

W. Rate Sheet Dated: 8/17/2020

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	100.975	100.975	100.975	2.500	100.573	100.573	100.573	2.250	99.091	99.091	99.091	3.125	96.750	96.750	96.750
2.625	100.979	100.979	100.979	2.625	100.576	100.576	100.576	2.500	99.098	99.098	99.098	3.250	98.245	98.245	98.245
2.750	102.307	102.307	102.307	2.750	101.407	101.407	101.407	2.625	99.101	99.101	99.101	3.375	98.246	98.246	98.246
2.875	102.312	102.312	102.312	2.875	101.411	101.411	101.411	2.750	99.929	99.929	99.929	3.500	98.248	98.248	98.248
3.000	102.317	102.317	102.317	3.000	101.415	101.415	101.415	2.875	99.933	99.933	99.933	3.625	98.250	98.250	98.250
3.125	102.321	102.321	102.321	3.125	101.418	101.418	101.418	3.000	99.936	99.936	99.936	Margin = 2.250		Index = 0.130	
3.250	102.634	102.634	102.634	3.250	101.485	101.485	101.485	3.125	99.939	99.939	99.939	30 Year OTC			
3.375	102.638	102.638	102.638	3.375	101.503	101.503	101.503	3.250	101.741	101.741	101.741	Rate	30 Day	45 Day	60 Day
3.500	102.643	102.643	102.643	3.500	101.506	101.506	101.506	3.375	101.791	101.791	101.791	4.000	101.254	101.254	101.254
3.625	102.647	102.647	102.647	3.625	101.542	101.542	101.542	3.500	101.794	101.794	101.794	4.125	101.258	101.258	101.258
3.750	102.702	102.702	102.702	3.750	102.253	102.253	102.253	3.625	101.861	101.861	101.861	4.375	102.632	102.632	102.632
3.875	102.606	102.606	102.606	3.875	102.242	102.242	102.242	3.750	102.620	102.620	102.620	4.500	102.622	102.622	102.622
4.000	102.629	102.629	102.629	4.000	102.244	102.244	102.244	3.875	102.609	102.609	102.609	4.625	102.625	102.625	102.625
4.125	102.633	102.633	102.633	4.125	102.247	102.247	102.247	4.000	102.611	102.611	102.611	4.875	103.415	103.415	103.415
4.250	104.105	104.105	104.105	4.250	103.583	103.583	103.583	4.125	102.613	102.613	102.613	5.000	103.405	103.405	103.405
4.375	104.007	104.007	104.007	4.375	103.572	103.572	103.572	4.250	103.153	103.153	103.153	5.125	103.408	103.408	103.408
4.500	103.997	103.997	103.997	4.500	103.574	103.574	103.574	4.375	103.141	103.141	103.141	5.500	104.781	104.781	104.781
4.625	104.000	104.000	104.000	4.625	103.576	103.576	103.576	4.500	103.144	103.144	103.144	5.625	104.784	104.784	104.784
6.250	106.000	106.000	106.000	6.250	105.714	105.714	105.714	4.625	103.146	103.146	103.146	6.250	103.500	103.500	103.500

FHA Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	102.078	102.078	102.078	2.500	101.978	101.978	101.978	2.250	100.816	100.816	100.816
2.625	102.078	102.078	102.078	2.625	101.978	101.978	101.978	2.375	100.820	100.820	100.820
2.750	103.672	103.672	103.672	2.750	103.572	103.572	103.572	2.500	100.820	100.820	100.820
2.875	103.677	103.677	103.677	2.875	103.576	103.576	103.576	2.625	100.819	100.819	100.819
3.000	103.676	103.676	103.676	3.000	103.576	103.576	103.576	2.750	101.645	101.645	101.645
3.125	103.676	103.676	103.676	3.125	103.575	103.575	103.575	2.875	101.660	101.660	101.660
3.250	103.735	103.735	103.735	3.250	103.639	103.639	103.639	3.000	101.660	101.660	101.660
3.375	103.754	103.754	103.754	3.375	103.668	103.668	103.668	3.125	101.659	101.659	101.659
3.500	103.754	103.754	103.754	3.500	103.653	103.653	103.653	3.250	103.458	103.458	103.458
3.625	103.754	103.754	103.754	3.625	103.685	103.685	103.685	3.375	103.519	103.519	103.519
3.750	103.706	103.706	103.706	3.750	103.611	103.611	103.611	3.500	103.472	103.472	103.472
3.875	103.723	103.723	103.723	3.875	103.608	103.608	103.608	3.625	103.536	103.536	103.536
4.000	103.742	103.742	103.742	4.000	103.621	103.621	103.621	3.750	104.227	104.227	104.227

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	98.504	98.504	98.504	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.508	98.508	98.508				
3.875	100.481	100.481	100.481	6.250	103.750	103.750	103.750	4.375	99.882	99.882	99.882				
4.000	100.458	100.458	100.458					4.500	99.872	99.872	99.872				
4.125	100.455	100.455	100.455					4.625	99.875	99.875	99.875				
4.250	101.770	101.770	101.770					4.875	100.665	100.665	100.665				
4.375	101.768	101.768	101.768					5.000	100.655	100.655	100.655				
4.500	101.778	101.778	101.778					5.125	100.658	100.658	100.658				
4.625	101.775	101.775	101.775					5.500	102.031	102.031	102.031		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	102.581	102.581	102.581					5.625	102.034	102.034	102.034	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
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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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/16/2020

45 Day Lock Exp.:

10/1/2020

60 Day Lock Exp.:

10/16/2020

W. Rate Sheet Dated: 8/17/2020

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	97.325	97.325	97.325	2.500	97.353	97.353	97.353	2.375	95.875	95.875	95.875	3.125	96.235	96.235	96.235
2.625	97.329	97.329	97.329	2.625	97.356	97.356	97.356	2.500	95.878	95.878	95.878	3.250	97.917	97.917	97.917
2.750	100.782	100.782	100.782	2.750	100.312	100.312	100.312	2.625	95.881	95.881	95.881	3.375	97.919	97.919	97.919
2.875	100.787	100.787	100.787	2.875	100.316	100.316	100.316	2.750	98.834	98.834	98.834	3.500	97.920	97.920	97.920
3.000	100.792	100.792	100.792	3.000	100.320	100.320	100.320	2.875	98.838	98.838	98.838	3.625	97.922	97.922	97.922
3.125	100.796	100.796	100.796	3.125	100.323	100.323	100.323	3.000	98.841	98.841	98.841	Margin = 2.250		Index = 0.130	
3.250	101.297	101.297	101.297	3.250	100.578	100.578	100.578	3.125	98.844	98.844	98.844	30 Year OTC			
3.375	101.301	101.301	101.301	3.375	100.596	100.596	100.596	3.250	100.834	100.834	100.834	Rate	30 Day	45 Day	60 Day
3.500	101.305	101.305	101.305	3.500	100.599	100.599	100.599	3.375	100.884	100.884	100.884	4.000	100.292	100.292	100.292
3.625	101.309	101.309	101.309	3.625	100.634	100.634	100.634	3.500	100.887	100.887	100.887	4.125	100.295	100.295	100.295
3.750	101.740	101.740	101.740	3.750	101.720	101.720	101.720	3.625	100.954	100.954	100.954	4.375	100.795	100.795	100.795
3.875	101.644	101.644	101.644	3.875	101.709	101.709	101.709	3.750	102.087	102.087	102.087	4.500	100.784	100.784	100.784
4.000	101.667	101.667	101.667	4.000	101.712	101.712	101.712	3.875	102.076	102.076	102.076	4.625	100.787	100.787	100.787
4.125	101.670	101.670	101.670	4.125	101.714	101.714	101.714	4.000	102.079	102.079	102.079	4.875	100.703	100.703	100.703
4.250	102.267	102.267	102.267	4.250	102.175	102.175	102.175	4.125	102.080	102.080	102.080	5.000	100.692	100.692	100.692
4.375	102.170	102.170	102.170	4.375	102.164	102.164	102.164	4.250	101.745	101.745	101.745	5.125	100.695	100.695	100.695
4.500	102.159	102.159	102.159	4.500	102.167	102.167	102.167	4.375	101.734	101.734	101.734	5.500	100.881	100.881	100.881
4.625	102.162	102.162	102.162	4.625	102.169	102.169	102.169	4.500	101.736	101.736	101.736	5.625	100.884	100.884	100.884
6.250	102.795	102.795	102.795	6.250	102.494	102.494	102.494	4.625	101.738	101.738	101.738	6.250	101.111	101.111	101.111

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	98.078	98.078	98.078	2.500	97.978	97.978	97.978	2.250	98.316	98.316	98.316
2.625	98.078	98.078	98.078	2.625	97.978	97.978	97.978	2.375	98.320	98.320	98.320
2.750	101.797	101.797	101.797	2.750	101.697	101.697	101.697	2.500	98.320	98.320	98.320
2.875	101.802	101.802	101.802	2.875	101.701	101.701	101.701	2.625	98.319	98.319	98.319
3.000	101.801	101.801	101.801	3.000	101.701	101.701	101.701	2.750	98.863	98.863	98.863
3.125	101.801	101.801	101.801	3.125	101.700	101.700	101.700	2.875	98.879	98.879	98.879
3.250	102.048	102.048	102.048	3.250	101.951	101.951	101.951	3.000	98.879	98.879	98.879
3.375	102.067	102.067	102.067	3.375	101.981	101.981	101.981	3.125	98.878	98.878	98.878
3.500	102.067	102.067	102.067	3.500	101.966	101.966	101.966	3.250	100.333	100.333	100.333
3.625	102.067	102.067	102.067	3.625	101.998	101.998	101.998	3.375	100.394	100.394	100.394
3.750	102.393	102.393	102.393	3.750	102.298	102.298	102.298	3.500	100.347	100.347	100.347
3.875	102.410	102.410	102.410	3.875	102.295	102.295	102.295	3.625	100.411	100.411	100.411
4.000	102.429	102.429	102.429	4.000	102.309	102.309	102.309	3.750	101.102	101.102	101.102

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"			
30/25 Year				30/25 Year Lender Paid				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	4.000	97.542	97.542	97.542	4.750	N/A	N/A	N/A
3.875	99.169	99.169	99.169	6.250	99.750	99.500	99.250	4.125	97.545	97.545	97.545				
3.750	99.169	99.169	99.169					4.375	98.045	98.045	98.045				
4.000	99.146	99.146	99.146					4.500	98.034	98.034	98.034				
4.125	99.142	99.142	99.142					4.625	98.037	98.037	98.037				
4.250	99.583	99.583	99.583					4.875	97.953	97.953	97.953				
4.375	99.580	99.580	99.580					5.000	97.942	97.942	97.942				
4.500	99.591	99.591	99.591					5.125	97.945	97.945	97.945				
4.625	99.588	99.588	99.588					5.500	98.131	98.131	98.131	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	99.519	99.519	99.519					5.625	98.134	98.134	98.134	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	98.361	98.361	98.361	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)	



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.:

9/16/2020

10/1/2020

10/16/2020

W. Rate Sheet Dated: 8/17/2020

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.:

9/16/2020

45 Day Lock Exp.:

10/1/2020

60 Day Lock Exp.:

10/16/2020

W. Rate Sheet Dated: 8/17/2020

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	100.202	100.202	100.202	3.375	101.717	101.717	101.717	3.375	101.717	101.717	101.717	2.750	99.258	99.258	99.258	3.375	100.179	100.179	100.179
2.875	100.769	100.769	100.769	3.500	102.049	102.049	102.049	3.500	102.049	102.049	102.049	2.875	99.825	99.825	99.825	3.500	100.511	100.511	100.511
2.990	101.106	101.106	101.106	3.625	102.272	102.272	102.272	3.625	102.272	102.272	102.272	2.990	100.162	100.162	100.162	3.625	100.734	100.734	100.734
3.000	101.206	101.206	101.206	3.750	101.548	101.548	101.548	3.750	101.548	101.548	101.548	3.000	100.262	100.262	100.262	3.750	99.166	99.166	99.166
3.125	101.497	101.497	101.497	3.875	101.910	101.910	101.910	3.875	101.910	101.910	101.910	3.125	100.553	100.553	100.553	3.875	99.528	99.528	99.528
3.250	102.127	102.127	102.127	3.990	102.084	102.084	102.084	3.990	102.084	102.084	102.084	3.250	100.589	100.589	100.589	3.990	99.702	99.702	99.702
3.375	102.592	102.592	102.592	4.000	102.184	102.184	102.184	4.000	102.184	102.184	102.184	3.375	101.054	101.054	101.054	4.000	99.802	99.802	99.802
3.500	102.924	102.924	102.924	4.125	102.347	102.347	102.347	4.125	102.347	102.347	102.347	3.500	101.386	101.386	101.386	4.125	99.965	99.965	99.965
3.625	103.147	103.147	103.147	4.250	102.148	102.148	102.148	4.250	102.148	102.148	102.148	3.625	101.609	101.609	101.609	4.250	98.799	98.799	98.799
3.750	102.423	102.423	102.423	4.375	102.437	102.437	102.437	4.375	102.437	102.437	102.437	3.750	100.041	100.041	100.041	4.375	99.088	99.088	99.088
3.875	102.785	102.785	102.785	4.500	102.485	102.485	102.485	4.500	102.485	102.485	102.485	3.875	100.403	100.403	100.403	4.500	99.136	99.136	99.136
3.990	102.959	102.959	102.959	4.625	102.603	102.603	102.603	4.625	102.603	102.603	102.603	3.990	100.577	100.577	100.577	4.625	99.254	99.254	99.254
4.000	103.059	103.059	103.059	4.750	103.083	103.083	103.083	4.750	103.083	103.083	103.083	4.000	100.677	100.677	100.677	4.750	99.358	99.358	99.358
4.125	103.222	103.222	103.222	4.875	103.367	103.367	103.367	4.875	103.367	103.367	103.367	4.125	100.840	100.840	100.840	4.875	99.642	99.642	99.642
4.250	103.023	103.023	103.023	4.990	103.536	103.536	103.536	4.990	103.536	103.536	103.536	4.250	99.674	99.674	99.674	4.990	99.811	99.811	99.811
4.375	103.312	103.312	103.312	5.000	103.636	103.636	103.636	5.000	103.636	103.636	103.636	4.375	99.963	99.963	99.963	5.000	99.911	99.911	99.911
4.500	103.610	103.610	103.610	5.125	103.940	103.940	103.940	5.125	103.940	103.940	103.940	4.500	100.261	100.261	100.261	5.125	100.065	100.065	100.065
4.625	103.728	103.728	103.728	5.250	103.698	103.698	103.698	5.250	103.698	103.698	103.698	4.625	100.379	100.379	100.379	5.250	99.673	99.673	99.673
4.750	104.208	104.208	104.208	5.375	104.947	104.947	104.947	5.375	104.947	104.947	104.947	4.750	100.483	100.483	100.483	5.375	100.772	100.772	100.772
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	100.179	100.179	100.179	2.750	100.258	100.258	100.258	3.375	102.185	102.185	102.185	3.375	102.185	102.185	102.185	2.750	101.325	101.325	101.325
3.500	100.511	100.511	100.511	2.875	100.828	100.828	100.828	3.500	102.523	102.523	102.523	3.500	102.523	102.523	102.523	2.875	101.643	101.643	101.643
3.625	100.734	100.734	100.734	2.990	101.195	101.195	101.195	3.625	102.797	102.797	102.797	3.625	102.797	102.797	102.797	2.990	101.777	101.777	101.777
3.750	99.166	99.166	99.166	3.000	101.295	101.295	101.295	3.750	101.945	101.945	101.945	3.750	101.945	101.945	101.945	3.000	101.877	101.877	101.877
3.875	99.528	99.528	99.528	3.125	101.608	101.608	101.608	3.875	102.322	102.322	102.322	3.875	102.322	102.322	102.322	3.125	101.959	101.959	101.959
3.990	99.702	99.702	99.702	3.250	102.256	102.256	102.256	3.990	102.546	102.546	102.546	3.990	102.546	102.546	102.546	3.250	102.132	102.132	102.132
4.000	99.802	99.802	99.802	3.375	102.685	102.685	102.685	4.000	102.646	102.646	102.646	4.000	102.646	102.646	102.646	3.375	102.433	102.433	102.433
4.125	99.965	99.965	99.965	3.500	103.023	103.023	103.023	4.125	102.827	102.827	102.827	4.125	102.827	102.827	102.827	3.500	102.610	102.610	102.610
4.250	98.799	98.799	98.799	3.625	103.297	103.297	103.297	4.250	102.768	102.768	102.768	4.250	102.768	102.768	102.768	3.625	102.221	102.221	102.221
4.375	99.088	99.088	99.088	3.750	102.445	102.445	102.445	4.375	102.965	102.965	102.965	4.375	102.965	102.965	102.965	3.750	102.521	102.521	102.521
4.500	99.136	99.136	99.136	3.875	102.822	102.822	102.822	4.500	102.384	102.384	102.384	4.500	102.384	102.384	102.384	3.875	102.663	102.663	102.663
4.625	99.254	99.254	99.254	3.990	103.046	103.046	103.046	4.625	102.576	102.576	102.576	4.625	102.576	102.576	102.576	3.990	102.876	102.876	102.876
4.750	99.358	99.358	99.358	4.000	103.146	103.146	103.146	4.750	103.633	103.633	103.633	4.750	103.633	103.633	103.633	4.000	102.976	102.976	102.976
4.875	99.642	99.642	99.642	4.125	103.327	103.327	103.327	4.875	103.888	103.888	103.888	4.875	103.888	103.888	103.888	4.125	102.758	102.758	102.758
4.990	99.811	99.811	99.811	4.250	103.268	103.268	103.268	4.990	104.211	104.211	104.211	4.990	104.211	104.211	104.211	4.250	102.961	102.961	102.961
5.000	99.911	99.911	99.911	4.375	103.465	103.465	103.465	5.000	104.311	104.311	104.311	5.000	104.311	104.311	104.311	4.375	103.178	103.178	103.178
5.125	100.065	100.065	100.065	4.500	103.634	103.634	103.634	5.125	104.597	104.597	104.597	5.125	104.597	104.597	104.597	4.500	103.318	103.318	103.318
5.250	99.673	99.673	99.673	4.625	103.826	103.826	103.826	5.250	104.114	104.114	104.114	5.250	104.114	104.114	104.114	4.625	103.153	103.153	103.153
5.375	100.772	100.772	100.772	4.750	104.883	104.883	104.883	5.375	105.366	105.366	105.366	5.375	105.366	105.366	105.366	4.750	103.248	103.248	103.248
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	103.325	103.325	103.325	2.750	103.575	103.575	103.575	2.750	100.800	100.800	100.800	2.750	102.800	102.800	102.800	2.750	103.050	103.050	103.050
2.875	101.643	101.643	101.643	2.875	101.643	101.643	101.643	2.875	101.118	101.118	101.118	2.875	101.118	101.118	101.118	2.875	101.118	101.118	101.118
2.990	101.777	101.777	101.777	2.990	101.777	101.777	101.777	2.990	101.252	101.252	101.252	2.990	101.252	101.252	101.252	2.990	101.252	101.252	101.252
3.000	101.877	101.877	101.877	3.000	101.877	101.877	101.877	3.000	101.352	101.352	101.352	3.000	101.352	101.352	101.352	3.000	101.352	101.352	101.352
3.125	101.959	101.959	101.959	3.125	101.959	101.959	101.959	3.125	100.996	100.996	100.996	3.125	100.996	100.996	100.996	3.125	100.996	100.996	100.996
3.250	102.132	102.132	102.132	3.250	102.132	102.132	102.132	3.250	101.169	101.169	101.169	3.250	101.169	101.169	101.169	3.250	101.169	101.169	101.169
3.375	102.433	102.433	102.433	3.375	102.433	102.433	102.433	3.375	101.470	101.470	101.470	3.375	101.470	101.470	101.470	3.375	101.47		



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.:

9/16/2020

45 Day Lock Exp.:

10/1/2020

60 Day Lock Exp.:

10/16/2020

W. Rate Sheet Dated: 8/17/2020

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	100.202	100.202	100.202	2.750	100.258	100.258	100.258	2.750	101.325	101.325	101.325	2.750	98.908	98.908	98.908	2.750	100.500	100.500	100.500
2.875	100.769	100.769	100.769	2.875	100.828	100.828	100.828	2.875	101.643	101.643	101.643	2.875	99.475	99.475	99.475	2.875	100.818	100.818	100.818
2.990	101.106	101.106	101.106	2.990	101.195	101.195	101.195	2.990	101.777	101.777	101.777	2.990	99.812	99.812	99.812	2.990	100.952	100.952	100.952
3.000	101.206	101.206	101.206	3.000	101.295	101.295	101.295	3.000	101.877	101.877	101.877	3.000	99.912	99.912	99.912	3.000	101.052	101.052	101.052
3.125	101.497	101.497	101.497	3.125	101.608	101.608	101.608	3.125	101.959	101.959	101.959	3.125	100.203	100.203	100.203	3.125	100.696	100.696	100.696
3.250	102.127	102.127	102.127	3.250	102.256	102.256	102.256	3.250	102.132	102.132	102.132	3.250	100.239	100.239	100.239	3.250	100.869	100.869	100.869
3.375	102.592	102.592	102.592	3.375	102.685	102.685	102.685	3.375	102.433	102.433	102.433	3.375	100.704	100.704	100.704	3.375	101.170	101.170	101.170
3.500	102.924	102.924	102.924	3.500	103.023	103.023	103.023	3.500	102.610	102.610	102.610	3.500	101.036	101.036	101.036	3.500	101.347	101.347	101.347
3.625	103.147	103.147	103.147	3.625	103.297	103.297	103.297	3.625	102.221	102.221	102.221	3.625	101.259	101.259	101.259	3.625	100.460	100.460	100.460
3.750	102.423	102.423	102.423	3.750	102.445	102.445	102.445	3.750	102.521	102.521	102.521	3.750	99.691	99.691	99.691	3.750	100.760	100.760	100.760
3.875	102.785	102.785	102.785	3.875	102.822	102.822	102.822	3.875	102.663	102.663	102.663	3.875	100.053	100.053	100.053	3.875	100.902	100.902	100.902
3.990	102.959	102.959	102.959	3.990	103.046	103.046	103.046	3.990	102.876	102.876	102.876	3.990	100.227	100.227	100.227	3.990	101.115	101.115	101.115
4.000	103.059	103.059	103.059	4.000	103.146	103.146	103.146	4.000	102.976	102.976	102.976	4.000	100.327	100.327	100.327	4.000	101.215	101.215	101.215
4.125	103.222	103.222	103.222	4.125	103.327	103.327	103.327	4.125	102.758	102.758	102.758	4.125	100.490	100.490	100.490	4.125	100.495	100.495	100.495
4.250	103.023	103.023	103.023	4.250	103.268	103.268	103.268	4.250	102.961	102.961	102.961	4.250	99.324	99.324	99.324	4.250	100.698	100.698	100.698
4.375	103.312	103.312	103.312	4.375	103.465	103.465	103.465	4.375	103.178	103.178	103.178	4.375	99.613	99.613	99.613	4.375	100.915	100.915	100.915
4.500	103.610	103.610	103.610	4.500	103.634	103.634	103.634	4.500	103.318	103.318	103.318	4.500	99.911	99.911	99.911	4.500	101.055	101.055	101.055
4.625	103.728	103.728	103.728	4.625	103.826	103.826	103.826	4.625	103.153	103.153	103.153	4.625	100.029	100.029	100.029	4.625	98.921	98.921	98.921
4.750	104.208	104.208	104.208	4.750	104.883	104.883	104.883	4.750	103.248	103.248	103.248	4.750	100.133	100.133	100.133	4.750	100.205	100.205	100.205

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤80%	>80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	N/A
All Refinances "R/T"	-0.500
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.:

9/16/2020

45 Day Lock Exp.:

10/1/2020

60 Day Lock Exp.:

10/16/2020

W. Rate Sheet Dated: 8/17/2020

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)