

W. Rate Sheet Dated: 12/21/2020

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	100.792	100.792	100.433	2.500	100.230	100.230	99.871	2.250	99.306	99.306	99.006	3.125	95.791	95.791	95.491
2.625	100.796	100.796	100.436	2.625	100.233	100.233	99.874	2.500	99.312	99.312	99.012	3.250	97.287	97.287	96.987
2.750	101.722	101.722	101.300	2.750	100.661	100.661	100.239	2.625	99.314	99.314	99.014	3.375	97.288	97.288	96.988
2.875	101.726	101.726	101.304	2.875	100.664	100.664	100.242	2.750	99.227	99.227	98.927	3.500	97.289	97.289	96.989
3.000	101.729	101.729	101.307	3.000	100.667	100.667	100.245	2.875	99.230	99.230	98.930	3.625	97.291	97.291	96.991
3.125	101.732	101.732	101.310	3.125	100.669	100.669	100.247	3.000	99.233	99.233	98.933	Margin = 2.250		Index = 0.100	
3.250	101.456	101.456	101.156	3.250	100.145	100.145	99.845	3.125	99.234	99.234	98.934	30 Year OTC			
3.375	101.459	101.459	101.159	3.375	100.159	100.159	99.859	3.250	101.344	101.344	101.044	Rate	30 Day	45 Day	60 Day
3.500	101.463	101.463	101.163	3.500	100.162	100.162	99.862	3.375	101.401	101.401	101.101	4.000	101.750	101.750	101.250
3.625	101.465	101.465	101.165	3.625	100.194	100.194	99.894	3.500	101.403	101.403	101.103	4.125	101.763	101.763	101.263
3.750	102.727	102.727	102.359	3.750	102.110	102.110	101.741	3.625	101.478	101.478	101.178	4.375	102.683	102.683	102.183
3.875	102.623	102.623	102.254	3.875	102.098	102.098	101.730	3.750	102.598	102.598	102.298	4.500	102.685	102.685	102.185
4.000	102.625	102.625	102.257	4.000	102.100	102.100	101.732	3.875	102.586	102.586	102.286	4.625	102.687	102.687	102.187
4.125	102.638	102.638	102.269	4.125	102.102	102.102	101.733	4.000	102.588	102.588	102.288	4.875	103.434	103.434	102.934
4.250	103.669	103.669	103.469	4.250	103.033	103.033	102.833	4.125	102.589	102.589	102.289	5.000	103.436	103.436	102.936
4.375	103.558	103.558	103.358	4.375	103.022	103.022	102.822	4.250	102.881	102.881	102.581	5.125	103.438	103.438	102.938
4.500	103.560	103.560	103.360	4.500	103.024	103.024	102.824	4.375	102.869	102.869	102.569	5.500	105.141	105.141	104.641
4.625	103.562	103.562	103.362	4.625	103.025	103.025	102.825	4.500	102.871	102.871	102.571	5.625	105.143	105.143	104.643
6.250	106.000	106.000	105.800	6.250	105.884	105.884	105.684	4.625	102.872	102.872	102.572	6.250	105.544	105.544	105.044

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	102.319	102.219	102.219	101.859	2.250	102.219	102.119	102.119	101.759	2.250	101.686	101.586	101.586	101.286
2.375	102.322	102.222	102.222	101.863	2.375	102.222	102.122	102.122	101.763	2.375	101.689	101.589	101.589	101.289
2.500	102.322	102.222	102.222	101.863	2.500	102.222	102.122	102.122	101.762	2.500	101.689	101.589	101.589	101.289
2.625	102.322	102.222	102.222	101.863	2.625	102.222	102.122	102.122	101.762	2.625	101.689	101.589	101.589	101.289
2.750	103.506	103.406	103.406	102.984	2.750	103.406	103.306	103.306	102.884	2.750	101.599	101.499	101.499	101.199
2.875	103.510	103.410	103.410	102.988	2.875	103.409	103.309	103.309	102.887	2.875	101.610	101.510	101.510	101.210
3.000	103.510	103.410	103.410	102.988	3.000	103.409	103.309	103.309	102.887	3.000	101.610	101.510	101.510	101.210
3.125	103.510	103.410	103.410	102.988	3.125	103.408	103.308	103.308	102.886	3.125	101.610	101.510	101.510	101.210
3.250	102.980	102.880	102.880	102.580	3.250	102.882	102.782	102.782	102.482	3.250	103.717	103.617	103.617	103.317
3.375	102.994	102.894	102.894	102.594	3.375	102.905	102.805	102.805	102.505	3.375	103.782	103.682	103.682	103.382
3.500	102.994	102.894	102.894	102.594	3.500	102.893	102.793	102.793	102.493	3.500	103.727	103.627	103.627	103.327
3.625	102.993	102.893	102.893	102.593	3.625	102.923	102.823	102.823	102.523	3.625	103.800	103.700	103.700	103.400
3.750	104.153	104.053	104.053	103.684	3.750	104.057	103.957	103.957	103.588	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 >90.000		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	99.000	99.000	98.500	4.250	100.000	100.000	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.013	99.013	98.513	4.750	101.000	101.000	100.500
3.875	100.652	100.652	100.152	6.250	103.750	103.750	103.500	4.375	99.933	99.933	99.433	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.650	100.650	100.150					4.500	99.935	99.935	99.435	Rate	30 Day	45 Day	60 Day
4.125	100.637	100.637	100.137					4.625	99.937	99.937	99.437	6.250	102.750	102.750	102.250
4.250	101.581	101.581	101.081					4.875	100.684	100.684	100.184	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.592	101.592	101.092					5.000	100.686	100.686	100.186				
4.500	101.590	101.590	101.090					5.125	100.688	100.688	100.188				
4.625	101.588	101.588	101.088					5.500	102.391	102.391	101.891				
4.750	102.361	102.361	101.861					5.625	102.393	102.393	101.893				
Borrower Paid Comp Only				Lender Paid Only				6.250	102.794	102.794	102.294				

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/20/2021

45 Day Lock Exp.:

2/4/2021

60 Day Lock Exp.:

2/19/2021

W. Rate Sheet Dated: 12/21/2020

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.151	95.151	94.851
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	97.037	97.037	96.737
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	97.038	97.038	96.738
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.007	98.007	97.707	3.500	97.039	97.039	96.739
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.010	98.010	97.710	3.625	97.041	97.041	96.741
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.013	98.013	97.713	Margin = 2.250		Index = .100	
3.250	100.619	100.619	100.319	3.250	99.737	99.737	99.437	3.125	98.014	98.014	97.714	30 Year OTC			
3.375	100.622	100.622	100.322	3.375	99.752	99.752	99.452	3.250	100.936	100.936	100.636	Rate	30 Day	45 Day	60 Day
3.500	100.625	100.625	100.325	3.500	99.754	99.754	99.454	3.375	100.994	100.994	100.694	3.250	98.744	98.744	98.244
3.625	100.628	100.628	100.328	3.625	99.787	99.787	99.487	3.500	100.996	100.996	100.696	3.375	98.747	98.747	98.247
3.750	100.827	100.827	100.459	3.750	100.640	100.640	100.271	3.625	101.071	101.071	100.771	3.500	98.750	98.750	98.250
3.875	100.723	100.723	100.354	3.875	100.628	100.628	100.260	3.750	101.128	101.128	100.828	3.625	98.753	98.753	98.253
4.000	100.725	100.725	100.357	4.000	100.630	100.630	100.262	3.875	N/A	N/A	N/A	3.750	99.852	99.852	99.352
4.125	100.738	100.738	100.369	4.125	100.632	100.632	100.263	4.000	N/A	N/A	N/A	3.875	99.848	99.848	99.348
4.250	101.706	101.706	101.506	4.250	101.501	101.501	101.301	4.125	N/A	N/A	N/A	4.000	99.850	99.850	99.350
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	99.863	99.863	99.363
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	100.731	100.731	100.231
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	101.792	101.692	101.692	101.392	3.250	101.695	101.595	101.595	101.295	2.750	98.818	98.718	98.718	98.418
3.375	101.806	101.706	101.706	101.406	3.375	101.718	101.618	101.618	101.318	2.875	98.829	98.729	98.729	98.429
3.500	101.806	101.706	101.706	101.406	3.500	101.706	101.606	101.606	101.306	3.000	98.829	98.729	98.729	98.429
3.625	101.806	101.706	101.706	101.406	3.625	101.735	101.635	101.635	101.335	3.125	98.828	98.728	98.728	98.428
3.750	101.903	101.803	101.803	101.434	3.750	101.807	101.707	101.707	101.338	3.250	100.592	100.492	100.492	100.192
3.875	101.908	101.808	101.808	101.439	3.875	101.801	101.701	101.701	101.332	3.375	100.657	100.557	100.557	100.257
4.000	101.915	101.815	101.815	101.446	4.000	101.814	101.714	101.714	101.346	3.500	100.602	100.502	100.502	100.202
4.125	101.925	101.825	101.825	101.456	4.125	101.814	101.714	101.714	101.345	3.625	100.675	100.575	100.575	100.275
4.250	102.781	102.681	102.681	102.481	4.250	102.682	102.582	102.582	102.382	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)	

W. Rate Sheet Dated: 12/21/2020

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	100.901	100.901	100.701	2.250	95.811	95.811	95.611	2.750	100.141	100.141	99.941	2.500	99.951	99.951	99.751	2.750	99.878	99.878	99.678
2.875	101.544	101.544	101.344	2.375	96.960	96.960	96.760	2.875	100.847	100.847	100.647	2.625	100.223	100.223	100.023	2.875	100.526	100.526	100.326
2.990	101.959	101.959	101.759	2.500	98.118	98.118	97.918	2.990	101.314	101.314	101.114	2.750	100.776	100.776	100.576	2.990	100.892	100.892	100.692
3.000	102.059	102.059	101.859	2.625	99.232	99.232	99.032	3.000	101.414	101.414	101.214	2.875	101.360	101.360	101.160	3.000	100.992	100.992	100.792
3.125	102.452	102.452	102.252	2.750	100.203	100.203	100.003	3.125	102.163	102.163	101.963	2.990	101.675	101.675	101.475	3.125	101.523	101.523	101.323
3.250	102.473	102.473	102.273	2.875	100.910	100.910	100.710	3.250	103.052	103.052	102.852	3.000	101.775	101.775	101.575	3.250	101.939	101.939	101.739
3.375	102.977	102.977	102.777	2.990	101.376	101.376	101.176	3.375	103.605	103.605	103.405	3.125	101.978	101.978	101.778	3.375	102.406	102.406	102.206
3.500	103.377	103.377	103.177	3.000	101.476	101.476	101.276	3.500	104.046	104.046	103.846	3.250	102.139	102.139	101.939	3.500	102.726	102.726	102.526
3.625	103.688	103.688	103.488	3.125	102.197	102.197	101.997	3.625	104.389	104.389	104.189	3.375	102.606	102.606	102.406	3.625	102.889	102.889	102.689
3.750	102.584	102.584	102.384	3.250	103.052	103.052	102.852	3.750	103.358	103.358	103.158	3.500	102.926	102.926	102.726	3.750	101.115	101.115	100.915
3.875	102.987	102.987	102.787	3.375	103.605	103.605	103.405	3.875	103.801	103.801	103.601	3.625	103.089	103.089	102.889	3.875	101.489	101.489	101.289
3.990	103.182	103.182	102.982	3.500	104.046	104.046	103.846	3.990	104.025	104.025	103.825	3.750	103.315	103.315	103.115	3.990	101.644	101.644	101.444
4.000	103.282	103.282	103.082	3.625	104.389	104.389	104.189	4.000	104.125	104.125	103.925	3.875	101.689	101.689	101.489	4.000	101.744	101.744	101.544
4.125	103.516	103.516	103.316	3.750	103.358	103.358	103.158	4.125	104.441	104.441	104.241	3.990	101.844	101.844	101.644	4.125	101.880	101.880	101.680
4.250	103.460	103.460	103.260	3.875	103.801	103.801	103.601	4.250	96.938	96.938	96.738	4.000	101.944	101.944	101.744	4.250	N/A	N/A	N/A
4.375	103.744	103.744	103.544	3.990	104.025	104.025	103.825	4.375	N/A	N/A	N/A	4.125	102.080	102.080	101.880	4.375	N/A	N/A	N/A
4.500	103.994	103.994	103.794	4.000	104.125	104.125	103.925	4.500	N/A	N/A	N/A	4.250	102.598	102.598	102.398	4.500	N/A	N/A	N/A
4.625	104.175	104.175	103.975	4.125	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.375	100.903	100.903	100.703	4.625	N/A	N/A	N/A
4.750	104.379	104.379	104.179	4.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.500	101.116	101.116	100.916	4.750	N/A	N/A	N/A

Rate	30/25 Year >125 High Balance				20 Year			30 Year 105-125			20 Year >125			15 Year					
	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	99.816	99.816	99.816	2.875	101.698	101.698	101.498	2.875	101.392	101.392	101.192	2.875	101.330	101.330	101.130	2.875	102.148	102.148	101.948
2.875	100.463	100.463	100.263	2.990	102.074	102.074	101.874	2.990	101.815	101.815	101.615	2.990	101.753	101.753	101.553	2.875	102.498	102.498	102.298
2.990	100.830	100.830	100.630	3.000	102.174	102.174	101.974	3.000	101.915	101.915	101.715	3.000	101.853	101.853	101.653	2.990	102.776	102.776	102.576
3.000	100.930	100.930	100.730	3.125	102.560	102.560	102.360	3.125	102.342	102.342	102.142	3.125	102.280	102.280	102.080	3.000	102.876	102.876	102.676
3.125	101.489	101.489	101.289	3.250	102.804	102.804	102.604	3.250	102.380	102.380	102.180	3.250	102.380	102.380	102.180	3.125	103.200	103.200	103.000
3.250	101.939	101.939	101.739	3.375	103.300	103.300	103.100	3.375	102.925	102.925	102.725	3.375	102.925	102.925	102.725	3.250	103.651	103.651	103.451
3.375	102.406	102.406	102.206	3.500	103.668	103.668	103.468	3.500	103.331	103.331	103.131	3.500	103.331	103.331	103.131	3.375	102.970	102.970	102.770
3.500	102.726	102.726	102.526	3.625	103.976	103.976	103.776	3.625	103.670	103.670	103.470	3.625	103.670	103.670	103.470	3.500	103.220	103.220	103.020
3.625	102.889	102.889	102.689	3.750	102.575	102.575	102.375	3.750	102.063	102.063	101.863	3.750	101.907	101.907	101.707	3.625	103.524	103.524	103.324
3.750	101.115	101.115	100.915	3.875	102.972	102.972	102.772	3.875	102.499	102.499	102.299	3.875	102.343	102.343	102.143	3.750	103.164	103.164	102.964
3.875	101.489	101.489	101.289	3.990	103.140	103.140	102.940	3.990	102.694	102.694	102.494	3.990	102.538	102.538	102.338	3.875	103.484	103.484	103.284
3.990	101.644	101.644	101.444	4.000	103.240	103.240	103.040	4.000	102.794	102.794	102.594	4.000	102.638	102.638	102.438	3.990	103.678	103.678	103.478
4.000	101.744	101.744	101.544	4.125	103.471	103.471	103.271	4.125	103.046	103.046	102.846	4.125	102.890	102.890	102.690	4.000	103.778	103.778	103.578
4.125	101.880	101.880	101.680	4.250	102.922	102.922	102.722	4.250	102.636	102.636	102.436	4.250	102.573	102.573	102.373	4.125	104.054	104.054	103.854
4.250	93.876	93.876	93.676	4.375	103.201	103.201	103.001	4.375	102.942	102.942	102.742	4.375	102.880	102.880	102.680	4.250	103.807	103.807	103.607
4.375	N/A	N/A	N/A	4.500	103.436	103.436	103.236	4.500	103.202	103.202	103.002	4.500	103.139	103.139	102.939	4.375	104.005	104.005	103.805
4.500	N/A	N/A	N/A	4.625	103.620	103.620	103.420	4.625	103.399	103.399	103.199	4.625	103.336	103.336	103.136	4.500	104.061	104.061	103.861
4.625	N/A	N/A	N/A	4.750	103.909	103.909	103.709	4.750	103.619	103.619	103.419	4.750	103.557	103.557	103.357	4.625	104.288	104.288	104.088
4.750	N/A	N/A	N/A	4.875	104.168	104.168	103.968	4.875	103.905	103.905	103.705	4.875	103.843	103.843	103.643	4.750	103.568	103.568	103.368

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	101.001	101.001	100.801	2.750	101.001	101.001	100.801	2.750	102.223	102.223	102.023	2.750	100.876	100.876	100.676	2.750	100.876	100.876	100.676	2.750	102.179	102.179	101.979
2.875	101.388	101.388	101.188	2.875	101.388	101.388	101.188	2.875	102.468	102.468	102.268	2.875	101.158	101.158	100.958	2.875	101.158	101.158	100.958	2.875	102.530	102.530	102.330
2.990	101.697	101.697	101.497	2.990	101.697	101.697	101.497	2.990	102.632	102.632	102.432	2.990	101.353	101.353	101.153	2.990	101.353	101.353	101.153	2.990	102.807	102.807	102.607
3.000	101.797	101.797	101.597	3.000	101.797	101.797	101.597	3.000	102.732	102.732	102.532	3.000	101.453	101.453	101.253	3.000	101.453	101.453	101.253	3.000	102.907	102.907	102.707
3.125	102.154	102.154	101.954	3.125	102.154	102.154	101.954	3.125	102.956	102.956	102.756	3.125	101.710	101.710	101.510	3.125	101.710	101.710	101.510	3.125	102.232	102.232	102.032
3.250	101.387	101.387	101.187	3.250	101.325	101.325	101.125	3.250	101.093	101.093	100.893	3.250	99.629	99.629	99.429	3.250	99.567	99.567	99.367	3.250	101.933	101.933	101.733
3.375	101.737	101.737	101.537	3.375	101.674	101.674	101.474	3.375	101.315	101.315	101.115	3.375	99.882	99.882	99.682	3.375	99.819	99.819	99.619	3.375	102.251	102.251	102.051
3.500	102.013	102.013	101.813	3.500	101.950	101.950	101.750	3.500	101.490	101.490	101.290	3.500	100.083	100.083	99.883	3.500	100.020	100.020	99.820	3.500	102.502	102.502	102.302
3.625	102.348	102.348	102.148	3.625	102.286	102.286	102.086	3.625	101.705	101.705	101.505	3.625	100.329	100.329	100.129	3.625	100.267	100.267	100.067	3.625	102.806	102.806	102.606
3.750	102.280	102.280	102.080	3.750	102.280	102.280	102.080	3.750	100.537	100.537	100.337	3.750	99.453	99.453	99.253	3.750	99.453	99.453	99.253	3.750	102.523	102.523	102.323
3.875	102.632	102.632	102.432	3.875	102.632	102.632	102.432	3.875	100.761	100.761	100.561	3.875	99.709	99.709	99.509	3.875	99.709	99.709	99.509	3.875	102.843	102.843	102.643
4.000	102.856	102.856	102.656	3.900	102.856	102.856	102.656	3.900	100.867	100.867	100.667	3.900	99.845	99.845	99.645	3.900	99.845	99.845	99.645	3.900	103.037	103.037	102.837
4.000	102.956	102.956	102.756	4.000	102.956	102.956	102.756	4.000	100.967	100.967	100.767	4.000	99.945	99.945	99.745	4.000	99.945	99.945	99.745	4.000	103.137	103.137	102.937
4.125	103.263	103.263	103.063	4.125	103.263	103.263	103.063	4.125	101.163	101.163	100.963	4.125	100.172	100.172	99.972	4.125	100.172	100.172	99.972	4.125	103.414	103.414	103.214
4.250	103.593	103.593	103.393	4.250	103.593	103.593	103.393	4.250	101.817	101.817	101.617	4.250	100.403	100.403	100.203	4.250	100.403	100.403	100.203	4.250	103.290	103.290	103.090
4.375	103.809	103.809	#N/A	4.375	103.809	103.809	103.609	4.375	100.954	100.954	100.754	4.375	100.558	100.558	100.358	4.375	100.558	100.558	100.358	4.375	103.439	103.439	103.239
4.500	103.873	103.873	103.873	4.500	103.873	103.873	103.673	4.500	100.996	100.996	100.796	4.500	100.608	100.608	100.408	4.500	100.608	100.608	100.408	4.500	103.527	103.527	103.327
4.625	104.120	104.120	104.120	4.625	104.120	104.120	103.920	4.625	101.152	101.152	100.952	4.625	100.784	100.784	100.584	4.625	100.784	100.784	100.584	4.625	103.913	103.913	103.713
4.750	104.216	104.216	104.216	4.750	104.278	104.278	104.078	4.750	100.445	100.445	100.245	4.750	100.245	100.245	100.045	4.750	100.245	100.245	100.045	4.750	103.178	103.178	102.978

Applicable for all mortgages with greater than 15 year terms									
FICO $\downarrow$ / TV $\rightarrow$	< 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%	-1.00%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%

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

* Not applicable to student loan cash-out refinances (identified by SFC 841).

Product Features									
Product Feature ↓ \ TVT →	< 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%
Investment property	-1.25	-1.25	-1.25	-3.75	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.00	0.00	0.00	0.00	0.00	-0.25	-0.25	-0.25	-0.25
Manufactured*	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50
2-unit property	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00
3-4 unit property	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00
Condo > 15 year**	0.00	0.00	0.00	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75
HB C/O R/ft	-1.00	-1.00	-1.00	-1.00	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/O R/ft	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25

* Not applicable MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (identified by SFC 588).

* Not applicable to MH Advantage properties (identified by SEC 859 in conjunction with SEC 235)

** Not applicable to detached Condominium units (identified by SEC 588)

High LTV Refi Option LLPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
>90.00%		0.000	0.750	
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.00%
All other LTV & FICO combos	1.50%

*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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
All Refinances "R/T & C/O" ***	-0.500
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

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

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

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

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -.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. <i>For use by mortgage professionals only and should not be distributed to borrowers.</i>							



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/20/2021

45 Day Lock Exp.:

2/4/2021

60 Day Lock Exp.:

2/19/2021

W. Rate Sheet Dated: 12/21/2020

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/20/2021

45 Day Lock Exp.:

2/4/2021

60 Day Lock Exp.:

2/19/2021

W. Rate Sheet Dated: 12/21/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	100.959	100.959	100.759	3.375	102.209	102.209	102.009	3.375	102.209	102.209	102.009	2.500	100.455	100.455	100.255	3.375	101.702	101.702	101.502				
2.875	101.630	101.630	101.430	3.500	102.597	102.597	102.397	3.500	102.597	102.597	102.397	2.625	100.941	100.941	100.741	3.500	102.090	102.090	101.890				
2.990	102.119	102.119	101.919	3.625	102.843	102.843	102.643	3.625	102.843	102.843	102.643	2.750	100.675	100.675	100.475	3.625	102.336	102.336	102.136				
3.000	102.219	102.219	102.019	3.750	101.757	101.757	101.557	3.750	101.757	101.757	101.557	2.875	101.346	101.346	101.146	3.750	100.625	100.625	100.425				
3.125	102.553	102.553	102.353	3.875	102.107	102.107	101.907	3.875	102.107	102.107	101.907	2.990	101.835	101.835	101.635	3.875	100.975	100.975	100.775				
3.250	102.406	102.406	102.206	3.990	102.401	102.401	102.201	3.990	102.401	102.401	102.201	3.000	101.935	101.935	101.735	3.990	101.269	101.269	101.069				
3.375	102.959	102.959	102.759	4.000	102.501	102.501	102.301	4.000	102.501	102.501	102.301	3.125	102.269	102.269	102.069	4.000	101.369	101.369	101.169				
3.500	103.347	103.347	103.147	4.125	102.662	102.662	102.462	4.125	102.662	102.662	102.462	3.250	101.899	101.899	101.699	4.125	101.530	101.530	101.330				
3.625	103.593	103.593	103.393	4.250	102.721	102.721	102.521	4.250	102.721	102.721	102.521	3.375	102.452	102.452	102.252	4.250	101.214	101.214	101.014				
3.750	102.507	102.507	102.307	4.375	102.963	102.963	102.763	4.375	102.963	102.963	102.763	3.500	102.840	102.840	102.640	4.375	101.456	101.456	101.256				
3.875	102.857	102.857	102.657	4.500	103.179	103.179	102.979	4.500	103.179	103.179	102.979	3.625	103.086	103.086	102.886	4.500	101.672	101.672	101.472				
3.990	103.026	103.026	102.826	4.625	103.282	103.282	103.082	4.625	103.282	103.282	103.082	3.750	103.175	103.175	102.975	4.625	101.775	101.775	101.575				
4.000	103.126	103.126	102.926	4.750	103.607	103.607	103.407	4.750	103.607	103.607	103.407	3.875	103.725	103.725	103.525	4.750	100.757	100.757	100.557				
4.125	103.287	103.287	103.087	4.875	103.831	103.831	103.631	4.875	103.831	103.831	103.631	3.990	101.894	101.894	101.694	4.875	100.981	100.981	100.781				
4.250	103.346	103.346	103.146	4.990	104.067	104.067	103.867	4.990	104.067	104.067	103.867	4.000	101.994	101.994	101.794	4.990	101.217	101.217	101.017				
4.375	103.588	103.588	103.388	5.000	104.167	104.167	103.967	5.000	104.167	104.167	103.967	4.125	102.155	102.155	101.955	5.000	101.317	101.317	101.117				
4.500	103.804	103.804	103.604	5.125	104.409	104.409	104.209	5.125	104.409	104.409	104.209	4.250	101.839	101.839	101.639	5.125	101.409	101.409	101.209				
4.625	103.907	103.907	103.707	5.250	105.039	105.039	104.839	5.250	105.039	105.039	104.839	4.375	102.081	102.081	101.881	5.250	101.889	101.889	101.689				
4.750	104.232	104.232	104.032	5.375	105.638	105.638	105.438	5.375	105.638	105.638	105.438	4.500	102.297	102.297	102.097	5.375	102.338	102.338	102.138				
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	101.702	101.702	101.502	2.750	101.097	101.097	100.897	3.375	103.591	103.591	103.391	3.375	103.591	103.591	103.391	2.750	102.177	102.177	101.977				
3.500	102.090	102.090	101.890	2.875	101.719	101.719	101.519	3.500	103.964	103.964	103.764	3.500	103.964	103.964	103.764	2.875	102.504	102.504	102.304				
3.625	102.336	102.336	102.136	2.990	102.105	102.105	101.905	3.625	104.228	104.228	104.028	3.625	104.228	104.228	104.028	2.990	102.628	102.628	102.428				
3.750	100.625	100.625	100.425	3.000	102.205	102.205	102.005	3.750	103.734	103.734	103.534	3.750	103.734	103.734	103.534	3.000	102.728	102.728	102.528				
3.875	100.975	100.975	100.775	3.125	102.559	102.559	102.359	3.875	104.154	104.154	103.954	3.875	104.154	104.154	103.954	3.125	101.914	101.914	101.714				
3.990	101.269	101.269	101.069	3.250	102.585	102.585	102.385	3.990	104.402	104.402	104.202	3.990	104.402	104.402	104.202	3.250	102.126	102.126	101.926				
4.000	101.369	101.369	101.169	3.375	103.091	103.091	102.891	4.000	104.502	104.502	104.302	4.000	104.502	104.502	104.302	3.375	102.390	102.390	102.190				
4.125	101.530	101.530	101.330	3.500	103.464	103.464	103.264	4.125	104.659	104.659	104.459	4.125	104.659	104.659	104.459	3.500	102.580	102.580	102.380				
4.250	101.214	101.214	101.014	3.625	103.728	103.728	103.528	4.250	104.544	104.544	104.344	4.250	104.544	104.544	104.344	3.625	102.578	102.578	102.378				
4.375	101.456	101.456	101.256	3.750	103.234	103.234	103.034	4.375	104.736	104.736	104.536	4.375	104.736	104.736	104.536	3.750	102.853	102.853	102.653				
4.500	101.672	101.672	101.472	3.875	103.654	103.654	103.454	4.500	105.276	105.276	105.076	4.500	105.276	105.276	105.076	3.875	102.981	102.981	102.781				
4.625	101.775	101.775	101.575	3.990	103.902	103.902	103.702	4.625	105.405	105.405	105.205	4.625	105.405	105.405	105.205	3.990	103.153	103.153	102.953				
4.750	100.757	100.757	100.557	4.000	104.002	104.002	103.802	4.750	106.182	106.182	105.982	4.750	106.182	106.182	105.982	4.000	103.253	103.253	103.053				
4.875	100.981	100.981	100.781	4.125	104.159	104.159	103.959	4.875	106.436	106.436	106.236	4.875	106.436	106.436	106.236	4.125	103.382	103.382	103.182				
4.990	101.217	101.217	101.017	4.250	104.044	104.044	103.844	4.990	106.633	106.633	106.433	4.990	106.633	106.633	106.433	4.250	103.558	103.558	103.358				
5.000	101.317	101.317	101.117	4.375	104.236	104.236	104.036	5.000	106.733	106.733	106.533	5.000	106.733	106.733	106.533	4.375	103.755	103.755	103.555				
5.125	101.409	101.409	101.209	4.500	104.401	104.401	104.201	5.125	107.018	107.018	106.818	5.125	107.018	107.018	106.818	4.500	103.905	103.905	103.705				
5.250	101.889	101.889	101.689	4.625	104.530	104.530	104.330	5.250	106.759	106.759	106.559	5.250	106.759	106.759	106.559	4.625	103.357	103.357	103.157				
5.375	102.338	102.338	102.138	4.750	105.307	105.307	105.107	5.375	106.009	106.009	105.809	5.375	106.009	106.009	105.809	4.750	103.451	103.451	103.251				
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							



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.:

1/20/2021

45 Day Lock Exp.:

2/4/2021

60 Day Lock Exp.:

2/19/2021

W. Rate Sheet Dated: 12/21/2020

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	100.959	100.959	100.759	2.750	101.097	101.097	100.897	2.750	102.177	102.177	101.977	2.500	99.105	99.105	98.905	2.750	101.164	101.164	100.964
2.875	101.630	101.630	101.430	2.875	101.719	101.719	101.519	2.875	102.504	102.504	102.304	2.625	99.591	99.591	99.391	2.875	101.491	101.491	101.291
2.990	102.119	102.119	101.919	2.990	102.105	102.105	101.905	2.990	102.628	102.628	102.428	2.750	99.325	99.325	99.125	2.990	101.615	101.615	101.415
3.000	102.219	102.219	102.019	3.000	102.205	102.205	102.005	3.000	102.728	102.728	102.528	2.875	99.996	99.996	99.796	3.000	101.715	101.715	101.515
3.125	102.553	102.553	102.353	3.125	102.559	102.559	102.359	3.125	101.914	101.914	101.714	2.990	100.485	100.485	100.285	3.125	100.651	100.651	100.451
3.250	102.406	102.406	102.206	3.250	102.585	102.585	102.385	3.250	102.126	102.126	101.926	3.000	100.585	100.585	100.385	3.250	100.863	100.863	100.663
3.375	102.959	102.959	102.759	3.375	103.091	103.091	102.891	3.375	102.390	102.390	102.190	3.125	100.919	100.919	100.719	3.375	101.127	101.127	100.927
3.500	103.347	103.347	103.147	3.500	103.464	103.464	103.264	3.500	102.580	102.580	102.380	3.250	100.549	100.549	100.349	3.500	101.317	101.317	101.117
3.625	103.593	103.593	103.393	3.625	103.728	103.728	103.528	3.625	102.578	102.578	102.378	3.375	101.102	101.102	100.902	3.625	100.815	100.815	100.615
3.750	102.507	102.507	102.307	3.750	103.234	103.234	103.034	3.750	102.853	102.853	102.653	3.500	101.490	101.490	101.290	3.750	101.090	101.090	100.890
3.875	102.857	102.857	102.657	3.875	103.654	103.654	103.454	3.875	102.981	102.981	102.781	3.625	101.736	101.736	101.536	3.875	101.218	101.218	101.018
3.990	103.026	103.026	102.826	3.990	103.902	103.902	103.702	3.990	103.153	103.153	102.953	3.750	100.025	100.025	99.825	3.990	101.390	101.390	101.190
4.000	103.126	103.126	102.926	4.000	104.002	104.002	103.802	4.000	103.253	103.253	103.053	3.875	100.375	100.375	100.175	4.000	101.490	101.490	101.290
4.125	103.287	103.287	103.087	4.125	104.159	104.159	103.959	4.125	103.382	103.382	103.182	3.990	100.544	100.544	100.344	4.125	101.182	101.182	100.982
4.250	103.346	103.346	103.146	4.250	104.044	104.044	103.844	4.250	103.558	103.558	103.358	4.000	100.644	100.644	100.444	4.250	101.358	101.358	101.158
4.375	103.588	103.588	103.388	4.375	104.236	104.236	104.036	4.375	103.755	103.755	103.555	4.125	100.805	100.805	100.605	4.375	101.555	101.555	101.355
4.500	103.804	103.804	103.604	4.500	104.401	104.401	104.201	4.500	103.905	103.905	103.705	4.250	100.489	100.489	100.289	4.500	101.705	101.705	101.505
4.625	103.907	103.907	103.707	4.625	104.530	104.530	104.330	4.625	103.357	103.357	103.157	4.375	100.731	100.731	100.531	4.625	99.125	99.125	98.925
4.750	104.232	104.232	104.032	4.750	105.307	105.307	105.107	4.750	103.451	103.451	103.251	4.500	100.947	100.947	100.747	4.750	100.379	100.379	100.179

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%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/20/2021

45 Day Lock Exp.:

2/4/2021

60 Day Lock Exp.:

2/19/2021

W. Rate Sheet Dated: 12/21/2020

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)