

W. Rate Sheet Dated: 8/20/2020

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	100.928	100.928	100.928	2.500	100.526	100.526	100.526	2.250	99.329	99.329	99.329	3.125	96.750	96.750	96.750
2.625	100.933	100.933	100.933	2.625	100.529	100.529	100.529	2.500	99.337	99.337	99.337	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	99.339	99.339	99.339	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	102.525	102.525	102.525	3.250	101.376	101.376	101.376	3.125	100.068	100.068	100.068	30 Year OTC			
3.375	102.529	102.529	102.529	3.375	101.394	101.394	101.394	3.250	101.835	101.835	101.835	Rate	30 Day	45 Day	60 Day
3.500	102.533	102.533	102.533	3.500	101.397	101.397	101.397	3.375	101.885	101.885	101.885	4.000	101.317	101.317	101.317
3.625	102.537	102.537	102.537	3.625	101.432	101.432	101.432	3.500	101.888	101.888	101.888	4.125	101.320	101.320	101.320
3.750	102.765	102.765	102.765	3.750	102.315	102.315	102.315	3.625	101.955	101.955	101.955	4.375	102.789	102.789	102.789
3.875	102.669	102.669	102.669	3.875	102.304	102.304	102.304	3.750	102.698	102.698	102.698	4.500	102.778	102.778	102.778
4.000	102.692	102.692	102.692	4.000	102.307	102.307	102.307	3.875	102.687	102.687	102.687	4.625	102.781	102.781	102.781
4.125	102.695	102.695	102.695	4.125	102.309	102.309	102.309	4.000	102.689	102.689	102.689	4.875	103.509	103.509	103.509
4.250	104.261	104.261	104.261	4.250	103.739	103.739	103.739	4.125	102.691	102.691	102.691	5.000	103.498	103.498	103.498
4.375	104.164	104.164	104.164	4.375	103.728	103.728	103.728	4.250	103.184	103.184	103.184	5.125	103.501	103.501	103.501
4.500	104.153	104.153	104.153	4.500	103.730	103.730	103.730	4.375	103.173	103.173	103.173	5.500	104.828	104.828	104.828
4.625	104.156	104.156	104.156	4.625	103.733	103.733	103.733	4.500	103.175	103.175	103.175	5.625	104.831	104.831	104.831
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	102.031	102.031	102.031	2.500	101.931	101.931	101.931	2.250	101.055	101.055	101.055
2.625	102.031	102.031	102.031	2.625	101.931	101.931	101.931	2.375	101.059	101.059	101.059
2.750	103.594	103.594	103.594	2.750	103.494	103.494	103.494	2.500	101.058	101.058	101.058
2.875	103.599	103.599	103.599	2.875	103.498	103.498	103.498	2.625	101.057	101.057	101.057
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	103.626	103.626	103.626	3.250	103.530	103.530	103.530	3.000	101.789	101.789	101.789
3.375	103.645	103.645	103.645	3.375	103.559	103.559	103.559	3.125	101.788	101.788	101.788
3.500	103.645	103.645	103.645	3.500	103.544	103.544	103.544	3.250	103.552	103.552	103.552
3.625	103.645	103.645	103.645	3.625	103.576	103.576	103.576	3.375	103.612	103.612	103.612
3.750	103.768	103.768	103.768	3.750	103.673	103.673	103.673	3.500	103.565	103.565	103.565
3.875	103.785	103.785	103.785	3.875	103.670	103.670	103.670	3.625	103.630	103.630	103.630
4.000	103.804	103.804	103.804	4.000	103.684	103.684	103.684	3.750	104.305	104.305	104.305

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	98.567	98.567	98.567	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.570	98.570	98.570				
3.875	100.544	100.544	100.544	6.250	103.750	103.750	103.750	4.125	98.570	98.570	98.570				
4.000	100.521	100.521	100.521					4.500	100.028	100.028	100.028				
4.125	100.517	100.517	100.517					4.625	100.031	100.031	100.031				
4.250	101.927	101.927	101.927					4.875	100.759	100.759	100.759				
4.375	101.924	101.924	101.924					5.000	100.748	100.748	100.748				
4.500	101.934	101.934	101.934					5.125	100.751	100.751	100.751				
4.625	101.932	101.932	101.932					5.500	102.078	102.078	102.078				
4.750	102.675	102.675	102.675					5.625	102.081	102.081	102.081	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	6.250	102.750	102.750	102.750

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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

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

W. Rate Sheet Dated: 8/20/2020

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	97.278	97.278	97.278	2.500	97.306	97.306	97.306	2.375	96.113	96.113	96.113	3.125	96.235	96.235	96.235
2.625	97.283	97.283	97.283	2.625	97.309	97.309	97.309	2.500	96.117	96.117	96.117	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	96.119	96.119	96.119	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	101.187	101.187	101.187	3.250	100.468	100.468	100.468	3.125	98.973	98.973	98.973	30 Year OTC			
3.375	101.192	101.192	101.192	3.375	100.486	100.486	100.486	3.250	100.928	100.928	100.928	Rate	30 Day	45 Day	60 Day
3.500	101.196	101.196	101.196	3.500	100.490	100.490	100.490	3.375	100.977	100.977	100.977	4.000	100.354	100.354	100.354
3.625	101.200	101.200	101.200	3.625	100.525	100.525	100.525	3.500	100.980	100.980	100.980	4.125	100.358	100.358	100.358
3.750	101.802	101.802	101.802	3.750	101.783	101.783	101.783	3.625	101.048	101.048	101.048	4.375	100.951	100.951	100.951
3.875	101.706	101.706	101.706	3.875	101.772	101.772	101.772	3.750	102.165	102.165	102.165	4.500	100.941	100.941	100.941
4.000	101.729	101.729	101.729	4.000	101.774	101.774	101.774	3.875	102.154	102.154	102.154	4.625	100.943	100.943	100.943
4.125	101.733	101.733	101.733	4.125	101.777	101.777	101.777	4.000	102.157	102.157	102.157	4.875	100.796	100.796	100.796
4.250	102.423	102.423	102.423	4.250	102.331	102.331	102.331	4.125	102.159	102.159	102.159	5.000	100.786	100.786	100.786
4.375	102.326	102.326	102.326	4.375	102.320	102.320	102.320	4.250	101.776	101.776	101.776	5.125	100.789	100.789	100.789
4.500	102.316	102.316	102.316	4.500	102.323	102.323	102.323	4.375	101.765	101.765	101.765	5.500	100.928	100.928	100.928
4.625	102.318	102.318	102.318	4.625	102.325	102.325	102.325	4.500	101.768	101.768	101.768	5.625	100.931	100.931	100.931
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	98.031	98.031	98.031	2.500	97.931	97.931	97.931	2.250	98.555	98.555	98.555
2.625	98.031	98.031	98.031	2.625	97.931	97.931	97.931	2.375	98.559	98.559	98.559
2.750	101.719	101.719	101.719	2.750	101.619	101.619	101.619	2.500	98.558	98.558	98.558
2.875	101.724	101.724	101.724	2.875	101.623	101.623	101.623	2.625	98.557	98.557	98.557
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	101.938	101.938	101.938	3.250	101.842	101.842	101.842	3.000	99.007	99.007	99.007
3.375	101.957	101.957	101.957	3.375	101.871	101.871	101.871	3.125	99.007	99.007	99.007
3.500	101.957	101.957	101.957	3.500	101.856	101.856	101.856	3.250	100.427	100.427	100.427
3.625	101.957	101.957	101.957	3.625	101.888	101.888	101.888	3.375	100.487	100.487	100.487
3.750	102.456	102.456	102.456	3.750	102.361	102.361	102.361	3.500	100.440	100.440	100.440
3.875	102.473	102.473	102.473	3.875	102.358	102.358	102.358	3.625	100.505	100.505	100.505
4.000	102.492	102.492	102.492	4.000	102.371	102.371	102.371	3.750	101.180	101.180	101.180

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	97.604	97.604	97.604	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.608	97.608	97.608				
3.875	99.231	99.231	99.231	6.250	99.750	99.500	99.250	4.375	98.201	98.201	98.201				
4.000	99.208	99.208	99.208					4.500	98.191	98.191	98.191				
4.125	99.205	99.205	99.205					4.625	98.193	98.193	98.193				
4.250	99.739	99.739	99.739					4.875	98.046	98.046	98.046				
4.375	99.736	99.736	99.736					5.000	98.036	98.036	98.036				
4.500	99.747	99.747	99.747					5.125	98.039	98.039	98.039				
4.625	99.744	99.744	99.744					5.500	98.178	98.178	98.178		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	99.613	99.613	99.613					5.625	98.181	98.181	98.181	Rate	30 Day	45 Day	60 Day
Borrower Paid Como 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.:

9/21/2020

10/5/2020

10/19/2020

W. Rate Sheet Dated: 8/20/2020

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.:

9/21/2020

45 Day Lock Exp.:

10/5/2020

60 Day Lock Exp.:

10/19/2020

W. Rate Sheet Dated: 8/20/2020

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	100.541	100.541	100.541	3.375	101.946	101.946	101.946	3.375	101.946	101.946	101.946	2.750	99.597	99.597	99.597	3.375	100.408	100.408	100.408
2.875	101.147	101.147	101.147	3.500	102.274	102.274	102.274	3.500	102.274	102.274	102.274	2.875	100.203	100.203	100.203	3.500	100.736	100.736	100.736
2.990	101.524	101.524	101.524	3.625	102.496	102.496	102.496	3.625	102.496	102.496	102.496	2.990	100.580	100.580	100.580	3.625	100.958	100.958	100.958
3.000	101.624	101.624	101.624	3.750	101.567	101.567	101.567	3.750	101.567	101.567	101.567	3.000	100.680	100.680	100.680	3.750	99.185	99.185	99.185
3.125	101.865	101.865	101.865	3.875	101.926	101.926	101.926	3.875	101.926	101.926	101.926	3.125	100.921	100.921	100.921	3.875	99.544	99.544	99.544
3.250	102.363	102.363	102.363	3.990	102.099	102.099	102.099	3.990	102.099	102.099	102.099	3.250	100.825	100.825	100.825	3.990	99.717	99.717	99.717
3.375	102.821	102.821	102.821	4.000	102.199	102.199	102.199	4.000	102.199	102.199	102.199	3.375	101.283	101.283	101.283	4.000	99.817	99.817	99.817
3.500	103.149	103.149	103.149	4.125	102.364	102.364	102.364	4.125	102.364	102.364	102.364	3.500	100.611	100.611	100.611	4.125	99.982	99.982	99.982
3.625	103.371	103.371	103.371	4.250	102.316	102.316	102.316	4.250	102.316	102.316	102.316	3.625	101.833	101.833	101.833	4.250	98.967	98.967	98.967
3.750	102.442	102.442	102.442	4.375	102.604	102.604	102.604	4.375	102.604	102.604	102.604	3.750	100.060	100.060	100.060	4.375	99.255	99.255	99.255
3.875	102.801	102.801	102.801	4.500	102.619	102.619	102.619	4.500	102.619	102.619	102.619	3.875	100.419	100.419	100.419	4.500	99.270	99.270	99.270
3.990	102.974	102.974	102.974	4.625	102.738	102.738	102.738	4.625	102.738	102.738	102.738	3.990	100.592	100.592	100.592	4.625	99.389	99.389	99.389
4.000	103.074	103.074	103.074	4.750	103.006	103.006	103.006	4.750	103.006	103.006	103.006	4.000	100.692	100.692	100.692	4.750	99.281	99.281	99.281
4.125	103.239	103.239	103.239	4.875	103.291	103.291	103.291	4.875	103.291	103.291	103.291	4.125	100.857	100.857	100.857	4.875	99.566	99.566	99.566
4.250	103.191	103.191	103.191	4.990	103.464	103.464	103.464	4.990	103.464	103.464	103.464	4.250	99.842	99.842	99.842	4.990	99.739	99.739	99.739
4.375	103.479	103.479	103.479	5.000	103.564	103.564	103.564	5.000	103.564	103.564	103.564	4.375	100.130	100.130	100.130	5.000	99.839	99.839	99.839
4.500	103.744	103.744	103.744	5.125	103.870	103.870	103.870	5.125	103.870	103.870	103.870	4.500	100.395	100.395	100.395	5.125	99.995	99.995	99.995
4.625	103.863	103.863	103.863	5.250	103.796	103.796	103.796	5.250	103.796	103.796	103.796	4.625	100.514	100.514	100.514	5.250	99.771	99.771	99.771
4.750	104.131	104.131	104.131	5.375	105.046	105.046	105.046	5.375	105.046	105.046	105.046	4.750	100.406	100.406	100.406	5.375	100.871	100.871	100.871
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	100.408	100.408	100.408	2.750	100.640	100.640	100.640	3.375	102.414	102.414	102.414	3.375	102.414	102.414	102.414	2.750	101.535	101.535	101.535
3.500	100.736	100.736	100.736	2.875	101.202	101.202	101.202	3.500	102.748	102.748	102.748	3.500	102.748	102.748	102.748	2.875	101.851	101.851	101.851
3.625	100.958	100.958	100.958	2.990	101.561	101.561	101.561	3.625	103.022	103.022	103.022	3.625	103.022	103.022	103.022	2.990	101.980	101.980	101.980
3.750	99.185	99.185	99.185	3.000	101.661	101.661	101.661	3.750	101.963	101.963	101.963	3.750	101.963	101.963	101.963	3.000	102.080	102.080	102.080
3.875	99.544	99.544	99.544	3.125	101.968	101.968	101.968	3.875	102.337	102.337	102.337	3.875	102.337	102.337	102.337	3.125	102.104	102.104	102.104
3.990	99.717	99.717	99.717	3.250	102.490	102.490	102.490	3.990	102.558	102.558	102.558	3.990	102.558	102.558	102.558	3.250	102.312	102.312	102.312
4.000	99.817	99.817	99.817	3.375	102.914	102.914	102.914	4.000	102.658	102.658	102.658	4.000	102.658	102.658	102.658	3.375	102.609	102.609	102.609
4.125	99.982	99.982	99.982	3.500	103.248	103.248	103.248	4.125	102.837	102.837	102.837	4.125	102.837	102.837	102.837	3.500	102.783	102.783	102.783
4.250	98.967	98.967	98.967	3.625	103.522	103.522	103.522	4.250	103.321	103.321	103.321	4.250	103.321	103.321	103.321	3.625	102.453	102.453	102.453
4.375	99.255	99.255	99.255	3.750	102.463	102.463	102.463	4.375	103.517	103.517	103.517	4.375	103.517	103.517	103.517	3.750	102.751	102.751	102.751
4.500	99.270	99.270	99.270	3.875	102.837	102.837	102.837	4.500	102.935	102.935	102.935	4.500	102.935	102.935	102.935	3.875	102.890	102.890	102.890
4.625	99.389	99.389	99.389	3.990	103.058	103.058	103.058	4.625	103.064	103.064	103.064	4.625	103.064	103.064	103.064	3.990	103.095	103.095	103.095
4.750	99.281	99.281	99.281	4.000	103.158	103.158	103.158	4.750	103.624	103.624	103.624	4.750	103.624	103.624	103.624	4.000	103.195	103.195	103.195
4.875	99.566	99.566	99.566	4.125	103.337	103.337	103.337	4.875	103.878	103.878	103.878	4.875	103.878	103.878	103.878	4.125	102.881	102.881	102.881
4.990	99.739	99.739	99.739	4.250	103.821	103.821	103.821	4.990	104.202	104.202	104.202	4.990	104.202	104.202	104.202	4.250	103.081	103.081	103.081
5.000	99.839	99.839	99.839	4.375	104.017	104.017	104.017	5.000	104.302	104.302	104.302	5.000	104.302	104.302	104.302	4.375	103.296	103.296	103.296
5.125	99.995	99.995	99.995	4.500	104.185	104.185	104.185	5.125	104.591	104.591	104.591	5.125	104.591	104.591	104.591	4.500	103.440	103.440	103.440
5.250	99.771	99.771	99.771	4.625	104.314	104.314	104.314	5.250	104.207	104.207	104.207	5.250	104.207	104.207	104.207	4.625	103.150	103.150	103.150
5.375	100.871	100.871	100.871	4.750	104.874	104.874	104.874	5.375	105.459	105.459	105.459	5.375	105.459	105.459	105.459	4.750	103.246	103.246	103.246
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	103.535	103.535	103.535	2.750	103.785	103.785	103.785	2.750	101.010	101.010	101.010	2.750	103.010	103.010	103.010	2.750	103.260	103.260	103.260
2.875	101.851	101.851	101.851	2.875	101.851	101.851	101.851	2.875	101.326	101.326	101.326	2.875	101.326	101.326	101.326	2.875	101.326	101.326	101.326
2.990	101.980	101.980	101.980	2.990	101.980	101.980	101.980	2.990	101.455	101.455	101.455	2.990	101.455	101.455	101.455	2.990	101.455	101.455	101.455
3.000	102.080	102.080	102.080	3.000	102.080	102.080	102.080	3.000	101.555	101.555	101.555	3.000	101.555	101.555	101.555	3.000	101.555	101.555	101.555
3.125	102.104	102.104	102.104	3.125	102.104	102.104	102.104	3.125	101.141	101.141	101.141	3.125	101.141	101.141	101.141	3.125	101.141	101.141	101.141
3.250	102.312	102.312	102.312	3.250	102.312	102.312	102.312	3.250	101.349	101.349	101.349	3.250	101.349	101.349	101.349	3.250	101.349	101.349	101.349
3.375	102.609	102.609	102.609	3.375	102.609	102.609	102.609	3.375	101.646	101.646	101.646	3.375	101.646	101.646	101.646	3.375	101.646	101.646	101.646
3.500	102.783	102.783	102.783	3.500	102.783	102.783	102.783	3.500	101.820	101.820	101.820	3.500	101.820	101.820	101.820	3.500	101.820	101.820	101.820
3.625	102.453	102.453	102.453	3.625	102.453	102.453	102.453	3.625	100.992	100.992	100.992	3.625	100.992	100.992	100.992	3.625	100.992	100.992	100.992
3.750	102.751	102.751	102.751	3.750	102.751	102.751	102.751	3.750	101.290	101.290	101.290	3.750	101.290	101.290	101.290	3.750	101.290	101.290	101.290
3.875	102.890	102.890	102.890	3.875	102.890	102.890	102.890	3.875	101.429	101.429	101.429	3.875	101.429	101.429					



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.:

9/21/2020

45 Day Lock Exp.:

10/5/2020

60 Day Lock Exp.:

10/19/2020

W. Rate Sheet Dated: 8/20/2020

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	100.541	100.541	100.541	2.750	100.640	100.640	100.640	2.750	101.535	101.535	101.535	2.750	99.247	99.247	99.247	2.750	100.710	100.710	100.710
2.875	101.147	101.147	101.147	2.875	101.202	101.202	101.202	2.875	101.851	101.851	101.851	2.875	99.853	99.853	99.853	2.875	101.026	101.026	101.026
2.990	101.524	101.524	101.524	2.990	101.561	101.561	101.561	2.990	101.980	101.980	101.980	2.990	100.230	100.230	100.230	2.990	101.155	101.155	101.155
3.000	101.624	101.624	101.624	3.000	101.661	101.661	101.661	3.000	102.080	102.080	102.080	3.000	100.330	100.330	100.330	3.000	101.255	101.255	101.255
3.125	101.865	101.865	101.865	3.125	101.968	101.968	101.968	3.125	102.104	102.104	102.104	3.125	100.571	100.571	100.571	3.125	100.841	100.841	100.841
3.250	102.363	102.363	102.363	3.250	102.490	102.490	102.490	3.250	102.312	102.312	102.312	3.250	100.475	100.475	100.475	3.250	101.049	101.049	101.049
3.375	102.821	102.821	102.821	3.375	102.914	102.914	102.914	3.375	102.609	102.609	102.609	3.375	100.933	100.933	100.933	3.375	101.346	101.346	101.346
3.500	103.149	103.149	103.149	3.500	103.248	103.248	103.248	3.500	102.783	102.783	102.783	3.500	101.261	101.261	101.261	3.500	101.520	101.520	101.520
3.625	103.371	103.371	103.371	3.625	103.522	103.522	103.522	3.625	102.453	102.453	102.453	3.625	101.483	101.483	101.483	3.625	100.692	100.692	100.692
3.750	102.442	102.442	102.442	3.750	102.463	102.463	102.463	3.750	102.751	102.751	102.751	3.750	99.710	99.710	99.710	3.750	100.990	100.990	100.990
3.875	102.801	102.801	102.801	3.875	102.837	102.837	102.837	3.875	102.890	102.890	102.890	3.875	100.069	100.069	100.069	3.875	101.129	101.129	101.129
3.990	102.974	102.974	102.974	3.990	103.058	103.058	103.058	3.990	103.095	103.095	103.095	3.990	100.242	100.242	100.242	3.990	101.334	101.334	101.334
4.000	103.074	103.074	103.074	4.000	103.158	103.158	103.158	4.000	103.195	103.195	103.195	4.000	100.342	100.342	100.342	4.000	101.434	101.434	101.434
4.125	103.239	103.239	103.239	4.125	103.337	103.337	103.337	4.125	102.881	102.881	102.881	4.125	100.507	100.507	100.507	4.125	100.618	100.618	100.618
4.250	103.191	103.191	103.191	4.250	103.821	103.821	103.821	4.250	103.081	103.081	103.081	4.250	99.492	99.492	99.492	4.250	100.818	100.818	100.818
4.375	103.479	103.479	103.479	4.375	104.017	104.017	104.017	4.375	103.296	103.296	103.296	4.375	99.780	99.780	99.780	4.375	101.033	101.033	101.033
4.500	103.744	103.744	103.744	4.500	104.185	104.185	104.185	4.500	103.440	103.440	103.440	4.500	100.045	100.045	100.045	4.500	101.177	101.177	101.177
4.625	103.863	103.863	103.863	4.625	104.314	104.314	104.314	4.625	103.150	103.150	103.150	4.625	100.164	100.164	100.164	4.625	98.918	98.918	98.918
4.750	104.131	104.131	104.131	4.750	104.874	104.874	104.874	4.750	103.246	103.246	103.246	4.750	100.056	100.056	100.056	4.750	100.203	100.203	100.203

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

9/21/2020

45 Day Lock Exp.:

10/5/2020

60 Day Lock Exp.:

10/19/2020

W. Rate Sheet Dated: 8/20/2020

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)