

W. Rate Sheet Dated: 9/10/2020

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	100.200	99.966	99.747	2.500	99.779	99.544	99.326	2.250	98.982	98.832	98.682	3.125	96.248	96.098	95.948
2.625	100.204	99.970	99.751	2.625	99.782	99.547	99.328	2.500	98.988	98.838	98.688	3.250	97.749	97.599	97.449
2.750	101.459	101.309	101.121	2.750	100.538	100.388	100.200	2.625	98.990	98.840	98.690	3.375	97.745	97.595	97.445
2.875	101.462	101.312	101.125	2.875	100.540	100.390	100.203	2.750	99.571	99.421	99.271	3.500	97.746	97.596	97.446
3.000	101.466	101.316	101.128	3.000	100.543	100.393	100.206	2.875	99.574	99.424	99.274	3.625	97.748	97.598	97.448
3.125	101.469	101.319	101.131	3.125	100.546	100.396	100.209	3.000	99.576	99.426	99.276	Margin = 2.250		Index = 0.120	
3.250	101.661	101.511	101.361	3.250	100.490	100.340	100.190	3.125	99.579	99.429	99.279	30 Year OTC			
3.375	101.665	101.515	101.365	3.375	100.493	100.343	100.193	3.250	101.492	101.342	101.192	Rate	30 Day	45 Day	60 Day
3.500	101.668	101.518	101.368	3.500	100.512	100.362	100.212	3.375	101.495	101.345	101.195	4.000	101.434	101.184	100.934
3.625	101.671	101.521	101.371	3.625	100.514	100.364	100.214	3.500	101.552	101.402	101.252	4.125	101.437	101.187	100.937
3.750	102.386	102.236	102.086	3.750	101.917	101.767	101.617	3.625	101.554	101.404	101.254	4.375	102.561	102.311	102.061
3.875	102.289	102.139	101.989	3.875	101.919	101.769	101.619	3.750	102.567	102.417	102.267	4.500	102.550	102.300	102.050
4.000	102.309	102.159	102.009	4.000	101.908	101.758	101.608	3.875	102.568	102.418	102.268	4.625	102.553	102.303	102.053
4.125	102.312	102.162	102.012	4.125	101.910	101.760	101.610	4.000	102.557	102.407	102.257	4.875	103.188	102.938	102.688
4.250	103.534	103.434	103.334	4.250	102.997	102.897	102.797	4.125	102.558	102.408	102.258	5.000	103.177	102.927	102.677
4.375	103.436	103.336	103.236	4.375	102.999	102.899	102.799	4.250	102.709	102.559	102.409	5.125	103.179	102.929	102.679
4.500	103.425	103.325	103.225	4.500	102.987	102.887	102.787	4.375	102.710	102.560	102.410	5.500	104.757	104.507	104.257
4.625	103.428	103.328	103.228	4.625	102.989	102.889	102.789	4.500	102.699	102.549	102.399	5.625	104.759	104.509	104.259
6.250	105.201	105.101	105.001	6.250	104.457	104.357	104.257	4.625	102.701	102.551	102.401	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	101.597	101.363	101.144	2.500	101.497	101.263	101.044	2.250	101.062	100.912	100.762
2.625	101.597	101.363	101.144	2.625	101.497	101.263	101.044	2.375	101.065	100.915	100.765
2.750	103.113	102.963	102.775	2.750	103.013	102.863	102.675	2.500	101.065	100.915	100.765
2.875	103.116	102.966	102.779	2.875	103.015	102.865	102.678	2.625	101.064	100.914	100.764
3.000	103.116	102.966	102.778	3.000	103.015	102.865	102.678	2.750	101.643	101.493	101.343
3.125	103.116	102.966	102.778	3.125	103.015	102.865	102.678	2.875	101.654	101.504	101.354
3.250	103.055	102.905	102.755	3.250	102.956	102.806	102.656	3.000	101.654	101.504	101.354
3.375	103.069	102.919	102.769	3.375	102.968	102.818	102.668	3.125	101.654	101.504	101.354
3.500	103.069	102.919	102.769	3.500	102.985	102.835	102.685	3.250	103.565	103.415	103.265
3.625	103.069	102.919	102.769	3.625	102.968	102.818	102.668	3.375	103.576	103.426	103.276
3.750	103.680	103.530	103.380	3.750	103.619	103.469	103.319	3.500	103.630	103.480	103.330
3.875	103.694	103.544	103.394	3.875	103.592	103.442	103.292	3.625	103.576	103.426	103.276
4.000	103.711	103.561	103.411	4.000	103.579	103.429	103.279	3.750	104.586	104.436	104.286

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 >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

> 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	98.684	98.434	98.184	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.687	98.437	98.187				
3.875	100.643	100.393	100.143	6.250	103.750	103.750	103.750	4.375	99.811	99.561	99.311	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.622	100.372	100.122					4.500	99.800	99.550	99.300	Rate	30 Day	45 Day	60 Day
4.125	100.619	100.369	100.119					4.625	99.803	99.553	99.303	6.250	102.750	102.500	102.250
4.250	101.684	101.434	101.184					4.875	100.438	100.188	99.938	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.682	101.432	101.182					5.000	100.427	100.177	99.927				
4.500	101.693	101.443	101.193					5.125	100.429	100.179	99.929				
4.625	101.691	101.441	101.191					5.500	102.007	101.757	101.507				
4.750	102.339	102.089	101.839					5.625	102.009	101.759	101.509				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250				

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@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/12/2020

45 Day Lock Exp.:

10/26/2020

60 Day Lock Exp.:

11/9/2020

W. Rate Sheet Dated: 9/10/2020

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	95.733	95.583	95.433
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	97.484	97.334	97.184
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	97.480	97.330	97.180
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.476	98.326	98.176	3.500	97.481	97.331	97.181
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.479	98.329	98.179	3.625	97.483	97.333	97.183
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.481	98.331	98.181	Margin = 2.250		Index = .120	
3.250	100.386	100.236	100.086	3.250	99.645	99.495	99.345	3.125	98.484	98.334	98.184	30 Year OTC			
3.375	100.390	100.240	100.090	3.375	99.648	99.498	99.348	3.250	100.647	100.497	100.347	Rate	30 Day	45 Day	60 Day
3.500	100.393	100.243	100.093	3.500	99.667	99.517	99.367	3.375	100.650	100.500	100.350	3.250	98.511	98.261	98.011
3.625	100.396	100.246	100.096	3.625	99.669	99.519	99.369	3.500	100.707	100.557	100.407	3.375	98.515	98.265	98.015
3.750	101.173	101.023	100.873	3.750	101.135	100.985	100.835	3.625	100.709	100.559	100.409	3.500	98.518	98.268	98.018
3.875	101.076	100.926	100.776	3.875	101.137	100.987	100.837	3.750	101.784	101.634	101.484	3.625	98.521	98.271	98.021
4.000	101.097	100.947	100.797	4.000	101.125	100.975	100.825	3.875	N/A	N/A	N/A	3.750	100.198	99.948	99.698
4.125	101.099	100.949	100.799	4.125	101.127	100.977	100.827	4.000	N/A	N/A	N/A	3.875	100.201	99.951	99.701
4.250	101.634	101.534	101.434	4.250	101.527	101.427	101.327	4.125	N/A	N/A	N/A	4.000	100.222	99.972	99.722
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	100.224	99.974	99.724
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	100.659	100.409	100.159
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	101.430	101.280	101.130	3.250	101.331	101.181	101.031	2.750	98.861	98.711	98.561
3.375	101.444	101.294	101.144	3.375	101.343	101.193	101.043	2.875	98.873	98.723	98.573
3.500	101.444	101.294	101.144	3.500	101.360	101.210	101.060	3.000	98.873	98.723	98.573
3.625	101.444	101.294	101.144	3.625	101.343	101.193	101.043	3.125	98.873	98.723	98.573
3.750	102.118	101.968	101.818	3.750	102.056	101.906	101.756	3.250	100.440	100.290	100.140
3.875	102.131	101.981	101.831	3.875	102.030	101.880	101.730	3.375	100.451	100.301	100.151
4.000	102.149	101.999	101.849	4.000	102.017	101.867	101.717	3.500	100.505	100.355	100.205
4.125	102.131	101.981	101.831	4.125	102.030	101.880	101.730	3.625	100.451	100.301	100.151
4.250	102.563	102.463	102.363	4.250	102.428	102.328	102.228	3.750	101.461	101.311	101.161

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 AVIM	-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	6.250	N/A	N/A	N/A	3.375	N/A	N/A	N/A				
4.000	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)	



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/12/2020
45 Day Lock Exp.: 10/26/2020
60 Day Lock Exp.: 11/9/2020

W. Rate Sheet Dated: 9/10/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	100.308	100.208	100.108	2.375	96.264	96.164	96.064	2.750	99.358	99.258	99.158	2.750	99.497	99.397	99.297	2.750	98.347	98.247	98.147
2.875	100.901	100.801	100.701	2.500	97.369	97.269	97.169	2.875	100.010	99.910	99.810	2.875	100.036	99.936	99.836	2.875	98.945	98.845	98.745
2.990	101.261	101.161	101.061	2.625	98.441	98.341	98.241	2.990	100.818	100.718	100.618	2.990	100.307	100.207	100.107	2.990	99.752	99.652	99.552
3.000	101.361	101.261	101.161	2.750	99.358	99.258	99.158	3.000	100.918	100.818	100.718	3.000	100.407	100.307	100.207	3.000	99.852	99.752	99.652
3.125	101.720	101.620	101.520	2.875	100.010	99.910	99.810	3.125	102.031	101.931	101.831	3.125	100.589	100.489	100.389	3.125	100.389	100.289	100.189
3.250	102.235	102.135	102.035	2.990	100.906	100.806	100.706	3.250	102.842	102.742	102.642	3.250	100.058	99.958	99.858	3.250	99.858	99.758	99.658
3.375	102.693	102.593	102.493	3.000	101.006	100.906	100.806	3.375	103.347	103.247	103.147	3.375	100.483	100.383	100.283	3.375	100.283	100.183	100.083
3.500	103.056	102.956	102.856	3.125	102.061	101.961	101.861	3.500	103.745	103.645	103.545	3.500	100.772	100.672	100.572	3.500	100.572	100.472	100.372
3.625	103.400	103.300	103.200	3.250	102.842	102.742	102.642	3.625	104.056	103.956	103.856	3.625	100.921	100.821	100.721	3.625	100.721	100.621	100.521
3.750	102.259	102.159	102.059	3.375	103.347	103.247	103.147	3.750	103.594	103.494	103.394	3.750	99.835	99.735	99.635	3.750	99.635	99.535	99.435
3.875	102.627	102.527	102.427	3.500	103.745	103.645	103.545	3.875	103.998	103.898	103.798	3.875	100.176	100.076	99.976	3.875	99.976	99.876	99.776
3.990	102.794	102.694	102.594	3.625	104.056	103.956	103.856	3.990	104.193	104.093	103.993	3.990	100.310	100.210	100.110	3.990	100.110	100.010	99.910
4.000	102.894	102.794	102.694	3.750	103.594	103.494	103.394	4.000	104.293	104.193	104.093	4.000	100.410	100.310	100.210	4.000	100.210	100.110	100.010
4.125	103.132	103.032	102.932	3.875	103.998	103.898	103.798	4.125	104.553	104.453	104.353	4.125	100.550	100.450	100.350	4.125	100.350	100.250	100.150
4.250	103.143	103.043	102.943	3.990	104.193	104.093	103.993	4.250	104.740	104.640	104.540	4.250	99.282	99.182	99.082	4.250	99.082	98.982	98.882
4.375	103.424	103.324	103.224	4.000	104.293	104.193	104.093	4.375	96.398	96.338	96.278	4.375	99.583	99.483	99.383	4.375	N/A	N/A	N/A
4.500	103.684	103.584	103.484	4.125	104.553	104.453	104.353	4.500	N/A	N/A	N/A	4.500	99.809	99.709	99.609	4.500	N/A	N/A	N/A
4.625	103.888	103.788	103.688	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	99.937	99.837	99.737	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	100.131	100.031	99.931	4.750	N/A	N/A	N/A

30/25 Year >125 High Balance				20 Year				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
2.750	98.347	98.247	98.147	2.875	101.091	100.991	100.891	2.875	100.730	100.630	100.530	2.875	100.667	100.467	100.467
2.875	98.945	98.845	98.745	2.990	101.413	101.313	101.213	2.990	101.098	100.998	100.898	2.990	101.035	100.835	100.835
2.990	99.664	99.564	99.464	3.000	101.513	101.413	101.313	3.000	101.198	101.098	100.998	3.000	101.135	100.935	100.935
3.000	99.764	99.664	99.564	3.125	101.865	101.765	101.665	3.125	101.584	101.484	101.384	3.125	101.521	101.321	101.321
3.125	100.389	100.289	100.189	3.250	102.429	102.329	102.229	3.250	102.158	102.058	101.958	3.250	102.158	101.958	101.958
3.250	99.858	99.758	99.658	3.375	102.880	102.780	102.680	3.375	102.654	102.554	102.454	3.375	102.654	102.454	102.454
3.375	100.283	100.183	100.083	3.500	103.213	103.113	103.013	3.500	103.020	102.920	102.820	3.500	103.020	102.820	102.820
3.500	100.572	100.472	100.372	3.625	103.495	103.395	103.295	3.625	103.328	103.228	103.128	3.625	103.328	103.128	103.128
3.625	100.721	100.621	100.521	3.750	102.163	102.063	101.963	3.750	102.288	102.188	102.088	3.750	102.132	101.932	101.932
3.750	99.635	99.535	99.435	3.875	102.524	102.424	102.324	3.875	102.686	102.586	102.486	3.875	102.530	102.330	102.330
3.875	99.976	99.876	99.776	3.990	102.668	102.568	102.468	3.990	102.856	102.756	102.656	3.990	102.699	102.499	102.499
3.990	100.110	100.010	99.910	4.000	102.768	102.668	102.568	4.000	102.956	102.856	102.756	4.000	102.799	102.599	102.599
4.000	100.210	100.110	100.010	4.125	103.005	102.905	102.805	4.125	103.212	103.112	103.012	4.125	103.056	102.856	102.856
4.125	100.350	100.250	100.150	4.250	102.430	102.330	102.230	4.250	103.315	103.215	103.115	4.250	103.053	102.853	102.853
4.250	99.082	98.982	98.882	4.375	102.707	102.607	102.507	4.375	103.620	103.520	103.420	4.375	103.557	103.357	103.357
4.375	92.897	92.797	92.697	4.500	102.954	102.854	102.754	4.500	102.891	102.791	102.691	4.500	102.829	102.629	102.629
4.500	N/A	N/A	N/A	4.625	103.291	103.191	103.091	4.625	103.114	103.014	102.914	4.625	103.043	102.843	102.843
4.625	N/A	N/A	N/A	4.750	103.645	103.545	103.445	4.750	103.527	103.427	103.327	4.750	103.465	103.265	103.265
4.750	N/A	N/A	N/A	4.875	103.900	103.800	103.700	4.875	103.807	103.707	103.607	4.875	103.744	103.544	103.544

15 Year 105-125					15 Year >125					15 Year High Balance					15 Year 105-125 High Balance					15 Year >125 High Balance					10 Year				
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day	
2.750	100.466	100.366	100.266		2.750	100.466	100.266	100.266		2.750	100.904	100.704	100.704		2.750	99.535	99.335	99.335		2.750	99.535	99.335	99.335		2.750	101.689	101.489	101.489	
2.875	100.794	100.694	100.594		2.875	100.794	100.594	100.594		2.875	101.113	100.913	100.913		2.875	99.776	99.576	99.576		2.875	99.776	99.576	99.576		2.875	101.986	101.786	101.786	
2.990	101.047	100.947	100.847		2.990	101.047	100.847	100.847		2.990	101.235	101.035	101.035		2.990	99.932	99.732	99.732		2.990	99.932	99.732	99.732		2.990	102.205	102.005	102.005	
3.000	101.147	101.047	100.947		3.000	101.147	100.947	100.947		3.000	101.335	101.135	101.135		3.000	100.032	99.832	99.832		3.000	100.032	99.832	99.832		3.000	102.305	102.105	102.105	
3.125	101.489	101.389	101.289		3.125	101.489	101.289	101.289		3.125	101.530	101.330	101.330		3.125	100.290	100.090	100.090		3.125	100.290	100.090	100.090		3.125	102.584	102.384	102.384	
3.250	101.851	101.751	101.651		3.250	101.851	101.651	101.651		3.250	101.788	101.588	101.588		3.250	100.873	100.673	100.673		3.250	100.001	99.801	99.801		3.250	102.842	102.642	102.642	
3.375	102.150	102.050	101.950		3.375	102.088	101.888	101.888		3.375	101.064	100.864	100.864		3.375	100.220	100.020	100.020		3.375	100.220	100.020	100.020		3.375	102.932	102.732	102.732	
3.500	102.387	102.287	102.187		3.500	102.324	102.124	102.124		3.500	101.215	101.015	101.015		3.500	100.392	100.192	100.192		3.500	100.392	100.192	100.192		3.500	103.029	102.829	102.829	
3.625	102.705	102.605	102.505		3.625	102.642	102.442	102.442		3.625	101.419	101.219	101.219		3.625	100.623	100.423	100.423		3.625	100.623	100.423	100.423		3.625	103.199	102.999	102.999	
3.750	102.392	102.292	102.192		3.750	102.392	102.192	102.192		3.750	99.671	99.471	99.471		3.750	98.958	98.758	98.758		3.750	98.958	98.758	98.758		3.750	103.292	103.092	103.092	
3.875	102.732	102.632	102.532		3.875	102.732	102.532	102.532		3.875	99.886	99.686	99.686		3.875	99.203	99.003	99.003		3.875	99.203	99.003	99.003		3.875	103.394	103.194	103.194	
3.990	102.965	102.865	102.765		3.990	102.965	102.765	102.765		3.990	99.997	99.797	99.797		3.990	99.346	99.146	99.146		3.990	99.346	99.146	99.146		3.990	103.434	103.234	103.234	
4.000	103.065	102.965	102.865		4.000	103.065	102.865	102.865		4.000	100.097	99.897	99.897		4.000	99.446	99.246	99.246		4.000	99.446	99.246	99.246		4.000	103.534	103.334	103.334	
4.125	103.344	103.244	103.144		4.125	103.344	103.144	103.144		4.125	100.277	100.077	100.077		4.125	99.650	99.450	99.450		4.125	99.650	99.450	99.450		4.125	103.634	103.434	103.434	
4.250	103.428	103.328	103.228		4.250	103.428	103.228	103.228		4.250	99.852	99.652	99.652		4.250	99.575	99.375	99.375		4.250	99.575	99.375	99.375		4.250	103.734	103.534	103.534	
4.375	103.623	103.523	103.423		4.375	103.623	103.423	103.423		4.375	99.978	99.778	99.778		4.375	99.720	99.520	99.520		4.375	99.720	99.520	99.520		4.375	103.834	103.634	103.634	
4.500	103.849	103.749	103.649		4.500	103.849	103.649	103.649		4.500	100.004	99.804	99.804		4.500	99.804	99.604	99.604		4.500	99.804	99.604	99.604		4.500	103.934	103.734	103.734	
4.625	104.201	104.101	104.001		4.625	104.263	104.063	104.063		4.625	100.158	99.958	99.958		4.625	99.958	99.758	99.758		4.625	99.958	99.758	99.758		4.625	104.088	103.888	103.888	
4.750	104.452	104.352	104.252		4.750	104.515	104.315	104.315		4.750	99.991	99.791	99.791		4.750	99.991	99.791	99.791		4.750	99.991	99.791	99.791		4.750	104.218	104.018	104.018	



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.:

10/12/2020

45 Day Lock Exp.:

10/26/2020

60 Day Lock Exp.:

11/9/2020

W. Rate Sheet Dated: 9/10/2020

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 e-mail: Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/12/2020

45 Day Lock Exp.:

10/26/2020

60 Day Lock Exp.:

11/9/2020

W. Rate Sheet Dated: 9/10/2020

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.212	100.086	99.978	3.375	101.854	101.743	101.654	3.375	101.854	101.743	101.654	2.750	99.283	99.157	99.049	3.375	99.566	99.455	99.366	2.750	100.212	100.086	99.978	3.375	101.854	101.743	101.654	3.375	101.854	101.743	101.654
2.875	100.863	100.741	100.632	3.500	102.215	102.098	102.012	3.500	102.215	102.098	102.012	2.875	99.934	99.812	99.703	3.500	99.927	99.810	99.724	2.875	100.863	100.741	100.632	3.500	102.215	102.098	102.012	3.500	102.215	102.098	102.012
2.990	101.292	101.173	101.064	3.625	102.462	102.348	102.262	3.625	102.462	102.348	102.262	2.990	100.363	100.244	100.135	3.625	100.174	100.060	99.974	2.990	101.292	101.173	101.064	3.625	102.462	102.348	102.262	3.625	102.462	102.348	102.262
3.000	101.392	101.273	101.164	3.750	101.289	101.189	101.089	3.750	101.289	101.189	101.089	3.000	100.463	100.344	100.235	3.750	99.379	99.279	99.179	3.000	101.392	101.273	101.164	3.750	101.289	101.189	101.089	3.750	101.289	101.189	101.089
3.125	101.714	101.606	101.497	3.875	101.672	101.572	101.472	3.875	101.672	101.572	101.472	3.125	100.785	100.677	100.568	3.875	99.762	99.662	99.562	3.125	101.714	101.606	101.497	3.875	101.672	101.572	101.472	3.875	101.672	101.572	101.472
3.250	102.212	102.091	102.005	3.990	101.862	101.762	101.662	3.990	101.862	101.762	101.662	3.250	99.924	99.803	99.717	3.990	99.952	99.852	99.752	3.250	102.212	102.091	102.005	3.990	101.862	101.762	101.662	3.990	101.862	101.762	101.662
3.375	102.729	102.618	102.529	4.000	101.962	101.862	101.762	4.000	101.962	101.862	101.762	3.375	100.441	100.330	100.241	4.000	100.052	99.952	99.852	3.375	102.729	102.618	102.529	4.000	101.962	101.862	101.762	4.000	101.962	101.862	101.762
3.500	103.090	102.973	102.887	4.125	102.129	102.029	101.929	4.125	102.129	102.029	101.929	3.500	100.802	100.685	100.599	4.125	100.219	100.119	100.019	3.500	103.090	102.973	102.887	4.125	102.129	102.029	101.929	4.125	102.129	102.029	101.929
3.625	103.337	103.223	103.137	4.250	102.191	102.091	101.991	4.250	102.191	102.091	101.991	3.625	101.049	100.935	100.849	4.250	98.961	98.861	98.761	3.625	103.337	103.223	103.137	4.250	102.191	102.091	101.991	4.250	102.191	102.091	101.991
3.750	102.164	102.064	101.964	4.375	102.489	102.389	102.289	4.375	102.489	102.389	102.289	3.750	100.254	100.154	100.054	4.375	99.259	99.159	99.059	3.750	102.164	102.064	101.964	4.375	102.489	102.389	102.289	4.375	102.489	102.389	102.289
3.875	102.547	102.447	102.347	4.500	102.514	102.414	102.314	4.500	102.514	102.414	102.314	3.875	100.637	100.537	100.437	4.500	99.284	99.184	99.084	3.875	102.547	102.447	102.347	4.500	102.514	102.414	102.314	4.500	102.514	102.414	102.314
3.990	102.737	102.637	102.537	4.625	102.636	102.536	102.436	4.625	102.636	102.536	102.436	3.990	100.827	100.727	100.627	4.625	99.406	99.306	99.206	3.990	102.737	102.637	102.537	4.625	102.636	102.536	102.436	4.625	102.636	102.536	102.436
4.000	102.837	102.737	102.637	4.750	102.876	102.776	102.676	4.750	102.876	102.776	102.676	4.000	100.927	100.827	100.727	4.750	99.207	99.107	99.007	4.000	102.837	102.737	102.637	4.750	102.876	102.776	102.676	4.750	102.876	102.776	102.676
4.125	103.004	102.904	102.804	4.875	103.170	103.070	102.970	4.875	103.170	103.070	102.970	4.125	101.094	100.994	100.894	4.875	99.501	99.401	99.301	4.125	103.004	102.904	102.804	4.875	103.170	103.070	102.970	4.875	103.170	103.070	102.970
4.250	103.066	102.966	102.866	4.990	103.346	103.246	103.146	4.990	103.346	103.246	103.146	4.250	99.836	99.736	99.636	4.990	99.677	99.577	99.477	4.250	103.066	102.966	102.866	4.990	103.346	103.246	103.146	4.990	103.346	103.246	103.146
4.375	103.364	103.264	103.164	5.000	103.446	103.346	103.246	5.000	103.446	103.346	103.246	4.375	100.134	100.034	99.934	5.000	99.777	99.677	99.577	4.375	103.364	103.264	103.164	5.000	103.446	103.346	103.246	5.000	103.446	103.346	103.246
4.500	103.639	103.539	103.439	5.125	103.756	103.656	103.556	5.125	103.756	103.656	103.556	4.500	100.409	100.309	100.209	5.125	99.937	99.837	99.737	4.500	103.639	103.539	103.439	5.125	103.756	103.656	103.556	5.125	103.756	103.656	103.556
4.625	103.761	103.661	103.561	5.250	103.705	103.605	103.505	5.250	103.705	103.605	103.505	4.625	100.531	100.431	100.331	5.250	99.736	99.636	99.536	4.625	103.761	103.661	103.561	5.250	103.705	103.605	103.505	5.250	103.705	103.605	103.505
4.750	104.001	103.901	103.801	5.375	104.945	104.845	104.745	5.375	104.945	104.845	104.745	4.750	100.332	100.232	100.132	5.375	100.826	100.726	100.626	4.750	104.001	103.901	103.801	5.375	104.945	104.845	104.745	5.375	104.945	104.845	104.745
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	99.566	99.455	99.366	2.750	100.285	100.185	100.085	3.375	102.249	102.149	102.049	3.375	102.249	102.149	102.049	2.750	101.643	101.543	101.443	3.375	99.566	99.455	99.366	2.750	100.285	100.185	100.085	3.375	102.249	102.149	102.049
3.500	99.927	99.810	99.724	2.875	100.877	100.777	100.677	3.500	102.598	102.498	102.398	3.500	102.598	102.498	102.398	2.875	101.969	101.869	101.769	3.500	99.927	99.810	99.724	2.875	100.877	100.777	100.677	3.500	102.598	102.498	102.398
3.625	100.174	100.060	99.974	2.990	101.263	101.163	101.063	3.625	102.881	102.781	102.681	3.625	102.881	102.781	102.681	2.990	102.105	102.005	101.905	3.625	100.174	100.060	99.974	2.990	101.263	101.163	101.063	3.625	102.881	102.781	102.681
3.750	99.379	99.279	99.179	3.000	101.363	101.263	101.163	3.750	101.555	101.455	101.355	3.750	101.555	101.455	101.355	3.000	102.205	102.105	102.005	3.750	99.379	99.279	99.179	3.000	101.363	101.263	101.163	3.750	101.555	101.455	101.355
3.875	99.762	99.662	99.562	3.125	101.688	101.588	101.488	3.875	102.046	101.946	101.846	3.875	102.046	101.946	101.846	3.125	102.015	101.915	101.815	3.875	99.762	99.662	99.562	3.125	101.688	101.588	101.488	3.875	102.046	101.946	101.846
3.990	99.952	99.852	99.752	3.250	102.302	102.202	102.102	3.990	102.283	102.183	102.083	3.990	102.283	102.183	102.083	3.250	102.130	102.030	101.930	3.990	99.952	99.852	99.752	3.250	102.302	102.202	102.102	3.990	102.283	102.183	102.083
4.000	100.052	99.952	99.852	3.375	102.749	102.649	102.549	4.000	102.383	102.283	102.183	4.000	102.383	102.283	102.183	3.375	102.537	102.437	102.337	4.000	100.052	99.952	99.852	3.375	102.749	102.649	102.549	4.000	102.383	102.283	102.183
4.125	100.219	100.119	100.019	3.500	103.098	102.998	102.898	4.125	102.569	102.469	102.369	4.125	102.569	102.469	102.369	3.500	102.716	102.616	102.516	4.125	100.219	100.119	100.019	3.500	103.098	102.998	102.898	4.125	102.569	102.469	102.369
4.250	98.961	98.861	98.761	3.625	103.381	103.281	103.181	4.250	103.012	102.912	102.812	4.250	103.012	102.912	102.812	3.625	102.554	102.454	102.354	4.250	98.961	98.861	98.761	3.625	103.381	103.281	103.181	4.250	103.012	102.912	102.812
4.375	99.259	99.159	99.059	3.750	102.515	102.415	102.315	4.375	103.215	103.115	103.015	4.375	103.215	103.115	103.015	3.750	102.860	102.760	102.660	4.375	99.259	99.159	99.059	3.750	102.515	102.415	102.315	4.375	103.215	103.115	103.015
4.500	99.284	99.184	99.084	3.875	102.546	102.446	102.346	4.500	102.639	102.539	102.439	4.500	102.639	102.539	102.439	3.875	103.007	102.907	102.807	4.500	99.284	99.184	99.084	3.875	102.546	102.446	102.346	4.500	102.639	102.539	102.439
4.625	99.406	99.306	99.206	3.990	102.783	102.683	102.583	4.625	102.769	102.669	102.569	4.625	102.769	102.669	102.569	3.990	103.228	103.128	103.028	4.625	99.406	99.306	99.206	3.990	102.783	102.683	102.583	4.625	102.769	102.669	102.569
4.750	99.207	99.107	99.007	4.000	102.883	102.783	102.683																								



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.:

10/12/2020

45 Day Lock Exp.:

10/26/2020

60 Day Lock Exp.:

11/9/2020

W. Rate Sheet Dated: 9/10/2020

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	100.212	100.086	99.978	2.750	100.285	100.185	100.085	2.750	101.643	101.543	101.443	2.750	98.933	98.807	98.699	2.750	100.880	100.780	100.680
2.875	100.863	100.741	100.632	2.875	100.877	100.777	100.677	2.875	101.969	101.869	101.769	2.875	99.584	99.462	99.353	2.875	101.206	101.106	101.006
2.990	101.292	101.173	101.064	2.990	101.263	101.163	101.063	2.990	102.105	102.005	101.905	2.990	100.013	99.894	99.785	2.990	101.342	101.242	101.142
3.000	101.392	101.273	101.164	3.000	101.363	101.263	101.163	3.000	102.205	102.105	102.005	3.000	100.113	99.994	99.885	3.000	101.442	101.342	101.242
3.125	101.714	101.606	101.497	3.125	101.688	101.588	101.488	3.125	102.015	101.915	101.815	3.125	100.435	100.327	100.218	3.125	100.752	100.652	100.552
3.250	102.212	102.091	102.005	3.250	102.302	102.202	102.102	3.250	102.230	102.130	102.030	3.250	99.574	99.453	99.367	3.250	100.967	100.867	100.767
3.375	102.729	102.618	102.529	3.375	102.749	102.649	102.549	3.375	102.537	102.437	102.337	3.375	100.091	99.980	99.891	3.375	101.274	101.174	101.074
3.500	103.090	102.973	102.887	3.500	103.098	102.998	102.898	3.500	102.716	102.616	102.516	3.500	100.452	100.335	100.249	3.500	101.453	101.353	101.253
3.625	103.337	103.223	103.137	3.625	103.381	103.281	103.181	3.625	102.554	102.454	102.354	3.625	100.699	100.585	100.499	3.625	100.788	100.688	100.588
3.750	102.164	102.064	101.964	3.750	102.155	102.055	101.955	3.750	102.860	102.760	102.660	3.750	99.904	99.804	99.704	3.750	101.094	100.994	100.894
3.875	102.547	102.447	102.347	3.875	102.546	102.446	102.346	3.875	103.007	102.907	102.807	3.875	100.287	100.187	100.087	3.875	101.241	101.141	101.041
3.990	102.737	102.637	102.537	3.990	102.783	102.683	102.583	3.990	103.228	103.128	103.028	3.990	100.477	100.377	100.277	3.990	101.462	101.362	101.262
4.000	102.837	102.737	102.637	4.000	102.883	102.783	102.683	4.000	103.328	103.228	103.128	4.000	100.577	100.477	100.377	4.000	101.562	101.462	101.362
4.125	103.004	102.904	102.804	4.125	103.069	102.969	102.869	4.125	103.284	103.184	103.084	4.125	100.744	100.644	100.544	4.125	101.021	100.921	100.821
4.250	103.066	102.966	102.866	4.250	103.512	103.412	103.312	4.250	103.490	103.390	103.290	4.250	99.486	99.386	99.286	4.250	101.227	101.127	101.027
4.375	103.364	103.264	103.164	4.375	103.715	103.615	103.515	4.375	103.716	103.616	103.516	4.375	99.784	99.684	99.584	4.375	101.453	101.353	101.253
4.500	103.639	103.539	103.439	4.500	103.889	103.789	103.689	4.500	103.862	103.762	103.662	4.500	100.059	99.959	99.859	4.500	101.599	101.499	101.399
4.625	103.761	103.661	103.561	4.625	104.019	103.919	103.819	4.625	103.065	102.965	102.865	4.625	100.181	100.081	99.981	4.625	98.833	98.733	98.633
4.750	104.001	103.901	103.801	4.750	104.699	104.599	104.499	4.750	103.163	103.063	102.963	4.750	99.982	99.882	99.782	4.750	100.051	99.951	99.851

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%	> 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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/12/2020

45 Day Lock Exp.:

10/26/2020

60 Day Lock Exp.:

11/9/2020

W. Rate Sheet Dated: 9/10/2020

Release Time: 10:00 am ET

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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)