

W. Rate Sheet Dated: 9/17/2020

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	100.365	100.146	99.927	2.500	99.763	99.544	99.326	2.250	98.840	98.690	98.540	3.125	96.248	96.098	95.948
2.625	100.369	100.150	99.931	2.625	99.766	99.547	99.328	2.500	98.846	98.696	98.546	3.250	97.749	97.599	97.449
2.750	101.514	101.326	101.139	2.750	100.413	100.225	100.038	2.625	98.848	98.698	98.548	3.375	97.745	97.595	97.445
2.875	101.517	101.330	101.142	2.875	100.415	100.228	100.040	2.750	99.343	99.193	99.043	3.500	97.746	97.596	97.446
3.000	101.521	101.333	101.146	3.000	100.418	100.231	100.043	2.875	99.346	99.196	99.046	3.625	97.748	97.598	97.448
3.125	101.524	101.336	101.149	3.125	100.421	100.234	100.046	3.000	99.349	99.199	99.049	Margin = 2.250		Index = 0.140	
3.250	101.576	101.426	101.276	3.250	100.224	100.074	99.924	3.125	99.351	99.201	99.051	30 Year OTC			
3.375	101.579	101.429	101.279	3.375	100.227	100.077	99.927	3.250	101.405	101.255	101.105	Rate	30 Day	45 Day	60 Day
3.500	101.582	101.432	101.282	3.500	100.246	100.096	99.946	3.375	101.408	101.258	101.108	4.000	101.275	101.025	100.775
3.625	101.585	101.435	101.285	3.625	100.248	100.098	99.948	3.500	101.460	101.310	101.160	4.125	101.277	101.027	100.777
3.750	102.253	102.103	101.953	3.750	101.605	101.455	101.305	3.625	101.462	101.312	101.162	4.375	102.703	102.453	102.203
3.875	102.156	102.006	101.856	3.875	101.607	101.457	101.307	3.750	102.431	102.281	102.131	4.500	102.692	102.442	102.192
4.000	102.150	102.000	101.850	4.000	101.595	101.445	101.295	3.875	102.433	102.283	102.133	4.625	102.694	102.444	102.194
4.125	102.152	102.002	101.852	4.125	101.597	101.447	101.297	4.000	102.421	102.271	102.121	4.875	103.392	103.142	102.892
4.250	103.676	103.535	103.435	4.250	103.013	102.872	102.772	4.125	102.423	102.273	102.123	5.000	103.381	103.131	102.881
4.375	103.578	103.437	103.337	4.375	103.014	102.874	102.774	4.250	102.574	102.424	102.274	5.125	103.383	103.133	102.883
4.500	103.567	103.426	103.326	4.500	103.003	102.862	102.762	4.375	102.575	102.425	102.275	5.500	104.133	103.883	103.633
4.625	103.569	103.429	103.329	4.625	103.005	102.864	102.764	4.500	102.564	102.414	102.264	5.625	104.135	103.885	103.635
6.250	104.296	104.196	104.096	6.250	103.425	103.325	103.225	4.625	102.565	102.415	102.265	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	101.581	101.363	101.144	2.500	101.481	101.263	101.044	2.250	100.890	100.740	100.590
2.625	101.581	101.363	101.144	2.625	101.481	101.263	101.044	2.375	100.893	100.743	100.593
2.750	102.988	102.800	102.613	2.750	102.888	102.700	102.513	2.500	100.893	100.743	100.593
2.875	102.991	102.804	102.616	2.875	102.890	102.703	102.515	2.625	100.892	100.742	100.592
3.000	102.991	102.803	102.616	3.000	102.890	102.703	102.515	2.750	101.385	101.235	101.085
3.125	102.991	102.803	102.616	3.125	102.890	102.703	102.515	2.875	101.396	101.246	101.096
3.250	102.789	102.639	102.489	3.250	102.691	102.541	102.391	3.000	101.396	101.246	101.096
3.375	102.803	102.653	102.503	3.375	102.703	102.553	102.403	3.125	101.396	101.246	101.096
3.500	102.803	102.653	102.503	3.500	102.719	102.569	102.419	3.250	103.448	103.298	103.148
3.625	102.803	102.653	102.503	3.625	102.702	102.552	102.402	3.375	103.459	103.309	103.159
3.750	103.368	103.218	103.068	3.750	103.306	103.156	103.006	3.500	103.509	103.359	103.209
3.875	103.381	103.231	103.081	3.875	103.280	103.130	102.980	3.625	103.458	103.308	103.158
4.000	103.372	103.222	103.072	4.000	103.267	103.117	102.967	3.750	104.425	104.275	104.125

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	98.525	98.275	98.025	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.527	98.277	98.027				
3.875	100.150	99.900	99.650	6.250	103.750	103.750	103.750	4.375	99.953	99.703	99.453	30 yr DPA "3.5% DPA ; Lender Paid Only"			
4.000	100.157	99.907	99.657					4.500	99.942	99.692	99.442	Rate	30 Day	45 Day	60 Day
4.125	100.154	99.904	99.654					4.625	99.944	99.694	99.444	6.250	102.750	102.500	102.250
4.250	101.574	101.324	101.074					4.875	100.642	100.392	100.142	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.572	101.322	101.072					5.000	100.631	100.381	100.131				
4.500	101.583	101.333	101.083					5.125	100.633	100.383	100.133				
4.625	101.581	101.331	101.081					5.500	101.383	101.133	100.883				
4.750	102.291	102.041	101.791					5.625	101.385	101.135	100.885				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250				

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <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# - 135860006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@af wholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/19/2020

45 Day Lock Exp.:

11/2/2020

60 Day Lock Exp.:

11/16/2020

W. Rate Sheet Dated: 9/17/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.125	95.545	95.395	95.245
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	97.547	97.397	97.247
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	97.543	97.393	97.243
2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.750	98.061	97.911	97.761	3.500	97.544	97.394	97.244
3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	98.064	97.914	97.764	3.625	97.545	97.395	97.245
3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.000	98.066	97.916	97.766	Margin = 2.250		Index = .140	
3.250	100.363	100.213	100.063	3.250	99.442	99.292	99.142	3.125	98.069	97.919	97.769	30 Year OTC			
3.375	100.366	100.216	100.066	3.375	99.445	99.295	99.145	3.250	100.623	100.473	100.323	Rate	30 Day	45 Day	60 Day
3.500	100.370	100.220	100.070	3.500	99.463	99.313	99.163	3.375	100.625	100.475	100.325	3.250	98.488	98.238	97.988
3.625	100.373	100.223	100.073	3.625	99.466	99.316	99.166	3.500	100.678	100.528	100.378	3.375	98.491	98.241	97.991
3.750	101.041	100.891	100.741	3.750	100.822	100.672	100.522	3.625	100.680	100.530	100.380	3.500	98.495	98.245	97.995
3.875	100.944	100.794	100.644	3.875	100.824	100.674	100.524	3.750	101.649	101.499	101.349	3.625	98.498	98.248	97.998
4.000	100.937	100.787	100.637	4.000	100.813	100.663	100.513	3.875	N/A	N/A	N/A	3.750	100.066	99.816	99.566
4.125	100.940	100.790	100.640	4.125	100.815	100.665	100.515	4.000	N/A	N/A	N/A	3.875	100.069	99.819	99.569
4.250	101.776	101.635	101.535	4.250	101.543	101.402	101.302	4.125	N/A	N/A	N/A	4.000	100.062	99.812	99.562
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	100.065	99.815	99.565
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	100.801	100.551	100.301
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	101.227	101.077	100.927	3.250	101.128	100.978	100.828	2.750	98.604	98.454	98.304
3.375	101.241	101.091	100.941	3.375	101.140	100.990	100.840	2.875	98.615	98.465	98.315
3.500	101.241	101.091	100.941	3.500	101.156	101.006	100.856	3.000	98.615	98.465	98.315
3.625	101.241	101.091	100.941	3.625	101.140	100.990	100.840	3.125	98.615	98.465	98.315
3.750	101.805	101.655	101.505	3.750	101.744	101.594	101.444	3.250	100.323	100.173	100.023
3.875	101.819	101.669	101.519	3.875	101.717	101.567	101.417	3.375	100.334	100.184	100.034
4.000	101.809	101.659	101.509	4.000	101.704	101.554	101.404	3.500	100.384	100.234	100.084
4.125	101.818	101.668	101.518	4.125	101.718	101.568	101.418	3.625	100.333	100.183	100.033
4.250	102.552	102.411	102.311	4.250	102.444	102.303	102.203	3.750	101.300	101.150	101.000

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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/19/2020

45 Day Lock Exp.:

11/2/2020

60 Day Lock Exp.:

11/16/2020

W. Rate Sheet Dated: 9/17/2020

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	100.413	100.313	100.213	2.375	96.400	96.300	96.200	2.750	99.463	99.363	99.263	2.750	100.321	100.221	100.121	2.750	99.171	99.071	98.971
2.875	100.993	100.893	100.793	2.500	97.499	97.399	97.299	2.875	100.102	100.002	99.902	2.875	100.849	100.749	100.649	2.875	99.758	99.658	99.558
2.990	101.342	101.242	101.142	2.625	98.559	98.459	98.359	2.990	100.686	100.586	100.486	2.990	101.108	101.008	100.908	2.990	100.338	100.238	100.138
3.000	101.442	101.342	101.242	2.750	99.463	99.363	99.263	3.000	100.786	100.686	100.586	3.000	101.208	101.108	101.008	3.000	100.438	100.338	100.238
3.125	101.786	101.686	101.586	2.875	100.102	100.002	99.902	3.125	101.874	101.774	101.674	3.125	101.387	101.287	101.187	3.125	101.187	101.087	100.987
3.250	102.057	101.957	101.857	2.990	100.772	100.672	100.572	3.250	102.664	102.564	102.464	3.250	100.912	100.812	100.712	3.250	100.712	100.612	100.512
3.375	102.502	102.402	102.302	3.000	100.872	100.772	100.672	3.375	103.154	103.054	102.954	3.375	101.325	101.225	101.125	3.375	101.125	101.025	100.925
3.500	102.852	102.752	102.652	3.125	101.904	101.804	101.704	3.500	103.541	103.441	103.341	3.500	101.603	101.503	101.403	3.500	101.403	101.303	101.203
3.625	103.129	103.029	102.929	3.250	102.664	102.564	102.464	3.625	103.842	103.742	103.642	3.625	101.750	101.650	101.550	3.625	101.550	101.450	101.350
3.750	102.282	102.182	102.082	3.375	103.154	103.054	102.954	3.750	103.303	103.203	103.103	3.750	100.546	100.446	100.346	3.750	100.346	100.246	100.146
3.875	102.639	102.539	102.439	3.500	103.541	103.441	103.341	3.875	103.696	103.596	103.496	3.875	100.877	100.777	100.677	3.875	100.677	100.577	100.477
3.990	102.801	102.701	102.601	3.625	103.842	103.742	103.642	3.990	103.885	103.785	103.685	3.990	101.006	100.906	100.806	3.990	100.806	100.706	100.606
4.000	102.901	102.801	102.701	3.750	103.303	103.203	103.103	4.000	103.985	103.885	103.785	4.000	101.106	101.006	100.906	4.000	100.906	100.806	100.706
4.125	103.133	103.033	102.933	3.875	103.696	103.596	103.496	4.125	104.263	104.163	104.063	4.125	101.245	101.145	101.045	4.125	101.045	100.945	100.845
4.250	103.206	103.106	103.006	3.990	103.885	103.785	103.685	4.250	104.801	104.701	104.601	4.250	103.344	103.244	103.144	4.250	103.144	103.044	99.944
4.375	103.480	103.380	103.280	4.000	103.985	103.885	103.785	4.375	96.938	96.838	96.738	4.375	100.639	100.539	100.439	4.375	N/A	N/A	N/A
4.500	103.735	103.635	103.535	4.125	104.276	104.176	104.076	4.500	N/A	N/A	N/A	4.500	100.860	100.760	100.660	4.500	N/A	N/A	N/A
4.625	103.940	103.840	103.740	4.250	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	100.985	100.885	100.785	4.625	N/A	N/A	N/A
4.750	104.344	104.244	104.144	4.375	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	101.188	101.088	100.988	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	99.171	99.071	98.971	2.875	101.179	101.079	100.979	2.875	100.818	100.718	100.618	2.875	100.756	100.656	100.556
2.875	99.758	99.658	99.558	2.990	101.491	101.391	101.291	2.990	101.169	101.069	100.969	2.990	101.107	101.007	100.907
2.990	100.252	100.152	100.052	3.000	101.591	101.491	101.391	3.000	101.269	101.169	101.069	3.000	101.207	101.107	101.007
3.000	100.352	100.252	100.152	3.125	101.929	101.829	101.729	3.125	101.644	101.544	101.444	3.125	101.581	101.481	101.381
3.125	101.187	101.087	100.987	3.250	102.248	102.148	102.048	3.250	101.976	101.876	101.776	3.250	101.916	101.816	101.716
3.250	100.712	100.612	100.512	3.375	102.685	102.585	102.485	3.375	102.458	102.358	102.258	3.375	102.458	102.358	102.258
3.375	101.125	101.025	100.925	3.500	103.007	102.907	102.807	3.500	102.814	102.714	102.614	3.500	102.814	102.714	102.614
3.500	101.403	101.303	101.203	3.625	103.282	103.182	103.082	3.625	103.111	103.011	102.911	3.625	103.111	103.011	102.911
3.625	101.550	101.450	101.350	3.750	103.871	103.771	103.671	3.750	103.995	103.895	103.795	3.750	104.138	104.038	103.938
3.750	100.346	100.246	100.146	3.875	102.221	102.121	102.021	3.875	102.381	102.281	102.181	3.875	102.224	102.124	102.024
3.875	100.677	100.577	100.477	3.990	102.361	102.261	102.161	3.990	102.546	102.446	102.346	3.990	102.389	102.289	102.189
3.990	100.806	100.706	100.606	4.000	102.461	102.361	102.261	4.000	102.646	102.546	102.446	4.000	102.489	102.389	102.289
4.000	100.906	100.806	100.706	4.125	102.691	102.591	102.491	4.125	102.898	102.798	102.698	4.125	102.742	102.642	102.542
4.125	101.045	100.945	100.845	4.250	102.491	102.391	102.291	4.250	102.375	102.275	102.175	4.250	102.312	102.212	102.112
4.250	100.144	100.044	99.944	4.375	102.762	102.662	102.562	4.375	102.673	102.573	102.473	4.375	102.610	102.510	102.410
4.375	93.897	93.797	93.697	4.500	103.003	102.903	102.803	4.500	102.938	102.838	102.738	4.500	102.875	102.775	102.675
4.500	N/A	N/A	N/A	4.625	103.354	103.254	103.154	4.625	103.169	103.069	102.969	4.625	103.094	102.994	102.894
4.625	N/A	N/A	N/A	4.750	103.700	103.600	103.500	4.750	103.583	103.483	103.383	4.750	103.520	103.420	103.320
4.750	N/A	N/A	N/A	4.875	103.951	103.851	103.751	4.875	103.858	103.758	103.658	4.875	103.795	103.695	103.595

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	100.470	100.370	100.270	2.750	100.470	100.270	100.270	2.750	101.476	101.276	101.276	2.750	100.115	99.915	99.915	2.750	100.115	99.915	99.915	2.750	101.693	101.493	101.493
2.875	100.788	100.688	100.588	2.875	100.788	100.588	100.588	2.875	101.679	101.479	101.479	2.875	100.346	100.146	100.146	2.875	100.346	100.146	100.146	2.875	101.984	101.784	101.784
2.990	101.028	100.928	100.828	2.990	101.028	100.828	100.828	2.990	101.796	101.596	101.596	2.990	100.496	100.296	100.296	2.990	100.496	100.296	100.296	2.990	102.191	101.991	101.991
3.000	101.128	101.028	100.928	3.000	101.128	100.928	100.928	3.000	101.896	101.696	101.696	3.000	100.596	100.396	100.396	3.000	100.596	100.396	100.396	3.000	102.291	102.091	102.091
3.125	101.430	101.330	101.230	3.125	101.430	101.230	101.230	3.125	102.085	101.885	101.885	3.125	100.812	100.612	100.612	3.125	100.812	100.612	100.612	3.125	102.566	102.366	102.366
3.250	101.533	101.433	101.333	3.250	101.471	101.271	101.271	3.250	101.281	101.081	101.081	3.250	100.912	100.712	100.712	3.250	100.912	100.712	100.712	3.250	102.612	102.412	102.412
3.375	101.825	101.725	101.625	3.375	101.762	101.562	101.562	3.375	101.467	101.267	101.267	3.375	100.534	100.334	100.334	3.375	100.534	100.334	100.334	3.375	102.837	102.637	102.637
3.500	102.058	101.958	101.858	3.500	101.995	101.795	101.795	3.500	101.613	101.413	101.413	3.500	100.700	100.500	100.500	3.500	100.700	100.500	100.500	3.500	102.901	102.701	102.701
3.625	102.374	102.274	102.174	3.625	102.312	102.112	102.112	3.625	101.813	101.613	101.613	3.625	100.930	100.730	100.730	3.625	100.930	100.730	100.730	3.625	102.886	102.686	102.686
3.750	102.312	102.212	102.112	3.750	102.312	102.112	102.112	3.750	100.593	100.393	100.393	3.750	99.879	99.679	99.679	3.750	99.879	99.679	99.679	3.750	102.562	102.362	102.362
3.875	102.646	102.546	102.446	3.875	102.646	102.446	102.446	3.875	100.806	100.606	100.606	3.875	100.123	99.923	99.923	3.875	100.123	99.923	99.923	3.875	102.864	102.664	102.664
3.990	102.873	102.773	102.673	3.990	102.873	102.673	102.673	3.990	101.914	101.714	101.714	3.990	100.259	100.059	100.059	3.990	100.259	100.059	100.059	3.990	103.063	102.863	102.863
4.000	102.973	102.873	102.773	4.000	102.973	102.773	102.773	4.000	101.014	100.814	100.814	4.000	100.359	100.159	100.159	4.000	100.359	100.159	100.159	4.000	103.163	102.963	102.963
4.125	103.252	103.152	103.052	4.125	103.252	103.052	103.052	4.125	101.190	100.990	100.990	4.125	100.563	100.363	100.363	4.125	100.563	100.363	100.363	4.125	103.414	103.214	103.214
4.250	103.449	103.349	103.249	4.250	103.449	103.249	103.249	4.250	100.876	100.676	100.676	4.250	100.597	100.397	100.397	4.250	100.597	100.397	100.397	4.250	103.612	103.412	103.412
4.375	103.642	103.542	103.442	4.375	103.642	103.442	103.442	4.375	100.997	100.797	100.797	4.375	100.739	100.539	100.539	4.375	100.739	100.539	100.539	4.375	103.726	103.526	103.526
4.500	103.825	103.825	103.825	4.500	103.825	103.825	103.825	4.500	101.028	100.828	100.828	4.500	100.828	100.628	100.628	4.500	100.828	100.628	100.628	4.500	103.834	103.634	103.634
4.625	104.173	104.173	104.173	4.625	104.236	104.036	104.036	4.625	101.176	100.976	100.976	4.625	100.976	100.776	100.776	4.625	100.976	100.776	100.776	4.625	103.923	103.723	103.723
4.750	104.422	104.422	104.422	4.750	104.284	104.084	104.084	4.750	100.663	100.463	100.463	4.750	100.463	100.263	100.263	4.750	100.463	100.263	100.263	4.750	103.988	103.788	103.788



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.:

10/19/2020

45 Day Lock Exp.:

11/2/2020

60 Day Lock Exp.:

11/16/2020

W. Rate Sheet Dated: 9/17/2020

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.:

10/19/2020

45 Day Lock Exp.:

11/2/2020

60 Day Lock Exp.:

11/16/2020

W. Rate Sheet Dated: 9/17/2020

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	100.355	100.228	100.054	3.375	101.799	101.676	101.574	3.375	101.799	101.676	101.574	2.750	100.270	100.143	99.969	3.375	100.477	100.354	100.252
2.875	100.975	100.853	100.689	3.500	102.170	102.048	101.950	3.500	102.170	102.048	101.950	2.875	100.890	100.768	100.604	3.500	100.848	100.726	100.628
2.990	101.367	101.250	101.099	3.625	102.451	102.331	102.240	3.625	102.451	102.331	102.240	2.990	101.282	101.165	101.014	3.625	101.129	101.009	100.918
3.000	101.467	101.350	101.199	3.750	101.297	101.197	101.097	3.750	101.297	101.197	101.097	3.000	101.382	101.265	101.114	3.750	100.393	100.293	100.193
3.125	101.760	101.647	101.507	3.875	101.667	101.567	101.467	3.875	101.667	101.567	101.467	3.125	101.675	101.562	101.422	3.875	100.763	100.663	100.563
3.250	102.063	101.936	101.821	3.990	101.966	101.866	101.766	3.990	101.966	101.866	101.766	3.250	100.741	100.614	100.499	3.990	101.062	100.962	100.862
3.375	102.549	102.426	102.324	4.000	102.066	101.966	101.866	4.000	102.066	101.966	101.866	3.375	101.227	101.104	101.002	4.000	101.162	101.062	100.962
3.500	102.920	102.798	102.700	4.125	102.300	102.200	102.100	4.125	102.300	102.200	102.100	3.500	101.598	101.476	101.378	4.125	101.396	101.296	101.196
3.625	103.201	103.081	102.990	4.250	102.488	102.388	102.288	4.250	102.488	102.388	102.288	3.625	101.879	101.759	101.668	4.250	100.120	100.020	99.920
3.750	102.047	101.947	101.847	4.375	102.766	102.666	102.566	4.375	102.766	102.666	102.566	3.750	101.143	101.043	100.943	4.375	100.398	100.298	100.198
3.875	102.417	102.317	102.217	4.500	103.023	102.923	102.823	4.500	103.023	102.923	102.823	3.875	101.513	101.413	101.313	4.500	100.655	100.555	100.455
3.990	102.591	102.491	102.391	4.625	103.137	103.037	102.937	4.625	103.137	103.037	102.937	3.990	101.687	101.587	101.487	4.625	100.769	100.669	100.569
4.000	102.691	102.591	102.491	4.750	103.518	103.418	103.318	4.750	103.518	103.418	103.318	4.000	101.787	101.687	101.587	4.750	100.655	100.547	100.455
4.125	102.925	102.825	102.725	4.875	103.795	103.688	103.595	4.875	103.795	103.688	103.595	4.125	102.021	101.921	101.821	4.875	100.932	100.825	100.732
4.250	103.113	103.013	102.913	4.990	104.082	103.975	103.882	4.990	104.082	103.975	103.882	4.250	100.745	100.645	100.545	4.990	101.219	101.112	101.019
4.375	103.391	103.291	103.191	5.000	104.182	104.075	103.982	5.000	104.182	104.075	103.982	4.375	101.023	100.923	100.823	5.000	101.319	101.212	101.119
4.500	103.648	103.548	103.448	5.125	104.477	104.370	104.277	5.125	104.477	104.370	104.277	4.500	101.280	101.180	101.080	5.125	101.464	101.357	101.264
4.625	103.762	103.662	103.562	5.250	104.526	104.380	104.300	5.250	104.526	104.380	104.300	4.625	101.394	101.294	101.194	5.250	101.363	101.217	101.137
4.750	104.143	104.035	103.943	5.375	105.141	105.013	104.933	5.375	105.141	105.013	104.933	4.750	101.280	101.172	101.080	5.375	101.828	101.700	101.620
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	100.477	100.354	100.252	2.750	100.446	100.346	100.219	3.375	103.101	103.001	102.901	3.375	103.101	103.001	102.901	2.750	101.602	101.502	101.402
3.500	100.848	100.726	100.628	2.875	101.011	100.911	100.794	3.500	103.442	103.342	103.242	3.500	103.442	103.342	103.242	2.875	101.930	101.830	101.730
3.625	101.129	101.009	100.918	2.990	101.372	101.272	101.165	3.625	103.721	103.621	103.521	3.625	103.721	103.621	103.521	2.990	102.053	101.953	101.853
3.750	100.393	100.293	100.193	3.000	101.472	101.372	101.265	3.750	102.550	102.450	102.350	3.750	102.550	102.450	102.350	3.000	102.153	102.053	101.953
3.875	100.763	100.663	100.563	3.125	101.778	101.678	101.578	3.875	102.930	102.830	102.730	3.875	102.930	102.830	102.730	3.125	101.757	101.657	101.557
3.990	101.062	100.962	100.862	3.250	102.165	102.065	101.965	3.990	103.147	103.047	102.947	3.990	103.147	103.047	102.947	3.250	101.967	101.867	101.767
4.000	101.162	101.062	100.962	3.375	102.601	102.501	102.401	4.000	103.247	103.147	103.047	4.000	103.247	103.147	103.047	3.375	102.264	102.164	102.064
4.125	101.396	101.296	101.196	3.500	102.942	102.842	102.742	4.125	103.430	103.330	103.230	4.125	103.430	103.330	103.230	3.500	102.443	102.343	102.243
4.250	100.120	100.020	99.920	3.625	103.221	103.121	103.021	4.250	104.475	104.375	104.275	4.250	104.475	104.375	104.275	3.625	102.549	102.449	102.349
4.375	100.398	100.298	100.198	3.750	102.050	101.950	101.850	4.375	104.664	104.564	104.464	4.375	104.664	104.564	104.464	3.750	102.840	102.740	102.640
4.500	100.655	100.555	100.455	3.875	102.430	102.330	102.230	4.500	105.201	105.101	105.001	4.500	105.201	105.101	105.001	3.875	102.979	102.879	102.779
4.625	100.769	100.669	100.569	3.990	102.647	102.547	102.447	4.625	105.325	105.225	105.125	4.625	105.325	105.225	105.125	3.990	103.182	103.082	102.982
4.750	100.655	100.547	100.455	4.000	102.747	102.647	102.547	4.750	105.748	105.648	105.548	4.750	105.748	105.648	105.548	4.000	103.282	103.182	103.082
4.875	100.932	100.825	100.732	4.125	102.930	102.830	102.730	4.875	105.994	105.894	105.794	4.875	105.994	105.894	105.794	4.125	103.210	103.110	103.010
4.990	101.219	101.112	101.019	4.250	103.975	103.875	103.775	4.990	106.186	106.086	105.986	4.990	106.186	106.086	105.986	4.250	103.404	103.304	103.204
5.000	101.319	101.212	101.119	4.375	104.164	104.064	103.964	5.000	106.286	106.186	106.086	5.000	106.286	106.186	106.086	4.375	103.615	103.515	103.415
5.125	101.464	101.357	101.264	4.500	104.326	104.226	104.126	5.125	106.565	106.465	106.365	5.125	106.565	106.465	106.365	4.500	103.754	103.654	103.554
5.250	101.363	101.217	101.137	4.625	104.450	104.350	104.250	5.250	106.300	106.186	106.092	5.250	106.300	106.186	106.092	4.625	103.051	102.946	102.841
5.375	101.828	101.700	101.620	4.750	104.873	104.773	104.673	5.375	105.545	105.432	105.337	5.375	105.545	105.432	105.337	4.750	103.146	103.042	102.938
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	103.602	103.502	103.402	2.750	103.852	103.752	103.652	2.750	102.139	102.039	101.939	2.750	104.139	104.039	103.939	2.750	104.389	104.289	104.189
2.875	102.055	101.955	101.855	2.875	102.055	101.955	101.855	2.875	102.467	102.367	102.267	2.875	102.592	102.492	102.392	2.875	102.592	102.492	102.392
2.990	102.178	102.078	101.978	2.990	102.178	102.078	101.978	2.990	102.590	102.490	102.390	2.990	102.715	102.615	102.515	2.990	102.715	102.615	102.515
3.000	102.278	102.178	102.078	3.000	102.278	102.178	102.078	3.000	102.690	102.590	102.490	3.000	102.815	102.715	102.615	3.000	102.815	102.715	102.615
3.125	101.882	101.782	101.682	3.125	101.882	101.782	101.682	3.125	101.794	101.694	101.594	3.125	101.919	101.819	101.719	3.125	101.919	101.819	101.719
3.250	102.092	101.992	101.892	3.250	102.092	101.992	101.892	3.250	102.004	101.904	101.804	3.250	102.129	102.029	101.929	3.250	102.129	102.029	101.929
3.375	102.389	102.289	102.189	3.375	102.389	102.289	102.189	3.375	102.301	102.201	102.101	3.375	102.426	102.326	102.226	3.375	102.426	102.326	102.226
3.500	102.568	102.468	102.368	3.500	102.568	102.468	102.368	3.500	102.480	102.380	102.280	3.500	102.605	102.505	102.405	3.500	102.605	102.505	102.405
3.625	102.674	102.574	102.474	3.625	102.674	102.574	102.474	3.625	102.078	101.978	101.878	3.625	102.203	102.103	102.003	3.625	102.203	102.103	102.003
3.750	102.965	102.865	102.765	3.750	102.965	102.865	102.765	3.750	102.369	102.269	102.169	3.750	102.494	102.394	102.294	3.750	102.494	102.394	102.294
3.875	103.104	103.004	102.904	3.875	103.104	103.004	1												



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.:

10/19/2020

45 Day Lock Exp.:

11/2/2020

60 Day Lock Exp.:

11/16/2020

W. Rate Sheet Dated: 9/17/2020

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	100.305	100.167	99.993	2.750	100.395	100.295	100.156	2.750	101.649	101.549	101.449	2.750	98.870	98.732	98.558	2.750	100.886	100.786	100.686
2.875	100.927	100.794	100.630	2.875	100.962	100.862	100.734	2.875	101.975	101.875	101.775	2.875	99.492	99.359	99.195	2.875	101.212	101.112	101.012
2.990	101.328	101.199	101.044	2.990	101.325	101.225	101.103	2.990	102.103	102.003	101.903	2.990	99.893	99.764	99.609	2.990	101.340	101.240	101.140
3.000	101.428	101.299	101.144	3.000	101.425	101.325	101.203	3.000	102.203	102.103	102.003	3.000	99.993	99.864	99.709	3.000	101.440	101.340	101.240
3.125	101.723	101.599	101.458	3.125	101.736	101.636	101.524	3.125	101.826	101.726	101.626	3.125	100.288	100.164	100.023	3.125	100.563	100.463	100.363
3.250	102.207	102.064	101.948	3.250	102.308	102.208	102.103	3.250	102.037	101.937	101.837	3.250	99.535	99.392	99.276	3.250	100.774	100.674	100.574
3.375	102.698	102.558	102.453	3.375	102.749	102.649	102.549	3.375	102.335	102.235	102.135	3.375	100.026	99.886	99.781	3.375	101.072	100.972	100.872
3.500	103.072	102.934	102.833	3.500	103.090	102.990	102.890	3.500	102.516	102.416	102.316	3.500	100.400	100.262	100.161	3.500	101.253	101.153	101.053
3.625	103.352	103.217	103.122	3.625	103.371	103.271	103.171	3.625	102.545	102.445	102.345	3.625	100.680	100.545	100.450	3.625	100.774	100.674	100.574
3.750	102.145	102.045	101.945	3.750	102.148	102.048	101.948	3.750	102.836	102.736	102.636	3.750	99.891	99.791	99.691	3.750	101.065	100.965	100.865
3.875	102.518	102.418	102.318	3.875	102.530	102.430	102.330	3.875	102.978	102.878	102.778	3.875	100.264	100.164	100.064	3.875	101.207	101.107	101.007
3.990	102.695	102.595	102.495	3.990	102.749	102.649	102.549	3.990	103.183	103.083	102.983	3.990	100.441	100.341	100.241	3.990	101.412	101.312	101.212
4.000	102.795	102.695	102.595	4.000	102.849	102.749	102.649	4.000	103.283	103.183	103.083	4.000	100.541	100.441	100.341	4.000	101.512	101.412	101.312
4.125	103.030	102.930	102.830	4.125	103.034	102.934	102.834	4.125	103.374	103.274	103.174	4.125	100.776	100.676	100.576	4.125	101.095	100.995	100.895
4.250	103.038	102.938	102.838	4.250	103.919	103.819	103.719	4.250	103.571	103.471	103.371	4.250	99.320	99.220	99.120	4.250	101.292	101.192	101.092
4.375	103.318	103.218	103.118	4.375	104.109	104.009	103.909	4.375	103.783	103.683	103.583	4.375	99.600	99.500	99.400	4.375	101.504	101.404	101.304
4.500	103.575	103.475	103.375	4.500	104.271	104.171	104.071	4.500	103.926	103.826	103.726	4.500	99.857	99.757	99.657	4.500	101.647	101.547	101.447
4.625	103.690	103.590	103.490	4.625	104.396	104.296	104.196	4.625	103.277	103.150	103.045	4.625	99.972	99.872	99.772	4.625	99.045	98.918	98.813
4.750	104.221	104.087	104.019	4.750	104.949	104.830	104.748	4.750	103.373	103.245	103.142	4.750	100.008	99.874	99.806	4.750	100.271	100.143	100.040

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.:

10/19/2020

45 Day Lock Exp.:

11/2/2020

60 Day Lock Exp.:

11/16/2020

W. Rate Sheet Dated: 9/17/2020

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)