

W. Rate Sheet Dated: 8/13/2020

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	100.943	100.943	100.943	2.500	100.542	100.542	100.542	2.250	99.372	99.372	99.372	3.125	96.750	96.750	96.750
2.625	100.948	100.948	100.948	2.625	100.545	100.545	100.545	2.500	99.380	99.380	99.380	3.250	98.245	98.245	98.245
2.750	102.260	102.260	102.260	2.750	101.361	101.361	101.361	2.625	99.382	99.382	99.382	3.375	98.246	98.246	98.246
2.875	102.265	102.265	102.265	2.875	101.364	101.364	101.364	2.750	100.218	100.218	100.218	3.500	98.248	98.248	98.248
3.000	102.269	102.269	102.269	3.000	101.368	101.368	101.368	2.875	100.222	100.222	100.222	3.625	98.250	98.250	98.250
3.125	102.273	102.273	102.273	3.125	101.371	101.371	101.371	3.000	100.226	100.226	100.226	Margin = 2.250		Index = 0.130	
3.250	102.525	102.525	102.525	3.250	101.376	101.376	101.376	3.125	100.228	100.228	100.228	30 Year OTC			
3.375	102.529	102.529	102.529	3.375	101.394	101.394	101.394	3.250	101.886	101.886	101.886	Rate	30 Day	45 Day	60 Day
3.500	102.533	102.533	102.533	3.500	101.397	101.397	101.397	3.375	101.936	101.936	101.936	4.000	101.192	101.192	101.192
3.625	102.536	102.536	102.536	3.625	101.432	101.432	101.432	3.500	101.939	101.939	101.939	4.125	101.232	101.232	101.232
3.750	102.640	102.640	102.640	3.750	102.190	102.190	102.190	3.625	102.006	102.006	102.006	4.375	102.572	102.572	102.572
3.875	102.563	102.563	102.563	3.875	102.179	102.179	102.179	3.750	102.635	102.635	102.635	4.500	102.575	102.575	102.575
4.000	102.567	102.567	102.567	4.000	102.182	102.182	102.182	3.875	102.624	102.624	102.624	4.625	102.577	102.577	102.577
4.125	102.607	102.607	102.607	4.125	102.184	102.184	102.184	4.000	102.627	102.627	102.627	4.875	103.261	103.261	103.261
4.250	104.058	104.058	104.058	4.250	103.536	103.536	103.536	4.125	102.629	102.629	102.629	5.000	103.264	103.264	103.264
4.375	103.947	103.947	103.947	4.375	103.525	103.525	103.525	4.250	103.168	103.168	103.168	5.125	103.266	103.266	103.266
4.500	103.950	103.950	103.950	4.500	103.527	103.527	103.527	4.375	103.157	103.157	103.157	5.500	104.719	104.719	104.719
4.625	103.952	103.952	103.952	4.625	103.529	103.529	103.529	4.500	103.160	103.160	103.160	5.625	104.721	104.721	104.721
6.250	105.257	105.257	105.257	6.250	104.527	104.527	104.527	4.625	103.161	103.161	103.161	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	102.047	102.047	102.047	2.500	101.947	101.947	101.947	2.250	101.098	101.098	101.098
2.625	102.047	102.047	102.047	2.625	101.947	101.947	101.947	2.375	101.102	101.102	101.102
2.750	103.625	103.625	103.625	2.750	103.525	103.525	103.525	2.500	101.101	101.101	101.101
2.875	103.630	103.630	103.630	2.875	103.529	103.529	103.529	2.625	101.100	101.100	101.100
3.000	103.629	103.629	103.629	3.000	103.529	103.529	103.529	2.750	101.934	101.934	101.934
3.125	103.628	103.628	103.628	3.125	103.528	103.528	103.528	2.875	101.949	101.949	101.949
3.250	103.627	103.627	103.627	3.250	103.530	103.530	103.530	3.000	101.949	101.949	101.949
3.375	103.645	103.645	103.645	3.375	103.559	103.559	103.559	3.125	101.948	101.948	101.948
3.500	103.645	103.645	103.645	3.500	103.544	103.544	103.544	3.250	103.603	103.603	103.603
3.625	103.644	103.644	103.644	3.625	103.576	103.576	103.576	3.375	103.663	103.663	103.663
3.750	103.644	103.644	103.644	3.750	103.548	103.548	103.548	3.500	103.616	103.616	103.616
3.875	103.679	103.679	103.679	3.875	103.545	103.545	103.545	3.625	103.680	103.680	103.680
4.000	103.660	103.660	103.660	4.000	103.559	103.559	103.559	3.750	104.243	104.243	104.243

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	98.442	98.442	98.442	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.482	98.482	98.482				
3.875	100.399	100.399	100.399	6.250	103.750	103.750	103.750	4.375	99.822	99.822	99.822				
4.000	100.396	100.396	100.396					4.500	99.825	99.825	99.825				
4.125	100.356	100.356	100.356					4.625	99.827	99.827	99.827				
4.250	101.724	101.724	101.724					4.875	100.511	100.511	100.511				
4.375	101.734	101.734	101.734					5.000	100.514	100.514	100.514				
4.500	101.731	101.731	101.731					5.125	100.516	100.516	100.516				
4.625	101.729	101.729	101.729					5.500	101.969	101.969	101.969		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	102.441	102.441	102.441					5.625	101.971	101.971	101.971	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: 8/13/2020

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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	97.293	97.293	97.293	2.500	97.322	97.322	97.322	2.375	96.156	96.156	96.156	3.125	96.172	96.172	96.172
2.625	97.298	97.298	97.298	2.625	97.325	97.325	97.325	2.500	96.160	96.160	96.160	3.250	97.792	97.792	97.792
2.750	100.673	100.673	100.673	2.750	100.203	100.203	100.203	2.625	96.162	96.162	96.162	3.375	97.794	97.794	97.794
2.875	100.677	100.677	100.677	2.875	100.207	100.207	100.207	2.750	99.061	99.061	99.061	3.500	97.795	97.795	97.795
3.000	100.682	100.682	100.682	3.000	100.211	100.211	100.211	2.875	99.065	99.065	99.065	3.625	97.797	97.797	97.797
3.125	100.685	100.685	100.685	3.125	100.214	100.214	100.214	3.000	99.068	99.068	99.068	Margin = 2.250		Index = 0.130	
3.250	101.062	101.062	101.062	3.250	100.343	100.343	100.343	3.125	99.071	99.071	99.071	30 Year OTC			
3.375	101.066	101.066	101.066	3.375	100.361	100.361	100.361	3.250	100.853	100.853	100.853	Rate	30 Day	45 Day	60 Day
3.500	101.071	101.071	101.071	3.500	100.365	100.365	100.365	3.375	100.903	100.903	100.903	4.000	99.792	99.792	99.792
3.625	101.074	101.074	101.074	3.625	100.400	100.400	100.400	3.500	100.906	100.906	100.906	4.125	99.832	99.832	99.832
3.750	101.240	101.240	101.240	3.750	101.220	101.220	101.220	3.625	100.973	100.973	100.973	4.375	100.734	100.734	100.734
3.875	101.163	101.163	101.163	3.875	101.209	101.209	101.209	3.750	101.665	101.665	101.665	4.500	100.737	100.737	100.737
4.000	101.167	101.167	101.167	4.000	101.212	101.212	101.212	3.875	101.654	101.654	101.654	4.625	100.740	100.740	100.740
4.125	101.207	101.207	101.207	4.125	101.214	101.214	101.214	4.000	101.657	101.657	101.657	4.875	100.549	100.549	100.549
4.250	102.220	102.220	102.220	4.250	102.128	102.128	102.128	4.125	101.659	101.659	101.659	5.000	100.551	100.551	100.551
4.375	102.109	102.109	102.109	4.375	102.117	102.117	102.117	4.250	101.761	101.761	101.761	5.125	100.554	100.554	100.554
4.500	102.112	102.112	102.112	4.500	102.120	102.120	102.120	4.375	101.750	101.750	101.750	5.500	100.819	100.819	100.819
4.625	102.115	102.115	102.115	4.625	102.122	102.122	102.122	4.500	101.752	101.752	101.752	5.625	100.821	100.821	100.821
6.250	101.607	101.607	101.607	6.250	101.307	101.307	101.307	4.625	101.754	101.754	101.754	6.250	99.924	99.924	99.924

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	98.047	98.047	98.047	2.500	97.947	97.947	97.947	2.250	98.598	98.598	98.598
2.625	98.047	98.047	98.047	2.625	97.947	97.947	97.947	2.375	98.602	98.602	98.602
2.750	101.688	101.688	101.688	2.750	101.588	101.588	101.588	2.500	98.601	98.601	98.601
2.875	101.692	101.692	101.692	2.875	101.591	101.591	101.591	2.625	98.600	98.600	98.600
3.000	101.692	101.692	101.692	3.000	101.591	101.591	101.591	2.750	99.152	99.152	99.152
3.125	101.691	101.691	101.691	3.125	101.590	101.590	101.590	2.875	99.168	99.168	99.168
3.250	101.815	101.815	101.815	3.250	101.717	101.717	101.717	3.000	99.168	99.168	99.168
3.375	101.832	101.832	101.832	3.375	101.746	101.746	101.746	3.125	99.167	99.167	99.167
3.500	101.832	101.832	101.832	3.500	101.731	101.731	101.731	3.250	100.478	100.478	100.478
3.625	101.831	101.831	101.831	3.625	101.763	101.763	101.763	3.375	100.538	100.538	100.538
3.750	101.894	101.894	101.894	3.750	101.798	101.798	101.798	3.500	100.491	100.491	100.491
3.875	101.929	101.929	101.929	3.875	101.795	101.795	101.795	3.625	100.555	100.555	100.555
4.000	101.910	101.910	101.910	4.000	101.809	101.809	101.809	3.750	101.118	101.118	101.118

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	97.042	97.042	97.042	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.082	97.082	97.082				
3.875	98.649	98.649	98.649	6.250	99.750	99.500	99.250	4.375	97.984	97.984	97.984				
4.000	98.646	98.646	98.646					4.500	97.987	97.987	97.987				
4.125	98.606	98.606	98.606					4.625	97.990	97.990	97.990				
4.250	99.536	99.536	99.536					4.875	97.799	97.799	97.799				
4.375	99.547	99.547	99.547					5.000	97.801	97.801	97.801				
4.500	99.544	99.544	99.544					5.125	97.804	97.804	97.804				
4.625	99.542	99.542	99.542					5.500	98.069	98.069	98.069				
4.750	99.378	99.378	99.378					5.625	98.071	98.071	98.071	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	97.174	97.174	97.174	Rate	30 Day	45 Day	60 Day
												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@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

9/14/2020

9/28/2020

10/12/2020

W. Rate Sheet Dated: 8/13/2020

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.:

9/14/2020

45 Day Lock Exp.:

9/28/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/13/2020

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	100.426	100.426	100.426	3.375	101.788	101.788	101.788	3.375	101.788	101.788	101.788	2.750	99.521	99.521	99.521	3.375	100.356	100.356	100.356
2.875	100.982	100.982	100.982	3.500	102.104	102.104	102.104	3.500	102.104	102.104	102.104	2.875	100.077	100.077	100.077	3.500	100.672	100.672	100.672
2.990	101.307	101.307	101.307	3.625	102.341	102.341	102.341	3.625	102.341	102.341	102.341	2.990	100.402	100.402	100.402	3.625	100.909	100.909	100.909
3.000	101.407	101.407	101.407	3.750	101.709	101.709	101.709	3.750	101.709	101.709	101.709	3.000	100.502	100.502	100.502	3.750	99.301	99.301	99.301
3.125	101.686	101.686	101.686	3.875	102.064	102.064	102.064	3.875	102.064	102.064	102.064	3.125	100.781	100.781	100.781	3.875	99.656	99.656	99.656
3.250	102.223	102.223	102.223	3.990	102.231	102.231	102.231	3.990	102.231	102.231	102.231	3.250	100.791	100.791	100.791	3.990	99.823	99.823	99.823
3.375	102.663	102.663	102.663	4.000	102.331	102.331	102.331	4.000	102.331	102.331	102.331	3.375	101.231	101.231	101.231	4.000	99.923	99.923	99.923
3.500	102.979	102.979	102.979	4.125	102.490	102.490	102.490	4.125	102.490	102.490	102.490	3.500	100.547	100.547	100.547	4.125	100.082	100.082	100.082
3.625	103.216	103.216	103.216	4.250	102.192	102.192	102.192	4.250	102.192	102.192	102.192	3.625	101.784	101.784	101.784	4.250	98.787	98.787	98.787
3.750	102.584	102.584	102.584	4.375	102.475	102.475	102.475	4.375	102.475	102.475	102.475	3.750	100.176	100.176	100.176	4.375	99.070	99.070	99.070
3.875	102.939	102.939	102.939	4.500	102.520	102.520	102.520	4.500	102.520	102.520	102.520	3.875	100.531	100.531	100.531	4.500	99.115	99.115	99.115
3.990	103.106	103.106	103.106	4.625	102.638	102.638	102.638	4.625	102.638	102.638	102.638	3.990	100.698	100.698	100.698	4.625	99.233	99.233	99.233
4.000	103.206	103.206	103.206	4.750	103.087	103.087	103.087	4.750	103.087	103.087	103.087	4.000	100.798	100.798	100.798	4.750	99.299	99.299	99.299
4.125	103.365	103.365	103.365	4.875	103.368	103.368	103.368	4.875	103.368	103.368	103.368	4.125	100.957	100.957	100.957	4.875	99.580	99.580	99.580
4.250	103.067	103.067	103.067	4.990	103.534	103.534	103.534	4.990	103.534	103.534	103.534	4.250	99.662	99.662	99.662	4.990	99.746	99.746	99.746
4.375	103.350	103.350	103.350	5.000	103.634	103.634	103.634	5.000	103.634	103.634	103.634	4.375	99.945	99.945	99.945	5.000	99.846	99.846	99.846
4.500	103.645	103.645	103.645	5.125	103.934	103.934	103.934	5.125	103.934	103.934	103.934	4.500	100.240	100.240	100.240	5.125	99.996	99.996	99.996
4.625	103.763	103.763	103.763	5.250	103.725	103.725	103.725	5.250	103.725	103.725	103.725	4.625	100.358	100.358	100.358	5.250	99.637	99.637	99.637
4.750	104.212	104.212	104.212	5.375	104.969	104.969	104.969	5.375	104.969	104.969	104.969	4.750	100.424	100.424	100.424	5.375	100.731	100.731	100.731
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	100.356	100.356	100.356	2.750	100.462	100.462	100.462	3.375	102.258	102.258	102.258	3.375	102.258	102.258	102.258	2.750	101.478	101.478	101.478
3.500	100.672	100.672	100.672	2.875	101.017	101.017	101.017	3.500	102.589	102.589	102.589	3.500	102.589	102.589	102.589	2.875	101.793	101.793	101.793
3.625	100.909	100.909	100.909	2.990	101.373	101.373	101.373	3.625	102.857	102.857	102.857	3.625	102.857	102.857	102.857	2.990	101.920	101.920	101.920
3.750	99.301	99.301	99.301	3.000	101.473	101.473	101.473	3.750	102.094	102.094	102.094	3.750	102.094	102.094	102.094	3.000	102.020	102.020	102.020
3.875	99.656	99.656	99.656	3.125	101.781	101.781	101.781	3.875	102.465	102.465	102.465	3.875	102.465	102.465	102.465	3.125	102.155	102.155	102.155
3.990	99.823	99.823	99.823	3.250	102.336	102.336	102.336	3.990	102.683	102.683	102.683	3.990	102.683	102.683	102.683	3.250	102.326	102.326	102.326
4.000	99.923	99.923	99.923	3.375	102.758	102.758	102.758	4.000	102.783	102.783	102.783	4.000	102.783	102.783	102.783	3.375	102.623	102.623	102.623
4.125	100.082	100.082	100.082	3.500	103.089	103.089	103.089	4.125	102.960	102.960	102.960	4.125	102.960	102.960	102.960	3.500	102.798	102.798	102.798
4.250	98.787	98.787	98.787	3.625	103.357	103.357	103.357	4.250	102.803	102.803	102.803	4.250	102.803	102.803	102.803	3.625	102.298	102.298	102.298
4.375	99.070	99.070	99.070	3.750	102.594	102.594	102.594	4.375	102.997	102.997	102.997	4.375	102.997	102.997	102.997	3.750	102.594	102.594	102.594
4.500	99.115	99.115	99.115	3.875	102.965	102.965	102.965	4.500	102.413	102.413	102.413	4.500	102.413	102.413	102.413	3.875	102.734	102.734	102.734
4.625	99.233	99.233	99.233	3.990	103.183	103.183	103.183	4.625	102.539	102.539	102.539	4.625	102.539	102.539	102.539	3.990	102.941	102.941	102.941
4.750	99.299	99.299	99.299	4.000	103.283	103.283	103.283	4.750	103.622	103.622	103.622	4.750	103.622	103.622	103.622	4.000	103.041	103.041	103.041
4.875	99.580	99.580	99.580	4.125	103.460	103.460	103.460	4.875	103.874	103.874	103.874	4.875	103.874	103.874	103.874	4.125	102.578	102.578	102.578
4.990	99.746	99.746	99.746	4.250	103.303	103.303	103.303	4.990	104.196	104.196	104.196	4.990	104.196	104.196	104.196	4.250	102.777	102.777	102.777
5.000	99.846	99.846	99.846	4.375	103.497	103.497	103.497	5.000	104.296	104.296	104.296	5.000	104.296	104.296	104.296	4.375	102.990	102.990	102.990
5.125	99.996	99.996	99.996	4.500	103.663	103.663	103.663	5.125	104.580	104.580	104.580	5.125	104.580	104.580	104.580	4.500	103.130	103.130	103.130
5.250	99.637	99.637	99.637	4.625	103.789	103.789	103.789	5.250	104.127	104.127	104.127	5.250	104.127	104.127	104.127	4.625	102.837	102.837	102.837
5.375	100.731	100.731	100.731	4.750	104.872	104.872	104.872	5.375	105.377	105.377	105.377	5.375	105.377	105.377	105.377	4.750	102.932	102.932	102.932
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	103.478	103.478	103.478	2.750	103.728	103.728	103.728	2.750	100.953	100.953	100.953	2.750	102.953	102.953	102.953	2.750	103.203	103.203	103.203
2.875	101.793	101.793	101.793	2.875	101.793	101.793	101.793	2.875	101.268	101.268	101.268	2.875	101.268	101.268	101.268	2.875	101.268	101.268	101.268
2.990	101.920	101.920	101.920	2.990	101.920	101.920	101.920	2.990	101.395	101.395	101.395	2.990	101.395	101.395	101.395	2.990	101.395	101.395	101.395
3.000	102.020	102.020	102.020	3.000	102.020	102.020	102.020	3.000	101.495	101.495	101.495	3.000	101.495	101.495	101.495	3.000	101.495	101.495	101.495
3.125	102.155	102.155	102.155	3.125	102.155	102.155	102.155	3.125	101.192	101.192	101.192	3.125	101.192	101.192	101.192	3.125	101.192	101.192	101.192
3.250	102.326	102.326	102.326	3.250	102.326	102.326	102.326	3.250	101.363	101.363	101.363	3.250	101.363	101.363	101.363	3.250	101.363	101.363	101.363
3.375	102.623	102.623	102.623	3.375	102.623	102.623	102.623	3.375	101.660	101.660	101.660	3.375	101.660	101.660	101.660	3.375	101.660	101.660	101.660
3.500	102.798	102.798	102.798	3.500	102.798	102.798	102.798	3.500	101.835	101.835	101.835	3.500	101.835	101.835	101.835	3.500	101.835	101.835	101.835
3.625	102.998	102.998	102.998	3.625	102.998	102.998	102.998	3.625	100.832	100.832	100.832	3.625	100.832	100.832	100.832	3.625	100.832	100.832	100.832
3.750	102.594	102.594	102.594	3.750	102.594	102.594	102.594	3.750	101.128	101.128	101.128	3.750	101.128	101.128	101.128	3.750	101.128	101.128	101.128
3.875	102.734	102.734	102.734	3.875	102.734	102.734	102.734	3.875	101.268	101.268	101.268	3.875	101.268	101.268					



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.:

9/14/2020

45 Day Lock Exp.:

9/28/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/13/2020

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	100.191	100.191	100.191	2.750	100.175	100.175	100.175	2.750	101.410	101.410	101.410	2.750	98.936	98.936	98.936	2.750	100.585	100.585	100.585
2.875	100.751	100.751	100.751	2.875	100.825	100.825	100.825	2.875	101.727	101.727	101.727	2.875	99.496	99.496	99.496	2.875	100.902	100.902	100.902
2.990	101.058	101.058	101.058	2.990	101.185	101.185	101.185	2.990	101.896	101.896	101.896	2.990	99.803	99.803	99.803	2.990	101.071	101.071	101.071
3.000	101.158	101.158	101.158	3.000	101.285	101.285	101.285	3.000	101.996	101.996	101.996	3.000	99.903	99.903	99.903	3.000	101.171	101.171	101.171
3.125	101.494	101.494	101.494	3.125	101.595	101.595	101.595	3.125	102.141	102.141	102.141	3.125	100.239	100.239	100.239	3.125	100.878	100.878	100.878
3.250	101.954	101.954	101.954	3.250	102.094	102.094	102.094	3.250	102.283	102.283	102.283	3.250	100.172	100.172	100.172	3.250	101.020	101.020	101.020
3.375	102.448	102.448	102.448	3.375	102.521	102.521	102.521	3.375	102.586	102.586	102.586	3.375	100.666	100.666	100.666	3.375	101.323	101.323	101.323
3.500	102.726	102.726	102.726	3.500	102.856	102.856	102.856	3.500	102.760	102.760	102.760	3.500	100.944	100.944	100.944	3.500	101.497	101.497	101.497
3.625	103.004	103.004	103.004	3.625	103.133	103.133	103.133	3.625	102.346	102.346	102.346	3.625	101.222	101.222	101.222	3.625	100.580	100.580	100.580
3.750	102.434	102.434	102.434	3.750	102.445	102.445	102.445	3.750	102.644	102.644	102.644	3.750	99.676	99.676	99.676	3.750	100.878	100.878	100.878
3.875	102.794	102.794	102.794	3.875	102.819	102.819	102.819	3.875	102.788	102.788	102.788	3.875	100.036	100.036	100.036	3.875	101.022	101.022	101.022
3.990	102.990	102.990	102.990	3.990	103.044	103.044	103.044	3.990	103.000	103.000	103.000	3.990	100.232	100.232	100.232	3.990	101.234	101.234	101.234
4.000	103.090	103.090	103.090	4.000	103.144	103.144	103.144	4.000	103.100	103.100	103.100	4.000	100.332	100.332	100.332	4.000	101.334	101.334	101.334
4.125	103.225	103.225	103.225	4.125	103.325	103.325	103.325	4.125	102.523	102.523	102.523	4.125	100.467	100.467	100.467	4.125	100.241	100.241	100.241
4.250	102.858	102.858	102.858	4.250	103.102	103.102	103.102	4.250	102.726	102.726	102.726	4.250	99.103	99.103	99.103	4.250	100.444	100.444	100.444
4.375	103.143	103.143	103.143	4.375	103.299	103.299	103.299	4.375	102.942	102.942	102.942	4.375	99.388	99.388	99.388	4.375	100.660	100.660	100.660
4.500	103.440	103.440	103.440	4.500	103.466	103.466	103.466	4.500	103.086	103.086	103.086	4.500	99.685	99.685	99.685	4.500	100.804	100.804	100.804
4.625	103.557	103.557	103.557	4.625	103.592	103.592	103.592	4.625	102.873	102.873	102.873	4.625	99.802	99.802	99.802	4.625	98.641	98.641	98.641
4.750	104.019	104.019	104.019	4.750	104.668	104.668	104.668	4.750	102.968	102.968	102.968	4.750	99.881	99.881	99.881	4.750	99.956	99.956	99.956

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.:

9/14/2020

45 Day Lock Exp.:

9/28/2020

60 Day Lock Exp.:

10/12/2020

W. Rate Sheet Dated: 8/13/2020

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)