

W. Rate Sheet Dated: 8/18/2020

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	99.079	99.079	99.079	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	99.087	99.087	99.087	3.250	98.245	98.245	98.245
2.750	102.416	102.416	102.416	2.750	101.517	101.517	101.517	2.625	99.089	99.089	99.089	3.375	98.246	98.246	98.246
2.875	102.421	102.421	102.421	2.875	101.521	101.521	101.521	2.750	99.961	99.961	99.961	3.500	98.248	98.248	98.248
3.000	102.426	102.426	102.426	3.000	101.524	101.524	101.524	2.875	99.964	99.964	99.964	3.625	98.250	98.250	98.250
3.125	102.430	102.430	102.430	3.125	101.527	101.527	101.527	3.000	99.968	99.968	99.968	Margin = 2.250		Index = 0.130	
3.250	102.697	102.697	102.697	3.250	101.548	101.548	101.548	3.125	99.970	99.970	99.970	30 Year OTC			
3.375	102.701	102.701	102.701	3.375	101.566	101.566	101.566	3.250	101.757	101.757	101.757	Rate	30 Day	45 Day	60 Day
3.500	102.705	102.705	102.705	3.500	101.569	101.569	101.569	3.375	101.807	101.807	101.807	4.000	101.301	101.301	101.301
3.625	102.709	102.709	102.709	3.625	101.604	101.604	101.604	3.500	101.810	101.810	101.810	4.125	101.305	101.305	101.305
3.750	102.749	102.749	102.749	3.750	102.300	102.300	102.300	3.625	101.877	101.877	101.877	4.375	102.789	102.789	102.789
3.875	102.653	102.653	102.653	3.875	102.289	102.289	102.289	3.750	102.635	102.635	102.635	4.500	102.778	102.778	102.778
4.000	102.676	102.676	102.676	4.000	102.291	102.291	102.291	3.875	102.624	102.624	102.624	4.625	102.781	102.781	102.781
4.125	102.680	102.680	102.680	4.125	102.293	102.293	102.293	4.000	102.627	102.627	102.627	4.875	103.478	103.478	103.478
4.250	104.261	104.261	104.261	4.250	103.739	103.739	103.739	4.125	102.629	102.629	102.629	5.000	103.467	103.467	103.467
4.375	104.164	104.164	104.164	4.375	103.728	103.728	103.728	4.250	103.168	103.168	103.168	5.125	103.470	103.470	103.470
4.500	104.153	104.153	104.153	4.500	103.730	103.730	103.730	4.375	103.157	103.157	103.157	5.500	104.797	104.797	104.797
4.625	104.156	104.156	104.156	4.625	103.733	103.733	103.733	4.500	103.160	103.160	103.160	5.625	104.800	104.800	104.800
6.250	106.000	106.000	106.000	6.250	105.714	105.714	105.714	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	102.078	102.078	102.078	2.500	101.978	101.978	101.978	2.250	100.805	100.805	100.805
2.625	102.078	102.078	102.078	2.625	101.978	101.978	101.978	2.375	100.809	100.809	100.809
2.750	103.781	103.781	103.781	2.750	103.681	103.681	103.681	2.500	100.808	100.808	100.808
2.875	103.786	103.786	103.786	2.875	103.685	103.685	103.685	2.625	100.807	100.807	100.807
3.000	103.786	103.786	103.786	3.000	103.685	103.685	103.685	2.750	101.676	101.676	101.676
3.125	103.786	103.786	103.786	3.125	103.684	103.684	103.684	2.875	101.691	101.691	101.691
3.250	103.798	103.798	103.798	3.250	103.701	103.701	103.701	3.000	101.691	101.691	101.691
3.375	103.817	103.817	103.817	3.375	103.731	103.731	103.731	3.125	101.690	101.690	101.690
3.500	103.817	103.817	103.817	3.500	103.716	103.716	103.716	3.250	103.474	103.474	103.474
3.625	103.817	103.817	103.817	3.625	103.748	103.748	103.748	3.375	103.534	103.534	103.534
3.750	103.753	103.753	103.753	3.750	103.658	103.658	103.658	3.500	103.487	103.487	103.487
3.875	103.770	103.770	103.770	3.875	103.655	103.655	103.655	3.625	103.552	103.552	103.552
4.000	103.789	103.789	103.789	4.000	103.668	103.668	103.668	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	98.551	98.551	98.551		4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.555	98.555	98.555		4.125	100.502	100.502	100.502
3.875	100.528	100.528	100.528	6.250	103.750	103.750	103.750	4.375	100.039	100.039	100.039		4.375	100.039	100.039	100.039
4.000	100.505	100.505	100.505					4.500	100.028	100.028	100.028		4.500	100.028	100.028	100.028
4.125	100.502	100.502	100.502					4.625	100.031	100.031	100.031		4.625	100.031	100.031	100.031
4.250	101.927	101.927	101.927					4.875	100.728	100.728	100.728		4.875	100.728	100.728	100.728
4.375	101.924	101.924	101.924					5.000	100.717	100.717	100.717		5.000	100.717	100.717	100.717
4.500	101.934	101.934	101.934					5.125	100.720	100.720	100.720		5.125	100.720	100.720	100.720
4.625	101.932	101.932	101.932					5.500	102.047	102.047	102.047		5.500	102.047	102.047	102.047
4.750	102.644	102.644	102.644					5.625	102.050	102.050	102.050		5.625	102.050	102.050	102.050
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 L

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: 8/18/2020

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	95.863	95.863	95.863	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	95.867	95.867	95.867	3.250	97.917	97.917	97.917
2.750	100.891	100.891	100.891	2.750	100.422	100.422	100.422	2.625	95.869	95.869	95.869	3.375	97.919	97.919	97.919
2.875	100.896	100.896	100.896	2.875	100.426	100.426	100.426	2.750	98.866	98.866	98.866	3.500	97.920	97.920	97.920
3.000	100.901	100.901	100.901	3.000	100.429	100.429	100.429	2.875	98.869	98.869	98.869	3.625	97.922	97.922	97.922
3.125	100.905	100.905	100.905	3.125	100.432	100.432	100.432	3.000	98.873	98.873	98.873	Margin = 2.250		Index = 0.130	
3.250	101.359	101.359	101.359	3.250	100.640	100.640	100.640	3.125	98.875	98.875	98.875	30 Year OTC			
3.375	101.363	101.363	101.363	3.375	100.658	100.658	100.658	3.250	100.850	100.850	100.850	Rate	30 Day	45 Day	60 Day
3.500	101.368	101.368	101.368	3.500	100.661	100.661	100.661	3.375	100.899	100.899	100.899	4.000	100.339	100.339	100.339
3.625	101.372	101.372	101.372	3.625	100.697	100.697	100.697	3.500	100.902	100.902	100.902	4.125	100.342	100.342	100.342
3.750	101.787	101.787	101.787	3.750	101.767	101.767	101.767	3.625	100.969	100.969	100.969	4.375	100.951	100.951	100.951
3.875	101.691	101.691	101.691	3.875	101.756	101.756	101.756	3.750	102.103	102.103	102.103	4.500	100.941	100.941	100.941
4.000	101.714	101.714	101.714	4.000	101.759	101.759	101.759	3.875	102.092	102.092	102.092	4.625	100.943	100.943	100.943
4.125	101.717	101.717	101.717	4.125	101.761	101.761	101.761	4.000	102.094	102.094	102.094	4.875	100.765	100.765	100.765
4.250	102.423	102.423	102.423	4.250	102.331	102.331	102.331	4.125	102.096	102.096	102.096	5.000	100.755	100.755	100.755
4.375	102.326	102.326	102.326	4.375	102.320	102.320	102.320	4.250	101.761	101.761	101.761	5.125	100.758	100.758	100.758
4.500	102.316	102.316	102.316	4.500	102.323	102.323	102.323	4.375	101.750	101.750	101.750	5.500	100.897	100.897	100.897
4.625	102.318	102.318	102.318	4.625	102.325	102.325	102.325	4.500	101.752	101.752	101.752	5.625	100.900	100.900	100.900
6.250	102.795	102.795	102.795	6.250	102.494	102.494	102.494	4.625	101.754	101.754	101.754	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	98.305	98.305	98.305
2.625	98.078	98.078	98.078	2.625	97.978	97.978	97.978	2.375	98.309	98.309	98.309
2.750	101.906	101.906	101.906	2.750	101.806	101.806	101.806	2.500	98.308	98.308	98.308
2.875	101.911	101.911	101.911	2.875	101.810	101.810	101.810	2.625	98.307	98.307	98.307
3.000	101.911	101.911	101.911	3.000	101.810	101.810	101.810	2.750	98.895	98.895	98.895
3.125	101.911	101.911	101.911	3.125	101.809	101.809	101.809	2.875	98.910	98.910	98.910
3.250	102.110	102.110	102.110	3.250	102.014	102.014	102.014	3.000	98.910	98.910	98.910
3.375	102.129	102.129	102.129	3.375	102.043	102.043	102.043	3.125	98.909	98.909	98.909
3.500	102.129	102.129	102.129	3.500	102.028	102.028	102.028	3.250	100.349	100.349	100.349
3.625	102.129	102.129	102.129	3.625	102.060	102.060	102.060	3.375	100.409	100.409	100.409
3.750	102.440	102.440	102.440	3.750	102.345	102.345	102.345	3.500	100.362	100.362	100.362
3.875	102.457	102.457	102.457	3.875	102.342	102.342	102.342	3.625	100.427	100.427	100.427
4.000	102.476	102.476	102.476	4.000	102.356	102.356	102.356	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 ≤ 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	97.589	97.589	97.589	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.592	97.592	97.592				
3.875	99.216	99.216	99.216	6.250	99.750	99.500	99.250	4.375	98.201	98.201	98.201				
4.000	99.193	99.193	99.193					4.500	98.191	98.191	98.191				
4.125	99.189	99.189	99.189					4.625	98.193	98.193	98.193				
4.250	99.739	99.739	99.739					4.875	98.015	98.015	98.015				
4.375	99.736	99.736	99.736					5.000	98.005	98.005	98.005				
4.500	99.747	99.747	99.747					5.125	98.008	98.008	98.008				
4.625	99.744	99.744	99.744					5.500	98.147	98.147	98.147		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	99.581	99.581	99.581					5.625	98.150	98.150	98.150	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@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/17/2020

45 Day Lock Exp.:

10/2/2020

60 Day Lock Exp.:

10/19/2020

W. Rate Sheet Dated: 8/18/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	100.402	100.402	100.402	2.375	96.093	96.093	96.093	2.750	99.454	99.454	99.454	2.750	99.620	99.620	99.620	2.750	98.472	98.472	98.472
2.875	101.025	101.025	101.025	2.500	97.268	97.268	97.268	2.875	100.139	100.139	100.139	2.875	100.186	100.186	100.186	2.875	99.100	99.100	99.100
2.990	101.388	101.388	101.388	2.625	98.459	98.459	98.459	2.990	100.759	100.759	100.759	2.990	100.457	100.457	100.457	2.990	99.720	99.720	99.720
3.000	101.488	101.488	101.488	2.750	99.454	99.454	99.454	3.000	100.859	100.859	100.859	3.000	100.557	100.557	100.557	3.000	99.820	99.820	99.820
3.125	101.857	101.857	101.857	2.875	100.139	100.139	100.139	3.125	102.017	102.017	102.017	3.125	100.746	100.746	100.746	3.125	100.546	100.546	100.546
3.250	102.250	102.250	102.250	2.990	100.851	100.851	100.851	3.250	102.859	102.859	102.859	3.250	100.604	100.604	100.604	3.250	100.404	100.404	100.404
3.375	102.724	102.724	102.724	3.000	100.951	100.951	100.951	3.375	103.380	103.380	103.380	3.375	101.044	101.044	101.044	3.375	100.844	100.844	100.844
3.500	103.096	103.096	103.096	3.125	102.049	102.049	102.049	3.500	103.791	103.791	103.791	3.500	101.339	101.339	101.339	3.500	101.139	101.139	101.139
3.625	103.384	103.384	103.384	3.250	102.859	102.859	102.859	3.625	104.108	104.108	104.108	3.625	101.491	101.491	101.491	3.625	101.291	101.291	101.291
3.750	102.511	102.511	102.511	3.375	103.380	103.380	103.380	3.750	104.064	104.064	104.064	3.750	100.211	100.211	100.211	3.750	100.011	100.011	100.011
3.875	102.885	102.885	102.885	3.500	103.791	103.791	103.791	3.875	104.477	104.477	104.477	3.875	100.559	100.559	100.559	3.875	100.359	100.359	100.359
3.990	103.056	103.056	103.056	3.625	104.108	104.108	104.108	3.990	104.675	104.675	104.675	3.990	100.696	100.696	100.696	3.990	100.496	100.496	100.496
4.000	103.156	103.156	103.156	3.750	104.064	104.064	104.064	4.000	104.775	104.775	104.775	4.000	100.796	100.796	100.796	4.000	100.596	100.596	100.596
4.125	103.396	103.396	103.396	3.875	104.477	104.477	104.477	4.125	96.939	96.939	96.939	4.125	100.940	100.940	100.940	4.125	N/A	N/A	N/A
4.250	103.312	103.312	103.312	3.990	104.675	104.675	104.675	4.250	104.908	104.908	104.908	4.250	99.451	99.451	99.451	4.250	99.251	99.251	99.251
4.375	103.596	103.596	103.596	4.000	104.775	104.775	104.775	4.375	N/A	N/A	N/A	4.375	99.756	99.756	99.756	4.375	N/A	N/A	N/A
4.500	103.860	103.860	103.860	4.125	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	99.984	99.984	99.984	4.500	N/A	N/A	N/A
4.625	104.062	104.062	104.062	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	100.117	100.117	100.117	4.625	N/A	N/A	N/A
4.750	104.480	104.480	104.480	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	100.324	100.324	100.324	4.750	N/A	N/A	N/A

30/25 Year >125 High Balance				20 Year				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
2.750	98.472	98.472	98.472	2.875	101.207	101.207	101.207	2.875	100.868	100.868	100.868	2.875	100.805	100.805	100.805
2.875	99.100	99.100	99.100	2.990	101.528	101.528	101.528	2.990	101.232	101.232	101.232	2.990	101.169	101.169	101.169
2.990	99.628	99.628	99.628	3.000	101.628	101.628	101.628	3.000	101.332	101.332	101.332	3.000	101.269	101.269	101.269
3.000	99.728	99.728	99.728	3.125	101.990	101.990	101.990	3.125	101.733	101.733	101.733	3.125	101.670	101.670	101.670
3.125	100.546	100.546	100.546	3.250	102.464	102.464	102.464	3.250	102.179	102.179	102.179	3.250	102.179	102.179	102.179
3.250	100.404	100.404	100.404	3.375	102.930	102.930	102.930	3.375	102.691	102.691	102.691	3.375	102.691	102.691	102.691
3.375	100.844	100.844	100.844	3.500	102.722	102.722	102.722	3.500	103.069	103.069	103.069	3.500	103.069	103.069	103.069
3.500	101.139	101.139	101.139	3.625	103.556	103.556	103.556	3.625	103.382	103.382	103.382	3.625	103.382	103.382	103.382
3.625	101.291	101.291	101.291	3.750	102.636	102.636	102.636	3.750	102.762	102.762	102.762	3.750	102.605	102.605	102.605
3.750	100.011	100.011	100.011	3.875	103.003	103.003	103.003	3.875	103.167	103.167	103.167	3.875	103.011	103.011	103.011
3.875	100.359	100.359	100.359	3.990	103.150	103.150	103.150	3.990	103.338	103.338	103.338	3.990	103.182	103.182	103.182
3.990	100.496	100.496	100.496	4.000	103.250	103.250	103.250	4.000	103.438	103.438	103.438	4.000	103.282	103.282	103.282
4.000	100.596	100.596	100.596	4.125	103.488	103.488	103.488	4.125	103.700	103.700	103.700	4.125	103.543	103.543	103.543
4.125	94.283	94.283	94.283	4.250	102.600	102.600	102.600	4.250	102.485	102.485	102.485	4.250	102.423	102.423	102.423
4.250	99.251	99.251	99.251	4.375	102.880	102.880	102.880	4.375	102.795	102.795	102.795	4.375	102.732	102.732	102.732
4.375	N/A	N/A	N/A	4.500	103.130	103.130	103.130	4.500	103.071	103.071	103.071	4.500	103.008	103.008	103.008
4.500	N/A	N/A	N/A	4.625	103.479	103.479	103.479	4.625	103.293	103.293	103.293	4.625	103.217	103.217	103.217
4.625	N/A	N/A	N/A	4.750	103.839	103.839	103.839	4.750	103.721	103.721	103.721	4.750	103.659	103.659	103.659
4.750	N/A	N/A	N/A	4.875	104.096	104.096	104.096	4.875	104.006	104.006	104.006	4.875	103.944	103.944	103.944

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.229	100.229	100.229	2.750	100.229	100.229	100.229	2.750	100.659	100.659	100.659	2.750	99.302	99.302	99.302	2.750	99.302	99.302	99.302	2.750	101.542	101.542	101.542
2.875	100.564	100.564	100.564	2.875	100.564	100.564	100.564	2.875	100.874	100.874	100.874	2.875	99.547	99.547	99.547	2.875	99.547	99.547	99.547	2.875	101.847	101.847	101.847
2.990	100.896	100.896	100.896	2.990	100.839	100.839	100.839	2.990	101.005	101.005	101.005	2.990	99.776	99.776	99.776	2.990	99.719	99.719	99.719	2.990	102.082	102.082	102.082
3.000	100.996	100.996	100.996	3.000	100.939	100.939	100.939	3.000	101.105	101.105	101.105	3.000	99.876	99.876	99.876	3.000	99.819	99.819	99.819	3.000	102.182	102.182	102.182
3.125	101.478	101.478	101.478	3.125	101.415	101.415	101.415	3.125	101.307	101.307	101.307	3.125	100.276	100.276	100.276	3.125	100.213	100.213	100.213	3.125	102.465	102.465	102.465
3.250	101.848	101.848	101.848	3.250	101.786	101.786	101.786	3.250	100.865	100.865	100.865	3.250	100.221	100.221	100.221	3.250	100.159	100.159	100.159	3.250	102.557	102.557	102.557
3.375	102.152	102.152	102.152	3.375	102.089	102.089	102.089	3.375	101.059	101.059	101.059	3.375	100.442	100.442	100.442	3.375	100.379	100.379	100.379	3.375	102.834	102.834	102.834
3.500	102.381	102.381	102.381	3.500	102.319	102.319	102.319	3.500	101.205	101.205	101.205	3.500	100.608	100.608	100.608	3.500	100.546	100.546	100.546	3.500	103.043	103.043	103.043
3.625	102.714	102.714	102.714	3.625	102.652	102.652	102.652	3.625	101.418	101.418	101.418	3.625	100.854	100.854	100.854	3.625	100.792	100.792	100.792	3.625	103.344	103.344	103.344
3.750	102.150	102.150	102.150	3.750	102.150	102.150	102.150	3.750	99.425	99.425	99.425	3.750	98.713	98.713	98.713	3.750	98.713	98.713	98.713	3.750	102.396	102.396	102.396
3.875	102.496	102.496	102.496	3.875	102.496	102.496	102.496	3.875	99.647	99.647	99.647	3.875	98.964	98.964	98.964	3.875	98.964	98.964	98.964	3.875	102.713	102.713	102.713
3.990	102.731	102.731	102.731	3.990	102.731	102.731	102.731	3.990	99.759	99.759	99.759	3.990	99.109	99.109	99.109	3.990	99.109	99.109	99.109	3.990	102.915	102.915	102.915
4.000	102.831	102.831	102.831	4.000	102.831	102.831	102.831	4.000	99.859	99.859	99.859	4.000	99.209	99.209	99.209	4.000	99.209	99.209	99.209	4.000	103.015	103.015	103.015
4.125	103.115	103.115	103.115	4.125	103.115	103.115	103.115	4.125	100.042	100.042	100.042	4.125	99.416	99.416	99.416	4.125	99.416	99.416	99.416	4.125	103.275	103.275	103.275
4.250	102.977	102.977	102.977	4.250	102.977	102.977	102.977	4.250	99.398	99.398	99.398	4.250	99.123	99.123	99.123	4.250	99.123	99.123	99.123	4.250	102.683	102.683	102.683
4.375	103.227	#N/A	#N/A	4.375	103.267	103.267	103.267	4.375	99.527	99.527	99.527	4.375	99.318	99.318	99.318	4.375	99.327	99.327	99.327	4.375	102.821	102.821	102.821
4.500	103.780	103.780	103.780	4.500	103.837	103.837	103.837	4.500	99.554	99.554	99.554	4.500	99.354	99.354	99.354	4.500	99.354	99.354	99.354	4.500	102.894	102.894	102.894
4.625	104.136	104.136	104.136	4.625	104.199	104.199	104.199	4.625	99.700	99.700	99.700	4.625	99.500	99.500	99.500	4.625	99.500	99.500	99.500	4.625	103.251	103.251	103.251
4.750	104.389	104.389	104.389	4.750	104.451	104.451	104.451	4.750	99.628	99.628	99.628	4.750	99.428	99.428	99.428	4.750	99.428	99.428	99.428	4.750	103.353	103.353	103.353



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

9/17/2020

10/2/2020

10/19/2020

W. Rate Sheet Dated: 8/18/2020

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.:

9/17/2020

45 Day Lock Exp.:

10/2/2020

60 Day Lock Exp.:

10/19/2020

W. Rate Sheet Dated: 8/18/2020

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	100.359	100.359	100.359	3.375	101.772	101.772	101.772	3.375	101.772	101.772	101.772	2.750	99.415	99.415	99.415	3.375	100.234	100.234	100.234
2.875	100.940	100.940	100.940	3.500	102.103	102.103	102.103	3.500	102.103	102.103	102.103	2.875	99.996	99.996	99.996	3.500	100.565	100.565	100.565
2.990	101.279	101.279	101.279	3.625	102.326	102.326	102.326	3.625	102.326	102.326	102.326	2.990	100.335	100.335	100.335	3.625	100.788	100.788	100.788
3.000	101.379	101.379	101.379	3.750	101.575	101.575	101.575	3.750	101.575	101.575	101.575	3.000	100.435	100.435	100.435	3.750	99.193	99.193	99.193
3.125	101.668	101.668	101.668	3.875	101.937	101.937	101.937	3.875	101.937	101.937	101.937	3.125	100.724	100.724	100.724	3.875	99.555	99.555	99.555
3.250	102.185	102.185	102.185	3.990	102.111	102.111	102.111	3.990	102.111	102.111	102.111	3.250	100.647	100.647	100.647	3.990	99.729	99.729	99.729
3.375	102.647	102.647	102.647	4.000	102.211	102.211	102.211	4.000	102.211	102.211	102.211	3.375	101.109	101.109	101.109	4.000	99.829	99.829	99.829
3.500	102.978	102.978	102.978	4.125	102.377	102.377	102.377	4.125	102.377	102.377	102.377	3.500	101.440	101.440	101.440	4.125	99.995	99.995	99.995
3.625	103.201	103.201	103.201	4.250	102.321	102.321	102.321	4.250	102.321	102.321	102.321	3.625	101.663	101.663	101.663	4.250	98.972	98.972	98.972
3.750	102.450	102.450	102.450	4.375	102.609	102.609	102.609	4.375	102.609	102.609	102.609	3.750	100.068	100.068	100.068	4.375	99.260	99.260	99.260
3.875	102.812	102.812	102.812	4.500	102.628	102.628	102.628	4.500	102.628	102.628	102.628	3.875	100.430	100.430	100.430	4.500	99.279	99.279	99.279
3.990	102.986	102.986	102.986	4.625	102.747	102.747	102.747	4.625	102.747	102.747	102.747	3.990	100.604	100.604	100.604	4.625	99.398	99.398	99.398
4.000	103.086	103.086	103.086	4.750	103.093	103.093	103.093	4.750	103.093	103.093	103.093	4.000	100.704	100.704	100.704	4.750	99.368	99.368	99.368
4.125	103.252	103.252	103.252	4.875	103.380	103.380	103.380	4.875	103.380	103.380	103.380	4.125	100.870	100.870	100.870	4.875	99.655	99.655	99.655
4.250	103.196	103.196	103.196	4.990	103.551	103.551	103.551	4.990	103.551	103.551	103.551	4.250	99.847	99.847	99.847	4.990	99.826	99.826	99.826
4.375	103.484	103.484	103.484	5.000	103.651	103.651	103.651	5.000	103.651	103.651	103.651	4.375	100.135	100.135	100.135	5.000	99.926	99.926	99.926
4.500	103.753	103.753	103.753	5.125	103.957	103.957	103.957	5.125	103.957	103.957	103.957	4.500	100.404	100.404	100.404	5.125	100.082	100.082	100.082
4.625	103.872	103.872	103.872	5.250	103.733	103.733	103.733	5.250	103.733	103.733	103.733	4.625	100.523	100.523	100.523	5.250	99.708	99.708	99.708
4.750	104.218	104.218	104.218	5.375	104.984	104.984	104.984	5.375	104.984	104.984	104.984	4.750	100.493	100.493	100.493	5.375	100.809	100.809	100.809
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	100.234	100.234	100.234	2.750	100.426	100.426	100.426	3.375	102.242	102.242	102.242	3.375	102.242	102.242	102.242	2.750	101.323	101.323	101.323
3.500	100.565	100.565	100.565	2.875	100.993	100.993	100.993	3.500	102.577	102.577	102.577	3.500	102.577	102.577	102.577	2.875	101.639	101.639	101.639
3.625	100.788	100.788	100.788	2.990	101.360	101.360	101.360	3.625	102.854	102.854	102.854	3.625	102.854	102.854	102.854	2.990	101.769	101.769	101.769
3.750	99.193	99.193	99.193	3.000	101.460	101.460	101.460	3.750	101.972	101.972	101.972	3.750	101.972	101.972	101.972	3.000	101.869	101.869	101.869
3.875	99.555	99.555	99.555	3.125	101.771	101.771	101.771	3.875	102.348	102.348	102.348	3.875	102.348	102.348	102.348	3.125	101.986	101.986	101.986
3.990	99.729	99.729	99.729	3.250	102.313	102.313	102.313	3.990	102.573	102.573	102.573	3.990	102.573	102.573	102.573	3.250	102.159	102.159	102.159
4.000	99.829	99.829	99.829	3.375	102.742	102.742	102.742	4.000	102.673	102.673	102.673	4.000	102.673	102.673	102.673	3.375	102.460	102.460	102.460
4.125	99.995	99.995	99.995	3.500	103.077	103.077	103.077	4.125	102.851	102.851	102.851	4.125	102.851	102.851	102.851	3.500	102.637	102.637	102.637
4.250	98.972	98.972	98.972	3.625	103.354	103.354	103.354	4.250	103.317	103.317	103.317	4.250	103.317	103.317	103.317	3.625	102.328	102.328	102.328
4.375	99.260	99.260	99.260	3.750	102.472	102.472	102.472	4.375	103.515	103.515	103.515	4.375	103.515	103.515	103.515	3.750	102.628	102.628	102.628
4.500	99.279	99.279	99.279	3.875	102.848	102.848	102.848	4.500	102.934	102.934	102.934	4.500	102.934	102.934	102.934	3.875	102.770	102.770	102.770
4.625	99.398	99.398	99.398	3.990	103.073	103.073	103.073	4.625	102.647	102.647	102.647	4.625	102.647	102.647	102.647	3.990	102.979	102.979	102.979
4.750	99.368	99.368	99.368	4.000	103.173	103.173	103.173	4.750	103.708	103.708	103.708	4.750	103.708	103.708	103.708	4.000	103.079	103.079	103.079
4.875	99.655	99.655	99.655	4.125	103.351	103.351	103.351	4.875	103.963	103.963	103.963	4.875	103.963	103.963	103.963	4.125	102.928	102.928	102.928
4.990	99.826	99.826	99.826	4.250	103.817	103.817	103.817	4.990	104.287	104.287	104.287	4.990	104.287	104.287	104.287	4.250	103.129	103.129	103.129
5.000	99.926	99.926	99.926	4.375	104.015	104.015	104.015	5.000	104.387	104.387	104.387	5.000	104.387	104.387	104.387	4.375	103.345	103.345	103.345
5.125	100.082	100.082	100.082	4.500	104.184	104.184	104.184	5.125	104.675	104.675	104.675	5.125	104.675	104.675	104.675	4.500	103.488	103.488	103.488
5.250	99.708	99.708	99.708	4.625	103.897	103.897	103.897	5.250	104.149	104.149	104.149	5.250	104.149	104.149	104.149	4.625	103.085	103.085	103.085
5.375	100.809	100.809	100.809	4.750	104.958	104.958	104.958	5.375	105.401	105.401	105.401	5.375	105.401	105.401	105.401	4.750	103.181	103.181	103.181
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	103.323	103.323	103.323	2.750	103.573	103.573	103.573	2.750	100.798	100.798	100.798	2.750	102.798	102.798	102.798	2.750	103.048	103.048	103.048
2.875	101.639	101.639	101.639	2.875	101.639	101.639	101.639	2.875	101.114	101.114	101.114	2.875	101.114	101.114	101.114	2.875	101.114	101.114	101.114
2.990	101.769	101.769	101.769	2.990	101.769	101.769	101.769	2.990	101.244	101.244	101.244	2.990	101.244	101.244	101.244	2.990	101.244	101.244	101.244
3.000	101.869	101.869	101.869	3.000	101.869	101.869	101.869	3.000	101.344	101.344	101.344	3.000	101.344	101.344	101.344	3.000	101.344	101.344	101.344
3.125	101.986	101.986	101.986	3.125	101.986	101.986	101.986	3.125	101.023	101.023	101.023	3.125	101.023	101.023	101.023	3.125	101.023	101.023	101.023
3.250	102.159	102.159	102.159	3.250	102.159	102.159	102.159	3.250	101.196	101.196	101.196	3.250	101.196	101.196	101.196	3.250	101.196	101.196	101.196
3.375	102.460	102.460	102.460	3.375	102.460	102.460	102.460	3.375	101.497	101.497	101.497	3.375	101.497	101.497	101.497	3.375	101.497	101.497	101.497
3.500	102.637	102.637	102.637	3.500	102.637	102.637	102.637	3.500	101.674	101.674	101.674	3.500	101.674	101.674	101.674	3.500	101.674	101.674	101.674
3.625	102.328	102.328	102.328	3.625	102.328	102.328	102.328	3.625	100.867	100.867	100.867	3.625	100.867	100.867	100.867	3.625	100.867	100.867	100.867
3.750	102.628	102.628	102.628	3.750	102.628	102.628	102.628	3.750	101.167	101.167	101.167	3.750	101.167	101.167	101.167	3.750	101.167	101.167	101.167
3.875	102.770	102.770	102.770	3.875	102.770	102.770	102.770	3.875	101.309	101.309	101.309	3.875	101.309	101.309					



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.:

9/17/2020

45 Day Lock Exp.:

10/2/2020

60 Day Lock Exp.:

10/19/2020

W. Rate Sheet Dated: 8/18/2020

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	100.359	100.359	100.359	2.750	100.426	100.426	100.426	2.750	101.323	101.323	101.323	2.750	99.065	99.065	99.065	2.750	100.498	100.498	100.498
2.875	100.940	100.940	100.940	2.875	100.993	100.993	100.993	2.875	101.639	101.639	101.639	2.875	99.646	99.646	99.646	2.875	100.814	100.814	100.814
2.990	101.279	101.279	101.279	2.990	101.360	101.360	101.360	2.990	101.769	101.769	101.769	2.990	99.985	99.985	99.985	2.990	100.944	100.944	100.944
3.000	101.379	101.379	101.379	3.000	101.460	101.460	101.460	3.000	101.869	101.869	101.869	3.000	100.085	100.085	100.085	3.000	101.044	101.044	101.044
3.125	101.668	101.668	101.668	3.125	101.771	101.771	101.771	3.125	101.986	101.986	101.986	3.125	100.374	100.374	100.374	3.125	100.723	100.723	100.723
3.250	102.185	102.185	102.185	3.250	102.313	102.313	102.313	3.250	102.159	102.159	102.159	3.250	100.297	100.297	100.297	3.250	100.896	100.896	100.896
3.375	102.647	102.647	102.647	3.375	102.742	102.742	102.742	3.375	102.460	102.460	102.460	3.375	100.759	100.759	100.759	3.375	101.197	101.197	101.197
3.500	102.978	102.978	102.978	3.500	103.077	103.077	103.077	3.500	102.637	102.637	102.637	3.500	101.090	101.090	101.090	3.500	101.374	101.374	101.374
3.625	103.201	103.201	103.201	3.625	103.354	103.354	103.354	3.625	102.328	102.328	102.328	3.625	101.313	101.313	101.313	3.625	100.567	100.567	100.567
3.750	102.450	102.450	102.450	3.750	102.472	102.472	102.472	3.750	102.628	102.628	102.628	3.750	99.718	99.718	99.718	3.750	100.867	100.867	100.867
3.875	102.812	102.812	102.812	3.875	102.848	102.848	102.848	3.875	102.770	102.770	102.770	3.875	100.080	100.080	100.080	3.875	101.009	101.009	101.009
3.990	102.986	102.986	102.986	3.990	103.073	103.073	103.073	3.990	102.979	102.979	102.979	3.990	100.254	100.254	100.254	3.990	101.218	101.218	101.218
4.000	103.086	103.086	103.086	4.000	103.173	103.173	103.173	4.000	103.079	103.079	103.079	4.000	100.354	100.354	100.354	4.000	101.318	101.318	101.318
4.125	103.252	103.252	103.252	4.125	103.351	103.351	103.351	4.125	102.928	102.928	102.928	4.125	100.520	100.520	100.520	4.125	100.665	100.665	100.665
4.250	103.196	103.196	103.196	4.250	103.817	103.817	103.817	4.250	103.129	103.129	103.129	4.250	99.497	99.497	99.497	4.250	100.866	100.866	100.866
4.375	103.484	103.484	103.484	4.375	104.015	104.015	104.015	4.375	103.345	103.345	103.345	4.375	99.785	99.785	99.785	4.375	101.082	101.082	101.082
4.500	103.753	103.753	103.753	4.500	104.184	104.184	104.184	4.500	103.488	103.488	103.488	4.500	100.054	100.054	100.054	4.500	101.225	101.225	101.225
4.625	103.872	103.872	103.872	4.625	103.897	103.897	103.897	4.625	103.085	103.085	103.085	4.625	100.173	100.173	100.173	4.625	98.853	98.853	98.853
4.750	104.218	104.218	104.218	4.750	104.958	104.958	104.958	4.750	103.181	103.181	103.181	4.750	100.143	100.143	100.143	4.750	100.138	100.138	100.138

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.:

9/17/2020

45 Day Lock Exp.:

10/2/2020

60 Day Lock Exp.:

10/19/2020

W. Rate Sheet Dated: 8/18/2020

Release Time: 10:00 am ET

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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)