

W. Rate Sheet Dated: 8/4/2020

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	100.396	100.396	100.396	2.500	99.995	99.995	99.995	2.250	98.680	98.680	98.680	3.125	95.776	95.776	95.776
2.625	100.401	100.401	100.401	2.625	99.999	99.999	99.999	2.500	98.689	98.689	98.689	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	98.692	98.692	98.692	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	99.269	99.269	99.269	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	99.273	99.273	99.273	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	99.276	99.276	99.276	Margin = 2.250		Index = 0.130	
3.250	101.634	101.634	101.634	3.250	100.485	100.485	100.485	3.125	99.280	99.280	99.280	30 Year OTC			
3.375	101.638	101.638	101.638	3.375	100.489	100.489	100.489	3.250	100.749	100.749	100.749	Rate	30 Day	45 Day	60 Day
3.500	101.642	101.642	101.642	3.500	100.507	100.507	100.507	3.375	100.753	100.753	100.753	4.000	101.270	101.270	101.270
3.625	101.646	101.646	101.646	3.625	100.510	100.510	100.510	3.500	100.802	100.802	100.802	4.125	101.310	101.310	101.310
3.750	101.718	101.718	101.718	3.750	101.268	101.268	101.268	3.625	100.805	100.805	100.805	4.375	102.275	102.275	102.275
3.875	101.641	101.641	101.641	3.875	101.271	101.271	101.271	3.750	101.401	101.401	101.401	4.500	102.278	102.278	102.278
4.000	101.645	101.645	101.645	4.000	101.260	101.260	101.260	3.875	101.403	101.403	101.403	4.625	102.280	102.280	102.280
4.125	101.685	101.685	101.685	4.125	101.263	101.263	101.263	4.000	101.392	101.392	101.392	4.875	102.824	102.824	102.824
4.250	102.761	102.761	102.761	4.250	102.239	102.239	102.239	4.125	101.395	101.395	101.395	5.000	102.826	102.826	102.826
4.375	102.650	102.650	102.650	4.375	102.241	102.241	102.241	4.250	101.965	101.965	101.965	5.125	102.829	102.829	102.829
4.500	102.653	102.653	102.653	4.500	102.231	102.231	102.231	4.375	101.967	101.967	101.967	5.500	104.281	104.281	104.281
4.625	102.655	102.655	102.655	4.625	102.233	102.233	102.233	4.500	101.957	101.957	101.957	5.625	104.284	104.284	104.284
6.250	104.038	104.038	104.038	6.250	103.308	103.308	103.308	4.625	101.959	101.959	101.959	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	102.500	102.500	102.500	2.500	102.400	102.400	102.400	2.250	101.406	101.406	101.406
2.625	102.500	102.500	102.500	2.625	102.400	102.400	102.400	2.375	101.411	101.411	101.411
2.750	103.688	103.688	103.688	2.750	103.588	103.588	103.588	2.500	101.410	101.410	101.410
2.875	103.692	103.692	103.692	2.875	103.591	103.591	103.591	2.625	101.410	101.410	101.410
3.000	103.692	103.692	103.692	3.000	103.591	103.591	103.591	2.750	101.983	101.983	101.983
3.125	103.691	103.691	103.691	3.125	103.591	103.591	103.591	2.875	102.000	102.000	102.000
3.250	103.737	103.737	103.737	3.250	103.638	103.638	103.638	3.000	102.000	102.000	102.000
3.375	103.754	103.754	103.754	3.375	103.654	103.654	103.654	3.125	102.000	102.000	102.000
3.500	103.754	103.754	103.754	3.500	103.668	103.668	103.668	3.250	103.465	103.465	103.465
3.625	103.753	103.753	103.753	3.625	103.653	103.653	103.653	3.375	103.480	103.480	103.480
3.750	103.722	103.722	103.722	3.750	103.659	103.659	103.659	3.500	103.526	103.526	103.526
3.875	103.758	103.758	103.758	3.875	103.637	103.637	103.637	3.625	103.480	103.480	103.480
4.000	103.738	103.738	103.738	4.000	103.624	103.624	103.624	3.750	104.073	104.073	104.073

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	98.520	98.520	98.520	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.560	98.560	98.560				
3.875	100.478	100.478	100.478	6.250	103.750	103.750	103.750	4.125	98.560	98.560	98.560				
4.000	100.474	100.474	100.474					4.375	99.525	99.525	99.525				
4.125	100.434	100.434	100.434					4.500	99.528	99.528	99.528				
4.250	101.427	101.427	101.427					4.625	99.530	99.530	99.530				
4.375	101.437	101.437	101.437					4.875	100.074	100.074	100.074				
4.500	101.435	101.435	101.435					5.000	100.076	100.076	100.076				
4.625	101.432	101.432	101.432					5.125	100.079	100.079	100.079				
4.750	102.003	102.003	102.003					5.500	101.531	101.531	101.531	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	101.534	101.534	101.534	Rate	30 Day	45 Day	60 Day
								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)

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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	96.746	96.746	96.746	2.500	96.775	96.775	96.775	2.375	95.465	95.465	95.465	3.125	95.386	95.386	95.386
2.625	96.751	96.751	96.751	2.625	96.779	96.779	96.779	2.500	95.469	95.469	95.469	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	95.472	95.472	95.472	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	98.299	98.299	98.299	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	98.303	98.303	98.303	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	98.306	98.306	98.306	Margin = 2.250		Index = 0.130	
3.250	100.172	100.172	100.172	3.250	99.453	99.453	99.453	3.125	98.310	98.310	98.310	30 Year OTC			
3.375	100.176	100.176	100.176	3.375	99.456	99.456	99.456	3.250	99.717	99.717	99.717	Rate	30 Day	45 Day	60 Day
3.500	100.180	100.180	100.180	3.500	99.474	99.474	99.474	3.375	99.720	99.720	99.720	4.000	99.870	99.870	99.870
3.625	100.183	100.183	100.183	3.625	99.477	99.477	99.477	3.500	99.770	99.770	99.770	4.125	99.910	99.910	99.910
3.750	100.318	100.318	100.318	3.750	100.298	100.298	100.298	3.625	99.773	99.773	99.773	4.375	100.438	100.438	100.438
3.875	100.241	100.241	100.241	3.875	100.301	100.301	100.301	3.750	100.431	100.431	100.431	4.500	100.440	100.440	100.440
4.000	100.245	100.245	100.245	4.000	100.290	100.290	100.290	3.875	100.433	100.433	100.433	4.625	100.443	100.443	100.443
4.125	100.285	100.285	100.285	4.125	100.293	100.293	100.293	4.000	100.422	100.422	100.422	4.875	100.111	100.111	100.111
4.250	100.923	100.923	100.923	4.250	100.831	100.831	100.831	4.125	100.425	100.425	100.425	5.000	100.114	100.114	100.114
4.375	100.813	100.813	100.813	4.375	100.834	100.834	100.834	4.250	100.558	100.558	100.558	5.125	100.116	100.116	100.116
4.500	100.815	100.815	100.815	4.500	100.823	100.823	100.823	4.375	100.560	100.560	100.560	5.500	100.381	100.381	100.381
4.625	100.818	100.818	100.818	4.625	100.826	100.826	100.826	4.500	100.549	100.549	100.549	5.625	100.384	100.384	100.384
6.250	100.388	100.388	100.388	6.250	100.088	100.088	100.088	4.625	100.551	100.551	100.551	6.250	99.705	99.705	99.705

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	98.500	98.500	98.500	2.500	98.400	98.400	98.400	2.250	98.906	98.906	98.906	
2.625	98.500	98.500	98.500	2.625	98.400	98.400	98.400	2.375	98.911	98.911	98.911	
2.750	101.938	101.938	101.938	2.750	101.838	101.838	101.838	2.500	98.910	98.910	98.910	
2.875	101.942	101.942	101.942	2.875	101.841	101.841	101.841	2.625	98.910	98.910	98.910	
3.000	101.942	101.942	101.942	3.000	101.841	101.841	101.841	2.750	99.202	99.202	99.202	
3.125	101.941	101.941	101.941	3.125	101.841	101.841	101.841	2.875	99.218	99.218	99.218	
3.250	101.924	101.924	101.924	3.250	101.826	101.826	101.826	3.000	99.218	99.218	99.218	
3.375	101.942	101.942	101.942	3.375	101.841	101.841	101.841	3.125	99.218	99.218	99.218	
3.500	101.942	101.942	101.942	3.500	101.855	101.855	101.855	3.250	100.340	100.340	100.340	
3.625	101.941	101.941	101.941	3.625	101.841	101.841	101.841	3.375	100.355	100.355	100.355	
3.750	101.972	101.972	101.972	3.750	101.909	101.909	101.909	3.500	100.401	100.401	100.401	
3.875	102.008	102.008	102.008	3.875	101.887	101.887	101.887	3.625	100.355	100.355	100.355	
4.000	101.988	101.988	101.988	4.000	101.874	101.874	101.874	3.750	100.948	100.948	100.948	

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	97.120	97.120	97.120		4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.160	97.160	97.160					
3.875	98.728	98.728	98.728	6.250	99.750	99.500	99.250	4.375	97.688	97.688	97.688					
4.000	98.724	98.724	98.724					4.500	97.690	97.690	97.690					
4.125	98.684	98.684	98.684					4.625	97.693	97.693	97.693					
4.250	99.239	99.239	99.239					4.875	97.361	97.361	97.361					
4.375	99.250	99.250	99.250					5.000	97.364	97.364	97.364					
4.500	99.247	99.247	99.247					5.125	97.366	97.366	97.366					
4.625	99.245	99.245	99.245					5.500	97.631	97.631	97.631		30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	98.941	98.941	98.941					5.625	97.634	97.634	97.634	Rate	30 Day	45 Day	60 Day	
Borrower Paid Comp Only				Lender Paid Only				6.250	96.955	96.955	96.955	6.250	N/A	N/A	N/A	

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
		FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

9/3/2020

9/18/2020

10/5/2020

W. Rate Sheet Dated: 8/4/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

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

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

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

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

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

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

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

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

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

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

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



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

30 Day Lock Exp.: 9/3/2020
45 Day Lock Exp.: 9/18/2020
60 Day Lock Exp.: 10/5/2020

W. Rate Sheet Dated: 8/4/2020

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	100.880	100.880	100.880	3.375	101.883	101.883	101.883	3.375	101.883	101.883	101.883	2.750	100.299	100.299	100.299	3.375	100.648	100.648	100.648	2.750	100.648	100.648	100.648	3.375	100.936	100.936	100.936	2.750	100.936	100.936	100.936
2.875	101.428	101.428	101.428	3.500	102.171	102.171	102.171	3.500	102.171	102.171	102.171	2.875	100.847	100.847	100.847	3.500	100.936	100.936	100.936	2.875	100.936	100.936	100.936	3.500	101.183	101.183	101.183	2.875	101.183	101.183	101.183
2.990	101.722	101.722	101.722	3.625	102.418	102.418	102.418	3.625	102.418	102.418	102.418	2.990	101.141	101.141	101.141	3.625	101.141	101.141	101.141	2.990	101.141	101.141	101.141	3.625	101.389	101.389	101.389	2.990	101.389	101.389	101.389
3.000	101.822	101.822	101.822	3.750	101.979	101.979	101.979	3.750	101.979	101.979	101.979	3.000	101.241	101.241	101.241	3.750	101.241	101.241	101.241	3.000	101.241	101.241	101.241	3.750	101.537	101.537	101.537	3.000	101.537	101.537	101.537
3.125	102.125	102.125	102.125	3.875	102.320	102.320	102.320	3.875	102.320	102.320	102.320	3.125	101.544	101.544	101.544	3.875	101.544	101.544	101.544	3.125	101.544	101.544	101.544	3.875	101.788	101.788	101.788	3.125	101.788	101.788	101.788
3.250	102.349	102.349	102.349	3.990	102.499	102.499	102.499	3.990	102.499	102.499	102.499	3.250	101.114	101.114	101.114	3.990	101.114	101.114	101.114	3.250	101.114	101.114	101.114	3.990	101.334	101.334	101.334	3.250	101.334	101.334	101.334
3.375	102.758	102.758	102.758	4.000	102.599	102.599	102.599	4.000	102.599	102.599	102.599	3.375	101.523	101.523	101.523	4.000	101.523	101.523	101.523	4.000	101.523	101.523	101.523	4.000	101.559	101.559	101.559	3.375	101.559	101.559	101.559
3.500	103.046	103.046	103.046	4.125	102.758	102.758	102.758	4.125	102.758	102.758	102.758	3.500	101.811	101.811	101.811	4.125	101.811	101.811	101.811	4.125	101.811	101.811	101.811	4.125	101.718	101.718	101.718	3.500	101.718	101.718	101.718
3.625	103.293	103.293	103.293	4.250	101.877	101.877	101.877	4.250	101.877	101.877	101.877	3.625	102.058	102.058	102.058	4.250	102.058	102.058	102.058	4.250	102.058	102.058	102.058	4.250	101.559	101.559	101.559	3.625	101.559	101.559	101.559
3.750	102.854	102.854	102.854	4.375	102.159	102.159	102.159	4.375	102.159	102.159	102.159	3.750	100.814	100.814	100.814	4.375	100.814	100.814	100.814	4.375	100.814	100.814	100.814	4.375	100.848	100.848	100.848	3.750	100.848	100.848	100.848
3.875	103.195	103.195	103.195	4.500	102.200	102.200	102.200	4.500	102.200	102.200	102.200	3.875	101.155	101.155	101.155	4.500	101.155	101.155	101.155	4.500	101.155	101.155	101.155	4.500	101.188	101.188	101.188	3.875	101.188	101.188	101.188
3.990	103.374	103.374	103.374	4.625	102.321	102.321	102.321	4.625	102.321	102.321	102.321	3.990	101.334	101.334	101.334	4.625	101.334	101.334	101.334	4.625	101.334	101.334	101.334	4.625	101.334	101.334	101.334	3.990	101.334	101.334	101.334
4.000	103.474	103.474	103.474	4.750	102.288	102.288	102.288	4.750	102.288	102.288	102.288	4.000	101.434	101.434	101.434	4.750	101.434	101.434	101.434	4.750	101.434	101.434	101.434	4.750	101.434	101.434	101.434	4.000	101.434	101.434	101.434
4.125	103.633	103.633	103.633	4.875	102.588	102.588	102.588	4.875	102.588	102.588	102.588	4.125	101.593	101.593	101.593	4.875	101.593	101.593	101.593	4.875	101.593	101.593	101.593	4.875	101.593	101.593	101.593	4.125	101.593	101.593	101.593
4.250	102.752	102.752	102.752	4.990	102.753	102.753	102.753	4.990	102.753	102.753	102.753	4.250	100.400	100.400	100.400	4.990	100.400	100.400	100.400	4.990	100.400	100.400	100.400	4.990	100.400	100.400	100.400	4.250	100.400	100.400	100.400
4.375	103.034	103.034	103.034	5.000	102.853	102.853	102.853	5.000	102.853	102.853	102.853	4.375	100.682	100.682	100.682	5.000	100.682	100.682	100.682	5.000	100.682	100.682	100.682	5.000	100.682	100.682	100.682	4.375	100.682	100.682	100.682
4.500	103.325	103.325	103.325	5.125	103.152	103.152	103.152	5.125	103.152	103.152	103.152	4.500	100.973	100.973	100.973	5.125	100.973	100.973	100.973	5.125	100.973	100.973	100.973	5.125	100.973	100.973	100.973	4.500	100.973	100.973	100.973
4.625	103.446	103.446	103.446	5.250	103.181	103.181	103.181	5.250	103.181	103.181	103.181	4.625	101.094	101.094	101.094	5.250	101.094	101.094	101.094	5.250	101.094	101.094	101.094	5.250	101.094	101.094	101.094	4.625	101.094	101.094	101.094
4.750	103.413	103.413	103.413	5.375	104.439	104.439	104.439	5.375	104.439	104.439	104.439	4.750	100.814	100.814	100.814	5.375	100.814	100.814	100.814	5.375	100.814	100.814	100.814	5.375	100.814	100.814	100.814	4.750	100.814	100.814	100.814
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	100.648	100.648	100.648	2.750	100.944	100.944	100.944	3.375	102.337	102.337	102.337	3.375	102.337	102.337	102.337	3.375	102.337	102.337	102.337	2.750	101.807	101.807	101.807	3.375	101.807	101.807	101.807	3.375	101.807	101.807	101.807
3.500	100.936	100.936	100.936	2.875	101.536	101.536	101.536	3.500	102.639	102.639	102.639	3.500	102.639	102.639	102.639	3.500	102.639	102.639	102.639	2.875	102.143	102.143	102.143	3.500	102.143	102.143	102.143	3.500	102.143	102.143	102.143
3.625	101.183	101.183	101.183	2.990	101.848	101.848	101.848	3.625	102.875	102.875	102.875	3.625	102.875	102.875	102.875	3.625	102.875	102.875	102.875	2.990	102.282	102.282	102.282	3.625	102.282	102.282	102.282	3.625	102.282	102.282	102.282
3.750	99.939	99.939	99.939	3.000	101.948	101.948	101.948	3.750	102.464	102.464	102.464	3.750	102.464	102.464	102.464	3.750	102.464	102.464	102.464	3.000	102.382	102.382	102.382	3.750	102.382	102.382	102.382	3.750	102.382	102.382	102.382
3.875	100.280	100.280	100.280	3.125	102.216	102.216	102.216	3.875	102.801	102.801	102.801	3.875	102.801	102.801	102.801	3.875	102.801	102.801	102.801	3.125	102.359	102.359	102.359	3.875	102.359	102.359	102.359	3.875	102.359	102.359	102.359
3.990	100.459	100.459	100.459	3.250	102.460	102.460	102.460	3.990	102.984	102.984	102.984	3.990	102.984	102.984	102.984	3.990	102.984	102.984	102.984	3.250	102.528	102.528	102.528	3.990	102.528	102.528	102.528	3.990	102.528	102.528	102.528
4.000	100.559	100.559	100.559	3.375	102.837	102.837	102.837	4.000	103.084	103.084	103.084	4.000	103.084	103.084	103.084	4.000	103.084	103.084	103.084	3.375	102.813	102.813	102.813	4.000	102.813	102.813	102.813	4.000	102.813	102.813	102.813
4.125	100.718	100.718	100.718	3.500	103.139	103.139	103.139	4.125	103.245	103.245	103.245	4.125	103.245	103.245	103.245	4.125	103.245	103.245	103.245	3.500	102.978	102.978	102.978	4.125	102.978	102.978	102.978	4.125	102.978	102.978	102.978
4.250	99.525	99.525	99.525	3.625	103.375	103.375	103.375	4.250	103.030	103.030	103.030	4.250	103.030	103.030	103.030	4.250	103.030	103.030	103.030	3.625	102.202	102.202	102.202	4.250	102.202	102.202	102.202	4.250	102.202	102.202	102.202
4.375	99.807	99.807	99.807	3.750	102.964	102.964	102.964	4.375	103.213	103.213	103.213	4.375	103.213	103.213	103.213	4.375	103.213	103.213	103.213	3.750	102.424	102.424	102.424	4.375	102.424	102.424	102.424	4.375	102.424	102.424	102.424
4.500	99.848	99.848	99.848	3.875	103.301	103.301	103.301	4.500	103.622	103.622	103.622	4.500	103.622	103.622	103.622	4.500	103.622	103.622	103.622	3.875	102.555	102.555	102.555	4.500	102.555	102.555	102.555	4.500	102.555	102.555	102.555
4.625	99.969	99.969	99.969	3.990	103.484	103.484	103.4																								



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.:

9/3/2020

45 Day Lock Exp.:

9/18/2020

60 Day Lock Exp.:

10/5/2020

W. Rate Sheet Dated: 8/4/2020

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	100.880	100.880	100.880	2.750	100.944	100.944	100.944	2.750	101.807	101.807	101.807	2.750	99.949	99.949	99.949	2.750	100.544	100.544	100.544
2.875	101.428	101.428	101.428	2.875	101.536	101.536	101.536	2.875	102.143	102.143	102.143	2.875	100.497	100.497	100.497	2.875	100.880	100.880	100.880
2.990	101.722	101.722	101.722	2.990	101.848	101.848	101.848	2.990	102.282	102.282	102.282	2.990	100.791	100.791	100.791	2.990	101.019	101.019	101.019
3.000	101.822	101.822	101.822	3.000	101.948	101.948	101.948	3.000	102.382	102.382	102.382	3.000	100.891	100.891	100.891	3.000	101.119	101.119	101.119
3.125	102.125	102.125	102.125	3.125	102.216	102.216	102.216	3.125	102.359	102.359	102.359	3.125	101.194	101.194	101.194	3.125	100.284	100.284	100.284
3.250	102.349	102.349	102.349	3.250	102.460	102.460	102.460	3.250	102.528	102.528	102.528	3.250	100.764	100.764	100.764	3.250	100.453	100.453	100.453
3.375	102.758	102.758	102.758	3.375	102.837	102.837	102.837	3.375	102.813	102.813	102.813	3.375	101.173	101.173	101.173	3.375	100.738	100.738	100.738
3.500	103.046	103.046	103.046	3.500	103.139	103.139	103.139	3.500	102.978	102.978	102.978	3.500	101.461	101.461	101.461	3.500	100.903	100.903	100.903
3.625	103.293	103.293	103.293	3.625	103.375	103.375	103.375	3.625	102.202	102.202	102.202	3.625	101.708	101.708	101.708	3.625	98.939	98.939	98.939
3.750	102.854	102.854	102.854	3.750	102.964	102.964	102.964	3.750	102.424	102.424	102.424	3.750	100.464	100.464	100.464	3.750	99.161	99.161	99.161
3.875	103.195	103.195	103.195	3.875	103.301	103.301	103.301	3.875	102.555	102.555	102.555	3.875	100.805	100.805	100.805	3.875	99.292	99.292	99.292
3.990	103.374	103.374	103.374	3.990	103.484	103.484	103.484	3.990	102.746	102.746	102.746	3.990	100.984	100.984	100.984	3.990	99.483	99.483	99.483
4.000	103.474	103.474	103.474	4.000	103.584	103.584	103.584	4.000	102.846	102.846	102.846	4.000	101.084	101.084	101.084	4.000	99.583	99.583	99.583
4.125	103.633	103.633	103.633	4.125	103.745	103.745	103.745	4.125	102.098	102.098	102.098	4.125	101.243	101.243	101.243	4.125	98.460	98.460	98.460
4.250	102.752	102.752	102.752	4.250	103.530	103.530	103.530	4.250	102.286	102.286	102.286	4.250	100.050	100.050	100.050	4.250	98.648	98.648	98.648
4.375	103.034	103.034	103.034	4.375	103.713	103.713	103.713	4.375	102.489	102.489	102.489	4.375	100.332	100.332	100.332	4.375	98.851	98.851	98.851
4.500	103.325	103.325	103.325	4.500	103.872	103.872	103.872	4.500	102.629	102.629	102.629	4.500	100.623	100.623	100.623	4.500	98.991	98.991	98.991
4.625	103.446	103.446	103.446	4.625	103.995	103.995	103.995	4.625	102.883	102.883	102.883	4.625	100.744	100.744	100.744	4.625	98.651	98.651	98.651
4.750	103.413	103.413	103.413	4.750	104.251	104.251	104.251	4.750	102.976	102.976	102.976	4.750	100.464	100.464	100.464	4.750	99.970	99.970	99.970

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.:

9/3/2020

45 Day Lock Exp.:

9/18/2020

60 Day Lock Exp.:

10/5/2020

W. Rate Sheet Dated: 8/4/2020

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	0.500	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)