

W. Rate Sheet Dated: 7/27/2020

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
2.750	100.135	100.135	100.135	2.750	100.004	100.004	100.004	2.250	98.005	98.005	98.005	3.125	95.774	95.774	95.774
2.875	100.140	100.140	100.140	2.875	100.008	100.008	100.008	2.500	98.014	98.014	98.014	3.250	97.276	97.276	97.276
3.000	100.144	100.144	100.144	3.000	100.012	100.012	100.012	2.625	98.017	98.017	98.017	3.375	97.278	97.278	97.278
3.125	100.148	100.148	100.148	3.125	100.015	100.015	100.015	2.750	98.809	98.809	98.809	3.500	97.273	97.273	97.273
3.250	100.568	100.568	100.568	3.250	100.238	100.238	100.238	2.875	98.812	98.812	98.812	3.625	97.274	97.274	97.274
3.375	100.473	100.473	100.473	3.375	100.241	100.241	100.241	3.000	98.816	98.816	98.816	Margin = 2.250		Index = 0.150	
3.500	100.477	100.477	100.477	3.500	100.245	100.245	100.245	3.125	98.819	98.819	98.819	30 Year OTC			
3.625	100.480	100.480	100.480	3.625	100.260	100.260	100.260	3.250	100.679	100.679	100.679	Rate	30 Day	45 Day	60 Day
3.750	101.468	101.468	101.468	3.750	100.999	100.999	100.999	3.375	100.682	100.682	100.682	4.000	101.020	101.020	101.020
3.875	101.391	101.391	101.391	3.875	101.034	101.034	101.034	3.500	100.686	100.686	100.686	4.125	101.060	101.060	101.060
4.000	101.395	101.395	101.395	4.000	101.036	101.036	101.036	3.625	100.735	100.735	100.735	4.375	102.025	102.025	102.025
4.125	101.435	101.435	101.435	4.125	101.025	101.025	101.025	3.750	101.304	101.304	101.304	4.500	102.028	102.028	102.028
4.250	102.511	102.511	102.511	4.250	102.002	102.002	102.002	3.875	101.372	101.372	101.372	4.625	102.030	102.030	102.030
4.375	102.400	102.400	102.400	4.375	102.004	102.004	102.004	4.000	101.374	101.374	101.374	4.875	102.792	102.792	102.792
4.500	102.403	102.403	102.403	4.500	102.006	102.006	102.006	4.125	101.364	101.364	101.364	5.000	102.795	102.795	102.795
4.625	102.405	102.405	102.405	4.625	101.996	101.996	101.996	4.250	102.075	102.075	102.075	5.125	102.798	102.798	102.798
4.750	103.278	103.278	103.278	4.750	102.769	102.769	102.769	4.375	102.077	102.077	102.077	5.500	104.375	104.375	104.375
4.875	103.167	103.167	103.167	4.875	102.771	102.771	102.771	4.500	102.079	102.079	102.079	5.625	104.377	104.377	104.377
6.250	103.945	103.945	103.945	6.250	103.535	103.535	103.535	4.625	102.068	102.068	102.068	6.250	103.500	103.500	103.500

FHA Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	102.750	102.750	102.750	2.750	102.650	102.650	102.650	2.250	100.230	100.230	100.230
2.875	102.755	102.755	102.755	2.875	102.654	102.654	102.654	2.375	100.235	100.235	100.235
3.000	102.754	102.754	102.754	3.000	102.654	102.654	102.654	2.500	100.235	100.235	100.235
3.125	102.753	102.753	102.753	3.125	102.654	102.654	102.654	2.625	100.234	100.234	100.234
3.250	102.971	102.971	102.971	3.250	102.873	102.873	102.873	2.750	101.022	101.022	101.022
3.375	102.989	102.989	102.989	3.375	102.888	102.888	102.888	2.875	101.039	101.039	101.039
3.500	102.989	102.989	102.989	3.500	102.888	102.888	102.888	3.000	101.039	101.039	101.039
3.625	102.988	102.988	102.988	3.625	102.899	102.899	102.899	3.125	101.039	101.039	101.039
3.750	102.972	102.972	102.972	3.750	102.874	102.874	102.874	3.250	102.895	102.895	102.895
3.875	103.008	103.008	103.008	3.875	102.918	102.918	102.918	3.375	102.909	102.909	102.909
4.000	102.988	102.988	102.988	4.000	102.887	102.887	102.887	3.500	102.909	102.909	102.909
4.125	103.025	103.025	103.025	4.125	102.874	102.874	102.874	3.625	102.956	102.956	102.956
4.250	103.960	103.960	103.960	4.250	103.860	103.860	103.860	3.750	103.475	103.475	103.475

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster	
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		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	N/A
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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	98.270	98.270	98.270	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.310	98.310	98.310				
4.125	98.485	98.485	98.485	6.250	103.750	103.500	103.250	4.125	98.310	98.310	98.310				
4.250	99.461	99.461	99.461					4.375	99.275	99.275	99.275				
4.375	99.450	99.450	99.450					4.500	99.278	99.278	99.278				
4.500	99.253	99.253	99.253					4.625	99.280	99.280	99.280				
4.625	99.255	99.255	99.255					4.875	100.042	100.042	100.042				
5.000	100.220	100.220	100.220					5.000	100.045	100.045	100.045				
5.125	100.223	100.223	100.223					5.125	100.048	100.048	100.048				
5.125	100.223	100.223	100.223					5.500	101.625	101.625	101.625				
5.250	100.623	100.623	100.623					5.625	101.627	101.627	101.627				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	6.250	102.750	102.750	102.750

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)

W. Rate Sheet Dated: 7/27/2020

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
2.750	98.735	98.735	98.735	2.750	99.034	99.034	99.034	2.375	94.789	94.789	94.789	3.125	95.384	95.384	95.384
2.875	98.740	98.740	98.740	2.875	99.038	99.038	99.038	2.500	94.794	94.794	94.794	3.250	96.823	96.823	96.823
3.000	98.744	98.744	98.744	3.000	99.042	99.042	99.042	2.625	94.797	94.797	94.797	3.375	96.825	96.825	96.825
3.125	98.748	98.748	98.748	3.125	99.045	99.045	99.045	2.750	97.839	97.839	97.839	3.500	96.820	96.820	96.820
3.250	99.106	99.106	99.106	3.250	99.205	99.205	99.205	2.875	97.842	97.842	97.842	3.625	96.822	96.822	96.822
3.375	99.010	99.010	99.010	3.375	99.209	99.209	99.209	3.000	97.846	97.846	97.846	Margin = 2.250		Index = 0.150	
3.500	99.014	99.014	99.014	3.500	99.212	99.212	99.212	3.125	97.849	97.849	97.849	30 Year OTC			
3.625	99.018	99.018	99.018	3.625	99.227	99.227	99.227	3.250	99.647	99.647	99.647	Rate	30 Day	45 Day	60 Day
3.750	100.068	100.068	100.068	3.750	100.029	100.029	100.029	3.375	99.650	99.650	99.650	4.000	99.620	99.620	99.620
3.875	99.991	99.991	99.991	3.875	100.064	100.064	100.064	3.500	99.653	99.653	99.653	4.125	99.660	99.660	99.660
4.000	99.995	99.995	99.995	4.000	100.066	100.066	100.066	3.625	99.702	99.702	99.702	4.375	100.188	100.188	100.188
4.125	100.035	100.035	100.035	4.125	100.055	100.055	100.055	3.750	100.334	100.334	100.334	4.500	100.190	100.190	100.190
4.250	100.673	100.673	100.673	4.250	100.594	100.594	100.594	3.875	100.402	100.402	100.402	4.625	100.193	100.193	100.193
4.375	100.563	100.563	100.563	4.375	100.596	100.596	100.596	4.000	100.404	100.404	100.404	4.875	100.080	100.080	100.080
4.500	100.565	100.565	100.565	4.500	100.599	100.599	100.599	4.125	100.394	100.394	100.394	5.000	100.083	100.083	100.083
4.625	100.568	100.568	100.568	4.625	100.588	100.588	100.588	4.250	100.667	100.667	100.667	5.125	100.085	100.085	100.085
4.750	100.566	100.566	100.566	4.750	100.486	100.486	100.486	4.375	100.669	100.669	100.669	5.500	100.475	100.475	100.475
4.875	100.455	100.455	100.455	4.875	100.489	100.489	100.489	4.500	100.672	100.672	100.672	5.625	100.477	100.477	100.477
6.250	100.295	100.295	100.295	6.250	100.315	100.315	100.315	4.625	100.661	100.661	100.661	6.250	99.611	99.611	99.611

FHA High Balance Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	101.000	101.000	101.000	2.750	100.900	100.900	100.900	2.250	97.730	97.730	97.730
2.875	101.005	101.005	101.005	2.875	100.904	100.904	100.904	2.375	97.735	97.735	97.735
3.000	101.004	101.004	101.004	3.000	100.904	100.904	100.904	2.500	97.735	97.735	97.735
3.125	101.003	101.003	101.003	3.125	100.904	100.904	100.904	2.625	97.734	97.734	97.734
3.250	101.158	101.158	101.158	3.250	101.060	101.060	101.060	2.750	98.241	98.241	98.241
3.375	101.176	101.176	101.176	3.375	101.075	101.075	101.075	2.875	98.257	98.257	98.257
3.500	101.176	101.176	101.176	3.500	101.075	101.075	101.075	3.000	98.257	98.257	98.257
3.625	101.175	101.175	101.175	3.625	101.087	101.087	101.087	3.125	98.257	98.257	98.257
3.750	101.222	101.222	101.222	3.750	101.124	101.124	101.124	3.250	99.770	99.770	99.770
3.875	101.258	101.258	101.258	3.875	101.168	101.168	101.168	3.375	99.784	99.784	99.784
4.000	101.238	101.238	101.238	4.000	101.137	101.137	101.137	3.500	99.784	99.784	99.784
4.125	101.275	101.275	101.275	4.125	101.124	101.124	101.124	3.625	99.831	99.831	99.831
4.250	101.773	101.773	101.773	4.250	101.673	101.673	101.673	3.750	100.350	100.350	100.350

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	N/A
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

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"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				4.000	96.870	96.870	96.870	4.750	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.910	96.910	96.910					
4.125	96.735	96.735	96.735	6.250	99.750	99.500	99.250	4.375	97.438	97.438	97.438					
4.250	97.273	97.273	97.273					4.500	97.440	97.440	97.440					
4.375	97.263	97.263	97.263					4.625	97.443	97.443	97.443					
4.500	97.065	97.065	97.065					4.875	97.330	97.330	97.330					
4.625	97.068	97.068	97.068					5.000	97.333	97.333	97.333					
5.000	97.158	97.158	97.158					5.125	97.335	97.335	97.335					
5.125	97.160	97.160	97.160					5.500	97.725	97.725	97.725		30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.250	96.373	96.373	96.373					5.625	97.727	97.727	97.727	Rate	30 Day	45 Day	60 Day	
Borrower Paid Comp Only				Lender Paid Only				6.250	96.861	96.861	96.861	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@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/26/2020

45 Day Lock Exp.:

9/10/2020

60 Day Lock Exp.:

9/25/2020

W. Rate Sheet Dated: 7/27/2020

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	
1.500	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	
3.875	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	
2.250	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	

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@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/26/2020

45 Day Lock Exp.:

9/10/2020

60 Day Lock Exp.:

9/25/2020

W. Rate Sheet Dated: 7/27/2020

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	100.064	100.064	100.064	3.375	101.257	101.257	101.257	3.375	101.257	101.257	101.257	2.750	99.768	99.768	99.768	3.375	100.400	100.400	100.400
2.875	100.633	100.633	100.633	3.500	101.563	101.563	101.563	3.500	101.563	101.563	101.563	2.875	100.337	100.337	100.337	3.500	100.706	100.706	100.706
2.990	100.951	100.951	100.951	3.625	101.825	101.825	101.825	3.625	101.825	101.825	101.825	2.990	100.655	100.655	100.655	3.625	100.968	100.968	100.968
3.000	101.051	101.051	101.051	3.750	101.405	101.405	101.405	3.750	101.405	101.405	101.405	3.000	100.755	100.755	100.755	3.750	99.742	99.742	99.742
3.125	101.377	101.377	101.377	3.875	101.763	101.763	101.763	3.875	101.763	101.763	101.763	3.125	101.081	101.081	101.081	3.875	100.100	100.100	100.100
3.250	101.699	101.699	101.699	3.990	101.957	101.957	101.957	3.990	101.957	101.957	101.957	3.250	100.842	100.842	100.842	3.990	100.294	100.294	100.294
3.375	102.132	102.132	102.132	4.000	102.057	102.057	102.057	4.000	102.057	102.057	102.057	3.375	101.275	101.275	101.275	4.000	100.394	100.394	100.394
3.500	102.438	102.438	102.438	4.125	102.218	102.218	102.218	4.125	102.218	102.218	102.218	3.500	101.581	101.581	101.581	4.125	100.555	100.555	100.555
3.625	102.700	102.700	102.700	4.250	101.605	101.605	101.605	4.250	101.605	101.605	101.605	3.625	101.843	101.843	101.843	4.250	99.253	99.253	99.253
3.750	102.280	102.280	102.280	4.375	101.894	101.894	101.894	4.375	101.894	101.894	101.894	3.750	100.617	100.617	100.617	4.375	99.542	99.542	99.542
3.875	102.638	102.638	102.638	4.500	101.942	101.942	101.942	4.500	101.942	101.942	101.942	3.875	100.975	100.975	100.975	4.500	99.590	99.590	99.590
3.990	102.832	102.832	102.832	4.625	102.064	102.064	102.064	4.625	102.064	102.064	102.064	3.990	101.169	101.169	101.169	4.625	99.712	99.712	99.712
4.000	102.932	102.932	102.932	4.750	102.162	102.162	102.162	4.750	102.162	102.162	102.162	4.000	101.269	101.269	101.269	4.750	99.626	99.626	99.626
4.125	103.093	103.093	103.093	4.875	102.466	102.466	102.466	4.875	102.466	102.466	102.466	4.125	101.430	101.430	101.430	4.875	99.930	99.930	99.930
4.250	102.480	102.480	102.480	4.990	102.633	102.633	102.633	4.990	102.633	102.633	102.633	4.250	100.128	100.128	100.128	4.990	100.097	100.097	100.097
4.375	102.769	102.769	102.769	5.000	102.733	102.733	102.733	5.000	102.733	102.733	102.733	4.375	100.417	100.417	100.417	5.000	100.197	100.197	100.197
4.500	103.067	103.067	103.067	5.125	103.036	103.036	103.036	5.125	103.036	103.036	103.036	4.500	100.715	100.715	100.715	5.125	100.350	100.350	100.350
4.625	103.189	103.189	103.189	5.250	103.053	103.053	103.053	5.250	103.053	103.053	103.053	4.625	100.837	100.837	100.837	5.250	100.217	100.217	100.217
4.750	103.287	103.287	103.287	5.375	104.308	104.308	104.308	5.375	104.308	104.308	104.308	4.750	100.751	100.751	100.751	5.375	101.322	101.322	101.322
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	100.400	100.400	100.400	2.750	100.176	100.176	100.176	3.375	101.741	101.741	101.741	3.375	101.741	101.741	101.741	2.750	101.239	101.239	101.239
3.500	100.706	100.706	100.706	2.875	100.809	100.809	100.809	3.500	102.074	102.074	102.074	3.500	102.074	102.074	102.074	2.875	101.603	101.603	101.603
3.625	100.968	100.968	100.968	2.990	101.160	101.160	101.160	3.625	102.336	102.336	102.336	3.625	102.336	102.336	102.336	2.990	101.735	101.735	101.735
3.750	99.742	99.742	99.742	3.000	101.260	101.260	101.260	3.750	101.945	101.945	101.945	3.750	101.945	101.945	101.945	3.000	101.835	101.835	101.835
3.875	100.100	100.100	100.100	3.125	101.561	101.561	101.561	3.875	102.315	102.315	102.315	3.875	102.315	102.315	102.315	3.125	101.930	101.930	101.930
3.990	100.294	100.294	100.294	3.250	101.825	101.825	101.825	3.990	102.526	102.526	102.526	3.990	102.526	102.526	102.526	3.250	102.113	102.113	102.113
4.000	100.394	100.394	100.394	3.375	102.241	102.241	102.241	4.000	102.626	102.626	102.626	4.000	102.626	102.626	102.626	3.375	102.421	102.421	102.421
4.125	100.555	100.555	100.555	3.500	102.574	102.574	102.574	4.125	102.805	102.805	102.805	4.125	102.805	102.805	102.805	3.500	102.606	102.606	102.606
4.250	99.253	99.253	99.253	3.625	102.836	102.836	102.836	4.250	102.758	102.758	102.758	4.250	102.758	102.758	102.758	3.625	102.140	102.140	102.140
4.375	99.542	99.542	99.542	3.750	102.445	102.445	102.445	4.375	102.957	102.957	102.957	4.375	102.957	102.957	102.957	3.750	102.379	102.379	102.379
4.500	99.590	99.590	99.590	3.875	102.815	102.815	102.815	4.500	102.381	102.381	102.381	4.500	102.381	102.381	102.381	3.875	102.524	102.524	102.524
4.625	99.712	99.712	99.712	3.990	103.026	103.026	103.026	4.625	102.509	102.509	102.509	4.625	102.509	102.509	102.509	3.990	102.744	102.744	102.744
4.750	99.626	99.626	99.626	4.000	103.126	103.126	103.126	4.750	102.878	102.878	102.878	4.750	102.878	102.878	102.878	4.000	102.844	102.844	102.844
4.875	99.930	99.930	99.930	4.125	103.305	103.305	103.305	4.875	103.130	103.130	103.130	4.875	103.130	103.130	103.130	4.125	102.077	102.077	102.077
4.990	100.097	100.097	100.097	4.250	103.258	103.258	103.258	4.990	103.446	103.446	103.446	4.990	103.446	103.446	103.446	4.250	102.291	102.291	102.291
5.000	100.197	100.197	100.197	4.375	103.457	103.457	103.457	5.000	103.546	103.546	103.546	5.000	103.546	103.546	103.546	4.375	102.530	102.530	102.530
5.125	100.350	100.350	100.350	4.500	103.631	103.631	103.631	5.125	103.819	103.819	103.819	5.125	103.819	103.819	103.819	4.500	102.693	102.693	102.693
5.250	100.217	100.217	100.217	4.625	103.759	103.759	103.759	5.250	103.480	103.480	103.480	5.250	103.480	103.480	103.480	4.625	102.891	102.891	102.891
5.375	101.322	101.322	101.322	4.750	104.128	104.128	104.128	5.375	104.725	104.725	104.725	5.375	104.725	104.725	104.725	4.750	102.990	102.990	102.990
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	103.239	103.239	103.239	2.750	103.489	103.489	103.489	2.750	100.276	100.276	100.276	2.750	102.276	102.276	102.276	2.750	102.526	102.526	102.526
2.875	101.603	101.603	101.603	2.875	101.603	101.603	101.603	2.875	100.640	100.640	100.640	2.875	100.640	100.640	100.640	2.875	100.640	100.640	100.640
2.990	101.735	101.735	101.735	2.990	101.735	101.735	101.735	2.990	100.772	100.772	100.772	2.990	100.772	100.772	100.772	2.990	100.772	100.772	100.772
3.000	101.835	101.835	101.835	3.000	101.835	101.835	101.835	3.000	100.872	100.872	100.872	3.000	100.872	100.872	100.872	3.000	100.872	100.872	100.872
3.125	101.930	101.930	101.930	3.125	101.930	101.930	101.930	3.125	100.155	100.155	100.155	3.125	100.155	100.155	100.155	3.125	100.155	100.155	100.155
3.250	102.113	102.113	102.113	3.250	102.113	102.113	102.113	3.250	100.338	100.338	100.338	3.250	100.338	100.338	100.338	3.250	100.338	100.338	100.338
3.375	102.421	102.421	102.421	3.375	102.421	102.421	102.421	3.375	100.646	100.646	100.646	3.375	100.646	100.646	100.646	3.375	100.646	100.646	100.646
3.500	102.606	102.606	102.606	3.500	102.606	102.606	102.606	3.500	100.831	100.831	100.831	3.500	100.831	100.831	100.831	3.500	100.831	100.831	100.831
3.625	102.140	102.140	102.140	3.625	102.140	102.140	102.140	3.625	99.177	99.177	99.177	3.625	99.177	99.177	99.177	3.625	99.177	99.177	99.177
3.750	102.379	102.379	102.379	3.750	102.379	102.379	102.379	3.750	99.416	99.416	99.416	3.750	99.416	99.416	99.416	3.750	99.416	99.416	99.416
3.875	102.524	102.524	102.524	3.875	102.524	102.524	102.524	3.875	99.561	99.561	99.561	3.87							



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.:

8/26/2020

45 Day Lock Exp.:

9/10/2020

60 Day Lock Exp.:

9/25/2020

W. Rate Sheet Dated: 7/27/2020

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	99.970	99.970	99.970	2.750	100.083	100.083	100.083	2.750	101.243	101.243	101.243	2.750	99.383	99.383	99.383	2.750	99.980	99.980	99.980
2.875	100.558	100.558	100.558	2.875	100.734	100.734	100.734	2.875	101.611	101.611	101.611	2.875	99.971	99.971	99.971	2.875	100.348	100.348	100.348
2.990	100.892	100.892	100.892	2.990	101.098	101.098	101.098	2.990	101.750	101.750	101.750	2.990	100.305	100.305	100.305	2.990	100.487	100.487	100.487
3.000	100.992	100.992	100.992	3.000	101.198	101.198	101.198	3.000	101.850	101.850	101.850	3.000	100.405	100.405	100.405	3.000	100.587	100.587	100.587
3.125	101.332	101.332	101.332	3.125	101.506	101.506	101.506	3.125	101.975	101.975	101.975	3.125	100.745	100.745	100.745	3.125	99.900	99.900	99.900
3.250	101.656	101.656	101.656	3.250	101.783	101.783	101.783	3.250	102.161	102.161	102.161	3.250	100.484	100.484	100.484	3.250	100.086	100.086	100.086
3.375	102.104	102.104	102.104	3.375	102.210	102.210	102.210	3.375	102.474	102.474	102.474	3.375	100.932	100.932	100.932	3.375	100.399	100.399	100.399
3.500	102.422	102.422	102.422	3.500	102.553	102.553	102.553	3.500	102.663	102.663	102.663	3.500	101.250	101.250	101.250	3.500	100.588	100.588	100.588
3.625	102.692	102.692	102.692	3.625	102.820	102.820	102.820	3.625	102.050	102.050	102.050	3.625	101.520	101.520	101.520	3.625	98.789	98.789	98.789
3.750	102.328	102.328	102.328	3.750	102.502	102.502	102.502	3.750	102.293	102.293	102.293	3.750	100.382	100.382	100.382	3.750	99.032	99.032	99.032
3.875	102.696	102.696	102.696	3.875	102.881	102.881	102.881	3.875	102.441	102.441	102.441	3.875	100.750	100.750	100.750	3.875	99.180	99.180	99.180
3.990	102.895	102.895	102.895	3.990	103.101	103.101	103.101	3.990	102.670	102.670	102.670	3.990	100.949	100.949	100.949	3.990	99.409	99.409	99.409
4.000	102.995	102.995	102.995	4.000	103.201	103.201	103.201	4.000	102.770	102.770	102.770	4.000	101.049	101.049	101.049	4.000	99.509	99.509	99.509
4.125	103.158	103.158	103.158	4.125	103.385	103.385	103.385	4.125	102.033	102.033	102.033	4.125	101.212	101.212	101.212	4.125	98.398	98.398	98.398
4.250	102.539	102.539	102.539	4.250	103.326	103.326	103.326	4.250	102.253	102.253	102.253	4.250	100.087	100.087	100.087	4.250	98.618	98.618	98.618
4.375	102.833	102.833	102.833	4.375	103.530	103.530	103.530	4.375	102.497	102.497	102.497	4.375	100.381	100.381	100.381	4.375	98.862	98.862	98.862
4.500	103.138	103.138	103.138	4.500	103.706	103.706	103.706	4.500	102.663	102.663	102.663	4.500	100.686	100.686	100.686	4.500	99.028	99.028	99.028
4.625	103.258	103.258	103.258	4.625	103.837	103.837	103.837	4.625	102.848	102.848	102.848	4.625	100.806	100.806	100.806	4.625	98.616	98.616	98.616
4.750	103.353	103.353	103.353	4.750	104.201	104.201	104.201	4.750	102.949	102.949	102.949	4.750	100.456	100.456	100.456	4.750	99.916	99.916	99.916

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, Super Conforming "1.500", LPMI			

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
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.:

8/26/2020

45 Day Lock Exp.:

9/10/2020

60 Day Lock Exp.:

9/25/2020

W. Rate Sheet Dated: 7/27/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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