

W. Rate Sheet Dated: 8/27/2020

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	100.700	100.700	100.700	2.500	100.279	100.279	100.279	2.250	99.470	99.470	99.470	3.125	96.746	96.746	96.746
2.625	100.704	100.704	100.704	2.625	100.282	100.282	100.282	2.500	99.476	99.476	99.476	3.250	98.248	98.248	98.248
2.750	101.990	101.990	101.990	2.750	101.069	101.069	101.069	2.625	99.479	99.479	99.479	3.375	98.249	98.249	98.249
2.875	101.993	101.993	101.993	2.875	101.072	101.072	101.072	2.750	100.216	100.216	100.216	3.500	98.245	98.245	98.245
3.000	101.997	101.997	101.997	3.000	101.075	101.075	101.075	2.875	100.218	100.218	100.218	3.625	98.246	98.246	98.246
3.125	102.000	102.000	102.000	3.125	101.078	101.078	101.078	3.000	100.221	100.221	100.221	Margin = 2.250		Index = 0.130	
3.250	102.224	102.224	102.224	3.250	101.053	101.053	101.053	3.125	100.223	100.223	100.223	30 Year OTC			
3.375	102.227	102.227	102.227	3.375	101.055	101.055	101.055	3.250	101.899	101.899	101.899	Rate	30 Day	45 Day	60 Day
3.500	102.230	102.230	102.230	3.500	101.058	101.058	101.058	3.375	101.901	101.901	101.901	4.000	101.167	101.167	101.167
3.625	102.234	102.234	102.234	3.625	101.077	101.077	101.077	3.500	101.903	101.903	101.903	4.125	101.187	101.187	101.187
3.750	102.636	102.636	102.636	3.750	102.131	102.131	102.131	3.625	101.931	101.931	101.931	4.375	102.530	102.530	102.530
3.875	102.539	102.539	102.539	3.875	102.169	102.169	102.169	3.750	102.814	102.814	102.814	4.500	102.532	102.532	102.532
4.000	102.542	102.542	102.542	4.000	102.171	102.171	102.171	3.875	102.861	102.861	102.861	4.625	102.521	102.521	102.521
4.125	102.562	102.562	102.562	4.125	102.160	102.160	102.160	4.000	102.863	102.863	102.863	4.875	103.094	103.094	103.094
4.250	103.966	103.966	103.966	4.250	103.466	103.466	103.466	4.125	102.851	102.851	102.851	5.000	103.097	103.097	103.097
4.375	103.905	103.905	103.905	4.375	103.468	103.468	103.468	4.250	103.346	103.346	103.346	5.125	103.086	103.086	103.086
4.500	103.907	103.907	103.907	4.500	103.469	103.469	103.469	4.375	103.347	103.347	103.347	5.500	104.801	104.801	104.801
4.625	103.896	103.896	103.896	4.625	103.458	103.458	103.458	4.500	103.349	103.349	103.349	5.625	104.790	104.790	104.790
6.250	106.000	106.000	106.000	6.250	105.707	105.707	105.707	4.625	103.337	103.337	103.337	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	101.797	101.797	101.797	2.500	101.697	101.697	101.697	2.250	101.055	101.055	101.055
2.625	101.797	101.797	101.797	2.625	101.697	101.697	101.697	2.375	101.058	101.058	101.058
2.750	103.344	103.344	103.344	2.750	103.244	103.244	103.244	2.500	101.058	101.058	101.058
2.875	103.347	103.347	103.347	2.875	103.247	103.247	103.247	2.625	101.058	101.058	101.058
3.000	103.347	103.347	103.347	3.000	103.247	103.247	103.247	2.750	101.792	101.792	101.792
3.125	103.347	103.347	103.347	3.125	103.247	103.247	103.247	2.875	101.804	101.804	101.804
3.250	103.317	103.317	103.317	3.250	103.219	103.219	103.219	3.000	101.803	101.803	101.803
3.375	103.332	103.332	103.332	3.375	103.231	103.231	103.231	3.125	101.803	101.803	101.803
3.500	103.331	103.331	103.331	3.500	103.231	103.231	103.231	3.250	103.476	103.476	103.476
3.625	103.331	103.331	103.331	3.625	103.247	103.247	103.247	3.375	103.487	103.487	103.487
3.750	103.630	103.630	103.630	3.750	103.533	103.533	103.533	3.500	103.487	103.487	103.487
3.875	103.643	103.643	103.643	3.875	103.578	103.578	103.578	3.625	103.512	103.512	103.512
4.000	103.644	103.644	103.644	4.000	103.542	103.542	103.542	3.750	104.368	104.368	104.368

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	98.417	98.417	98.417	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.437	98.437	98.437				
3.875	100.393	100.393	100.393	6.250	103.750	103.750	103.750	4.125	99.780	99.780	99.780				
4.000	100.390	100.390	100.390					4.500	99.782	99.782	99.782				
4.125	100.369	100.369	100.369					4.625	99.771	99.771	99.771				
4.250	101.690	101.690	101.690					4.875	100.344	100.344	100.344				
4.375	101.651	101.651	101.651					5.000	100.347	100.347	100.347				
4.500	101.649	101.649	101.649					5.125	100.336	100.336	100.336				
4.625	101.660	101.660	101.660					5.500	102.051	102.051	102.051				
4.750	102.245	102.245	102.245					5.625	102.040	102.040	102.040	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	6.250	102.750	102.750	102.750

Lock Desk Policy

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

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

FHA ID# - 1358600006

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

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

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

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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	99.613	99.613	99.613	2.500	99.621	99.621	99.621	2.375	98.815	98.815	98.815	3.125	96.231	96.231	96.231
2.625	99.617	99.617	99.617	2.625	99.624	99.624	99.624	2.500	98.818	98.818	98.818	3.250	97.983	97.983	97.983
2.750	100.465	100.465	100.465	2.750	99.974	99.974	99.974	2.625	98.821	98.821	98.821	3.375	97.984	97.984	97.984
2.875	100.468	100.468	100.468	2.875	99.977	99.977	99.977	2.750	99.121	99.121	99.121	3.500	97.980	97.980	97.980
3.000	100.472	100.472	100.472	3.000	99.980	99.980	99.980	2.875	99.123	99.123	99.123	3.625	97.981	97.981	97.981
3.125	100.475	100.475	100.475	3.125	99.983	99.983	99.983	3.000	99.126	99.126	99.126	Margin = 2.250		Index = 0.130	
3.250	100.949	100.949	100.949	3.250	100.208	100.208	100.208	3.125	99.128	99.128	99.128	30 Year OTC			
3.375	100.952	100.952	100.952	3.375	100.210	100.210	100.210	3.250	101.054	101.054	101.054	Rate	30 Day	45 Day	60 Day
3.500	100.955	100.955	100.955	3.500	100.213	100.213	100.213	3.375	101.056	101.056	101.056	4.000	100.204	100.204	100.204
3.625	100.959	100.959	100.959	3.625	100.232	100.232	100.232	3.500	101.058	101.058	101.058	4.125	100.225	100.225	100.225
3.750	101.673	101.673	101.673	3.750	101.599	101.599	101.599	3.625	101.086	101.086	101.086	4.375	100.505	100.505	100.505
3.875	101.576	101.576	101.576	3.875	101.637	101.637	101.637	3.750	102.282	102.282	102.282	4.500	100.507	100.507	100.507
4.000	101.579	101.579	101.579	4.000	101.638	101.638	101.638	3.875	102.329	102.329	102.329	4.625	100.496	100.496	100.496
4.125	101.600	101.600	101.600	4.125	101.627	101.627	101.627	4.000	102.330	102.330	102.330	4.875	100.382	100.382	100.382
4.250	101.941	101.941	101.941	4.250	101.871	101.871	101.871	4.125	102.319	102.319	102.319	5.000	100.384	100.384	100.384
4.375	101.880	101.880	101.880	4.375	101.873	101.873	101.873	4.250	101.751	101.751	101.751	5.125	100.373	100.373	100.373
4.500	101.882	101.882	101.882	4.500	101.874	101.874	101.874	4.375	101.752	101.752	101.752	5.500	100.901	100.901	100.901
4.625	101.871	101.871	101.871	4.625	101.863	101.863	101.863	4.500	101.754	101.754	101.754	5.625	100.890	100.890	100.890
6.250	102.301	102.301	102.301	6.250	101.987	101.987	101.987	4.625	101.742	101.742	101.742	6.250	100.619	100.619	100.619

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	100.359	100.359	100.359	2.500	100.259	100.259	100.259	2.250	98.555	98.555	98.555
2.625	100.359	100.359	100.359	2.625	100.259	100.259	100.259	2.375	98.558	98.558	98.558
2.750	101.469	101.469	101.469	2.750	101.369	101.369	101.369	2.500	98.558	98.558	98.558
2.875	101.472	101.472	101.472	2.875	101.372	101.372	101.372	2.625	98.558	98.558	98.558
3.000	101.472	101.472	101.472	3.000	101.372	101.372	101.372	2.750	99.010	99.010	99.010
3.125	101.472	101.472	101.472	3.125	101.372	101.372	101.372	2.875	99.022	99.022	99.022
3.250	101.692	101.692	101.692	3.250	101.594	101.594	101.594	3.000	99.022	99.022	99.022
3.375	101.707	101.707	101.707	3.375	101.606	101.606	101.606	3.125	99.022	99.022	99.022
3.500	101.706	101.706	101.706	3.500	101.606	101.606	101.606	3.250	100.351	100.351	100.351
3.625	101.706	101.706	101.706	3.625	101.622	101.622	101.622	3.375	100.362	100.362	100.362
3.750	102.318	102.318	102.318	3.750	102.220	102.220	102.220	3.500	100.362	100.362	100.362
3.875	102.331	102.331	102.331	3.875	102.266	102.266	102.266	3.625	100.387	100.387	100.387
4.000	102.331	102.331	102.331	4.000	102.230	102.230	102.230	3.750	101.243	101.243	101.243

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 $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"				
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
30/25 Year				30/25 Year Lender Paid				4.000	97.454	97.454	97.454	4.750	N/A	N/A	N/A	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	97.475	97.475	97.475					
3.875	99.080	99.080	99.080					4.375	97.755	97.755	97.755					
4.000	99.077	99.077	99.077	6.250	99.250	99.000	98.750	4.500	97.757	97.757	97.757					
4.125	99.057	99.057	99.057					4.625	97.746	97.746	97.746					
4.250	99.315	99.315	99.315					4.875	97.632	97.632	97.632					
4.375	99.276	99.276	99.276					5.000	97.634	97.634	97.634					
4.500	99.274	99.274	99.274					5.125	97.623	97.623	97.623					
4.625	99.285	99.285	99.285					5.500	98.151	98.151	98.151		30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.750	99.183	99.183	99.183					5.625	98.140	98.140	98.140	Rate	30 Day	45 Day	60 Day	
Borrower Paid Comp Only				Lender Paid Only				6.250	97.869	97.869	97.869	6.250	N/A	N/A	N/A	

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline +IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

9/28/2020

10/12/2020

10/26/2020

W. Rate Sheet Dated: 8/27/2020

Release Time: 10:00 am ET

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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.:

9/28/2020

45 Day Lock Exp.:

10/12/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/27/2020

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	100.372	100.372	100.372	3.375	101.921	101.921	101.921	3.375	101.921	101.921	101.921	2.750	99.568	99.568	99.568	3.375	100.067	100.067	100.067
2.875	100.990	100.990	100.990	3.500	102.259	102.259	102.259	3.500	102.259	102.259	102.259	2.875	100.186	100.186	100.186	3.500	100.405	100.405	100.405
2.990	101.384	101.384	101.384	3.625	102.495	102.495	102.495	3.625	102.495	102.495	102.495	2.990	100.580	100.580	100.580	3.625	100.641	100.641	100.641
3.000	101.484	101.484	101.484	3.750	101.426	101.426	101.426	3.750	101.426	101.426	101.426	3.000	100.680	100.680	100.680	3.750	99.357	99.357	99.357
3.125	101.784	101.784	101.784	3.875	101.789	101.789	101.789	3.875	101.789	101.789	101.789	3.125	100.980	100.980	100.980	3.875	99.720	99.720	99.720
3.250	102.312	102.312	102.312	3.990	101.964	101.964	101.964	3.990	101.964	101.964	101.964	3.250	100.458	100.458	100.458	3.990	99.895	99.895	99.895
3.375	102.796	102.796	102.796	4.000	102.064	102.064	102.064	4.000	102.064	102.064	102.064	3.375	100.942	100.942	100.942	4.000	99.995	99.995	99.995
3.500	103.134	103.134	103.134	4.125	102.228	102.228	102.228	4.125	102.228	102.228	102.228	3.500	101.280	101.280	101.280	4.125	100.159	100.159	100.159
3.625	103.370	103.370	103.370	4.250	102.227	102.227	102.227	4.250	102.227	102.227	102.227	3.625	101.516	101.516	101.516	4.250	98.941	98.941	98.941
3.750	102.301	102.301	102.301	4.375	102.518	102.518	102.518	4.375	102.518	102.518	102.518	3.750	100.232	100.232	100.232	4.375	99.232	99.232	99.232
3.875	102.664	102.664	102.664	4.500	102.534	102.534	102.534	4.500	102.534	102.534	102.534	3.875	100.595	100.595	100.595	4.500	99.248	99.248	99.248
3.990	102.839	102.839	102.839	4.625	102.654	102.654	102.654	4.625	102.654	102.654	102.654	3.990	100.770	100.770	100.770	4.625	99.368	99.368	99.368
4.000	102.939	102.939	102.939	4.750	102.806	102.806	102.806	4.750	102.806	102.806	102.806	4.000	100.870	100.870	100.870	4.750	99.020	99.020	99.020
4.125	103.103	103.103	103.103	4.875	103.092	103.092	103.092	4.875	103.092	103.092	103.092	4.125	101.034	101.034	101.034	4.875	99.306	99.306	99.306
4.250	103.102	103.102	103.102	4.990	103.266	103.266	103.266	4.990	103.266	103.266	103.266	4.250	99.816	99.816	99.816	4.990	99.480	99.480	99.480
4.375	103.393	103.393	103.393	5.000	103.366	103.366	103.366	5.000	103.366	103.366	103.366	4.375	100.107	100.107	100.107	5.000	99.580	99.580	99.580
4.500	103.659	103.659	103.659	5.125	103.670	103.670	103.670	5.125	103.670	103.670	103.670	4.500	100.373	100.373	100.373	5.125	99.734	99.734	99.734
4.625	103.779	103.779	103.779	5.250	103.557	103.557	103.557	5.250	103.557	103.557	103.557	4.625	100.493	100.493	100.493	5.250	99.471	99.471	99.471
4.750	103.931	103.931	103.931	5.375	104.807	104.807	104.807	5.375	104.807	104.807	104.807	4.750	100.145	100.145	100.145	5.375	100.571	100.571	100.571
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	100.067	100.067	100.067	2.750	100.489	100.489	100.489	3.375	102.367	102.367	102.367	3.375	102.367	102.367	102.367	2.750	101.508	101.508	101.508
3.500	100.405	100.405	100.405	2.875	101.055	101.055	101.055	3.500	102.704	102.704	102.704	3.500	102.704	102.704	102.704	2.875	101.825	101.825	101.825
3.625	100.641	100.641	100.641	2.990	101.417	101.417	101.417	3.625	102.977	102.977	102.977	3.625	102.977	102.977	102.977	2.990	101.958	101.958	101.958
3.750	99.357	99.357	99.357	3.000	101.517	101.517	101.517	3.750	101.822	101.822	101.822	3.750	101.822	101.822	101.822	3.000	102.058	102.058	102.058
3.875	99.720	99.720	99.720	3.125	101.827	101.827	101.827	3.875	102.199	102.199	102.199	3.875	102.199	102.199	102.199	3.125	102.077	102.077	102.077
3.990	99.895	99.895	99.895	3.250	102.439	102.439	102.439	3.990	102.422	102.422	102.422	3.990	102.422	102.422	102.422	3.250	102.286	102.286	102.286
4.000	99.995	99.995	99.995	3.375	102.867	102.867	102.867	4.000	102.522	102.522	102.522	4.000	102.522	102.522	102.522	3.375	102.585	102.585	102.585
4.125	100.159	100.159	100.159	3.500	103.204	103.204	103.204	4.125	102.702	102.702	102.702	4.125	102.702	102.702	102.702	3.500	102.760	102.760	102.760
4.250	98.941	98.941	98.941	3.625	103.477	103.477	103.477	4.250	103.072	103.072	103.072	4.250	103.072	103.072	103.072	3.625	102.415	102.415	102.415
4.375	99.232	99.232	99.232	3.750	103.322	103.322	103.322	4.375	103.269	103.269	103.269	4.375	103.269	103.269	103.269	3.750	102.713	102.713	102.713
4.500	99.248	99.248	99.248	3.875	102.699	102.699	102.699	4.500	102.688	102.688	102.688	4.500	102.688	102.688	102.688	3.875	102.852	102.852	102.852
4.625	99.368	99.368	99.368	3.990	102.922	102.922	102.922	4.625	102.817	102.817	102.817	4.625	102.817	102.817	102.817	3.990	103.062	103.062	103.062
4.750	99.020	99.020	99.020	4.000	103.022	103.022	103.022	4.750	103.401	103.401	103.401	4.750	103.401	103.401	103.401	4.000	103.162	103.162	103.162
4.875	99.306	99.306	99.306	4.125	103.202	103.202	103.202	4.875	103.657	103.657	103.657	4.875	103.657	103.657	103.657	4.125	103.038	103.038	103.038
4.990	99.480	99.480	99.480	4.250	103.572	103.572	103.572	4.990	103.981	103.981	103.981	4.990	103.981	103.981	103.981	4.250	103.239	103.239	103.239
5.000	99.580	99.580	99.580	4.375	103.769	103.769	103.769	5.000	104.081	104.081	104.081	5.000	104.081	104.081	104.081	4.375	103.456	103.456	103.456
5.125	99.734	99.734	99.734	4.500	103.938	103.938	103.938	5.125	104.368	104.368	104.368	5.125	104.368	104.368	104.368	4.500	103.602	103.602	103.602
5.250	99.471	99.471	99.471	4.625	104.067	104.067	104.067	5.250	103.961	103.961	103.961	5.250	103.961	103.961	103.961	4.625	103.134	103.134	103.134
5.375	100.571	100.571	100.571	4.750	104.651	104.651	104.651	5.375	105.213	105.213	105.213	5.375	105.213	105.213	105.213	4.750	103.230	103.230	103.230
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	103.508	103.508	103.508	2.750	103.758	103.758	103.758	2.750	101.014	101.014	101.014	2.750	103.014	103.014	103.014	2.750	103.264	103.264	103.264
2.875	101.825	101.825	101.825	2.875	101.825	101.825	101.825	2.875	101.331	101.331	101.331	2.875	101.331	101.331	101.331	2.875	101.331	101.331	101.331
2.990	101.958	101.958	101.958	2.990	101.958	101.958	101.958	2.990	101.464	101.464	101.464	2.990	101.464	101.464	101.464	2.990	101.464	101.464	101.464
3.000	102.058	102.058	102.058	3.000	102.058	102.058	102.058	3.000	101.564	101.564	101.564	3.000	101.564	101.564	101.564	3.000	101.564	101.564	101.564
3.125	102.077	102.077	102.077	3.125	102.077	102.077	102.077	3.125	101.114	101.114	101.114	3.125	101.114	101.114	101.114	3.125	101.114	101.114	101.114
3.250	102.286	102.286	102.286	3.250	102.286	102.286	102.286	3.250	101.323	101.323	101.323	3.250	101.323	101.323	101.323	3.250	101.323	101.323	101.323
3.375	102.585	102.585	102.585	3.375	102.585	102.585	102.585	3.375	101.622	101.622	101.622	3.375	101.622	101.622	101.622	3.375	101.622	101.622	101.622
3.500	102.760	102.760	102.760	3.500	102.760	102.760	102.760	3.500	101.797	101.797	101.797	3.500	101.797	101.797	101.797	3.500	101.797	101.797	101.797
3.625	102.415	102.415	102.415	3.625	102.415	102.415	102.415	3.625	100.949	100.949	100.949	3.625	100.949	100.949	100.949	3.625	100.949	100.949	100.949
3.750	102.713	102.713	102.713	3.750	102.713	102.713	102.713	3.750	101.247	101.247	101.247	3.750	101.247	101.247	101.247	3.750	101.247	101.247	101.247
3.875	102.852	102.852	102.852	3.875	102.852	102.852	102.852	3.875	101.386	101.386	101.386	3.875	101.386	101.386					



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.:

9/28/2020

45 Day Lock Exp.:

10/12/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/27/2020

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	100.161	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.:

9/28/2020

45 Day Lock Exp.:

10/12/2020

60 Day Lock Exp.:

10/26/2020

W. Rate Sheet Dated: 8/27/2020

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)