

W. Rate Sheet Dated: 8/14/2020

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	100.787	100.787	100.787	2.500	100.385	100.385	100.385	2.250	99.106	99.106	99.106	3.125	96.750	96.750	96.750
2.625	100.792	100.792	100.792	2.625	100.389	100.389	100.389	2.500	99.114	99.114	99.114	3.250	98.245	98.245	98.245
2.750	102.135	102.135	102.135	2.750	101.236	101.236	101.236	2.625	99.117	99.117	99.117	3.375	98.246	98.246	98.246
2.875	102.140	102.140	102.140	2.875	101.239	101.239	101.239	2.750	99.914	99.914	99.914	3.500	98.248	98.248	98.248
3.000	102.145	102.145	102.145	3.000	101.243	101.243	101.243	2.875	99.917	99.917	99.917	3.625	98.250	98.250	98.250
3.125	102.149	102.149	102.149	3.125	101.246	101.246	101.246	3.000	99.921	99.921	99.921	Margin = 2.250		Index = 0.130	
3.250	102.478	102.478	102.478	3.250	101.329	101.329	101.329	3.125	99.924	99.924	99.924	30 Year OTC			
3.375	102.482	102.482	102.482	3.375	101.347	101.347	101.347	3.250	101.773	101.773	101.773	Rate	30 Day	45 Day	60 Day
3.500	102.486	102.486	102.486	3.500	101.350	101.350	101.350	3.375	101.822	101.822	101.822	4.000	101.098	101.098	101.098
3.625	102.490	102.490	102.490	3.625	101.386	101.386	101.386	3.500	101.825	101.825	101.825	4.125	101.101	101.101	101.101
3.750	102.546	102.546	102.546	3.750	102.097	102.097	102.097	3.625	101.893	101.893	101.893	4.375	102.476	102.476	102.476
3.875	102.450	102.450	102.450	3.875	102.086	102.086	102.086	3.750	102.448	102.448	102.448	4.500	102.466	102.466	102.466
4.000	102.473	102.473	102.473	4.000	102.088	102.088	102.088	3.875	102.437	102.437	102.437	4.625	102.468	102.468	102.468
4.125	102.476	102.476	102.476	4.125	102.090	102.090	102.090	4.000	102.439	102.439	102.439	4.875	103.243	103.243	103.243
4.250	103.948	103.948	103.948	4.250	103.426	103.426	103.426	4.125	102.441	102.441	102.441	5.000	103.233	103.233	103.233
4.375	103.851	103.851	103.851	4.375	103.415	103.415	103.415	4.250	103.184	103.184	103.184	5.125	103.236	103.236	103.236
4.500	103.841	103.841	103.841	4.500	103.418	103.418	103.418	4.375	103.173	103.173	103.173	5.500	104.656	104.656	104.656
4.625	103.843	103.843	103.843	4.625	103.420	103.420	103.420	4.500	103.175	103.175	103.175	5.625	104.659	104.659	104.659
6.250	105.320	105.320	105.320	6.250	104.589	104.589	104.589	4.625	103.177	103.177	103.177	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	101.891	101.891	101.891	2.500	101.791	101.791	101.791	2.250	100.832	100.832	100.832
2.625	101.891	101.891	101.891	2.625	101.791	101.791	101.791	2.375	100.836	100.836	100.836
2.750	103.500	103.500	103.500	2.750	103.400	103.400	103.400	2.500	100.836	100.836	100.836
2.875	103.505	103.505	103.505	2.875	103.404	103.404	103.404	2.625	100.835	100.835	100.835
3.000	103.504	103.504	103.504	3.000	103.404	103.404	103.404	2.750	101.629	101.629	101.629
3.125	103.504	103.504	103.504	3.125	103.403	103.403	103.403	2.875	101.644	101.644	101.644
3.250	103.579	103.579	103.579	3.250	103.483	103.483	103.483	3.000	101.644	101.644	101.644
3.375	103.598	103.598	103.598	3.375	103.512	103.512	103.512	3.125	101.643	101.643	101.643
3.500	103.598	103.598	103.598	3.500	103.497	103.497	103.497	3.250	103.490	103.490	103.490
3.625	103.598	103.598	103.598	3.625	103.529	103.529	103.529	3.375	103.550	103.550	103.550
3.750	103.549	103.549	103.549	3.750	103.455	103.455	103.455	3.500	103.503	103.503	103.503
3.875	103.566	103.566	103.566	3.875	103.452	103.452	103.452	3.625	103.567	103.567	103.567
4.000	103.585	103.585	103.585	4.000	103.465	103.465	103.465	3.750	104.055	104.055	104.055

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	98.348	98.348	98.348	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.351	98.351	98.351				
3.875	100.325	100.325	100.325	6.250	103.750	103.750	103.750	4.125	99.726	99.726	99.726				
4.000	100.302	100.302	100.302					4.500	99.716	99.716	99.716				
4.125	100.299	100.299	100.299					4.625	99.718	99.718	99.718				
4.250	101.614	101.614	101.614					4.875	100.493	100.493	100.493				
4.375	101.611	101.611	101.611					5.000	100.483	100.483	100.483				
4.500	101.622	101.622	101.622					5.125	100.486	100.486	100.486				
4.625	101.619	101.619	101.619					5.500	101.906	101.906	101.906		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	102.409	102.409	102.409					5.625	101.909	101.909	101.909	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: 8/14/2020

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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	97.137	97.137	97.137	2.500	97.165	97.165	97.165	2.375	95.890	95.890	95.890	3.125	96.172	96.172	96.172
2.625	97.142	97.142	97.142	2.625	97.169	97.169	97.169	2.500	95.894	95.894	95.894	3.250	97.792	97.792	97.792
2.750	100.548	100.548	100.548	2.750	100.078	100.078	100.078	2.625	95.897	95.897	95.897	3.375	97.794	97.794	97.794
2.875	100.553	100.553	100.553	2.875	100.082	100.082	100.082	2.750	98.756	98.756	98.756	3.500	97.795	97.795	97.795
3.000	100.557	100.557	100.557	3.000	100.086	100.086	100.086	2.875	98.760	98.760	98.760	3.625	97.797	97.797	97.797
3.125	100.561	100.561	100.561	3.125	100.089	100.089	100.089	3.000	98.763	98.763	98.763	Margin = 2.250		Index = 0.130	
3.250	101.015	101.015	101.015	3.250	100.296	100.296	100.296	3.125	98.766	98.766	98.766	30 Year OTC			
3.375	101.020	101.020	101.020	3.375	100.314	100.314	100.314	3.250	100.740	100.740	100.740	Rate	30 Day	45 Day	60 Day
3.500	101.024	101.024	101.024	3.500	100.318	100.318	100.318	3.375	100.790	100.790	100.790	4.000	99.698	99.698	99.698
3.625	101.028	101.028	101.028	3.625	100.353	100.353	100.353	3.500	100.793	100.793	100.793	4.125	99.701	99.701	99.701
3.750	101.146	101.146	101.146	3.750	101.127	101.127	101.127	3.625	100.860	100.860	100.860	4.375	100.639	100.639	100.639
3.875	101.050	101.050	101.050	3.875	101.116	101.116	101.116	3.750	101.478	101.478	101.478	4.500	100.628	100.628	100.628
4.000	101.073	101.073	101.073	4.000	101.118	101.118	101.118	3.875	101.467	101.467	101.467	4.625	100.631	100.631	100.631
4.125	101.076	101.076	101.076	4.125	101.120	101.120	101.120	4.000	101.469	101.469	101.469	4.875	100.531	100.531	100.531
4.250	102.111	102.111	102.111	4.250	102.019	102.019	102.019	4.125	101.471	101.471	101.471	5.000	100.520	100.520	100.520
4.375	102.014	102.014	102.014	4.375	102.008	102.008	102.008	4.250	101.776	101.776	101.776	5.125	100.523	100.523	100.523
4.500	102.003	102.003	102.003	4.500	102.010	102.010	102.010	4.375	101.765	101.765	101.765	5.500	100.756	100.756	100.756
4.625	102.006	102.006	102.006	4.625	102.013	102.013	102.013	4.500	101.768	101.768	101.768	5.625	100.759	100.759	100.759
6.250	101.670	101.670	101.670	6.250	101.369	101.369	101.369	4.625	101.770	101.770	101.770	6.250	99.986	99.986	99.986

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	97.891	97.891	97.891	2.500	97.791	97.791	97.791	2.250	98.332	98.332	98.332
2.625	97.891	97.891	97.891	2.625	97.791	97.791	97.791	2.375	98.336	98.336	98.336
2.750	101.563	101.563	101.563	2.750	101.463	101.463	101.463	2.500	98.336	98.336	98.336
2.875	101.568	101.568	101.568	2.875	101.466	101.466	101.466	2.625	98.335	98.335	98.335
3.000	101.567	101.567	101.567	3.000	101.466	101.466	101.466	2.750	98.848	98.848	98.848
3.125	101.567	101.567	101.567	3.125	101.465	101.465	101.465	2.875	98.863	98.863	98.863
3.250	101.767	101.767	101.767	3.250	101.670	101.670	101.670	3.000	98.863	98.863	98.863
3.375	101.786	101.786	101.786	3.375	101.699	101.699	101.699	3.125	98.862	98.862	98.862
3.500	101.785	101.785	101.785	3.500	101.684	101.684	101.684	3.250	100.365	100.365	100.365
3.625	101.785	101.785	101.785	3.625	101.717	101.717	101.717	3.375	100.425	100.425	100.425
3.750	101.799	101.799	101.799	3.750	101.705	101.705	101.705	3.500	100.378	100.378	100.378
3.875	101.816	101.816	101.816	3.875	101.702	101.702	101.702	3.625	100.442	100.442	100.442
4.000	101.835	101.835	101.835	4.000	101.715	101.715	101.715	3.750	100.930	100.930	100.930

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 ≤ 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	96.948	96.948	96.948	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.951	96.951	96.951				
3.875	98.575	98.575	98.575	6.250	99.750	99.500	99.250	4.375	97.889	97.889	97.889				
4.000	98.552	98.552	98.552					4.500	97.878	97.878	97.878				
4.125	98.549	98.549	98.549					4.625	97.881	97.881	97.881				
4.250	99.427	99.427	99.427					4.875	97.781	97.781	97.781				
4.375	99.424	99.424	99.424					5.000	97.770	97.770	97.770				
4.500	99.434	99.434	99.434					5.125	97.773	97.773	97.773				
4.625	99.432	99.432	99.432					5.500	98.006	98.006	98.006		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	99.347	99.347	99.347					5.625	98.009	98.009	98.009	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	97.236	97.236	97.236	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)

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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
2.750	100.261	100.261	100.261		2.375	96.147	96.147	96.147		2.750	99.311	99.311	99.311		2.750	99.419	99.419	99.419		2.750	98.269	98.269	98.269
2.875	100.842	100.842	100.842		2.500	97.259	97.259	97.259		2.875	99.951	99.951	99.951		2.875	99.948	99.948	99.948		2.875	98.857	98.857	98.857
2.990	101.172	101.172	101.172		2.625	98.379	98.379	98.379		2.990	100.744	100.744	100.744		2.990	100.191	100.191	100.191		2.990	99.649	99.649	99.649
3.000	101.272	101.272	101.272		2.750	99.311	99.311	99.311		3.000	100.844	100.844	100.844		3.000	100.291	100.291	100.291		3.000	99.749	99.749	99.749
3.125	101.617	101.617	101.617		2.875	99.951	99.951	99.951		3.125	101.923	101.923	101.923		3.125	100.469	100.469	100.469		3.125	100.269	100.269	100.269
3.250	102.101	102.101	102.101		2.990	100.830	100.830	100.830		3.250	102.708	102.708	102.708		3.250	100.456	100.456	100.456		3.250	100.256	100.256	100.256
3.375	102.543	102.543	102.543		3.000	100.930	100.930	100.930		3.375	103.194	103.194	103.194		3.375	100.867	100.867	100.867		3.375	100.667	100.667	100.667
3.500	102.891	102.891	102.891		3.125	101.953	101.953	101.953		3.500	103.577	103.577	103.577		3.500	101.143	101.143	101.143		3.500	100.943	100.943	100.943
3.625	103.167	103.167	103.167		3.250	102.708	102.708	102.708		3.625	103.879	103.879	103.879		3.625	101.285	101.285	101.285		3.625	101.085	101.085	101.085
3.750	102.399	102.399	102.399		3.375	103.194	103.194	103.194		3.750	103.952	103.952	103.952		3.750	100.101	100.101	100.101		3.750	99.901	99.901	99.901
3.875	102.752	102.752	102.752		3.500	103.577	103.577	103.577		3.875	104.340	104.340	104.340		3.875	100.428	100.428	100.428		3.875	100.228	100.228	100.228
3.990	102.908	102.908	102.908		3.625	103.879	103.879	103.879		3.990	104.524	104.524	104.524		3.990	100.554	100.554	100.554		3.990	100.354	100.354	100.354
4.000	103.008	103.008	103.008		3.750	103.952	103.952	103.952		4.000	104.624	104.624	104.624		4.000	100.654	100.654	100.654		4.000	100.454	100.454	100.454
4.125	103.240	103.240	103.240		3.875	104.340	104.340	104.340		4.125	104.879	104.879	104.879		4.125	100.791	100.791	100.791		4.125	100.591	100.591	100.591
4.250	103.126	103.126	103.126		3.990	104.524	104.524	104.524		4.250	104.723	104.723	104.723		4.250	99.265	99.265	99.265		4.250	99.065	99.065	99.065
4.375	103.400	103.400	103.400		4.000	104.624	104.624	104.624		4.375	96.938	96.938	96.938		4.375	99.559	99.559	99.559		4.375	N/A	N/A	N/A
4.500	103.657	103.657	103.657		4.125	104.879	104.879	104.879		4.500	N/A	N/A	N/A		4.500	99.782	99.782	99.782		4.500	N/A	N/A	N/A
4.625	103.829	103.829	103.829		4.250	N/A	N/A	N/A		4.625	N/A	N/A	N/A		4.625	99.907	99.907	99.907		4.625	N/A	N/A	N/A
4.750	104.144	104.144	104.144		4.375	N/A	N/A	N/A		4.750	N/A	N/A	N/A		4.750	99.988	99.988	99.988		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	98.269	98.269	98.269	2.875	1.01.014	1.01.014	1.01.014	2.875	1.00.669	1.00.669	1.00.669	2.875	1.00.606	1.00.606	1.00.606	2.750	1.01.403	1.01.403	1.01.403
2.875	98.857	98.857	98.857	2.990	1.01.305	1.01.305	1.01.305	2.990	1.00.999	1.00.999	1.00.999	2.990	1.00.936	1.00.936	1.00.936	2.875	1.01.694	1.01.694	1.01.694
2.990	99.563	99.563	99.563	3.000	1.01.405	1.01.405	1.01.405	3.000	1.01.099	1.01.099	1.01.099	3.000	1.01.036	1.01.036	1.01.036	2.990	1.01.898	1.01.898	1.01.898
3.000	99.663	99.663	99.663	3.125	1.01.751	1.01.751	1.01.751	3.125	1.01.473	1.01.473	1.01.473	3.125	1.01.411	1.01.411	1.01.411	3.000	1.00.998	1.00.998	1.00.998
3.125	100.269	100.269	100.269	3.250	1.02.307	1.02.307	1.02.307	3.250	1.02.019	1.02.019	1.02.019	3.250	1.02.019	1.02.019	1.02.019	3.125	1.02.267	1.02.267	1.02.267
3.250	100.256	100.256	100.256	3.375	1.02.742	1.02.742	1.02.742	3.375	1.02.497	1.02.497	1.02.497	3.375	1.02.497	1.02.497	1.02.497	3.250	1.02.208	1.02.208	1.02.208
3.375	100.667	100.667	100.667	3.500	1.03.061	1.03.061	1.03.061	3.500	1.02.849	1.02.849	1.02.849	3.500	1.02.849	1.02.849	1.02.849	3.375	1.02.469	1.02.469	1.02.469
3.500	100.943	100.943	100.943	3.625	1.03.334	1.03.334	1.03.334	3.625	1.03.148	1.03.148	1.03.148	3.625	1.03.148	1.03.148	1.03.148	3.500	1.02.676	1.02.676	1.02.676
3.625	101.085	101.085	101.085	3.750	1.02.518	1.02.518	1.02.518	3.750	1.02.642	1.02.642	1.02.642	3.750	1.02.486	1.02.486	1.02.486	3.625	1.02.951	1.02.951	1.02.951
3.750	99.901	99.901	99.901	3.875	1.02.865	1.02.865	1.02.865	3.875	1.03.024	1.03.024	1.03.024	3.875	1.02.868	1.02.868	1.02.868	3.750	1.02.672	1.02.672	1.02.672
3.875	100.228	100.228	100.228	3.990	1.02.998	1.02.998	1.02.998	3.990	1.03.183	1.03.183	1.03.183	3.990	1.03.027	1.03.027	1.03.027	3.875	1.02.975	1.02.975	1.02.975
3.990	100.354	100.354	100.354	4.000	1.03.098	1.03.098	1.03.098	4.000	1.03.283	1.03.283	1.03.283	4.000	1.03.127	1.03.127	1.03.127	3.990	1.03.172	1.03.172	1.03.172
4.000	100.454	100.454	100.454	4.125	1.03.328	1.03.328	1.03.328	4.125	1.03.536	1.03.536	1.03.536	4.125	1.03.380	1.03.380	1.03.380	4.000	1.03.272	1.03.272	1.03.272
4.125	100.591	100.591	100.591	4.250	1.04.111	1.04.111	1.04.111	4.250	1.02.296	1.02.296	1.02.296	4.250	1.02.233	1.02.233	1.02.233	4.125	1.03.520	1.03.520	1.03.520
4.250	99.065	99.065	99.065	4.375	1.02.682	1.02.682	1.02.682	4.375	1.02.593	1.02.593	1.02.593	4.375	1.02.530	1.02.530	1.02.530	4.250	1.02.751	1.02.751	1.02.751
4.375	92.897	92.897	92.897	4.500	1.02.925	1.02.925	1.02.925	4.500	1.02.863	1.02.863	1.02.863	4.500	1.02.800	1.02.800	1.02.800	4.375	1.02.922	1.02.922	1.02.922
4.500	N/A	N/A	N/A	4.625	1.03.154	1.03.154	1.03.154	4.625	1.03.047	1.03.047	1.03.047	4.625	1.02.984	1.02.984	1.02.984	4.500	1.02.965	1.02.965	1.02.965
4.625	N/A	N/A	N/A	4.750	1.03.500	1.03.500	1.03.500	4.750	1.03.381	1.03.381	1.03.381	4.750	1.03.319	1.03.319	1.03.319	4.625	1.03.152	1.03.152	1.03.152
4.750	N/A	N/A	N/A	4.875	1.03.745	1.03.745	1.03.745	4.875	1.03.652	1.03.652	1.03.652	4.875	1.03.589	1.03.589	1.03.589	4.750	1.03.318	1.03.318	1.03.318

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	100.240	100.240	100.240	2.750	100.240	100.240	100.240	2.750	100.690	100.690	100.690	2.750	99.327	99.327	99.327	2.750	99.327	99.327	99.327	2.750	101.559	101.559	101.559
2.875	100.558	100.558	100.558	2.875	100.558	100.558	100.558	2.875	100.893	100.893	100.893	2.875	99.557	99.557	99.557	2.875	99.557	99.557	99.557	2.875	101.850	101.850	101.850
2.990	100.866	100.866	100.866	2.990	100.805	100.805	100.805	2.990	101.007	101.007	101.007	2.990	99.775	99.775	99.775	2.990	99.714	99.714	99.714	2.990	102.054	102.054	102.054
3.000	100.966	100.966	100.966	3.000	100.905	100.905	100.905	3.000	101.107	101.107	101.107	3.000	99.875	99.875	99.875	3.000	99.814	99.814	99.814	3.000	102.154	102.154	102.154
3.125	101.414	101.414	101.414	3.125	101.352	101.352	101.352	3.125	101.292	101.292	101.292	3.125	100.239	100.239	100.239	3.125	100.177	100.177	100.177	3.125	102.424	102.424	102.424
3.250	101.762	101.762	101.762	3.250	101.699	101.699	101.699	3.250	100.792	100.792	100.792	3.250	100.146	100.146	100.146	3.250	100.083	100.083	100.083	3.250	102.477	102.477	102.477
3.375	102.048	102.048	102.048	3.375	101.986	101.986	101.986	3.375	100.974	100.974	100.974	3.375	100.353	100.353	100.353	3.375	100.291	100.291	100.291	3.375	102.738	102.738	102.738
3.500	102.275	102.275	102.275	3.500	102.212	102.212	102.212	3.500	101.120	101.120	101.120	3.500	100.519	100.519	100.519	3.500	100.456	100.456	100.456	3.500	102.945	102.945	102.945
3.625	102.575	102.575	102.575	3.625	102.513	102.513	102.513	3.625	101.312	101.312	101.312	3.625	100.736	100.736	100.736	3.625	100.674	100.674	100.674	3.625	103.220	103.220	103.220
3.750	102.157	102.157	102.157	3.750	102.157	102.157	102.157	3.750	99.442	99.442	99.442	3.750	98.727	98.727	98.727	3.750	98.727	98.727	98.727	3.750	102.410	102.410	102.410
3.875	102.488	102.488	102.488	3.875	102.488	102.488	102.488	3.875	99.652	99.652	99.652	3.875	98.965	98.965	98.965	3.875	98.965	98.965	98.965	3.875	102.713	102.713	102.713
3.990	102.717	102.717	102.717	3.990	102.717	102.717	102.717	3.990	99.762	99.762	99.762	3.990	99.107	99.107	99.107	3.990	99.107	99.107	99.107	3.990	102.910	102.910	102.910
4.000	102.817	102.817	102.817	4.000	102.817	102.817	102.817	4.000	99.862	99.862	99.862	4.000	99.207	99.207	99.207	4.000	99.207	99.207	99.207	4.000	103.010	103.010	103.010
4.125	103.088	103.088	103.088	4.125	103.088	103.088	103.088	4.125	100.032	100.032	100.032	4.125	99.400	99.400	99.400	4.125	99.400	99.400	99.400	4.125	103.258	103.258	103.258
4.250	102.672	102.672	102.672	4.250	102.672	102.672	102.672	4.250	99.103	99.103	99.103	4.250	98.824	98.824	98.824	4.250	98.824	98.824	98.824	4.250	103.392	103.392	103.392
4.375	102.996	102.996	102.996	4.375	103.041	103.041	103.041	4.375	99.226	99.226	99.226	4.375	99.026	99.026	99.026	4.375	99.026	99.026	99.026	4.375	103.253	103.253	103.253
4.500	103.525	103.525	103.525	4.500	103.583	103.583	103.583	4.500	99.253	99.253	99.253	4.500	99.053	99.053	99.053	4.500	99.053	99.053	99.053	4.500	102.613	102.613	102.613
4.625	103.863	103.863	103.863	4.625	103.925	103.925	103.925	4.625	99.382	99.382	99.382	4.625	99.182	99.182	99.182	4.625	99.182	99.182	99.182	4.625	102.921	102.921	102.921
4.750	104.100	104.100	104.100	4.750	104.162	104.162	104.162	4.750	99.347	99.347	99.347	4.750	99.147	99.147	99.147	4.750	99.147	99.147	99.147	4.750	103.068	103.068	103.068

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	-0.25%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%	-1.00%
700 - 719	0.00%	-1.00%	-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 ↓ TV ↓	< 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 R/EI	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T R/EI	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
* Not applicable 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 SEC 859 in conjunction with SEC 235).

** Not applicable to detached Condominium units (identified by SEC 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 LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.00%
All other LTV & FICO combos	1.50%

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

*The above caps do not include the following
LLPA'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 -.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. <i>For use by mortgage professionals only and should not be distributed to borrowers.</i>															



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

10/13/2020

W. Rate Sheet Dated: 8/14/2020

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.:

10/13/2020

W. Rate Sheet Dated: 8/14/2020

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	100.227	100.227	100.227	3.375	101.627	101.627	101.627	3.375	101.627	101.627	101.627	2.750	99.322	99.322	99.322	3.375	100.195	100.195	100.195
2.875	100.801	100.801	100.801	3.500	101.956	101.956	101.956	3.500	101.956	101.956	101.956	2.875	99.896	99.896	99.896	3.500	100.524	100.524	100.524
2.990	101.144	101.144	101.144	3.625	102.195	102.195	102.195	3.625	102.195	102.195	102.195	2.990	100.239	100.239	100.239	3.625	100.763	100.763	100.763
3.000	101.244	101.244	101.244	3.750	101.461	101.461	101.461	3.750	101.461	101.461	101.461	3.000	100.339	100.339	100.339	3.750	99.053	99.053	99.053
3.125	101.536	101.536	101.536	3.875	101.826	101.826	101.826	3.875	101.826	101.826	101.826	3.125	100.631	100.631	100.631	3.875	99.418	99.418	99.418
3.250	102.042	102.042	102.042	3.990	102.001	102.001	102.001	3.990	102.001	102.001	102.001	3.250	100.610	100.610	100.610	3.990	99.593	99.593	99.593
3.375	102.502	102.502	102.502	4.000	102.101	102.101	102.101	4.000	102.101	102.101	102.101	3.375	101.070	101.070	101.070	4.000	99.693	99.693	99.693
3.500	102.831	102.831	102.831	4.125	102.263	102.263	102.263	4.125	102.263	102.263	102.263	3.500	101.399	101.399	101.399	4.125	99.855	99.855	99.855
3.625	103.070	103.070	103.070	4.250	102.037	102.037	102.037	4.250	102.037	102.037	102.037	3.625	101.638	101.638	101.638	4.250	98.632	98.632	98.632
3.750	102.336	102.336	102.336	4.375	102.326	102.326	102.326	4.375	102.326	102.326	102.326	3.750	99.928	99.928	99.928	4.375	98.921	98.921	98.921
3.875	102.701	102.701	102.701	4.500	102.375	102.375	102.375	4.500	102.375	102.375	102.375	3.875	100.293	100.293	100.293	4.500	98.970	98.970	98.970
3.990	102.876	102.876	102.876	4.625	102.493	102.493	102.493	4.625	102.493	102.493	102.493	3.990	100.468	100.468	100.468	4.625	99.088	99.088	99.088
4.000	102.976	102.976	102.976	4.750	102.976	102.976	102.976	4.750	102.976	102.976	102.976	4.000	100.568	100.568	100.568	4.750	99.188	99.188	99.188
4.125	103.138	103.138	103.138	4.875	103.260	103.260	103.260	4.875	103.260	103.260	103.260	4.125	100.730	100.730	100.730	4.875	99.472	99.472	99.472
4.250	102.912	102.912	102.912	4.990	103.429	103.429	103.429	4.990	103.429	103.429	103.429	4.250	99.507	99.507	99.507	4.990	99.641	99.641	99.641
4.375	103.201	103.201	103.201	5.000	103.529	103.529	103.529	5.000	103.529	103.529	103.529	4.375	99.796	99.796	99.796	5.000	99.741	99.741	99.741
4.500	103.500	103.500	103.500	5.125	103.832	103.832	103.832	5.125	103.832	103.832	103.832	4.500	100.095	100.095	100.095	5.125	99.894	99.894	99.894
4.625	103.618	103.618	103.618	5.250	103.581	103.581	103.581	5.250	103.581	103.581	103.581	4.625	100.213	100.213	100.213	5.250	99.493	99.493	99.493
4.750	104.101	104.101	104.101	5.375	104.827	104.827	104.827	5.375	104.827	104.827	104.827	4.750	100.313	100.313	100.313	5.375	100.589	100.589	100.589
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	100.195	100.195	100.195	2.750	100.270	100.270	100.270	3.375	102.096	102.096	102.096	3.375	102.096	102.096	102.096	2.750	101.445	101.445	101.445
3.500	100.524	100.524	100.524	2.875	100.841	100.841	100.841	3.500	102.438	102.438	102.438	3.500	102.438	102.438	102.438	2.875	101.763	101.763	101.763
3.625	100.763	100.763	100.763	2.990	101.210	101.210	101.210	3.625	102.711	102.711	102.711	3.625	102.711	102.711	102.711	2.990	101.898	101.898	101.898
3.750	99.053	99.053	99.053	3.000	101.310	101.310	101.310	3.750	101.849	101.849	101.849	3.750	101.849	101.849	101.849	3.000	101.998	101.998	101.998
3.875	99.418	99.418	99.418	3.125	101.629	101.629	101.629	3.875	102.230	102.230	102.230	3.875	102.230	102.230	102.230	3.125	101.957	101.957	101.957
3.990	99.593	99.593	99.593	3.250	102.162	102.162	102.162	3.990	102.457	102.457	102.457	3.990	102.457	102.457	102.457	3.250	102.131	102.131	102.131
4.000	99.693	99.693	99.693	3.375	102.596	102.596	102.596	4.000	102.557	102.557	102.557	4.000	102.557	102.557	102.557	3.375	102.435	102.435	102.435
4.125	99.855	99.855	99.855	3.500	102.938	102.938	102.938	4.125	102.737	102.737	102.737	4.125	102.737	102.737	102.737	3.500	102.611	102.611	102.611
4.250	98.632	98.632	98.632	3.625	103.211	103.211	103.211	4.250	102.647	102.647	102.647	4.250	102.647	102.647	102.647	3.625	102.205	102.205	102.205
4.375	98.921	98.921	98.921	3.750	102.349	102.349	102.349	4.375	102.845	102.845	102.845	4.375	102.845	102.845	102.845	3.750	102.507	102.507	102.507
4.500	98.970	98.970	98.970	3.875	102.730	102.730	102.730	4.500	102.264	102.264	102.264	4.500	102.264	102.264	102.264	3.875	102.650	102.650	102.650
4.625	99.088	99.088	99.088	3.990	102.957	102.957	102.957	4.625	102.391	102.391	102.391	4.625	102.391	102.391	102.391	3.990	102.865	102.865	102.865
4.750	99.188	99.188	99.188	4.000	103.057	103.057	103.057	4.750	103.526	103.526	103.526	4.750	103.526	103.526	103.526	4.000	102.965	102.965	102.965
4.875	99.472	99.472	99.472	4.125	103.237	103.237	103.237	4.875	103.780	103.780	103.780	4.875	103.780	103.780	103.780	4.125	102.574	102.574	102.574
4.990	99.641	99.641	99.641	4.250	103.147	103.147	103.147	4.990	104.103	104.103	104.103	4.990	104.103	104.103	104.103	4.250	102.777	102.777	102.777
5.000	99.741	99.741	99.741	4.375	103.345	103.345	103.345	5.000	104.203	104.203	104.203	5.000	104.203	104.203	104.203	4.375	102.996	102.996	102.996
5.125	99.894	99.894	99.894	4.500	103.514	103.514	103.514	5.125	104.489	104.489	104.489	5.125	104.489	104.489	104.489	4.500	103.138	103.138	103.138
5.250	99.493	99.493	99.493	4.625	103.641	103.641	103.641	5.250	103.991	103.991	103.991	5.250	103.991	103.991	103.991	4.625	103.126	103.126	103.126
5.375	100.589	100.589	100.589	4.750	104.776	104.776	104.776	5.375	105.242	105.242	105.242	5.375	105.242	105.242	105.242	4.750	103.221	103.221	103.221
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	103.445	103.445	103.445	2.750	103.695	103.695	103.695	2.750	100.920	100.920	100.920	2.750	102.920	102.920	102.920	2.750	103.170	103.170	103.170
2.875	101.763	101.763	101.763	2.875	101.763	101.763	101.763	2.875	101.238	101.238	101.238	2.875	101.238	101.238	101.238	2.875	101.238	101.238	101.238
2.990	101.898	101.898	101.898	2.990	101.898	101.898	101.898	2.990	101.373	101.373	101.373	2.990	101.373	101.373	101.373	2.990	101.373	101.373	101.373
3.000	101.998	101.998	101.998	3.000	101.998	101.998	101.998	3.000	101.473	101.473	101.473	3.000	101.473	101.473	101.473	3.000	101.473	101.473	101.473
3.125	101.957	101.957	101.957	3.125	101.957	101.957	101.957	3.125	100.994	100.994	100.994	3.125	100.994	100.994	100.994	3.125	100.994	100.994	100.994
3.250	102.131	102.131	102.131	3.250	102.131	102.131	102.131	3.250	101.168	101.168	101.168	3.250	101.168	101.168	101.168	3.250	101.168	101.168	101.168
3.375	102.435	102.435	102.435	3.375	102.435	102.435	102.435	3.375	101.472	101.472	101.472	3.375	101.472	101.472	101.472	3.375	101.472	101.472	101.472
3.500	102.611	102.611	102.611	3.500	102.611	102.611	102.611	3.500	101.648	101.648	101.648	3.500	101.648	101.648	101.648	3.500	101.648	101.648	101.648
3.625	102.205	102.205	102.205	3.625	102.205	102.205	102.205	3.625	100.739	100.739	100.739	3.625	100.739	100.739	100.739	3.625	100.739	100.739	100.739
3.750	102.507	102.507	102.507	3.750	102.507	102.507	102.507	3.750	101.041	101.041	101.041	3.750	101.041	101.041	101.041	3.750	101.041	101.041	101.041
3.875	102.650	102.650	102.650	3.875	102.650	102.650	102.650	3.875	101.184	101.184	101.184	3.875	101.184	101.184	101.184				



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/14/2020

45 Day Lock Exp.:

9/28/2020

60 Day Lock Exp.:

10/13/2020

W. Rate Sheet Dated: 8/14/2020

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	100.426	100.426	100.426	2.750	100.462	100.462	100.462	2.750	101.478	101.478	101.478	2.750	99.171	99.171	99.171	2.750	100.653	100.653	100.653
2.875	100.982	100.982	100.982	2.875	101.017	101.017	101.017	2.875	101.793	101.793	101.793	2.875	99.727	99.727	99.727	2.875	100.968	100.968	100.968
2.990	101.307	101.307	101.307	2.990	101.373	101.373	101.373	2.990	101.920	101.920	101.920	2.990	100.052	100.052	100.052	2.990	101.095	101.095	101.095
3.000	101.407	101.407	101.407	3.000	101.473	101.473	101.473	3.000	102.020	102.020	102.020	3.000	100.152	100.152	100.152	3.000	101.195	101.195	101.195
3.125	101.686	101.686	101.686	3.125	101.781	101.781	101.781	3.125	102.155	102.155	102.155	3.125	100.431	100.431	100.431	3.125	100.892	100.892	100.892
3.250	102.223	102.223	102.223	3.250	102.336	102.336	102.336	3.250	102.326	102.326	102.326	3.250	100.441	100.441	100.441	3.250	101.063	101.063	101.063
3.375	102.663	102.663	102.663	3.375	102.758	102.758	102.758	3.375	102.623	102.623	102.623	3.375	100.881	100.881	100.881	3.375	101.360	101.360	101.360
3.500	102.979	102.979	102.979	3.500	103.089	103.089	103.089	3.500	102.798	102.798	102.798	3.500	101.197	101.197	101.197	3.500	101.535	101.535	101.535
3.625	103.216	103.216	103.216	3.625	103.357	103.357	103.357	3.625	102.298	102.298	102.298	3.625	101.434	101.434	101.434	3.625	100.532	100.532	100.532
3.750	102.584	102.584	102.584	3.750	102.594	102.594	102.594	3.750	102.594	102.594	102.594	3.750	99.826	99.826	99.826	3.750	100.828	100.828	100.828
3.875	102.939	102.939	102.939	3.875	102.965	102.965	102.965	3.875	102.734	102.734	102.734	3.875	100.181	100.181	100.181	3.875	100.968	100.968	100.968
3.990	103.106	103.106	103.106	3.990	103.183	103.183	103.183	3.990	102.941	102.941	102.941	3.990	100.348	100.348	100.348	3.990	101.175	101.175	101.175
4.000	103.206	103.206	103.206	4.000	103.283	103.283	103.283	4.000	103.041	103.041	103.041	4.000	100.448	100.448	100.448	4.000	101.275	101.275	101.275
4.125	103.365	103.365	103.365	4.125	103.460	103.460	103.460	4.125	102.578	102.578	102.578	4.125	100.607	100.607	100.607	4.125	100.296	100.296	100.296
4.250	103.067	103.067	103.067	4.250	103.303	103.303	103.303	4.250	102.777	102.777	102.777	4.250	99.312	99.312	99.312	4.250	100.495	100.495	100.495
4.375	103.350	103.350	103.350	4.375	103.497	103.497	103.497	4.375	102.990	102.990	102.990	4.375	99.595	99.595	99.595	4.375	100.708	100.708	100.708
4.500	103.645	103.645	103.645	4.500	103.663	103.663	103.663	4.500	103.130	103.130	103.130	4.500	99.890	99.890	99.890	4.500	100.848	100.848	100.848
4.625	103.763	103.763	103.763	4.625	103.789	103.789	103.789	4.625	102.837	102.837	102.837	4.625	100.008	100.008	100.008	4.625	98.605	98.605	98.605
4.750	104.212	104.212	104.212	4.750	104.872	104.872	104.872	4.750	102.932	102.932	102.932	4.750	100.074	100.074	100.074	4.750	99.920	99.920	99.920

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@afrwholesale.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.:

10/13/2020

W. Rate Sheet Dated: 8/14/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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