



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.: 9/11/2020

45 Day Lock Exp.: 9/28/2020

60 Day Lock Exp.: 10/12/2020

W. Rate Sheet Dated: 8/12/2020

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	99.693	99.693	99.693	2.500	99.292	99.292	99.292	2.250	98.305	98.305	98.305	3.125	95.750	95.750	95.750
2.625	99.698	99.698	99.698	2.625	99.295	99.295	99.295	2.500	98.313	98.313	98.313	3.250	97.245	97.245	97.245
2.750	100.948	100.948	100.948	2.750	100.048	100.048	100.048	2.625	98.316	98.316	98.316	3.375	97.246	97.246	97.246
2.875	100.952	100.952	100.952	2.875	100.052	100.052	100.052	2.750	99.140	99.140	99.140	3.500	97.248	97.248	97.248
3.000	100.957	100.957	100.957	3.000	100.056	100.056	100.056	2.875	99.144	99.144	99.144	3.625	97.250	97.250	97.250
3.125	100.960	100.960	100.960	3.125	100.059	100.059	100.059	3.000	99.147	99.147	99.147	Margin = 2.250		Index = 0.130	
3.250	101.353	101.353	101.353	3.250	100.204	100.204	100.204	3.125	99.150	99.150	99.150	30 Year OTC			
3.375	101.357	101.357	101.357	3.375	100.222	100.222	100.222	3.250	100.968	100.968	100.968	Rate	30 Day	45 Day	60 Day
3.500	101.361	101.361	101.361	3.500	100.225	100.225	100.225	3.375	101.018	101.018	101.018	4.000	100.957	100.957	100.957
3.625	101.365	101.365	101.365	3.625	100.261	100.261	100.261	3.500	101.021	101.021	101.021	4.125	100.997	100.997	100.997
3.750	101.405	101.405	101.405	3.750	100.956	100.956	100.956	3.625	101.088	101.088	101.088	4.375	102.525	102.525	102.525
3.875	101.329	101.329	101.329	3.875	100.945	100.945	100.945	3.750	101.592	101.592	101.592	4.500	102.528	102.528	102.528
4.000	101.332	101.332	101.332	4.000	100.948	100.948	100.948	3.875	101.581	101.581	101.581	4.625	102.530	102.530	102.530
4.125	101.372	101.372	101.372	4.125	100.950	100.950	100.950	4.000	101.584	101.584	101.584	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	101.586	101.586	101.586	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	102.403	102.403	102.403	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	102.391	102.391	102.391	5.500	104.781	104.781	104.781
4.625	102.905	102.905	102.905	4.625	102.483	102.483	102.483	4.500	102.394	102.394	102.394	5.625	104.784	104.784	104.784
6.250	104.445	104.445	104.445	6.250	103.714	103.714	103.714	4.625	102.396	102.396	102.396	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	101.797	101.797	101.797	2.500	101.697	101.697	101.697	2.250	101.031	101.031	101.031
2.625	101.797	101.797	101.797	2.625	101.697	101.697	101.697	2.375	101.035	101.035	101.035
2.750	103.313	103.313	103.313	2.750	103.213	103.213	103.213	2.500	101.035	101.035	101.035
2.875	103.317	103.317	103.317	2.875	103.216	103.216	103.216	2.625	101.034	101.034	101.034
3.000	103.317	103.317	103.317	3.000	103.216	103.216	103.216	2.750	101.856	101.856	101.856
3.125	103.316	103.316	103.316	3.125	103.215	103.215	103.215	2.875	101.871	101.871	101.871
3.250	103.455	103.455	103.455	3.250	103.358	103.358	103.358	3.000	101.871	101.871	101.871
3.375	103.473	103.473	103.473	3.375	103.387	103.387	103.387	3.125	101.870	101.870	101.870
3.500	103.473	103.473	103.473	3.500	103.372	103.372	103.372	3.250	103.685	103.685	103.685
3.625	103.472	103.472	103.472	3.625	103.404	103.404	103.404	3.375	103.745	103.745	103.745
3.750	103.410	103.410	103.410	3.750	103.314	103.314	103.314	3.500	103.698	103.698	103.698
3.875	103.445	103.445	103.445	3.875	103.311	103.311	103.311	3.625	103.762	103.762	103.762
4.000	103.425	103.425	103.425	4.000	103.325	103.325	103.325	3.750	104.200	104.200	104.200

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	98.207	98.207	98.207	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.247	98.247	98.247				
3.875	100.165	100.165	100.165	6.250	103.750	103.750	103.750	4.125	98.247	98.247	98.247				
4.000	100.162	100.162	100.162					4.375	99.775	99.775	99.775				
4.125	100.121	100.121	100.121					4.500	99.778	99.778	99.778				
4.250	101.677	101.677	101.677					4.625	99.780	99.780	99.780				
4.375	101.687	101.687	101.687					4.875	100.449	100.449	100.449				
4.500	101.685	101.685	101.685					5.000	100.451	100.451	100.451				
4.625	101.682	101.682	101.682					5.125	100.454	100.454	100.454				
4.750	102.378	102.378	102.378					5.500	102.031	102.031	102.031	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	102.034	102.034	102.034	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)

W. Rate Sheet Dated: 8/12/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	96.043	96.043	96.043	2.500	96.072	96.072	96.072	2.375	95.089	95.089	95.089	3.125	95.172	95.172	95.172
2.625	96.048	96.048	96.048	2.625	96.075	96.075	96.075	2.500	95.093	95.093	95.093	3.250	96.792	96.792	96.792
2.750	99.360	99.360	99.360	2.750	98.891	98.891	98.891	2.625	95.096	95.096	95.096	3.375	96.794	96.794	96.794
2.875	99.365	99.365	99.365	2.875	98.894	98.894	98.894	2.750	97.983	97.983	97.983	3.500	96.795	96.795	96.795
3.000	99.369	99.369	99.369	3.000	98.898	98.898	98.898	2.875	97.986	97.986	97.986	3.625	96.797	96.797	96.797
3.125	99.373	99.373	99.373	3.125	98.901	98.901	98.901	3.000	97.990	97.990	97.990	Margin = 2.250		Index = 0.130	
3.250	99.890	99.890	99.890	3.250	99.171	99.171	99.171	3.125	97.993	97.993	97.993	30 Year OTC			
3.375	99.895	99.895	99.895	3.375	99.189	99.189	99.189	3.250	99.935	99.935	99.935	Rate	30 Day	45 Day	60 Day
3.500	99.899	99.899	99.899	3.500	99.193	99.193	99.193	3.375	99.985	99.985	99.985	4.000	99.557	99.557	99.557
3.625	99.902	99.902	99.902	3.625	99.228	99.228	99.228	3.500	99.988	99.988	99.988	4.125	99.597	99.597	99.597
3.750	100.005	100.005	100.005	3.750	99.986	99.986	99.986	3.625	100.055	100.055	100.055	4.375	100.688	100.688	100.688
3.875	99.929	99.929	99.929	3.875	99.975	99.975	99.975	3.750	100.622	100.622	100.622	4.500	100.690	100.690	100.690
4.000	99.932	99.932	99.932	4.000	99.978	99.978	99.978	3.875	100.611	100.611	100.611	4.625	100.693	100.693	100.693
4.125	99.972	99.972	99.972	4.125	99.980	99.980	99.980	4.000	100.614	100.614	100.614	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	100.616	100.616	100.616	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	100.995	100.995	100.995	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	100.984	100.984	100.984	5.500	100.881	100.881	100.881
4.625	101.068	101.068	101.068	4.625	101.075	101.075	101.075	4.500	100.986	100.986	100.986	5.625	100.884	100.884	100.884
6.250	100.795	100.795	100.795	6.250	100.494	100.494	100.494	4.625	100.988	100.988	100.988	6.250	100.111	100.111	100.111

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	97.797	97.797	97.797	2.500	97.697	97.697	97.697	2.250	98.531	98.531	98.531
2.625	97.797	97.797	97.797	2.625	97.697	97.697	97.697	2.375	98.535	98.535	98.535
2.750	101.375	101.375	101.375	2.750	101.275	101.275	101.275	2.500	98.535	98.535	98.535
2.875	101.380	101.380	101.380	2.875	101.279	101.279	101.279	2.625	98.534	98.534	98.534
3.000	101.379	101.379	101.379	3.000	101.279	101.279	101.279	2.750	99.074	99.074	99.074
3.125	101.378	101.378	101.378	3.125	101.278	101.278	101.278	2.875	99.089	99.089	99.089
3.250	101.643	101.643	101.643	3.250	101.545	101.545	101.545	3.000	99.089	99.089	99.089
3.375	101.660	101.660	101.660	3.375	101.574	101.574	101.574	3.125	99.089	99.089	99.089
3.500	101.660	101.660	101.660	3.500	101.559	101.559	101.559	3.250	100.560	100.560	100.560
3.625	101.660	101.660	101.660	3.625	101.592	101.592	101.592	3.375	100.620	100.620	100.620
3.750	101.660	101.660	101.660	3.750	101.564	101.564	101.564	3.500	100.573	100.573	100.573
3.875	101.695	101.695	101.695	3.875	101.561	101.561	101.561	3.625	100.637	100.637	100.637
4.000	101.675	101.675	101.675	4.000	101.575	101.575	101.575	3.750	101.075	101.075	101.075

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	96.807	96.807	96.807	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.847	96.847	96.847				
3.875	98.415	98.415	98.415	6.250	99.750	99.500	99.250	4.375	97.938	97.938	97.938				
4.000	98.412	98.412	98.412					4.500	97.940	97.940	97.940				
4.125	98.371	98.371	98.371					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	98.131	98.131	98.131		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	99.316	99.316	99.316					5.625	98.134	98.134	98.134	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	97.361	97.361	97.361	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)

W. Rate Sheet Dated: 8/12/2020

Release Time: 10:00 am ET

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Conforming FNMA																													
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		Rate	30 Day	45 Day	60 Day	
2.750	100.121	100.121	100.121	2.500	97.165	97.165	97.165	2.750	99.171	99.171	99.171	2.750	99.217	99.217	99.217	2.750	98.067	98.067	98.067		2.750	98.067	98.067	98.067		2.750	98.067	98.067	98.067
2.875	100.679	100.679	100.679	2.625	98.264	98.264	98.264	2.875	99.786	99.786	99.786	2.875	99.724	99.724	99.724	2.875	98.704	98.704	98.704		2.875	98.704	98.704	98.704		2.875	98.704	98.704	98.704
2.990	100.985	100.985	100.985	2.750	99.171	99.171	99.171	2.990	100.719	100.719	100.719	2.990	99.948	99.948	99.948	2.990	99.564	99.564	99.564		2.990	99.564	99.564	99.564		2.990	99.564	99.564	99.564
3.000	101.085	101.085	101.085	2.875	99.859	99.859	99.859	3.000	100.819	100.819	100.819	3.000	100.048	100.048	100.048	3.000	99.664	99.664	99.664		3.000	99.664	99.664	99.664		3.000	99.664	99.664	99.664
3.125	101.418	101.418	101.418	2.990	100.801	100.801	100.801	3.125	101.848	101.848	101.848	3.125	100.221	100.221	100.221	3.125	100.021	100.021	100.021		3.125	100.021	100.021	100.021		3.125	100.021	100.021	100.021
3.250	101.996	101.996	101.996	3.000	100.901	100.901	100.901	3.250	102.602	102.602	102.602	3.250	100.413	100.413	100.413	3.250	100.213	100.213	100.213		3.250	100.213	100.213	100.213		3.250	100.213	100.213	100.213
3.375	102.424	102.424	102.424	3.125	101.877	101.877	101.877	3.375	103.073	103.073	103.073	3.375	100.811	100.811	100.811	3.375	100.611	100.611	100.611		3.375	100.611	100.611	100.611		3.375	100.611	100.611	100.611
3.500	102.764	102.764	102.764	3.250	102.602	102.602	102.602	3.500	103.447	103.447	103.447	3.500	101.082	101.082	101.082	3.500	100.882	100.882	100.882		3.500	100.882	100.882	100.882		3.500	100.882	100.882	100.882
3.625	103.037	103.037	103.037	3.375	103.073	103.073	103.073	3.625	103.746	103.746	103.746	3.625	101.225	101.225	101.225	3.625	101.025	101.025	101.025		3.625	101.025	101.025	101.025		3.625	101.025	101.025	101.025
3.750	102.471	102.471	102.471	3.500	103.447	103.447	103.447	3.750	104.023	104.023	104.023	3.750	100.173	100.173	100.173	3.750	99.973	99.973	99.973		3.750	99.973	99.973	99.973		3.750	99.973	99.973	99.973
3.875	102.819	102.819	102.819	3.625	103.746	103.746	103.746	3.875	104.408	104.408	104.408	3.875	100.497	100.497	100.497	3.875	100.297	100.297	100.297		3.875	100.297	100.297	100.297		3.875	100.297	100.297	100.297
3.990	102.979	102.979	102.979	3.750	104.023	104.023	104.023	3.990	104.592	104.592	104.592	3.990	100.622	100.622	100.622	3.990	100.422	100.422	100.422		3.990	100.422	100.422	100.422		3.990	100.422	100.422	100.422
4.000	103.079	103.079	103.079	3.875	104.408	104.408	104.408	4.000	104.692	104.692	104.692	4.000	100.722	100.722	100.722	4.000	100.522	100.522	100.522		4.000	100.522	100.522	100.522		4.000	100.522	100.522	100.522
4.125	103.306	103.306	103.306	3.990	104.592	104.592	104.592	4.125	96.939	96.939	96.939	4.125	100.859	100.859	100.859	4.125	N/A	N/A	N/A		4.125	N/A	N/A	N/A		4.125	N/A	N/A	N/A
4.250	102.965	102.965	102.965	4.000	104.692	104.692	104.692	4.250	104.561	104.561	104.561	4.250	99.322	99.322	99.322	4.250	N/A	N/A	N/A		4.250	N/A	N/A	N/A		4.250	N/A	N/A	N/A
4.375	103.235	103.235	103.235	4.125	N/A	N/A	N/A	4.375	104.858	104.858	104.858	4.375	99.611	99.611	99.611	4.375	N/A	N/A	N/A		4.375	N/A	N/A	N/A		4.375	N/A	N/A	N/A
4.500	103.485	103.485	103.485	4.250	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	99.827	99.827	99.827	4.500	N/A	N/A	N/A		4.500	N/A	N/A	N/A		4.500	N/A	N/A	N/A
4.625	103.657	103.657	103.657	4.375	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.952	99.952	99.952	4.625	N/A	N/A	N/A		4.625	N/A	N/A	N/A		4.625	N/A	N/A	N/A
4.750	103.812	103.812	103.812	4.500	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.812	99.812	99.812	4.750	N/A	N/A	N/A		4.750	N/A	N/A	N/A		4.750	N/A	N/A	N/A

30/25 Year >125 High Balance					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
2.750	98.067	98.067	98.067		2.875	100.814	100.814	100.814		2.875	100.498	100.498	100.498		2.875	100.436	100.436	100.436		2.750	101.404	101.404	101.404
2.875	98.631	98.631	98.631		2.970	101.082	101.082	101.082		2.990	100.801	100.801	100.801		2.990	100.739	100.739	100.739		2.875	101.688	101.688	101.688
2.990	99.482	99.482	99.482		3.000	101.182	101.182	101.182		3.000	100.901	100.901	100.901		3.000	100.839	100.839	100.839		2.990	101.889	101.889	101.889
3.000	99.582	99.582	99.582		3.125	101.671	101.671	101.671		3.125	101.274	101.274	101.274		3.125	101.251	101.251	101.251		3.000	101.989	101.989	101.989
3.125	100.021	100.021	100.021		3.250	102.213	102.213	102.213		3.250	101.908	101.908	101.908		3.250	101.908	101.908	101.908		3.125	102.255	102.255	102.255
3.250	100.213	100.213	100.213		3.375	102.635	102.635	102.635		3.375	102.372	102.372	102.372		3.375	102.372	102.372	102.372		3.250	102.370	102.370	102.370
3.375	100.611	100.611	100.611		3.500	102.947	102.947	102.947		3.500	102.716	102.716	102.716		3.500	102.716	102.716	102.716		3.375	102.629	102.629	102.629
3.500	100.882	100.882	100.882		3.625	103.218	103.218	103.218		3.625	103.012	103.012	103.012		3.625	103.012	103.012	103.012		3.500	102.841	102.841	102.841
3.625	101.025	101.025	101.025		3.750	102.588	102.588	102.588		3.750	102.712	102.712	102.712		3.750	102.556	102.556	102.556		3.625	103.110	103.110	103.110
3.750	99.973	99.973	99.973		3.875	102.931	102.931	102.931		3.875	103.090	103.090	103.090		3.875	102.934	102.934	102.934		3.750	102.829	102.829	102.829
3.875	100.297	100.297	100.297		3.990	103.069	103.069	103.069		3.990	103.251	103.251	103.251		3.990	103.095	103.095	103.095		3.875	103.125	103.125	103.125
3.990	100.422	100.422	100.422		4.000	103.169	103.169	103.169		4.000	103.351	103.351	103.351		4.000	103.195	103.195	103.195		3.990	103.313	103.313	103.313
4.000	100.522	100.522	100.522		4.125	103.394	103.394	103.394		4.125	103.598	103.598	103.598		4.125	103.441	103.441	103.441		4.000	103.413	103.413	103.413
4.125	94.292	94.292	94.292		4.250	102.249	102.249	102.249		4.250	102.133	102.133	102.133		4.250	102.071	102.071	102.071		4.125	103.662	103.662	103.662
4.250	99.922	99.922	99.922		4.375	102.516	102.516	102.516		4.375	102.426	102.426	102.426		4.375	102.364	102.364	102.364		4.250	102.845	102.845	102.845
4.375	99.411	99.411	99.411		4.500	102.752	102.752	102.752		4.500	102.687	102.687	102.687		4.500	102.624	102.624	102.624		4.375	103.019	103.019	103.019
4.500	N/A	N/A	N/A		4.625	102.921	102.921	102.921		4.625	102.870	102.870	102.870		4.625	102.807	102.807	102.807		4.500	103.061	103.061	103.061
4.625	N/A	N/A	N/A		4.750	103.167	103.167	103.167		4.750	103.050	103.050	103.050		4.750	102.987	102.987	102.987		4.625	103.278	103.278	103.278
4.750	N/A	N/A	N/A		4.875	103.411	103.411	103.411		4.875	103.318	103.318	103.318		4.875	103.255	103.255	103.255		4.750	103.470	103.470	103.470

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	100.229	100.229	100.229	2.750	100.229	100.229	100.229	2.750	100.689	100.689	100.689	2.750	99.314	99.314	99.314	2.750	99.314	99.314	99.314	2.750	101.550	101.550	101.550
2.875	100.585	100.585	100.585	2.875	100.529	100.529	100.529	2.875	100.886	100.886	100.886	2.875	99.583	99.583	99.583	2.875	99.540	99.540	99.540	2.875	101.834	101.834	101.834
2.990	101.032	101.032	101.032	2.990	100.964	100.964	100.964	2.990	100.997	100.997	100.997	2.990	99.940	99.940	99.940	2.990	99.877	99.877	99.877	2.990	102.035	102.035	102.035
3.000	101.132	101.132	101.132	3.000	101.064	101.064	101.064	3.000	101.097	101.097	101.097	3.000	100.040	100.040	100.040	3.000	99.972	99.972	99.972	3.000	102.135	102.135	102.135
3.125	101.569	101.569	101.569	3.125	101.506	101.506	101.506	3.125	101.286	101.286	101.286	3.125	100.400	100.400	100.400	3.125	100.337	100.337	100.337	3.125	102.401	102.401	102.401
3.250	101.909	101.909	101.909	3.250	101.847	101.847	101.847	3.250	100.946	100.946	100.946	3.250	100.285	100.285	100.285	3.250	100.223	100.223	100.223	3.250	102.609	102.609	102.609
3.375	102.198	102.198	102.198	3.375	102.136	102.136	102.136	3.375	101.128	101.128	101.128	3.375	100.497	100.497	100.497	3.375	100.435	100.435	100.435	3.375	102.869	102.869	102.869
3.500	102.430	102.430	102.430	3.500	102.368	102.368	102.368	3.500	101.275	101.275	101.275	3.500	100.664	100.664	100.664	3.500	100.602	100.602	100.602	3.500	103.081	103.081	103.081
3.625	102.724	102.724	102.724	3.625	102.662	102.662	102.662	3.625	101.466	101.466	101.466	3.625	100.880	100.880	100.880	3.625	100.818	100.818	100.818	3.625	103.350	103.350	103.350
3.750	103.124	103.124	103.124	3.750	103.124	103.124	103.124	3.750	99.601	99.601	99.601	3.750	98.886	98.886	98.886	3.750	98.886	98.886	98.886	3.750	102.547	102.547	102.547
3.875	102.638	102.638	102.638	3.875	102.638	102.638	102.638	3.875	99.809	99.809	99.809	3.875	99.122	99.122	99.122	3.875	99.122	99.122	99.122	3.875	102.843	102.843	102.843
3.990	102.858	102.858	102.858	3.990	102.858	102.858	102.858	3.990	99.912	99.912	99.912	3.990	99.257	99.257	99.257	3.990	99.257	99.257	99.257	3.990	103.032	103.032	103.032
4.000	102.958	102.958	102.958	4.000	102.958	102.958	102.958	4.000	100.012	100.012	100.012	4.000	99.357	99.357	99.357	4.000	99.357	99.357	99.357	4.000	103.132	103.132	103.132
4.125	103.224	103.224	103.224	4.125	103.224	103.224	103.224	4.125	100.183	100.183	100.183	4.125	99.545	99.545	99.545	4.125	99.545	99.545	99.545	4.125	103.380	103.380	103.380
4.250	103.766	103.766	103.766	4.250	103.766	103.766	103.766	4.250	99.199	99.199	99.199	4.250	98.920	98.920	98.920	4.250	98.920	98.920	98.920	4.250	102.469	102.469	102.469
4.375	103.157	103.157	103.157	4.375	103.202	103.202	103.202	4.375	99.320	99.320	99.320	4.375	99.120	99.120	99.120	4.375	99.120	99.120	99.120	4.375	102.598	102.598	102.598
4.500	103.680	103.680	103.680	4.500	103.738	103.738	103.738	4.500	99.353	99.353	99.353	4.500	99.153	99.153	99.153	4.500	99.153	99.153	99.153	4.500	102.751	102.751	102.751
4.625	104.016	104.016	104.016	4.625	104.079	104.079	104.079	4.625	99.483	99.483	99.483	4.625	99.283	99.283	99.283	4.625	99.283	99.283	99.283	4.625	103.028	103.028	103.028
4.750	104.254	104.254	104.254	4.750	104.316	104.316	104.316	4.750	99.501	99.501	99.501	4.750	99.301	99.301	99.301	4.750	99.301	99.301	99.301	4.750	103.220	103.220	103.220

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ TVT →	< 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%	>97.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%

Cash-Out Refinance*				
FICO ↓ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

Product Features									
Product Feature ↓ \ ITV →	< 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%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Ref	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/O Ref	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (identified by SFC 588).

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (identified by SFC 588).

High LTV Refi Option LLPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LPA Caps*	
Product Feature	LPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following
LPA's: State; Extension; Loan Size

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
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

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

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 buyout = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
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 Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/11/2020

45 Day Lock Exp.:

9/28/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/12/2020

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.:

9/11/2020

45 Day Lock Exp.:

9/28/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/12/2020

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	100.191	100.191	100.191	3.375	101.573	101.573	101.573	3.375	101.573	101.573	101.573	2.750	99.286	99.286	99.286	3.375	100.141	100.141	100.141
2.875	100.751	100.751	100.751	3.500	101.851	101.851	101.851	3.500	101.851	101.851	101.851	2.875	99.846	99.846	99.846	3.500	100.419	100.419	100.419
2.990	101.058	101.058	101.058	3.625	102.129	102.129	102.129	3.625	102.129	102.129	102.129	2.990	100.153	100.153	100.153	3.625	100.697	100.697	100.697
3.000	101.158	101.158	101.158	3.750	101.559	101.559	101.559	3.750	101.559	101.559	101.559	3.000	100.253	100.253	100.253	3.750	99.151	99.151	99.151
3.125	101.494	101.494	101.494	3.875	101.919	101.919	101.919	3.875	101.919	101.919	101.919	3.125	100.589	100.589	100.589	3.875	99.511	99.511	99.511
3.250	101.954	101.954	101.954	3.990	102.115	102.115	102.115	3.990	102.115	102.115	102.115	3.250	100.522	100.522	100.522	3.990	99.707	99.707	99.707
3.375	102.448	102.448	102.448	4.000	102.215	102.215	102.215	4.000	102.215	102.215	102.215	3.375	101.016	101.016	101.016	4.000	99.807	99.807	99.807
3.500	102.726	102.726	102.726	4.125	102.350	102.350	102.350	4.125	102.350	102.350	102.350	3.500	101.294	101.294	101.294	4.125	99.942	99.942	99.942
3.625	103.004	103.004	103.004	4.250	101.983	101.983	101.983	4.250	101.983	101.983	101.983	3.625	101.572	101.572	101.572	4.250	98.578	98.578	98.578
3.750	102.434	102.434	102.434	4.375	102.268	102.268	102.268	4.375	102.268	102.268	102.268	3.750	100.026	100.026	100.026	4.375	98.863	98.863	98.863
3.875	102.794	102.794	102.794	4.500	102.315	102.315	102.315	4.500	102.315	102.315	102.315	3.875	100.386	100.386	100.386	4.500	98.910	98.910	98.910
3.990	102.990	102.990	102.990	4.625	102.432	102.432	102.432	4.625	102.432	102.432	102.432	3.990	100.582	100.582	100.582	4.625	99.027	99.027	99.027
4.000	103.090	103.090	103.090	4.750	102.894	102.894	102.894	4.750	102.894	102.894	102.894	4.000	100.682	100.682	100.682	4.750	99.106	99.106	99.106
4.125	103.225	103.225	103.225	4.875	103.176	103.176	103.176	4.875	103.176	103.176	103.176	4.125	100.817	100.817	100.817	4.875	99.388	99.388	99.388
4.250	102.858	102.858	102.858	4.990	103.343	103.343	103.343	4.990	103.343	103.343	103.343	4.250	99.453	99.453	99.453	4.990	99.555	99.555	99.555
4.375	103.143	103.143	103.143	5.000	103.443	103.443	103.443	5.000	103.443	103.443	103.443	4.375	99.738	99.738	99.738	5.000	99.655	99.655	99.655
4.500	103.440	103.440	103.440	5.125	103.744	103.744	103.744	5.125	103.744	103.744	103.744	4.500	100.035	100.035	100.035	5.125	99.806	99.806	99.806
4.625	103.557	103.557	103.557	5.250	103.548	103.548	103.548	5.250	103.548	103.548	103.548	4.625	100.152	100.152	100.152	5.250	99.460	99.460	99.460
4.750	104.019	104.019	104.019	5.375	104.793	104.793	104.793	5.375	104.793	104.793	104.793	4.750	100.231	100.231	100.231	5.375	100.555	100.555	100.555
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	100.141	100.141	100.141	2.750	100.175	100.175	100.175	3.375	102.021	102.021	102.021	3.375	102.021	102.021	102.021	2.750	101.410	101.410	101.410
3.500	100.419	100.419	100.419	2.875	100.825	100.825	100.825	3.500	102.356	102.356	102.356	3.500	102.356	102.356	102.356	2.875	101.727	101.727	101.727
3.625	100.697	100.697	100.697	2.990	101.185	101.185	101.185	3.625	102.633	102.633	102.633	3.625	102.633	102.633	102.633	2.990	101.896	101.896	101.896
3.750	99.151	99.151	99.151	3.000	101.285	101.285	101.285	3.750	101.945	101.945	101.945	3.750	101.945	101.945	101.945	3.000	101.996	101.996	101.996
3.875	99.511	99.511	99.511	3.125	101.595	101.595	101.595	3.875	102.319	102.319	102.319	3.875	102.319	102.319	102.319	3.125	102.141	102.141	102.141
3.990	99.707	99.707	99.707	3.250	102.094	102.094	102.094	3.990	102.544	102.544	102.544	3.990	102.544	102.544	102.544	3.250	102.283	102.283	102.283
4.000	99.807	99.807	99.807	3.375	102.521	102.521	102.521	4.000	102.644	102.644	102.644	4.000	102.644	102.644	102.644	3.375	102.586	102.586	102.586
4.125	99.942	99.942	99.942	3.500	102.856	102.856	102.856	4.125	102.825	102.825	102.825	4.125	102.825	102.825	102.825	3.500	102.760	102.760	102.760
4.250	98.578	98.578	98.578	3.625	103.133	103.133	103.133	4.250	102.602	102.602	102.602	4.250	102.602	102.602	102.602	3.625	102.346	102.346	102.346
4.375	98.863	98.863	98.863	3.750	102.445	102.445	102.445	4.375	102.799	102.799	102.799	4.375	102.799	102.799	102.799	3.750	102.644	102.644	102.644
4.500	98.910	98.910	98.910	3.875	102.819	102.819	102.819	4.500	102.216	102.216	102.216	4.500	102.216	102.216	102.216	3.875	102.788	102.788	102.788
4.625	99.027	99.027	99.027	3.990	103.044	103.044	103.044	4.625	102.342	102.342	102.342	4.625	102.342	102.342	102.342	3.990	103.000	103.000	103.000
4.750	99.106	99.106	99.106	4.000	103.144	103.144	103.144	4.750	103.418	103.418	103.418	4.750	103.418	103.418	103.418	4.000	103.100	103.100	103.100
4.875	99.388	99.388	99.388	4.125	103.325	103.325	103.325	4.875	103.671	103.671	103.671	4.875	103.671	103.671	103.671	4.125	102.523	102.523	102.523
4.990	99.555	99.555	99.555	4.250	103.102	103.102	103.102	4.990	103.994	103.994	103.994	4.990	103.994	103.994	103.994	4.250	102.726	102.726	102.726
5.000	99.655	99.655	99.655	4.375	103.299	103.299	103.299	5.000	104.094	104.094	104.094	5.000	104.094	104.094	104.094	4.375	102.942	102.942	102.942
5.125	99.806	99.806	99.806	4.500	103.466	103.466	103.466	5.125	104.379	104.379	104.379	5.125	104.379	104.379	104.379	4.500	103.086	103.086	103.086
5.250	99.460	99.460	99.460	4.625	103.592	103.592	103.592	5.250	103.957	103.957	103.957	5.250	103.957	103.957	103.957	4.625	102.873	102.873	102.873
5.375	100.555	100.555	100.555	4.750	104.668	104.668	104.668	5.375	105.208	105.208	105.208	5.375	105.208	105.208	105.208	4.750	102.968	102.968	102.968
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	103.410	103.410	103.410	2.750	103.660	103.660	103.660	2.750	100.885	100.885	100.885	2.750	102.885	102.885	102.885	2.750	103.135	103.135	103.135
2.875	101.727	101.727	101.727	2.875	101.727	101.727	101.727	2.875	101.202	101.202	101.202	2.875	101.202	101.202	101.202	2.875	101.202	101.202	101.202
2.990	101.896	101.896	101.896	2.990	101.896	101.896	101.896	2.990	101.371	101.371	101.371	2.990	101.371	101.371	101.371	2.990	101.371	101.371	101.371
3.000	101.996	101.996	101.996	3.000	101.996	101.996	101.996	3.000	101.471	101.471	101.471	3.000	101.471	101.471	101.471	3.000	101.471	101.471	101.471
3.125	102.141	102.141	102.141	3.125	102.141	102.141	102.141	3.125	101.178	101.178	101.178	3.125	101.178	101.178	101.178	3.125	101.178	101.178	101.178
3.250	102.283	102.283	102.283	3.250	102.283	102.283	102.283	3.250	101.320	101.320	101.320	3.250	101.320	101.320	101.320	3.250	101.320	101.320	101.320
3.375	102.586	102.586	102.586	3.375	102.586	102.586	102.586	3.375	101.623	101.623	101.623	3.375	101.623	101.623	101.623	3.375	101.623	101.623	101.623
3.500	102.760	102.760	102.760	3.500	102.760	102.760	102.760	3.500	101.797	101.797	101.797	3.500	101.797	101.797	101.797	3.500	101.797	101.797	101.797
3.625	102.346	102.346	102.346	3.625	102.346	102.346	102.346	3.625	100.880	100.880	100.880	3.625	100.880	100.880	100.880	3.625	100.880	100.880	100.880
3.750	102.644	102.644	102.644	3.750	102.644	102.644	102.644	3.750	101.178	101.178	101.178	3.750	101.178	101.178	101.178	3.750	101.178	101.178	101.178
3.875	102.788	102.788	102.788	3.875	102.788	102.788	102.788	3.875	101.322	101.322	101.322								



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.:

9/11/2020

45 Day Lock Exp.:

9/28/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/12/2020

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	100.336	100.336	100.336	2.750	100.291	100.291	100.291	2.750	101.480	101.480	101.480	2.750	99.081	99.081	99.081	2.750	100.655	100.655	100.655
2.875	100.901	100.901	100.901	2.875	100.941	100.941	100.941	2.875	101.799	101.799	101.799	2.875	99.646	99.646	99.646	2.875	100.974	100.974	100.974
2.990	101.212	101.212	101.212	2.990	101.302	101.302	101.302	2.990	101.977	101.977	101.977	2.990	99.957	99.957	99.957	2.990	101.152	101.152	101.152
3.000	101.312	101.312	101.312	3.000	101.402	101.402	101.402	3.000	102.077	102.077	102.077	3.000	100.057	100.057	100.057	3.000	101.252	101.252	101.252
3.125	101.653	101.653	101.653	3.125	101.704	101.704	101.704	3.125	102.196	102.196	102.196	3.125	100.398	100.398	100.398	3.125	100.933	100.933	100.933
3.250	102.094	102.094	102.094	3.250	102.206	102.206	102.206	3.250	102.339	102.339	102.339	3.250	100.312	100.312	100.312	3.250	101.076	101.076	101.076
3.375	102.599	102.599	102.599	3.375	102.622	102.622	102.622	3.375	102.644	102.644	102.644	3.375	100.817	100.817	100.817	3.375	101.381	101.381	101.381
3.500	102.890	102.890	102.890	3.500	102.951	102.951	102.951	3.500	102.820	102.820	102.820	3.500	101.108	101.108	101.108	3.500	101.557	101.557	101.557
3.625	103.159	103.159	103.159	3.625	103.210	103.210	103.210	3.625	102.219	102.219	102.219	3.625	101.377	101.377	101.377	3.625	100.453	100.453	100.453
3.750	102.516	102.516	102.516	3.750	102.511	102.511	102.511	3.750	102.521	102.521	102.521	3.750	99.758	99.758	99.758	3.750	100.755	100.755	100.755
3.875	102.888	102.888	102.888	3.875	102.878	102.878	102.878	3.875	102.664	102.664	102.664	3.875	100.130	100.130	100.130	3.875	100.898	100.898	100.898
3.990	103.091	103.091	103.091	3.990	103.088	103.088	103.088	3.990	102.883	102.883	102.883	3.990	100.333	100.333	100.333	3.990	101.117	101.117	101.117
4.000	103.191	103.191	103.191	4.000	103.188	103.188	103.188	4.000	102.983	102.983	102.983	4.000	100.433	100.433	100.433	4.000	101.217	101.217	101.217
4.125	103.354	103.354	103.354	4.125	103.362	103.362	103.362	4.125	102.278	102.278	102.278	4.125	100.596	100.596	100.596	4.125	99.996	99.996	99.996
4.250	102.887	102.887	102.887	4.250	103.124	103.124	103.124	4.250	102.483	102.483	102.483	4.250	99.132	99.132	99.132	4.250	100.201	100.201	100.201
4.375	103.186	103.186	103.186	4.375	103.320	103.320	103.320	4.375	102.703	102.703	102.703	4.375	99.431	99.431	99.431	4.375	100.421	100.421	100.421
4.500	103.484	103.484	103.484	4.500	103.488	103.488	103.488	4.500	102.846	102.846	102.846	4.500	99.729	99.729	99.729	4.500	100.564	100.564	100.564
4.625	103.599	103.599	103.599	4.625	103.613	103.613	103.613	4.625	102.880	102.880	102.880	4.625	99.844	99.844	99.844	4.625	98.648	98.648	98.648
4.750	103.734	103.734	103.734	4.750	104.374	104.374	104.374	4.750	102.975	102.975	102.975	4.750	99.596	99.596	99.596	4.750	99.963	99.963	99.963

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.:

9/11/2020

45 Day Lock Exp.:

9/28/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/12/2020

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)