

W. Rate Sheet Dated: 8/26/2020

Release Time: 12:10 pm 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	100.532	100.532	100.532	2.500	100.109	100.109	100.109	2.250	99.313	99.313	99.313	3.125	96.746	96.746	96.746
2.625	100.537	100.537	100.537	2.625	100.113	100.113	100.113	2.500	99.322	99.322	99.322	3.250	98.248	98.248	98.248
2.750	101.848	101.848	101.848	2.750	100.927	100.927	100.927	2.625	99.325	99.325	99.325	3.375	98.250	98.250	98.250
2.875	101.854	101.854	101.854	2.875	100.931	100.931	100.931	2.750	100.097	100.097	100.097	3.500	98.245	98.245	98.245
3.000	101.858	101.858	101.858	3.000	100.935	100.935	100.935	2.875	100.101	100.101	100.101	3.625	98.246	98.246	98.246
3.125	101.863	101.863	101.863	3.125	100.938	100.938	100.938	3.000	100.104	100.104	100.104	Margin = 2.250		Index = 0.130	
3.250	102.191	102.191	102.191	3.250	101.020	101.020	101.020	3.125	100.108	100.108	100.108	30 Year OTC			
3.375	102.196	102.196	102.196	3.375	101.024	101.024	101.024	3.250	101.882	101.882	101.882	Rate	30 Day	45 Day	60 Day
3.500	102.200	102.200	102.200	3.500	101.027	101.027	101.027	3.375	101.885	101.885	101.885	4.000	101.089	101.089	101.089
3.625	102.204	102.204	102.204	3.625	101.047	101.047	101.047	3.500	101.888	101.888	101.888	4.125	101.110	101.110	101.110
3.750	102.556	102.556	102.556	3.750	102.052	102.052	102.052	3.625	101.916	101.916	101.916	4.375	102.499	102.499	102.499
3.875	102.460	102.460	102.460	3.875	102.091	102.091	102.091	3.750	102.704	102.704	102.704	4.500	102.501	102.501	102.501
4.000	102.464	102.464	102.464	4.000	102.093	102.093	102.093	3.875	102.751	102.751	102.751	4.625	102.491	102.491	102.491
4.125	102.485	102.485	102.485	4.125	102.083	102.083	102.083	4.000	102.754	102.754	102.754	4.875	103.188	103.188	103.188
4.250	103.933	103.933	103.933	4.250	103.434	103.434	103.434	4.125	102.743	102.743	102.743	5.000	103.191	103.191	103.191
4.375	103.874	103.874	103.874	4.375	103.436	103.436	103.436	4.250	103.220	103.220	103.220	5.125	103.180	103.180	103.180
4.500	103.876	103.876	103.876	4.500	103.439	103.439	103.439	4.375	103.222	103.222	103.222	5.500	104.552	104.552	104.552
4.625	103.866	103.866	103.866	4.625	103.428	103.428	103.428	4.500	103.224	103.224	103.224	5.625	104.541	104.541	104.541
6.250	106.000	106.000	106.000	6.250	105.706	105.706	105.706	4.625	103.213	103.213	103.213	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	101.625	101.625	101.625	2.500	101.525	101.525	101.525	2.250	100.898	100.898	100.898
2.625	101.625	101.625	101.625	2.625	101.525	101.525	101.525	2.375	100.903	100.903	100.903
2.750	103.203	103.203	103.203	2.750	103.103	103.103	103.103	2.500	100.903	100.903	100.903
2.875	103.208	103.208	103.208	2.875	103.107	103.107	103.107	2.625	100.902	100.902	100.902
3.000	103.208	103.208	103.208	3.000	103.107	103.107	103.107	2.750	101.670	101.670	101.670
3.125	103.207	103.207	103.207	3.125	103.107	103.107	103.107	2.875	101.687	101.687	101.687
3.250	103.282	103.282	103.282	3.250	103.185	103.185	103.185	3.000	101.687	101.687	101.687
3.375	103.301	103.301	103.301	3.375	103.200	103.200	103.200	3.125	101.687	101.687	101.687
3.500	103.301	103.301	103.301	3.500	103.200	103.200	103.200	3.250	103.458	103.458	103.458
3.625	103.301	103.301	103.301	3.625	103.216	103.216	103.216	3.375	103.472	103.472	103.472
3.750	103.550	103.550	103.550	3.750	103.452	103.452	103.452	3.500	103.472	103.472	103.472
3.875	103.566	103.566	103.566	3.875	103.501	103.501	103.501	3.625	103.497	103.497	103.497
4.000	103.566	103.566	103.566	4.000	103.465	103.465	103.465	3.750	104.256	104.256	104.256

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	98.339	98.339	98.339	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.360	98.360	98.360				
3.875	100.315	100.315	100.315	6.250	103.750	103.750	103.750	4.375	99.749	99.749	99.749				
4.000	100.311	100.311	100.311					4.500	99.751	99.751	99.751				
4.125	100.290	100.290	100.290					4.625	99.741	99.741	99.741				
4.250	101.660	101.660	101.660					4.875	100.438	100.438	100.438				
4.375	101.620	101.620	101.620					5.000	100.441	100.441	100.441				
4.500	101.617	101.617	101.617					5.125	100.430	100.430	100.430				
4.625	101.628	101.628	101.628					5.500	101.802	101.802	101.802				
4.750	102.340	102.340	102.340					5.625	101.791	101.791	101.791	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	Rate	30 Day	45 Day	60 Day
												6.250	102.750	102.750	102.750

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/25/2020

45 Day Lock Exp.:

10/12/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/26/2020

Release Time: 12:10 pm 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	99.444	99.444	99.444	2.500	99.452	99.452	99.452	2.375	98.660	98.660	98.660	3.125	96.231	96.231	96.231
2.625	99.450	99.450	99.450	2.625	99.455	99.455	99.455	2.500	98.664	98.664	98.664	3.250	97.983	97.983	97.983
2.750	100.323	100.323	100.323	2.750	99.832	99.832	99.832	2.625	98.668	98.668	98.668	3.375	97.985	97.985	97.985
2.875	100.329	100.329	100.329	2.875	99.836	99.836	99.836	2.750	99.002	99.002	99.002	3.500	97.980	97.980	97.980
3.000	100.333	100.333	100.333	3.000	99.840	99.840	99.840	2.875	99.006	99.006	99.006	3.625	97.981	97.981	97.981
3.125	100.338	100.338	100.338	3.125	99.843	99.843	99.843	3.000	99.009	99.009	99.009	Margin = 2.250		Index = 0.130	
3.250	100.916	100.916	100.916	3.250	100.175	100.175	100.175	3.125	99.013	99.013	99.013	30 Year OTC			
3.375	100.921	100.921	100.921	3.375	100.179	100.179	100.179	3.250	101.037	101.037	101.037	Rate	30 Day	45 Day	60 Day
3.500	100.925	100.925	100.925	3.500	100.182	100.182	100.182	3.375	101.040	101.040	101.040	4.000	100.127	100.127	100.127
3.625	100.929	100.929	100.929	3.625	100.202	100.202	100.202	3.500	101.043	101.043	101.043	4.125	100.148	100.148	100.148
3.750	101.594	101.594	101.594	3.750	101.520	101.520	101.520	3.625	101.071	101.071	101.071	4.375	100.474	100.474	100.474
3.875	101.498	101.498	101.498	3.875	101.558	101.558	101.558	3.750	102.171	102.171	102.171	4.500	100.476	100.476	100.476
4.000	101.502	101.502	101.502	4.000	101.561	101.561	101.561	3.875	102.219	102.219	102.219	4.625	100.466	100.466	100.466
4.125	101.523	101.523	101.523	4.125	101.550	101.550	101.550	4.000	102.221	102.221	102.221	4.875	100.475	100.475	100.475
4.250	101.908	101.908	101.908	4.250	101.839	101.839	101.839	4.125	102.210	102.210	102.210	5.000	100.478	100.478	100.478
4.375	101.849	101.849	101.849	4.375	101.841	101.841	101.841	4.250	101.625	101.625	101.625	5.125	100.468	100.468	100.468
4.500	101.851	101.851	101.851	4.500	101.844	101.844	101.844	4.375	101.627	101.627	101.627	5.500	100.652	100.652	100.652
4.625	101.841	101.841	101.841	4.625	101.833	101.833	101.833	4.500	101.629	101.629	101.629	5.625	100.641	100.641	100.641
6.250	102.302	102.302	102.302	6.250	101.986	101.986	101.986	4.625	101.618	101.618	101.618	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	100.188	100.188	100.188	2.500	100.088	100.088	100.088	2.250	98.398	98.398	98.398
2.625	100.188	100.188	100.188	2.625	100.088	100.088	100.088	2.375	98.403	98.403	98.403
2.750	101.328	101.328	101.328	2.750	101.228	101.228	101.228	2.500	98.403	98.403	98.403
2.875	101.333	101.333	101.333	2.875	101.232	101.232	101.232	2.625	98.402	98.402	98.402
3.000	101.333	101.333	101.333	3.000	101.232	101.232	101.232	2.750	98.889	98.889	98.889
3.125	101.332	101.332	101.332	3.125	101.232	101.232	101.232	2.875	98.906	98.906	98.906
3.250	101.657	101.657	101.657	3.250	101.560	101.560	101.560	3.000	98.906	98.906	98.906
3.375	101.676	101.676	101.676	3.375	101.575	101.575	101.575	3.125	98.906	98.906	98.906
3.500	101.676	101.676	101.676	3.500	101.575	101.575	101.575	3.250	100.333	100.333	100.333
3.625	101.676	101.676	101.676	3.625	101.591	101.591	101.591	3.375	100.347	100.347	100.347
3.750	102.237	102.237	102.237	3.750	102.140	102.140	102.140	3.500	100.347	100.347	100.347
3.875	102.254	102.254	102.254	3.875	102.189	102.189	102.189	3.625	100.372	100.372	100.372
4.000	102.254	102.254	102.254	4.000	102.152	102.152	102.152	3.750	101.131	101.131	101.131

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	97.377	97.377	97.377	4.750	N/A	N/A	N/A
3.875	99.002	99.002	99.002	6.250	99.250	99.000	98.750	4.125	97.398	97.398	97.398				
4.000	98.998	98.998	98.998					4.375	97.724	97.724	97.724				
4.125	98.977	98.977	98.977					4.500	97.726	97.726	97.726				
4.250	99.285	99.285	99.285					4.625	97.716	97.716	97.716				
4.375	99.245	99.245	99.245					4.875	97.725	97.725	97.725				
4.500	99.242	99.242	99.242					5.000	97.728	97.728	97.728				
4.625	99.253	99.253	99.253					5.125	97.718	97.718	97.718				
4.750	99.277	99.277	99.277					5.500	97.902	97.902	97.902	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	97.891	97.891	97.891	Rate	30 Day	45 Day	60 Day
								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: 8/26/2020

Release Time: 12:10 pm ET

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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	100.253	100.253	100.253	2.375	95.970	95.970	95.970	2.750	99.305	99.305	99.305	2.750	99.597	99.597	99.597	2.750	98.449	98.449	98.449
2.875	100.863	100.863	100.863	2.500	97.144	97.144	97.144	2.875	99.975	99.975	99.975	2.875	100.151	100.151	100.151	2.875	99.063	99.063	99.063
2.990	101.212	101.212	101.212	2.625	98.324	98.324	98.324	2.990	100.679	100.679	100.679	2.990	100.410	100.410	100.410	2.990	99.767	99.767	99.767
3.000	101.312	101.312	101.312	2.750	99.305	99.305	99.305	3.000	100.779	100.779	100.779	3.000	100.510	100.510	100.510	3.000	99.867	99.867	99.867
3.125	101.673	101.673	101.673	2.875	99.975	99.975	99.975	3.125	101.910	101.910	101.910	3.125	100.693	100.693	100.693	3.125	100.493	100.493	100.493
3.250	102.124	102.124	102.124	2.990	100.769	100.769	100.769	3.250	102.731	102.731	102.731	3.250	100.478	100.478	100.478	3.250	100.278	100.278	100.278
3.375	102.585	102.585	102.585	3.000	100.869	100.869	100.869	3.375	103.239	103.239	103.239	3.375	100.907	100.907	100.907	3.375	100.707	100.707	100.707
3.500	102.949	102.949	102.949	3.125	101.942	101.942	101.942	3.500	103.638	103.638	103.638	3.500	101.195	101.195	101.195	3.500	100.995	100.995	100.995
3.625	103.231	103.231	103.231	3.250	102.731	102.731	102.731	3.625	103.951	103.951	103.951	3.625	101.343	101.343	101.343	3.625	101.143	101.143	101.143
3.750	102.272	102.272	102.272	3.375	103.239	103.239	103.239	3.750	103.826	103.826	103.826	3.750	99.973	99.973	99.973	3.750	99.773	99.773	99.773
3.875	102.638	102.638	102.638	3.500	103.638	103.638	103.638	3.875	104.228	104.228	104.228	3.875	101.314	101.314	101.314	3.875	101.114	101.114	101.114
3.990	102.804	102.804	102.804	3.625	103.951	103.951	103.951	3.990	104.423	104.423	104.423	3.990	100.445	100.445	100.445	3.990	100.245	100.245	100.245
4.000	102.904	102.904	102.904	3.750	103.826	103.826	103.826	4.000	104.523	104.523	104.523	4.000	100.545	100.545	100.545	4.000	100.345	100.345	100.345
4.125	103.142	103.142	103.142	3.875	104.228	104.228	104.228	4.125	104.781	104.781	104.781	4.125	100.689	100.689	100.689	4.125	100.489	100.489	100.489
4.250	103.153	103.153	103.153	3.990	104.423	104.423	104.423	4.250	104.750	104.750	104.750	4.250	99.292	99.292	99.292	4.250	99.092	99.092	99.092
4.375	103.432	103.432	103.432	4.000	104.523	104.523	104.523	4.375	96.938	96.938	96.938	4.375	99.593	99.593	99.593	4.375	N/A	N/A	N/A
4.500	103.695	103.695	103.695	4.125	104.781	104.781	104.781	4.500	N/A	N/A	N/A	4.500	99.817	99.817	99.817	4.500	N/A	N/A	N/A
4.625	103.872	103.872	103.872	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.947	99.947	99.947	4.625	N/A	N/A	N/A
4.750	104.221	104.221	104.221	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	100.065	100.065	100.065	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	98.449	98.449	98.449		2.875	101.058	101.058	101.058		2.875	100.701	100.701	100.701		2.875	100.638	100.638	100.638		2.750	101.394	101.394	101.394	
2.875	99.063	99.063	99.063		2.990	101.365	101.365	101.365		2.990	101.050	101.050	101.050		2.990	100.987	100.987	100.987		2.875	101.691	101.691	101.691	
2.990	99.677	99.677	99.677		3.000	101.465	101.465	101.465		3.000	101.150	101.150	101.150		3.000	101.087	101.087	101.087		2.990	101.913	101.913	101.913	
3.000	99.777	99.777	99.777		3.125	101.820	101.820	101.820		3.125	101.539	101.539	101.539		3.125	101.476	101.476	101.476		3.000	102.013	102.013	102.013	
3.125	100.493	100.493	100.493		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	102.288	102.288	102.288	
3.250	100.278	100.278	100.278		3.375	102.789	102.789	102.789		3.375	102.548	102.548	102.548		3.375	102.548	102.548	102.548		3.250	102.308	102.308	102.308	
3.375	100.707	100.707	100.707		3.500	103.122	103.122	103.122		3.500	102.913	102.913	102.913		3.500	102.913	102.913	102.913		3.375	102.580	102.580	102.580	
3.500	100.995	100.995	100.995		3.625	103.402	103.402	103.402		3.625	103.224	103.224	103.224		3.625	103.224	103.224	103.224		3.500	102.791	102.791	102.791	
3.625	101.143	101.143	101.143		3.750	103.395	103.395	103.395		3.750	102.521	102.521	102.521		3.750	102.364	102.364	102.364		3.625	103.082	103.082	103.082	
3.750	99.773	99.773	99.773		3.875	102.755	102.755	102.755		3.875	102.916	102.916	102.916		3.875	102.760	102.760	102.760		3.750	102.697	102.697	102.697	
3.875	100.114	100.114	100.114		3.990	102.897	102.897	102.897		3.990	103.085	103.085	103.085		3.990	102.929	102.929	102.929		3.875	103.006	103.006	103.006	
3.990	100.245	100.245	100.245		4.000	102.997	102.997	102.997		4.000	103.185	103.185	103.185		4.000	103.029	103.029	103.029		3.990	103.207	103.207	103.207	
4.000	100.345	100.345	100.345		4.125	103.233	103.233	103.233		4.125	103.440	103.440	103.440		4.125	103.284	103.284	103.284		4.000	103.307	103.307	103.307	
4.125	100.489	100.489	100.489		4.250	102.440	102.440	102.440		4.250	102.325	102.325	102.325		4.250	102.262	102.262	102.262		4.125	103.563	103.563	103.563	
4.250	99.092	99.092	99.092		4.375	102.716	102.716	102.716		4.375	102.628	102.628	102.628		4.375	102.566	102.566	102.566		4.250	103.184	103.184	103.184	
4.375	92.899	92.899	92.899		4.500	102.964	102.964	102.964		4.500	102.902	102.902	102.902		4.500	102.839	102.839	102.839		4.375	103.364	103.364	103.364	
4.500	N/A	N/A	N/A		4.625	103.224	103.224	103.224		4.625	103.091	103.091	103.091		4.625	103.028	103.028	103.028		4.500	103.402	103.402	103.402	
4.625	N/A	N/A	N/A		4.750	103.579	103.579	103.579		4.750	103.461	103.461	103.461		4.750	103.399	103.399	103.399		4.625	103.617	103.617	103.617	
4.750	N/A	N/A	N/A		4.875	103.834	103.834	103.834		4.875	103.740	103.740	103.740		4.875	103.678	103.678	103.678		4.750	103.615	103.615	103.615	

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	100.235	100.235	100.235	2.750	100.235	100.235	100.235	100.235	2.750	100.671	100.671	100.671	100.671	2.750	99.312	99.312	99.312	99.312	2.750	99.312	99.312	99.312	99.312	2.750	100.550	100.550	100.550	100.550	
2.875	100.264	100.264	100.264	2.875	100.564	100.564	100.564	100.564	2.875	100.880	100.880	100.880	100.880	2.875	99.553	99.553	99.553	99.553	2.875	99.553	99.553	99.553	99.553	2.875	100.847	100.847	100.847	100.847	
2.990	100.854	100.854	100.854	2.990	100.813	100.813	100.813	100.813	2.990	101.001	101.001	101.001	101.001	2.990	99.742	99.742	99.742	99.742	2.990	99.701	99.701	99.701	99.701	2.990	102.069	102.069	102.069	102.069	
3.000	100.954	100.954	100.954	3.000	100.913	100.913	100.913	100.913	3.000	101.101	101.101	101.101	101.101	3.000	99.842	99.842	99.842	99.842	3.000	99.801	99.801	99.801	99.801	3.000	102.169	102.169	102.169	102.169	
3.125	101.423	101.423	101.423	3.125	101.361	101.361	101.361	101.361	3.125	101.296	101.296	101.296	101.296	3.125	100.231	100.231	100.231	100.231	3.125	100.169	100.169	100.169	100.169	3.125	102.444	102.444	102.444	102.444	
3.250	101.784	101.784	101.784	3.250	101.722	101.722	101.722	101.722	3.250	100.807	100.807	100.807	100.807	3.250	100.083	100.083	100.083	100.083	3.250	100.021	100.021	100.021	100.021	3.250	102.487	102.487	102.487	102.487	
3.375	102.082	102.082	102.082	3.375	102.019	102.019	102.019	102.019	3.375	100.998	100.998	100.998	100.998	3.375	100.300	100.300	100.300	100.300	3.375	100.237	100.237	100.237	100.237	3.375	102.759	102.759	102.759	102.759	
3.500	102.316	102.316	102.316	3.500	102.254	102.254	102.254	102.254	3.500	101.148	101.148	101.148	101.148	3.500	100.473	100.473	100.473	100.473	3.500	100.411	100.411	100.411	100.411	3.500	102.970	102.970	102.970	102.970	
3.625	102.639	102.639	102.639	3.625	102.577	102.577	102.577	102.577	3.625	101.348	101.348	101.348	101.348	3.625	100.705	100.705	100.705	100.705	3.625	100.643	100.643	100.643	100.643	3.625	103.260	103.260	103.260	103.260	
3.750	102.183	102.183	102.183	3.750	102.183	102.183	102.183	102.183	3.750	99.462	99.462	99.462	99.462	3.750	98.748	98.748	98.748	98.748	3.750	98.748	98.748	98.748	98.748	3.750	102.423	102.423	102.423	102.423	
3.875	102.523	102.523	102.523	3.875	102.523	102.523	102.523	102.523	3.875	99.678	99.678	99.678	99.678	3.875	98.995	98.995	98.995	98.995	3.875	98.995	98.995	98.995	98.995	3.875	102.732	102.732	102.732	102.732	
3.990	102.752	102.752	102.752	3.990	102.752	102.752	102.752	102.752	3.990	99.789	99.789	99.789	99.789	3.990	99.134	99.134	99.134	99.134	3.990	99.134	99.134	99.134	99.134	3.990	102.933	102.933	102.933	102.933	
4.000	102.852	102.852	102.852	4.000	102.852	102.852	102.852	102.852	4.000	99.889	99.889	99.889	99.889	4.000	99.234	99.234	99.234	99.234	4.000	99.234	99.234	99.234	99.234	4.000	103.033	103.033	103.033	103.033	
4.125	103.136	103.136	103.136	4.125	103.136	103.136	103.136	103.136	4.125	100.068	100.068	100.068	100.068	4.125	99.441	99.441	99.441	99.441	4.125	99.441	99.441	99.441	99.441	4.125	103.288	103.288	103.288	103.288	
4.250	103.107	103.107	103.107	4.250	103.107	103.107	103.107	103.107	4.250	99.531	99.531	99.531	99.531	4.250	99.254	99.254	99.254	99.254	4.250	99.254	99.254	99.254	99.254	4.250	102.807	102.807	102.807	102.807	
4.375	103.309	103.309	103.309	4.375	103.319	103.319	103.319	103.319	4.375	99.657	99.657	99.657	99.657	4.375	99.402	99.402	99.402	99.402	4.375	99.412	99.412	99.412	99.412	4.375	102.943	102.943	102.943	102.943	
4.500	103.797	103.797	103.797	4.500	103.855	103.855	103.855	103.855	4.500	99.682	99.682	99.682	99.682	4.500	99.482	99.482	99.482	99.482	4.500	99.482	99.482	99.482	99.482	4.500	103.013	103.013	103.013	103.013	
4.625	104.150	104.150	104.150	4.625	104.213	104.213	104.213	104.213	4.625	99.836	99.836	99.836	99.836	4.625	99.636	99.636	99.636	99.636	4.625	99.636	99.636	99.636	99.636	4.625	103.374	103.374	103.374	103.374	
4.750	104.401	104.401	104.401	4.750	104.464	104.464	104.464	104.464	4.750	99.641	99.641	99.641	99.641	4.750	99.441	99.441	99.441	99.441	4.750	99.441	99.441	99.441	99.441	4.750	103.365	103.365	103.365	103.365	

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 SFC 859 in conjunction with SFC 235)

** Not applicable to detached Condominium units (identified by SFC 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	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following
LLPA's: State; Extension; Loan Size

*The above caps do not include the following
LLPA's: State; Extension; Loan Size

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"	0.000
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

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 of business (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@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.:

9/25/2020

10/12/2020

10/26/2020

W. Rate Sheet Dated: 8/26/2020

Release Time: 12:10 pm 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.:

9/25/2020

45 Day Lock Exp.:

10/12/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/26/2020

Release Time: 12:10 pm 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	100.161	100.161	100.161	3.375	101.696	101.696	101.696	3.375	101.696	101.696	101.696	2.750	99.357	99.357	99.357	3.375	99.842	99.842	99.842
2.875	100.788	100.788	100.788	3.500	102.038	102.038	102.038	3.500	102.038	102.038	102.038	2.875	99.984	99.984	99.984	3.500	100.184	100.184	100.184
2.990	101.189	101.189	101.189	3.625	102.275	102.275	102.275	3.625	102.275	102.275	102.275	2.990	100.385	100.385	100.385	3.625	100.421	100.421	100.421
3.000	101.289	101.289	101.289	3.750	101.339	101.339	101.339	3.750	101.339	101.339	101.339	3.000	100.485	100.485	100.485	3.750	99.270	99.270	99.270
3.125	101.593	101.593	101.593	3.875	101.706	101.706	101.706	3.875	101.706	101.706	101.706	3.125	100.789	100.789	100.789	3.875	99.637	99.637	99.637
3.250	102.078	102.078	102.078	3.990	101.884	101.884	101.884	3.990	101.884	101.884	101.884	3.250	100.224	100.224	100.224	3.990	99.815	99.815	99.815
3.375	102.571	102.571	102.571	4.000	101.984	101.984	101.984	4.000	101.984	101.984	101.984	3.375	100.717	100.717	100.717	4.000	99.915	99.915	99.915
3.500	102.913	102.913	102.913	4.125	102.151	102.151	102.151	4.125	102.151	102.151	102.151	3.500	101.059	101.059	101.059	4.125	100.082	100.082	100.082
3.625	103.150	103.150	103.150	4.250	102.136	102.136	102.136	4.250	102.136	102.136	102.136	3.625	101.296	101.296	101.296	4.250	98.850	98.850	98.850
3.750	102.214	102.214	102.214	4.375	102.428	102.428	102.428	4.375	102.428	102.428	102.428	3.750	100.145	100.145	100.145	4.375	99.142	99.142	99.142
3.875	102.581	102.581	102.581	4.500	102.446	102.446	102.446	4.500	102.446	102.446	102.446	3.875	100.512	100.512	100.512	4.500	99.160	99.160	99.160
3.990	102.759	102.759	102.759	4.625	102.567	102.567	102.567	4.625	102.567	102.567	102.567	3.990	100.690	100.690	100.690	4.625	99.281	99.281	99.281
4.000	102.859	102.859	102.859	4.750	102.790	102.790	102.790	4.750	102.790	102.790	102.790	4.000	100.790	100.790	100.790	4.750	99.004	99.004	99.004
4.125	103.026	103.026	103.026	4.875	103.079	103.079	103.079	4.875	103.079	103.079	103.079	4.125	100.957	100.957	100.957	4.875	99.293	99.293	99.293
4.250	103.011	103.011	103.011	4.990	103.253	103.253	103.253	4.990	103.253	103.253	103.253	4.250	99.725	99.725	99.725	4.990	99.467	99.467	99.467
4.375	103.303	103.303	103.303	5.000	103.353	103.353	103.353	5.000	103.353	103.353	103.353	4.375	100.017	100.017	100.017	5.000	99.567	99.567	99.567
4.500	103.571	103.571	103.571	5.125	103.657	103.657	103.657	5.125	103.657	103.657	103.657	4.500	100.285	100.285	100.285	5.125	99.721	99.721	99.721
4.625	103.692	103.692	103.692	5.250	103.482	103.482	103.482	5.250	103.482	103.482	103.482	4.625	100.406	100.406	100.406	5.250	99.396	99.396	99.396
4.750	103.915	103.915	103.915	5.375	104.734	104.734	104.734	5.375	104.734	104.734	104.734	4.750	100.129	100.129	100.129	5.375	100.498	100.498	100.498
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	99.842	99.842	99.842	2.750	100.287	100.287	100.287	3.375	102.145	102.145	102.145	3.375	102.145	102.145	102.145	2.750	101.355	101.355	101.355
3.500	100.184	100.184	100.184	2.875	100.860	100.860	100.860	3.500	102.486	102.486	102.486	3.500	102.486	102.486	102.486	2.875	101.674	101.674	101.674
3.625	100.421	100.421	100.421	2.990	101.231	101.231	101.231	3.625	102.764	102.764	102.764	3.625	102.764	102.764	102.764	2.990	101.809	101.809	101.809
3.750	99.270	99.270	99.270	3.000	101.331	101.331	101.331	3.750	101.740	101.740	101.740	3.750	101.740	101.740	101.740	3.000	101.909	101.909	101.909
3.875	99.637	99.637	99.637	3.125	101.646	101.646	101.646	3.875	102.120	102.120	102.120	3.875	102.120	102.120	102.120	3.125	101.952	101.952	101.952
3.990	99.815	99.815	99.815	3.250	102.211	102.211	102.211	3.990	102.348	102.348	102.348	3.990	102.348	102.348	102.348	3.250	102.163	102.163	102.163
4.000	99.915	99.915	99.915	3.375	102.645	102.645	102.645	4.000	102.448	102.448	102.448	4.000	102.448	102.448	102.448	3.375	102.464	102.464	102.464
4.125	100.082	100.082	100.082	3.500	102.986	102.986	102.986	4.125	102.631	102.631	102.631	4.125	102.631	102.631	102.631	3.500	102.641	102.641	102.641
4.250	98.850	98.850	98.850	3.625	103.264	103.264	103.264	4.250	103.005	103.005	103.005	4.250	103.005	103.005	103.005	3.625	102.384	102.384	102.384
4.375	99.142	99.142	99.142	3.750	102.240	102.240	102.240	4.375	103.205	103.205	103.205	4.375	103.205	103.205	103.205	3.750	102.686	102.686	102.686
4.500	99.160	99.160	99.160	3.875	102.620	102.620	102.620	4.500	102.625	102.625	102.625	4.500	102.625	102.625	102.625	3.875	102.827	102.827	102.827
4.625	99.281	99.281	99.281	3.990	102.848	102.848	102.848	4.625	102.754	102.754	102.754	4.625	102.754	102.754	102.754	3.990	103.040	103.040	103.040
4.750	99.004	99.004	99.004	4.000	102.948	102.948	102.948	4.750	103.400	103.400	103.400	4.750	103.400	103.400	103.400	4.000	103.140	103.140	103.140
4.875	99.293	99.293	99.293	4.125	103.131	103.131	103.131	4.875	103.656	103.656	103.656	4.875	103.656	103.656	103.656	4.125	102.994	102.994	102.994
4.990	99.467	99.467	99.467	4.250	103.505	103.505	103.505	4.990	103.981	103.981	103.981	4.990	103.981	103.981	103.981	4.250	103.197	103.197	103.197
5.000	99.567	99.567	99.567	4.375	103.705	103.705	103.705	5.000	104.081	104.081	104.081	5.000	104.081	104.081	104.081	4.375	103.418	103.418	103.418
5.125	99.721	99.721	99.721	4.500	103.875	103.875	103.875	5.125	104.370	104.370	104.370	5.125	104.370	104.370	104.370	4.500	103.563	103.563	103.563
5.250	99.396	99.396	99.396	4.625	104.004	104.004	104.004	5.250	103.893	103.893	103.893	5.250	103.893	103.893	103.893	4.625	103.030	103.030	103.030
5.375	100.498	100.498	100.498	4.750	104.650	104.650	104.650	5.375	105.146	105.146	105.146	5.375	105.146	105.146	105.146	4.750	103.127	103.127	103.127
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	103.355	103.355	103.355	2.750	103.605	103.605	103.605	2.750	100.861	100.861	100.861	2.750	102.861	102.861	102.861	2.750	103.111	103.111	103.111
2.875	101.674	101.674	101.674	2.875	101.674	101.674	101.674	2.875	101.180	101.180	101.180	2.875	101.180	101.180	101.180	2.875	101.180	101.180	101.180
2.990	101.809	101.809	101.809	2.990	101.809	101.809	101.809	2.990	101.315	101.315	101.315	2.990	101.315	101.315	101.315	2.990	101.315	101.315	101.315
3.000	101.909	101.909	101.909	3.000	101.909	101.909	101.909	3.000	101.415	101.415	101.415	3.000	101.415	101.415	101.415	3.000	101.415	101.415	101.415
3.125	101.952	101.952	101.952	3.125	101.952	101.952	101.952	3.125	100.989	100.989	100.989	3.125	100.989	100.989	100.989	3.125	100.989	100.989	100.989
3.250	102.163	102.163	102.163	3.250	102.163	102.163	102.163	3.250	101.200	101.200	101.200	3.250	101.200	101.200	101.200	3.250	101.200	101.200	101.200
3.375	102.464	102.464	102.464	3.375	102.464	102.464	102.464	3.375	101.501	101.501	101.501	3.375	101.501	101.501	101.501	3.375	101.501	101.501	101.501
3.500	102.641	102.641	102.641	3.500	102.641	102.641	102.641	3.500	101.678	101.678	101.678	3.500	101.678	101.678	101.678	3.500	101.678	101.678	101.678
3.625	102.384	102.384	102.384	3.625	102.384	102.384	102.384	3.625	100.918	100.918	100.918	3.625	100.918	100.918	100.918	3.625	100.918	100.918	100.918
3.750	102.686	102.686	102.686	3.750	102.686	102.686	102.686	3.750	101.220	101.220	101.220	3.750	101.220	101.220	101.220	3.750	101.220	101.220	101.220
3.875	102.827	102.827	102.827	3.875	102.827	102.827	102.827	3.875	101.361	101.361	101.361	3.875	101.361	101.361	101				



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.:

9/25/2020

45 Day Lock Exp.:

10/12/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/26/2020

Release Time: 12:10 pm 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	100.161	100.161	100.161	2.750	100.287	100.287	100.287	2.750	101.355	101.355	101.355	2.750	99.007	99.007	99.007	2.750	100.561	100.561	100.561
2.875	100.788	100.788	100.788	2.875	100.860	100.860	100.860	2.875	101.674	101.674	101.674	2.875	99.634	99.634	99.634	2.875	100.880	100.880	100.880
2.990	101.189	101.189	101.189	2.990	101.231	101.231	101.231	2.990	101.809	101.809	101.809	2.990	100.035	100.035	100.035	2.990	101.015	101.015	101.015
3.000	101.289	101.289	101.289	3.000	101.331	101.331	101.331	3.000	101.909	101.909	101.909	3.000	100.135	100.135	100.135	3.000	101.115	101.115	101.115
3.125	101.593	101.593	101.593	3.125	101.646	101.646	101.646	3.125	101.952	101.952	101.952	3.125	100.439	100.439	100.439	3.125	100.689	100.689	100.689
3.250	102.078	102.078	102.078	3.250	102.211	102.211	102.211	3.250	102.163	102.163	102.163	3.250	99.874	99.874	99.874	3.250	100.900	100.900	100.900
3.375	102.571	102.571	102.571	3.375	102.645	102.645	102.645	3.375	102.464	102.464	102.464	3.375	100.367	100.367	100.367	3.375	101.201	101.201	101.201
3.500	102.913	102.913	102.913	3.500	102.986	102.986	102.986	3.500	102.641	102.641	102.641	3.500	100.709	100.709	100.709	3.500	101.378	101.378	101.378
3.625	103.150	103.150	103.150	3.625	103.264	103.264	103.264	3.625	102.384	102.384	102.384	3.625	100.946	100.946	100.946	3.625	100.618	100.618	100.618
3.750	102.214	102.214	102.214	3.750	102.240	102.240	102.240	3.750	102.686	102.686	102.686	3.750	99.795	99.795	99.795	3.750	100.920	100.920	100.920
3.875	102.581	102.581	102.581	3.875	102.620	102.620	102.620	3.875	102.827	102.827	102.827	3.875	100.162	100.162	100.162	3.875	101.061	101.061	101.061
3.990	102.759	102.759	102.759	3.990	102.848	102.848	102.848	3.990	103.040	103.040	103.040	3.990	100.340	100.340	100.340	3.990	101.274	101.274	101.274
4.000	102.859	102.859	102.859	4.000	102.948	102.948	102.948	4.000	103.140	103.140	103.140	4.000	100.440	100.440	100.440	4.000	101.374	101.374	101.374
4.125	103.026	103.026	103.026	4.125	103.131	103.131	103.131	4.125	102.994	102.994	102.994	4.125	100.607	100.607	100.607	4.125	100.740	100.740	100.740
4.250	103.011	103.011	103.011	4.250	103.505	103.505	103.505	4.250	103.197	103.197	103.197	4.250	99.375	99.375	99.375	4.250	100.943	100.943	100.943
4.375	103.303	103.303	103.303	4.375	103.705	103.705	103.705	4.375	103.418	103.418	103.418	4.375	99.667	99.667	99.667	4.375	101.164	101.164	101.164
4.500	103.571	103.571	103.571	4.500	103.875	103.875	103.875	4.500	103.563	103.563	103.563	4.500	99.935	99.935	99.935	4.500	101.309	101.309	101.309
4.625	103.692	103.692	103.692	4.625	104.004	104.004	104.004	4.625	103.030	103.030	103.030	4.625	100.056	100.056	100.056	4.625	98.798	98.798	98.798
4.750	103.915	103.915	103.915	4.750	104.650	104.650	104.650	4.750	103.127	103.127	103.127	4.750	99.779	99.779	99.779	4.750	100.039	100.039	100.039

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"	0.000
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 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.:

9/25/2020

45 Day Lock Exp.:

10/12/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/26/2020

Release Time: 12:10 pm 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	0.500	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)