



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.: 10/2/2020

45 Day Lock Exp.: 10/19/2020

60 Day Lock Exp.: 11/2/2020

W. Rate Sheet Dated: 9/2/2020

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	100.654	100.404	100.185	2.500	100.232	99.982	99.763	2.250	99.673	99.509	99.345	3.125	96.748	96.598	96.448
2.625	100.657	100.407	100.189	2.625	100.235	99.985	99.766	2.500	99.679	99.515	99.351	3.250	98.249	98.099	97.949
2.750	102.146	101.959	101.771	2.750	101.225	101.038	100.850	2.625	99.681	99.517	99.353	3.375	98.245	98.095	97.945
2.875	102.150	101.962	101.775	2.875	101.228	101.040	100.853	2.750	100.325	100.175	100.025	3.500	98.246	98.096	97.946
3.000	102.153	101.966	101.778	3.000	101.231	101.043	100.856	2.875	100.327	100.177	100.027	3.625	98.248	98.098	97.948
3.125	102.156	101.969	101.781	3.125	101.234	101.046	100.859	3.000	100.330	100.180	100.030	Margin = 2.250		Index = 0.130	
3.250	102.364	102.146	101.996	3.250	101.193	100.974	100.824	3.125	100.333	100.183	100.033	30 Year OTC			
3.375	102.368	102.149	101.999	3.375	101.196	100.977	100.827	3.250	102.148	101.998	101.848	Rate	30 Day	45 Day	60 Day
3.500	102.371	102.152	102.002	3.500	101.215	100.996	100.846	3.375	102.151	102.001	101.851	4.000	101.340	101.090	100.840
3.625	102.374	102.155	102.005	3.625	101.217	100.998	100.848	3.500	102.179	102.029	101.879	4.125	101.343	101.093	100.843
3.750	102.792	102.642	102.492	3.750	102.323	102.173	102.023	3.625	102.181	102.031	101.881	4.375	102.421	102.171	101.921
3.875	102.695	102.545	102.395	3.875	102.325	102.175	102.025	3.750	103.203	103.053	102.903	4.500	102.410	102.160	101.910
4.000	102.715	102.565	102.415	4.000	102.314	102.164	102.014	3.875	103.205	103.055	102.905	4.625	102.412	102.162	101.912
4.125	102.718	102.568	102.418	4.125	102.316	102.166	102.016	4.000	103.193	103.043	102.893	4.875	103.266	103.016	102.766
4.250	103.894	103.794	103.694	4.250	103.356	103.256	103.156	4.125	103.195	103.045	102.895	5.000	103.255	103.005	102.755
4.375	103.796	103.696	103.596	4.375	103.358	103.258	103.158	4.250	103.361	103.211	103.061	5.125	103.257	103.007	102.757
4.500	103.785	103.685	103.585	4.500	103.347	103.247	103.147	4.375	103.363	103.213	103.063	5.500	104.663	104.413	104.163
4.625	103.787	103.687	103.587	4.625	103.349	103.249	103.149	4.500	103.351	103.201	103.051	5.625	104.665	104.415	104.165
6.250	106.000	105.900	105.800	6.250	105.707	105.607	105.507	4.625	103.353	103.203	103.053	6.250	103.500	103.250	103.000

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	101.750	101.500	101.281	2.500	101.650	101.400	101.181	2.250	101.258	101.094	100.930
2.625	101.750	101.500	101.281	2.625	101.650	101.400	101.181	2.375	101.261	101.097	100.933
2.750	103.500	103.313	103.125	2.750	103.400	103.213	103.025	2.500	101.261	101.097	100.933
2.875	103.504	103.316	103.129	2.875	103.403	103.215	103.028	2.625	101.260	101.096	100.932
3.000	103.503	103.316	103.128	3.000	103.403	103.215	103.028	2.750	101.901	101.751	101.601
3.125	103.503	103.316	103.128	3.125	103.403	103.215	103.028	2.875	101.913	101.763	101.613
3.250	103.458	103.239	103.089	3.250	103.360	103.141	102.991	3.000	101.913	101.763	101.613
3.375	103.472	103.253	103.103	3.375	103.371	103.153	103.003	3.125	101.913	101.763	101.613
3.500	103.472	103.253	103.103	3.500	103.388	103.169	103.019	3.250	103.726	103.576	103.426
3.625	103.472	103.253	103.103	3.625	103.371	103.152	103.002	3.375	103.737	103.587	103.437
3.750	103.787	103.637	103.487	3.750	103.725	103.575	103.425	3.500	103.762	103.612	103.462
3.875	103.800	103.650	103.500	3.875	103.699	103.549	103.399	3.625	103.737	103.587	103.437
4.000	103.817	103.667	103.517	4.000	103.686	103.536	103.386	3.750	104.757	104.607	104.457

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster	Loan Size Adjuster "VA only"		
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	No loan size LLPA on <= 15 yr term	
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 >90.00%			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

> 15 year Term Loan Size LLPA "FHA & USDA only"								
Loan Amount → Note Rate ↓	0-85000	85001- 110000	110001- 125000	125001- 150000	150001- 175000	175001- 200000	200001- 225000	225001- High Balance
2.25-2.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2.75-3.125	0.100	0.100	0.100	0.100	0.100	0.100	0.000	0.000
3.25-3.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
3.75-4.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.25-4.625	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
4.75-5.125	0.100	0.100	0.100	0.100	0.100	0.100	0.100	0.000
5.25-5.625	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
5.75-6.125	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
No Loan Size LLPA for <= 15 Year Term ; Not eligible on OTC and DPA loans								

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	98.590	98.340	98.090	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.593	98.343	98.093				
3.875	100.549	100.299	100.049	6.250	103.750	103.750	103.750	4.375	99.671	99.421	99.171	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.528	100.278	100.028					4.500	99.660	99.410	99.160	Rate	30 Day	45 Day	60 Day
4.125	100.526	100.276	100.026					4.625	99.662	99.412	99.162	6.250	102.750	102.500	102.250
4.250	101.544	101.294	101.044					4.875	100.516	100.266	100.016	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.542	101.292	101.042					5.000	100.505	100.255	100.005				
4.500	101.553	101.303	101.053					5.125	100.507	100.257	100.007				
4.625	101.551	101.301	101.051					5.500	101.913	101.663	101.413				
4.750	102.417	102.167	101.917					5.625	101.915	101.665	101.415				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250				

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



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60 Day Lock Exp.:

11/2/2020

W. Rate Sheet Dated: 9/2/2020

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	100.066	99.816	99.597	2.500	100.074	99.824	99.606	2.375	99.518	99.354	99.190	3.125	96.170	96.020	95.870
2.625	100.070	99.820	99.601	2.625	100.077	99.827	99.608	2.500	99.521	99.357	99.193	3.250	97.922	97.772	97.622
2.750	100.559	100.371	100.184	2.750	100.068	99.880	99.693	2.625	99.524	99.360	99.196	3.375	97.918	97.768	97.618
2.875	100.562	100.375	100.187	2.875	100.070	99.883	99.695	2.750	99.167	99.017	98.867	3.500	97.919	97.769	97.619
3.000	100.566	100.378	100.191	3.000	100.073	99.886	99.698	2.875	99.170	99.020	98.870	3.625	97.920	97.770	97.620
3.125	100.569	100.381	100.194	3.125	100.076	99.889	99.701	3.000	99.173	99.023	98.873	Margin = 2.250		Index = 0.130	
3.250	101.027	100.808	100.658	3.250	100.286	100.067	99.917	3.125	99.175	99.025	98.875	30 Year OTC			
3.375	101.030	100.811	100.661	3.375	100.288	100.070	99.920	3.250	101.241	101.091	100.941	Rate	30 Day	45 Day	60 Day
3.500	101.033	100.815	100.665	3.500	100.307	100.088	99.938	3.375	101.243	101.093	100.943	4.000	100.253	100.003	99.753
3.625	101.037	100.818	100.668	3.625	100.310	100.091	99.941	3.500	101.271	101.121	100.971	4.125	100.256	100.006	99.756
3.750	101.704	101.554	101.404	3.750	101.666	101.516	101.366	3.625	101.273	101.123	100.973	4.375	100.521	100.271	100.021
3.875	101.607	101.457	101.307	3.875	101.668	101.518	101.368	3.750	102.546	102.396	102.246	4.500	100.510	100.260	100.010
4.000	101.628	101.478	101.328	4.000	101.656	101.506	101.356	3.875	102.547	102.397	102.247	4.625	100.512	100.262	100.012
4.125	101.631	101.481	101.331	4.125	101.658	101.508	101.358	4.000	102.536	102.386	102.236	4.875	99.554	99.304	99.054
4.250	101.994	101.894	101.794	4.250	101.886	101.786	101.686	4.125	102.537	102.387	102.237	5.000	99.543	99.293	99.043
4.375	101.896	101.796	101.696	4.375	101.888	101.788	101.688	4.250	101.891	101.741	101.591	5.125	99.545	99.295	99.045
4.500	101.885	101.785	101.685	4.500	101.877	101.777	101.677	4.375	101.893	101.743	101.593	5.500	100.763	100.513	100.263
4.625	101.887	101.787	101.687	4.625	101.879	101.779	101.679	4.500	101.881	101.731	101.581	5.625	100.765	100.515	100.265
6.250	102.301	102.201	102.101	6.250	101.987	101.887	101.787	4.625	101.883	101.733	101.583	6.250	100.619	100.369	100.119

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	100.813	100.563	100.344	2.500	100.713	100.463	100.244	2.250	98.758	98.594	98.430
2.625	100.813	100.563	100.344	2.625	100.713	100.463	100.244	2.375	98.761	98.597	98.433
2.750	101.563	101.375	101.188	2.750	101.463	101.275	101.088	2.500	98.761	98.597	98.433
2.875	101.566	101.379	101.191	2.875	101.465	101.278	101.090	2.625	98.760	98.596	98.432
3.000	101.566	101.378	101.191	3.000	101.465	101.278	101.090	2.750	99.120	98.970	98.820
3.125	101.566	101.378	101.191	3.125	101.465	101.278	101.090	2.875	99.132	98.982	98.832
3.250	101.770	101.552	101.402	3.250	101.672	101.453	101.303	3.000	99.131	98.981	98.831
3.375	101.785	101.566	101.416	3.375	101.684	101.465	101.315	3.125	99.131	98.981	98.831
3.500	101.784	101.566	101.416	3.500	101.700	101.481	101.331	3.250	100.601	100.451	100.301
3.625	101.784	101.566	101.416	3.625	101.684	101.465	101.315	3.375	100.612	100.462	100.312
3.750	102.349	102.199	102.049	3.750	102.288	102.138	101.988	3.500	100.637	100.487	100.337
3.875	102.362	102.212	102.062	3.875	102.261	102.111	101.961	3.625	100.612	100.462	100.312
4.000	102.380	102.230	102.080	4.000	102.248	102.098	101.948	3.750	101.632	101.482	101.332

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				
								5.625	N/A	N/A	N/A				
								6.250	N/A	N/A	N/A				
Borrower Paid Comp Only				Lender Paid Only								30 yr DPA "3.5% DPA ; Lender Paid Only"			
												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)	



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30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

10/2/2020

10/19/2020

11/2/2020

W. Rate Sheet Dated: 9/2/2020

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.:

10/2/2020

45 Day Lock Exp.:

10/19/2020

60 Day Lock Exp.:

11/2/2020

W. Rate Sheet Dated: 9/2/2020

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	100.382	100.207	100.072	3.375	102.006	101.898	101.768	3.375	102.006	101.898	101.768	2.750	99.586	99.411	99.276	3.375	100.027	99.919	99.789
2.875	101.017	100.852	100.722	3.500	102.357	102.247	102.121	3.500	102.357	102.247	102.121	2.875	100.221	100.056	99.926	3.500	100.378	100.268	100.142
2.990	101.426	101.273	101.148	3.625	102.595	102.490	102.367	3.625	102.595	102.490	102.367	2.990	100.630	100.477	100.352	3.625	100.616	100.511	100.388
3.000	101.526	101.373	101.248	3.750	101.593	101.493	101.367	3.750	101.593	101.493	101.367	3.000	100.730	100.577	100.452	3.750	99.721	99.621	99.495
3.125	101.834	101.696	101.575	3.875	101.964	101.747	3.875	101.964	101.747	3.875	101.964	3.125	101.038	100.900	100.779	3.875	100.092	99.992	99.875
3.250	102.383	102.257	102.122	3.990	102.144	102.044	101.935	3.990	102.144	102.044	101.935	3.250	100.404	100.278	100.143	3.990	100.272	100.172	100.063
3.375	102.881	102.773	102.643	4.000	102.244	102.144	102.044	4.000	102.244	102.144	102.044	3.375	100.902	100.794	100.664	4.000	100.372	100.272	100.163
3.500	103.232	103.122	102.996	4.125	102.409	102.309	102.206	4.125	102.409	102.309	102.206	3.500	100.253	100.143	100.017	4.125	100.537	100.437	100.334
3.625	103.470	103.365	103.242	4.250	102.304	102.204	102.104	4.250	102.304	102.204	102.104	3.625	101.491	101.386	101.263	4.250	99.044	98.944	98.844
3.750	102.468	102.368	102.242	4.375	102.597	102.497	102.397	4.375	102.597	102.497	102.397	3.750	100.596	100.496	100.370	4.375	99.337	99.237	99.137
3.875	102.839	102.739	102.622	4.500	102.618	102.518	102.418	4.500	102.618	102.518	102.418	3.875	100.967	100.867	100.750	4.500	99.358	99.258	99.158
3.990	103.019	102.919	102.810	4.625	102.740	102.640	102.540	4.625	102.740	102.640	102.540	3.990	101.147	101.047	100.938	4.625	99.480	99.380	99.280
4.000	103.119	103.019	102.910	4.750	102.832	102.732	102.632	4.750	102.832	102.732	102.632	4.000	101.247	101.147	101.038	4.750	99.108	99.008	98.908
4.125	103.284	103.184	103.081	4.875	103.121	103.021	102.921	4.875	103.121	103.021	102.921	4.125	101.412	101.312	101.209	4.875	99.397	99.297	99.197
4.250	103.179	103.079	102.979	4.990	103.296	103.196	103.096	4.990	103.296	103.196	103.096	4.250	99.919	99.819	99.719	4.990	99.572	99.472	99.372
4.375	103.472	103.372	103.272	5.000	103.396	103.296	103.196	5.000	103.396	103.296	103.196	4.375	100.212	100.112	100.012	5.000	99.672	99.572	99.472
4.500	103.743	103.643	103.543	5.125	103.702	103.602	103.502	5.125	103.702	103.602	103.502	4.500	100.483	100.383	100.283	5.125	99.828	99.728	99.628
4.625	103.865	103.765	103.665	5.250	103.649	103.549	103.448	5.250	103.649	103.549	103.448	4.625	100.605	100.505	100.405	5.250	99.625	99.525	99.414
4.750	103.957	103.857	103.757	5.375	103.904	103.804	103.704	5.375	103.904	103.804	103.704	4.750	100.233	100.133	100.033	5.375	100.730	100.630	100.530
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	100.027	99.919	99.789	2.750	100.513	100.373	100.267	3.375	102.455	102.322	102.248	3.375	102.455	102.322	102.248	2.750	101.703	101.603	101.503
3.500	100.378	100.268	100.142	2.875	101.090	100.912	100.856	3.500	102.796	102.669	102.595	3.500	102.796	102.669	102.595	2.875	102.026	101.926	101.826
3.625	100.616	100.511	100.388	2.990	101.462	101.292	101.236	3.625	103.070	102.955	102.870	3.625	103.070	102.955	102.870	2.990	102.159	102.059	101.959
3.750	99.721	99.621	99.495	3.000	101.562	101.392	101.336	3.750	101.997	101.897	101.797	3.750	101.997	101.897	101.797	3.000	102.259	102.159	102.059
3.875	100.092	99.992	99.875	3.125	101.880	101.718	101.662	3.875	102.379	102.279	102.179	3.875	102.379	102.279	102.179	3.125	102.125	102.025	101.925
3.990	100.272	100.172	100.063	3.250	102.519	102.376	102.302	3.990	102.607	102.507	102.407	3.990	102.607	102.507	102.407	3.250	102.335	102.235	102.135
4.000	100.372	100.272	100.163	3.375	102.955	102.822	102.748	4.000	102.707	102.607	102.507	4.000	102.707	102.607	102.507	3.375	102.639	102.539	102.439
4.125	100.537	100.437	100.334	3.500	103.296	103.169	103.095	4.125	102.887	102.787	102.687	4.125	102.887	102.787	102.687	3.500	102.814	102.714	102.614
4.250	99.044	98.944	98.844	3.625	103.570	103.455	103.370	4.250	103.169	103.069	102.969	4.250	103.169	103.069	102.969	3.625	102.497	102.397	102.297
4.375	99.337	99.237	99.137	3.750	102.497	102.397	102.297	4.375	103.368	103.268	103.168	4.375	103.368	103.268	103.168	3.750	102.798	102.698	102.598
4.500	99.358	99.258	99.158	3.875	102.879	102.779	102.679	4.500	102.788	102.688	102.588	4.500	102.788	102.688	102.588	3.875	102.939	102.839	102.739
4.625	99.480	99.380	99.280	3.990	103.107	103.007	102.907	4.625	102.918	102.818	102.718	4.625	102.918	102.818	102.718	3.990	103.153	103.053	102.953
4.750	99.108	99.008	98.908	4.000	103.207	103.107	103.007	4.750	103.437	103.337	103.237	4.750	103.437	103.337	103.237	4.000	103.253	103.153	103.053
4.875	99.397	99.297	99.197	4.125	103.387	103.287	103.187	4.875	103.693	103.593	103.493	4.875	103.693	103.593	103.493	4.125	103.188	103.088	102.988
4.990	99.572	99.472	99.372	4.250	103.669	103.569	103.469	4.990	104.018	103.918	103.818	4.990	104.018	103.918	103.818	4.250	103.391	103.291	103.191
5.000	99.672	99.572	99.472	4.375	103.868	103.768	103.668	5.000	104.118	104.018	103.918	5.000	104.118	104.018	103.918	4.375	103.610	103.510	103.410
5.125	99.828	99.728	99.628	4.500	104.038	103.938	103.838	5.125	104.407	104.307	104.207	5.125	104.407	104.307	104.207	4.500	103.754	103.654	103.554
5.250	99.625	99.525	99.424	4.625	104.168	104.068	103.968	5.250	104.058	103.944	103.834	5.250	104.058	103.944	103.834	4.625	103.122	103.010	102.922
5.375	100.730	100.630	100.530	4.750	104.687	104.587	104.487	5.375	105.311	105.198	105.088	5.375	105.311	105.198	105.088	4.750	103.220	103.108	103.020
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	103.703	103.603	103.503	2.750	103.953	103.853	103.753	2.750	101.178	101.078	100.978	2.750	103.178	103.078	102.978	2.750	103.428	103.328	103.228
2.875	102.026	101.926	101.826	2.875	102.026	101.926	101.826	2.875	101.501	101.401	101.301	2.875	101.501	101.401	101.301	2.875	101.501	101.401	101.301
2.990	102.159	102.059	101.959	2.990	102.159	102.059	101.959	2.990	101.634	101.534	101.434	2.990	101.634	101.534	101.434	2.990	101.634	101.534	101.434
3.000	102.259	102.159	102.059	3.000	102.259	102.159	102.059	3.000	101.734	101.634	101.534	3.000	101.734	101.634	101.534	3.000	101.734	101.634	101.534
3.125	102.125	102.025	101.925	3.125	102.125	102.025	101.925	3.125	101.162	101.062	100.962	3.125	101.162	101.062	100.962	3.125	101.162	101.062	100.962
3.250	102.335	102.235	102.135	3.250	102.335	102.235	102.135	3.250	101.372	101.272	101.172	3.250	101.372	101.272	101.172	3.250	101.372	101.272	101.172
3.375	102.639	102.539	102.439	3.375	102.639	102.539	102.439	3.375	101.676	101.576	101.476	3.375	101.676	101.576	101.476	3.37			



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.:

10/2/2020

45 Day Lock Exp.:

10/19/2020

60 Day Lock Exp.:

11/2/2020

W. Rate Sheet Dated: 9/2/2020

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	100.324	100.156	100.009	2.750	100.456	100.272	100.205	2.750	101.693	101.593	101.493	2.750	99.178	99.010	98.863	2.750	100.868	100.768	100.668
2.875	100.960	100.801	100.659	2.875	101.034	100.861	100.793	2.875	102.014	101.914	101.814	2.875	99.814	99.655	99.513	2.875	101.189	101.089	100.989
2.990	101.371	101.223	101.085	2.990	101.404	101.241	101.173	2.990	102.147	102.047	101.947	2.990	100.225	100.077	99.939	2.990	101.322	101.222	101.122
3.000	101.471	101.323	101.185	3.000	101.504	101.341	101.273	3.000	102.247	102.147	102.047	3.000	100.325	100.177	100.039	3.000	101.422	101.322	101.222
3.125	101.779	101.645	101.512	3.125	101.822	101.667	101.600	3.125	102.089	101.989	101.889	3.125	100.633	100.499	100.366	3.125	100.826	100.726	100.626
3.250	102.436	102.320	102.169	3.250	102.571	102.439	102.349	3.250	102.300	102.200	102.100	3.250	100.107	99.991	99.840	3.250	101.037	100.937	100.837
3.375	102.935	102.835	102.689	3.375	103.007	102.883	102.793	3.375	102.602	102.502	102.402	3.375	100.606	100.506	100.360	3.375	101.339	101.239	101.139
3.500	103.284	103.184	103.042	3.500	103.348	103.232	103.141	3.500	102.779	102.679	102.579	3.500	100.955	100.855	100.713	3.500	101.516	101.416	101.316
3.625	103.522	103.422	103.289	3.625	103.622	103.517	103.422	3.625	102.491	102.391	102.291	3.625	101.193	101.093	100.960	3.625	100.728	100.628	100.528
3.750	102.496	102.396	102.257	3.750	102.524	102.424	102.323	3.750	102.793	102.693	102.593	3.750	100.274	100.174	100.035	3.750	101.030	100.930	100.830
3.875	102.867	102.767	102.638	3.875	102.906	102.806	102.706	3.875	102.934	102.834	102.734	3.875	100.645	100.545	100.416	3.875	101.171	101.071	100.971
3.990	103.046	102.946	102.827	3.990	103.134	103.034	102.934	3.990	103.148	103.048	102.948	3.990	100.824	100.724	100.605	3.990	101.385	101.285	101.185
4.000	103.146	103.046	102.927	4.000	103.234	103.134	103.034	4.000	103.248	103.148	103.048	4.000	100.924	100.824	100.705	4.000	101.485	101.385	101.285
4.125	103.315	103.215	103.097	4.125	103.415	103.315	103.215	4.125	103.090	102.990	102.890	4.125	101.093	100.993	100.875	4.125	100.840	100.740	100.640
4.250	103.155	103.055	102.954	4.250	103.642	103.542	103.434	4.250	103.292	103.192	103.092	4.250	99.545	99.445	99.344	4.250	101.042	100.942	100.842
4.375	103.450	103.350	103.250	4.375	103.841	103.741	103.637	4.375	103.512	103.412	103.312	4.375	99.840	99.740	99.640	4.375	101.262	101.162	101.062
4.500	103.719	103.619	103.519	4.500	104.012	103.912	103.811	4.500	103.656	103.556	103.456	4.500	100.109	100.009	99.909	4.500	101.406	101.306	101.206
4.625	103.841	103.741	103.641	4.625	104.141	104.041	103.941	4.625	103.176	103.076	102.976	4.625	100.231	100.131	100.031	4.625	98.944	98.838	98.744
4.750	103.931	103.831	103.731	4.750	104.663	104.563	104.463	4.750	103.273	103.173	103.073	4.750	99.857	99.757	99.657	4.750	100.161	100.055	99.961

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%	> 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.:

10/2/2020

45 Day Lock Exp.:

10/19/2020

60 Day Lock Exp.:

11/2/2020

W. Rate Sheet Dated: 9/2/2020

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)