

W. Rate Sheet Dated: 8/28/2020

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	100.450	100.200	99.982	2.500	100.029	99.779	99.560	2.250	99.466	99.310	99.153	3.125	96.748	96.598	96.448
2.625	100.454	100.204	99.985	2.625	100.032	99.782	99.563	2.500	99.472	99.315	99.159	3.250	98.249	98.099	97.949
2.750	101.865	101.662	101.474	2.750	100.944	100.741	100.553	2.625	99.474	99.318	99.162	3.375	98.245	98.095	97.945
2.875	101.868	101.665	101.478	2.875	100.947	100.744	100.556	2.750	100.208	100.058	99.908	3.500	98.246	98.096	97.946
3.000	101.872	101.669	101.481	3.000	100.950	100.746	100.559	2.875	100.210	100.060	99.910	3.625	98.248	98.098	97.948
3.125	101.875	101.672	101.484	3.125	100.952	100.749	100.562	3.000	100.213	100.063	99.913	Margin = 2.250		Index = 0.130	
3.250	102.208	102.021	101.864	3.250	101.037	100.849	100.693	3.125	100.215	100.065	99.915	30 Year OTC			
3.375	102.211	102.024	101.868	3.375	101.040	100.852	100.696	3.250	101.976	101.826	101.676	Rate	30 Day	45 Day	60 Day
3.500	102.215	102.027	101.871	3.500	101.058	100.871	100.715	3.375	101.979	101.829	101.679	4.000	101.294	101.044	100.794
3.625	102.218	102.030	101.874	3.625	101.061	100.873	100.717	3.500	102.007	101.857	101.707	4.125	101.296	101.046	100.796
3.750	102.745	102.595	102.445	3.750	102.277	102.127	101.977	3.625	102.009	101.859	101.709	4.375	102.499	102.249	101.999
3.875	102.648	102.498	102.348	3.875	102.278	102.128	101.978	3.750	102.906	102.756	102.606	4.500	102.488	102.238	101.988
4.000	102.669	102.519	102.369	4.000	102.267	102.117	101.967	3.875	102.908	102.758	102.608	4.625	102.490	102.240	101.990
4.125	102.671	102.521	102.371	4.125	102.269	102.119	101.969	4.000	102.896	102.746	102.596	4.875	102.938	102.688	102.438
4.250	103.972	103.872	103.772	4.250	103.434	103.334	103.234	4.125	102.898	102.748	102.598	5.000	102.927	102.677	102.427
4.375	103.874	103.774	103.674	4.375	103.436	103.336	103.236	4.250	103.345	103.195	103.045	5.125	102.929	102.679	102.429
4.500	103.863	103.763	103.663	4.500	103.425	103.325	103.225	4.375	103.347	103.197	103.047	5.500	104.538	104.288	104.038
4.625	103.865	103.765	103.665	4.625	103.427	103.327	103.227	4.500	103.335	103.185	103.035	5.625	104.540	104.290	104.040
6.250	106.000	105.850	105.700	6.250	105.707	105.557	105.407	4.625	103.337	103.187	103.037	6.250	103.500	103.350	103.200

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	101.547	101.297	101.078	2.500	101.447	101.197	100.978	2.250	101.051	100.895	100.738
2.625	101.547	101.297	101.078	2.625	101.447	101.197	100.978	2.375	101.054	100.898	100.741
2.750	103.219	103.016	102.828	2.750	103.119	102.916	102.728	2.500	101.054	100.897	100.741
2.875	103.222	103.019	102.832	2.875	103.122	102.919	102.731	2.625	101.053	100.897	100.741
3.000	103.222	103.019	102.832	3.000	103.122	102.918	102.731	2.750	101.784	101.634	101.484
3.125	103.222	103.019	102.831	3.125	103.122	102.918	102.731	2.875	101.796	101.646	101.496
3.250	103.302	103.114	102.958	3.250	103.203	103.016	102.860	3.000	101.796	101.646	101.496
3.375	103.316	103.128	102.972	3.375	103.215	103.028	102.871	3.125	101.796	101.646	101.496
3.500	103.316	103.128	102.972	3.500	103.231	103.044	102.888	3.250	103.554	103.404	103.254
3.625	103.316	103.128	102.972	3.625	103.215	103.027	102.871	3.375	103.565	103.415	103.265
3.750	103.740	103.590	103.440	3.750	103.678	103.528	103.378	3.500	103.590	103.440	103.290
3.875	103.753	103.603	103.453	3.875	103.652	103.502	103.352	3.625	103.565	103.415	103.265
4.000	103.771	103.621	103.471	4.000	103.639	103.489	103.339	3.750	104.460	104.310	104.160

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	98.544	98.294	98.044	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.546	98.296	98.046				
3.875	100.502	100.252	100.002	6.250	103.750	103.500	103.250	4.375	99.749	99.499	99.249				
4.000	100.481	100.231	99.981					4.500	99.738	99.488	99.238				
4.125	100.479	100.229	99.979					4.625	99.740	99.490	99.240				
4.250	101.622	101.372	101.122					4.875	100.188	99.938	99.688				
4.375	101.620	101.370	101.120					5.000	100.177	99.927	99.677				
4.500	101.631	101.381	101.131					5.125	100.179	99.929	99.679				
4.625	101.629	101.379	101.129					5.500	101.788	101.538	101.288		30 yr DPA "3.5% DPA ; Lender Paid Only"		
4.750	102.089	101.839	101.589					5.625	101.790	101.540	101.290	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	#VALUE!	#VALUE!	6.250	102.750	102.500	102.250

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
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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@af wholesale.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.:

10/27/2020

W. Rate Sheet Dated: 8/28/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	99.363	99.113	98.894	2.500	99.371	99.121	98.902	2.375	98.811	98.655	98.499	3.125	96.233	96.083	95.933
2.625	99.367	99.117	98.898	2.625	99.374	99.124	98.905	2.500	98.814	98.658	98.502	3.250	97.984	97.834	97.684
2.750	100.340	100.137	99.949	2.750	99.849	99.646	99.458	2.625	98.817	98.661	98.504	3.375	97.980	97.830	97.680
2.875	100.343	100.140	99.953	2.875	99.852	99.649	99.461	2.750	99.113	98.963	98.813	3.500	97.981	97.831	97.681
3.000	100.347	100.144	99.956	3.000	99.855	99.651	99.464	2.875	99.115	98.965	98.815	3.625	97.983	97.833	97.683
3.125	100.350	100.147	99.959	3.125	99.857	99.654	99.467	3.000	99.118	98.968	98.818	Margin = 2.250		Index = 0.130	
3.250	100.933	100.746	100.589	3.250	100.192	100.004	99.848	3.125	99.120	98.970	98.820	30 Year OTC			
3.375	100.936	100.749	100.593	3.375	100.195	100.007	99.851	3.250	101.131	100.981	100.831	Rate	30 Day	45 Day	60 Day
3.500	100.940	100.752	100.596	3.500	100.213	100.026	99.870	3.375	101.134	100.984	100.834	4.000	100.331	100.081	99.831
3.625	100.943	100.755	100.599	3.625	100.216	100.028	99.872	3.500	101.162	101.012	100.862	4.125	100.334	100.084	99.834
3.750	101.782	101.632	101.482	3.750	101.744	101.594	101.444	3.625	101.164	101.014	100.864	4.375	100.474	100.224	99.974
3.875	101.685	101.535	101.385	3.875	101.746	101.596	101.446	3.750	102.374	102.224	102.074	4.500	100.463	100.213	99.963
4.000	101.706	101.556	101.406	4.000	101.735	101.585	101.435	3.875	102.375	102.225	102.075	4.625	100.465	100.215	99.965
4.125	101.709	101.559	101.409	4.125	101.737	101.587	101.437	4.000	102.364	102.214	102.064	4.875	100.226	99.976	99.726
4.250	101.947	101.847	101.747	4.250	101.839	101.739	101.639	4.125	102.366	102.216	102.066	5.000	100.214	99.964	99.714
4.375	101.849	101.749	101.649	4.375	101.841	101.741	101.641	4.250	101.750	101.600	101.450	5.125	100.217	99.967	99.717
4.500	101.838	101.738	101.638	4.500	101.830	101.730	101.630	4.375	101.752	101.602	101.452	5.500	100.638	100.388	100.138
4.625	101.840	101.740	101.640	4.625	101.832	101.732	101.632	4.500	101.740	101.590	101.440	5.625	100.640	100.390	100.140
6.250	102.301	102.151	102.001	6.250	101.987	101.837	101.687	4.625	101.742	101.592	101.442	6.250	100.619	100.469	100.319

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	100.109	99.859	99.641	2.500	100.009	99.759	99.541	2.250	98.551	98.395	98.238
2.625	100.109	99.859	99.641	2.625	100.009	99.759	99.541	2.375	98.554	98.398	98.241
2.750	101.344	101.141	100.953	2.750	101.244	101.041	100.853	2.500	98.554	98.397	98.241
2.875	101.347	101.144	100.957	2.875	101.247	101.044	100.856	2.625	98.553	98.397	98.241
3.000	101.347	101.144	100.957	3.000	101.247	101.043	100.856	2.750	99.003	98.853	98.703
3.125	101.347	101.144	100.956	3.125	101.247	101.043	100.856	2.875	99.014	98.864	98.714
3.250	101.677	101.489	101.333	3.250	101.578	101.391	101.235	3.000	99.014	98.864	98.714
3.375	101.691	101.503	101.347	3.375	101.590	101.403	101.246	3.125	99.014	98.864	98.714
3.500	101.691	101.503	101.347	3.500	101.606	101.419	101.263	3.250	100.429	100.279	100.129
3.625	101.691	101.503	101.347	3.625	101.590	101.402	101.246	3.375	100.440	100.290	100.140
3.750	102.427	102.277	102.127	3.750	102.366	102.216	102.066	3.500	100.465	100.315	100.165
3.875	102.441	102.291	102.141	3.875	102.339	102.189	102.039	3.625	100.440	100.290	100.140
4.000	102.458	102.308	102.158	4.000	102.326	102.176	102.026	3.750	101.335	101.185	101.035

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	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.000	N/A	N/A	N/A					4.375	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					4.500	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					4.625	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					4.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					5.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					5.125	N/A	N/A	N/A				
4.750	N/A	N/A	N/A					5.500	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only				5.625	N/A	N/A	N/A	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	N/A	N/A	N/A	Rate	30 Day	45 Day	60 Day
												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.:

9/28/2020

45 Day Lock Exp.:

10/12/2020

60 Day Lock Exp.:

10/27/2020

W. Rate Sheet Dated: 8/28/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHMA																			
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	100.201	100.091	100.001	2.375	95.888	95.751	95.688	2.750	99.254	99.117	99.054	2.750	99.545	99.421	99.345	2.750	98.398	98.261	98.198
2.875	100.824	100.714	100.624	2.500	97.070	96.933	96.870	2.875	99.940	99.803	99.740	2.875	100.113	99.989	99.913	2.875	99.029	98.892	98.829
2.990	101.191	101.081	100.991	2.625	98.259	98.122	98.059	2.990	100.703	100.577	100.503	2.990	100.384	100.260	100.184	2.990	99.788	99.662	99.588
3.000	101.291	101.181	101.091	2.750	99.254	99.117	99.054	3.000	100.803	100.677	100.603	3.000	100.484	100.360	100.284	3.000	99.888	99.762	99.688
3.125	101.660	101.550	101.460	2.875	99.940	99.803	99.740	3.125	101.962	101.836	101.762	3.125	100.674	100.550	100.474	3.125	100.474	100.348	100.274
3.250	102.197	102.097	101.997	2.990	100.795	100.669	100.595	3.250	102.805	102.679	102.605	3.250	100.551	100.439	100.351	3.250	100.351	100.225	100.151
3.375	102.672	102.572	102.472	3.000	100.895	100.769	100.695	3.375	103.328	103.202	103.128	3.375	100.992	100.880	100.792	3.375	100.792	100.666	100.592
3.500	103.048	102.948	102.848	3.125	101.993	101.867	101.793	3.500	103.740	103.614	103.540	3.500	101.290	101.178	101.090	3.500	101.090	100.964	100.890
3.625	103.338	103.238	103.138	3.250	102.805	102.679	102.605	3.625	104.062	103.936	103.862	3.625	101.440	101.328	101.240	3.625	101.240	101.114	101.040
3.750	102.547	102.447	102.347	3.375	103.328	103.202	103.128	3.750	103.944	103.838	103.744	3.750	100.091	99.991	99.891	3.750	99.891	99.785	99.691
3.875	102.924	102.824	102.724	3.500	103.740	103.614	103.540	3.875	104.359	104.253	104.159	3.875	100.442	100.342	100.242	3.875	100.242	100.136	100.042
3.990	103.097	102.997	102.897	3.625	104.062	103.936	103.862	3.990	104.559	104.453	104.359	3.990	100.581	100.481	100.381	3.990	100.381	100.275	100.181
4.000	103.197	103.097	102.997	3.750	103.944	103.838	103.744	4.000	104.659	104.553	104.459	4.000	100.681	100.581	100.481	4.000	100.481	100.375	100.281
4.125	103.439	103.339	103.239	3.875	104.359	104.253	104.159	4.125	104.925	104.819	104.725	4.125	100.826	100.726	100.626	4.125	100.626	100.520	100.426
4.250	103.286	103.186	103.086	3.990	104.559	104.453	104.359	4.250	104.882	104.782	104.682	4.250	99.425	99.325	99.225	4.250	99.225	99.125	99.025
4.375	103.572	103.472	103.372	4.000	104.659	104.553	104.459	4.375	N/A	N/A	N/A	4.375	99.732	99.632	99.532	4.375	N/A	N/A	N/A
4.500	103.838	103.738	103.638	4.125	104.925	104.819	104.725	4.500	N/A	N/A	N/A	4.500	99.962	99.862	99.762	4.500	N/A	N/A	N/A
4.625	104.020	103.920	103.820	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	100.097	99.997	99.897	4.625	N/A	N/A	N/A
4.750	104.287	104.187	104.087	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	100.132	100.032	99.932	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	98.398	98.261	98.198	2.875	101.022	100.912	100.822	2.875	100.670	100.533	100.470	2.875	100.607	100.407	100.407	2.750	101.542	101.442	101.342
2.875	99.029	98.892	98.829	2.990	101.347	101.237	101.147	2.990	101.035	100.898	100.835	2.990	100.972	100.772	100.772	2.875	101.850	101.750	101.650
2.990	99.696	99.570	99.496	3.000	101.447	101.337	101.247	3.000	101.135	100.998	100.935	3.000	101.072	100.872	100.872	2.990	102.082	101.982	101.882
3.000	99.796	99.670	99.596	3.125	101.812	101.700	101.612	3.125	101.537	101.400	101.337	3.125	101.474	101.274	101.274	3.000	102.182	102.082	101.982
3.125	100.474	100.348	100.274	3.250	102.411	102.299	102.211	3.250	102.126	102.000	101.926	3.250	102.126	101.926	101.926	3.125	102.467	102.367	102.267
3.250	100.351	100.225	100.151	3.375	102.879	102.767	102.679	3.375	102.640	102.514	102.440	3.375	102.640	102.440	102.440	3.250	102.379	102.279	102.179
3.375	100.792	100.666	100.592	3.500	103.224	103.112	103.024	3.500	103.018	102.892	102.818	3.500	103.018	102.818	102.818	3.375	102.657	102.557	102.457
3.500	101.090	100.964	100.890	3.625	103.510	103.398	103.310	3.625	103.337	103.211	103.137	3.625	103.337	103.137	103.137	3.500	102.876	102.776	102.676
3.625	101.240	101.114	101.040	3.750	102.516	102.416	102.316	3.750	102.642	102.536	102.442	3.750	102.486	102.286	102.286	3.625	103.174	103.074	102.974
3.750	99.991	99.785	99.691	3.875	102.886	102.786	102.686	3.875	103.050	102.944	102.850	3.875	102.894	102.694	102.694	3.750	102.724	102.624	102.524
3.875	100.242	100.136	100.042	3.990	103.035	102.935	102.835	3.990	103.223	103.117	103.023	3.990	103.067	102.867	102.867	3.875	103.040	102.940	102.840
3.990	100.381	100.275	100.181	4.000	103.135	103.035	102.935	4.000	103.323	103.217	103.123	4.000	103.167	102.967	102.967	3.990	103.248	103.148	103.048
4.000	100.481	100.375	100.281	4.125	103.375	103.275	103.175	4.125	103.587	103.481	103.387	4.125	103.430	103.230	103.230	4.000	103.348	103.248	103.148
4.125	100.626	100.520	100.426	4.250	102.575	102.475	102.375	4.250	102.459	102.359	102.259	4.250	102.397	102.197	102.197	4.125	103.610	103.510	103.410
4.250	99.225	99.125	99.025	4.375	102.857	102.757	102.657	4.375	102.772	102.672	102.572	4.375	102.709	102.509	102.509	4.250	103.211	103.111	103.011
4.375	N/A	N/A	N/A	4.500	103.109	103.009	102.909	4.500	103.050	102.950	102.850	4.500	102.987	102.787	102.787	4.375	103.391	103.291	103.191
4.500	N/A	N/A	N/A	4.625	103.289	103.189	103.089	4.625	103.245	103.145	103.045	4.625	103.182	102.982	102.982	4.500	103.429	103.329	103.229
4.625	N/A	N/A	N/A	4.750	103.646	103.546	103.446	4.750	103.530	103.430	103.330	4.750	103.467	103.267	103.267	4.625	103.648	103.548	103.448
4.750	N/A	N/A	N/A	4.875	103.906	103.806	103.706	4.875	103.815	103.715	103.615	4.875	103.752	103.552	103.552	4.750	103.566	103.466	103.366

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >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	100.385	100.248	100.185	2.750	100.385	100.185	100.185	2.750	100.813	100.613	100.613	2.750	99.456	99.256	99.256	2.750	99.456	99.256	99.256
2.875	100.723	100.586	100.523	2.875	100.723	100.523	100.523	2.875	101.029	100.829	100.829	2.875	99.702	99.502	99.502	2.875	99.702	99.502	99.502
2.990	100.986	100.860	100.786	2.990	100.986	100.786	100.786	2.990	101.162	100.962	100.962	2.990	99.866	99.666	99.666	2.990	99.866	99.666	99.666
3.000	101.086	100.960	100.886	3.000	101.086	100.886	100.886	3.000	101.262	101.062	101.062	3.000	99.966	99.766	99.766	3.000	99.966	99.766	99.766
3.125	101.485	101.359	101.285	3.125	101.424	101.224	101.224	3.125	101.459	101.259	101.259	3.125	100.777	100.577	100.577	3.125	100.777	100.577	100.577
3.250	101.857	101.731	101.657	3.250	101.794	101.594	101.594	3.250	100.873	100.673	100.673	3.250	100.151	99.951	99.951	3.250	100.088	99.888	99.888
3.375	102.165	102.039	101.965	3.375	102.102	101.902	101.902	3.375	101.069	100.869	100.869	3.375	100.377	100.177	100.177	3.375	100.314	100.114	100.114
3.500	102.405	102.279	102.205	3.500	102.342	102.142	102.142	3.500	101.220	101.020	101.020	3.500	100.549	100.349	100.349	3.500	100.486	100.286	100.286
3.625	102.731	102.605	102.531	3.625	102.669	102.469	102.469	3.625	101.430	101.230	101.230	3.625	100.787	100.587	100.587	3.625	100.725	100.525	100.525
3.750	102.211	102.105	102.011	3.750	102.211	102.011	102.011	3.750	99.486	99.286	99.286	3.750	98.773	98.573	98.573	3.750	98.773	98.573	98.573
3.875	102.560	102.454	102.360	3.875	102.560	102.360	102.360	3.875	99.708	99.508	99.508	3.875	99.028	98.828	98.828	3.875	99.028	98.828	98.828
3.990	102.1																		



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

10/27/2020

W. Rate Sheet Dated: 8/28/2020

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@afrwholesale.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.:

10/27/2020

W. Rate Sheet Dated: 8/28/2020

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	100.095	99.913	99.771	3.375	101.781	101.659	101.532	3.375	101.781	101.659	101.532	2.750	99.291	99.109	98.967	3.375	99.927	99.805	99.678
2.875	100.739	100.566	100.428	3.500	102.136	102.022	101.890	3.500	102.136	102.022	101.890	2.875	99.935	99.762	99.624	3.500	100.282	100.168	100.036
2.990	101.155	100.997	100.862	3.625	102.376	102.266	102.142	3.625	102.376	102.266	102.142	2.990	100.351	100.193	100.058	3.625	100.522	100.412	100.288
3.000	101.255	101.097	100.962	3.750	101.434	101.334	101.193	3.750	101.434	101.334	101.193	3.000	100.451	100.293	100.158	3.750	99.365	99.265	99.124
3.125	101.571	101.422	101.298	3.875	101.811	101.711	101.580	3.875	101.811	101.711	101.580	3.125	100.767	100.618	100.494	3.875	99.742	99.642	99.511
3.250	102.149	102.015	101.878	3.990	101.995	101.895	101.774	3.990	101.995	101.895	101.774	3.250	100.295	100.161	100.024	3.990	99.926	99.826	99.705
3.375	102.656	102.534	102.407	4.000	102.095	101.995	101.874	4.000	102.095	101.995	101.874	3.375	100.802	100.680	100.553	4.000	100.026	99.926	99.805
3.500	103.011	102.897	102.765	4.125	102.264	102.164	102.044	4.125	102.264	102.164	102.044	3.500	101.157	101.043	100.911	4.125	100.195	100.095	99.975
3.625	103.251	103.141	103.017	4.250	102.267	102.167	102.047	4.250	102.267	102.167	102.047	3.625	101.397	101.287	101.163	4.250	98.981	98.881	98.781
3.750	102.309	102.209	102.068	4.375	102.565	102.465	102.365	4.375	102.565	102.465	102.365	3.750	100.240	100.140	99.999	4.375	99.279	99.179	99.079
3.875	102.686	102.586	102.455	4.500	102.587	102.487	102.387	4.500	102.587	102.487	102.387	3.875	100.617	100.517	100.386	4.500	99.301	99.201	99.101
3.990	102.870	102.770	102.649	4.625	102.708	102.608	102.508	4.625	102.708	102.608	102.508	3.990	100.801	100.701	100.580	4.625	99.422	99.322	99.222
4.000	102.970	102.870	102.749	4.750	102.827	102.727	102.627	4.750	102.827	102.727	102.627	4.000	100.901	100.801	100.680	4.750	99.041	98.941	98.841
4.125	103.139	103.039	102.919	4.875	103.119	103.019	102.919	4.875	103.119	103.019	102.919	4.125	101.070	100.970	100.850	4.875	99.333	99.233	99.133
4.250	103.142	103.042	102.942	4.990	103.297	103.197	103.097	4.990	103.297	103.197	103.097	4.250	99.856	99.756	99.656	4.990	99.511	99.411	99.311
4.375	103.440	103.340	103.240	5.000	103.397	103.297	103.197	5.000	103.397	103.297	103.197	4.375	100.154	100.054	99.954	5.000	99.611	99.511	99.411
4.500	103.712	103.612	103.512	5.125	103.706	103.606	103.506	5.125	103.706	103.606	103.506	4.500	100.426	100.326	100.226	5.125	99.770	99.670	99.570
4.625	103.833	103.733	103.633	5.250	103.606	103.506	103.484	5.250	103.606	103.506	103.484	4.625	100.547	100.447	100.347	5.250	99.520	99.420	99.298
4.750	103.952	103.852	103.752	5.375	104.859	104.759	104.654	5.375	104.859	104.759	104.654	4.750	100.166	100.066	99.966	5.375	100.623	100.523	100.418
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	99.927	99.805	99.678	2.750	100.223	100.023	99.968	3.375	102.227	102.089	102.015	3.375	102.227	102.089	102.015	2.750	101.479	101.379	101.279
3.500	100.282	100.168	100.036	2.875	100.809	100.621	100.568	3.500	102.574	102.442	102.372	3.500	102.574	102.442	102.372	2.875	101.803	101.703	101.603
3.625	100.522	100.412	100.288	2.990	101.192	101.014	100.955	3.625	102.855	102.730	102.655	3.625	102.855	102.730	102.655	2.990	101.939	101.839	101.739
3.750	99.365	99.265	99.124	3.000	101.292	101.114	101.055	3.750	101.834	101.727	101.634	3.750	101.834	101.727	101.634	3.000	102.039	101.939	101.839
3.875	99.742	99.642	99.511	3.125	101.613	101.443	101.388	3.875	102.273	102.123	102.023	3.875	102.273	102.123	102.023	3.125	102.005	101.905	101.805
3.990	99.926	99.826	99.705	3.250	102.284	102.136	102.062	3.990	102.458	102.358	102.258	3.990	102.458	102.358	102.258	3.250	102.219	102.119	102.019
4.000	100.026	99.926	99.805	3.375	102.727	102.589	102.515	4.000	102.558	102.458	102.358	4.000	102.558	102.458	102.358	3.375	102.525	102.425	102.325
4.125	100.195	100.095	99.975	3.500	103.074	102.942	102.872	4.125	102.742	102.642	102.542	4.125	102.742	102.642	102.542	3.500	102.705	102.605	102.505
4.250	98.981	98.881	98.781	3.625	103.355	103.230	103.155	4.250	103.125	103.025	102.925	4.250	103.125	103.025	102.925	3.625	102.412	102.312	102.212
4.375	99.279	99.179	99.079	3.750	102.334	102.227	102.134	4.375	103.328	103.228	103.128	4.375	103.328	103.228	103.128	3.750	102.717	102.617	102.517
4.500	99.301	99.201	99.101	3.875	102.723	102.623	102.523	4.500	102.751	102.651	102.551	4.500	102.751	102.651	102.551	3.875	102.862	102.762	102.662
4.625	99.422	99.322	99.222	3.990	102.958	102.858	102.758	4.625	102.882	102.782	102.682	4.625	102.882	102.782	102.682	3.990	103.078	102.978	102.878
4.750	99.041	98.941	98.841	4.000	103.058	102.958	102.858	4.750	103.433	103.332	103.233	4.750	103.433	103.332	103.233	4.000	103.178	103.078	102.978
4.875	99.333	99.233	99.133	4.125	103.242	103.142	103.042	4.875	103.693	103.593	103.493	4.875	103.693	103.593	103.493	4.125	103.040	102.940	102.840
4.990	99.511	99.411	99.311	4.250	103.625	103.525	103.425	4.990	104.018	103.918	103.818	4.990	104.018	103.918	103.818	4.250	103.246	103.146	103.046
5.000	99.611	99.511	99.411	4.375	103.828	103.728	103.628	5.000	104.118	104.018	103.918	5.000	104.118	104.018	103.918	4.375	103.471	103.371	103.271
5.125	99.700	99.600	99.500	4.500	104.001	103.901	103.801	5.125	104.409	104.309	104.209	5.125	104.409	104.309	104.209	4.500	103.619	103.519	103.419
5.250	99.520	99.420	99.298	4.625	104.132	104.032	103.932	5.250	104.014	103.904	103.806	5.250	104.014	103.904	103.806	4.625	103.135	103.034	102.935
5.375	100.623	100.523	100.418	4.750	104.683	104.582	104.483	5.375	105.268	105.159	105.061	5.375	105.268	105.159	105.061	4.750	103.233	103.132	103.033
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	103.479	103.379	103.279	2.750	103.729	103.629	103.529	2.750	100.985	100.885	100.785	2.750	102.985	102.885	102.785	2.750	103.235	103.135	103.035
2.875	101.803	101.703	101.603	2.875	101.803	101.703	101.603	2.875	101.309	101.209	101.109	2.875	101.309	101.209	101.109	2.875	101.309	101.209	101.109
2.990	101.939	101.839	101.739	2.990	101.939	101.839	101.739	2.990	101.445	101.345	101.245	2.990	101.445	101.345	101.245	2.990	101.445	101.345	101.245
3.000	102.039	101.939	101.839	3.000	102.039	101.939	101.839	3.000	101.545	101.445	101.345	3.000	101.545	101.445	101.345	3.000	101.545	101.445	101.345
3.125	102.005	101.905	101.805	3.125	102.005	101.905	101.805	3.125	101.042	100.942	100.842	3.125	101.042	100.942	100.842	3.125	101.042	100.942	100.842
3.250	102.219	102.119	102.019	3.250	102.219	102.119	102.019	3.250	101.256	101.156	101.056	3.250	101.256	101.156	101.056	3.250	101.256	101.156	101.056
3.375	102.525	102.425	102.325	3.375	102.525	102.425	102.325	3.375	101.562	101.462	101.362	3.375	101.562	101.462	101.362	3.375	101.562	101.462	101.362
3.500	102.705	102.605	102.505	3.500	102.705	102.605	102.505	3.500	101.742	101.642	101.542	3.500	101.742	101.642	101.542	3.500	101.742	101.642	101.542
3.625	102.412	102.312	102.212	3.625	102.412	102.312	102.212	3.625	100.946	100.846	100.746	3.625	100.946	100.846	100.746	3.625	100.946	100.846	100.746
3.750	102.717	102.617	102.517	3.750	102.717	102.617	102.517	3.750	101.251	101.151	101.051	3.750	101.251	101.151	101.051	3.750	101.251	101.151	101.051
3.875	102.862	102.762	102.662	3.875	102.862	102.762	102.662	3.875	101.396	101.296	101.196	3.875	101.396	101.296	101.196				



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.:

10/27/2020

W. Rate Sheet Dated: 8/28/2020

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	100.372	100.220	100.077	2.750	100.489	100.319	100.269	2.750	101.508	101.408	101.308	2.750	99.218	99.066	98.923	2.750	100.714	100.614	100.514
2.875	100.990	100.848	100.712	2.875	101.055	100.893	100.847	2.875	101.825	101.725	101.625	2.875	99.836	99.694	99.558	2.875	101.031	100.931	100.831
2.990	101.384	101.254	101.121	2.990	101.417	101.270	101.215	2.990	101.958	101.858	101.758	2.990	100.230	100.100	99.967	2.990	101.164	101.064	100.964
3.000	101.484	101.354	101.221	3.000	101.517	101.370	101.315	3.000	102.058	101.958	101.858	3.000	100.330	100.200	100.067	3.000	101.264	101.164	101.064
3.125	101.784	101.661	101.536	3.125	101.827	101.684	101.627	3.125	102.077	101.977	101.877	3.125	100.630	100.507	100.382	3.125	100.814	100.714	100.614
3.250	102.312	102.191	102.058	3.250	102.439	102.305	102.237	3.250	102.286	102.186	102.086	3.250	100.108	99.987	99.854	3.250	101.023	100.923	100.823
3.375	102.796	102.687	102.564	3.375	102.867	102.742	102.667	3.375	102.585	102.485	102.385	3.375	100.592	100.483	100.360	3.375	101.322	101.222	101.122
3.500	103.134	103.032	102.907	3.500	103.204	103.084	103.004	3.500	102.760	102.660	102.560	3.500	100.930	100.828	100.703	3.500	101.497	101.397	101.297
3.625	103.370	103.270	103.148	3.625	103.477	103.363	103.277	3.625	102.415	102.315	102.215	3.625	101.166	101.066	100.944	3.625	100.649	100.549	100.449
3.750	102.301	102.201	102.073	3.750	102.322	102.222	102.122	3.750	102.713	102.613	102.513	3.750	99.882	99.782	99.654	3.750	100.947	100.847	100.747
3.875	102.664	102.564	102.445	3.875	102.699	102.599	102.499	3.875	102.852	102.752	102.652	3.875	100.245	100.145	100.026	3.875	101.086	100.986	100.886
3.990	102.839	102.739	102.628	3.990	102.922	102.822	102.722	3.990	103.062	102.962	102.862	3.990	100.420	100.320	100.209	3.990	101.296	101.196	101.096
4.000	102.939	102.839	102.728	4.000	103.022	102.922	102.822	4.000	103.162	103.062	102.962	4.000	100.520	100.420	100.309	4.000	101.396	101.296	101.196
4.125	103.103	103.003	102.898	4.125	103.202	103.102	103.002	4.125	103.038	102.938	102.838	4.125	100.684	100.584	100.479	4.125	100.784	100.684	100.584
4.250	103.102	103.002	102.902	4.250	103.572	103.472	103.372	4.250	103.239	103.139	103.039	4.250	99.466	99.366	99.266	4.250	100.985	100.885	100.785
4.375	103.393	103.293	103.193	4.375	103.769	103.669	103.569	4.375	103.456	103.356	103.256	4.375	99.757	99.657	99.557	4.375	101.202	101.102	101.002
4.500	103.659	103.559	103.459	4.500	103.938	103.838	103.738	4.500	103.602	103.502	103.402	4.500	100.023	99.923	99.823	4.500	101.348	101.248	101.148
4.625	103.779	103.679	103.579	4.625	104.067	103.967	103.867	4.625	103.134	103.032	102.934	4.625	100.143	100.043	99.943	4.625	98.902	98.800	98.702
4.750	103.931	103.831	103.731	4.750	104.651	104.542	104.451	4.750	103.230	103.130	103.030	4.750	99.795	99.695	99.595	4.750	100.142	100.042	99.942

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%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

10/27/2020

W. Rate Sheet Dated: 8/28/2020

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)