

W. Rate Sheet Dated: 6/5/2020

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
2.750	99.596	99.346	99.081	2.750	99.425	99.175	98.910	2.375	97.619	97.428	97.237	3.125	95.729	95.579	95.429
2.875	99.602	99.352	99.086	2.875	99.430	99.180	98.914	2.500	97.624	97.433	97.241	3.250	97.232	97.082	96.932
3.000	99.607	99.357	99.091	3.000	99.433	99.183	98.917	2.625	97.628	97.437	97.245	3.375	97.234	97.084	96.934
3.125	99.611	99.361	99.095	3.125	99.437	99.187	98.921	2.750	98.821	98.661	98.501	3.500	97.236	97.086	96.936
3.250	100.874	100.624	100.436	3.250	100.503	100.253	100.065	2.875	98.825	98.665	98.505	3.625	97.231	97.081	96.931
3.375	100.778	100.528	100.341	3.375	100.507	100.257	100.069	3.000	98.828	98.668	98.508	Margin = 2.250		Index = 0.170	
3.500	100.782	100.532	100.345	3.500	100.510	100.260	100.072	3.125	98.832	98.672	98.512				
3.625	100.786	100.536	100.349	3.625	100.513	100.263	100.076	3.250	101.289	101.139	100.989				
3.750	102.289	102.139	101.989	3.750	101.759	101.609	101.459	3.375	101.293	101.143	100.993				
3.875	102.193	102.043	101.893	3.875	101.762	101.612	101.462	3.500	101.296	101.146	100.996				
4.000	102.197	102.047	101.897	4.000	101.775	101.625	101.475	3.625	101.299	101.149	100.999				
4.125	102.192	102.042	101.892	4.125	101.777	101.627	101.477	3.750	101.821	101.671	101.521				
4.250	102.797	102.697	102.597	4.250	102.272	102.172	102.072	3.875	101.824	101.674	101.524				
4.375	102.712	102.612	102.512	4.375	102.274	102.174	102.074	4.000	101.837	101.687	101.537				
4.500	102.714	102.614	102.514	4.500	102.276	102.176	102.076	4.125	101.840	101.690	101.540				
4.625	102.704	102.604	102.504	4.625	102.279	102.179	102.079	4.250	102.077	101.927	101.777				
4.750	103.717	103.617	103.414	4.750	103.179	103.079	102.876	4.375	102.079	101.929	101.779				
4.875	103.619	103.519	103.316	4.875	103.182	103.082	102.879	4.500	102.081	101.931	101.781				
6.250	104.134	103.984	103.834	6.250	103.709	103.559	103.409	4.625	102.084	101.934	101.784				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
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
2.750	98.846	98.596	98.331	2.750	98.425	98.175	97.910	2.375	96.619	96.428	96.237	3.125	94.729	94.579	94.429
2.875	98.852	98.602	98.336	2.875	98.430	98.180	97.914	2.500	96.624	96.433	96.241	3.250	96.232	96.082	95.932
3.000	98.857	98.607	98.341	3.000	98.433	98.183	97.917	2.625	96.628	96.437	96.245	3.375	96.234	96.084	95.934
3.125	98.861	98.611	98.345	3.125	98.437	98.187	97.921	2.750	97.821	97.661	97.501	3.500	96.236	96.086	95.936
3.250	100.124	99.874	99.686	3.250	100.003	99.753	99.565	2.875	97.825	97.665	97.505	3.625	96.231	96.081	95.931
3.375	100.028	99.778	99.591	3.375	100.007	99.757	99.569	3.000	97.828	97.668	97.508	Margin = 2.250		Index = 0.170	
3.500	100.032	99.782	99.595	3.500	100.010	99.760	99.572	3.125	97.832	97.672	97.512	30 Year OTC			
3.625	100.036	99.786	99.599	3.625	100.013	99.763	99.576	3.250	100.289	100.139	99.989	Rate	30 Day	45 Day	60 Day
3.750	101.339	101.189	101.039	3.750	100.759	100.609	100.459	3.375	100.293	100.143	99.993	4.000	101.822	101.572	101.322
3.875	101.243	101.093	100.943	3.875	100.762	100.612	100.462	3.500	100.296	100.146	99.996	4.125	101.817	101.567	101.317
4.000	101.247	101.097	100.947	4.000	100.775	100.625	100.475	3.625	100.299	100.149	99.999	4.375	102.337	102.087	101.837
4.125	101.242	101.092	100.942	4.125	100.777	100.627	100.477	3.750	100.821	100.671	100.521	4.500	102.339	102.089	101.839
4.250	102.047	101.947	101.847	4.250	101.272	101.172	101.072	3.875	100.824	100.674	100.524	4.625	102.329	102.079	101.829
4.375	101.962	101.862	101.762	4.375	101.274	101.174	101.074	4.000	100.837	100.687	100.537	4.875	103.244	102.994	102.744
4.500	101.964	101.864	101.764	4.500	101.276	101.176	101.076	4.125	100.840	100.690	100.540	5.000	103.247	102.997	102.747
4.625	101.954	101.854	101.754	4.625	101.279	101.179	101.079	4.250	101.077	100.927	100.777	5.125	103.237	102.987	102.737
4.750	102.967	102.867	102.664	4.750	102.179	102.079	101.876	4.375	101.079	100.929	100.779	5.500	104.546	104.296	103.984
4.875	102.869	102.769	102.566	4.875	102.182	102.082	101.879	4.500	101.081	100.931	100.781	5.625	104.535	104.285	103.973
6.250	103.384	103.234	103.084	6.250	102.709	102.559	102.409	4.625	101.084	100.934	100.784	6.250	103.500	103.250	103.000

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			Loan Size Adjuster		
FICO 720 +	0.250	0.250	\$0 - \$49,999	-2.500	-2.500
FICO 680- 719	0.000	0.000	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.000	0.000	\$85,001 - \$125,000	0.000	0.000
FICO 640 - 659	-0.750	-0.750	\$125,001 - \$175,000	0.000	0.000
FICO 620 - 639	-1.000	-1.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	N/A	N/A	\$275,001 up to HB	0.000	0.000
FICO 580 - 599	N/A	N/A			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	VA Jumbo	N/A	N/A
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750		N/A	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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	99.072	98.822	98.572	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.067	98.817	98.567				
4.125	99.242	98.992	98.742	6.250	103.750	103.500	103.250	4.375	99.587	99.337	99.087				
4.250	99.747	99.497	99.247					4.500	99.589	99.339	99.089				
4.375	99.762	99.512	99.262					4.625	99.579	99.329	99.079				
4.500	99.564	99.314	99.064					4.875	100.494	100.244	99.994				
4.625	99.554	99.304	99.054					5.000	100.497	100.247	99.997				
5.000	100.672	100.422	100.172					5.125	100.487	100.237	99.987				
5.125	100.662	100.412	100.162					5.500	101.796	101.546	101.234				
5.250	101.062	100.812	100.500					5.625	101.785	101.535	101.223				
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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/6/2020

45 Day Lock Exp.:

7/20/2020

60 Day Lock Exp.:

8/4/2020

W. Rate Sheet Dated: 6/5/2020

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
2.750	97.196	96.946	96.681	2.750	97.455	97.205	96.940	2.375	94.399	94.208	94.017	3.125	94.339	94.189	94.039
2.875	97.202	96.952	96.686	2.875	97.460	97.210	96.944	2.500	94.404	94.213	94.021	3.250	95.905	95.755	95.605
3.000	97.207	96.957	96.691	3.000	97.463	97.213	96.947	2.625	94.408	94.217	94.025	3.375	95.906	95.756	95.606
3.125	97.211	96.961	96.695	3.125	97.467	97.217	96.951	2.750	96.851	96.691	96.531	3.500	95.908	95.758	95.608
3.250	98.536	98.286	98.099	3.250	98.595	98.345	98.158	2.875	96.855	96.695	96.535	3.625	95.903	95.753	95.603
3.375	98.441	98.191	98.003	3.375	98.599	98.349	98.162	3.000	96.858	96.698	96.538	Margin = 2.250		Index = 0.170	
3.500	98.445	98.195	98.007	3.500	98.602	98.352	98.165	3.125	96.862	96.702	96.542				
3.625	98.449	98.199	98.011	3.625	98.606	98.356	98.168	3.250	99.382	99.232	99.082				
3.750	100.076	99.926	99.776	3.750	99.977	99.827	99.677	3.375	99.385	99.235	99.085				
3.875	99.980	99.830	99.680	3.875	99.980	99.830	99.680	3.500	99.388	99.238	99.088				
4.000	99.984	99.834	99.684	4.000	99.992	99.842	99.692	3.625	99.391	99.241	99.091				
4.125	99.980	99.830	99.680	4.125	99.995	99.845	99.695	3.750	100.038	99.888	99.738				
4.250	100.522	100.422	100.322	4.250	100.427	100.327	100.227	3.875	100.041	99.891	99.741				
4.375	100.437	100.337	100.237	4.375	100.429	100.329	100.229	4.000	100.055	99.905	99.755				
4.500	100.439	100.339	100.239	4.500	100.431	100.331	100.231	4.125	100.057	99.907	99.757				
4.625	100.429	100.329	100.229	4.625	100.434	100.334	100.234	4.250	100.232	100.082	99.932				
4.750	100.004	99.904	99.701	4.750	99.897	99.797	99.594	4.375	100.234	100.084	99.934				
4.875	99.907	99.807	99.604	4.875	99.900	99.800	99.596	4.500	100.236	100.086	99.936				
6.250	100.484	100.334	100.184	6.250	100.489	100.339	100.189	4.625	100.239	100.089	99.939				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
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
2.750	96.446	96.196	95.931	2.750	96.025	95.775	95.510	2.375	94.469	94.278	94.087	3.125	92.329	92.179	92.025
2.875	96.452	96.202	95.936	2.875	96.030	95.780	95.514	2.500	94.474	94.283	94.091	3.250	93.895	93.745	93.595
3.000	96.457	96.207	95.941	3.000	96.033	95.783	95.517	2.625	94.478	94.287	94.095	3.375	93.896	93.746	93.596
3.125	96.461	96.211	95.945	3.125	96.037	95.787	95.521	2.750	95.390	95.230	95.070	3.500	93.898	93.748	93.598
3.250	97.786	97.536	97.349	3.250	97.665	97.415	97.228	2.875	95.394	95.234	95.074	3.625	93.893	93.743	93.593
3.375	97.691	97.441	97.253	3.375	97.669	97.419	97.232	3.000	95.397	95.237	95.077	Margin = 2.250		Index = 0.170	
3.500	97.695	97.445	97.257	3.500	97.672	97.422	97.235	3.125	95.401	95.241	95.080	30 Year OTC			
3.625	97.699	97.449	97.261	3.625	97.676	97.426	97.238	3.250	97.514	97.364	97.214	Rate	30 Day	45 Day	60 Day
3.750	99.126	98.976	98.826	3.750	98.547	98.397	98.247	3.375	97.518	97.368	97.218	4.000	99.609	99.359	99.109
3.875	99.030	98.880	98.730	3.875	98.550	98.400	98.250	3.500	97.521	97.371	97.221	4.125	99.605	99.355	99.105
4.000	99.034	98.884	98.734	4.000	98.562	98.412	98.262	3.625	97.524	97.374	97.224	4.375	100.062	99.812	99.562
4.125	99.030	98.880	98.730	4.125	98.565	98.415	98.265	3.750	98.046	97.896	97.746	4.500	100.064	99.814	99.564
4.250	99.772	99.672	99.572	4.250	98.997	98.897	98.797	3.875	98.049	97.899	97.749	4.625	100.054	99.804	99.554
4.375	99.687	99.587	99.487	4.375	98.999	98.899	98.799	4.000	98.062	97.912	97.762	4.875	99.532	99.282	99.032
4.500	99.689	99.589	99.489	4.500	99.001	98.901	98.801	4.125	98.065	97.915	97.765	5.000	99.535	99.285	99.035
4.625	99.679	99.579	99.479	4.625	99.004	98.904	98.804	4.250	97.677	97.527	97.377	5.125	99.524	99.274	99.024
4.750	99.254	99.154	98.951	4.750	98.467	98.367	98.164	4.375	97.679	97.529	97.379	5.500	100.646	100.396	100.084
4.875	99.157	99.057	98.854	4.875	98.470	98.370	98.166	4.500	97.681	97.531	97.381	5.625	100.635	100.385	100.073
6.250	99.734	99.584	99.434	6.250	99.059	98.909	98.759	4.625	97.684	97.534	97.384	6.250	99.800	99.550	99.300

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			FICO Adjuster		
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	-1.000
FICO 680- 719	0.000	0.000	FICO 600 - 619	N/A	N/A
FICO 660 - 679	0.000	0.000	FICO 580 - 599	N/A	N/A
FICO 640 - 659	-0.750	-0.750			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	VA Jumbo	N/A	N/A
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750	N/A	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	96.859	96.609	96.359	4.750	N/A	N/A	N/A
4.125	96.680	96.430	96.180	6.250	99.750	99.500	99.250	4.125	96.855	96.605	96.355				
4.250	97.122	96.872	96.622					4.375	97.312	97.062	96.812				
4.375	97.137	96.887	96.637					4.500	97.314	97.064	96.814				
4.500	96.939	96.689	96.439					4.625	97.304	97.054	96.804				
4.625	96.929	96.679	96.429					4.875	96.782	96.532	96.282				
5.000	96.610	96.360	96.110					5.000	96.785	96.535	96.285				
5.125	96.599	96.349	96.099					5.125	96.774	96.524	96.274				
5.250	96.812	96.562	96.250					5.500	97.896	97.646	97.394	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	97.885	97.635	97.383	Rate	30 Day	45 Day	60 Day
								6.250	97.050	96.800	96.550	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@afwwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/6/2020
45 Day Lock Exp.: 7/20/2020
60 Day Lock Exp.: 8/4/2020

W. Rate Sheet Dated: 6/5/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Confirming FNMA																							
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	97.704	97.483	97.504	3.000	97.535	97.400	97.335	2.750	96.108	95.973	95.908	2.750	96.831	96.610	96.631	2.750	95.228	95.093	95.028				
2.875	98.306	98.085	98.106	3.125	97.946	97.811	97.746	2.875	96.788	96.653	96.588	2.875	97.402	97.181	97.202	2.875	95.872	95.737	95.672				
2.990	98.793	98.572	98.593	3.250	98.951	98.816	98.751	2.990	97.248	97.113	97.048	2.990	97.833	97.612	97.633	2.990	96.275	96.140	96.075				
3.000	98.893	98.672	98.693	3.375	99.506	99.371	99.306	3.000	97.348	97.213	97.148	3.000	97.933	97.712	97.733	3.000	96.375	96.240	96.175				
3.125	99.270	99.049	99.070	3.500	99.969	99.834	99.769	3.125	97.759	97.624	97.559	3.125	98.161	97.940	97.961	3.125	96.637	96.502	96.437				
3.250	100.057	99.836	99.857	3.625	100.762	100.627	100.562	3.250	98.759	98.624	98.559	3.250	98.498	98.277	98.298	3.250	97.192	97.057	96.992				
3.375	100.551	100.330	100.351	3.750	101.663	101.528	101.463	3.375	99.318	99.183	99.118	3.375	98.976	98.755	98.776	3.375	97.731	97.596	97.531				
3.500	100.974	100.753	100.774	3.875	102.108	101.966	101.908	3.500	99.782	99.647	99.582	3.500	99.388	99.167	99.188	3.500	98.183	98.048	97.983				
3.625	101.271	101.050	101.071	3.990	102.336	102.194	102.136	3.625	100.710	100.568	100.510	3.625	99.567	99.346	99.367	3.625	98.858	98.716	98.658				
3.750	101.751	101.523	101.551	4.000	102.436	102.294	102.236	3.750	101.659	101.517	101.459	3.750	99.643	99.415	99.443	3.750	99.355	99.213	99.155				
3.875	102.148	101.920	101.948	4.125	102.696	102.554	102.496	3.875	102.108	101.966	101.908	3.875	100.027	99.799	99.827	3.875	99.787	99.645	99.587				
3.990	102.345	102.117	102.145	4.250	102.994	102.854	102.794	3.990	102.336	102.194	102.136	3.990	100.250	100.022	100.050	3.990	100.041	99.899	99.841				
4.000	102.445	102.217	102.245	4.375	103.330	103.230	103.130	4.000	102.436	102.294	102.236	4.000	100.350	100.122	100.150	4.000	100.141	99.999	99.941				
4.125	102.631	102.403	102.431	4.500	103.609	103.509	103.409	4.125	102.696	102.554	102.496	4.125	100.512	100.284	100.312	4.125	100.312	100.170	100.112				
4.250	102.172	102.022	102.072	4.625	103.824	103.724	103.624	4.250	102.803	102.703	102.603	4.250	99.753	99.603	99.653	4.250	99.553	99.453	99.353				
4.375	102.469	102.319	102.269	4.750	104.360	104.260	104.160	4.375	103.142	103.042	102.942	4.375	100.065	99.915	99.865	4.375	99.865	99.765	99.665				
4.500	102.724	102.574	102.524	4.875	104.676	104.576	104.476	4.500	103.422	103.322	103.222	4.500	100.359	100.209	100.159	4.500	100.159	100.059	99.959				
4.625	102.821	102.671	102.621	4.990	100	100	100	4.625	103.739	103.639	103.539	4.625	100.505	100.355	100.305	4.625	100.305	100.205	100.105				
4.750	103.093	102.950	102.893	5.000	N/A	N/A	N/A	4.750	104.513	104.413	104.313	4.750	100.161	100.018	99.961	4.750	99.961	99.861	99.761				
30/25 Year >125 High Balance				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				
2.750	95.035	94.900	94.835	2.875	98.849	98.728	98.649	2.875	98.189	98.054	97.989	2.875	98.126	97.926	97.926	2.750	100.227	99.998	100.027				
2.875	95.684	95.549	95.484	2.990	99.309	99.188	99.109	2.990	98.619	98.484	98.419	2.990	98.556	98.356	98.356	2.875	100.575	100.346	100.375				
2.990	96.088	95.953	95.888	3.000	99.409	99.288	99.209	3.000	98.719	98.584	98.519	3.000	98.656	98.456	98.456	2.990	100.794	100.574	100.594				
3.000	96.188	96.053	95.988	3.125	99.772	99.651	99.572	3.125	99.115	98.980	98.915	3.125	99.053	98.853	98.853	3.000	100.894	100.674	100.694				
3.125	96.450	96.315	96.250	3.250	100.289	100.168	100.089	3.250	99.990	99.855	99.790	3.250	99.990	99.790	99.790	3.125	101.407	101.202	101.207				
3.250	97.000	96.865	96.800	3.375	100.754	100.633	100.554	3.375	100.502	100.367	100.302	3.375	100.502	100.302	100.302	3.250	101.769	101.564	101.569				
3.375	97.543	97.408	97.343	3.500	101.156	101.035	100.956	3.500	100.942	100.807	100.742	3.500	100.942	100.742	100.742	3.375	102.106	101.901	101.906				
3.500	97.996	97.861	97.796	3.625	101.443	101.322	101.243	3.625	101.260	101.125	101.060	3.625	101.260	101.060	101.060	3.500	102.333	102.128	102.133				
3.625	98.086	98.064	98.060	3.750	101.941	101.813	101.741	3.750	101.890	101.748	101.690	3.750	101.733	101.533	101.533	3.625	102.617	102.412	102.417				
3.750	99.351	99.209	99.151	3.875	102.311	102.183	102.111	3.875	102.297	102.155	102.097	3.875	102.141	101.941	101.941	3.750	102.596	102.439	102.396				
3.875	99.787	99.645	99.587	3.990	102.489	102.361	102.289	3.990	102.503	102.361	102.303	3.990	102.347	102.147	102.147	3.875	102.910	102.753	102.710				
3.990	100.041	99.899	99.841	4.000	102.589	102.461	102.389	4.000	102.603	102.461	102.403	4.000	102.447	102.247	102.247	3.990	103.150	102.994	102.950				
4.000	100.141	99.999	99.941	4.125	102.736	102.608	102.536	4.125	102.854	102.712	102.654	4.125	102.698	102.498	102.498	4.000	103.250	103.094	103.050				
4.125	100.312	100.170	100.112	4.250	102.075	101.975	101.875	4.250	101.883	101.783	101.683	4.250	101.821	101.621	101.621	4.125	103.496	103.340	103.296				
4.250	99.553	99.453	99.353	4.375	102.344	102.244	102.144	4.375	102.180	102.080	101.980	4.375	102.117	101.917	101.917	4.250	102.755	102.607	102.555				
4.375	99.865	99.765	99.665	4.500	102.588	102.488	102.388	4.500	102.448	102.348	102.248	4.500	102.385	102.185	102.185	4.375	102.965	102.817	102.765				
4.500	100.159	100.059	99.959	4.625	102.680	102.580	102.480	4.625	102.657	102.557	102.457	4.625	102.594	102.394	102.394	4.500	103.070	102.922	102.870				
4.625	100.305	100.205	100.105	4.750	102.989	102.889	102.789	4.750	102.897	102.797	102.697	4.750	102.835	102.635	102.635	4.625	103.159	103.011	102.959				
4.750	99.961	99.861	99.761	4.875	103.229	103.129	103.029	4.875	103.162	103.062	102.962	4.875	103.100	102.900	102.900	4.750	102.638	102.481	102.438				
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	98.639	98.504	98.439	2.750	98.639	98.439	98.439	2.750	99.234	99.005	99.034	2.750	97.446	97.246	97.246	2.750	97.446	97.246	97.246	2.750	100.758	100.558	100.558
2.875	99.022	98.887																					



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.:

7/6/2020

45 Day Lock Exp.:

7/20/2020

60 Day Lock Exp.:

8/4/2020

W. Rate Sheet Dated: 6/5/2020

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	
2.625	96.295	96.170	95.920	
2.750	97.157	97.032	96.782	
2.875	97.808	97.683	97.433	
3.000	98.513	98.388	98.138	
3.125	98.868	98.743	98.493	
3.250	99.077	98.952	98.702	
3.375	99.509	99.384	99.134	
3.500	99.847	99.722	99.472	
3.625	100.151	100.026	99.776	
3.750	100.476	100.351	100.101	
3.875	100.802	100.677	100.427	
4.000	101.135	101.010	100.760	
4.125	101.220	101.095	100.845	
4.250	100.619	100.494	100.244	
4.375	100.927	100.802	100.552	
4.500	101.226	101.101	100.851	
4.625	101.325	101.200	100.950	
4.750	101.509	101.384	101.134	
4.875	101.806	101.681	101.431	
4.990	#VALUE!	#VALUE!	#VALUE!	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
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	94.978	94.853	94.603	
2.500	95.856	95.731	95.481	
2.625	96.678	96.553	96.303	
2.750	97.155	97.030	96.780	
2.875	97.897	97.772	97.522	
3.000	98.415	98.290	98.040	
3.125	98.841	98.716	98.466	
3.250	98.757	98.632	98.382	
3.375	99.286	99.161	98.911	
3.500	99.678	99.553	99.303	
3.625	99.955	99.830	99.580	
3.750	100.350	100.225	99.975	
3.875	100.745	100.620	100.370	
4.000	101.074	100.949	100.699	
4.125	101.208	101.083	100.833	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
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	95.907	95.782	95.532	
2.250	96.472	96.347	96.097	
2.375	97.048	96.923	96.673	
2.500	97.721	97.596	97.346	
2.625	98.164	98.039	97.789	
2.750	98.649	98.524	98.274	
2.875	98.986	98.861	98.611	
3.000	99.104	98.979	98.729	
3.125	99.710	99.585	99.335	
3.250	100.055	99.930	99.680	
3.375	100.351	100.226	99.976	
3.500	100.532	100.407	100.157	
3.625	100.381	100.256	100.006	
3.750	100.697	100.572	100.322	
3.875	100.845	100.720	100.470	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.698	96.573	96.323	
3.000	97.403	97.278	97.028	
3.125	97.758	97.633	97.383	
3.250	97.147	97.022	96.772	
3.375	97.579	97.454	97.204	
3.500	97.917	97.792	97.542	
3.625	98.220	98.095	97.845	
3.750	98.053	97.928	97.678	
3.875	98.380	98.255	98.005	
4.000	98.712	98.587	98.337	
4.125	98.797	98.672	98.422	
4.250	97.569	97.444	97.194	
4.375	97.877	97.752	97.502	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.524	97.399	97.149	
3.000	97.860	97.735	97.485	
3.125	97.979	97.854	97.604	
3.250	97.772	97.647	97.397	
3.375	98.117	97.992	97.742	
3.500	98.413	98.288	98.038	
3.625	98.595	98.470	98.220	
3.750	97.256	97.131	96.881	
3.875	97.572	97.447	97.197	
4.000	97.720	97.595	97.345	
4.125	98.090	97.965	97.715	
4.250	96.973	96.848	96.598	
4.375	97.293	97.168	96.918	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.424	97.299	97.049	
2.875	97.760	97.635	97.385	
3.000	97.879	97.754	97.504	
3.125	97.672	97.547	97.297	
3.250	98.017	97.892	97.642	
3.375	98.313	98.188	97.938	
3.500	98.495	98.370	98.120	
3.625	97.156	97.031	96.781	
3.750	97.472	97.347	97.097	
3.875	97.620	97.495	97.245	
4.000	97.990	97.865	97.615	
4.125	96.873	96.748	96.498	
4.250	97.193	97.068	96.818	

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.:

7/6/2020

45 Day Lock Exp.:

7/20/2020

60 Day Lock Exp.:

8/4/2020

W. Rate Sheet Dated: 6/5/2020

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
2.750	97.896	97.750	97.567	3.375	99.975	99.861	99.692	3.375	99.975	99.861	99.692	2.750	96.858	96.712	96.529	3.375	98.284	98.170	98.001				
2.875	98.618	98.478	98.301	3.500	100.384	100.284	100.128	3.500	100.384	100.284	100.128	2.875	97.580	97.440	97.263	3.500	98.693	98.593	98.437				
2.990	99.302	99.174	99.004	3.625	100.751	100.651	100.517	3.625	100.751	100.651	100.517	2.990	98.264	98.136	97.966	3.625	99.060	98.960	98.826				
3.000	99.402	99.274	99.104	3.750	101.144	101.040	100.786	3.750	101.144	101.040	100.786	3.000	98.364	98.236	98.066	3.750	99.044	98.940	98.686				
3.125	99.838	99.720	99.556	3.875	101.523	101.344	101.176	3.875	101.523	101.344	101.176	3.125	98.800	98.682	98.518	3.875	99.423	99.244	99.076				
3.250	100.342	100.218	100.042	3.990	101.803	101.628	101.463	3.990	101.803	101.628	101.463	3.250	98.651	98.527	98.351	3.990	99.703	99.528	99.363				
3.375	100.850	100.736	100.567	4.000	101.903	101.728	101.563	4.000	101.903	101.728	101.563	3.375	99.159	99.045	98.876	4.000	99.803	99.628	99.463				
3.500	101.259	101.159	101.003	4.125	102.010	101.838	101.677	4.125	102.010	101.838	101.677	3.500	99.568	99.468	99.312	4.125	99.910	99.738	99.577				
3.625	101.626	101.526	101.392	4.250	102.161	101.961	101.806	4.250	102.161	101.961	101.806	3.625	99.935	99.835	99.701	4.250	99.962	99.787	99.628				
3.750	102.019	101.835	101.661	4.375	102.187	101.987	101.837	4.375	102.187	101.987	101.837	3.750	99.919	99.735	99.561	4.375	99.913	99.013	98.913				
3.875	102.398	102.219	102.051	4.500	102.649	102.449	102.299	4.500	102.649	102.449	102.299	3.875	100.298	100.119	99.951	4.500	99.917	99.017	98.917				
3.990	102.678	102.503	102.338	4.625	102.757	102.557	102.407	4.625	102.757	102.557	102.407	3.990	100.578	100.403	100.238	4.625	99.283	99.183	99.083				
4.000	102.778	102.603	102.438	4.750	102.849	102.649	102.499	4.750	102.849	102.649	102.499	4.000	100.678	100.503	100.338	4.750	99.599	99.499	99.399				
4.125	102.885	102.713	102.552	4.875	102.886	102.686	102.536	4.875	102.886	102.686	102.536	4.125	100.785	100.613	100.452	4.875	99.599	99.499	99.399				
4.250	102.136	102.036	101.936	4.990	102.334	102.134	101.984	4.990	102.334	102.134	101.984	4.250	99.662	99.562	99.462	4.990	99.547	99.447	99.347				
4.375	102.462	102.362	102.262	5.000	102.434	102.234	102.084	5.000	102.434	102.234	102.084	4.375	99.988	99.888	99.788	5.000	99.647	99.547	99.447				
4.500	102.774	102.674	102.574	5.125	102.550	102.350	102.200	5.125	102.550	102.350	102.200	4.500	100.300	100.200	100.100	5.125	98.576	98.476	98.376				
4.625	102.882	102.782	102.682	5.250	103.352	103.152	102.962	5.250	103.352	103.152	102.962	4.625	100.408	100.308	100.208	5.250	99.378	99.278	99.178				
4.750	102.974	102.874	102.774	5.375	104.592	104.392	104.236	5.375	104.592	104.392	104.236	4.750	100.187	100.087	99.954	5.375	100.468	100.368	100.268				
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
3.375	98.284	98.170	98.001	2.750	98.462	98.270	98.218	3.375	100.510	100.350	100.278	3.375	100.510	100.350	100.278	2.750	100.419	100.268	100.217				
3.500	98.693	98.593	98.437	2.875	99.267	99.085	99.033	3.500	100.937	100.784	100.712	3.500	100.937	100.784	100.712	2.875	100.799	100.653	100.599				
3.625	99.060	98.960	98.826	2.990	99.744	99.580	99.529	3.625	101.247	101.100	101.028	3.625	101.247	101.100	101.028	2.990	100.847	100.707	100.647				
3.750	99.044	98.960	98.866	3.000	99.844	99.680	99.629	3.750	101.726	101.503	101.410	3.750	101.726	101.503	101.410	3.000	100.947	100.807	100.747				
3.875	99.423	99.244	99.076	3.125	100.324	100.170	100.118	3.875	102.146	101.929	101.837	3.875	102.146	101.929	101.837	3.125	101.609	101.509	101.409				
3.990	99.703	99.528	99.363	3.250	100.428	100.260	100.188	3.990	102.392	102.182	102.089	3.990	102.392	102.182	102.089	3.250	101.989	101.889	101.789				
4.000	99.803	99.628	99.463	3.375	101.010	100.850	100.778	4.000	102.492	102.282	102.189	4.000	102.492	102.282	102.189	3.375	102.314	102.214	102.114				
4.125	99.910	99.738	99.577	3.500	101.437	101.284	101.212	4.125	102.634	102.427	102.335	4.125	102.634	102.427	102.335	3.500	102.515	102.415	102.315				
4.250	98.787	98.687	98.587	3.625	101.747	101.600	101.528	4.250	102.409	102.309	102.209	4.250	102.409	102.309	102.209	3.625	102.488	102.388	102.288				
4.375	99.113	99.013	98.913	3.750	102.226	102.003	101.910	4.375	102.605	102.505	102.405	4.375	102.605	102.505	102.405	3.750	102.813	102.713	102.613				
4.500	99.175	99.075	98.975	3.875	102.646	102.429	102.337	4.500	102.055	101.955	101.855	4.500	102.055	101.955	101.855	3.875	102.970	102.870	102.770				
4.625	99.283	99.183	99.083	3.990	102.892	102.682	102.589	4.625	102.137	102.037	101.937	4.625	102.137	102.037	101.937	3.990	103.251	103.151	103.051				
4.750	99.062	98.962	98.829	4.000	102.992	102.782	102.689	4.750	102.569	102.469	102.369	4.750	102.569	102.469	102.369	4.000	103.351	103.251	103.151				
4.875	99.399	99.299	99.192	4.125	103.134	102.927	102.835	4.875	102.835	102.735	102.635	4.875	102.835	102.735	102.635	4.125	102.611	102.511	102.411				
4.990	99.547	99.447	99.346	4.250	102.909	102.702	102.609	4.990	103.159	102.959	102.859	4.990	103.159	102.959	102.859	4.250	102.946	102.846	102.746				
5.000	99.647	99.547	99.446	4.375	103.105	102.905	102.805	5.000	103.259	103.159	103.059	5.000	103.259	103.159	103.059	4.375	103.219	103.119	103.019				
5.125	98.576	98.414	98.186	4.500	103.305	103.205	103.105	5.125	103.549	103.449	103.349	5.125	103.549	103.449	103.349	4.500	103.363	103.263	103.163				
5.250	99.378	99.222	98.994	4.625	103.387	103.287	103.187	5.250	103.583	103.388	103.234	5.250	103.583	103.388	103.234	4.625	102.558	102.458	102.358				
5.375	100.468	100.309	100.112	4.750	103.819	103.719	103.619	5.375	104.841	104.646	104.492	5.375	104.841	104.646	104.492	4.750	102.705	102.605	102.505				
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	Rate	30 Day	45 Day	60 Day
2.750	102.419	102.268	102.217	2.750	102.669	102.518	102.467	2.750	99.456	99.305	99.254	2.750	101.456	101.305	101.254	2.750	101.706	101.555	101.504				
2.875	100.799	100.653	100.599	2.875	100.799	100.653	100.599	2.875	99.836	99.690	99.636	2.875	99.836	99.690	99.636	2.875	99.836	99.690	99.636				
2.990	100.847	100.707	100.647	2.990	100.847	100.707	100.647	2.990	99.884	99.744	99.684	2.990	99.884	99.744	99.684	2.990	99.884	99.744	99.684				
3.000	100.947	100.807	100.747	3.000	100.947	100.807	100.747	3.000															



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.:

7/6/2020

45 Day Lock Exp.:

7/20/2020

60 Day Lock Exp.:

8/4/2020

W. Rate Sheet Dated: 6/5/2020

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	98.451	98.289	98.113	2.750	98.950	98.743	98.695	2.750	100.566	100.434	100.366	2.750	97.063	96.901	96.725	2.750	99.303	99.171	99.103
2.875	99.147	98.992	98.823	2.875	99.725	99.530	99.481	2.875	100.935	100.808	100.735	2.875	97.759	97.604	97.435	2.875	99.672	99.545	99.472
2.990	99.797	99.655	99.493	2.990	100.178	100.002	99.954	2.990	100.978	100.860	100.778	2.990	98.409	98.267	98.105	2.990	99.715	99.597	99.515
3.000	99.897	99.755	99.593	3.000	100.278	100.102	100.054	3.000	101.078	100.960	100.878	3.000	98.509	98.367	98.205	3.000	99.815	99.697	99.615
3.125	100.303	100.172	100.017	3.125	100.736	100.567	100.519	3.125	101.755	101.645	101.555	3.125	98.915	98.784	98.629	3.125	99.680	99.570	99.480
3.250	100.619	100.480	100.314	3.250	100.736	100.555	100.488	3.250	102.123	102.014	101.923	3.250	98.578	98.439	98.273	3.250	100.048	99.939	99.848
3.375	101.101	100.972	100.813	3.375	101.289	101.119	101.052	3.375	102.439	102.333	102.239	3.375	99.060	98.931	98.772	3.375	100.364	100.258	100.164
3.500	101.487	101.379	101.225	3.500	101.700	101.535	101.468	3.500	102.633	102.526	102.433	3.500	99.446	99.338	99.184	3.500	100.558	100.451	100.358
3.625	101.833	101.733	101.596	3.625	101.997	101.838	101.771	3.625	102.493	102.393	102.293	3.625	99.792	99.692	99.555	3.625	99.227	99.127	99.027
3.750	102.145	101.962	101.798	3.750	102.370	102.147	102.061	3.750	102.809	102.709	102.609	3.750	99.695	99.512	99.348	3.750	99.543	99.443	99.343
3.875	102.504	102.327	102.168	3.875	102.771	102.555	102.468	3.875	102.960	102.860	102.760	3.875	100.054	99.877	99.718	3.875	99.694	99.594	99.494
3.990	102.766	102.593	102.439	3.990	103.003	102.796	102.710	3.990	103.229	103.129	103.029	3.990	100.316	100.143	99.989	3.990	99.963	99.863	99.763
4.000	102.866	102.693	102.539	4.000	103.103	102.896	102.810	4.000	103.329	103.229	103.129	4.000	100.416	100.243	100.089	4.000	100.063	99.963	99.863
4.125	102.967	102.798	102.647	4.125	103.241	103.034	102.948	4.125	102.619	102.519	102.419	4.125	100.517	100.348	100.197	4.125	98.981	98.881	98.781
4.250	102.401	102.301	102.196	4.250	103.145	103.045	102.945	4.250	102.943	102.843	102.743	4.250	99.577	99.477	99.372	4.250	99.305	99.205	99.105
4.375	102.711	102.611	102.511	4.375	103.333	103.233	103.133	4.375	103.202	103.102	103.002	4.375	99.887	99.787	99.687	4.375	99.564	99.464	99.364
4.500	103.009	102.909	102.809	4.500	103.526	103.426	103.326	4.500	103.337	103.237	103.137	4.500	100.185	100.085	99.985	4.500	99.699	99.599	99.499
4.625	103.114	103.014	102.914	4.625	103.606	103.506	103.406	4.625	102.757	102.657	102.557	4.625	100.290	100.190	100.090	4.625	98.525	98.425	98.325
4.750	103.274	103.158	102.958	4.750	104.079	103.927	103.803	4.750	102.899	102.799	102.699	4.750	100.137	100.021	99.821	4.750	99.953	99.853	99.753

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-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 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.:

7/6/2020

45 Day Lock Exp.:

7/20/2020

60 Day Lock Exp.:

8/4/2020

W. Rate Sheet Dated: 6/5/2020

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)