

W. Rate Sheet Dated: 7/30/2020

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	100.432	100.432	100.432	2.750	100.301	100.301	100.301	2.250	98.313	98.313	98.313	3.125	95.774	95.774	95.774
2.875	100.437	100.437	100.437	2.875	100.305	100.305	100.305	2.500	98.322	98.322	98.322	3.250	97.276	97.276	97.276
3.000	100.441	100.441	100.441	3.000	100.308	100.308	100.308	2.625	98.326	98.326	98.326	3.375	97.278	97.278	97.278
3.125	100.444	100.444	100.444	3.125	100.312	100.312	100.312	2.750	98.953	98.953	98.953	3.500	97.273	97.273	97.273
3.250	100.834	100.834	100.834	3.250	100.503	100.503	100.503	2.875	98.957	98.957	98.957	3.625	97.274	97.274	97.274
3.375	100.738	100.738	100.738	3.375	100.507	100.507	100.507	3.000	98.960	98.960	98.960	Margin = 2.250		Index = 0.150	
3.500	100.742	100.742	100.742	3.500	100.510	100.510	100.510	3.125	98.964	98.964	98.964	30 Year OTC			
3.625	100.746	100.746	100.746	3.625	100.525	100.525	100.525	3.250	100.789	100.789	100.789	Rate	30 Day	45 Day	60 Day
3.750	101.671	101.671	101.671	3.750	101.203	101.203	101.203	3.375	100.792	100.792	100.792	4.000	101.223	101.223	101.223
3.875	101.594	101.594	101.594	3.875	101.237	101.237	101.237	3.500	100.795	100.795	100.795	4.125	101.263	101.263	101.263
4.000	101.598	101.598	101.598	4.000	101.239	101.239	101.239	3.625	100.844	100.844	100.844	4.375	102.166	102.166	102.166
4.125	101.638	101.638	101.638	4.125	101.229	101.229	101.229	3.750	101.366	101.366	101.366	4.500	102.169	102.169	102.169
4.250	102.651	102.651	102.651	4.250	102.142	102.142	102.142	3.875	101.435	101.435	101.435	4.625	102.171	102.171	102.171
4.375	102.541	102.541	102.541	4.375	102.145	102.145	102.145	4.000	101.437	101.437	101.437	4.875	102.855	102.855	102.855
4.500	102.544	102.544	102.544	4.500	102.147	102.147	102.147	4.125	101.426	101.426	101.426	5.000	102.858	102.858	102.858
4.625	102.546	102.546	102.546	4.625	102.136	102.136	102.136	4.250	102.090	102.090	102.090	5.125	102.860	102.860	102.860
4.750	103.341	103.341	103.341	4.750	102.831	102.831	102.831	4.375	102.093	102.093	102.093	5.500	104.156	104.156	104.156
4.875	103.230	103.230	103.230	4.875	102.834	102.834	102.834	4.500	102.095	102.095	102.095	5.625	104.159	104.159	104.159
6.250	103.945	103.945	103.945	6.250	103.535	103.535	103.535	4.625	102.084	102.084	102.084	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	103.047	103.047	103.047	2.750	102.947	102.947	102.947	2.250	100.539	100.539	100.539
2.875	103.052	103.052	103.052	2.875	102.951	102.951	102.951	2.375	100.544	100.544	100.544
3.000	103.051	103.051	103.051	3.000	102.951	102.951	102.951	2.500	100.543	100.543	100.543
3.125	103.050	103.050	103.050	3.125	102.951	102.951	102.951	2.625	100.543	100.543	100.543
3.250	103.237	103.237	103.237	3.250	103.138	103.138	103.138	2.750	101.166	101.166	101.166
3.375	103.254	103.254	103.254	3.375	103.153	103.153	103.153	2.875	101.183	101.183	101.183
3.500	103.254	103.254	103.254	3.500	103.153	103.153	103.153	3.000	101.183	101.183	101.183
3.625	103.253	103.253	103.253	3.625	103.165	103.165	103.165	3.125	101.183	101.183	101.183
3.750	103.175	103.175	103.175	3.750	103.077	103.077	103.077	3.250	103.005	103.005	103.005
3.875	103.211	103.211	103.211	3.875	103.122	103.122	103.122	3.375	103.019	103.019	103.019
4.000	103.191	103.191	103.191	4.000	103.090	103.090	103.090	3.500	103.019	103.019	103.019
4.125	103.228	103.228	103.228	4.125	103.077	103.077	103.077	3.625	103.065	103.065	103.065
4.250	104.101	104.101	104.101	4.250	104.001	104.001	104.001	3.750	103.537	103.537	103.537

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	98.473	98.473	98.473	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.513	98.513	98.513				
3.875	100.431	100.431	100.431	6.250	103.750	103.500	103.250	4.125	99.416	99.416	99.416				
4.000	100.427	100.427	100.427					4.500	99.419	99.419	99.419				
4.125	100.387	100.387	100.387					4.625	99.421	99.421	99.421				
4.250	101.317	101.317	101.317					4.875	100.105	100.105	100.105				
4.375	101.328	101.328	101.328					5.000	100.108	100.108	100.108				
4.500	101.325	101.325	101.325					5.125	100.110	100.110	100.110				
4.625	101.323	101.323	101.323					5.500	101.406	101.406	101.406				
4.750	102.034	102.034	102.034					5.625	101.409	101.409	101.409	30 yr DPA "3.5% DPA ; Lender Paid Only"			
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
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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@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/31/2020

45 Day Lock Exp.:

9/14/2020

60 Day Lock Exp.:

9/28/2020

W. Rate Sheet Dated: 7/30/2020

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	99.032	99.032	99.032	2.750	99.331	99.331	99.331	2.375	95.098	95.098	95.098	3.125	95.384	95.384	95.384
2.875	99.037	99.037	99.037	2.875	99.335	99.335	99.335	2.500	95.102	95.102	95.102	3.250	96.823	96.823	96.823
3.000	99.041	99.041	99.041	3.000	99.338	99.338	99.338	2.625	95.106	95.106	95.106	3.375	96.825	96.825	96.825
3.125	99.044	99.044	99.044	3.125	99.342	99.342	99.342	2.750	97.983	97.983	97.983	3.500	96.820	96.820	96.820
3.250	99.372	99.372	99.372	3.250	99.471	99.471	99.471	2.875	97.987	97.987	97.987	3.625	96.822	96.822	96.822
3.375	99.276	99.276	99.276	3.375	99.474	99.474	99.474	3.000	97.990	97.990	97.990	Margin = 2.250		Index = 0.150	
3.500	99.280	99.280	99.280	3.500	99.478	99.478	99.478	3.125	97.994	97.994	97.994	30 Year OTC			
3.625	99.283	99.283	99.283	3.625	99.493	99.493	99.493	3.250	99.756	99.756	99.756	Rate	30 Day	45 Day	60 Day
3.750	100.271	100.271	100.271	3.750	100.233	100.233	100.233	3.375	99.759	99.759	99.759	4.000	99.823	99.823	99.823
3.875	100.194	100.194	100.194	3.875	100.267	100.267	100.267	3.500	99.762	99.762	99.762	4.125	99.863	99.863	99.863
4.000	100.198	100.198	100.198	4.000	100.269	100.269	100.269	3.625	99.812	99.812	99.812	4.375	100.328	100.328	100.328
4.125	100.238	100.238	100.238	4.125	100.259	100.259	100.259	3.750	100.396	100.396	100.396	4.500	100.331	100.331	100.331
4.250	100.814	100.814	100.814	4.250	100.735	100.735	100.735	3.875	100.465	100.465	100.465	4.625	100.333	100.333	100.333
4.375	100.703	100.703	100.703	4.375	100.737	100.737	100.737	4.000	100.467	100.467	100.467	4.875	100.142	100.142	100.142
4.500	100.706	100.706	100.706	4.500	100.740	100.740	100.740	4.125	100.456	100.456	100.456	5.000	100.145	100.145	100.145
4.625	100.708	100.708	100.708	4.625	100.729	100.729	100.729	4.250	100.683	100.683	100.683	5.125	100.148	100.148	100.148
4.750	100.628	100.628	100.628	4.750	100.549	100.549	100.549	4.375	100.685	100.685	100.685	5.500	100.256	100.256	100.256
4.875	100.517	100.517	100.517	4.875	100.551	100.551	100.551	4.500	100.687	100.687	100.687	5.625	100.259	100.259	100.259
6.250	100.295	100.295	100.295	6.250	100.315	100.315	100.315	4.625	100.677	100.677	100.677	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	101.297	101.297	101.297	2.750	101.197	101.197	101.197	2.250	98.039	98.039	98.039
2.875	101.302	101.302	101.302	2.875	101.201	101.201	101.201	2.375	98.044	98.044	98.044
3.000	101.301	101.301	101.301	3.000	101.201	101.201	101.201	2.500	98.043	98.043	98.043
3.125	101.300	101.300	101.300	3.125	101.201	101.201	101.201	2.625	98.043	98.043	98.043
3.250	101.424	101.424	101.424	3.250	101.326	101.326	101.326	2.750	98.385	98.385	98.385
3.375	101.442	101.442	101.442	3.375	101.341	101.341	101.341	2.875	98.402	98.402	98.402
3.500	101.442	101.442	101.442	3.500	101.341	101.341	101.341	3.000	98.402	98.402	98.402
3.625	101.441	101.441	101.441	3.625	101.352	101.352	101.352	3.125	98.402	98.402	98.402
3.750	101.425	101.425	101.425	3.750	101.327	101.327	101.327	3.250	99.880	99.880	99.880
3.875	101.461	101.461	101.461	3.875	101.372	101.372	101.372	3.375	99.894	99.894	99.894
4.000	101.441	101.441	101.441	4.000	101.340	101.340	101.340	3.500	99.894	99.894	99.894
4.125	101.478	101.478	101.478	4.125	101.327	101.327	101.327	3.625	99.940	99.940	99.940
4.250	101.913	101.913	101.913	4.250	101.814	101.814	101.814	3.750	100.412	100.412	100.412

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 ≤ 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	4.000	97.073	97.073	97.073	4.750	N/A	N/A	N/A
3.875	98.681	98.681	98.681	6.250	99.750	99.500	99.250	4.125	97.113	97.113	97.113				
4.000	98.677	98.677	98.677					4.375	97.578	97.578	97.578				
4.125	98.637	98.637	98.637					4.500	97.581	97.581	97.581				
4.250	99.130	99.130	99.130					4.625	97.583	97.583	97.583				
4.375	99.141	99.141	99.141					4.875	97.392	97.392	97.392				
4.500	99.138	99.138	99.138					5.000	97.395	97.395	97.395				
4.625	99.135	99.135	99.135					5.125	97.398	97.398	97.398				
4.750	98.972	98.972	98.972					5.500	97.506	97.506	97.506	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	97.509	97.509	97.509	Rate	30 Day	45 Day	60 Day
								6.250	96.861	96.861	96.861	6.250	N/A	N/A	N/A

Lock Desk Policy	
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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.:

8/31/2020

45 Day Lock Exp.:

9/14/2020

60 Day Lock Exp.:

9/28/2020

W. Rate Sheet Dated: 7/30/2020

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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.: 8/31/2020
45 Day Lock Exp.: 9/14/2020
60 Day Lock Exp.: 9/28/2020

W. Rate Sheet Dated: 7/30/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																															
30/25 Year						30/25 Year 105-125						30/25 Year >125						30/25 Year SC						30/25 Year SC 105-125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.492	100.492	100.492	3.375	101.608	101.608	101.608	3.375	101.608	101.608	101.608	2.750	100.196	100.196	100.196	3.375	100.751	100.751	100.751	2.750	100.196	100.196	100.196	3.375	100.751	100.751	100.751	2.750	100.196	100.196	100.196
2.875	101.068	101.068	101.068	3.500	101.918	101.918	101.918	3.500	101.918	101.918	101.918	2.875	100.772	100.772	100.772	3.500	101.061	101.061	101.061	2.875	100.772	100.772	100.772	3.500	101.061	101.061	101.061	2.875	100.772	100.772	100.772
2.990	101.393	101.393	101.393	3.625	102.180	102.180	102.180	3.625	102.180	102.180	102.180	2.990	101.097	101.097	101.097	3.625	101.323	101.323	101.323	2.990	101.097	101.097	101.097	3.625	101.323	101.323	101.323	2.990	101.097	101.097	101.097
3.000	101.493	101.493	101.493	3.750	101.764	101.764	101.764	3.750	101.764	101.764	101.764	3.000	101.197	101.197	101.197	3.750	101.101	101.101	101.101	3.000	101.197	101.197	101.197	3.750	101.101	101.101	101.101	3.000	101.197	101.197	101.197
3.125	101.821	101.821	101.821	3.875	102.123	102.123	102.123	3.875	102.123	102.123	102.123	3.125	101.525	101.525	101.525	3.875	101.460	101.460	101.460	3.125	101.525	101.525	101.525	3.875	101.460	101.460	101.460	3.125	101.525	101.525	101.525
3.250	102.045	102.045	102.045	3.990	102.317	102.317	102.317	3.990	102.317	102.317	102.317	3.250	101.188	101.188	101.188	3.990	100.654	100.654	100.654	3.250	101.188	101.188	101.188	3.990	100.654	100.654	100.654	3.250	101.188	101.188	101.188
3.375	102.483	102.483	102.483	4.000	102.417	102.417	102.417	4.000	102.417	102.417	102.417	3.375	101.626	101.626	101.626	4.000	100.754	100.754	100.754	3.375	101.626	101.626	101.626	4.000	100.754	100.754	100.754	3.375	101.626	101.626	101.626
3.500	102.793	102.793	102.793	4.125	102.576	102.576	102.576	4.125	102.576	102.576	102.576	3.500	101.936	101.936	101.936	4.125	100.913	100.913	100.913	3.500	101.936	101.936	101.936	4.125	100.913	100.913	100.913	3.500	101.936	101.936	101.936
3.625	103.055	103.055	103.055	4.250	101.791	101.791	101.791	4.250	101.791	101.791	101.791	3.625	102.198	102.198	102.198	4.250	99.439	99.439	99.439	3.625	102.198	102.198	102.198	4.250	99.439	99.439	99.439	3.625	102.198	102.198	102.198
3.750	102.639	102.639	102.639	4.375	102.083	102.083	102.083	4.375	102.083	102.083	102.083	3.750	100.976	100.976	100.976	4.375	99.731	99.731	99.731	3.750	100.976	100.976	100.976	4.375	99.731	99.731	99.731	3.750	100.976	100.976	100.976
3.875	102.998	102.998	102.998	4.500	102.133	102.133	102.133	4.500	102.133	102.133	102.133	3.875	101.335	101.335	101.335	4.500	99.781	99.781	99.781	3.875	101.335	101.335	101.335	4.500	99.781	99.781	99.781	3.875	101.335	101.335	101.335
3.990	103.192	103.192	103.192	4.625	102.254	102.254	102.254	4.625	102.254	102.254	102.254	3.990	101.529	101.529	101.529	4.625	99.902	99.902	99.902	3.990	101.529	101.529	101.529	4.625	99.902	99.902	99.902	3.990	101.529	101.529	101.529
4.000	103.292	103.292	103.292	4.750	102.216	102.216	102.216	4.750	102.216	102.216	102.216	4.000	101.629	101.629	101.629	4.750	99.680	99.680	99.680	4.000	101.629	101.629	101.629	4.750	99.680	99.680	99.680	4.000	101.629	101.629	101.629
4.125	103.451	103.451	103.451	4.875	102.522	102.522	102.522	4.875	102.522	102.522	102.522	4.125	101.788	101.788	101.788	4.875	99.986	99.986	99.986	4.125	101.788	101.788	101.788	4.875	99.986	99.986	99.986	4.125	101.788	101.788	101.788
4.250	102.666	102.666	102.666	4.990	102.690	102.690	102.690	4.990	102.690	102.690	102.690	4.250	100.314	100.314	100.314	4.990	100.154	100.154	100.154	4.250	100.314	100.314	100.314	4.990	100.154	100.154	100.154	4.250	100.314	100.314	100.314
4.375	102.958	102.958	102.958	5.000	102.790	102.790	102.790	5.000	102.790	102.790	102.790	4.375	100.606	100.606	100.606	5.000	100.254	100.254	100.254	4.375	100.606	100.606	100.606	5.000	100.254	100.254	100.254	4.375	100.606	100.606	100.606
4.500	103.258	103.258	103.258	5.125	103.090	103.090	103.090	5.125	103.090	103.090	103.090	4.500	100.906	100.906	100.906	5.125	100.404	100.404	100.404	4.500	100.906	100.906	100.906	5.125	100.404	100.404	100.404	4.500	100.906	100.906	100.906
4.625	103.379	103.379	103.379	5.250	103.078	103.078	103.078	5.250	103.078	103.078	103.078	4.625	101.027	101.027	101.027	5.250	100.242	100.242	100.242	4.625	101.027	101.027	101.027	5.250	100.242	100.242	100.242	4.625	101.027	101.027	101.027
4.750	103.341	103.341	103.341	5.375	104.336	104.336	104.336	5.375	104.336	104.336	104.336	4.750	100.805	100.805	100.805	5.375	101.350	101.350	101.350	4.750	100.805	100.805	100.805	5.375	101.350	101.350	101.350	4.750	100.805	100.805	100.805
30/25 Year SC >125						20 Year						20 Year 105-125						20 Year >125						15 Year							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	100.751	100.751	100.751	2.750	100.590	100.590	100.590	3.375	102.032	102.032	102.032	3.375	102.032	102.032	102.032	2.750	101.452	101.452	101.452	3.375	102.032	102.032	102.032	2.750	101.452	101.452	101.452	3.375	102.032	102.032	102.032
3.500	101.061	101.061	101.061	2.875	101.215	101.215	101.215	3.500	102.349	102.349	102.349	3.500	102.349	102.349	102.349	2.875	101.806	101.806	101.806	3.500	102.349	102.349	102.349	2.875	101.806	101.806	101.806	3.500	102.349	102.349	102.349
3.625	101.323	101.323	101.323	2.990	101.554	101.554	101.554	3.625	102.598	102.598	102.598	3.625	102.598	102.598	102.598	2.990	101.934	101.934	101.934	3.625	102.598	102.598	102.598	2.990	101.934	101.934	101.934	3.625	102.598	102.598	102.598
3.750	101.101	101.101	101.101	3.000	101.654	101.654	101.654	3.750	102.598	102.598	102.598	3.750	102.598	102.598	102.598	3.000	102.034	102.034	102.034	3.750	102.598	102.598	102.598	3.000	102.034	102.034	102.034	3.750	102.598	102.598	102.598
3.875	100.460	100.460	100.460	3.125	101.939	101.939	101.939	3.875	102.604	102.604	102.604	3.875	102.604	102.604	102.604	3.125	102.008	102.008	102.008	3.875	102.604	102.604	102.604	3.125	102.008	102.008	102.008	3.875	102.604	102.604	102.604
3.990	100.654	100.654	100.654	3.250	102.132	102.132	102.132	3.990	102.803	102.803	102.803	3.990	102.803	102.803	102.803	3.250	102.182	102.182	102.182	3.990	102.803	102.803	102.803	3.250	102.182	102.182	102.182	3.990	102.803	102.803	102.803
4.000	100.754	100.754	100.754	3.375	102.532	102.532	102.532	4.000	102.903	102.903	102.903	4.000	102.903	102.903	102.903	3.375	102.479	102.479	102.479	4.000	102.903	102.903	102.903	3.375	102.479	102.479	102.479	4.000	102.903	102.903	102.903
4.125	100.913	100.913	100.913	3.500	102.849	102.849	102.849	4.125	103.070	103.070	103.070	4.125	103.070	103.070	103.070	3.500	102.650	102.650	102.650	4.125	103.070	103.070	103.070	3.500	102.650	102.650	102.650	4.125	103.070	103.070	103.070
4.250	99.439	99.439	99.439	3.625	103.098	103.098	103.098	4.250	102.950	102.950	102.950	4.250	102.950	102.950	102.950	3.625	102.197	102.197	102.197	4.250	102.950	102.950	102.950	3.625	102.197	102.197	102.197	4.250	102.950	102.950	102.950
4.375	99.731	99.731	99.731	3.750	102.750	102.750	102.750	4.375	103.140	103.140	103.140	4.375	103.140	103.140	103.140	3.750	102.425	102.425	102.425	4.375	103.140	103.140	103.140	3.750	102.425	102.425	102.425	4.375	103.140	103.140	103.140
4.500	99.781	99.781	99.781	3.875	103.104	103.104	103.104	4.500	102.555	102.555	102.555	4.500	102.555	102.555	102.555	3.875	102.563	102.563	102.563	4.500	102.555	102.555	102.555	3.875	102.563	102.563	102.563	4.500	102.555	102.555	102.555
4.625	99.902	99.902	99.902	3.990	103.303	103.303	103.303	4.625	102.681	102.681																					



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.:

8/31/2020

45 Day Lock Exp.:

9/14/2020

60 Day Lock Exp.:

9/28/2020

W. Rate Sheet Dated: 7/30/2020

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	100.326	100.326	100.326	2.750	100.433	100.433	100.433	2.750	101.355	101.355	101.355	2.750	99.680	99.680	99.680	2.750	100.092	100.092	100.092
2.875	100.884	100.884	100.884	2.875	101.039	101.039	101.039	2.875	101.705	101.705	101.705	2.875	100.238	100.238	100.238	2.875	100.442	100.442	100.442
2.990	101.190	101.190	101.190	2.990	101.363	101.363	101.363	2.990	101.825	101.825	101.825	2.990	100.544	100.544	100.544	2.990	100.562	100.562	100.562
3.000	101.290	101.290	101.290	3.000	101.463	101.463	101.463	3.000	101.925	101.925	101.925	3.000	100.644	100.644	100.644	3.000	100.662	100.662	100.662
3.125	101.602	101.602	101.602	3.125	101.741	101.741	101.741	3.125	101.969	101.969	101.969	3.125	100.956	100.956	100.956	3.125	99.894	99.894	99.894
3.250	101.943	101.943	101.943	3.250	102.039	102.039	102.039	3.250	102.141	102.141	102.141	3.250	100.736	100.736	100.736	3.250	100.066	100.066	100.066
3.375	102.364	102.364	102.364	3.375	102.425	102.425	102.425	3.375	102.432	102.432	102.432	3.375	101.157	101.157	101.157	3.375	100.357	100.357	100.357
3.500	102.662	102.662	102.662	3.500	102.736	102.736	102.736	3.500	102.600	102.600	102.600	3.500	101.455	101.455	101.455	3.500	100.525	100.525	100.525
3.625	102.914	102.914	102.914	3.625	102.981	102.981	102.981	3.625	102.177	102.177	102.177	3.625	101.707	101.707	101.707	3.625	98.914	98.914	98.914
3.750	102.546	102.546	102.546	3.750	102.659	102.659	102.659	3.750	102.402	102.402	102.402	3.750	100.533	100.533	100.533	3.750	99.139	99.139	99.139
3.875	102.895	102.895	102.895	3.875	103.006	103.006	103.006	3.875	102.538	102.538	102.538	3.875	100.882	100.882	100.882	3.875	99.275	99.275	99.275
3.990	103.083	103.083	103.083	3.990	103.195	103.195	103.195	3.990	102.736	102.736	102.736	3.990	101.070	101.070	101.070	3.990	99.473	99.473	99.473
4.000	103.183	103.183	103.183	4.000	103.295	103.295	103.295	4.000	102.836	102.836	102.836	4.000	101.170	101.170	101.170	4.000	99.573	99.573	99.573
4.125	103.341	103.341	103.341	4.125	103.460	103.460	103.460	4.125	102.111	102.111	102.111	4.125	101.328	101.328	101.328	4.125	98.470	98.470	98.470
4.250	102.640	102.640	102.640	4.250	103.420	103.420	103.420	4.250	102.305	102.305	102.305	4.250	99.938	99.938	99.938	4.250	98.664	98.664	98.664
4.375	102.926	102.926	102.926	4.375	103.607	103.607	103.607	4.375	102.516	102.516	102.516	4.375	100.224	100.224	100.224	4.375	98.875	98.875	98.875
4.500	103.222	103.222	103.222	4.500	103.768	103.768	103.768	4.500	102.655	102.655	102.655	4.500	100.520	100.520	100.520	4.500	99.014	99.014	99.014
4.625	103.342	103.342	103.342	4.625	103.892	103.892	103.892	4.625	102.819	102.819	102.819	4.625	100.640	100.640	100.640	4.625	98.587	98.587	98.587
4.750	103.278	103.278	103.278	4.750	104.122	104.122	104.122	4.750	102.912	102.912	102.912	4.750	100.392	100.392	100.392	4.750	99.811	99.811	99.811

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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
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.:

8/31/2020

45 Day Lock Exp.:

9/14/2020

60 Day Lock Exp.:

9/28/2020

W. Rate Sheet Dated: 7/30/2020

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)