

W. Rate Sheet Dated: 8/3/2020

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	100.365	100.365	100.365	2.500	99.964	99.964	99.964	2.250	98.509	98.509	98.509	3.125	95.776	95.776	95.776
2.625	100.370	100.370	100.370	2.625	99.968	99.968	99.968	2.500	98.517	98.517	98.517	3.250	97.278	97.278	97.278
2.750	101.323	101.323	101.323	2.750	100.423	100.423	100.423	2.625	98.521	98.521	98.521	3.375	97.273	97.273	97.273
2.875	101.327	101.327	101.327	2.875	100.427	100.427	100.427	2.750	99.129	99.129	99.129	3.500	97.274	97.274	97.274
3.000	101.332	101.332	101.332	3.000	100.431	100.431	100.431	2.875	99.132	99.132	99.132	3.625	97.276	97.276	97.276
3.125	101.335	101.335	101.335	3.125	100.434	100.434	100.434	3.000	99.136	99.136	99.136	Margin = 2.250		Index = 0.150	
3.250	101.759	101.759	101.759	3.250	100.610	100.610	100.610	3.125	99.139	99.139	99.139	30 Year OTC			
3.375	101.763	101.763	101.763	3.375	100.614	100.614	100.614	3.250	100.698	100.698	100.698	Rate	30 Day	45 Day	60 Day
3.500	101.767	101.767	101.767	3.500	100.632	100.632	100.632	3.375	100.702	100.702	100.702	4.000	101.223	101.223	101.223
3.625	101.771	101.771	101.771	3.625	100.635	100.635	100.635	3.500	100.751	100.751	100.751	4.125	101.263	101.263	101.263
3.750	101.671	101.671	101.671	3.750	101.222	101.222	101.222	3.625	100.754	100.754	100.754	4.375	102.150	102.150	102.150
3.875	101.594	101.594	101.594	3.875	101.224	101.224	101.224	3.750	101.214	101.214	101.214	4.500	102.153	102.153	102.153
4.000	101.598	101.598	101.598	4.000	101.213	101.213	101.213	3.875	101.216	101.216	101.216	4.625	102.155	102.155	102.155
4.125	101.638	101.638	101.638	4.125	101.216	101.216	101.216	4.000	101.205	101.205	101.205	4.875	102.912	102.912	102.912
4.250	102.636	102.636	102.636	4.250	102.114	102.114	102.114	4.125	101.207	101.207	101.207	5.000	102.915	102.915	102.915
4.375	102.525	102.525	102.525	4.375	102.116	102.116	102.116	4.250	102.121	102.121	102.121	5.125	102.917	102.917	102.917
4.500	102.528	102.528	102.528	4.500	102.106	102.106	102.106	4.375	102.124	102.124	102.124	5.500	104.156	104.156	104.156
4.625	102.530	102.530	102.530	4.625	102.108	102.108	102.108	4.500	102.113	102.113	102.113	5.625	104.159	104.159	104.159
6.250	104.070	104.070	104.070	6.250	103.339	103.339	103.339	4.625	102.115	102.115	102.115	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
2.500	102.469	102.469	102.469	2.500	102.369	102.369	102.369	2.250	101.234	101.234	101.234
2.625	102.469	102.469	102.469	2.625	102.369	102.369	102.369	2.375	101.239	101.239	101.239
2.750	103.688	103.688	103.688	2.750	103.588	103.588	103.588	2.500	101.238	101.238	101.238
2.875	103.692	103.692	103.692	2.875	103.591	103.591	103.591	2.625	101.238	101.238	101.238
3.000	103.692	103.692	103.692	3.000	103.591	103.591	103.591	2.750	101.843	101.843	101.843
3.125	103.691	103.691	103.691	3.125	103.591	103.591	103.591	2.875	101.859	101.859	101.859
3.250	103.862	103.862	103.862	3.250	103.763	103.763	103.763	3.000	101.859	101.859	101.859
3.375	103.879	103.879	103.879	3.375	103.779	103.779	103.779	3.125	101.859	101.859	101.859
3.500	103.879	103.879	103.879	3.500	103.793	103.793	103.793	3.250	103.415	103.415	103.415
3.625	103.878	103.878	103.878	3.625	103.778	103.778	103.778	3.375	103.429	103.429	103.429
3.750	103.675	103.675	103.675	3.750	103.612	103.612	103.612	3.500	103.475	103.475	103.475
3.875	103.711	103.711	103.711	3.875	103.590	103.590	103.590	3.625	103.429	103.429	103.429
4.000	103.691	103.691	103.691	4.000	103.577	103.577	103.577	3.750	103.885	103.885	103.885

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	99.400	99.400	99.400				
4.000	100.427	100.427	100.427					4.500	99.403	99.403	99.403				
4.125	100.387	100.387	100.387					4.625	99.405	99.405	99.405				
4.250	101.302	101.302	101.302					4.875	100.162	100.162	100.162				
4.375	101.312	101.312	101.312					5.000	100.165	100.165	100.165				
4.500	101.310	101.310	101.310					5.125	100.167	100.167	100.167				
4.625	101.307	101.307	101.307					5.500	101.406	101.406	101.406				
4.750	102.092	102.092	102.092					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	Rate	30 Day	45 Day	60 Day
												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)

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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	96.715	96.715	96.715	2.500	96.744	96.744	96.744	2.375	95.293	95.293	95.293	3.125	95.386	95.386	95.386
2.625	96.720	96.720	96.720	2.625	96.748	96.748	96.748	2.500	95.297	95.297	95.297	3.250	96.825	96.825	96.825
2.750	99.923	99.923	99.923	2.750	99.453	99.453	99.453	2.625	95.301	95.301	95.301	3.375	96.820	96.820	96.820
2.875	99.927	99.927	99.927	2.875	99.457	99.457	99.457	2.750	98.159	98.159	98.159	3.500	96.822	96.822	96.822
3.000	99.932	99.932	99.932	3.000	99.461	99.461	99.461	2.875	98.162	98.162	98.162	3.625	96.823	96.823	96.823
3.125	99.935	99.935	99.935	3.125	99.464	99.464	99.464	3.000	98.166	98.166	98.166	Margin = 2.250		Index = 0.150	
3.250	100.297	100.297	100.297	3.250	99.578	99.578	99.578	3.125	98.169	98.169	98.169	30 Year OTC			
3.375	100.301	100.301	100.301	3.375	99.581	99.581	99.581	3.250	99.666	99.666	99.666	Rate	30 Day	45 Day	60 Day
3.500	100.305	100.305	100.305	3.500	99.599	99.599	99.599	3.375	99.669	99.669	99.669	4.000	99.823	99.823	99.823
3.625	100.308	100.308	100.308	3.625	99.602	99.602	99.602	3.500	99.719	99.719	99.719	4.125	99.863	99.863	99.863
3.750	100.271	100.271	100.271	3.750	100.252	100.252	100.252	3.625	99.722	99.722	99.722	4.375	100.313	100.313	100.313
3.875	100.194	100.194	100.194	3.875	100.254	100.254	100.254	3.750	100.244	100.244	100.244	4.500	100.315	100.315	100.315
4.000	100.198	100.198	100.198	4.000	100.243	100.243	100.243	3.875	100.246	100.246	100.246	4.625	100.318	100.318	100.318
4.125	100.238	100.238	100.238	4.125	100.246	100.246	100.246	4.000	100.235	100.235	100.235	4.875	100.199	100.199	100.199
4.250	100.798	100.798	100.798	4.250	100.706	100.706	100.706	4.125	100.237	100.237	100.237	5.000	100.202	100.202	100.202
4.375	100.688	100.688	100.688	4.375	100.709	100.709	100.709	4.250	100.714	100.714	100.714	5.125	100.205	100.205	100.205
4.500	100.690	100.690	100.690	4.500	100.698	100.698	100.698	4.375	100.716	100.716	100.716	5.500	100.256	100.256	100.256
4.625	100.693	100.693	100.693	4.625	100.701	100.701	100.701	4.500	100.705	100.705	100.705	5.625	100.259	100.259	100.259
6.250	100.420	100.420	100.420	6.250	100.119	100.119	100.119	4.625	100.708	100.708	100.708	6.250	99.736	99.736	99.736

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
2.500	98.469	98.469	98.469	2.500	98.369	98.369	98.369	2.250	98.734	98.734	98.734
2.625	98.469	98.469	98.469	2.625	98.369	98.369	98.369	2.375	98.739	98.739	98.739
2.750	101.938	101.938	101.938	2.750	101.838	101.838	101.838	2.500	98.738	98.738	98.738
2.875	101.942	101.942	101.942	2.875	101.841	101.841	101.841	2.625	98.738	98.738	98.738
3.000	101.942	101.942	101.942	3.000	101.841	101.841	101.841	2.750	99.061	99.061	99.061
3.125	101.941	101.941	101.941	3.125	101.841	101.841	101.841	2.875	99.078	99.078	99.078
3.250	102.049	102.049	102.049	3.250	101.951	101.951	101.951	3.000	99.078	99.078	99.078
3.375	102.067	102.067	102.067	3.375	101.966	101.966	101.966	3.125	99.078	99.078	99.078
3.500	102.067	102.067	102.067	3.500	101.980	101.980	101.980	3.250	100.290	100.290	100.290
3.625	102.066	102.066	102.066	3.625	101.966	101.966	101.966	3.375	100.304	100.304	100.304
3.750	101.925	101.925	101.925	3.750	101.862	101.862	101.862	3.500	100.350	100.350	100.350
3.875	101.961	101.961	101.961	3.875	101.840	101.840	101.840	3.625	100.304	100.304	100.304
4.000	101.941	101.941	101.941	4.000	101.827	101.827	101.827	3.750	100.760	100.760	100.760

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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	97.073	97.073	97.073	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.113	97.113	97.113				
3.875	98.681	98.681	98.681	6.250	99.750	99.500	99.250	4.375	97.563	97.563	97.563				
4.000	98.677	98.677	98.677					4.500	97.565	97.565	97.565				
4.125	98.637	98.637	98.637					4.625	97.568	97.568	97.568				
4.250	99.114	99.114	99.114					4.875	97.449	97.449	97.449				
4.375	99.125	99.125	99.125					5.000	97.452	97.452	97.452				
4.500	99.122	99.122	99.122					5.125	97.455	97.455	97.455				
4.625	99.120	99.120	99.120					5.500	97.506	97.506	97.506		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	99.029	99.029	99.029					5.625	97.509	97.509	97.509	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	96.986	96.986	96.986	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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

9/2/2020

9/17/2020

10/2/2020

W. Rate Sheet Dated: 8/3/2020

Release Time: 10:00 am ET

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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.: 9/2/2020
45 Day Lock Exp.: 9/17/2020
60 Day Lock Exp.: 10/2/2020

W. Rate Sheet Dated: 8/3/2020

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	100.761	100.761	100.761	3.375	101.758	101.758	101.758	3.375	101.758	101.758	101.758	2.750	100.180	100.180	100.180	3.375	100.523	100.523	100.523
2.875	101.314	101.314	101.314	3.500	102.051	102.051	102.051	3.500	102.051	102.051	102.051	2.875	100.733	100.733	100.733	3.500	100.816	100.816	100.816
2.990	101.613	101.613	101.613	3.625	102.301	102.301	102.301	3.625	102.301	102.301	102.301	2.990	101.032	101.032	101.032	3.625	101.066	101.066	101.066
3.000	101.713	101.713	101.713	3.750	101.820	101.820	101.820	3.750	101.820	101.820	101.820	3.000	101.132	101.132	101.132	3.750	99.780	99.780	99.780
3.125	102.023	102.023	102.023	3.875	102.165	102.165	102.165	3.875	102.165	102.165	102.165	3.125	101.442	101.442	101.442	3.875	100.125	100.125	100.125
3.250	102.218	102.218	102.218	3.990	102.348	102.348	102.348	3.990	102.348	102.348	102.348	3.250	100.983	100.983	100.983	3.990	100.308	100.308	100.308
3.375	102.633	102.633	102.633	4.000	102.448	102.448	102.448	4.000	102.448	102.448	102.448	3.375	101.398	101.398	101.398	4.000	100.408	100.408	100.408
3.500	102.926	102.926	102.926	4.125	102.605	102.605	102.605	4.125	102.605	102.605	102.605	3.500	101.691	101.691	101.691	4.125	100.565	100.565	100.565
3.625	103.176	103.176	103.176	4.250	101.823	101.823	101.823	4.250	101.823	101.823	101.823	3.625	101.941	101.941	101.941	4.250	99.471	99.471	99.471
3.750	102.695	102.695	102.695	4.375	102.107	102.107	102.107	4.375	102.107	102.107	102.107	3.750	100.655	100.655	100.655	4.375	99.755	99.755	99.755
3.875	103.040	103.040	103.040	4.500	102.150	102.150	102.150	4.500	102.150	102.150	102.150	3.875	101.000	101.000	101.000	4.500	99.798	99.798	99.798
3.990	103.223	103.223	103.223	4.625	102.269	102.269	102.269	4.625	102.269	102.269	102.269	3.990	101.183	101.183	101.183	4.625	99.917	99.917	99.917
4.000	103.323	103.323	103.323	4.750	102.214	102.214	102.214	4.750	102.214	102.214	102.214	4.000	101.283	101.283	101.283	4.750	99.615	99.615	99.615
4.125	103.480	103.480	103.480	4.875	102.516	102.516	102.516	4.875	102.516	102.516	102.516	4.125	101.440	101.440	101.440	4.875	99.917	99.917	99.917
4.250	102.698	102.698	102.698	4.990	102.680	102.680	102.680	4.990	102.680	102.680	102.680	4.250	100.346	100.346	100.346	4.990	100.081	100.081	100.081
4.375	102.982	102.982	102.982	5.000	102.780	102.780	102.780	5.000	102.780	102.780	102.780	4.375	100.630	100.630	100.630	5.000	100.181	100.181	100.181
4.500	103.275	103.275	103.275	5.125	103.078	103.078	103.078	5.125	103.078	103.078	103.078	4.500	100.923	100.923	100.923	5.125	100.329	100.329	100.329
4.625	103.394	103.394	103.394	5.250	103.116	103.116	103.116	5.250	103.116	103.116	103.116	4.625	101.042	101.042	101.042	5.250	100.217	100.217	100.217
4.750	103.339	103.339	103.339	5.375	104.373	104.373	104.373	5.375	104.373	104.373	104.373	4.750	100.740	100.740	100.740	5.375	101.324	101.324	101.324
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	100.523	100.523	100.523	2.750	100.826	100.826	100.826	3.375	102.228	102.228	102.228	3.375	102.228	102.228	102.228	2.750	101.625	101.625	101.625
3.500	100.816	100.816	100.816	2.875	101.424	101.424	101.424	3.500	102.531	102.531	102.531	3.500	102.531	102.531	102.531	2.875	101.962	101.962	101.962
3.625	101.066	101.066	101.066	2.990	101.739	101.739	101.739	3.625	102.774	102.774	102.774	3.625	102.774	102.774	102.774	2.990	102.102	102.102	102.102
3.750	99.780	99.780	99.780	3.000	101.839	101.839	101.839	3.750	102.312	102.312	102.312	3.750	102.312	102.312	102.312	3.000	102.202	102.202	102.202
3.875	100.125	100.125	100.125	3.125	102.111	102.111	102.111	3.875	102.652	102.652	102.652	3.875	102.652	102.652	102.652	3.125	102.106	102.106	102.106
3.990	100.308	100.308	100.308	3.250	102.347	102.347	102.347	3.990	102.839	102.839	102.839	3.990	102.839	102.839	102.839	3.250	102.276	102.276	102.276
4.000	100.408	100.408	100.408	3.375	102.728	102.728	102.728	4.000	102.939	102.939	102.939	4.000	102.939	102.939	102.939	3.375	102.564	102.564	102.564
4.125	100.565	100.565	100.565	3.500	103.031	103.031	103.031	4.125	103.101	103.101	103.101	4.125	103.101	103.101	103.101	3.500	102.729	102.729	102.729
4.250	99.471	99.471	99.471	3.625	103.274	103.274	103.274	4.250	102.983	102.983	102.983	4.250	102.983	102.983	102.983	3.625	102.039	102.039	102.039
4.375	99.755	99.755	99.755	3.750	102.812	102.812	102.812	4.375	103.167	103.167	103.167	4.375	103.167	103.167	103.167	3.750	102.263	102.263	102.263
4.500	99.798	99.798	99.798	3.875	103.152	103.152	103.152	4.500	102.577	102.577	102.577	4.500	102.577	102.577	102.577	3.875	102.397	102.397	102.397
4.625	99.917	99.917	99.917	3.990	103.339	103.339	103.339	4.625	102.702	102.702	102.702	4.625	102.702	102.702	102.702	3.990	102.588	102.588	102.588
4.750	99.615	99.615	99.615	4.000	103.439	103.439	103.439	4.750	102.931	102.931	102.931	4.750	102.931	102.931	102.931	4.000	102.688	102.688	102.688
4.875	99.917	99.917	99.917	4.125	103.601	103.601	103.601	4.875	103.176	103.176	103.176	4.875	103.176	103.176	103.176	4.125	102.040	102.040	102.040
4.990	100.081	100.081	100.081	4.250	103.483	103.483	103.483	4.990	103.496	103.496	103.496	4.990	103.496	103.496	103.496	4.250	102.228	102.228	102.228
5.000	100.181	100.181	100.181	4.375	103.667	103.667	103.667	5.000	103.596	103.596	103.596	5.000	103.596	103.596	103.596	4.375	102.436	102.436	102.436
5.125	100.329	100.329	100.329	4.500	103.827	103.827	103.827	5.125	103.877	103.877	103.877	5.125	103.877	103.877	103.877	4.500	102.572	102.572	102.572
5.250	100.217	100.217	100.217	4.625	103.952	103.952	103.952	5.250	103.545	103.545	103.545	5.250	103.545	103.545	103.545	4.625	102.730	102.730	102.730
5.375	101.324	101.324	101.324	4.750	104.181	104.181	104.181	5.375	104.792	104.792	104.792	5.375	104.792	104.792	104.792	4.750	102.823	102.823	102.823
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	103.625	103.625	103.625	2.750	103.875	103.875	103.875	2.750	100.662	100.662	100.662	2.750	102.662	102.662	102.662	2.750	102.912	102.912	102.912
2.875	101.962	101.962	101.962	2.875	101.962	101.962	101.962	2.875	100.999	100.999	100.999	2.875	100.999	100.999	100.999	2.875	100.999	100.999	100.999
2.990	102.102	102.102	102.102	2.990	102.102	102.102	102.102	2.990	101.139	101.139	101.139	2.990	101.139	101.139	101.139	2.990	101.139	101.139	101.139
3.000	102.202	102.202	102.202	3.000	102.202	102.202	102.202	3.000	101.239	101.239	101.239	3.000	101.239	101.239	101.239	3.000	101.239	101.239	101.239
3.125	102.106	102.106	102.106	3.125	102.106	102.106	102.106	3.125	100.331	100.331	100.331	3.125	100.331	100.331	100.331	3.125	100.331	100.331	100.331
3.250	102.276	102.276	102.276	3.250	102.276	102.276	102.276	3.250	100.501	100.501	100.501	3.250	100.501	100.501	100.501	3.250	100.501	100.501	100.501
3.375	102.564	102.564	102.564	3.375	102.564	102.564	102.564	3.375	100.789	100.789	100.789	3.375	100.789	100.789	100.789	3.375	100.789	100.789	100.789
3.500	102.729	102.729	102.729	3.500	102.729	102.729	102.729	3.500	100.954	100.954	100.954	3.500	100.954	100.954	100.954	3.500	100.954	100.954	100.954
3.625	102.039	102.039	102.039	3.625	102.039	102.039	102.039	3.625	99.076	99.076	99.076	3.625	99.076	99.076	99.076	3.625	99.076	99.076	99.076
3.750	102.263	102.263	102.263	3.750	102.263	102.263	102.263	3.750	99.300	99.30									



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.:

9/2/2020

45 Day Lock Exp.:

9/17/2020

60 Day Lock Exp.:

10/2/2020

W. Rate Sheet Dated: 8/3/2020

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	100.493	100.493	100.493	2.750	100.592	100.592	100.592	2.750	101.456	101.456	101.456	2.750	99.847	99.847	99.847	2.750	100.193	100.193	100.193
2.875	101.071	101.071	101.071	2.875	101.217	101.217	101.217	2.875	101.805	101.805	101.805	2.875	100.425	100.425	100.425	2.875	100.542	100.542	100.542
2.990	101.395	101.395	101.395	2.990	101.557	101.557	101.557	2.990	101.953	101.953	101.953	2.990	100.749	100.749	100.749	2.990	100.690	100.690	100.690
3.000	101.495	101.495	101.495	3.000	101.657	101.657	101.657	3.000	102.053	102.053	102.053	3.000	100.849	100.849	100.849	3.000	100.790	100.790	100.790
3.125	101.824	101.824	101.824	3.125	101.943	101.943	101.943	3.125	102.055	102.055	102.055	3.125	101.178	101.178	101.178	3.125	99.980	99.980	99.980
3.250	102.045	102.045	102.045	3.250	102.180	102.180	102.180	3.250	102.230	102.230	102.230	3.250	100.838	100.838	100.838	3.250	100.155	100.155	100.155
3.375	102.484	102.484	102.484	3.375	102.579	102.579	102.579	3.375	102.525	102.525	102.525	3.375	101.277	101.277	101.277	3.375	100.450	100.450	100.450
3.500	102.793	102.793	102.793	3.500	102.899	102.899	102.899	3.500	102.700	102.700	102.700	3.500	101.586	101.586	101.586	3.500	100.625	100.625	100.625
3.625	103.055	103.055	103.055	3.625	103.145	103.145	103.145	3.625	102.205	102.205	102.205	3.625	101.848	101.848	101.848	3.625	98.942	98.942	98.942
3.750	102.623	102.623	102.623	3.750	102.738	102.738	102.738	3.750	102.434	102.434	102.434	3.750	100.610	100.610	100.610	3.750	99.171	99.171	99.171
3.875	102.983	102.983	102.983	3.875	103.094	103.094	103.094	3.875	102.573	102.573	102.573	3.875	100.970	100.970	100.970	3.875	99.310	99.310	99.310
3.990	103.176	103.176	103.176	3.990	103.292	103.292	103.292	3.990	102.779	102.779	102.779	3.990	101.163	101.163	101.163	3.990	99.516	99.516	99.516
4.000	103.276	103.276	103.276	4.000	103.392	103.392	103.392	4.000	102.879	102.879	102.879	4.000	101.263	101.263	101.263	4.000	99.616	99.616	99.616
4.125	103.435	103.435	103.435	4.125	103.562	103.562	103.562	4.125	101.968	101.968	101.968	4.125	101.422	101.422	101.422	4.125	98.327	98.327	98.327
4.250	102.644	102.644	102.644	4.250	103.436	103.436	103.436	4.250	102.167	102.167	102.167	4.250	99.942	99.942	99.942	4.250	98.526	98.526	98.526
4.375	102.936	102.936	102.936	4.375	103.626	103.626	103.626	4.375	102.381	102.381	102.381	4.375	100.234	100.234	100.234	4.375	98.740	98.740	98.740
4.500	103.234	103.234	103.234	4.500	103.790	103.790	103.790	4.500	102.521	102.521	102.521	4.500	100.532	100.532	100.532	4.500	98.880	98.880	98.880
4.625	103.357	103.357	103.357	4.625	103.915	103.915	103.915	4.625	102.794	102.794	102.794	4.625	100.655	100.655	100.655	4.625	98.562	98.562	98.562
4.750	103.301	103.301	103.301	4.750	104.148	104.148	104.148	4.750	102.888	102.888	102.888	4.750	100.415	100.415	100.415	4.750	99.787	99.787	99.787

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.:

9/2/2020

45 Day Lock Exp.:

9/17/2020

60 Day Lock Exp.:

10/2/2020

W. Rate Sheet Dated: 8/3/2020

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)