

W. Rate Sheet Dated: 6/8/2020

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	99.696	99.696	99.696	2.750	99.405	99.405	99.405	2.375	97.687	97.687	97.687	3.125	95.840	95.840	95.840
2.875	99.701	99.701	99.701	2.875	99.409	99.409	99.409	2.500	97.691	97.691	97.691	3.250	97.323	97.323	97.323
3.000	99.706	99.706	99.706	3.000	99.412	99.412	99.412	2.625	97.695	97.695	97.695	3.375	97.325	97.325	97.325
3.125	99.711	99.711	99.711	3.125	99.416	99.416	99.416	2.750	98.869	98.869	98.869	3.500	97.327	97.327	97.327
3.250	100.911	100.911	100.911	3.250	100.420	100.420	100.420	2.875	98.873	98.873	98.873	3.625	97.322	97.322	97.322
3.375	100.816	100.816	100.816	3.375	100.423	100.423	100.423	3.000	98.876	98.876	98.876	Margin = 2.250		Index = 0.170	
3.500	100.819	100.819	100.819	3.500	100.427	100.427	100.427	3.125	98.880	98.880	98.880				
3.625	100.823	100.823	100.823	3.625	100.430	100.430	100.430	3.250	101.380	101.380	101.380				
3.750	102.404	102.404	102.404	3.750	101.774	101.774	101.774	3.375	101.383	101.383	101.383				
3.875	102.308	102.308	102.308	3.875	101.777	101.777	101.777	3.500	101.386	101.386	101.386				
4.000	102.312	102.312	102.312	4.000	101.809	101.809	101.809	3.625	101.390	101.390	101.390				
4.125	102.316	102.316	102.316	4.125	101.811	101.811	101.811	3.750	101.927	101.927	101.927				
4.250	103.023	103.023	103.023	4.250	102.415	102.415	102.415	3.875	101.930	101.930	101.930				
4.375	102.926	102.926	102.926	4.375	102.418	102.418	102.418	4.000	101.951	101.951	101.951				
4.500	102.942	102.942	102.942	4.500	102.420	102.420	102.420	4.125	101.953	101.953	101.953				
4.625	102.944	102.944	102.944	4.625	102.422	102.422	102.422	4.250	102.229	102.229	102.229				
4.750	103.991	103.991	103.991	4.750	103.370	103.370	103.370	4.375	102.232	102.232	102.232				
4.875	103.894	103.894	103.894	4.875	103.372	103.372	103.372	4.500	102.234	102.234	102.234				
6.250	104.609	104.609	104.609	6.250	104.086	104.086	104.086	4.625	102.236	102.236	102.236				

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	98.946	98.946	98.946	2.750	98.405	98.405	98.405	2.375	96.687	96.687	96.687	3.125	94.840	94.840	94.840
2.875	98.951	98.951	98.951	2.875	98.409	98.409	98.409	2.500	96.691	96.691	96.691	3.250	96.323	96.323	96.323
3.000	98.956	98.956	98.956	3.000	98.412	98.412	98.412	2.625	96.695	96.695	96.695	3.375	96.325	96.325	96.325
3.125	98.961	98.961	98.961	3.125	98.416	98.416	98.416	2.750	97.869	97.869	97.869	3.500	96.327	96.327	96.327
3.250	100.161	100.161	100.161	3.250	99.920	99.920	99.920	2.875	97.873	97.873	97.873	3.625	96.322	96.322	96.322
3.375	100.066	100.066	100.066	3.375	99.923	99.923	99.923	3.000	97.876	97.876	97.876	Margin = 2.250		Index = 0.170	
3.500	100.069	100.069	100.069	3.500	99.927	99.927	99.927	3.125	97.880	97.880	97.880	30 Year OTC			
3.625	100.073	100.073	100.073	3.625	99.930	99.930	99.930	3.250	100.380	100.380	100.380	Rate	30 Day	45 Day	60 Day
3.750	101.454	101.454	101.454	3.750	100.774	100.774	100.774	3.375	100.383	100.383	100.383	4.000	101.937	101.687	101.437
3.875	101.358	101.358	101.358	3.875	100.777	100.777	100.777	3.500	100.386	100.386	100.386	4.125	101.941	101.691	101.441
4.000	101.362	101.362	101.362	4.000	100.809	100.809	100.809	3.625	100.390	100.390	100.390	4.375	102.551	102.301	102.051
4.125	101.366	101.366	101.366	4.125	100.811	100.811	100.811	3.750	100.927	100.927	100.927	4.500	102.567	102.317	102.067
4.250	102.273	102.273	102.273	4.250	101.415	101.415	101.415	3.875	100.930	100.930	100.930	4.625	102.569	102.319	102.069
4.375	102.176	102.176	102.176	4.375	101.418	101.418	101.418	4.000	100.951	100.951	100.951	4.875	103.519	103.269	103.019
4.500	102.192	102.192	102.192	4.500	101.420	101.420	101.420	4.125	100.953	100.953	100.953	5.000	103.521	103.271	103.021
4.625	102.194	102.194	102.194	4.625	101.422	101.422	101.422	4.250	101.229	101.229	101.229	5.125	103.524	103.274	103.024
4.750	103.241	103.241	103.241	4.750	102.370	102.370	102.370	4.375	101.232	101.232	101.232	5.500	104.914	104.664	104.414
4.875	103.144	103.144	103.144	4.875	102.372	102.372	102.372	4.500	101.234	101.234	101.234	5.625	104.916	104.666	104.416
6.250	103.859	103.859	103.859	6.250	103.086	103.086	103.086	4.625	101.236	101.236	101.236	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	99.187	98.937	98.687	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.191	98.941	98.691				
4.125	99.366	99.116	98.866	6.250	103.750	103.500	103.250	4.375	99.801	99.551	99.301				
4.250	99.973	99.723	99.473					4.500	99.817	99.567	99.317				
4.375	99.976	99.726	99.476					4.625	99.819	99.569	99.319				
4.500	99.792	99.542	99.292					4.875	100.769	100.519	100.269				
4.625	99.794	99.544	99.294					5.000	100.771	100.521	100.271				
5.000	100.946	100.696	100.446					5.125	100.774	100.524	100.274				
5.125	100.949	100.699	100.449					5.500	102.164	101.914	101.664				
5.250	101.349	101.099	100.849					5.625	102.166	101.916	101.666	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250	Rate	30 Day	45 Day	60 Day
												6.250	102.750	102.500	102.250

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.:

7/8/2020

45 Day Lock Exp.:

7/23/2020

60 Day Lock Exp.:

8/7/2020

W. Rate Sheet Dated: 6/8/2020

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	97.296	97.296	97.296	2.750	97.435	97.435	97.435	2.375	94.467	94.467	94.467	3.125	94.450	94.450	94.450
2.875	97.301	97.301	97.301	2.875	97.439	97.439	97.439	2.500	94.471	94.471	94.471	3.250	95.996	95.996	95.996
3.000	97.306	97.306	97.306	3.000	97.442	97.442	97.442	2.625	94.475	94.475	94.475	3.375	95.997	95.997	95.997
3.125	97.311	97.311	97.311	3.125	97.446	97.446	97.446	2.750	96.899	96.899	96.899	3.500	95.999	95.999	95.999
3.250	98.574	98.574	98.574	3.250	98.512	98.512	98.512	2.875	96.903	96.903	96.903	3.625	95.994	95.994	95.994
3.375	98.478	98.478	98.478	3.375	98.516	98.516	98.516	3.000	96.906	96.906	96.906	Margin = 2.250		Index = 0.170	
3.500	98.482	98.482	98.482	3.500	98.519	98.519	98.519	3.125	96.910	96.910	96.910				
3.625	98.486	98.486	98.486	3.625	98.523	98.523	98.523	3.250	99.472	99.472	99.472				
3.750	100.192	100.192	100.192	3.750	99.991	99.991	99.991	3.375	99.476	99.476	99.476				
3.875	100.096	100.096	100.096	3.875	99.994	99.994	99.994	3.500	99.479	99.479	99.479				
4.000	100.099	100.099	100.099	4.000	100.026	100.026	100.026	3.625	99.482	99.482	99.482				
4.125	100.103	100.103	100.103	4.125	100.029	100.029	100.029	3.750	100.144	100.144	100.144				
4.250	100.748	100.748	100.748	4.250	100.570	100.570	100.570	3.875	100.147	100.147	100.147				
4.375	100.651	100.651	100.651	4.375	100.573	100.573	100.573	4.000	100.168	100.168	100.168				
4.500	100.667	100.667	100.667	4.500	100.575	100.575	100.575	4.125	100.171	100.171	100.171				
4.625	100.669	100.669	100.669	4.625	100.577	100.577	100.577	4.250	100.384	100.384	100.384				
4.750	100.279	100.279	100.279	4.750	100.087	100.087	100.087	4.375	100.387	100.387	100.387				
4.875	100.181	100.181	100.181	4.875	100.090	100.090	100.090	4.500	100.389	100.389	100.389				
6.250	100.959	100.959	100.959	6.250	100.866	100.866	100.866	4.625	100.391	100.391	100.391				

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	96.546	96.546	96.546	2.750	96.005	96.005	96.005	2.375	94.537	94.537	94.537	3.125	92.440	92.440	92.440
2.875	96.551	96.551	96.551	2.875	96.009	96.009	96.009	2.500	94.541	94.541	94.541	3.250	93.986	93.986	93.986
3.000	96.556	96.556	96.556	3.000	96.012	96.012	96.012	2.625	94.545	94.545	94.545	3.375	93.987	93.987	93.987
3.125	96.561	96.561	96.561	3.125	96.016	96.016	96.016	2.750	95.438	95.438	95.438	3.500	93.989	93.989	93.989
3.250	97.824	97.824	97.824	3.250	97.582	97.582	97.582	2.875	95.442	95.442	95.442	3.625	93.984	93.984	93.984
3.375	97.728	97.728	97.728	3.375	97.586	97.586	97.586	3.000	95.445	95.445	95.445	Margin = 2.250		Index = 0.170	
3.500	97.732	97.732	97.732	3.500	97.589	97.589	97.589	3.125	95.448	95.448	95.448	30 Year OTC			
3.625	97.736	97.736	97.736	3.625	97.593	97.593	97.593	3.250	97.605	97.605	97.605	Rate	30 Day	45 Day	60 Day
3.750	99.242	99.242	99.242	3.750	98.561	98.561	98.561	3.375	97.608	97.608	97.608	4.000	99.724	99.474	99.224
3.875	99.146	99.146	99.146	3.875	98.564	98.564	98.564	3.500	97.611	97.611	97.611	4.125	99.728	99.478	99.228
4.000	99.149	99.149	99.149	4.000	98.596	98.596	98.596	3.625	97.615	97.615	97.615	4.375	100.276	100.026	99.776
4.125	99.153	99.153	99.153	4.125	98.599	98.599	98.599	3.750	98.152	98.152	98.152	4.500	100.292	100.042	99.792
4.250	99.998	99.998	99.998	4.250	99.140	99.140	99.140	3.875	98.155	98.155	98.155	4.625	100.294	100.044	99.794
4.375	99.901	99.901	99.901	4.375	99.143	99.143	99.143	4.000	98.176	98.176	98.176	4.875	99.806	99.556	99.306
4.500	99.917	99.917	99.917	4.500	99.145	99.145	99.145	4.125	98.178	98.178	98.178	5.000	99.809	99.559	99.309
4.625	99.919	99.919	99.919	4.625	99.147	99.147	99.147	4.250	97.829	97.829	97.829	5.125	99.812	99.562	99.312
4.750	99.529	99.529	99.529	4.750	98.657	98.657	98.657	4.375	97.832	97.832	97.832	5.500	101.014	100.764	100.514
4.875	99.431	99.431	99.431	4.875	98.660	98.660	98.660	4.500	97.834	97.834	97.834	5.625	101.016	100.766	100.516
6.250	100.209	100.209	100.209	6.250	99.436	99.436	99.436	4.625	97.836	97.836	97.836	6.250	100.262	100.012	99.762

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	96.974	96.724	96.474	4.750	N/A	N/A	N/A
4.125	96.803	96.553	96.303	6.250	99.750	99.500	99.250	4.125	96.978	96.728	96.478				
4.250	97.348	97.098	96.848					4.375	97.526	97.276	97.026				
4.375	97.351	97.101	96.851					4.500	97.542	97.292	97.042				
4.500	97.167	96.917	96.667					4.625	97.544	97.294	97.044				
4.625	97.169	96.919	96.669					4.875	97.056	96.806	96.556				
5.000	96.884	96.634	96.384					5.000	97.059	96.809	96.559				
5.125	96.887	96.637	96.387					5.125	97.062	96.812	96.562				
5.250	97.099	96.849	96.599					5.500	98.264	98.014	97.764				
Borrower Paid Comp Only				Lender Paid Only				5.625	98.266	98.016	97.766	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	97.512	97.262	97.012	Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrown.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/8/2020

45 Day Lock Exp.:

7/23/2020

60 Day Lock Exp.:

8/7/2020

W. Rate Sheet Dated: 6/8/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming 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	98.206	98.206	98.206	2.875	97.556	97.556	97.556	2.750	96.660	96.660	96.660	2.750	97.287	97.287	97.287	2.750	95.728	95.728	95.728				
2.875	98.851	98.851	98.851	2.990	98.023	98.023	98.023	2.875	97.369	97.369	97.369	2.875	97.841	97.841	97.841	2.875	96.346	96.346	96.346				
2.990	99.347	99.347	99.347	3.000	98.123	98.123	98.123	2.990	97.835	97.835	97.835	2.990	98.164	98.164	98.164	2.990	96.640	96.640	96.640				
3.000	99.447	99.447	99.447	3.125	98.580	98.580	98.580	3.000	97.935	97.935	97.935	3.000	98.264	98.264	98.264	3.000	96.740	96.740	96.740				
3.125	99.859	99.859	99.859	3.250	99.338	99.338	99.338	3.125	98.392	98.392	98.392	3.125	98.474	98.474	98.474	3.125	96.995	96.995	96.995				
3.250	100.407	100.407	100.407	3.375	99.920	99.920	99.920	3.250	99.151	99.151	99.151	3.250	98.813	98.813	98.813	3.250	97.544	97.544	97.544				
3.375	100.937	100.937	100.937	3.500	100.403	100.403	100.403	3.375	99.733	99.733	99.733	3.375	99.278	99.278	99.278	3.375	98.061	98.061	98.061				
3.500	101.375	101.375	101.375	3.625	101.358	101.358	101.358	3.500	100.316	100.316	100.316	3.500	99.607	99.607	99.607	3.500	98.435	98.435	98.435				
3.625	101.704	101.704	101.704	3.750	102.099	102.099	102.099	3.625	101.329	101.329	101.329	3.625	99.771	99.771	99.771	3.625	99.225	99.225	99.225				
3.750	102.157	102.157	102.157	3.875	102.567	102.567	102.567	3.750	102.099	102.099	102.099	3.750	100.020	100.020	100.020	3.750	99.762	99.762	99.762				
3.875	102.583	102.583	102.583	3.990	102.806	102.806	102.806	3.875	102.567	102.567	102.567	3.875	100.393	100.393	100.393	3.875	100.177	100.177	100.177				
3.990	102.793	102.793	102.793	4.000	102.906	102.906	102.906	3.990	102.806	102.806	102.806	3.990	100.549	100.549	100.549	3.990	100.349	100.349	100.349				
4.000	102.893	102.893	102.893	4.125	103.201	103.201	103.201	4.000	102.906	102.906	102.906	4.000	100.649	100.649	100.649	4.000	100.449	100.449	100.449				
4.125	103.111	103.111	103.111	4.250	103.469	103.469	103.469	4.125	103.201	103.201	103.201	4.125	100.798	100.798	100.798	4.125	100.598	100.598	100.598				
4.250	103.623	103.623	103.623	4.375	103.818	103.818	103.818	4.250	103.282	103.282	103.282	4.250	100.197	100.197	100.197	4.250	99.997	99.997	99.997				
4.375	102.940	102.940	102.940	4.500	104.141	104.141	104.141	4.375	103.631	103.631	103.631	4.375	100.498	100.498	100.498	4.375	100.298	100.298	100.298				
4.500	103.234	103.234	103.234	4.625	104.355	104.355	104.355	4.500	103.954	103.954	103.954	4.500	100.737	100.737	100.737	4.500	100.537	100.537	100.537				
4.625	103.329	103.329	103.329	4.750	104.818	104.818	104.818	4.625	104.384	104.384	104.384	4.625	100.872	100.872	100.872	4.625	100.672	100.672	100.672				
4.750	103.530	103.530	103.530	4.875	N/A	N/A	N/A	4.750	96.936	96.936	96.936	4.750	100.593	100.593	100.593	4.750	100.393	100.393	100.393				
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	95.541	95.541	95.541	2.875	99.413	99.413	99.413	2.875	98.789	98.789	98.789	2.875	98.727	98.727	98.727	2.750	100.591	100.591	100.591				
2.875	96.159	96.159	96.159	2.990	99.869	99.869	99.869	2.990	99.213	99.213	99.213	2.990	99.150	99.150	99.150	2.875	100.955	100.955	100.955				
2.990	96.452	96.452	96.452	3.000	99.969	99.969	99.969	3.000	99.313	99.313	99.313	3.000	99.250	99.250	99.250	2.990	101.182	101.182	101.182				
3.000	96.552	96.552	96.552	3.125	100.376	100.376	100.376	3.125	99.764	99.764	99.764	3.125	99.702	99.702	99.702	3.000	101.282	101.282	101.282				
3.125	96.807	96.807	96.807	3.250	100.634	100.634	100.634	3.250	100.360	100.360	100.360	3.250	100.360	100.360	100.360	3.125	101.756	101.756	101.756				
3.250	97.357	97.357	97.357	3.375	101.157	101.157	101.157	3.375	100.935	100.935	100.935	3.375	100.935	100.935	100.935	3.250	102.062	102.062	102.062				
3.375	97.874	97.874	97.874	3.500	101.564	101.564	101.564	3.500	101.383	101.383	101.383	3.500	101.383	101.383	101.383	3.375	102.391	102.391	102.391				
3.500	98.348	98.348	98.348	3.625	101.889	101.889	101.889	3.625	101.740	101.740	101.740	3.625	101.740	101.740	101.740	3.500	102.638	102.638	102.638				
3.625	99.196	99.196	99.196	3.750	102.342	102.342	102.342	3.750	102.311	102.311	102.311	3.750	102.155	102.155	102.155	3.625	102.955	102.955	102.955				
3.750	99.762	99.762	99.762	3.875	102.760	102.760	102.760	3.875	102.772	102.772	102.772	3.875	102.616	102.616	102.616	3.750	103.900	103.900	103.900				
3.875	100.177	100.177	100.177	3.990	102.943	102.943	102.943	3.990	102.981	102.981	102.981	3.990	102.824	102.824	102.824	3.875	103.248	103.248	103.248				
3.990	100.349	100.349	100.349	4.000	103.043	103.043	103.043	4.000	103.081	103.081	103.081	4.000	102.924	102.924	102.924	3.990	103.479	103.479	103.479				
4.000	100.449	100.449	100.449	4.125	103.228	103.228	103.228	4.125	103.372	103.372	103.372	4.125	103.215	103.215	103.215	4.000	103.579	103.579	103.579				
4.125	100.598	100.598	100.598	4.250	103.516	103.516	103.516	4.250	103.338	103.338	103.338	4.250	103.276	103.276	103.276	4.125	103.865	103.865	103.865				
4.250	99.997	99.997	99.997	4.375	102.828	102.828	102.828	4.375	102.682	102.682	102.682	4.375	102.620	102.620	102.620	4.250	103.045	103.045	103.045				
4.375	100.298	100.298	100.298	4.500	103.105	103.105	103.105	4.500	102.988	102.988	102.988	4.500	102.925	102.925	102.925	4.375	103.245	103.245	103.245				
4.500	100.537	100.537	100.537	4.625	103.197	103.197	103.197	4.625	103.197	103.197	103.197	4.625	103.135	103.135	103.135	4.500	103.293	103.293	103.293				
4.625	100.672	100.672	100.672	4.750	103.412	103.412	103.412	4.750	103.333	103.333	103.333	4.750	103.270	103.270	103.270	4.625	103.225	103.225	103.225				
4.750	93.799	93.799	93.799	4.875	103.696	103.696	103.696	4.875	103.645	103.645	103.645	4.875	103.582	103.582	103.582	4.750	102.918	102.918	102.918				
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >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	99.031	99.031	99.031	2.750	98.639	98.639	98.639	2.750	99.519	99.519	99.519	2.750	97.759	97.759	97.759	2.750	97.367	97.367	97.367				
2.875	99.465	99.465	99.465	2.875	99.020	99.020	99.020	2.875	99.775	99.775	99.775	2.875	98.085	98.085	98.085	2.875	97.640	97.640	97.640				
2.990	100.075	100.075	100.075	2.990	99.553	99.553	99.553	2.990	99.901	99.901	99.901	2.990	98.594	98.594	98.594	2.990	98.072	98.072	98.072				
3.000	100.175	100.175	100.175	3.000	99.653	99.653	99.653	3.000	100.001	100.001	100.001	3.000	98.694	98.694	98.694	3.000	98.172	98.172	98.172				
3.125	100.723	100.723	100.723	3.125	100.340	100.340	100.342	3.125	100.336	100.336	100.336	3.125	99.103	99.103	99.103	3.125	98.722	98.722	98.722				
3.250	101.120	101.120	101.120	3.250	100.740	100.740	100.740	3.250	100.318	100.318	100.318	3.250	99.176	99.176	99.176	3.250	98.796	98.796	98.796				
3.375	101.482	101.482	101.482	3.375	101.111	101.111	101.111	3.375	100.548	100.548	100.548	3.375	99.439	99.439	99.439	3.375	99.068	99.068	99.068				
3.500	101.755	101.755	101.755	3.500	101.362	101.362	101.362	3.500	100.721	100.721	100.721	3.500	99.638	99.638	99.638	3.500	99.245	99.245	99.245				
3.625	102.103	102.103	102.103	3.625	101.673	101.673	101.673	3.625	100.939	100.939	100.939	3.625	99.887	99.887	99.887	3.625	99.457	99.457	99.457				
3.750	102.281	102.281	102.281	3.750	101.953	101.953	101.953	3.750	99.875	99.875	99.875	3.750	99.056	99.056	99.056	3.750	98.728	98.728	98.728				
3.875	102.661	102.661	102.661	3.875	102.300	102.300	102.300	3.875	100.118	100.118	100.118	3.875	99.331	99.331	99.331	3.875	98.970	98.970	98.970				
3.990	102.928	102.928	102.928	3.990	102.573	102.573	102.573	3.990	100.252	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.:

7/8/2020

45 Day Lock Exp.:

7/23/2020

60 Day Lock Exp.:

8/7/2020

W. Rate Sheet Dated: 6/8/2020

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	95.877	95.877	95.627	
2.750	96.762	96.762	96.512	
2.875	97.437	97.437	97.187	
3.000	98.171	98.171	97.921	
3.125	98.557	98.557	98.307	
3.250	98.975	98.975	98.725	
3.375	99.431	99.431	99.181	
3.500	99.791	99.791	99.541	
3.625	100.114	100.114	99.864	
3.750	100.431	100.431	100.181	
3.875	100.773	100.773	100.523	
4.000	101.123	101.123	100.873	
4.125	101.212	101.212	100.962	
4.250	100.514	100.514	100.264	
4.375	100.835	100.835	100.585	
4.500	101.146	101.146	100.896	
4.625	101.249	101.249	100.999	
4.750	101.305	101.305	101.055	
4.875	101.613	101.613	101.363	
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	94.602	94.602	94.352	
2.500	95.494	95.494	95.244	
2.625	96.334	96.334	96.084	
2.750	96.828	96.828	96.578	
2.875	97.596	97.596	97.346	
3.000	98.138	98.138	97.888	
3.125	98.586	98.586	98.336	
3.250	98.623	98.623	98.373	
3.375	99.177	99.177	98.927	
3.500	99.584	99.584	99.334	
3.625	99.878	99.878	99.628	
3.750	100.310	100.310	100.060	
3.875	100.723	100.723	100.473	
4.000	101.062	101.062	100.812	
4.125	101.199	101.199	100.949	

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	95.868	95.868	95.618	
2.250	96.384	96.384	96.134	
2.375	96.967	96.967	96.717	
2.500	97.655	97.655	97.405	
2.625	98.112	98.112	97.862	
2.750	98.611	98.611	98.361	
2.875	98.959	98.959	98.709	
3.000	99.078	99.078	98.828	
3.125	99.676	99.676	99.426	
3.250	100.030	100.030	99.780	
3.375	100.338	100.338	100.088	
3.500	100.518	100.518	100.268	
3.625	100.471	100.471	100.221	
3.750	100.795	100.795	100.545	
3.875	100.947	100.947	100.697	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.327	96.327	96.077	
3.000	97.061	97.061	96.811	
3.125	97.447	97.447	97.197	
3.250	97.243	97.243	96.993	
3.375	97.699	97.699	97.449	
3.500	98.059	98.059	97.809	
3.625	98.381	98.381	98.131	
3.750	98.080	98.080	97.830	
3.875	98.422	98.422	98.172	
4.000	98.772	98.772	98.522	
4.125	98.861	98.861	98.611	
4.250	97.535	97.535	97.285	
4.375	97.856	97.856	97.606	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.486	97.486	97.236	
3.000	97.833	97.833	97.583	
3.125	97.953	97.953	97.703	
3.250	97.738	97.738	97.488	
3.375	98.092	98.092	97.842	
3.500	98.400	98.400	98.150	
3.625	98.581	98.581	98.331	
3.750	97.347	97.347	97.097	
3.875	97.671	97.671	97.421	
4.000	97.823	97.823	97.573	
4.125	98.203	98.203	97.953	
4.250	97.070	97.070	96.820	
4.375	97.402	97.402	97.152	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.386	97.386	97.136	
2.875	97.733	97.733	97.483	
3.000	97.853	97.853	97.603	
3.125	97.638	97.638	97.388	
3.250	97.992	97.992	97.742	
3.375	98.300	98.300	98.050	
3.500	98.481	98.481	98.231	
3.625	97.247	97.247	96.997	
3.750	97.571	97.571	97.321	
3.875	97.723	97.723	97.473	
4.000	98.103	98.103	97.853	
4.125	96.970	96.970	96.720	
4.250	97.302	97.302	97.052	

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@afwroolesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/8/2020
45 Day Lock Exp.: 7/23/2020
60 Day Lock Exp.: 8/7/2020

W. Rate Sheet Dated: 6/8/2020

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	98.195	98.195	98.195	3.375	100.091	100.091	100.091	3.375	100.091	100.091	100.091	2.750	97.532	97.532	97.532	3.375	98.805	98.805	98.805
2.875	98.917	98.917	98.917	3.500	100.505	100.505	100.505	3.500	100.505	100.505	100.505	2.875	98.254	98.254	98.254	3.500	99.219	99.219	99.219
2.990	99.607	99.607	99.607	3.625	100.876	100.876	100.876	3.625	100.876	100.876	100.876	2.990	98.944	98.944	98.944	3.625	99.590	99.590	99.590
3.000	99.707	99.707	99.707	3.750	101.285	101.285	101.285	3.750	101.285	101.285	101.285	3.000	99.044	99.044	99.044	3.750	99.375	99.375	99.375
3.125	100.145	100.145	100.145	3.875	101.668	101.668	101.668	3.875	101.668	101.668	101.668	3.125	99.482	99.482	99.482	3.875	99.758	99.758	99.758
3.250	100.453	100.453	100.453	3.990	101.948	101.948	101.948	3.990	101.948	101.948	101.948	3.250	99.167	99.167	99.167	3.990	100.038	100.038	100.038
3.375	100.966	100.966	100.966	4.000	102.048	102.048	102.048	4.000	102.048	102.048	102.048	3.375	99.680	99.680	99.680	4.000	100.138	100.138	100.138
3.500	101.380	101.380	101.380	4.125	102.159	102.159	102.159	4.125	102.159	102.159	102.159	3.500	100.094	100.094	100.094	4.125	100.249	100.249	100.249
3.625	101.751	101.751	101.751	4.250	101.430	101.430	101.430	4.250	101.430	101.430	101.430	3.625	100.465	100.465	100.465	4.250	99.047	99.047	99.047
3.750	102.160	102.160	102.160	4.375	101.758	101.758	101.758	4.375	101.758	101.758	101.758	3.750	100.250	100.250	100.250	4.375	99.375	99.375	99.375
3.875	102.543	102.543	102.543	4.500	101.821	101.821	101.821	4.500	101.821	101.821	101.821	3.875	100.633	100.633	100.633	4.500	99.438	99.438	99.438
3.990	102.823	102.823	102.823	4.625	101.931	101.931	101.931	4.625	101.931	101.931	101.931	3.990	100.913	100.913	100.913	4.625	99.548	99.548	99.548
4.000	102.923	102.923	102.923	4.750	102.076	102.076	102.076	4.750	102.076	102.076	102.076	4.000	101.013	101.013	101.013	4.750	99.414	99.414	99.414
4.125	103.034	103.034	103.034	4.875	102.416	102.416	102.416	4.875	102.416	102.416	102.416	4.125	101.124	101.124	101.124	4.875	99.754	99.754	99.754
4.250	102.305	102.305	102.305	4.990	102.567	102.567	102.567	4.990	102.567	102.567	102.567	4.250	99.922	99.922	99.922	4.990	99.905	99.905	99.905
4.375	102.633	102.633	102.633	5.000	102.667	102.667	102.667	5.000	102.667	102.667	102.667	4.375	100.250	100.250	100.250	5.000	100.005	100.005	100.005
4.500	102.946	102.946	102.946	5.125	102.677	102.677	102.677	5.125	102.677	102.677	102.677	4.500	100.563	100.563	100.563	5.125	98.705	98.705	98.705
4.625	103.056	103.056	103.056	5.250	103.483	103.483	103.483	5.250	103.483	103.483	103.483	4.625	100.673	100.673	100.673	5.250	99.511	99.511	99.511
4.750	103.201	103.201	103.201	5.375	104.726	104.726	104.726	5.375	104.726	104.726	104.726	4.750	100.539	100.539	100.539	5.375	100.604	100.604	100.604
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	98.805	98.805	98.805	2.750	98.925	98.925	98.925	3.375	100.663	100.663	100.663	3.375	100.663	100.663	100.663	2.750	100.602	100.602	100.602
3.500	99.219	99.219	99.219	2.875	99.733	99.733	99.733	3.500	101.094	101.094	101.094	3.500	101.094	101.094	101.094	2.875	100.982	100.982	100.982
3.625	99.590	99.590	99.590	2.990	100.213	100.213	100.213	3.625	101.407	101.407	101.407	3.625	101.407	101.407	101.407	2.990	101.034	101.034	101.034
3.750	99.375	99.375	99.375	3.000	100.313	100.313	100.313	3.750	101.837	101.837	101.837	3.750	101.837	101.837	101.837	3.000	101.134	101.134	101.134
3.875	99.758	99.758	99.758	3.125	100.795	100.795	100.795	3.875	102.261	102.261	102.261	3.875	102.261	102.261	102.261	3.125	101.727	101.727	101.727
3.990	100.038	100.038	100.038	3.250	100.576	100.576	100.576	3.990	102.510	102.510	102.510	3.990	102.510	102.510	102.510	3.250	102.108	102.108	102.108
4.000	100.138	100.138	100.138	3.375	101.163	101.163	101.163	4.000	102.610	102.610	102.610	4.000	102.610	102.610	102.610	3.375	102.435	102.435	102.435
4.125	100.249	100.249	100.249	3.500	101.594	101.594	101.594	4.125	102.754	102.754	102.754	4.125	102.754	102.754	102.754	3.500	102.637	102.637	102.637
4.250	99.047	99.047	99.047	3.625	101.907	101.907	101.907	4.250	102.559	102.559	102.559	4.250	102.559	102.559	102.559	3.625	102.587	102.587	102.587
4.375	99.375	99.375	99.375	3.750	102.337	102.337	102.337	4.375	102.756	102.756	102.756	4.375	102.756	102.756	102.756	3.750	102.912	102.912	102.912
4.500	99.438	99.438	99.438	3.875	102.761	102.761	102.761	4.500	102.207	102.207	102.207	4.500	102.207	102.207	102.207	3.875	103.069	103.069	103.069
4.625	99.548	99.548	99.548	3.990	103.010	103.010	103.010	4.625	102.291	102.291	102.291	4.625	102.291	102.291	102.291	3.990	103.355	103.355	103.355
4.750	99.414	99.414	99.414	4.000	103.110	103.110	103.110	4.750	102.771	102.771	102.771	4.750	102.771	102.771	102.771	4.000	103.455	103.455	103.455
4.875	99.754	99.754	99.754	4.125	103.254	103.254	103.254	4.875	103.039	103.039	103.039	4.875	103.039	103.039	103.039	4.125	102.690	102.690	102.690
4.990	99.905	99.905	99.905	4.250	103.059	103.059	103.059	4.990	103.365	103.365	103.365	4.990	103.365	103.365	103.365	4.250	103.027	103.027	103.027
5.000	100.005	100.005	100.005	4.375	103.256	103.256	103.256	5.000	103.465	103.465	103.465	5.000	103.465	103.465	103.465	4.375	103.301	103.301	103.301
5.125	98.705	98.705	98.705	4.500	103.457	103.457	103.457	5.125	103.757	103.757	103.757	5.125	103.757	103.757	103.757	4.500	103.442	103.442	103.442
5.250	99.511	99.511	99.511	4.625	103.541	103.541	103.541	5.250	103.718	103.718	103.718	5.250	103.718	103.718	103.718	4.625	102.744	102.744	102.744
5.375	100.604	100.604	100.604	4.750	104.021	104.021	104.021	5.375	104.978	104.978	104.978	5.375	104.978	104.978	104.978	4.750	102.890	102.890	102.890
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	102.602	102.602	102.602	2.750	102.852	102.852	102.852	2.750	99.639	99.639	99.639	2.750	101.639	101.639	101.639	2.750	101.889	101.889	101.889
2.875	100.982	100.982	100.982	2.875	100.982	100.982	100.982	2.875	100.019	100.019	100.019	2.875	100.019	100.019	100.019	2.875	100.019	100.019	100.019
2.990	101.034	101.034	101.034	2.990	101.034	101.034	101.034	2.990	100.071	100.071	100.071	2.990	100.071	100.071	100.071	2.990	100.071	100.071	100.071
3.000	101.134	101.134	101.134	3.000	101.134	101.134	101.134	3.000	100.171	100.171	100.171	3.000	100.171	100.171	100.171	3.000	100.171	100.171	100.171
3.125	101.727	101.727	101.727	3.125	101.727	101.727	101.727	3.125	99.952	99.952	99.952	3.125	99.952	99.952	99.952	3.125	99.952	99.952	99.952
3.250	102.108	102.108	102.108	3.250	102.108	102.108	102.108	3.250	100.333	100.333	100.333	3.250	100.333	100.333	100.333	3.250	100.333	100.333	100.333
3.375	102.435	102.435	102.435	3.375	102.435	102.435	102.435	3.375	100.660	100.660	100.660	3.375	100.660	100.660	100.660	3.375	100.660	100.660	100.660
3.500	102.637	102.637	102.637	3.500	102.637	102.637	102.637	3.500	100.862	100.862	100.862	3.500	100.862	100.862	100.862	3.500	100.862	100.862	100.862
3.625	102.587	102.587	102.587	3.625	102.587	102.587	102.587	3.625	99.627	99.627	99.627	3.625	99.627	99.627	99.627	3.625	99.627	99.627	99.627
3.750	102.912	102.912	102.912	3.750	102.912	102.912	102.912	3.750	99.952	99.952	99.952	3.750	99.952	99.952	99.952	3.750	99.952	99.952	99



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.:

7/8/2020

45 Day Lock Exp.:

7/23/2020

60 Day Lock Exp.:

8/7/2020

W. Rate Sheet Dated: 6/8/2020

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	97.896	97.896	97.896	2.750	98.462	98.462	98.462	2.750	100.419	100.419	100.419	2.750	96.508	96.508	96.508	2.750	99.156	99.156	99.156
2.875	98.618	98.618	98.618	2.875	99.267	99.267	99.267	2.875	100.799	100.799	100.799	2.875	97.230	97.230	97.230	2.875	99.536	99.536	99.536
2.990	99.302	99.302	99.302	2.990	99.744	99.744	99.744	2.990	100.847	100.847	100.847	2.990	97.914	97.914	97.914	2.990	99.584	99.584	99.584
3.000	99.402	99.402	99.402	3.000	99.844	99.844	99.844	3.000	100.947	100.947	100.947	3.000	98.014	98.014	98.014	3.000	99.684	99.684	99.684
3.125	99.838	99.838	99.838	3.125	100.324	100.324	100.324	3.125	101.609	101.609	101.609	3.125	98.450	98.450	98.450	3.125	99.534	99.534	99.534
3.250	100.342	100.342	100.342	3.250	100.428	100.428	100.428	3.250	101.989	101.989	101.989	3.250	98.301	98.301	98.301	3.250	99.914	99.914	99.914
3.375	100.850	100.850	100.850	3.375	101.010	101.010	101.010	3.375	102.314	102.314	102.314	3.375	98.809	98.809	98.809	3.375	100.239	100.239	100.239
3.500	101.259	101.259	101.259	3.500	101.437	101.437	101.437	3.500	102.515	102.515	102.515	3.500	99.218	99.218	99.218	3.500	100.440	100.440	100.440
3.625	101.626	101.626	101.626	3.625	101.747	101.747	101.747	3.625	102.488	102.488	102.488	3.625	99.585	99.585	99.585	3.625	99.222	99.222	99.222
3.750	102.019	102.019	102.019	3.750	102.226	102.226	102.226	3.750	102.813	102.813	102.813	3.750	99.569	99.569	99.569	3.750	99.547	99.547	99.547
3.875	102.398	102.398	102.398	3.875	102.646	102.646	102.646	3.875	102.970	102.970	102.970	3.875	99.948	99.948	99.948	3.875	99.704	99.704	99.704
3.990	102.678	102.678	102.678	3.990	102.892	102.892	102.892	3.990	103.251	103.251	103.251	3.990	100.228	100.228	100.228	3.990	99.985	99.985	99.985
4.000	102.778	102.778	102.778	4.000	102.992	102.992	102.992	4.000	103.351	103.351	103.351	4.000	100.328	100.328	100.328	4.000	100.085	100.085	100.085
4.125	102.885	102.885	102.885	4.125	103.134	103.134	103.134	4.125	102.611	102.611	102.611	4.125	100.435	100.435	100.435	4.125	98.973	98.973	98.973
4.250	102.136	102.136	102.136	4.250	102.909	102.909	102.909	4.250	102.946	102.946	102.946	4.250	99.312	99.312	99.312	4.250	99.308	99.308	99.308
4.375	102.462	102.462	102.462	4.375	103.105	103.105	103.105	4.375	103.219	103.219	103.219	4.375	99.638	99.638	99.638	4.375	99.581	99.581	99.581
4.500	102.774	102.774	102.774	4.500	103.305	103.305	103.305	4.500	103.363	103.363	103.363	4.500	99.950	99.950	99.950	4.500	99.725	99.725	99.725
4.625	102.882	102.882	102.882	4.625	103.387	103.387	103.387	4.625	102.558	102.558	102.558	4.625	100.058	100.058	100.058	4.625	98.326	98.326	98.326
4.750	102.974	102.974	102.974	4.750	103.819	103.819	103.819	4.750	102.705	102.705	102.705	4.750	99.837	99.837	99.837	4.750	99.759	99.759	99.759

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.:

7/8/2020

45 Day Lock Exp.:

7/23/2020

60 Day Lock Exp.:

8/7/2020

W. Rate Sheet Dated: 6/8/2020

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Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

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

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

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