

W. Rate Sheet Dated: 8/19/2020

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	100.990	100.990	100.990	2.500	100.589	100.589	100.589	2.250	99.313	99.313	99.313	3.125	96.750	96.750	96.750
2.625	100.995	100.995	100.995	2.625	100.592	100.592	100.592	2.500	99.321	99.321	99.321	3.250	98.245	98.245	98.245
2.750	102.229	102.229	102.229	2.750	101.329	101.329	101.329	2.625	99.324	99.324	99.324	3.375	98.246	98.246	98.246
2.875	102.234	102.234	102.234	2.875	101.333	101.333	101.333	2.750	100.058	100.058	100.058	3.500	98.248	98.248	98.248
3.000	102.238	102.238	102.238	3.000	101.337	101.337	101.337	2.875	100.062	100.062	100.062	3.625	98.250	98.250	98.250
3.125	102.243	102.243	102.243	3.125	101.340	101.340	101.340	3.000	100.065	100.065	100.065	Margin = 2.250		Index = 0.130	
3.250	102.540	102.540	102.540	3.250	101.391	101.391	101.391	3.125	100.068	100.068	100.068	30 Year OTC			
3.375	102.545	102.545	102.545	3.375	101.409	101.409	101.409	3.250	101.773	101.773	101.773	Rate	30 Day	45 Day	60 Day
3.500	102.549	102.549	102.549	3.500	101.413	101.413	101.413	3.375	101.822	101.822	101.822	4.000	101.348	101.348	101.348
3.625	102.553	102.553	102.553	3.625	101.448	101.448	101.448	3.500	101.825	101.825	101.825	4.125	101.351	101.351	101.351
3.750	102.796	102.796	102.796	3.750	102.347	102.347	102.347	3.625	101.893	101.893	101.893	4.375	102.710	102.710	102.710
3.875	102.700	102.700	102.700	3.875	102.336	102.336	102.336	3.750	102.651	102.651	102.651	4.500	102.700	102.700	102.700
4.000	102.723	102.723	102.723	4.000	102.338	102.338	102.338	3.875	102.640	102.640	102.640	4.625	102.703	102.703	102.703
4.125	102.726	102.726	102.726	4.125	102.340	102.340	102.340	4.000	102.642	102.642	102.642	4.875	103.478	103.478	103.478
4.250	104.183	104.183	104.183	4.250	103.661	103.661	103.661	4.125	102.644	102.644	102.644	5.000	103.467	103.467	103.467
4.375	104.085	104.085	104.085	4.375	103.650	103.650	103.650	4.250	103.184	103.184	103.184	5.125	103.470	103.470	103.470
4.500	104.075	104.075	104.075	4.500	103.652	103.652	103.652	4.375	103.173	103.173	103.173	5.500	104.688	104.688	104.688
4.625	104.078	104.078	104.078	4.625	103.654	103.654	103.654	4.500	103.175	103.175	103.175	5.625	104.690	104.690	104.690
6.250	106.000	106.000	106.000	6.250	105.714	105.714	105.714	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	102.094	102.094	102.094	2.500	101.994	101.994	101.994	2.250	101.039	101.039	101.039
2.625	102.094	102.094	102.094	2.625	101.994	101.994	101.994	2.375	101.043	101.043	101.043
2.750	103.594	103.594	103.594	2.750	103.494	103.494	103.494	2.500	101.043	101.043	101.043
2.875	103.599	103.599	103.599	2.875	103.498	103.498	103.498	2.625	101.042	101.042	101.042
3.000	103.598	103.598	103.598	3.000	103.498	103.498	103.498	2.750	101.774	101.774	101.774
3.125	103.598	103.598	103.598	3.125	103.497	103.497	103.497	2.875	101.789	101.789	101.789
3.250	103.642	103.642	103.642	3.250	103.545	103.545	103.545	3.000	101.789	101.789	101.789
3.375	103.661	103.661	103.661	3.375	103.574	103.574	103.574	3.125	101.788	101.788	101.788
3.500	103.660	103.660	103.660	3.500	103.559	103.559	103.559	3.250	103.490	103.490	103.490
3.625	103.660	103.660	103.660	3.625	103.592	103.592	103.592	3.375	103.550	103.550	103.550
3.750	103.799	103.799	103.799	3.750	103.705	103.705	103.705	3.500	103.503	103.503	103.503
3.875	103.816	103.816	103.816	3.875	103.702	103.702	103.702	3.625	103.567	103.567	103.567
4.000	103.835	103.835	103.835	4.000	103.715	103.715	103.715	3.750	104.258	104.258	104.258

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	98.598	98.598	98.598	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.601	98.601	98.601				
3.875	100.575	100.575	100.575	6.250	103.750	103.750	103.750	4.375	99.960	99.960	99.960				
4.000	100.552	100.552	100.552					4.500	99.950	99.950	99.950				
4.125	100.549	100.549	100.549					4.625	99.953	99.953	99.953				
4.250	101.849	101.849	101.849					4.875	100.728	100.728	100.728				
4.375	101.846	101.846	101.846					5.000	100.717	100.717	100.717				
4.500	101.856	101.856	101.856					5.125	100.720	100.720	100.720				
4.625	101.853	101.853	101.853					5.500	101.938	101.938	101.938		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	102.644	102.644	102.644					5.625	101.940	101.940	101.940	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)

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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	97.340	97.340	97.340	2.500	97.369	97.369	97.369	2.375	96.097	96.097	96.097	3.125	96.235	96.235	96.235
2.625	97.345	97.345	97.345	2.625	97.372	97.372	97.372	2.500	96.101	96.101	96.101	3.250	97.917	97.917	97.917
2.750	100.704	100.704	100.704	2.750	100.234	100.234	100.234	2.625	96.104	96.104	96.104	3.375	97.919	97.919	97.919
2.875	100.709	100.709	100.709	2.875	100.238	100.238	100.238	2.750	98.963	98.963	98.963	3.500	97.920	97.920	97.920
3.000	100.713	100.713	100.713	3.000	100.242	100.242	100.242	2.875	98.967	98.967	98.967	3.625	97.922	97.922	97.922
3.125	100.718	100.718	100.718	3.125	100.245	100.245	100.245	3.000	98.970	98.970	98.970	Margin = 2.250		Index = 0.130	
3.250	101.203	101.203	101.203	3.250	100.484	100.484	100.484	3.125	98.973	98.973	98.973	30 Year OTC			
3.375	101.207	101.207	101.207	3.375	100.502	100.502	100.502	3.250	100.865	100.865	100.865	Rate	30 Day	45 Day	60 Day
3.500	101.211	101.211	101.211	3.500	100.505	100.505	100.505	3.375	100.915	100.915	100.915	4.000	100.385	100.385	100.385
3.625	101.215	101.215	101.215	3.625	100.541	100.541	100.541	3.500	100.918	100.918	100.918	4.125	100.389	100.389	100.389
3.750	101.834	101.834	101.834	3.750	101.814	101.814	101.814	3.625	100.985	100.985	100.985	4.375	100.873	100.873	100.873
3.875	101.738	101.738	101.738	3.875	101.803	101.803	101.803	3.750	102.118	102.118	102.118	4.500	100.862	100.862	100.862
4.000	101.760	101.760	101.760	4.000	101.806	101.806	101.806	3.875	102.107	102.107	102.107	4.625	100.865	100.865	100.865
4.125	101.764	101.764	101.764	4.125	101.808	101.808	101.808	4.000	102.110	102.110	102.110	4.875	100.765	100.765	100.765
4.250	102.345	102.345	102.345	4.250	102.253	102.253	102.253	4.125	102.112	102.112	102.112	5.000	100.755	100.755	100.755
4.375	102.248	102.248	102.248	4.375	102.242	102.242	102.242	4.250	101.776	101.776	101.776	5.125	100.758	100.758	100.758
4.500	102.237	102.237	102.237	4.500	102.245	102.245	102.245	4.375	101.765	101.765	101.765	5.500	100.788	100.788	100.788
4.625	102.240	102.240	102.240	4.625	102.247	102.247	102.247	4.500	101.768	101.768	101.768	5.625	100.790	100.790	100.790
6.250	102.795	102.795	102.795	6.250	102.494	102.494	102.494	4.625	101.770	101.770	101.770	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	98.094	98.094	98.094	2.500	97.994	97.994	97.994	2.250	98.539	98.539	98.539
2.625	98.094	98.094	98.094	2.625	97.994	97.994	97.994	2.375	98.543	98.543	98.543
2.750	101.719	101.719	101.719	2.750	101.619	101.619	101.619	2.500	98.543	98.543	98.543
2.875	101.724	101.724	101.724	2.875	101.623	101.623	101.623	2.625	98.542	98.542	98.542
3.000	101.723	101.723	101.723	3.000	101.623	101.623	101.623	2.750	98.992	98.992	98.992
3.125	101.723	101.723	101.723	3.125	101.622	101.622	101.622	2.875	99.007	99.007	99.007
3.250	101.954	101.954	101.954	3.250	101.858	101.858	101.858	3.000	99.007	99.007	99.007
3.375	101.973	101.973	101.973	3.375	101.887	101.887	101.887	3.125	99.007	99.007	99.007
3.500	101.973	101.973	101.973	3.500	101.872	101.872	101.872	3.250	100.365	100.365	100.365
3.625	101.973	101.973	101.973	3.625	101.904	101.904	101.904	3.375	100.425	100.425	100.425
3.750	102.487	102.487	102.487	3.750	102.392	102.392	102.392	3.500	100.378	100.378	100.378
3.875	102.504	102.504	102.504	3.875	102.389	102.389	102.389	3.625	100.442	100.442	100.442
4.000	102.523	102.523	102.523	4.000	102.403	102.403	102.403	3.750	101.133	101.133	101.133

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	97.635	97.635	97.635		4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.639	97.639	97.639					
3.875	99.262	99.262	99.262	6.250	99.750	99.500	99.250	4.375	98.123	98.123	98.123					
4.000	99.240	99.240	99.240					4.500	98.112	98.112	98.112					
4.125	99.236	99.236	99.236					4.625	98.115	98.115	98.115					
4.250	99.661	99.661	99.661					4.875	98.015	98.015	98.015					
4.375	99.658	99.658	99.658					5.000	98.005	98.005	98.005					
4.500	99.669	99.669	99.669					5.125	98.008	98.008	98.008					
4.625	99.666	99.666	99.666					5.500	98.038	98.038	98.038		30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	99.581	99.581	99.581					5.625	98.040	98.040	98.040	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		
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		FHA ID# - 1358600006
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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

9/18/2020

10/5/2020

10/19/2020

W. Rate Sheet Dated: 8/19/2020

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.:

9/18/2020

45 Day Lock Exp.:

10/5/2020

60 Day Lock Exp.:

10/19/2020

W. Rate Sheet Dated: 8/19/2020

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.504	100.504	100.504	3.375	101.922	101.922	101.922	3.375	101.922	101.922	101.922	2.750	99.560	99.560	99.560	3.375	100.384	100.384	100.384	2.750	100.384	100.384	100.384	3.375	100.384	100.384	100.384	2.750	100.384	100.384	100.384
2.875	101.106	101.106	101.106	3.500	102.248	102.248	102.248	3.500	102.248	102.248	102.248	2.875	100.162	100.162	100.162	3.500	100.710	100.710	100.710	2.875	100.710	100.710	100.710	3.500	100.710	100.710	100.710	2.875	100.710	100.710	100.710
2.990	101.476	101.476	101.476	3.625	102.468	102.468	102.468	3.625	102.468	102.468	102.468	2.990	100.532	100.532	100.532	3.625	100.930	100.930	100.930	2.990	100.930	100.930	100.930	3.625	100.930	100.930	100.930	2.990	100.930	100.930	100.930
3.000	101.576	101.576	101.576	3.750	101.565	101.565	101.565	3.750	101.565	101.565	101.565	3.000	100.632	100.632	100.632	3.750	99.183	99.183	99.183	3.000	99.183	99.183	99.183	3.750	99.183	99.183	99.183	3.000	99.183	99.183	99.183
3.125	101.814	101.814	101.814	3.875	101.921	101.921	101.921	3.875	101.921	101.921	101.921	3.125	100.870	100.870	100.870	3.875	99.539	99.539	99.539	3.125	99.539	99.539	99.539	3.875	99.539	99.539	99.539	3.125	99.539	99.539	99.539
3.250	102.344	102.344	102.344	3.990	102.092	102.092	102.092	3.990	102.092	102.092	102.092	3.250	100.806	100.806	100.806	3.990	99.710	99.710	99.710	3.250	99.710	99.710	99.710	3.990	99.710	99.710	99.710	3.250	99.710	99.710	99.710
3.375	102.797	102.797	102.797	4.000	102.192	102.192	102.192	4.000	102.192	102.192	102.192	3.375	101.259	101.259	101.259	4.000	99.810	99.810	99.810	3.375	99.810	99.810	99.810	4.000	99.810	99.810	99.810	3.375	99.810	99.810	99.810
3.500	103.123	103.123	103.123	4.125	102.355	102.355	102.355	4.125	102.355	102.355	102.355	3.500	101.585	101.585	101.585	4.125	99.973	99.973	99.973	3.500	99.973	99.973	99.973	4.125	99.973	99.973	99.973	3.500	99.973	99.973	99.973
3.625	103.343	103.343	103.343	4.250	102.395	102.395	102.395	4.250	102.395	102.395	102.395	3.625	101.805	101.805	101.805	4.250	99.046	99.046	99.046	3.625	99.046	99.046	99.046	4.250	99.046	99.046	99.046	3.625	99.046	99.046	99.046
3.750	102.440	102.440	102.440	4.375	102.682	102.682	102.682	4.375	102.682	102.682	102.682	3.750	100.058	100.058	100.058	4.375	99.333	99.333	99.333	3.750	99.333	99.333	99.333	4.375	99.333	99.333	99.333	3.750	99.333	99.333	99.333
3.875	102.796	102.796	102.796	4.500	102.695	102.695	102.695	4.500	102.695	102.695	102.695	3.875	100.414	100.414	100.414	4.500	99.346	99.346	99.346	3.875	99.346	99.346	99.346	4.500	99.346	99.346	99.346	3.875	99.346	99.346	99.346
3.990	102.967	102.967	102.967	4.625	102.816	102.816	102.816	4.625	102.816	102.816	102.816	3.990	100.585	100.585	100.585	4.625	99.467	99.467	99.467	3.990	99.467	99.467	99.467	4.625	99.467	99.467	99.467	3.990	99.467	99.467	99.467
4.000	103.067	103.067	103.067	4.750	103.040	103.040	103.040	4.750	103.040	103.040	103.040	4.000	100.685	100.685	100.685	4.750	99.315	99.315	99.315	4.000	99.315	99.315	99.315	4.750	99.315	99.315	99.315	4.000	99.315	99.315	99.315
4.125	103.230	103.230	103.230	4.875	103.325	103.325	103.325	4.875	103.325	103.325	103.325	4.125	100.848	100.848	100.848	4.875	99.600	99.600	99.600	4.125	99.600	99.600	99.600	4.875	99.600	99.600	99.600	4.125	99.600	99.600	99.600
4.250	103.270	103.270	103.270	4.990	103.494	103.494	103.494	4.990	103.494	103.494	103.494	4.250	99.921	99.921	99.921	4.990	99.769	99.769	99.769	4.250	99.769	99.769	99.769	4.990	99.769	99.769	99.769	4.250	99.769	99.769	99.769
4.375	103.557	103.557	103.557	5.000	103.594	103.594	103.594	5.000	103.594	103.594	103.594	4.375	100.208	100.208	100.208	5.000	99.869	99.869	99.869	4.375	99.869	99.869	99.869	5.000	99.869	99.869	99.869	4.375	99.869	99.869	99.869
4.500	103.820	103.820	103.820	5.125	103.901	103.901	103.901	5.125	103.901	103.901	103.901	4.500	100.471	100.471	100.471	5.125	100.026	100.026	100.026	4.500	100.026	100.026	100.026	5.125	100.026	100.026	100.026	4.500	100.026	100.026	100.026
4.625	103.941	103.941	103.941	5.250	103.804	103.804	103.804	5.250	103.804	103.804	103.804	4.625	100.592	100.592	100.592	5.250	99.779	99.779	99.779	4.625	99.779	99.779	99.779	5.250	99.779	99.779	99.779	4.625	99.779	99.779	99.779
4.750	104.165	104.165	104.165	5.375	105.054	105.054	105.054	5.375	105.054	105.054	105.054	4.750	100.440	100.440	100.440	5.375	100.879	100.879	100.879	4.750	100.879	100.879	100.879	5.375	100.879	100.879	100.879	4.750	100.879	100.879	100.879
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	100.384	100.384	100.384	2.750	100.602	100.602	100.602	3.375	102.393	102.393	102.393	3.375	102.393	102.393	102.393	2.750	102.393	102.393	102.393	3.375	102.393	102.393	102.393	2.750	102.393	102.393	102.393	3.375	102.393	102.393	102.393
3.500	100.710	100.710	100.710	2.875	101.161	101.161	101.161	3.500	102.723	102.723	102.723	3.500	102.723	102.723	102.723	2.875	101.842	101.842	101.842	3.500	101.842	101.842	101.842	2.875	101.842	101.842	101.842	3.500	101.842	101.842	101.842
3.625	100.930	100.930	100.930	2.990	101.516	101.516	101.516	3.625	102.995	102.995	102.995	3.625	102.995	102.995	102.995	2.990	101.970	101.970	101.970	3.625	101.970	101.970	101.970	2.990	101.970	101.970	101.970	3.625	101.970	101.970	101.970
3.750	99.183	99.183	99.183	3.000	101.616	101.616	101.616	3.750	101.961	101.961	101.961	3.750	101.961	101.961	101.961	3.000	102.070	102.070	102.070	3.750	102.070	102.070	102.070	3.000	102.070	102.070	102.070	3.750	102.070	102.070	102.070
3.875	99.539	99.539	99.539	3.125	102.920	102.920	102.920	3.875	102.332	102.332	102.332	3.875	102.332	102.332	102.332	3.125	102.118	102.118	102.118	3.875	102.118	102.118	102.118	3.125	102.118	102.118	102.118	3.875	102.118	102.118	102.118
3.990	99.710	99.710	99.710	3.250	102.471	102.471	102.471	3.990	102.552	102.552	102.552	3.990	102.552	102.552	102.552	3.250	102.324	102.324	102.324	3.990	102.324	102.324	102.324	3.250	102.324	102.324	102.324	3.990	102.324	102.324	102.324
4.000	99.810	99.810	99.810	3.375	102.893	102.893	102.893	4.000	102.652	102.652	102.652	4.000	102.652	102.652	102.652	3.375	102.619	102.619	102.619	4.000	102.619	102.619	102.619	3.375	102.619	102.619	102.619	4.000	102.619	102.619	102.619
4.125	99.973	99.973	99.973	3.500	103.223	103.223	103.223	4.125	102.827	102.827	102.827	4.125	102.827	102.827	102.827	3.500	102.792	102.792	102.792	4.125	102.792	102.792	102.792	3.500	102.792	102.792	102.792	4.125	102.792	102.792	102.792
4.250	99.046	99.046	99.046	3.625	103.495	103.495	103.495	4.250	103.389	103.389	103.389	4.250	103.389	103.389	103.389	3.625	102.380	102.380	102.380	4.250	102.380	102.380	102.380	3.625	102.380	102.380	102.380	4.250	102.380	102.380	102.380
4.375	99.333	99.333	99.333	3.750	102.461	102.461	102.461	4.375	103.584	103.584	103.584	4.375	103.584	103.584	103.584	3.750	102.676	102.676	102.676	4.375	102.676	102.676	102.676	3.750	102.676	102.676	102.676	4.375	102.676	102.676	102.676
4.500	99.346	99.346	99.346	3.875	102.832	102.832	102.832	4.500	103.001	103.001	103.001	4.500	103.001	103.001	103.001	3.875	102.814	102.814	102.814	4.500	102.814	102.814	102.814	3.875	102.814	102.814	102.814	4.500	102.814	102.814	102.814
4.625	99.467	99.467	99.467	3.990	103.052	103.052	103.052	4.625	103.129	103.129	103.129	4.625	103.129	103.129	103.129	3.990	103.021	103.021	103.021	4.625	103.021	103.021	103.021	3.990	103.021	103.021	103.021	4.625	103.021	103.021	103.021
4.750	99.315	99.315	99.315	4.000	103.152	103.152	103.152	4.750	103.654	103.654	103.654	4.750																			



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.:

9/18/2020

45 Day Lock Exp.:

10/5/2020

60 Day Lock Exp.:

10/19/2020

W. Rate Sheet Dated: 8/19/2020

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	100.504	100.504	100.504	2.750	100.602	100.602	100.602	2.750	101.528	101.528	101.528	2.750	99.210	99.210	99.210	2.750	100.703	100.703	100.703
2.875	101.106	101.106	101.106	2.875	101.161	101.161	101.161	2.875	101.842	101.842	101.842	2.875	99.812	99.812	99.812	2.875	101.017	101.017	101.017
2.990	101.476	101.476	101.476	2.990	101.516	101.516	101.516	2.990	101.970	101.970	101.970	2.990	100.182	100.182	100.182	2.990	101.145	101.145	101.145
3.000	101.576	101.576	101.576	3.000	101.616	101.616	101.616	3.000	102.070	102.070	102.070	3.000	100.282	100.282	100.282	3.000	101.245	101.245	101.245
3.125	101.814	101.814	101.814	3.125	101.920	101.920	101.920	3.125	102.118	102.118	102.118	3.125	100.520	100.520	100.520	3.125	100.855	100.855	100.855
3.250	102.344	102.344	102.344	3.250	102.471	102.471	102.471	3.250	102.324	102.324	102.324	3.250	100.456	100.456	100.456	3.250	101.061	101.061	101.061
3.375	102.797	102.797	102.797	3.375	102.893	102.893	102.893	3.375	102.619	102.619	102.619	3.375	100.909	100.909	100.909	3.375	101.356	101.356	101.356
3.500	103.123	103.123	103.123	3.500	103.223	103.223	103.223	3.500	102.792	102.792	102.792	3.500	101.235	101.235	101.235	3.500	101.529	101.529	101.529
3.625	103.343	103.343	103.343	3.625	103.495	103.495	103.495	3.625	102.380	102.380	102.380	3.625	101.455	101.455	101.455	3.625	100.619	100.619	100.619
3.750	102.440	102.440	102.440	3.750	102.461	102.461	102.461	3.750	102.676	102.676	102.676	3.750	99.708	99.708	99.708	3.750	100.915	100.915	100.915
3.875	102.796	102.796	102.796	3.875	102.832	102.832	102.832	3.875	102.814	102.814	102.814	3.875	100.064	100.064	100.064	3.875	101.053	101.053	101.053
3.990	102.967	102.967	102.967	3.990	103.052	103.052	103.052	3.990	103.021	103.021	103.021	3.990	100.235	100.235	100.235	3.990	101.260	101.260	101.260
4.000	103.067	103.067	103.067	4.000	103.152	103.152	103.152	4.000	103.121	103.121	103.121	4.000	100.335	100.335	100.335	4.000	101.360	101.360	101.360
4.125	103.230	103.230	103.230	4.125	103.327	103.327	103.327	4.125	102.970	102.970	102.970	4.125	100.498	100.498	100.498	4.125	100.707	100.707	100.707
4.250	103.270	103.270	103.270	4.250	103.889	103.889	103.889	4.250	103.168	103.168	103.168	4.250	99.571	99.571	99.571	4.250	100.905	100.905	100.905
4.375	103.557	103.557	103.557	4.375	104.084	104.084	104.084	4.375	103.382	103.382	103.382	4.375	99.858	99.858	99.858	4.375	101.119	101.119	101.119
4.500	103.820	103.820	103.820	4.500	104.251	104.251	104.251	4.500	103.524	103.524	103.524	4.500	100.121	100.121	100.121	4.500	101.261	101.261	101.261
4.625	103.941	103.941	103.941	4.625	104.379	104.379	104.379	4.625	103.139	103.139	103.139	4.625	100.242	100.242	100.242	4.625	98.907	98.907	98.907
4.750	104.165	104.165	104.165	4.750	104.904	104.904	104.904	4.750	103.234	103.234	103.234	4.750	100.090	100.090	100.090	4.750	100.191	100.191	100.191

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.:

9/18/2020

45 Day Lock Exp.:

10/5/2020

60 Day Lock Exp.:

10/19/2020

W. Rate Sheet Dated: 8/19/2020

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)