

W. Rate Sheet Dated: 9/18/2020

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	100.005	99.802	99.552	2.500	99.404	99.201	98.951	2.250	98.742	98.592	98.442	3.125	96.248	96.098	95.948
2.625	100.009	99.806	99.556	2.625	99.407	99.203	98.953	2.500	98.748	98.598	98.448	3.250	97.749	97.599	97.449
2.750	101.217	101.045	100.842	2.750	100.116	99.944	99.741	2.625	98.751	98.601	98.451	3.375	97.745	97.595	97.445
2.875	101.220	101.048	100.845	2.875	100.119	99.947	99.744	2.750	99.367	99.217	99.067	3.500	97.746	97.596	97.446
3.000	101.224	101.052	100.849	3.000	100.121	99.950	99.746	2.875	99.369	99.219	99.069	3.625	97.748	97.598	97.448
3.125	101.227	101.055	100.852	3.125	100.124	99.952	99.749	3.000	99.372	99.222	99.072	Margin = 2.250		Index = 0.140	
3.250	101.419	101.269	101.119	3.250	100.068	99.918	99.768	3.125	99.375	99.225	99.075	30 Year OTC			
3.375	101.423	101.273	101.123	3.375	100.071	99.921	99.771	3.250	101.390	101.240	101.090	Rate	30 Day	45 Day	60 Day
3.500	101.426	101.276	101.126	3.500	100.090	99.940	99.790	3.375	101.392	101.242	101.092	4.000	101.212	100.962	100.712
3.625	101.429	101.279	101.129	3.625	100.092	99.942	99.792	3.500	101.445	101.295	101.145	4.125	101.215	100.965	100.715
3.750	102.191	102.041	101.891	3.750	101.542	101.392	101.242	3.625	101.447	101.297	101.147	4.375	102.547	102.297	102.047
3.875	102.094	101.944	101.794	3.875	101.544	101.394	101.244	3.750	102.572	102.422	102.272	4.500	102.536	102.286	102.036
4.000	102.087	101.937	101.787	4.000	101.533	101.383	101.233	3.875	102.574	102.424	102.274	4.625	102.538	102.288	102.038
4.125	102.090	101.940	101.790	4.125	101.535	101.385	101.235	4.000	102.562	102.412	102.262	4.875	103.439	103.189	102.939
4.250	103.520	103.420	103.320	4.250	102.856	102.756	102.656	4.125	102.564	102.414	102.264	5.000	103.428	103.178	102.928
4.375	103.422	103.322	103.222	4.375	102.858	102.758	102.658	4.250	102.761	102.611	102.461	5.125	103.430	103.180	102.930
4.500	103.411	103.311	103.211	4.500	102.847	102.747	102.647	4.375	102.763	102.613	102.463	5.500	104.195	103.945	103.695
4.625	103.413	103.313	103.213	4.625	102.849	102.749	102.649	4.500	102.751	102.601	102.451	5.625	104.197	103.947	103.697
6.250	104.358	104.258	104.158	6.250	103.488	103.388	103.288	4.625	102.753	102.603	102.453	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	101.222	101.019	100.769	2.500	101.122	100.919	100.669	2.250	100.792	100.642	100.492
2.625	101.222	101.019	100.769	2.625	101.122	100.919	100.669	2.375	100.795	100.645	100.495
2.750	102.691	102.519	102.316	2.750	102.591	102.419	102.216	2.500	100.795	100.645	100.495
2.875	102.694	102.522	102.319	2.875	102.594	102.422	102.219	2.625	100.795	100.645	100.495
3.000	102.694	102.522	102.319	3.000	102.593	102.422	102.218	2.750	101.408	101.258	101.108
3.125	102.694	102.522	102.319	3.125	102.593	102.422	102.218	2.875	101.420	101.270	101.120
3.250	102.633	102.483	102.333	3.250	102.535	102.385	102.235	3.000	101.420	101.270	101.120
3.375	102.647	102.497	102.347	3.375	102.546	102.396	102.246	3.125	101.420	101.270	101.120
3.500	102.647	102.497	102.347	3.500	102.563	102.413	102.263	3.250	103.432	103.282	103.132
3.625	102.647	102.497	102.347	3.625	102.546	102.396	102.246	3.375	103.443	103.293	103.143
3.750	103.305	103.155	103.005	3.750	103.244	103.094	102.944	3.500	103.493	103.343	103.193
3.875	103.319	103.169	103.019	3.875	103.217	103.067	102.917	3.625	103.443	103.293	103.143
4.000	103.309	103.159	103.009	4.000	103.204	103.054	102.904	3.750	104.566	104.416	104.266

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	-0.350
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	98.462	98.212	97.962	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.465	98.215	97.965	30 yr DPA "3.5% DPA ; Lender Paid Only"			
3.875	100.088	99.838	99.588	6.250	103.750	103.750	103.750	4.375	99.797	99.547	99.297				
4.000	100.094	99.844	99.594					4.500	99.786	99.536	99.286	Rate	30 Day	45 Day	60 Day
4.125	100.091	99.841	99.591					4.625	99.788	99.538	99.288	6.250	102.750	102.500	102.250
4.250	101.418	101.168	100.918					4.875	100.689	100.439	100.189	DPA Advantage Adjustment 203(k) / 203(k)s -1.000 203(k) & 203(k)s are Borrower Paid only			
4.375	101.416	101.166	100.916					5.000	100.678	100.428	100.178				
4.500	101.427	101.177	100.927					5.125	100.680	100.430	100.180				
4.625	101.425	101.175	100.925					5.500	101.445	101.195	100.945				
4.750	102.338	102.088	101.838					5.625	101.447	101.197	100.947				
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 will not be accepted. Locks received after close (1pm 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@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.:

11/17/2020

W. Rate Sheet Dated: 9/18/2020

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	95.545	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	98.084	97.934	97.784	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	98.087	97.937	97.787	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	98.090	97.940	97.790	Margin = 2.250		Index = .140	
3.250	100.207	100.057	99.907	3.250	99.286	99.136	98.986	3.125	98.092	97.942	97.792	30 Year OTC			
3.375	100.210	100.060	99.910	3.375	99.288	99.138	98.988	3.250	100.607	100.457	100.307	Rate	30 Day	45 Day	60 Day
3.500	100.213	100.063	99.913	3.500	99.307	99.157	99.007	3.375	100.610	100.460	100.310	3.250	98.332	98.082	97.832
3.625	100.217	100.067	99.917	3.625	99.310	99.160	99.010	3.500	100.662	100.512	100.362	3.375	98.335	98.085	97.835
3.750	100.978	100.828	100.678	3.750	100.760	100.610	100.460	3.625	100.664	100.514	100.364	3.500	98.338	98.088	97.838
3.875	100.881	100.731	100.581	3.875	100.762	100.612	100.462	3.750	101.789	101.639	101.489	3.625	98.342	98.092	97.842
4.000	100.875	100.725	100.575	4.000	100.750	100.600	100.450	3.875	N/A	N/A	N/A	3.750	100.003	99.753	99.503
4.125	100.877	100.727	100.577	4.125	100.752	100.602	100.452	4.000	N/A	N/A	N/A	3.875	100.006	99.756	99.506
4.250	101.620	101.520	101.420	4.250	101.386	101.286	101.186	4.125	N/A	N/A	N/A	4.000	100.000	99.750	99.500
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	100.002	99.752	99.502
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	100.645	100.395	100.145
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	101.070	100.920	100.770	3.250	100.972	100.822	100.672	2.750	98.627	98.477	98.327
3.375	101.085	100.935	100.785	3.375	100.984	100.834	100.684	2.875	98.639	98.489	98.339
3.500	101.084	100.934	100.784	3.500	101.000	100.850	100.700	3.000	98.639	98.489	98.339
3.625	101.084	100.934	100.784	3.625	100.984	100.834	100.684	3.125	98.638	98.488	98.338
3.750	101.743	101.593	101.443	3.750	101.681	101.531	101.381	3.250	100.307	100.157	100.007
3.875	101.756	101.606	101.456	3.875	101.655	101.505	101.355	3.375	100.318	100.168	100.018
4.000	101.747	101.597	101.447	4.000	101.642	101.492	101.342	3.500	100.368	100.218	100.068
4.125	101.756	101.606	101.456	4.125	101.655	101.505	101.355	3.625	100.318	100.168	100.018
4.250	102.395	102.295	102.195	4.250	102.287	102.187	102.087	3.750	101.441	101.291	101.141

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	-0.350
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.:

11/17/2020

W. Rate Sheet Dated: 9/18/2020

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 <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.: 10/19/2020
45 Day Lock Exp.: 11/2/2020
60 Day Lock Exp.: 11/17/2020

W. Rate Sheet Dated: 9/18/2020

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	100.231	100.110	99.954	3.375	101.740	101.621	101.512	3.375	101.740	101.621	101.512	2.750	100.146	100.025	99.869	3.375	100.418	100.299	100.190
2.875	100.863	100.746	100.597	3.500	102.114	101.996	101.894	3.500	102.114	101.996	101.894	2.875	100.778	100.661	100.512	3.500	100.792	100.674	100.572
2.990	101.266	101.154	101.017	3.625	102.401	102.285	102.185	3.625	102.401	102.285	102.185	2.990	101.181	101.069	100.932	3.625	101.079	100.963	100.863
3.000	101.366	101.254	101.117	3.750	102.140	101.140	101.040	3.750	102.140	101.140	101.040	3.000	101.281	101.169	101.032	3.750	100.336	100.236	100.136
3.125	101.667	101.559	101.432	3.875	101.615	101.515	101.415	3.875	101.615	101.515	101.415	3.125	101.582	101.474	101.347	3.875	101.711	101.611	101.511
3.250	101.993	101.870	101.753	3.990	101.919	101.819	101.719	3.990	101.919	101.819	101.719	3.250	100.671	100.548	100.431	3.990	101.015	100.915	100.815
3.375	102.490	102.371	102.262	4.000	102.019	101.919	101.819	4.000	102.019	101.919	101.819	3.375	101.168	101.049	100.940	4.000	101.115	101.015	100.915
3.500	102.864	102.746	102.644	4.125	102.253	102.153	102.053	4.125	102.253	102.153	102.053	3.500	101.542	101.424	101.322	4.125	101.349	101.249	101.149
3.625	103.151	103.035	102.935	4.250	102.419	102.319	102.219	4.250	102.419	102.319	102.219	3.625	101.829	101.713	101.613	4.250	100.051	99.951	99.851
3.750	101.990	101.890	101.790	4.375	102.700	102.600	102.500	4.375	102.700	102.600	102.500	3.750	101.086	100.986	100.886	4.375	100.332	100.232	100.132
3.875	102.365	102.265	102.165	4.500	102.961	102.861	102.761	4.500	102.961	102.861	102.761	3.875	101.461	101.361	101.261	4.500	100.593	100.493	100.393
3.990	102.544	102.444	102.344	4.625	103.076	102.976	102.876	4.625	103.076	102.976	102.876	3.990	101.640	101.540	101.440	4.625	100.708	100.608	100.508
4.000	102.644	102.544	102.444	4.750	103.478	103.373	103.278	4.750	103.478	103.373	103.278	4.000	101.740	101.640	101.540	4.750	100.615	100.510	100.415
4.125	102.878	102.778	102.678	4.875	103.756	103.652	103.556	4.875	103.756	103.652	103.556	4.125	101.974	101.874	101.774	4.875	100.893	100.789	100.693
4.250	103.044	102.944	102.844	4.990	104.044	103.940	103.844	4.990	104.044	103.940	103.844	4.250	100.676	100.576	100.476	4.990	101.181	101.077	100.981
4.375	103.325	103.225	103.125	5.000	104.144	104.040	103.944	5.000	104.144	104.040	103.944	4.375	100.957	100.857	100.757	5.000	101.281	101.177	101.081
4.500	103.586	103.486	103.386	5.125	104.440	104.337	104.240	5.125	104.440	104.337	104.240	4.500	101.218	101.118	101.018	5.125	101.427	101.324	101.227
4.625	103.701	103.601	103.501	5.250	104.507	104.388	104.307	5.250	104.507	104.388	104.307	4.625	101.333	101.233	101.133	5.250	101.344	101.225	101.144
4.750	104.103	103.998	103.903	5.375	105.127	105.025	104.927	5.375	105.127	105.025	104.927	4.750	101.240	101.135	101.040	5.375	101.814	101.712	101.614
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	104.418	100.299	100.190	2.750	100.343	100.243	100.127	3.375	103.055	102.955	102.855	3.375	103.055	102.955	102.855	2.750	101.503	101.403	101.303
3.500	100.792	100.674	100.572	2.875	100.917	100.817	100.712	3.500	103.399	103.299	103.199	3.500	103.399	103.299	103.199	2.875	101.831	101.731	101.631
3.625	101.079	100.963	100.863	2.990	101.290	101.190	101.090	3.625	103.684	103.584	103.484	3.625	103.684	103.584	103.484	2.990	101.961	101.861	101.761
3.750	100.336	100.236	100.136	3.000	101.390	101.290	101.190	3.750	102.505	102.405	102.305	3.750	102.505	102.405	102.305	3.000	102.061	101.961	101.861
3.875	100.711	100.611	100.511	3.125	101.702	101.602	101.502	3.875	102.890	102.790	102.690	3.875	102.890	102.790	102.690	3.125	101.698	101.598	101.498
3.990	101.015	100.915	100.815	3.250	102.110	102.010	101.910	3.990	103.113	103.013	102.913	3.990	103.113	103.013	102.913	3.250	101.912	101.812	101.712
4.000	101.115	101.015	100.915	3.375	102.555	102.455	102.355	4.000	103.213	103.113	103.013	4.000	103.213	103.113	103.013	3.375	102.213	102.113	102.013
4.125	101.349	101.249	101.149	3.500	102.899	102.799	102.699	4.125	103.399	103.299	103.199	4.125	103.399	103.299	103.199	3.500	102.393	102.293	102.193
4.250	100.051	99.951	99.851	3.625	103.184	103.084	102.984	4.250	104.423	104.323	104.223	4.250	104.423	104.323	104.223	3.625	102.535	102.435	102.335
4.375	100.332	100.232	100.132	3.750	102.005	101.905	101.805	4.375	104.614	104.514									



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.:

10/19/2020

45 Day Lock Exp.:

11/2/2020

60 Day Lock Exp.:

11/17/2020

W. Rate Sheet Dated: 9/18/2020

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	100.355	100.228	100.054	2.750	100.446	100.346	100.219	2.750	101.602	101.502	101.402	2.750	98.920	98.793	98.619	2.750	100.839	100.739	100.639
2.875	100.975	100.853	100.689	2.875	101.011	100.911	100.794	2.875	101.930	101.830	101.730	2.875	99.540	99.418	99.254	2.875	101.167	101.067	100.967
2.990	101.367	101.250	101.099	2.990	101.372	101.272	101.165	2.990	102.053	101.953	101.853	2.990	99.932	99.815	99.664	2.990	101.290	101.190	101.090
3.000	101.467	101.350	101.199	3.000	101.472	101.372	101.265	3.000	102.153	102.053	101.953	3.000	100.032	99.915	99.764	3.000	101.390	101.290	101.190
3.125	101.760	101.647	101.507	3.125	101.778	101.678	101.578	3.125	101.757	101.657	101.557	3.125	100.325	100.212	100.072	3.125	100.494	100.394	100.294
3.250	102.063	101.936	101.821	3.250	102.165	102.065	101.965	3.250	101.967	101.867	101.767	3.250	99.391	99.264	99.149	3.250	100.704	100.604	100.504
3.375	102.549	102.426	102.324	3.375	102.601	102.501	102.401	3.375	102.264	102.164	102.064	3.375	99.877	99.754	99.652	3.375	101.001	100.901	100.801
3.500	102.920	102.798	102.700	3.500	102.942	102.842	102.742	3.500	102.443	102.343	102.243	3.500	100.248	100.126	100.028	3.500	101.180	101.080	100.980
3.625	103.201	103.081	102.990	3.625	103.221	103.121	103.021	3.625	102.549	102.449	102.349	3.625	100.529	100.409	100.318	3.625	100.778	100.678	100.578
3.750	102.047	101.947	101.847	3.750	102.050	101.950	101.850	3.750	102.840	102.740	102.640	3.750	99.793	99.693	99.593	3.750	101.069	100.969	100.869
3.875	102.417	102.317	102.217	3.875	102.430	102.330	102.230	3.875	102.979	102.879	102.779	3.875	100.163	100.063	99.963	3.875	101.208	101.108	101.008
3.990	102.591	102.491	102.391	3.990	102.647	102.547	102.447	3.990	103.182	103.082	102.982	3.990	100.337	100.237	100.137	3.990	101.411	101.311	101.211
4.000	102.691	102.591	102.491	4.000	102.747	102.647	102.547	4.000	103.282	103.182	103.082	4.000	100.437	100.337	100.237	4.000	101.511	101.411	101.311
4.125	102.925	102.825	102.725	4.125	102.930	102.830	102.730	4.125	103.210	103.110	103.010	4.125	100.671	100.571	100.471	4.125	100.931	100.831	100.731
4.250	103.113	103.013	102.913	4.250	103.975	103.875	103.775	4.250	103.404	103.304	103.204	4.250	99.395	99.295	99.195	4.250	101.125	101.025	100.925
4.375	103.391	103.291	103.191	4.375	104.164	104.064	103.964	4.375	103.615	103.515	103.415	4.375	99.673	99.573	99.473	4.375	101.336	101.236	101.136
4.500	103.648	103.548	103.448	4.500	104.326	104.226	104.126	4.500	103.754	103.654	103.554	4.500	99.930	99.830	99.730	4.500	101.475	101.375	101.275
4.625	103.762	103.662	103.562	4.625	104.450	104.350	104.250	4.625	103.051	102.946	102.841	4.625	100.044	99.944	99.844	4.625	98.819	98.714	98.609
4.750	104.143	104.035	103.943	4.750	104.873	104.773	104.673	4.750	103.146	103.042	102.938	4.750	99.930	99.822	99.730	4.750	100.044	99.940	99.836

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.:

11/17/2020

W. Rate Sheet Dated: 9/18/2020

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)