



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.: 10/5/2020

45 Day Lock Exp.: 10/19/2020

60 Day Lock Exp.: 11/2/2020

W. Rate Sheet Dated: 9/3/2020

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	100.591	100.341	100.122	2.500	100.169	99.919	99.701	2.250	99.774	99.610	99.446	3.125	96.748	96.598	96.448
2.625	100.595	100.345	100.126	2.625	100.172	99.922	99.703	2.500	99.780	99.616	99.452	3.250	98.249	98.099	97.949
2.750	101.912	101.693	101.521	2.750	100.991	100.772	100.600	2.625	99.783	99.619	99.455	3.375	98.245	98.095	97.945
2.875	101.915	101.697	101.525	2.875	100.994	100.775	100.603	2.750	100.407	100.257	100.107	3.500	98.246	98.096	97.946
3.000	101.919	101.700	101.528	3.000	100.996	100.778	100.606	2.875	100.409	100.259	100.109	3.625	98.248	98.098	97.948
3.125	101.922	101.703	101.531	3.125	100.999	100.780	100.609	3.000	100.412	100.262	100.112	Margin = 2.250		Index = 0.130	
3.250	102.333	102.130	101.974	3.250	101.162	100.959	100.802	3.125	100.415	100.265	100.115	30 Year OTC			
3.375	102.336	102.133	101.977	3.375	101.165	100.961	100.805	3.250	102.101	101.951	101.801	Rate	30 Day	45 Day	60 Day
3.500	102.340	102.136	101.980	3.500	101.183	100.980	100.824	3.375	102.104	101.954	101.804	4.000	101.200	100.950	100.700
3.625	102.343	102.140	101.983	3.625	101.186	100.983	100.826	3.500	102.132	101.982	101.832	4.125	101.202	100.952	100.702
3.750	102.651	102.501	102.351	3.750	102.183	102.033	101.883	3.625	102.134	101.984	101.834	4.375	102.499	102.249	101.999
3.875	102.554	102.404	102.254	3.875	102.185	102.035	101.885	3.750	102.641	102.491	102.341	4.500	102.488	102.238	101.988
4.000	102.575	102.425	102.275	4.000	102.173	102.023	101.873	3.875	102.642	102.492	102.342	4.625	102.490	102.240	101.990
4.125	102.577	102.427	102.277	4.125	102.175	102.025	101.875	4.000	102.631	102.481	102.331	4.875	103.313	103.063	102.813
4.250	103.972	103.872	103.772	4.250	103.434	103.334	103.234	4.125	102.632	102.482	102.332	5.000	103.302	103.052	102.802
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	103.304	103.054	102.804
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	104.413	104.163	103.913
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	104.415	104.165	103.915
6.250	106.000	105.900	105.800	6.250	105.707	105.607	105.507	4.625	103.337	103.187	103.037	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	101.688	101.438	101.219	2.500	101.588	101.338	101.119	2.250	101.359	101.195	101.031
2.625	101.688	101.438	101.219	2.625	101.588	101.338	101.119	2.375	101.362	101.198	101.034
2.750	103.266	103.047	102.875	2.750	103.166	102.947	102.775	2.500	101.362	101.198	101.034
2.875	103.269	103.050	102.879	2.875	103.169	102.950	102.778	2.625	101.362	101.198	101.034
3.000	103.269	103.050	102.878	3.000	103.168	102.950	102.778	2.750	101.983	101.833	101.683
3.125	103.269	103.050	102.878	3.125	103.168	102.950	102.778	2.875	101.995	101.845	101.695
3.250	103.427	103.224	103.067	3.250	103.328	103.125	102.969	3.000	101.995	101.845	101.695
3.375	103.441	103.238	103.081	3.375	103.340	103.137	102.981	3.125	101.995	101.845	101.695
3.500	103.441	103.238	103.081	3.500	103.356	103.153	102.997	3.250	103.679	103.529	103.379
3.625	103.441	103.238	103.081	3.625	103.340	103.137	102.981	3.375	103.690	103.540	103.390
3.750	103.646	103.496	103.346	3.750	103.584	103.434	103.284	3.500	103.715	103.565	103.415
3.875	103.659	103.509	103.359	3.875	103.558	103.408	103.258	3.625	103.690	103.540	103.390
4.000	103.677	103.527	103.377	4.000	103.545	103.395	103.245	3.750	104.194	104.044	103.894

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 Net 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	98.450	98.200	97.950	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.452	98.202	97.952				
3.875	100.408	100.158	99.908	6.250	103.750	103.750	103.750	4.375	99.749	99.499	99.249	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.388	100.138	99.888					4.500	99.738	99.488	99.238	Rate	30 Day	45 Day	60 Day
4.125	100.385	100.135	99.885					4.625	99.740	99.490	99.240	6.250	102.750	102.500	102.250
4.250	101.622	101.372	101.122					4.875	100.563	100.313	100.063	DPA Advantage Adjustment 203(k) / 203(k)s 203(k) & 203(k)s are Borrower Paid only -1.000			
4.375	101.620	101.370	101.120					5.000	100.552	100.302	100.052				
4.500	101.631	101.381	101.131					5.125	100.554	100.304	100.054				
4.625	101.629	101.379	101.129					5.500	101.663	101.413	101.163				
4.750	102.464	102.214	101.964					5.625	101.665	101.415	101.165				
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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11/2/2020

W. Rate Sheet Dated: 9/3/2020

Release Time: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	96.170	96.020	95.870
2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.250	97.922	97.772	97.622
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.375	97.918	97.768	97.618
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	99.249	99.099	98.949	3.500	97.919	97.769	97.619
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	99.252	99.102	98.952	3.625	97.920	97.770	97.620
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	99.255	99.105	98.955	Margin = 2.250		Index = .130	
3.250	100.996	100.792	100.636	3.250	100.254	100.051	99.895	3.125	99.257	99.107	98.957	30 Year OTC			
3.375	100.999	100.796	100.640	3.375	100.257	100.054	99.898	3.250	101.194	101.044	100.894	Rate	30 Day	45 Day	60 Day
3.500	101.002	100.799	100.643	3.500	100.276	100.073	99.917	3.375	101.196	101.046	100.896	3.250	98.621	98.371	98.121
3.625	101.005	100.802	100.646	3.625	100.278	100.075	99.919	3.500	101.224	101.074	100.924	3.375	98.624	98.374	98.124
3.750	101.564	101.414	101.264	3.750	101.525	101.375	101.225	3.625	101.226	101.076	100.926	3.500	98.627	98.377	98.127
3.875	101.467	101.317	101.167	3.875	101.527	101.377	101.227	3.750	101.983	101.833	101.683	3.625	98.630	98.380	98.130
4.000	101.487	101.337	101.187	4.000	101.516	101.366	101.216	3.875	N/A	N/A	N/A	3.750	100.089	99.839	99.589
4.125	101.490	101.340	101.190	4.125	101.518	101.368	101.218	4.000	N/A	N/A	N/A	3.875	100.092	99.842	99.592
4.250	102.072	101.972	101.872	4.250	101.964	101.864	101.764	4.125	N/A	N/A	N/A	4.000	100.112	99.862	99.612
4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.125	100.115	99.865	99.615
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.250	100.597	100.347	100.097
4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.375	N/A	N/A	N/A
6.250	N/A	N/A	N/A	6.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.500	N/A	N/A	N/A

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
2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	N/A	N/A	N/A
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	N/A	N/A	N/A
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.500	N/A	N/A	N/A
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.625	N/A	N/A	N/A
3.250	101.739	101.536	101.380	3.250	101.641	101.438	101.281	2.750	99.202	99.052	98.902
3.375	101.753	101.550	101.394	3.375	101.653	101.450	101.293	2.875	99.214	99.064	98.914
3.500	101.753	101.550	101.394	3.500	101.669	101.466	101.310	3.000	99.214	99.064	98.914
3.625	101.753	101.550	101.394	3.625	101.652	101.449	101.293	3.125	99.213	99.063	98.913
3.750	102.208	102.058	101.908	3.750	102.147	101.997	101.847	3.250	100.554	100.404	100.254
3.875	102.222	102.072	101.922	3.875	102.121	101.971	101.821	3.375	100.565	100.415	100.265
4.000	102.239	102.089	101.939	4.000	102.107	101.957	101.807	3.500	100.590	100.440	100.290
4.125	102.221	102.071	101.921	4.125	102.121	101.971	101.821	3.625	100.565	100.415	100.265
4.250	102.701	102.601	102.501	4.250	102.565	102.465	102.365	3.750	101.069	100.919	100.769

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	3.250	N/A	N/A	N/A	4.750	N/A	N/A	N/A
3.875	N/A	N/A	N/A					3.375	N/A	N/A	N/A				
4.000	N/A	N/A	N/A	6.250	N/A	N/A	N/A	3.500	N/A	N/A	N/A				
4.125	N/A	N/A	N/A					3.625	N/A	N/A	N/A				
4.250	N/A	N/A	N/A					3.750	N/A	N/A	N/A				
4.375	N/A	N/A	N/A					3.875	N/A	N/A	N/A				
4.500	N/A	N/A	N/A					4.000	N/A	N/A	N/A				
4.625	N/A	N/A	N/A					4.125	N/A	N/A	N/A				
4.750	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				
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.:

10/5/2020

10/19/2020

11/2/2020

W. Rate Sheet Dated: 9/3/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.375	N/A	N/A	N/A	
1.500	N/A	N/A	N/A	
1.625	N/A	N/A	N/A	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	N/A	N/A	N/A	
2.875	N/A	N/A	N/A	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	

Applicable for all mortgages with greater than 15 year terms								
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	

Product Features								
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A	

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Lock Desk Policy

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

Flood Certification = \$10.00

*UW Fee with option to buy out = \$895 / \$495 for streamline

*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/5/2020

45 Day Lock Exp.:

10/19/2020

60 Day Lock Exp.:

11/2/2020

W. Rate Sheet Dated: 9/3/2020

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	100.421	100.236	100.101	3.375	101.990	101.890	101.764	3.375	101.990	101.890	101.764	2.750	99.625	99.440	99.305	3.375	100.011	99.911	99.785				
2.875	101.050	100.878	100.748	3.500	102.334	102.234	102.113	3.500	102.334	102.234	102.113	2.875	100.254	100.082	99.952	3.500	100.355	100.255	100.134				
2.990	101.456	101.296	101.171	3.625	102.573	102.473	102.357	3.625	102.573	102.473	102.357	2.990	100.660	100.500	100.375	3.625	100.594	100.494	100.378				
3.000	101.556	101.396	101.271	3.750	101.521	101.421	101.321	3.750	101.521	101.421	101.321	3.000	100.760	100.600	100.475	3.750	99.649	99.549	99.449				
3.125	101.860	101.716	101.596	3.875	101.889	101.789	101.689	3.875	101.889	101.789	101.689	3.125	101.064	100.920	100.800	3.875	100.017	99.917	99.817				
3.250	102.370	102.255	102.120	3.990	102.065	101.965	101.865	3.990	102.065	101.965	101.865	3.250	100.391	100.276	100.141	3.990	100.193	100.093	99.993				
3.375	102.865	102.765	102.639	4.000	102.165	102.065	101.965	4.000	102.165	102.065	101.965	3.375	100.886	100.786	100.660	4.000	100.293	100.193	100.093				
3.500	103.209	103.109	102.988	4.125	102.332	102.232	102.132	4.125	102.332	102.232	102.132	3.500	100.230	100.130	100.009	4.125	100.460	100.360	100.260				
3.625	103.448	103.348	103.232	4.250	102.194	102.094	101.994	4.250	102.194	102.094	101.994	3.625	101.469	101.369	101.253	4.250	98.934	98.834	98.734				
3.750	102.396	102.296	102.196	4.375	102.486	102.386	102.286	4.375	102.486	102.386	102.286	3.750	100.524	100.424	100.324	4.375	99.226	99.126	99.026				
3.875	102.764	102.664	102.564	4.500	102.505	102.405	102.305	4.500	102.505	102.405	102.305	3.875	100.892	100.792	100.692	4.500	99.245	99.145	99.045				
3.990	102.940	102.840	102.740	4.625	102.625	102.525	102.425	4.625	102.625	102.525	102.425	3.990	101.068	100.968	100.868	4.625	99.365	99.265	99.165				
4.000	103.040	102.940	102.840	4.750	102.833	102.733	102.633	4.750	102.833	102.733	102.633	4.000	101.168	101.068	100.968	4.750	99.109	99.009	98.909				
4.125	103.207	103.107	103.007	4.875	103.121	103.021	102.921	4.875	103.121	103.021	102.921	4.125	101.335	101.235	101.135	4.875	99.397	99.297	99.197				
4.250	103.069	102.969	102.869	4.990	103.293	103.193	103.093	4.990	103.293	103.193	103.093	4.250	99.809	99.709	99.609	4.990	99.569	99.469	99.369				
4.375	103.361	103.261	103.161	5.000	103.393	103.293	103.193	5.000	103.393	103.293	103.193	4.375	100.101	100.001	99.901	5.000	99.669	99.569	99.469				
4.500	103.630	103.530	103.430	5.125	103.700	103.600	103.500	5.125	103.700	103.600	103.500	4.500	100.370	100.270	100.170	5.125	99.826	99.726	99.626				
4.625	103.750	103.650	103.550	5.250	103.637	103.537	103.437	5.250	103.637	103.537	103.437	4.625	100.490	100.390	100.290	5.250	99.613	99.513	99.413				
4.750	103.958	103.858	103.758	5.375	104.889	104.789	104.689	5.375	104.889	104.789	104.689	4.750	100.234	100.134	100.034	5.375	100.715	100.615	100.515				
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	100.011	99.911	99.785	2.750	100.546	100.352	100.296	3.375	102.435	102.318	102.235	3.375	102.435	102.318	102.235	2.750	101.799	101.699	101.599				
3.500	100.355	100.255	100.134	2.875	101.121	100.939	100.883	3.500	102.773	102.666	102.573	3.500	102.773	102.666	102.573	2.875	102.121	102.021	101.921				
3.625	100.594	100.494	100.378	2.990	101.491	101.320	101.264	3.625	103.046	102.946	102.846	3.625	103.046	102.946	102.846	2.990	102.253	102.153	102.053				
3.750	99.649	99.549	99.449	3.000	101.591	101.420	101.364	3.750	101.921	101.821	101.721	3.750	101.921	101.821	101.721	3.000	102.353	102.253	102.153				
3.875	100.017	99.917	99.817	3.125	101.902	101.741	101.685	3.875	102.300	102.200	102.100	3.875	102.300	102.200	102.100	3.125	102.186	102.086	101.986				
3.990	100.193	100.093	99.993	3.250	102.500	102.374	102.300	3.990	102.526	102.426	102.326	3.990	102.526	102.426	102.326	3.250	102.397	102.297	102.197				
4.000	100.293	100.193	100.093	3.375	102.935	102.818	102.735	4.000	102.626	102.526	102.426	4.000	102.626	102.526	102.426	3.375	102.698	102.598	102.498				
4.125	100.460	100.360	100.260	3.500	103.273	103.166	103.073	4.125	102.806	102.706	102.606	4.125	102.806	102.706	102.606	3.500	102.873	102.773	102.673				
4.250	98.934	98.834	98.734	3.625	103.546	103.446	103.346	4.250	103.061	102.961	102.861	4.250	103.061	102.961	102.861	3.625	102.486	102.386	102.286				
4.375	99.226	99.126	99.026	3.750	102.421	102.321	102.221	4.375	103.259	103.159	103.059	4.375	103.259	103.159	103.059	3.750	102.786	102.686	102.586				
4.500	99.245	99.145	99.045	3.875	102.800	102.700	102.600	4.500	102.679	102.579	102.479	4.500	102.679	102.579	102.479	3.875	102.929	102.829	102.729				
4.625	99.365	99.265	99.165	3.990	103.026	102.926	102.826	4.625	102.807	102.707	102.607	4.625	102.807	102.707	102.607	3.990	103.139	103.039	102.939				
4.750	99.109	99.009	98.909	4.000	103.126	103.026	102.926	4.750	103.432	103.332	103.232	4.750	103.432	103.332	103.232	4.000	103.239	103.139	103.039				
4.875	99.397	99.297	99.197	4.125	103.306	103.206	103.106	4.875	103.687	103.587	103.487	4.875	103.687	103.587	103.487	4.125	103.037	102.937	102.837				
4.990	99.569	99.469	99.369	4.250	103.561	103.461	103.361	4.990	104.011	103.911	103.811	4.990	104.011	103.911	103.811	4.250	103.240	103.140	103.040				
5.000	99.669	99.569	99.469	4.375	103.759	103.659	103.559	5.000	104.111	104.011	103.911	5.000	104.111	104.011	103.911	4.375	103.459	103.359	103.259				
5.125	99.826	99.726	99.626	4.500	103.929	103.829	103.729	5.125	104.399	104.299	104.199	5.125	104.399	104.299	104.199	4.500	103.600	103.500	103.400				
5.250	99.613	99.513	99.413	4.625	104.057	103.957	103.857	5.250	104.038	103.931	103.811	5.250	104.038	103.931	103.811	4.625	103.039	102.939	102.839				
5.375	100.715	100.615	100.490	4.750	104.682	104.582	104.482	5.375	105.291	105.185	105.065	5.375	105.291	105.185	105.065	4.750	103.136	103.036	102.936				
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															



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.:

10/5/2020

45 Day Lock Exp.:

10/19/2020

60 Day Lock Exp.:

11/2/2020

W. Rate Sheet Dated: 9/3/2020

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	100.382	100.207	100.072	2.750	100.513	100.323	100.267	2.750	101.703	101.603	101.503	2.750	99.236	99.061	98.926	2.750	100.878	100.778	100.678
2.875	101.017	100.852	100.722	2.875	101.090	100.912	100.856	2.875	102.026	101.926	101.826	2.875	99.871	99.706	99.576	2.875	101.201	101.101	101.001
2.990	101.426	101.273	101.148	2.990	101.462	101.292	101.236	2.990	102.159	102.059	101.959	2.990	100.280	100.127	100.002	2.990	101.334	101.234	101.134
3.000	101.526	101.373	101.248	3.000	101.562	101.392	101.336	3.000	102.259	102.159	102.059	3.000	100.380	100.227	100.102	3.000	101.434	101.334	101.234
3.125	101.834	101.696	101.575	3.125	101.880	101.718	101.662	3.125	102.125	102.025	101.925	3.125	100.688	100.550	100.429	3.125	100.862	100.762	100.662
3.250	102.383	102.257	102.122	3.250	102.519	102.376	102.302	3.250	102.335	102.235	102.135	3.250	100.054	99.928	99.793	3.250	101.072	100.972	100.872
3.375	102.881	102.773	102.643	3.375	102.955	102.822	102.748	3.375	102.639	102.539	102.439	3.375	100.552	100.444	100.314	3.375	101.376	101.276	101.176
3.500	103.232	103.122	102.996	3.500	103.296	103.169	103.095	3.500	102.814	102.714	102.614	3.500	100.903	100.793	100.667	3.500	101.551	101.451	101.351
3.625	103.470	103.365	103.242	3.625	103.570	103.455	103.370	3.625	102.497	102.397	102.297	3.625	101.141	101.036	100.913	3.625	100.734	100.634	100.534
3.750	102.468	102.368	102.242	3.750	102.497	102.397	102.297	3.750	102.798	102.698	102.598	3.750	100.246	100.146	100.020	3.750	101.035	100.935	100.835
3.875	102.839	102.739	102.622	3.875	102.879	102.779	102.679	3.875	102.939	102.839	102.739	3.875	100.617	100.517	100.400	3.875	101.176	101.076	100.976
3.990	103.019	102.919	102.810	3.990	103.107	103.007	102.907	3.990	103.153	103.053	102.953	3.990	100.797	100.697	100.588	3.990	101.390	101.290	101.190
4.000	103.119	103.019	102.910	4.000	103.207	103.107	103.007	4.000	103.253	103.153	103.053	4.000	100.897	100.797	100.688	4.000	101.490	101.390	101.290
4.125	103.284	103.184	103.081	4.125	103.387	103.287	103.187	4.125	103.188	103.088	102.988	4.125	101.062	100.962	100.859	4.125	100.938	100.838	100.738
4.250	103.179	103.079	102.979	4.250	103.669	103.569	103.469	4.250	103.391	103.291	103.191	4.250	99.569	99.469	99.369	4.250	101.141	101.041	100.941
4.375	103.472	103.372	103.272	4.375	103.868	103.768	103.668	4.375	103.610	103.510	103.410	4.375	99.862	99.762	99.662	4.375	101.360	101.260	101.160
4.500	103.743	103.643	103.543	4.500	104.038	103.938	103.838	4.500	103.754	103.654	103.554	4.500	100.133	100.033	99.933	4.500	101.504	101.404	101.304
4.625	103.865	103.765	103.665	4.625	104.168	104.068	103.968	4.625	103.122	103.012	102.912	4.625	100.255	100.155	100.055	4.625	98.890	98.778	98.690
4.750	103.957	103.857	103.757	4.750	104.687	104.587	104.487	4.750	103.220	103.108	103.020	4.750	99.883	99.783	99.683	4.750	100.108	99.996	99.908

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, LPMI, UW Fee Buyout			

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.:

10/5/2020

45 Day Lock Exp.:

10/19/2020

60 Day Lock Exp.:

11/2/2020

W. Rate Sheet Dated: 9/3/2020

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)