

W. Rate Sheet Dated: 8/25/2020

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	100.641	100.641	100.641	2.500	100.218	100.218	100.218	2.250	99.356	99.356	99.356	3.125	96.746	96.746	96.746
2.625	100.647	100.647	100.647	2.625	100.222	100.222	100.222	2.500	99.365	99.365	99.365	3.250	98.248	98.248	98.248
2.750	101.864	101.864	101.864	2.750	100.943	100.943	100.943	2.625	99.368	99.368	99.368	3.375	98.250	98.250	98.250
2.875	101.869	101.869	101.869	2.875	100.946	100.946	100.946	2.750	100.043	100.043	100.043	3.500	98.245	98.245	98.245
3.000	101.874	101.874	101.874	3.000	100.950	100.950	100.950	2.875	100.046	100.046	100.046	3.625	98.246	98.246	98.246
3.125	101.878	101.878	101.878	3.125	100.954	100.954	100.954	3.000	100.050	100.050	100.050	Margin = 2.250		Index = 0.130	
3.250	102.098	102.098	102.098	3.250	100.927	100.927	100.927	3.125	100.053	100.053	100.053	30 Year OTC			
3.375	102.102	102.102	102.102	3.375	100.930	100.930	100.930	3.250	101.827	101.827	101.827	Rate	30 Day	45 Day	60 Day
3.500	102.106	102.106	102.106	3.500	100.933	100.933	100.933	3.375	101.830	101.830	101.830	4.000	101.011	101.011	101.011
3.625	102.110	102.110	102.110	3.625	100.953	100.953	100.953	3.500	101.833	101.833	101.833	4.125	101.032	101.032	101.032
3.750	102.478	102.478	102.478	3.750	101.974	101.974	101.974	3.625	101.862	101.862	101.862	4.375	102.468	102.468	102.468
3.875	102.382	102.382	102.382	3.875	102.013	102.013	102.013	3.750	102.657	102.657	102.657	4.500	102.470	102.470	102.470
4.000	102.386	102.386	102.386	4.000	102.015	102.015	102.015	3.875	102.705	102.705	102.705	4.625	102.460	102.460	102.460
4.125	102.407	102.407	102.407	4.125	102.004	102.004	102.004	4.000	102.707	102.707	102.707	4.875	103.125	103.125	103.125
4.250	103.902	103.902	103.902	4.250	103.402	103.402	103.402	4.125	102.696	102.696	102.696	5.000	103.128	103.128	103.128
4.375	103.843	103.843	103.843	4.375	103.405	103.405	103.405	4.250	103.204	103.204	103.204	5.125	103.118	103.118	103.118
4.500	103.845	103.845	103.845	4.500	103.407	103.407	103.407	4.375	103.206	103.206	103.206	5.500	104.114	104.114	104.114
4.625	103.835	103.835	103.835	4.625	103.397	103.397	103.397	4.500	103.208	103.208	103.208	5.625	104.104	104.104	104.104
6.250	106.000	106.000	106.000	6.250	105.706	105.706	105.706	4.625	103.198	103.198	103.198	6.250	103.500	103.500	103.500

FHA Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	101.734	101.734	101.734	2.500	101.634	101.634	101.634	2.250	100.941	100.941	100.941
2.625	101.734	101.734	101.734	2.625	101.634	101.634	101.634	2.375	100.946	100.946	100.946
2.750	103.219	103.219	103.219	2.750	103.119	103.119	103.119	2.500	100.946	100.946	100.946
2.875	103.224	103.224	103.224	2.875	103.122	103.122	103.122	2.625	100.945	100.945	100.945
3.000	103.224	103.224	103.224	3.000	103.123	103.123	103.123	2.750	101.616	101.616	101.616
3.125	103.223	103.223	103.223	3.125	103.122	103.122	103.122	2.875	101.632	101.632	101.632
3.250	103.188	103.188	103.188	3.250	103.091	103.091	103.091	3.000	101.632	101.632	101.632
3.375	103.207	103.207	103.207	3.375	103.107	103.107	103.107	3.125	101.632	101.632	101.632
3.500	103.207	103.207	103.207	3.500	103.107	103.107	103.107	3.250	103.403	103.403	103.403
3.625	103.207	103.207	103.207	3.625	103.123	103.123	103.123	3.375	103.417	103.417	103.417
3.750	103.471	103.471	103.471	3.750	103.374	103.374	103.374	3.500	103.417	103.417	103.417
3.875	103.488	103.488	103.488	3.875	103.423	103.423	103.423	3.625	103.442	103.442	103.442
4.000	103.488	103.488	103.488	4.000	103.387	103.387	103.387	3.750	104.209	104.209	104.209

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	98.261	98.261	98.261	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.282	98.282	98.282				
3.875	100.237	100.237	100.237	6.250	103.750	103.750	103.750	4.375	99.718	99.718	99.718				
4.000	100.233	100.233	100.233					4.500	99.720	99.720	99.720				
4.125	100.212	100.212	100.212					4.625	99.710	99.710	99.710				
4.250	101.629	101.629	101.629					4.875	100.375	100.375	100.375				
4.375	101.589	101.589	101.589					5.000	100.378	100.378	100.378				
4.500	101.586	101.586	101.586					5.125	100.368	100.368	100.368				
4.625	101.596	101.596	101.596					5.500	101.364	101.364	101.364		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	102.277	102.277	102.277					5.625	101.354	101.354	101.354	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)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/24/2020

45 Day Lock Exp.:

10/9/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/25/2020

Release Time: 10:00 am ET

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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	99.553	99.553	99.553	2.500	99.561	99.561	99.561	2.375	98.703	98.703	98.703	3.125	96.231	96.231	96.231
2.625	99.559	99.559	99.559	2.625	99.565	99.565	99.565	2.500	98.707	98.707	98.707	3.250	97.983	97.983	97.983
2.750	100.339	100.339	100.339	2.750	99.848	99.848	99.848	2.625	98.711	98.711	98.711	3.375	97.985	97.985	97.985
2.875	100.344	100.344	100.344	2.875	99.851	99.851	99.851	2.750	98.948	98.948	98.948	3.500	97.980	97.980	97.980
3.000	100.349	100.349	100.349	3.000	99.855	99.855	99.855	2.875	98.951	98.951	98.951	3.625	97.981	97.981	97.981
3.125	100.353	100.353	100.353	3.125	99.859	99.859	99.859	3.000	98.955	98.955	98.955	Margin = 2.250		Index = 0.130	
3.250	100.823	100.823	100.823	3.250	100.082	100.082	100.082	3.125	98.958	98.958	98.958	30 Year OTC			
3.375	100.827	100.827	100.827	3.375	100.085	100.085	100.085	3.250	100.982	100.982	100.982	Rate	30 Day	45 Day	60 Day
3.500	100.831	100.831	100.831	3.500	100.088	100.088	100.088	3.375	100.985	100.985	100.985	4.000	100.048	100.048	100.048
3.625	100.835	100.835	100.835	3.625	100.108	100.108	100.108	3.500	100.988	100.988	100.988	4.125	100.069	100.069	100.069
3.750	101.516	101.516	101.516	3.750	101.441	101.441	101.441	3.625	101.017	101.017	101.017	4.375	100.443	100.443	100.443
3.875	101.420	101.420	101.420	3.875	101.480	101.480	101.480	3.750	102.125	102.125	102.125	4.500	100.445	100.445	100.445
4.000	101.423	101.423	101.423	4.000	101.483	101.483	101.483	3.875	102.172	102.172	102.172	4.625	100.435	100.435	100.435
4.125	101.444	101.444	101.444	4.125	101.472	101.472	101.472	4.000	102.174	102.174	102.174	4.875	100.413	100.413	100.413
4.250	101.877	101.877	101.877	4.250	101.807	101.807	101.807	4.125	102.164	102.164	102.164	5.000	100.416	100.416	100.416
4.375	101.818	101.818	101.818	4.375	101.810	101.810	101.810	4.250	101.609	101.609	101.609	5.125	100.405	100.405	100.405
4.500	101.820	101.820	101.820	4.500	101.812	101.812	101.812	4.375	101.611	101.611	101.611	5.500	100.214	100.214	100.214
4.625	101.810	101.810	101.810	4.625	101.802	101.802	101.802	4.500	101.613	101.613	101.613	5.625	100.204	100.204	100.204
6.250	102.302	102.302	102.302	6.250	101.986	101.986	101.986	4.625	101.603	101.603	101.603	6.250	100.618	100.618	100.618

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	100.297	100.297	100.297	2.500	100.197	100.197	100.197	2.250	98.441	98.441	98.441
2.625	100.297	100.297	100.297	2.625	100.197	100.197	100.197	2.375	98.446	98.446	98.446
2.750	101.344	101.344	101.344	2.750	101.244	101.244	101.244	2.500	98.446	98.446	98.446
2.875	101.349	101.349	101.349	2.875	101.247	101.247	101.247	2.625	98.445	98.445	98.445
3.000	101.349	101.349	101.349	3.000	101.248	101.248	101.248	2.750	98.834	98.834	98.834
3.125	101.348	101.348	101.348	3.125	101.247	101.247	101.247	2.875	98.851	98.851	98.851
3.250	101.563	101.563	101.563	3.250	101.466	101.466	101.466	3.000	98.851	98.851	98.851
3.375	101.582	101.582	101.582	3.375	101.482	101.482	101.482	3.125	98.851	98.851	98.851
3.500	101.582	101.582	101.582	3.500	101.482	101.482	101.482	3.250	100.278	100.278	100.278
3.625	101.582	101.582	101.582	3.625	101.498	101.498	101.498	3.375	100.292	100.292	100.292
3.750	102.159	102.159	102.159	3.750	102.062	102.062	102.062	3.500	100.292	100.292	100.292
3.875	102.176	102.176	102.176	3.875	102.110	102.110	102.110	3.625	100.317	100.317	100.317
4.000	102.176	102.176	102.176	4.000	102.074	102.074	102.074	3.750	101.084	101.084	101.084

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	N/A
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750
			N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	97.298	97.298	97.298	4.750	N/A	N/A	N/A
3.875	98.924	98.924	98.924	6.250	99.250	99.000	98.750	4.125	97.319	97.319	97.319				
3.750	98.924	98.924	98.924					4.375	97.693	97.693	97.693				
4.000	98.920	98.920	98.920					4.500	97.695	97.695	97.695				
4.125	98.899	98.899	98.899					4.625	97.685	97.685	97.685				
4.250	99.254	99.254	99.254					4.875	97.663	97.663	97.663				
4.375	99.214	99.214	99.214					5.000	97.666	97.666	97.666				
4.500	99.211	99.211	99.211					5.125	97.655	97.655	97.655				
4.625	99.221	99.221	99.221					5.500	97.464	97.464	97.464	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	99.215	99.215	99.215					5.625	97.454	97.454	97.454	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	97.868	97.868	97.868	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)	

W. Rate Sheet Dated: 8/25/2020

Release Time: 10:00 am ET

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Conforming FNMA																							
30/25 Year					30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance						
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day
2.750	100.254	100.254	100.254		2.375	95.987	95.987	95.987		2.750	99.306	99.306	99.306		2.750	99.599	99.599	99.599		2.750	98.451	98.451	98.451
2.875	100.855	100.855	100.855		2.500	97.158	97.158	97.158		2.875	99.967	99.967	99.967		2.875	100.145	100.145	100.145		2.875	99.057	99.057	99.057
2.990	101.196	101.196	101.196		2.625	98.333	98.333	98.333		2.990	100.713	100.713	100.713		2.990	100.395	100.395	100.395		2.990	99.800	99.800	99.800
3.000	101.296	101.296	101.296		2.750	99.306	99.306	99.306		3.000	100.813	100.813	100.813		3.000	100.495	100.495	100.495		3.000	99.900	99.900	99.900
3.125	101.646	101.646	101.646		2.875	99.967	99.967	99.967		3.125	101.926	101.926	101.926		3.125	100.677	100.677	100.677		3.125	100.477	100.477	100.477
3.250	102.126	102.126	102.126		2.990	100.801	100.801	100.801		3.250	102.733	102.733	102.733		3.250	100.481	100.481	100.481		3.250	100.281	100.281	100.281
3.375	102.578	102.578	102.578		3.000	100.901	100.901	100.901		3.375	103.231	103.231	103.231		3.375	100.900	100.900	100.900		3.375	100.700	100.700	100.700
3.500	102.934	102.934	102.934		3.125	101.956	101.956	101.956		3.500	103.623	103.623	103.623		3.500	101.182	101.182	101.182		3.500	100.982	100.982	100.982
3.625	103.213	103.213	103.213		3.250	102.733	102.733	102.733		3.625	103.929	103.929	103.929		3.625	101.328	101.328	101.328		3.625	101.128	101.128	101.128
3.750	102.197	102.197	102.197		3.375	103.231	103.231	103.231		3.750	103.750	103.750	103.750		3.750	99.899	99.899	99.899		3.750	99.699	99.699	99.699
3.875	102.557	102.557	102.557		3.500	103.623	103.623	103.623		3.875	104.146	104.146	104.146		3.875	100.233	100.233	100.233		3.875	100.033	100.033	100.033
3.990	102.717	102.717	102.717		3.625	103.929	103.929	103.929		3.990	104.333	104.333	104.333		3.990	100.359	100.359	100.359		3.990	100.159	100.159	100.159
4.000	102.817	102.817	102.817		3.750	103.750	103.750	103.750		4.000	104.433	104.433	104.433		4.000	100.459	100.459	100.459		4.000	100.259	100.259	100.259
4.125	103.050	103.050	103.050		3.875	104.146	104.146	104.146		4.125	104.689	104.689	104.689		4.125	100.600	100.600	100.600		4.125	100.400	100.400	100.400
4.250	103.103	103.103	103.103		3.990	104.333	104.333	104.333		4.250	104.699	104.699	104.699		4.250	99.241	99.241	99.241		4.250	99.041	99.041	99.041
4.375	103.378	103.378	103.378		4.000	104.433	104.433	104.433		4.375	96.938	96.938	96.938		4.375	99.537	99.537	99.537		4.375	N/A	N/A	N/A
4.500	103.634	103.634	103.634		4.125	104.689	104.689	104.689		4.500	N/A	N/A	N/A		4.500	99.760	99.760	99.760		4.500	N/A	N/A	N/A
4.625	103.811	103.811	103.811		4.250	N/A	N/A	N/A		4.625	N/A	N/A	N/A		4.625	99.888	99.888	99.888		4.625	N/A	N/A	N/A
4.750	104.171	104.171	104.171		4.375	N/A	N/A	N/A		4.750	N/A	N/A	N/A		4.750	100.016	100.016	100.016		4.750	N/A	N/A	N/A

30/25 Year >125 High Balance					20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.451	98.451	98.451		2.875	101.048	101.048	101.048	2.875	100.691	100.691	100.691	2.875	100.628	100.628	100.628	2.750	101.402	101.402	101.402
2.875	99.057	99.057	99.057		2.990	101.347	101.347	101.347	2.990	101.029	101.029	101.029	2.990	100.966	100.966	100.966	2.875	101.695	101.695	101.695
2.990	99.712	99.712	99.712		3.000	101.447	101.447	101.447	3.000	101.129	101.129	101.129	3.000	101.066	101.066	101.066	2.990	101.908	101.908	101.908
3.000	99.812	99.812	99.812		3.125	101.791	101.791	101.791	3.125	101.510	101.510	101.510	3.125	101.468	101.468	101.468	3.000	102.008	102.008	102.008
3.125	100.477	100.477	100.477		3.250	102.335	102.335	102.335	3.250	102.048	102.048	102.048	3.250	102.048	102.048	102.048	3.125	102.281	102.281	102.281
3.250	100.281	100.281	100.281		3.375	102.780	102.780	102.780	3.375	102.537	102.537	102.537	3.375	102.537	102.537	102.537	3.250	102.555	102.555	102.555
3.375	100.700	100.700	100.700		3.500	103.106	103.106	103.106	3.500	102.897	102.897	102.897	3.500	102.897	102.897	102.897	3.375	102.922	102.922	102.922
3.500	100.982	100.982	100.982		3.625	103.382	103.382	103.382	3.625	103.200	103.200	103.200	3.625	103.200	103.200	103.200	3.500	103.731	103.731	103.731
3.625	101.128	101.128	101.128		3.750	103.318	103.318	103.318	3.750	103.443	103.443	103.443	3.750	102.287	102.287	102.287	3.625	103.017	103.017	103.017
3.750	99.699	99.699	99.699		3.875	102.672	102.672	102.672	3.875	103.832	103.832	103.832	3.875	102.675	102.675	102.675	3.750	102.659	102.659	102.659
3.875	100.033	100.033	100.033		3.990	102.809	102.809	102.809	3.990	102.994	102.994	102.994	3.990	102.838	102.838	102.838	3.875	102.960	102.960	102.960
3.990	100.159	100.159	100.159		4.000	102.909	102.909	102.909	4.000	103.094	103.094	103.094	4.000	102.938	102.938	102.938	3.990	103.159	103.159	103.159
4.000	100.259	100.259	100.259		4.125	103.140	103.140	103.140	4.125	103.347	103.347	103.347	4.125	103.191	103.191	103.191	4.000	103.259	103.259	103.259
4.125	100.400	100.400	100.400		4.250	103.388	103.388	103.388	4.250	102.273	102.273	102.273	4.250	102.210	102.210	102.210	4.125	103.510	103.510	103.510
4.250	99.041	99.041	99.041		4.375	102.661	102.661	102.661	4.375	102.571	102.571	102.571	4.375	102.509	102.509	102.509	4.250	103.148	103.148	103.148
4.375	92.897	92.897	92.897		4.500	102.903	102.903	102.903	4.500	102.840	102.840	102.840	4.500	102.778	102.778	102.778	4.375	103.323	103.323	103.323
4.500	N/A	N/A	N/A	N/A	4.625	103.179	103.179	103.179	4.625	103.030	103.030	103.030	4.625	102.967	102.967	102.967	4.500	103.363	103.363	103.363
4.625	N/A	N/A	N/A	N/A	4.750	103.528	103.528	103.528	4.750	103.410	103.410	103.410	4.750	103.348	103.348	103.348	4.625	103.575	103.575	103.575
4.750	N/A	N/A	N/A	N/A	4.875	103.780	103.780	103.780	4.875	103.686	103.686	103.686	4.875	103.624	103.624	103.624	4.750	103.584	103.584	103.584

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	100.243	100.243	100.243	2.750	100.243	100.243	100.243	2.750	100.683	100.683	100.683	2.750	99.324	99.324	99.324	2.750	99.324	99.324	99.324	2.750	101.559	101.559	101.559
2.875	100.566	100.566	100.566	2.875	100.566	100.566	100.566	2.875	100.888	100.888	100.888	2.875	99.559	99.559	99.559	2.875	99.559	99.559	99.559	2.875	101.852	101.852	101.852
2.990	100.820	100.820	100.820	2.990	100.808	100.808	100.808	2.990	101.005	101.005	101.005	2.990	99.717	99.717	99.717	2.990	99.705	99.705	99.705	2.990	102.064	102.064	102.064
3.000	100.920	100.920	100.920	3.000	100.908	100.908	100.908	3.000	101.105	101.105	101.105	3.000	99.817	99.817	99.817	3.000	99.805	99.805	99.805	3.000	102.164	102.164	102.164
3.125	101.376	101.376	101.376	3.125	101.313	101.313	101.313	3.125	101.295	101.295	101.295	3.125	100.190	100.190	100.190	3.125	100.127	100.127	100.127	3.125	102.437	102.437	102.437
3.250	101.729	101.729	101.729	3.250	101.667	101.667	101.667	3.250	100.758	100.758	100.758	3.250	100.032	100.032	100.032	3.250	99.970	99.970	99.970	3.250	102.435	102.435	102.435
3.375	102.023	102.023	102.023	3.375	101.960	101.960	101.960	3.375	100.943	100.943	100.943	3.375	100.244	100.244	100.244	3.375	100.181	100.181	100.181	3.375	102.701	102.701	102.701
3.500	102.252	102.252	102.252	3.500	102.189	102.189	102.189	3.500	101.088	101.088	101.088	3.500	100.409	100.409	100.409	3.500	100.346	100.346	100.346	3.500	102.911	102.911	102.911
3.625	102.569	102.569	102.569	3.625	102.507	102.507	102.507	3.625	101.289	101.289	101.289	3.625	100.641	100.641	100.641	3.625	100.579	100.579	100.579	3.625	103.197	103.197	103.197
3.750	102.144	102.144	102.144	3.750	102.144	102.144	102.144	3.750	99.425	99.425	99.425	3.750	98.710	98.710	98.710	3.750	98.710	98.710	98.710	3.750	103.385	103.385	103.385
3.875	102.477	102.477	102.477	3.875	102.477	102.477	102.477	3.875	99.637	99.637	99.637	3.875	98.954	98.954	98.954	3.875	98.954	98.954	98.954	3.875	102.687	102.687	102.687
3.990	102.704	102.704	102.704	3.990	102.704	102.704	102.704	3.990	99.745	99.745	99.745	3.990	99.090	99.090	99.090	3.990	99.090	99.090	99.090	3.990	102.886	102.886	102.886
4.000	102.804	102.804	102.804	4.000	102.804	102.804	102.804	4.000	99.845	99.845	99.845	4.000	99.190	99.190	99.190	4.000	99.190	99.190	99.190	4.000	102.986	102.986	102.986
4.125	103.083	103.083	103.083	4.125	103.083	103.083	103.083	4.125	100.021	100.021	100.021	4.125	99.394	99.394	99.394	4.125	99.394	99.394	99.394	4.125	103.237	103.237	103.237
4.250	103.069	103.069	103.069	4.250	103.069	103.069	103.069	4.250	99.496	99.496	99.496	4.250	99.217	99.217	99.217	4.250	99.217	99.217	99.217	4.250	102.774	102.774	102.774
4.375	103.275	103.275	103.275	4.375	103.287	103.287	103.287	4.375	99.620	99.620	99.620	4.375	99.372	99.372	99.372	4.375	99.384	99.384	99.384	4.375	102.907	102.907	102.907
4.500	103.773	103.773	103.773	4.500	103.831	103.831	103.831	4.500	99.647	99.647	99.647	4.500	99.447	99.447	99.447	4.500	99.447	99.447	99.447	4.500	102.974	102.974	102.974
4.625	104.121	104.121	104.121	4.625	104.183	104.183	104.183	4.625	99.795	99.795	99.795	4.625	99.595	99.595	99.595	4.625	99.595	99.595	99.595	4.625	103.333	103.333	103.333
4.750	104.370	104.370	104.370	4.750	104.433	104.433	104.433	4.750	99.611	99.611	99.611	4.750	99.411	99.411	99.411	4.750	99.411	99.411	99.411	4.750	103.334	103.334	103.334

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ TVT →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	-0.25%	-1.25%	-2.50%	-3.00%	-3.00%	-2.50%	-2.50%	-2.50%	-2.50%
640 – 659	-0.75%	-1.50%	-3.00%	-3.25%	-3.50%	-3.00%	-3.00%	-3.00%	-3.00%
620 – 639	-0.75%	-1.75%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%	-3.75%	-3.75%

Cash-Out Refinance*				
FICO ↓ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

[illegible]

* Not applicable to MH Advantage properties (identified by SEC 859 in conjunction with SEC 235)

** Not applicable to detached Condominium units (identified by SEC 588)

High LTV Refi Option LLPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.00%
All other LTV & FICO combos	1.50%

*The above caps do not include the following:

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	-0.000
Texas Equity 50(a)(4)	-0.000
All Refinances "R/T & C/O"	-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 HB	0.125

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

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 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.:

9/24/2020

10/9/2020

10/26/2020

W. Rate Sheet Dated: 8/25/2020

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.:

9/24/2020

45 Day Lock Exp.:

10/9/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/25/2020

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	100.172	100.172	100.172	3.375	101.720	101.720	101.720	3.375	101.720	101.720	101.720	2.750	99.368	99.368	99.368	3.375	99.866	99.866	99.866
2.875	100.798	100.798	100.798	3.500	102.064	102.064	102.064	3.500	102.064	102.064	102.064	2.875	99.994	99.994	99.994	3.500	100.210	100.210	100.210
2.990	101.198	101.198	101.198	3.625	102.300	102.300	102.300	3.625	102.300	102.300	102.300	2.990	100.394	100.394	100.394	3.625	100.446	100.446	100.446
3.000	101.298	101.298	101.298	3.750	101.277	101.277	101.277	3.750	101.277	101.277	101.277	3.000	100.494	100.494	100.494	3.750	99.208	99.208	99.208
3.125	101.603	101.603	101.603	3.875	101.642	101.642	101.642	3.875	101.642	101.642	101.642	3.125	100.799	100.799	100.799	3.875	99.573	99.573	99.573
3.250	102.104	102.104	102.104	3.990	101.821	101.821	101.821	3.990	101.821	101.821	101.821	3.250	100.250	100.250	100.250	3.990	99.752	99.752	99.752
3.375	102.595	102.595	102.595	4.000	101.921	101.921	101.921	4.000	101.921	101.921	101.921	3.375	100.741	100.741	100.741	4.000	99.852	99.852	99.852
3.500	102.939	102.939	102.939	4.125	102.085	102.085	102.085	4.125	102.085	102.085	102.085	3.500	101.085	101.085	101.085	4.125	100.016	100.016	100.016
3.625	103.175	103.175	103.175	4.250	102.094	102.094	102.094	4.250	102.094	102.094	102.094	3.625	101.321	101.321	101.321	4.250	98.808	98.808	98.808
3.750	102.152	102.152	102.152	4.375	102.384	102.384	102.384	4.375	102.384	102.384	102.384	3.750	100.083	100.083	100.083	4.375	99.098	99.098	99.098
3.875	102.517	102.517	102.517	4.500	102.402	102.402	102.402	4.500	102.402	102.402	102.402	3.875	100.448	100.448	100.448	4.500	99.116	99.116	99.116
3.990	102.696	102.696	102.696	4.625	102.522	102.522	102.522	4.625	102.522	102.522	102.522	3.990	100.627	100.627	100.627	4.625	99.236	99.236	99.236
4.000	102.796	102.796	102.796	4.750	102.784	102.784	102.784	4.750	102.784	102.784	102.784	4.000	100.727	100.727	100.727	4.750	98.998	98.998	98.998
4.125	102.960	102.960	102.960	4.875	103.072	103.072	103.072	4.875	103.072	103.072	103.072	4.125	100.891	100.891	100.891	4.875	99.286	99.286	99.286
4.250	102.969	102.969	102.969	4.990	103.244	103.244	103.244	4.990	103.244	103.244	103.244	4.250	99.683	99.683	99.683	4.990	99.458	99.458	99.458
4.375	103.259	103.259	103.259	5.000	103.344	103.344	103.344	5.000	103.344	103.344	103.344	4.375	99.973	99.973	99.973	5.000	99.558	99.558	99.558
4.500	103.527	103.527	103.527	5.125	103.651	103.651	103.651	5.125	103.651	103.651	103.651	4.500	100.241	100.241	100.241	5.125	99.715	99.715	99.715
4.625	103.647	103.647	103.647	5.250	103.611	103.611	103.611	5.250	103.611	103.611	103.611	4.625	100.361	100.361	100.361	5.250	99.525	99.525	99.525
4.750	103.909	103.909	103.909	5.375	104.861	104.861	104.861	5.375	104.861	104.861	104.861	4.750	100.123	100.123	100.123	5.375	100.625	100.625	100.625
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	99.866	99.866	99.866	2.750	100.291	100.291	100.291	3.375	102.166	102.166	102.166	3.375	102.166	102.166	102.166	2.750	101.390	101.390	101.390
3.500	100.210	100.210	100.210	2.875	100.864	100.864	100.864	3.500	102.504	102.504	102.504	3.500	102.504	102.504	102.504	2.875	101.709	101.709	101.709
3.625	100.446	100.446	100.446	2.990	101.231	101.231	101.231	3.625	102.785	102.785	102.785	3.625	102.785	102.785	102.785	2.990	101.844	101.844	101.844
3.750	99.208	99.208	99.208	3.000	101.331	101.331	101.331	3.750	101.673	101.673	101.673	3.750	101.673	101.673	101.673	3.000	101.944	101.944	101.944
3.875	99.573	99.573	99.573	3.125	101.650	101.650	101.650	3.875	102.054	102.054	102.054	3.875	102.054	102.054	102.054	3.125	101.910	101.910	101.910
3.990	99.752	99.752	99.752	3.250	102.232	102.232	102.232	3.990	102.281	102.281	102.281	3.990	102.281	102.281	102.281	3.250	102.120	102.120	102.120
4.000	99.852	99.852	99.852	3.375	102.666	102.666	102.666	4.000	102.381	102.381	102.381	4.000	102.381	102.381	102.381	3.375	102.424	102.424	102.424
4.125	100.016	100.016	100.016	3.500	103.004	103.004	103.004	4.125	102.564	102.564	102.564	4.125	102.564	102.564	102.564	3.500	102.599	102.599	102.599
4.250	98.808	98.808	98.808	3.625	103.285	103.285	103.285	4.250	102.965	102.965	102.965	4.250	102.965	102.965	102.965	3.625	102.348	102.348	102.348
4.375	99.098	99.098	99.098	3.750	102.173	102.173	102.173	4.375	103.164	103.164	103.164	4.375	103.164	103.164	103.164	3.750	102.649	102.649	102.649
4.500	99.116	99.116	99.116	3.875	102.554	102.554	102.554	4.500	102.584	102.584	102.584	4.500	102.584	102.584	102.584	3.875	102.793	102.793	102.793
4.625	99.236	99.236	99.236	3.990	102.781	102.781	102.781	4.625	102.712	102.712	102.712	4.625	102.712	102.712	102.712	3.990	103.004	103.004	103.004
4.750	98.998	98.998	98.998	4.000	102.881	102.881	102.881	4.750	103.395	103.395	103.395	4.750	103.395	103.395	103.395	4.000	103.104	103.104	103.104
4.875	99.286	99.286	99.286	4.125	103.064	103.064	103.064	4.875	103.651	103.651	103.651	4.875	103.651	103.651	103.651	4.125	102.943	102.943	102.943
4.990	99.458	99.458	99.458	4.250	103.465	103.465	103.465	4.990	103.975	103.975	103.975	4.990	103.975	103.975	103.975	4.250	103.146	103.146	103.146
5.000	99.558	99.558	99.558	4.375	103.664	103.664	103.664	5.000	104.075	104.075	104.075	5.000	104.075	104.075	104.075	4.375	103.367	103.367	103.367
5.125	99.715	99.715	99.715	4.500	103.834	103.834	103.834	5.125	104.362	104.362	104.362	5.125	104.362	104.362	104.362	4.500	103.512	103.512	103.512
5.250	99.925	99.925	99.925	4.625	103.962	103.962	103.962	5.250	104.019	104.019	104.019	5.250	104.019	104.019	104.019	4.625	103.021	103.021	103.021
5.375	100.625	100.625	100.625	4.750	104.645	104.645	104.645	5.375	105.271	105.271	105.271	5.375	105.271	105.271	105.271	4.750	103.117	103.117	103.117
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	103.390	103.390	103.390	2.750	103.640	103.640	103.640	2.750	100.896	100.896	100.896	2.750	102.896	102.896	102.896	2.750	103.146	103.146	103.146
2.875	101.709	101.709	101.709	2.875	101.709	101.709	101.709	2.875	101.215	101.215	101.215	2.875	101.215	101.215	101.215	2.875	101.215	101.215	101.215
2.990	101.844	101.844	101.844	2.990	101.844	101.844	101.844	2.990	101.350	101.350	101.350	2.990	101.350	101.350	101.350	2.990	101.350	101.350	101.350
3.000	101.944	101.944	101.944	3.000	101.944	101.944	101.944	3.000	101.450	101.450	101.450	3.000	101.450	101.450	101.450	3.000	101.450	101.450	101.450
3.125	101.910	101.910	101.910	3.125	101.910	101.910	101.910	3.125	100.947	100.947	100.947	3.125	100.947	100.947	100.947	3.125	100.947	100.947	100.947
3.250	102.120	102.120	102.120	3.250	102.120	102.120	102.120	3.250	101.157	101.157	101.157	3.250	101.157	101.157	101.157	3.250	101.157	101.157	101.157
3.375	102.424	102.424	102.424	3.375	102.424	102.424	102.424	3.375	101.461	101.461	101.461	3.375	101.461	101.461	101.461	3.375	101.461	101.461	101.461
3.500	102.599	102.599	102.599	3.500	102.599	102.599	102.599	3.500	101.636	101.636	101.636	3.500	101.636	101.636	101.636	3.500	101.636	101.636	101.636
3.625	102.348	102.348	102.348	3.625	102.348	102.348	102.348	3.625	100.882	100.882	100.882	3.625	100.882	100.882	100.882	3.625	100.882	100.882	100.882
3.750	102.649	102.649	102.649	3.750	102.649	102.649	102.649	3.750	101.183	101.183	101.183	3.750	101.183	101.183	101.183	3.750	101.183	101.183	101.183
3.875	102.793	102.793	102.793	3.875	102.793	102.793	102.793	3.875	101.327	101.327	101.327	3.875	101.327	101.327	101.327				



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.:

9/24/2020

45 Day Lock Exp.:

10/9/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/25/2020

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	100.172	100.172	100.172	2.750	100.291	100.291	100.291	2.750	101.390	101.390	101.390	2.750	99.018	99.018	99.018	2.750	100.596	100.596	100.596
2.875	100.798	100.798	100.798	2.875	100.864	100.864	100.864	2.875	101.709	101.709	101.709	2.875	99.644	99.644	99.644	2.875	100.915	100.915	100.915
2.990	101.198	101.198	101.198	2.990	101.231	101.231	101.231	2.990	101.844	101.844	101.844	2.990	100.044	100.044	100.044	2.990	101.050	101.050	101.050
3.000	101.298	101.298	101.298	3.000	101.331	101.331	101.331	3.000	101.944	101.944	101.944	3.000	100.144	100.144	100.144	3.000	101.150	101.150	101.150
3.125	101.603	101.603	101.603	3.125	101.650	101.650	101.650	3.125	101.910	101.910	101.910	3.125	100.449	100.449	100.449	3.125	100.647	100.647	100.647
3.250	102.104	102.104	102.104	3.250	102.232	102.232	102.232	3.250	102.120	102.120	102.120	3.250	99.900	99.900	99.900	3.250	100.857	100.857	100.857
3.375	102.595	102.595	102.595	3.375	102.666	102.666	102.666	3.375	102.424	102.424	102.424	3.375	100.391	100.391	100.391	3.375	101.161	101.161	101.161
3.500	102.939	102.939	102.939	3.500	103.004	103.004	103.004	3.500	102.599	102.599	102.599	3.500	100.735	100.735	100.735	3.500	101.336	101.336	101.336
3.625	103.175	103.175	103.175	3.625	103.285	103.285	103.285	3.625	102.348	102.348	102.348	3.625	100.971	100.971	100.971	3.625	100.582	100.582	100.582
3.750	102.152	102.152	102.152	3.750	102.173	102.173	102.173	3.750	102.649	102.649	102.649	3.750	99.733	99.733	99.733	3.750	100.883	100.883	100.883
3.875	102.517	102.517	102.517	3.875	102.554	102.554	102.554	3.875	102.793	102.793	102.793	3.875	100.098	100.098	100.098	3.875	101.027	101.027	101.027
3.990	102.696	102.696	102.696	3.990	102.781	102.781	102.781	3.990	103.004	103.004	103.004	3.990	100.277	100.277	100.277	3.990	101.238	101.238	101.238
4.000	102.796	102.796	102.796	4.000	102.881	102.881	102.881	4.000	103.104	103.104	103.104	4.000	100.377	100.377	100.377	4.000	101.338	101.338	101.338
4.125	102.960	102.960	102.960	4.125	103.064	103.064	103.064	4.125	102.943	102.943	102.943	4.125	100.541	100.541	100.541	4.125	100.689	100.689	100.689
4.250	102.969	102.969	102.969	4.250	103.465	103.465	103.465	4.250	103.146	103.146	103.146	4.250	99.333	99.333	99.333	4.250	100.892	100.892	100.892
4.375	103.259	103.259	103.259	4.375	103.664	103.664	103.664	4.375	103.367	103.367	103.367	4.375	99.623	99.623	99.623	4.375	101.113	101.113	101.113
4.500	103.527	103.527	103.527	4.500	103.834	103.834	103.834	4.500	103.512	103.512	103.512	4.500	99.891	99.891	99.891	4.500	101.258	101.258	101.258
4.625	103.647	103.647	103.647	4.625	103.962	103.962	103.962	4.625	103.021	103.021	103.021	4.625	100.011	100.011	100.011	4.625	98.789	98.789	98.789
4.750	103.909	103.909	103.909	4.750	104.645	104.645	104.645	4.750	103.117	103.117	103.117	4.750	99.773	99.773	99.773	4.750	100.029	100.029	100.029

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%	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.:

9/24/2020

45 Day Lock Exp.:

10/9/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/25/2020

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)