

W. Rate Sheet Dated: 8/7/2020

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	100.208	100.208	100.208	2.500	99.808	99.808	99.808	2.250	98.692	98.692	98.692	3.125	95.776	95.776	95.776
2.625	100.214	100.214	100.214	2.625	99.812	99.812	99.812	2.500	98.700	98.700	98.700	3.250	97.278	97.278	97.278
2.750	101.369	101.369	101.369	2.750	100.470	100.470	100.470	2.625	98.704	98.704	98.704	3.375	97.273	97.273	97.273
2.875	101.374	101.374	101.374	2.875	100.474	100.474	100.474	2.750	99.355	99.355	99.355	3.500	97.274	97.274	97.274
3.000	101.379	101.379	101.379	3.000	100.478	100.478	100.478	2.875	99.359	99.359	99.359	3.625	97.276	97.276	97.276
3.125	101.382	101.382	101.382	3.125	100.481	100.481	100.481	3.000	99.362	99.362	99.362	Margin = 2.250		Index = 0.130	
3.250	101.603	101.603	101.603	3.250	100.454	100.454	100.454	3.125	99.366	99.366	99.366	30 Year OTC			
3.375	101.607	101.607	101.607	3.375	100.457	100.457	100.457	3.250	101.007	101.007	101.007	Rate	30 Day	45 Day	60 Day
3.500	101.611	101.611	101.611	3.500	100.475	100.475	100.475	3.375	101.010	101.010	101.010	4.000	101.238	101.238	101.238
3.625	101.615	101.615	101.615	3.625	100.478	100.478	100.478	3.500	101.060	101.060	101.060	4.125	101.279	101.279	101.279
3.750	101.687	101.687	101.687	3.750	101.237	101.237	101.237	3.625	101.063	101.063	101.063	4.375	102.400	102.400	102.400
3.875	101.610	101.610	101.610	3.875	101.240	101.240	101.240	3.750	101.510	101.510	101.510	4.500	102.403	102.403	102.403
4.000	101.613	101.613	101.613	4.000	101.229	101.229	101.229	3.875	101.513	101.513	101.513	4.625	102.405	102.405	102.405
4.125	101.654	101.654	101.654	4.125	101.232	101.232	101.232	4.000	101.502	101.502	101.502	4.875	103.105	103.105	103.105
4.250	102.886	102.886	102.886	4.250	102.364	102.364	102.364	4.125	101.504	101.504	101.504	5.000	103.108	103.108	103.108
4.375	102.775	102.775	102.775	4.375	102.366	102.366	102.366	4.250	102.325	102.325	102.325	5.125	103.110	103.110	103.110
4.500	102.778	102.778	102.778	4.500	102.356	102.356	102.356	4.375	102.327	102.327	102.327	5.500	105.031	105.031	105.031
4.625	102.780	102.780	102.780	4.625	102.358	102.358	102.358	4.500	102.316	102.316	102.316	5.625	105.034	105.034	105.034
6.250	104.632	104.632	104.632	6.250	103.902	103.902	103.902	4.625	102.318	102.318	102.318	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	102.313	102.313	102.313	2.500	102.213	102.213	102.213	2.250	101.418	101.418	101.418
2.625	102.313	102.313	102.313	2.625	102.213	102.213	102.213	2.375	101.422	101.422	101.422
2.750	103.734	103.734	103.734	2.750	103.634	103.634	103.634	2.500	101.422	101.422	101.422
2.875	103.739	103.739	103.739	2.875	103.638	103.638	103.638	2.625	101.422	101.422	101.422
3.000	103.739	103.739	103.739	3.000	103.638	103.638	103.638	2.750	102.069	102.069	102.069
3.125	103.738	103.738	103.738	3.125	103.638	103.638	103.638	2.875	102.086	102.086	102.086
3.250	103.705	103.705	103.705	3.250	103.607	103.607	103.607	3.000	102.086	102.086	102.086
3.375	103.723	103.723	103.723	3.375	103.622	103.622	103.622	3.125	102.085	102.085	102.085
3.500	103.723	103.723	103.723	3.500	103.637	103.637	103.637	3.250	103.723	103.723	103.723
3.625	103.722	103.722	103.722	3.625	103.622	103.622	103.622	3.375	103.738	103.738	103.738
3.750	103.691	103.691	103.691	3.750	103.628	103.628	103.628	3.500	103.784	103.784	103.784
3.875	103.726	103.726	103.726	3.875	103.606	103.606	103.606	3.625	103.737	103.737	103.737
4.000	103.707	103.707	103.707	4.000	103.592	103.592	103.592	3.750	104.182	104.182	104.182

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	98.488	98.488	98.488	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.529	98.529	98.529				
3.875	100.446	100.446	100.446	6.250	103.750	103.750	103.750	4.125	98.529	98.529	98.529				
4.000	100.443	100.443	100.443					4.375	99.650	99.650	99.650				
4.125	100.403	100.403	100.403					4.500	99.653	99.653	99.653				
4.250	101.552	101.552	101.552					4.625	99.655	99.655	99.655				
4.375	101.562	101.562	101.562					4.875	100.355	100.355	100.355				
4.500	101.560	101.560	101.560					5.000	100.358	100.358	100.358				
4.625	101.557	101.557	101.557					5.125	100.360	100.360	100.360				
4.750	102.284	102.284	102.284					5.000	102.281	102.281	102.281	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	102.284	102.284	102.284	Rate	30 Day	45 Day	60 Day
								6.250	102.750	102.750	102.750	6.250	102.750	102.750	102.750

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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

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

W. Rate Sheet Dated: 8/7/2020

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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	96.558	96.558	96.558	2.500	96.588	96.588	96.588	2.375	95.477	95.477	95.477	3.125	95.386	95.386	95.386
2.625	96.564	96.564	96.564	2.625	96.592	96.592	96.592	2.500	95.480	95.480	95.480	3.250	96.825	96.825	96.825
2.750	99.969	99.969	99.969	2.750	99.500	99.500	99.500	2.625	95.484	95.484	95.484	3.375	96.820	96.820	96.820
2.875	99.974	99.974	99.974	2.875	99.504	99.504	99.504	2.750	98.385	98.385	98.385	3.500	96.822	96.822	96.822
3.000	99.979	99.979	99.979	3.000	99.508	99.508	99.508	2.875	98.389	98.389	98.389	3.625	96.823	96.823	96.823
3.125	99.982	99.982	99.982	3.125	99.511	99.511	99.511	3.000	98.392	98.392	98.392	Margin = 2.250		Index = 0.130	
3.250	100.140	100.140	100.140	3.250	99.421	99.421	99.421	3.125	98.396	98.396	98.396	30 Year OTC			
3.375	100.145	100.145	100.145	3.375	99.425	99.425	99.425	3.250	99.975	99.975	99.975	Rate	30 Day	45 Day	60 Day
3.500	100.149	100.149	100.149	3.500	99.443	99.443	99.443	3.375	99.978	99.978	99.978	4.000	99.838	99.838	99.838
3.625	100.152	100.152	100.152	3.625	99.446	99.446	99.446	3.500	100.027	100.027	100.027	4.125	99.879	99.879	99.879
3.750	100.287	100.287	100.287	3.750	100.267	100.267	100.267	3.625	100.030	100.030	100.030	4.375	100.563	100.563	100.563
3.875	100.210	100.210	100.210	3.875	100.270	100.270	100.270	3.750	100.540	100.540	100.540	4.500	100.565	100.565	100.565
4.000	100.213	100.213	100.213	4.000	100.259	100.259	100.259	3.875	100.543	100.543	100.543	4.625	100.568	100.568	100.568
4.125	100.254	100.254	100.254	4.125	100.262	100.262	100.262	4.000	100.532	100.532	100.532	4.875	100.392	100.392	100.392
4.250	101.048	101.048	101.048	4.250	100.956	100.956	100.956	4.125	100.534	100.534	100.534	5.000	100.395	100.395	100.395
4.375	100.938	100.938	100.938	4.375	100.959	100.959	100.959	4.250	100.917	100.917	100.917	5.125	100.398	100.398	100.398
4.500	100.940	100.940	100.940	4.500	100.948	100.948	100.948	4.375	100.919	100.919	100.919	5.500	101.131	101.131	101.131
4.625	100.943	100.943	100.943	4.625	100.951	100.951	100.951	4.500	100.908	100.908	100.908	5.625	101.134	101.134	101.134
6.250	100.982	100.982	100.982	6.250	100.682	100.682	100.682	4.625	100.911	100.911	100.911	6.250	100.299	100.299	100.299

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	98.313	98.313	98.313	2.500	98.213	98.213	98.213	2.250	98.918	98.918	98.918
2.625	98.313	98.313	98.313	2.625	98.213	98.213	98.213	2.375	98.922	98.922	98.922
2.750	101.984	101.984	101.984	2.750	101.884	101.884	101.884	2.500	98.922	98.922	98.922
2.875	101.989	101.989	101.989	2.875	101.888	101.888	101.888	2.625	98.922	98.922	98.922
3.000	101.989	101.989	101.989	3.000	101.888	101.888	101.888	2.750	99.288	99.288	99.288
3.125	101.988	101.988	101.988	3.125	101.888	101.888	101.888	2.875	99.304	99.304	99.304
3.250	101.893	101.893	101.893	3.250	101.794	101.794	101.794	3.000	99.304	99.304	99.304
3.375	101.910	101.910	101.910	3.375	101.810	101.810	101.810	3.125	99.304	99.304	99.304
3.500	101.910	101.910	101.910	3.500	101.824	101.824	101.824	3.250	100.598	100.598	100.598
3.625	101.910	101.910	101.910	3.625	101.809	101.809	101.809	3.375	100.613	100.613	100.613
3.750	101.941	101.941	101.941	3.750	101.878	101.878	101.878	3.500	100.659	100.659	100.659
3.875	101.976	101.976	101.976	3.875	101.856	101.856	101.856	3.625	100.612	100.612	100.612
4.000	101.957	101.957	101.957	4.000	101.842	101.842	101.842	3.750	101.057	101.057	101.057

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	97.088	97.088	97.088	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.129	97.129	97.129				
3.875	98.696	98.696	98.696	6.250	99.750	99.500	99.250	4.375	97.813	97.813	97.813				
4.000	98.693	98.693	98.693					4.500	97.815	97.815	97.815				
4.125	98.653	98.653	98.653					4.625	97.818	97.818	97.818				
4.250	99.364	99.364	99.364					4.875	97.642	97.642	97.642				
4.375	99.375	99.375	99.375					5.000	97.645	97.645	97.645				
4.500	99.372	99.372	99.372					5.125	97.648	97.648	97.648				
4.625	99.370	99.370	99.370					5.500	98.381	98.381	98.381				
4.750	99.222	99.222	99.222					5.625	98.384	98.384	98.384	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	97.549	97.549	97.549	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@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/7/2020

45 Day Lock Exp.:

9/21/2020

60 Day Lock Exp.:

10/6/2020

W. Rate Sheet Dated: 8/7/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.836	100.836	100.836	2.375	96.868	96.868	96.868	2.750	99.867	99.867	99.867	2.750	99.768	99.768	99.768	2.750	98.599	98.599	98.599
2.875	101.349	101.349	101.349	2.500	97.944	97.944	97.944	2.875	100.432	100.432	100.432	2.875	100.235	100.235	100.235	2.875	99.122	99.122	99.122
2.990	101.605	101.605	101.605	2.625	99.007	99.007	99.007	2.990	101.237	101.237	101.237	2.990	100.416	100.416	100.416	2.990	99.924	99.924	99.924
3.000	101.705	101.705	101.705	2.750	99.867	99.867	99.867	3.000	101.337	101.337	101.337	3.000	100.516	100.516	100.516	3.000	100.024	100.024	100.024
3.125	102.004	102.004	102.004	2.875	100.436	100.436	100.436	3.125	102.276	102.276	102.276	3.125	100.668	100.668	100.668	3.125	100.468	100.468	100.468
3.250	102.370	102.370	102.370	2.990	101.313	101.313	101.313	3.250	102.957	102.957	102.957	3.250	100.781	100.781	100.781	3.250	100.581	100.581	100.581
3.375	102.752	102.752	102.752	3.000	101.413	101.413	101.413	3.375	103.376	103.376	103.376	3.375	101.134	101.134	101.134	3.375	100.934	100.934	100.934
3.500	103.049	103.049	103.049	3.125	102.302	102.302	102.302	3.500	103.706	103.706	103.706	3.500	101.370	101.370	101.370	3.500	101.170	101.170	101.170
3.625	103.290	103.290	103.290	3.250	102.957	102.957	102.957	3.625	103.969	103.969	103.969	3.625	101.498	101.498	101.498	3.625	101.298	101.298	101.298
3.750	102.815	102.815	102.815	3.375	103.376	103.376	103.376	3.750	104.349	104.349	104.349	3.750	100.510	100.510	100.510	3.750	100.310	100.310	100.310
3.875	103.124	103.124	103.124	3.500	103.706	103.706	103.706	3.875	104.687	104.687	104.687	3.875	100.796	100.796	100.796	3.875	100.596	100.596	100.596
3.990	103.249	103.249	103.249	3.625	103.969	103.969	103.969	3.990	104.838	104.838	104.838	3.990	100.893	100.893	100.893	3.990	100.693	100.693	100.693
4.000	103.349	103.349	103.349	3.750	104.349	104.349	104.349	4.000	104.938	104.938	104.938	4.000	100.993	100.993	100.993	4.000	100.793	100.793	100.793
4.125	103.555	103.555	103.555	3.875	104.687	104.687	104.687	4.125	105.339	105.339	105.339	4.125	101.118	101.118	101.118	4.125	N/A	N/A	N/A
4.250	103.304	103.304	103.304	3.990	104.838	104.838	104.838	4.250	104.890	104.890	104.890	4.250	99.661	99.661	99.661	4.250	N/A	N/A	N/A
4.375	103.545	103.545	103.545	4.000	104.938	104.938	104.938	4.375	96.938	96.938	96.938	4.375	99.919	99.919	99.919	4.375	N/A	N/A	N/A
4.500	103.770	103.770	103.770	4.125	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	100.116	100.116	100.116	4.500	N/A	N/A	N/A
4.625	103.927	103.927	103.927	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	100.230	100.230	100.230	4.625	N/A	N/A	N/A
4.750	103.941	103.941	103.941	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.940	99.940	99.940	4.750	N/A	N/A	N/A

30/25 Year >125 High Balance				20 Year				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
2.750	98.599	98.599	98.599	2.875	101.475	101.475	101.475	2.875	101.133	101.133	101.133	2.875	101.070	101.070	101.070
2.875	99.118	99.118	99.118	2.990	101.692	101.692	101.692	2.990	101.382	101.382	101.382	2.990	101.319	101.319	101.319
2.990	99.848	99.848	99.848	3.000	101.792	101.792	101.792	3.000	101.482	101.482	101.482	3.000	101.419	101.419	101.419
3.000	99.948	99.948	99.948	3.125	102.087	102.087	102.087	3.125	101.801	101.801	101.801	3.125	101.739	101.739	101.739
3.125	100.468	100.468	100.468	3.250	102.567	102.567	102.567	3.250	102.250	102.250	102.250	3.250	102.250	102.250	102.250
3.250	100.581	100.581	100.581	3.375	102.943	102.943	102.943	3.375	102.663	102.663	102.663	3.375	102.663	102.663	102.663
3.375	100.934	100.934	100.934	3.500	103.215	103.215	103.215	3.500	102.966	102.966	102.966	3.500	102.966	102.966	102.966
3.500	101.170	101.170	101.170	3.625	103.453	103.453	103.453	3.625	103.226	103.226	103.226	3.625	103.226	103.226	103.226
3.625	101.298	101.298	101.298	3.750	103.913	103.913	103.913	3.750	103.026	103.026	103.026	3.750	103.026	103.026	103.026
3.750	101.310	101.310	101.310	3.875	103.217	103.217	103.217	3.875	103.359	103.359	103.359	3.875	103.203	103.203	103.203
3.875	100.596	100.596	100.596	3.990	103.322	103.322	103.322	3.990	103.489	103.489	103.489	3.990	103.333	103.333	103.333
3.990	100.693	100.693	100.693	4.000	103.422	103.422	103.422	4.000	103.589	103.589	103.589	4.000	103.433	103.433	103.433
4.000	100.793	100.793	100.793	4.125	103.628	103.628	103.628	4.125	103.810	103.810	103.810	4.125	103.654	103.654	103.654
4.125	94.302	94.302	94.302	4.250	102.581	102.581	102.581	4.250	102.453	102.453	102.453	4.250	102.391	102.391	102.391
4.250	99.461	99.461	99.461	4.375	102.818	102.818	102.818	4.375	102.714	102.714	102.714	4.375	102.652	102.652	102.652
4.375	93.112	93.112	93.112	4.500	103.032	103.032	103.032	4.500	102.952	102.952	102.952	4.500	102.889	102.889	102.889
4.500	N/A	N/A	N/A	4.625	103.187	103.187	103.187	4.625	103.122	103.122	103.122	4.625	103.060	103.060	103.060
4.625	N/A	N/A	N/A	4.750	103.290	103.290	103.290	4.750	103.161	103.161	103.161	4.750	103.099	103.099	103.099
4.750	N/A	N/A	N/A	4.875	103.512	103.512	103.512	4.875	103.406	103.406	103.406	4.875	103.343	103.343	103.343

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.642	100.642	100.642	2.750	100.642	100.642	100.642	2.750	101.026	101.026	101.026	2.750	99.650	99.650	99.650	2.750	99.650	99.650	99.650	2.750	101.969	101.969	101.969
2.875	100.917	100.917	100.917	2.875	100.915	100.915	100.915	2.875	101.201	101.201	101.201	2.875	99.852	99.852	99.852	2.875	99.850	99.850	99.850	2.875	102.217	102.217	102.217
2.990	101.290	101.290	101.290	2.990	101.223	101.223	101.223	2.990	101.281	101.281	101.281	2.990	100.142	100.142	100.142	2.990	100.075	100.075	100.075	2.990	102.380	102.380	102.380
3.000	101.390	101.390	101.390	3.000	101.323	101.323	101.323	3.000	101.381	101.381	101.381	3.000	100.242	100.242	100.242	3.000	100.175	100.175	100.175	3.000	102.480	102.480	102.480
3.125	101.777	101.777	101.777	3.125	101.714	101.714	101.714	3.125	101.545	101.545	101.545	3.125	100.556	100.556	100.556	3.125	100.493	100.493	100.493	3.125	102.717	102.717	102.717
3.250	102.079	102.079	102.079	3.250	102.016	102.016	102.016	3.250	101.137	101.137	101.137	3.250	100.478	100.478	100.478	3.250	100.415	100.415	100.415	3.250	102.783	102.783	102.783
3.375	102.330	102.330	102.330	3.375	102.268	102.268	102.268	3.375	101.298	101.298	101.298	3.375	100.663	100.663	100.663	3.375	100.601	100.601	100.601	3.375	103.010	103.010	103.010
3.500	102.530	102.530	102.530	3.500	102.468	102.468	102.468	3.500	101.427	101.427	101.427	3.500	100.808	100.808	100.808	3.500	100.746	100.746	100.746	3.500	103.194	103.194	103.194
3.625	102.795	102.795	102.795	3.625	102.733	102.733	102.733	3.625	101.596	101.596	101.596	3.625	100.999	100.999	100.999	3.625	100.937	100.937	100.937	3.625	103.437	103.437	103.437
3.750	102.217	102.217	102.217	3.750	102.217	102.217	102.217	3.750	99.526	99.526	99.526	3.750	98.806	98.806	98.806	3.750	98.806	98.806	98.806	3.750	102.456	102.456	102.456
3.875	102.507	102.507	102.507	3.875	102.507	102.507	102.507	3.875	99.709	99.709	99.709	3.875	99.013	99.013	99.013	3.875	99.013	99.013	99.013	3.875	102.722	102.722	102.722
3.990	102.698	102.698	102.698	3.990	102.698	102.698	102.698	3.990	99.795	99.795	99.795	3.990	99.127	99.127	99.127	3.990	99.127	99.127	99.127	3.990	102.885	102.885	102.885
4.000	102.798	102.798	102.798	4.000	102.798	102.798	102.798	4.000	99.895	99.895	99.895	4.000	99.227	99.227	99.227	4.000	99.227	99.227	99.227	4.000	102.985	102.985	102.985
4.125	103.043	103.043	103.043	4.125	103.043	103.043	103.043	4.125	100.052	100.052	100.052	4.125	99.403	99.403	99.403	4.125	99.403	99.403	99.403	4.125	103.211	103.211	103.211
4.250	102.672	102.672	102.672	4.250	102.707	102.707	102.707	4.250	99.036	99.036	99.036	4.250	98.836	98.836	98.836	4.250	98.836	98.836	98.836	4.250	102.304	102.304	102.304
4.375	103.139	103.139	103.139	4.375	103.186	103.186	103.186	4.375	99.148	99.148	99.148	4.375	98.948	98.948	98.948	4.375	98.948	98.948	98.948	4.375	102.424	102.424	102.424
4.500	103.614	103.614	103.614	4.500	103.672	103.672	103.672	4.500	99.177	99.177	99.177	4.500	98.977	98.977	98.977	4.500	98.977	98.977	98.977	4.500	102.679	102.679	102.679
4.625	103.922	103.922	103.922	4.625	103.985	103.985	103.985	4.625	99.301	99.301	99.301	4.625	99.101	99.101	99.101	4.625	99.101	99.101	99.101	4.625	102.911	102.911	102.911
4.750	104.144	104.144	104.144	4.750	104.206	104.206	104.206	4.750	99.401	99.401	99.401	4.750	99.201	99.201	99.201	4.750	99.201	99.201	99.201	4.750	103.112	103.112	103.112



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.:

9/7/2020

9/21/2020

10/6/2020

W. Rate Sheet Dated: 8/7/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

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

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

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

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

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

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

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

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

[^]Does not apply to MH Advantage products^{**} Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

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

Lock Desk Policy

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

Flood Certification = \$10.00

*UW Fee with option to buy out = \$895 / \$495 for streamline

*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/7/2020

45 Day Lock Exp.:

9/21/2020

60 Day Lock Exp.:

10/6/2020

W. Rate Sheet Dated: 8/7/2020

Release Time: 10:00 am ET

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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	100.792	100.792	100.792	3.375	101.875	101.875	101.875	3.375	101.875	101.875	101.875	2.750	100.211	100.211	100.211	3.375	100.640	100.640	100.640	3.375	100.640	100.640	100.640	3.375	100.640	100.640	100.640	100.640	100.640	100.640	100.640
2.875	101.338	101.338	101.338	3.500	102.145	102.145	102.145	3.500	102.145	102.145	102.145	2.875	100.757	100.757	100.757	3.500	100.910	100.910	100.910	3.500	100.910	100.910	100.910	3.500	100.910	100.910	100.910	100.910	100.910	100.910	100.910
2.990	101.615	101.615	101.615	3.625	102.397	102.397	102.397	3.625	102.397	102.397	102.397	2.990	101.034	101.034	101.034	3.625	101.162	101.162	101.162	3.625	101.162	101.162	101.162	3.625	101.162	101.162	101.162	101.162	101.162	101.162	101.162
3.000	101.715	101.715	101.715	3.750	101.817	101.817	101.817	3.750	101.817	101.817	101.817	3.000	101.134	101.134	101.134	3.750	99.777	99.777	99.777	3.750	99.777	99.777	99.777	3.750	99.777	99.777	99.777	99.777	99.777	99.777	99.777
3.125	102.028	102.028	102.028	3.875	102.164	102.164	102.164	3.875	102.164	102.164	102.164	3.125	101.447	101.447	101.447	3.875	100.124	100.124	100.124	3.875	100.124	100.124	100.124	3.875	100.124	100.124	100.124	100.124	100.124	100.124	100.124
3.250	102.285	102.285	102.285	3.990	102.351	102.351	102.351	3.990	102.351	102.351	102.351	3.250	101.050	101.050	101.050	3.990	100.311	100.311	100.311	3.990	100.311	100.311	100.311	3.990	100.311	100.311	100.311	100.311	100.311	100.311	100.311
3.375	102.750	102.750	102.750	4.000	102.451	102.451	102.451	4.000	102.451	102.451	102.451	3.375	101.515	101.515	101.515	4.000	100.411	100.411	100.411	4.000	100.411	100.411	100.411	4.000	100.411	100.411	100.411	100.411	100.411	100.411	100.411
3.500	103.020	103.020	103.020	4.125	102.611	102.611	102.611	4.125	102.611	102.611	102.611	3.500	101.785	101.785	101.785	4.125	100.571	100.571	100.571	4.125	100.571	100.571	100.571	4.125	100.571	100.571	100.571	100.571	100.571	100.571	100.571
3.625	103.272	103.272	103.272	4.250	102.070	102.070	102.070	4.250	102.070	102.070	102.070	3.625	102.037	102.037	102.037	4.250	99.718	99.718	99.718	4.250	99.718	99.718	99.718	4.250	99.718	99.718	99.718	99.718	99.718	99.718	99.718
3.750	102.692	102.692	102.692	4.375	102.356	102.356	102.356	4.375	102.356	102.356	102.356	3.750	100.652	100.652	100.652	4.375	100.004	100.004	100.004	4.375	100.004	100.004	100.004	4.375	100.004	100.004	100.004	100.004	100.004	100.004	100.004
3.875	103.039	103.039	103.039	4.500	102.394	102.394	102.394	4.500	102.394	102.394	102.394	3.875	100.999	100.999	100.999	4.500	100.042	100.042	100.042	4.500	100.042	100.042	100.042	4.500	100.042	100.042	100.042	100.042	100.042	100.042	100.042
3.990	103.226	103.226	103.226	4.625	102.512	102.512	102.512	4.625	102.512	102.512	102.512	3.990	101.186	101.186	101.186	4.625	100.160	100.160	100.160	4.625	100.160	100.160	100.160	4.625	100.160	100.160	100.160	100.160	100.160	100.160	100.160
4.000	103.326	103.326	103.326	4.750	102.591	102.591	102.591	4.750	102.591	102.591	102.591	4.000	101.286	101.286	101.286	4.750	99.992	99.992	99.992	4.750	99.992	99.992	99.992	4.750	99.992	99.992	99.992	99.992	99.992	99.992	99.992
4.125	103.486	103.486	103.486	4.875	102.866	102.866	102.866	4.875	102.866	102.866	102.866	4.125	101.446	101.446	101.446	4.875	100.267	100.267	100.267	4.875	100.267	100.267	100.267	4.875	100.267	100.267	100.267	100.267	100.267	100.267	100.267
4.250	102.945	102.945	102.945	4.990	103.029	103.029	103.029	4.990	103.029	103.029	103.029	4.250	100.593	100.593	100.593	4.990	100.430	100.430	100.430	4.990	100.430	100.430	100.430	4.990	100.430	100.430	100.430	100.430	100.430	100.430	100.430
4.375	103.231	103.231	103.231	5.000	103.129	103.129	103.129	5.000	103.129	103.129	103.129	4.375	100.879	100.879	100.879	5.000	100.530	100.530	100.530	5.000	100.530	100.530	100.530	5.000	100.530	100.530	100.530	100.530	100.530	100.530	100.530
4.500	103.519	103.519	103.519	5.125	103.426	103.426	103.426	5.125	103.426	103.426	103.426	4.500	101.167	101.167	101.167	5.125	100.677	100.677	100.677	5.125	100.677	100.677	100.677	5.125	100.677	100.677	100.677	100.677	100.677	100.677	100.677
4.625	103.637	103.637	103.637	5.250	103.174	103.174	103.174	5.250	103.174	103.174	103.174	4.625	101.285	101.285	101.285	5.250	100.275	100.275	100.275	5.250	100.275	100.275	100.275	5.250	100.275	100.275	100.275	100.275	100.275	100.275	100.275
4.750	103.716	103.716	103.716	5.375	104.433	104.433	104.433	5.375	104.433	104.433	104.433	4.750	101.117	101.117	101.117	5.375	101.384	101.384	101.384	5.375	101.384	101.384	101.384	5.375	101.384	101.384	101.384	101.384	101.384	101.384	101.384
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	100.640	100.640	100.640	2.750	100.853	100.853	100.853	3.375	102.338	102.338	102.338	3.375	102.338	102.338	102.338	3.375	102.338	102.338	102.338	2.750	101.830	101.830	101.830	3.375	101.830	101.830	101.830	101.830	101.830	101.830	101.830
3.500	100.910	100.910	100.910	2.875	101.458	101.458	101.458	3.500	102.645	102.645	102.645	3.500	102.645	102.645	102.645	3.500	102.645	102.645	102.645	2.875	102.134	102.134	102.134	3.500	102.134	102.134	102.134	102.134	102.134	102.134	102.134
3.625	101.162	101.162	101.162	2.990	101.780	101.780	101.780	3.625	102.887	102.887	102.887	3.625	102.887	102.887	102.887	3.625	102.887	102.887	102.887	2.990	102.294	102.294	102.294	3.625	102.294	102.294	102.294	102.294	102.294	102.294	102.294
3.750	99.777	99.777	99.777	3.000	101.880	101.880	101.880	3.750	102.236	102.236	102.236	3.750	102.236	102.236	102.236	3.750	102.236	102.236	102.236	3.000	102.394	102.394	102.394	3.750	102.394	102.394	102.394	102.394	102.394	102.394	102.394
3.875	100.124	100.124	100.124	3.125	102.152	102.152	102.152	3.875	102.580	102.580	102.580	3.875	102.580	102.580	102.580	3.875	102.580	102.580	102.580	3.125	102.360	102.360	102.360	3.875	102.360	102.360	102.360	102.360	102.360	102.360	102.360
3.990	100.311	100.311	100.311	3.250	102.453	102.453	102.453	3.990	102.770	102.770	102.770	3.990	102.770	102.770	102.770	3.990	102.770	102.770	102.770	3.250	102.497	102.497	102.497	3.990	102.497	102.497	102.497	102.497	102.497	102.497	102.497
4.000	100.411	100.411	100.411	3.375	102.838	102.838	102.838	4.000	102.870	102.870	102.870	4.000	102.870	102.870	102.870	4.000	102.870	102.870	102.870	3.375	102.788	102.788	102.788	4.000	102.788	102.788	102.788	102.788	102.788	102.788	102.788
4.125	100.571	100.571	100.571	3.500	103.145	103.145	103.145	4.125	103.034	103.034	103.034	4.125	103.034	103.034	103.034	4.125	103.034	103.034	103.034	3.500	102.956	102.956	102.956	4.125	102.956	102.956	102.956	102.956	102.956	102.956	102.956
4.250	99.718	99.718	99.718	3.625	103.387	103.387	103.387	4.250	103.076	103.076	103.076	4.250	103.076	103.076	103.076	4.250	103.076	103.076	103.076	3.625	102.298	102.298	102.298	4.250	102.298	102.298	102.298	102.298	102.298	102.298	102.298
4.375	100.004	100.004	100.004	3.750	102.736	102.736	102.736	4.375	103.262	103.262	103.262	4.375	103.262	103.262	103.262	4.375	103.262	103.262	103.262	3.750	102.586	102.586	102.586	4.375	102.586	102.586	102.586	102.586	102.586	102.586	102.586
4.500	100.042	100.042	100.042	3.875	103.080	103.080	103.080	4.500	102.672	102.672	102.672	4.500	102.672	102.672	102.672	4.500	102.672	102.672	102.672	3.875	102.721	102.721	102.721	4.500	102.721	102.721	102.721	102.721	102.721	102.721	102.721
4.625	100.160	100.160	100.160	3.990	103.270	103.270	103.270	4.625	102.797	102.797	102.797	4.625	102.797	102.797	102.797	4.625	102.797	102.797	102.797	3.990	102.918	102.918	102.918	4.625	102.918						



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.:

9/7/2020

45 Day Lock Exp.:

9/21/2020

60 Day Lock Exp.:

10/6/2020

W. Rate Sheet Dated: 8/7/2020

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	100.792	100.792	100.792	2.750	100.853	100.853	100.853	2.750	101.830	101.830	101.830	2.750	99.861	99.861	99.861	2.750	100.567	100.567	100.567
2.875	101.338	101.338	101.338	2.875	101.458	101.458	101.458	2.875	102.134	102.134	102.134	2.875	100.407	100.407	100.407	2.875	100.871	100.871	100.871
2.990	101.615	101.615	101.615	2.990	101.780	101.780	101.780	2.990	102.294	102.294	102.294	2.990	100.684	100.684	100.684	2.990	101.031	101.031	101.031
3.000	101.715	101.715	101.715	3.000	101.880	101.880	101.880	3.000	102.394	102.394	102.394	3.000	100.784	100.784	100.784	3.000	101.131	101.131	101.131
3.125	102.028	102.028	102.028	3.125	102.152	102.152	102.152	3.125	102.360	102.360	102.360	3.125	101.097	101.097	101.097	3.125	100.285	100.285	100.285
3.250	102.285	102.285	102.285	3.250	102.453	102.453	102.453	3.250	102.497	102.497	102.497	3.250	100.700	100.700	100.700	3.250	100.422	100.422	100.422
3.375	102.750	102.750	102.750	3.375	102.838	102.838	102.838	3.375	102.788	102.788	102.788	3.375	101.165	101.165	101.165	3.375	100.713	100.713	100.713
3.500	103.020	103.020	103.020	3.500	103.145	103.145	103.145	3.500	102.956	102.956	102.956	3.500	101.435	101.435	101.435	3.500	100.881	100.881	100.881
3.625	103.272	103.272	103.272	3.625	103.387	103.387	103.387	3.625	102.298	102.298	102.298	3.625	101.687	101.687	101.687	3.625	99.035	99.035	99.035
3.750	102.692	102.692	102.692	3.750	102.736	102.736	102.736	3.750	102.586	102.586	102.586	3.750	100.302	100.302	100.302	3.750	99.323	99.323	99.323
3.875	103.039	103.039	103.039	3.875	103.080	103.080	103.080	3.875	102.721	102.721	102.721	3.875	100.649	100.649	100.649	3.875	99.458	99.458	99.458
3.990	103.226	103.226	103.226	3.990	103.270	103.270	103.270	3.990	102.918	102.918	102.918	3.990	100.836	100.836	100.836	3.990	99.655	99.655	99.655
4.000	103.326	103.326	103.326	4.000	103.370	103.370	103.370	4.000	103.018	103.018	103.018	4.000	100.936	100.936	100.936	4.000	99.755	99.755	99.755
4.125	103.486	103.486	103.486	4.125	103.534	103.534	103.534	4.125	102.315	102.315	102.315	4.125	101.096	101.096	101.096	4.125	98.677	98.677	98.677
4.250	102.945	102.945	102.945	4.250	103.576	103.576	103.576	4.250	102.507	102.507	102.507	4.250	100.243	100.243	100.243	4.250	98.869	98.869	98.869
4.375	103.231	103.231	103.231	4.375	103.762	103.762	103.762	4.375	102.715	102.715	102.715	4.375	100.529	100.529	100.529	4.375	99.077	99.077	99.077
4.500	103.519	103.519	103.519	4.500	103.922	103.922	103.922	4.500	102.852	102.852	102.852	4.500	100.817	100.817	100.817	4.500	99.214	99.214	99.214
4.625	103.637	103.637	103.637	4.625	104.047	104.047	104.047	4.625	102.883	102.883	102.883	4.625	100.935	100.935	100.935	4.625	98.651	98.651	98.651
4.750	103.716	103.716	103.716	4.750	104.379	104.379	104.379	4.750	102.977	102.977	102.977	4.750	100.767	100.767	100.767	4.750	99.971	99.971	99.971

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.:

9/7/2020

45 Day Lock Exp.:

9/21/2020

60 Day Lock Exp.:

10/6/2020

W. Rate Sheet Dated: 8/7/2020

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)