103.331	103.131	3.375	102.956	102.956	102.756	3.375	102.956	102.956	102.756
3.375	102.437	102.437	102.237	3.500	103.700	103.700	103.500	3.500	103.363	103.363	103.163	3.500	103.363	103.363	103.163
3.500	102.757	102.757	102.557	3.625	104.008	104.008	103.808	3.625	103.702	103.702	103.502	3.625	103.702	103.702	103.502
3.625	102.920	102.920	102.720	3.750	102.591	102.591	102.391	3.750	102.078	102.078	101.878	3.750	101.922	101.922	101.722
3.750	101.131	101.131	100.931	3.875	102.988	102.988	102.788	3.875	102.515	102.515	102.315	3.875	102.359	102.359	102.159
3.875	101.504	101.504	101.304	3.990	103.156	103.156	102.956	3.990	102.710	102.710	102.510	3.990	102.553	102.553	102.353
3.990	101.660	101.660	101.460	4.000	103.256	103.256	103.056	4.000	102.810	102.810	102.610	4.000	102.653	102.653	102.453
4.000	101.760	101.760	101.560	4.125	103.487	103.487	103.287	4.125	103.062	103.062	102.862	4.125	102.906	102.906	102.706
4.125	101.896	101.896	101.696	4.250	102.939	102.939	102.739	4.250	102.652	102.652	102.452	4.250	102.590	102.590	102.390
4.250	93.877	93.877	93.677	4.375	103.218	103.218	103.018	4.375	102.959	102.959	102.759	4.375	102.896	102.896	102.696
4.375	N/A	N/A	N/A	4.500	103.451	103.451	103.251	4.500	103.217	103.217	103.017	4.500	103.155	103.155	102.955
4.500	N/A	N/A	N/A	4.625	103.635	103.635	103.435	4.625	103.414	103.414	103.214	4.625	103.352	103.352	103.152
4.625	N/A	N/A	N/A	4.750	103.924	103.924	103.724	4.750	103.635	103.635	103.435	4.750	103.572	103.572	103.372
4.750	N/A	N/A	N/A	4.875	104.185	104.185	103.985	4.875	103.922	103.922	103.722	4.875	103.859	103.859	103.659

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	101.048	101.048	100.848	2.750	101.048	101.048	100.848	2.750	102.270	102.270	102.070	2.750	100.923	100.923	100.723	2.750	100.923	100.923	100.723	2.750	102.226	102.226	102.026
2.875	101.435	101.435	101.235	2.875	101.435	101.435	101.235	2.875	102.515	102.515	102.315	2.875	101.205	101.205	101.005	2.875	101.205	101.205	101.005	2.875	102.576	102.576	102.376
2.990	101.744	101.744	101.544	2.990	101.744	101.744	101.544	2.990	102.679	102.679	102.479	2.990	101.400	101.400	101.200	2.990	101.400	101.400	101.200	2.990	102.854	102.854	102.654
3.000	101.844	101.844	101.644	3.000	101.844	101.844	101.644	3.000	102.779	102.779	102.579	3.000	101.500	101.500	101.300	3.000	101.500	101.500	101.300	3.000	102.954	102.954	102.754
3.125	102.201	102.201	102.001	3.125	102.201	102.201	102.001	3.125	103.002	103.002	102.802	3.125	101.756	101.756	101.556	3.125	101.756	101.756	101.556	3.125	103.278	103.278	103.078
3.250	101.403	101.403	101.203	3.250	101.340	101.340	101.140	3.250	101.108	101.108	100.908	3.250	99.644	99.644	99.444	3.250	99.581	99.581	99.381	3.250	101.948	101.948	101.748
3.375	101.753	101.753	101.553	3.375	101.690	101.690	101.490	3.375	101.331	101.331	101.131	3.375	99.899	99.899	99.699	3.375	99.836	99.836	99.636	3.375	102.267	102.267	102.067
3.500	102.028	102.028	101.828	3.500	101.966	101.966	101.766	3.500	101.506	101.506	101.306	3.500	100.098	100.098	99.898	3.500	100.036	100.036	99.836	3.500	102.517	102.517	102.317
3.625	102.364	102.364	102.164	3.625	102.301	102.301	102.101	3.625	101.721	101.721	101.521	3.625	100.345	100.345	100.145	3.625	100.282	100.282	100.082	3.625	102.821	102.821	102.621
3.750	102.296	102.296	102.096	3.750	102.296	102.296	102.096	3.750	100.553	100.553	100.353	3.750	99.470	99.470	99.270	3.750	99.470	99.470	99.270	3.750	102.539	102.539	102.339
3.875	102.647	102.647	102.447	3.875	102.647	102.647	102.447	3.875	100.776	100.776	100.576	3.875	99.724	99.724	99.524	3.875	99.724	99.724	99.524	3.875	102.859	102.859	102.659
3.990	102.872	102.872	102.672	3.990	102.872	102.872	102.672	3.990	100.983	100.983	100.783	3.990	99.862	99.862	99.662	3.990	99.862	99.862	99.662	3.990	103.053	103.053	102.853
4.000	102.972	102.972	102.772	4.000	102.972	102.972	102.772	4.000	100.983	100.983	100.783	4.000	99.962	99.962	99.762	4.000	99.962	99.962	99.762	4.000	103.153	103.153	102.953
4.125	103.279	103.279	103.079	4.125	103.279	103.279	103.079	4.125	101.179	101.179	100.979	4.125	100.188	100.188	99.988	4.125	100.188	100.188	99.988	4.125	103.429	103.429	103.229
4.250	103.609	103.609	103.409	4.250	103.609	103.609	103.409	4.250	100.833	100.833	100.633	4.250	100.420	100.420	100.220	4.250	100.420	100.420	100.220	4.250	103.305	103.305	103.105
4.375	103.824	103.824	#N/A	4.375	103.824	103.824	103.624	4.375	100.970	100.970	100.770	4.375	100.574	100.574	100.374	4.375	100.574	100.574	100.374	4.375	103.455	103.455	103.255
4.500	103.888	103.888	103.888	4.500	103.888	103.888	103.688	4.500	101.011	101.011	100.811	4.500	100.622	100.622	100.422	4.500	100.622	100.622	100.422	4.500	103.542	103.542	103.342
4.625	104.136	104.136	104.136	4.625	104.136	104.136	103.936	4.625	101.168	101.168	100.968	4.625	100.800	100.800	100.600	4.625	100.800	100.800	100.600	4.625	103.929	103.929	103.729
4.750	104.231	104.231	104.231	4.750	104.294	104.294	104.094	4.750	100.460	100.460	100.260	4.750	100.260	100.260	100.060	4.750	100.260	100.260	100.060	4.750	103.193	103.193	102.993



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.:

1/18/2021

2/1/2021

2/16/2021

W. Rate Sheet Dated: 12/18/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

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

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

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

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

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

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

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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

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



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

30 Day Lock Exp.: 1/18/2021
45 Day Lock Exp.: 2/1/2021
60 Day Lock Exp.: 2/16/2021

W. Rate Sheet Dated: 12/18/2020

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		
2.750	101.014	101.014	100.814	3.375	102.195	102.195	101.995	3.375	102.195	102.195	101.995	2.500	100.161	100.161	99.931	3.375	101.726		
2.875	101.676	101.676	101.476	3.500	102.583	102.583	102.383	3.500	102.583	102.583	102.383	2.625	100.643	100.643	100.418	3.500	102.114		
2.990	102.161	102.161	101.961	3.625	102.825	102.825	102.625	3.625	102.825	102.825	102.625	2.750	100.749	100.749	100.549	3.625	102.356		
3.000	102.261	102.261	102.061	3.750	101.771	101.771	101.571	3.750	101.771	101.771	101.571	2.875	101.411	101.411	101.211	3.750	100.733		
3.125	102.587	102.587	102.387	3.875	102.117	102.117	101.917	3.875	102.117	102.117	101.917	2.990	101.896	101.896	101.696	3.875	101.079		
3.250	102.398	102.398	102.198	3.990	102.408	102.408	102.208	3.990	102.408	102.408	102.208	3.000	101.996	101.996	101.796	3.990	101.370		
3.375	102.945	102.945	102.745	4.000	102.508	102.508	102.308	4.000	102.508	102.508	102.308	3.125	102.322	102.322	102.122	4.000	101.470		
3.500	103.333	103.333	103.133	4.125	102.671	102.671	102.471	4.125	102.671	102.671	102.471	3.250	101.929	101.929	101.729	4.125	101.633		
3.625	103.575	103.575	103.375	4.250	102.670	102.670	102.470	4.250	102.670	102.670	102.470	3.375	102.476	102.476	102.276	4.250	101.195		
3.750	102.521	102.521	102.321	4.375	102.912	102.912	102.712	4.375	102.912	102.912	102.712	3.500	102.864	102.864	102.664	4.375	101.437		
3.875	102.867	102.867	102.667	4.500	103.127	103.127	102.927	4.500	103.127	103.127	102.927	3.625	103.106	103.106	102.906	4.500	101.652		
3.990	103.033	103.033	102.833	4.625	103.230	103.230	103.030	4.625	103.230	103.230	103.030	3.750	101.483	101.483	101.283	4.625	101.755		
4.000	103.133	103.133	102.933	4.750	103.580	103.580	103.380	4.750	103.580	103.580	103.380	3.875	101.829	101.829	101.629	4.750	100.731		
4.125	103.296	103.296	103.096	4.875	103.803	103.803	103.603	4.875	103.803	103.803	103.603	3.990	101.995	101.995	101.795	4.875	100.954		
4.250	103.295	103.295	103.095	4.990	104.041	104.041	103.841	4.990	104.041	104.041	103.841	4.000	102.095	102.095	101.895	4.990	101.192		
4.375	103.537	103.537	103.337	5.000	104.141	104.141	103.941	5.000	104.141	104.141	103.941	4.125	102.258	102.258	102.058	5.000	101.292		
4.500	103.752	103.752	103.552	5.125	104.382	104.382	104.182	5.125	104.382	104.382	104.182	4.250	101.820	101.820	101.620	5.125	101.383		
4.625	103.855	103.855	103.655	5.250	105.040	105.040	104.840	5.250	105.040	105.040	104.840	4.375	102.062	102.062	101.862	5.250	101.891		
4.750	104.205	104.205	104.005	5.375	105.634	105.634	105.434	5.375	105.634	105.634	105.434	4.500	102.277	102.277	102.077	5.375	102.335		
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		
3.375	101.726	101.726	101.526	2.750	101.120	101.120	100.920	3.375	103.576	103.576	103.376	3.375	103.576	103.576	103.376	2.750	102.140		
3.500	102.114	102.114	101.914	2.875	101.739	101.739	101.539	3.500	103.948	103.948	103.748	3.500	103.948	103.948	103.748	2.875	102.470		
3.625	102.356	102.356	102.156	2.990	102.123	102.123	101.923	3.625	104.214	104.214	104.014	3.625	104.214	104.214	104.014	2.990	102.589		
3.750	100.733	100.733	100.533	3.000	102.223	102.223	102.023	3.750	103.746	103.746	103.546	3.750	103.746	103.746	103.546	3.000	102.689		
3.875	101.079	101.079	100.879	3.125	102.575	102.575	102.375	3.875	104.164	104.164	103.964	3.875	104.164	104.164	103.964	3.125	101.961		
3.990	101.370	101.370	101.170	3.250	102.574	102.574	102.374	3.990	104.409	104.409	104.209	3.990	104.409	104.409	104.209	3.250	102.169		
4.000	101.470	101.470	101.270	3.375	103.076	103.076	102.876	4.000	104.509	104.509	104.309	4.000	104.509	104.509	104.309	3.375	102.430		
4.125	101.633	101.633	101.433	3.500	103.448	103.448	103.248	4.125	104.667	104.667	104.467	4.125	104.667	104.667	104.467	3.500	102.617		
4.250	101.195	101.195	100.995	3.625	103.714	103.714	103.514	4.250	104.496	104.496	104.296	4.250	104.496	104.496	104.296	3.625	102.427		
4.375	101.437	101.437	101.237	3.750	103.246	103.246	103.046	4.375	104.687	104.687	104.487	4.375	104.687	104.687	104.487	3.750	102.699		
4.500	101.652	101.652	101.452	3.875	103.664	103.664	103.464	4.500	105.226	105.226	105.026	4.500	105.226	105.226	105.026	3.875	102.826		
4.625	101.755	101.755	101.555	3.990	103.909	103.909	103.709	4.625	105.356	105.356	105.156	4.625	105.356	105.356	105.156	3.990	102.995		
4.750	100.731	100.731	100.531	4.000	104.009	104.009	103.809	4.750	106.153	106.153	105.953	4.750	106.153	106.153	105.953	4.000	103.095		
4.875	100.954	100.954	100.754	4.125	104.167	104.167	103.967	4.875	106.406	106.406	106.206	4.875	106.406	106.406	106.206	4.125	103.452		
4.990	101.192	101.192	100.992	4.250	103.996	103.996	103.796	4.990	106.603	106.603	106.403	4.990	106.603	106.603	106.403	4.250	103.626		
5.000	101.292	101.292	101.092	4.375	104.187	104.187	103.987	5.000	106.703	106.703	106.503	5.000	106.703	106.703	106.503	4.375	103.818		
5.125	101.383	101.383	101.183	4.500	104.351	104.351	104.151	5.125	106.988	106.988	106.788	5.125	106.988	106.988	106.788	4.500	103.968		
5.250	101.891	101.891	101.691	4.625	104.481	104.481	104.281	5.250	106.751	106.751	106.551	5.250	106.751	106.751	106.551	4.625	103.300		
5.375	102.335	102.335	102.135	4.750	105.278	105.278	105.078	5.375	105.992	105.992	105.792	5.375	105.992	105.992	105.792	4.750	103.394		
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		
2.750	104.140	104.140	103.940	2.750	104.390	104.390	104.190	2.750	102.427	102.427	102.227	2.750	104.427	104.427	104.227	2.750	104.677		
2.875	102.595	102.595	102.395	2.875	102.595	102.595	102.395	2.875	102.757	102.757	102.557	2.875	102.882	102.882	102.682	2.875	102.882		
2.990	102.714	102.714	102.514	2.990	102.714	102.714	102.514	2.990	102.876	102.876	102.676	2.990	103.001	103.001	102.801	2.990	103.001		
3.000	102.814	102.814	102.614	3.000	102.814	102.814	102.614	3.000	102.976	102.976	102.776	3.000	103.101	103.101	102.901	3.000	103.101		
3.125	102.086	102.086	101.886	3.125	102.086	102.086	101.886	3.125	101.904	101.904	101.704	3.125	102.029	102.029	101.829	3.125	102.029		
3.250	102.294	102.294	102.094	3.250	102.294	102.294	102.094	3.250	102.112	102.112	101.912	3.250	102.237	102.237	102.037	3.250	102.237		
3.375	102.555	102.555	102.355	3.375	102.555	102.555	102.355	3.375	102.373	102.373	102.173	3.375	102.498	102.498	102.298	3.375	102.498		
3.500	102.742	102.742	102.542	3.500	102.742	102.742	102.542	3.500	102.560	102.560	102.360	3.500	102.685	102.685	102.485	3.500	102.685		
3.625	102.552	102.552	102.352	3.625	102.552	102.552	102.352	3.625	101.902	101.902	101.702	3.625	102.027	102.027	101.827	3.625	102.027		
3.750	102.824	102.824	102.624	3.750	102.824	102.824	102.624	3.750	102.174	102.174	101.974	3.750	102.299	102.299	102.099	3.750	102.299		
3.875	102.951	102.951	102.751	3.875	102.951	102.951	102.751	3.875	102.301	102.301	102.101	3.875	102.426	102.426	102.226	3.875	102.426		
3.990	103.120	103.120	102.920	3.990	103.120	103.120	102.920	3.990	102.470	102.470	102.270	3.990	102.595	102.595	102.395	3.990	102.595		
4.000	103.220	103.220	103.020	4.000	103.220	103.220	103.020	4.000	102.570	102.570	102.370	4.000	102.695	102.695	102.495	4.000	102.695		
4.125	103.577	103.577	103.377	4.125	103.577	103.577	103.377	4.125	102.489	102.489									



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.:

2/16/2021

W. Rate Sheet Dated: 12/18/2020

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	101.014	101.014	100.814	2.750	101.120	101.120	100.920	2.750	102.140	102.140	101.940	2.500	98.811	98.811	98.581	2.750	101.127	101.127	100.927
2.875	101.676	101.676	101.476	2.875	101.739	101.739	101.539	2.875	102.470	102.470	102.270	2.625	99.293	99.293	99.068	2.875	101.457	101.457	101.257
2.990	102.161	102.161	101.961	2.990	102.123	102.123	101.923	2.990	102.589	102.589	102.389	2.750	99.399	99.399	99.199	2.990	101.576	101.576	101.376
3.000	102.261	102.261	102.061	3.000	102.223	102.223	102.023	3.000	102.689	102.689	102.489	2.875	100.061	100.061	99.861	3.000	101.676	101.676	101.476
3.125	102.587	102.587	102.387	3.125	102.575	102.575	102.375	3.125	101.961	101.961	101.761	2.990	100.546	100.546	100.346	3.125	100.604	100.604	100.404
3.250	102.398	102.398	102.198	3.250	102.574	102.574	102.374	3.250	102.169	102.169	101.969	3.000	100.646	100.646	100.446	3.250	100.812	100.812	100.612
3.375	102.945	102.945	102.745	3.375	103.076	103.076	102.876	3.375	102.430	102.430	102.230	3.125	100.972	100.972	100.772	3.375	101.073	101.073	100.873
3.500	103.333	103.333	103.133	3.500	103.448	103.448	103.248	3.500	102.617	102.617	102.417	3.250	100.579	100.579	100.379	3.500	101.260	101.260	101.060
3.625	103.575	103.575	103.375	3.625	103.714	103.714	103.514	3.625	102.427	102.427	102.227	3.375	101.126	101.126	100.926	3.625	100.602	100.602	100.402
3.750	102.521	102.521	102.321	3.750	103.246	103.246	103.046	3.750	102.699	102.699	102.499	3.500	101.514	101.514	101.314	3.750	100.874	100.874	100.674
3.875	102.867	102.867	102.667	3.875	103.664	103.664	103.464	3.875	102.826	102.826	102.626	3.625	101.756	101.756	101.556	3.875	101.001	101.001	100.801
3.990	103.033	103.033	102.833	3.990	103.909	103.909	103.709	3.990	102.995	102.995	102.795	3.750	100.133	100.133	99.933	3.990	101.170	101.170	100.970
4.000	103.133	103.133	102.933	4.000	104.009	104.009	103.809	4.000	103.095	103.095	102.895	3.875	100.479	100.479	100.279	4.000	101.270	101.270	101.070
4.125	103.296	103.296	103.096	4.125	104.167	104.167	103.967	4.125	103.452	103.452	103.252	3.990	100.645	100.645	100.445	4.125	101.189	101.189	100.989
4.250	103.295	103.295	103.095	4.250	103.996	103.996	103.796	4.250	103.626	103.626	103.426	4.000	100.745	100.745	100.545	4.250	101.363	101.363	101.163
4.375	103.537	103.537	103.337	4.375	104.187	104.187	103.987	4.375	103.818	103.818	103.618	4.125	100.908	100.908	100.708	4.375	101.555	101.555	101.355
4.500	103.752	103.752	103.552	4.500	104.351	104.351	104.151	4.500	103.968	103.968	103.768	4.250	100.470	100.470	100.270	4.500	101.705	101.705	101.505
4.625	103.855	103.855	103.655	4.625	104.481	104.481	104.281	4.625	103.300	103.300	103.100	4.375	100.712	100.712	100.512	4.625	99.006	99.006	98.806
4.750	104.205	104.205	104.005	4.750	105.278	105.278	105.078	4.750	103.394	103.394	103.194	4.500	100.927	100.927	100.727	4.750	100.326	100.326	100.126

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

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

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

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

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

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

1/18/2021

45 Day Lock Exp.:

2/1/2021

60 Day Lock Exp.:

2/16/2021

W. Rate Sheet Dated: 12/18/2020

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)