

W. Rate Sheet Dated: 8/11/2020

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	99.974	99.974	99.974	2.500	99.573	99.573	99.573	2.250	98.466	98.466	98.466	3.125	95.750	95.750	95.750
2.625	99.979	99.979	99.979	2.625	99.576	99.576	99.576	2.500	98.473	98.473	98.473	3.250	97.245	97.245	97.245
2.750	101.244	101.244	101.244	2.750	100.345	100.345	100.345	2.625	98.476	98.476	98.476	3.375	97.246	97.246	97.246
2.875	101.249	101.249	101.249	2.875	100.349	100.349	100.349	2.750	99.187	99.187	99.187	3.500	97.248	97.248	97.248
3.000	101.254	101.254	101.254	3.000	100.352	100.352	100.352	2.875	99.191	99.191	99.191	3.625	97.250	97.250	97.250
3.125	101.257	101.257	101.257	3.125	100.355	100.355	100.355	3.000	99.194	99.194	99.194	Margin = 2.250		Index = 0.130	
3.250	101.603	101.603	101.603	3.250	100.454	100.454	100.454	3.125	99.197	99.197	99.197	30 Year OTC			
3.375	101.607	101.607	101.607	3.375	100.472	100.472	100.472	3.250	100.905	100.905	100.905	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	100.955	100.955	100.955	4.000	101.129	101.129	101.129
3.625	101.615	101.615	101.615	3.625	100.511	100.511	100.511	3.500	100.958	100.958	100.958	4.125	101.169	101.169	101.169
3.750	101.577	101.577	101.577	3.750	101.128	101.128	101.128	3.625	101.025	101.025	101.025	4.375	102.525	102.525	102.525
3.875	101.501	101.501	101.501	3.875	101.117	101.117	101.117	3.750	101.581	101.581	101.581	4.500	102.528	102.528	102.528
4.000	101.504	101.504	101.504	4.000	101.119	101.119	101.119	3.875	101.570	101.570	101.570	4.625	102.530	102.530	102.530
4.125	101.544	101.544	101.544	4.125	101.122	101.122	101.122	4.000	101.572	101.572	101.572	4.875	103.199	103.199	103.199
4.250	103.011	103.011	103.011	4.250	102.489	102.489	102.489	4.125	101.574	101.574	101.574	5.000	103.201	103.201	103.201
4.375	102.900	102.900	102.900	4.375	102.478	102.478	102.478	4.250	102.387	102.387	102.387	5.125	103.204	103.204	103.204
4.500	102.903	102.903	102.903	4.500	102.480	102.480	102.480	4.375	102.376	102.376	102.376	5.500	105.281	105.281	105.281
4.625	102.905	102.905	102.905	4.625	102.483	102.483	102.483	4.500	102.378	102.378	102.378	5.625	105.284	105.284	105.284
6.250	104.695	104.695	104.695	6.250	103.964	103.964	103.964	4.625	102.380	102.380	102.380	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	102.078	102.078	102.078	2.500	101.978	101.978	101.978	2.250	101.191	101.191	101.191
2.625	102.078	102.078	102.078	2.625	101.978	101.978	101.978	2.375	101.195	101.195	101.195
2.750	103.609	103.609	103.609	2.750	103.509	103.509	103.509	2.500	101.195	101.195	101.195
2.875	103.614	103.614	103.614	2.875	103.513	103.513	103.513	2.625	101.194	101.194	101.194
3.000	103.614	103.614	103.614	3.000	103.513	103.513	103.513	2.750	101.902	101.902	101.902
3.125	103.613	103.613	103.613	3.125	103.512	103.512	103.512	2.875	101.918	101.918	101.918
3.250	103.705	103.705	103.705	3.250	103.608	103.608	103.608	3.000	101.918	101.918	101.918
3.375	103.723	103.723	103.723	3.375	103.637	103.637	103.637	3.125	101.917	101.917	101.917
3.500	103.723	103.723	103.723	3.500	103.622	103.622	103.622	3.250	103.622	103.622	103.622
3.625	103.722	103.722	103.722	3.625	103.654	103.654	103.654	3.375	103.683	103.683	103.683
3.750	103.582	103.582	103.582	3.750	103.486	103.486	103.486	3.500	103.636	103.636	103.636
3.875	103.617	103.617	103.617	3.875	103.483	103.483	103.483	3.625	103.700	103.700	103.700
4.000	103.597	103.597	103.597	4.000	103.496	103.496	103.496	3.750	104.188	104.188	104.188

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	98.379	98.379	98.379	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.419	98.419	98.419				
3.875	100.337	100.337	100.337	6.250	103.750	103.750	103.750	4.125	99.775	99.775	99.775				
4.000	100.333	100.333	100.333					4.500	99.778	99.778	99.778				
4.125	100.293	100.293	100.293					4.625	99.780	99.780	99.780				
4.250	101.677	101.677	101.677					4.875	100.449	100.449	100.449				
4.375	101.687	101.687	101.687					5.000	100.451	100.451	100.451				
4.500	101.685	101.685	101.685					5.125	100.454	100.454	100.454				
4.625	101.682	101.682	101.682					5.500	102.531	102.531	102.531		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	102.378	102.378	102.378					5.625	102.534	102.534	102.534	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	6.250	102.750	102.750	102.750

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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

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

W. Rate Sheet Dated: 8/11/2020

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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	96.324	96.324	96.324	2.500	96.353	96.353	96.353	2.375	95.250	95.250	95.250	3.125	95.360	95.360	95.360
2.625	96.329	96.329	96.329	2.625	96.356	96.356	96.356	2.500	95.253	95.253	95.253	3.250	96.792	96.792	96.792
2.750	99.844	99.844	99.844	2.750	99.375	99.375	99.375	2.625	95.256	95.256	95.256	3.375	96.794	96.794	96.794
2.875	99.849	99.849	99.849	2.875	99.379	99.379	99.379	2.750	98.217	98.217	98.217	3.500	96.795	96.795	96.795
3.000	99.854	99.854	99.854	3.000	99.382	99.382	99.382	2.875	98.221	98.221	98.221	3.625	96.797	96.797	96.797
3.125	99.857	99.857	99.857	3.125	99.385	99.385	99.385	3.000	98.224	98.224	98.224	Margin = 2.250		Index = 0.130	
3.250	100.140	100.140	100.140	3.250	99.421	99.421	99.421	3.125	98.227	98.227	98.227	30 Year OTC			
3.375	100.145	100.145	100.145	3.375	99.439	99.439	99.439	3.250	99.873	99.873	99.873	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	99.923	99.923	99.923	4.000	99.729	99.729	99.729
3.625	100.152	100.152	100.152	3.625	99.478	99.478	99.478	3.500	99.926	99.926	99.926	4.125	99.769	99.769	99.769
3.750	100.177	100.177	100.177	3.750	100.158	100.158	100.158	3.625	99.993	99.993	99.993	4.375	100.688	100.688	100.688
3.875	100.101	100.101	100.101	3.875	100.147	100.147	100.147	3.750	100.611	100.611	100.611	4.500	100.690	100.690	100.690
4.000	100.104	100.104	100.104	4.000	100.149	100.149	100.149	3.875	100.600	100.600	100.600	4.625	100.693	100.693	100.693
4.125	100.144	100.144	100.144	4.125	100.152	100.152	100.152	4.000	100.602	100.602	100.602	4.875	100.486	100.486	100.486
4.250	101.173	101.173	101.173	4.250	101.081	101.081	101.081	4.125	100.604	100.604	100.604	5.000	100.489	100.489	100.489
4.375	101.063	101.063	101.063	4.375	101.070	101.070	101.070	4.250	100.979	100.979	100.979	5.125	100.491	100.491	100.491
4.500	101.065	101.065	101.065	4.500	101.073	101.073	101.073	4.375	100.968	100.968	100.968	5.500	101.381	101.381	101.381
4.625	101.068	101.068	101.068	4.625	101.075	101.075	101.075	4.500	100.971	100.971	100.971	5.625	101.384	101.384	101.384
6.250	101.045	101.045	101.045	6.250	100.744	100.744	100.744	4.625	100.973	100.973	100.973	6.250	100.361	100.361	100.361

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	98.078	98.078	98.078	2.500	97.978	97.978	97.978	2.250	98.691	98.691	98.691
2.625	98.078	98.078	98.078	2.625	97.978	97.978	97.978	2.375	98.695	98.695	98.695
2.750	101.859	101.859	101.859	2.750	101.759	101.759	101.759	2.500	98.695	98.695	98.695
2.875	101.864	101.864	101.864	2.875	101.763	101.763	101.763	2.625	98.694	98.694	98.694
3.000	101.864	101.864	101.864	3.000	101.763	101.763	101.763	2.750	99.121	99.121	99.121
3.125	101.863	101.863	101.863	3.125	101.762	101.762	101.762	2.875	99.136	99.136	99.136
3.250	101.893	101.893	101.893	3.250	101.795	101.795	101.795	3.000	99.136	99.136	99.136
3.375	101.910	101.910	101.910	3.375	101.824	101.824	101.824	3.125	99.136	99.136	99.136
3.500	101.910	101.910	101.910	3.500	101.809	101.809	101.809	3.250	100.497	100.497	100.497
3.625	101.910	101.910	101.910	3.625	101.842	101.842	101.842	3.375	100.558	100.558	100.558
3.750	101.832	101.832	101.832	3.750	101.736	101.736	101.736	3.500	100.511	100.511	100.511
3.875	101.867	101.867	101.867	3.875	101.733	101.733	101.733	3.625	100.575	100.575	100.575
4.000	101.847	101.847	101.847	4.000	101.746	101.746	101.746	3.750	101.063	101.063	101.063

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680- 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	N/A
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	96.979	96.979	96.979	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.019	97.019	97.019				
3.875	98.587	98.587	98.587	6.250	99.750	99.500	99.250	4.375	97.938	97.938	97.938				
4.000	98.583	98.583	98.583					4.500	97.940	97.940	97.940				
4.125	98.543	98.543	98.543					4.625	97.943	97.943	97.943				
4.250	99.489	99.489	99.489					4.875	97.736	97.736	97.736				
4.375	99.500	99.500	99.500					5.000	97.739	97.739	97.739				
4.500	99.497	99.497	99.497					5.125	97.741	97.741	97.741				
4.625	99.495	99.495	99.495					5.500	98.631	98.631	98.631				
4.750	99.316	99.316	99.316					5.625	98.634	98.634	98.634	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	97.611	97.611	97.611	Rate	30 Day	45 Day	60 Day
												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.:

9/10/2020

45 Day Lock Exp.:

9/25/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/11/2020

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.:

9/10/2020

45 Day Lock Exp.:

9/25/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/11/2020

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	100.530	100.530	100.530	3.375	101.844	101.844	101.844	3.375	101.844	101.844	101.844	2.750	99.625	99.625	99.625	3.375	100.412	100.412	100.412
2.875	101.083	101.083	101.083	3.500	102.128	102.128	102.128	3.500	102.128	102.128	102.128	2.875	100.178	100.178	100.178	3.500	100.696	100.696	100.696
2.990	101.383	101.383	101.383	3.625	102.392	102.392	102.392	3.625	102.392	102.392	102.392	2.990	100.478	100.478	100.478	3.625	100.960	100.960	100.960
3.000	101.483	101.483	101.483	3.750	101.747	101.747	101.747	3.750	101.747	101.747	101.747	3.000	100.578	100.578	100.578	3.750	99.339	99.339	99.339
3.125	101.817	101.817	101.817	3.875	102.113	102.113	102.113	3.875	102.113	102.113	102.113	3.125	100.912	100.912	100.912	3.875	99.705	99.705	99.705
3.250	102.226	102.226	102.226	3.990	102.310	102.310	102.310	3.990	102.310	102.310	102.310	3.250	100.794	100.794	100.794	3.990	99.902	99.902	99.902
3.375	102.719	102.719	102.719	4.000	102.410	102.410	102.410	4.000	102.410	102.410	102.410	3.375	101.287	101.287	101.287	4.000	100.002	100.002	100.002
3.500	103.003	103.003	103.003	4.125	102.572	102.572	102.572	4.125	102.572	102.572	102.572	3.500	101.571	101.571	101.571	4.125	100.164	100.164	100.164
3.625	103.267	103.267	103.267	4.250	102.089	102.089	102.089	4.250	102.089	102.089	102.089	3.625	101.835	101.835	101.835	4.250	98.684	98.684	98.684
3.750	102.622	102.622	102.622	4.375	102.385	102.385	102.385	4.375	102.385	102.385	102.385	3.750	100.214	100.214	100.214	4.375	98.980	98.980	98.980
3.875	102.988	102.988	102.988	4.500	102.430	102.430	102.430	4.500	102.430	102.430	102.430	3.875	100.580	100.580	100.580	4.500	99.025	99.025	99.025
3.990	103.185	103.185	103.185	4.625	102.545	102.545	102.545	4.625	102.545	102.545	102.545	3.990	100.777	100.777	100.777	4.625	99.140	99.140	99.140
4.000	103.285	103.285	103.285	4.750	102.661	102.661	102.661	4.750	102.661	102.661	102.661	4.000	100.877	100.877	100.877	4.750	98.873	98.873	98.873
4.125	103.447	103.447	103.447	4.875	102.941	102.941	102.941	4.875	102.941	102.941	102.941	4.125	101.039	101.039	101.039	4.875	99.153	99.153	99.153
4.250	102.964	102.964	102.964	4.990	103.106	103.106	103.106	4.990	103.106	103.106	103.106	4.250	99.559	99.559	99.559	4.990	99.318	99.318	99.318
4.375	103.260	103.260	103.260	5.000	103.206	103.206	103.206	5.000	103.206	103.206	103.206	4.375	99.855	99.855	99.855	5.000	99.418	99.418	99.418
4.500	103.555	103.555	103.555	5.125	103.504	103.504	103.504	5.125	103.504	103.504	103.504	4.500	100.150	100.150	100.150	5.125	99.566	99.566	99.566
4.625	103.670	103.670	103.670	5.250	103.287	103.287	103.287	5.250	103.287	103.287	103.287	4.625	100.265	100.265	100.265	5.250	99.199	99.199	99.199
4.750	103.786	103.786	103.786	5.375	104.524	104.524	104.524	5.375	104.524	104.524	104.524	4.750	99.998	99.998	99.998	5.375	100.286	100.286	100.286
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	100.412	100.412	100.412	2.750	100.486	100.486	100.486	3.375	102.244	102.244	102.244	3.375	102.244	102.244	102.244	2.750	101.596	101.596	101.596
3.500	100.696	100.696	100.696	2.875	101.123	101.123	101.123	3.500	102.566	102.566	102.566	3.500	102.566	102.566	102.566	2.875	101.911	101.911	101.911
3.625	100.960	100.960	100.960	2.990	101.474	101.474	101.474	3.625	102.821	102.821	102.821	3.625	102.821	102.821	102.821	2.990	102.081	102.081	102.081
3.750	99.339	99.339	99.339	3.000	101.574	101.574	101.574	3.750	102.118	102.118	102.118	3.750	102.118	102.118	102.118	3.000	102.181	102.181	102.181
3.875	99.705	99.705	99.705	3.125	101.868	101.868	101.868	3.875	102.479	102.479	102.479	3.875	102.479	102.479	102.479	3.125	102.192	102.192	102.192
3.990	99.902	99.902	99.902	3.250	102.336	102.336	102.336	3.990	102.682	102.682	102.682	3.990	102.682	102.682	102.682	3.250	102.333	102.333	102.333
4.000	100.002	100.002	100.002	3.375	102.744	102.744	102.744	4.000	102.782	102.782	102.782	4.000	102.782	102.782	102.782	3.375	102.634	102.634	102.634
4.125	100.164	100.164	100.164	3.500	103.066	103.066	103.066	4.125	102.952	102.952	102.952	4.125	102.952	102.952	102.952	3.500	102.807	102.807	102.807
4.250	98.684	98.684	98.684	3.625	103.321	103.321	103.321	4.250	102.689	102.689	102.689	4.250	102.689	102.689	102.689	3.625	102.282	102.282	102.282
4.375	98.980	98.980	98.980	3.750	102.618	102.618	102.618	4.375	102.882	102.882	102.882	4.375	102.882	102.882	102.882	3.750	102.580	102.580	102.580
4.500	99.025	99.025	99.025	3.875	102.979	102.979	102.979	4.500	102.297	102.297	102.297	4.500	102.297	102.297	102.297	3.875	102.721	102.721	102.721
4.625	99.140	99.140	99.140	3.990	103.182	103.182	103.182	4.625	102.424	102.424	102.424	4.625	102.424	102.424	102.424	3.990	102.931	102.931	102.931
4.750	98.873	98.873	98.873	4.000	103.282	103.282	103.282	4.750	103.169	103.169	103.169	4.750	103.169	103.169	103.169	4.000	103.031	103.031	103.031
4.875	99.153	99.153	99.153	4.125	103.452	103.452	103.452	4.875	103.419	103.419	103.419	4.875	103.419	103.419	103.419	4.125	102.509	102.509	102.509
4.990	99.318	99.318	99.318	4.250	103.189	103.189	103.189	4.990	103.740	103.740	103.740	4.990	103.740	103.740	103.740	4.250	102.710	102.710	102.710
5.000	99.418	99.418	99.418	4.375	103.382	103.382	103.382	5.000	103.840	103.840	103.840	5.000	103.840	103.840	103.840	4.375	102.927	102.927	102.927
5.125	99.566	99.566	99.566	4.500	103.547	103.547	103.547	5.125	104.124	104.124	104.124	5.125	104.124	104.124	104.124	4.500	103.066	103.066	103.066
5.250	99.199	99.199	99.199	4.625	103.674	103.674	103.674	5.250	103.649	103.649	103.649	5.250	103.649	103.649	103.649	4.625	103.145	103.145	103.145
5.375	100.286	100.286	100.286	4.750	104.419	104.419	104.419	5.375	104.898	104.898	104.898	5.375	104.898	104.898	104.898	4.750	103.240	103.240	103.240
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	103.596	103.596	103.596	2.750	103.846	103.846	103.846	2.750	101.071	101.071	101.071	2.750	103.071	103.071	103.071	2.750	103.321	103.321	103.321
2.875	101.911	101.911	101.911	2.875	101.911	101.911	101.911	2.875	101.386	101.386	101.386	2.875	101.386	101.386	101.386	2.875	101.386	101.386	101.386
2.990	102.081	102.081	102.081	2.990	102.081	102.081	102.081	2.990	101.556	101.556	101.556	2.990	101.556	101.556	101.556	2.990	101.556	101.556	101.556
3.000	102.181	102.181	102.181	3.000	102.181	102.181	102.181	3.000	101.656	101.656	101.656	3.000	101.656	101.656	101.656	3.000	101.656	101.656	101.656
3.125	102.192	102.192	102.192	3.125	102.192	102.192	102.192	3.125	101.229	101.229	101.229	3.125	101.229	101.229	101.229	3.125	101.229	101.229	101.229
3.250	102.333	102.333	102.333	3.250	102.333	102.333	102.333	3.250	101.370	101.370	101.370	3.250	101.370	101.370	101.370	3.250	101.370	101.370	101.370
3.375	102.634	102.634	102.634	3.375	102.634	102.634	102.634	3.375	101.671	101.671	101.671	3.375	101.671	101.671	101.671	3.375	101.671	101.671	101.671
3.500	102.807	102.807	102.807	3.500	102.807	102.807	102.807	3.500	101.844	101.844	101.844	3.500	101.844	101.844	101.844	3.500	101.844	101.844	101.844
3.625	102.282	102.282	102.282	3.625	102.282	102.282	102.282	3.625	100.816	100.816	100.816	3.625	100.816	100.816	100.816	3.625	100.816	100.816	100.816
3.750	102.580	102.580	102.580	3.750	102.580	102.580	102.580	3.750	101.114	101.114	101.114	3.750	101.114	101.114	101.114	3.750	101.114	101.114	101.114
3.875	102.721	102.721	102.721	3.875	102.721	102.721	102.721	3.875	101.255	101.255	101.255	3.875	101.255	101.255					



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.:

9/10/2020

45 Day Lock Exp.:

9/25/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/11/2020

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	100.716	100.716	100.716	2.750	100.778	100.778	100.778	2.750	101.773	101.773	101.773	2.750	99.461	99.461	99.461	2.750	100.948	100.948	100.948
2.875	101.272	101.272	101.272	2.875	101.394	101.394	101.394	2.875	102.081	102.081	102.081	2.875	100.017	100.017	100.017	2.875	101.256	101.256	101.256
2.990	101.561	101.561	101.561	2.990	101.728	101.728	101.728	2.990	102.241	102.241	102.241	2.990	100.306	100.306	100.306	2.990	101.416	101.416	101.416
3.000	101.661	101.661	101.661	3.000	101.828	101.828	101.828	3.000	102.341	102.341	102.341	3.000	100.406	100.406	100.406	3.000	101.516	101.516	101.516
3.125	101.983	101.983	101.983	3.125	102.104	102.104	102.104	3.125	102.327	102.327	102.327	3.125	100.728	100.728	100.728	3.125	101.064	101.064	101.064
3.250	102.322	102.322	102.322	3.250	102.493	102.493	102.493	3.250	102.465	102.465	102.465	3.250	100.540	100.540	100.540	3.250	101.202	101.202	101.202
3.375	102.799	102.799	102.799	3.375	102.885	102.885	102.885	3.375	102.760	102.760	102.760	3.375	101.017	101.017	101.017	3.375	101.497	101.497	101.497
3.500	103.075	103.075	103.075	3.500	103.199	103.199	103.199	3.500	102.931	102.931	102.931	3.500	101.293	101.293	101.293	3.500	101.668	101.668	101.668
3.625	103.331	103.331	103.331	3.625	103.443	103.443	103.443	3.625	102.330	102.330	102.330	3.625	101.549	101.549	101.549	3.625	100.564	100.564	100.564
3.750	102.764	102.764	102.764	3.750	102.809	102.809	102.809	3.750	102.621	102.621	102.621	3.750	100.006	100.006	100.006	3.750	100.855	100.855	100.855
3.875	103.118	103.118	103.118	3.875	103.159	103.159	103.159	3.875	102.756	102.756	102.756	3.875	100.360	100.360	100.360	3.875	100.990	100.990	100.990
3.990	103.310	103.310	103.310	3.990	103.354	103.354	103.354	3.990	102.960	102.960	102.960	3.990	100.552	100.552	100.552	3.990	101.194	101.194	101.194
4.000	103.410	103.410	103.410	4.000	103.454	103.454	103.454	4.000	103.060	103.060	103.060	4.000	100.652	100.652	100.652	4.000	101.294	101.294	101.294
4.125	103.570	103.570	103.570	4.125	103.622	103.622	103.622	4.125	102.356	102.356	102.356	4.125	100.812	100.812	100.812	4.125	100.074	100.074	100.074
4.250	102.953	102.953	102.953	4.250	103.226	103.226	103.226	4.250	102.551	102.551	102.551	4.250	99.198	99.198	99.198	4.250	100.269	100.269	100.269
4.375	103.242	103.242	103.242	4.375	103.414	103.414	103.414	4.375	102.762	102.762	102.762	4.375	99.487	99.487	99.487	4.375	100.480	100.480	100.480
4.500	103.534	103.534	103.534	4.500	103.577	103.577	103.577	4.500	102.901	102.901	102.901	4.500	99.779	99.779	99.779	4.500	100.619	100.619	100.619
4.625	103.651	103.651	103.651	4.625	103.701	103.701	103.701	4.625	102.858	102.858	102.858	4.625	99.896	99.896	99.896	4.625	98.626	98.626	98.626
4.750	103.660	103.660	103.660	4.750	104.342	104.342	104.342	4.750	102.952	102.952	102.952	4.750	99.522	99.522	99.522	4.750	99.940	99.940	99.940

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.:

9/10/2020

45 Day Lock Exp.:

9/25/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/11/2020

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)