

W. Rate Sheet Dated: 6/11/2020

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	100.633	100.633	100.633	2.750	100.342	100.342	100.342	2.375	98.370	98.370	98.370	3.125	95.840	95.840	95.840
2.875	100.639	100.639	100.639	2.875	100.347	100.347	100.347	2.500	98.375	98.375	98.375	3.250	97.323	97.323	97.323
3.000	100.644	100.644	100.644	3.000	100.350	100.350	100.350	2.625	98.379	98.379	98.379	3.375	97.325	97.325	97.325
3.125	100.649	100.649	100.649	3.125	100.354	100.354	100.354	2.750	99.392	99.392	99.392	3.500	97.327	97.327	97.327
3.250	101.442	101.442	101.442	3.250	100.951	100.951	100.951	2.875	99.396	99.396	99.396	3.625	97.322	97.322	97.322
3.375	101.347	101.347	101.347	3.375	100.955	100.955	100.955	3.000	99.400	99.400	99.400	Margin = 2.250		Index = 0.170	
3.500	101.351	101.351	101.351	3.500	100.958	100.958	100.958	3.125	99.403	99.403	99.403				
3.625	101.355	101.355	101.355	3.625	100.961	100.961	100.961	3.250	101.689	101.689	101.689				
3.750	102.560	102.560	102.560	3.750	101.930	101.930	101.930	3.375	101.692	101.692	101.692				
3.875	102.464	102.464	102.464	3.875	101.933	101.933	101.933	3.500	101.695	101.695	101.695				
4.000	102.468	102.468	102.468	4.000	101.965	101.965	101.965	3.625	101.698	101.698	101.698				
4.125	102.472	102.472	102.472	4.125	101.967	101.967	101.967	3.750	101.927	101.927	101.927				
4.250	102.945	102.945	102.945	4.250	102.337	102.337	102.337	3.875	101.930	101.930	101.930				
4.375	102.848	102.848	102.848	4.375	102.339	102.339	102.339	4.000	101.951	101.951	101.951				
4.500	102.864	102.864	102.864	4.500	102.342	102.342	102.342	4.125	101.953	101.953	101.953				
4.625	102.866	102.866	102.866	4.625	102.344	102.344	102.344	4.250	102.432	102.432	102.432				
4.750	103.960	103.960	103.960	4.750	103.338	103.338	103.338	4.375	102.435	102.435	102.435				
4.875	103.863	103.863	103.863	4.875	103.341	103.341	103.341	4.500	102.437	102.437	102.437				
6.250	104.077	104.077	104.077	6.250	103.555	103.555	103.555	4.625	102.439	102.439	102.439				

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	99.883	99.883	99.883	2.750	99.342	99.342	99.342	2.375	97.370	97.370	97.370	3.125	94.840	94.840	94.840
2.875	99.889	99.889	99.889	2.875	99.347	99.347	99.347	2.500	97.375	97.375	97.375	3.250	96.323	96.323	96.323
3.000	99.894	99.894	99.894	3.000	99.350	99.350	99.350	2.625	97.379	97.379	97.379	3.375	96.325	96.325	96.325
3.125	99.899	99.899	99.899	3.125	99.354	99.354	99.354	2.750	98.392	98.392	98.392	3.500	96.327	96.327	96.327
3.250	100.692	100.692	100.692	3.250	100.451	100.451	100.451	2.875	98.396	98.396	98.396	3.625	96.322	96.322	96.322
3.375	100.597	100.597	100.597	3.375	100.455	100.455	100.455	3.000	98.400	98.400	98.400	Margin = 2.250		Index = 0.170	
3.500	100.601	100.601	100.601	3.500	100.458	100.458	100.458	3.125	98.403	98.403	98.403	30 Year OTC			
3.625	100.605	100.605	100.605	3.625	100.461	100.461	100.461	3.250	100.689	100.689	100.689	Rate	30 Day	45 Day	60 Day
3.750	101.610	101.610	101.610	3.750	100.930	100.930	100.930	3.375	100.692	100.692	100.692	4.000	102.093	102.093	102.093
3.875	101.514	101.514	101.514	3.875	100.933	100.933	100.933	3.500	100.695	100.695	100.695	4.125	102.097	102.097	102.097
4.000	101.518	101.518	101.518	4.000	100.965	100.965	100.965	3.625	100.698	100.698	100.698	4.375	102.473	102.473	102.473
4.125	101.522	101.522	101.522	4.125	100.967	100.967	100.967	3.750	100.927	100.927	100.927	4.500	102.489	102.489	102.489
4.250	102.195	102.195	102.195	4.250	101.337	101.337	101.337	3.875	100.930	100.930	100.930	4.625	102.491	102.491	102.491
4.375	102.098	102.098	102.098	4.375	101.339	101.339	101.339	4.000	100.951	100.951	100.951	4.875	103.488	103.488	103.488
4.500	102.114	102.114	102.114	4.500	101.342	101.342	101.342	4.125	100.953	100.953	100.953	5.000	103.490	103.490	103.490
4.625	102.116	102.116	102.116	4.625	101.344	101.344	101.344	4.250	101.432	101.432	101.432	5.125	103.493	103.493	103.493
4.750	103.210	103.210	103.210	4.750	102.338	102.338	102.338	4.375	101.435	101.435	101.435	5.500	104.601	104.601	104.601
4.875	103.113	103.113	103.113	4.875	102.341	102.341	102.341	4.500	101.437	101.437	101.437	5.625	104.604	104.604	104.604
6.250	103.327	103.327	103.327	6.250	102.555	102.555	102.555	4.625	101.439	101.439	101.439	6.250	103.500	103.500	103.500

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 $\leq$ 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	99.343	99.343	99.343	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.347	99.347	99.347				
4.125	99.522	99.522	99.522	6.250	103.750	103.500	103.250	4.375	99.723	99.723	99.723				
4.250	99.895	99.895	99.895					4.500	99.739	99.739	99.739				
4.375	99.898	99.898	99.898					4.625	99.741	99.741	99.741				
4.500	99.714	99.714	99.714					4.875	100.738	100.738	100.738				
4.625	99.716	99.716	99.716					5.000	100.740	100.740	100.740				
5.000	100.915	100.915	100.915					5.125	100.743	100.743	100.743				
5.125	100.918	100.918	100.918					5.500	101.851	101.851	101.851				
5.250	101.318	101.318	101.318					5.625	101.854	101.854	101.854				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	Rate	30 Day	45 Day	60 Day
												6.250	102.750	102.750	102.750

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.:

7/13/2020

45 Day Lock Exp.:

7/27/2020

60 Day Lock Exp.:

8/10/2020

W. Rate Sheet Dated: 6/11/2020

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	98.733	98.733	98.733	2.750	98.872	98.872	98.872	2.375	95.150	95.150	95.150	3.125	94.950	94.950	94.950
2.875	98.739	98.739	98.739	2.875	98.877	98.877	98.877	2.500	95.155	95.155	95.155	3.250	96.402	96.402	96.402
3.000	98.744	98.744	98.744	3.000	98.880	98.880	98.880	2.625	95.159	95.159	95.159	3.375	96.404	96.404	96.404
3.125	98.749	98.749	98.749	3.125	98.884	98.884	98.884	2.750	97.922	97.922	97.922	3.500	96.405	96.405	96.405
3.250	99.511	99.511	99.511	3.250	99.450	99.450	99.450	2.875	97.926	97.926	97.926	3.625	96.400	96.400	96.400
3.375	99.416	99.416	99.416	3.375	99.453	99.453	99.453	3.000	97.930	97.930	97.930	Margin = 2.250		Index = 0.170	
3.500	99.419	99.419	99.419	3.500	99.457	99.457	99.457	3.125	97.933	97.933	97.933				
3.625	99.423	99.423	99.423	3.625	99.460	99.460	99.460	3.250	100.187	100.187	100.187				
3.750	100.285	100.285	100.285	3.750	100.085	100.085	100.085	3.375	100.191	100.191	100.191				
3.875	100.189	100.189	100.189	3.875	100.088	100.088	100.088	3.500	100.194	100.194	100.194				
4.000	100.193	100.193	100.193	4.000	100.120	100.120	100.120	3.625	100.197	100.197	100.197				
4.125	100.197	100.197	100.197	4.125	100.122	100.122	100.122	3.750	100.082	100.082	100.082				
4.250	100.545	100.545	100.545	4.250	100.367	100.367	100.367	3.875	100.085	100.085	100.085				
4.375	100.448	100.448	100.448	4.375	100.369	100.369	100.369	4.000	100.106	100.106	100.106				
4.500	100.464	100.464	100.464	4.500	100.372	100.372	100.372	4.125	100.108	100.108	100.108				
4.625	100.466	100.466	100.466	4.625	100.374	100.374	100.374	4.250	100.462	100.462	100.462				
4.750	99.872	99.872	99.872	4.750	99.681	99.681	99.681	4.375	100.465	100.465	100.465				
4.875	99.775	99.775	99.775	4.875	99.684	99.684	99.684	4.500	100.467	100.467	100.467				
6.250	100.427	100.427	100.427	6.250	100.335	100.335	100.335	4.625	100.469	100.469	100.469				

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	97.983	97.983	97.983	2.750	97.442	97.442	97.442	2.375	95.220	95.220	95.220	3.125	92.940	92.940	92.940
2.875	97.989	97.989	97.989	2.875	97.447	97.447	97.447	2.500	95.225	95.225	95.225	3.250	94.392	94.392	94.392
3.000	97.994	97.994	97.994	3.000	97.450	97.450	97.450	2.625	95.229	95.229	95.229	3.375	94.394	94.394	94.394
3.125	97.999	97.999	97.999	3.125	97.454	97.454	97.454	2.750	95.961	95.961	95.961	3.500	94.395	94.395	94.395
3.250	98.761	98.761	98.761	3.250	98.520	98.520	98.520	2.875	95.965	95.965	95.965	3.625	94.390	94.390	94.390
3.375	98.666	98.666	98.666	3.375	98.523	98.523	98.523	3.000	95.968	95.968	95.968	Margin = 2.250		Index = 0.170	
3.500	98.669	98.669	98.669	3.500	98.527	98.527	98.527	3.125	95.972	95.972	95.972	30 Year OTC			
3.625	98.673	98.673	98.673	3.625	98.530	98.530	98.530	3.250	97.914	97.914	97.914	Rate	30 Day	45 Day	60 Day
3.750	99.335	99.335	99.335	3.750	98.655	98.655	98.655	3.375	97.917	97.917	97.917	4.000	99.818	99.818	99.818
3.875	99.239	99.239	99.239	3.875	98.658	98.658	98.658	3.500	97.920	97.920	97.920	4.125	99.822	99.822	99.822
4.000	99.243	99.243	99.243	4.000	98.690	98.690	98.690	3.625	97.923	97.923	97.923	4.375	100.073	100.073	100.073
4.125	99.247	99.247	99.247	4.125	98.692	98.692	98.692	3.750	98.152	98.152	98.152	4.500	100.089	100.089	100.089
4.250	99.795	99.795	99.795	4.250	98.937	98.937	98.937	3.875	98.155	98.155	98.155	4.625	100.091	100.091	100.091
4.375	99.698	99.698	99.698	4.375	98.939	98.939	98.939	4.000	98.176	98.176	98.176	4.875	99.400	99.400	99.400
4.500	99.714	99.714	99.714	4.500	98.942	98.942	98.942	4.125	98.178	98.178	98.178	5.000	99.403	99.403	99.403
4.625	99.716	99.716	99.716	4.625	98.944	98.944	98.944	4.250	98.032	98.032	98.032	5.125	99.405	99.405	99.405
4.750	99.122	99.122	99.122	4.750	98.251	98.251	98.251	4.375	98.035	98.035	98.035	5.500	100.701	100.701	100.701
4.875	99.025	99.025	99.025	4.875	98.254	98.254	98.254	4.500	98.037	98.037	98.037	5.625	100.704	100.704	100.704
6.250	99.677	99.677	99.677	6.250	98.905	98.905	98.905	4.625	98.039	98.039	98.039	6.250	99.730	99.730	99.730

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	97.068	97.068	97.068	4.750	N/A	N/A	N/A
4.125	96.897	96.897	96.897	6.250	99.750	99.500	99.250	4.125	97.072	97.072	97.072				
4.250	97.145	97.145	97.145					4.375	97.323	97.323	97.323				
4.375	97.148	97.148	97.148					4.500	97.339	97.339	97.339				
4.500	96.964	96.964	96.964					4.625	97.341	97.341	97.341				
4.625	96.966	96.966	96.966					4.875	96.650	96.650	96.650				
5.000	96.478	96.478	96.478					5.000	96.653	96.653	96.653				
5.125	96.480	96.480	96.480					5.125	96.655	96.655	96.655				
5.250	97.068	97.068	97.068					5.500	97.951	97.951	97.951				
Borrower Paid Comp Only				Lender Paid Only				5.625	97.954	97.954	97.954	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	96.980	96.980	96.980	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@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/13/2020

45 Day Lock Exp.:

7/27/2020

60 Day Lock Exp.:

8/10/2020

W. Rate Sheet Dated: 6/11/2020

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	99.684	99.684	99.684	2.750	98.236	98.236	98.236	2.750	98.049	98.049	98.049	2.750	99.027	99.027	99.027	2.750	97.379	97.379	97.379
2.875	100.316	100.316	100.316	2.875	98.932	98.932	98.932	2.875	98.745	98.745	98.745	2.875	99.570	99.570	99.570	2.875	97.986	97.986	97.986
2.990	100.713	100.713	100.713	2.990	99.377	99.377	99.377	2.990	99.190	99.190	99.190	2.990	99.860	99.860	99.860	2.990	98.324	98.324	98.324
3.000	100.813	100.813	100.813	3.000	99.477	99.477	99.477	3.000	99.290	99.290	99.290	3.000	99.960	99.960	99.960	3.000	98.424	98.424	98.424
3.125	101.205	101.205	101.205	3.125	99.910	99.910	99.910	3.125	99.722	99.722	99.722	3.125	100.156	100.156	100.156	3.125	98.661	98.661	98.661
3.250	101.337	101.337	101.337	3.250	100.259	100.259	100.259	3.250	100.071	100.071	100.071	3.250	100.128	100.128	100.128	3.250	98.850	98.850	98.850
3.375	101.843	101.843	101.843	3.375	100.816	100.816	100.816	3.375	100.629	100.629	100.629	3.375	100.572	100.572	100.572	3.375	99.345	99.345	99.345
3.500	102.255	102.255	102.255	3.500	101.268	101.268	101.268	3.500	101.081	101.081	101.081	3.500	100.883	100.883	100.883	3.500	99.696	99.696	99.696
3.625	102.564	102.564	102.564	3.625	101.905	101.905	101.905	3.625	101.877	101.877	101.877	3.625	101.033	101.033	101.033	3.625	100.174	100.174	100.174
3.750	102.656	102.656	102.656	3.750	102.607	102.607	102.607	3.750	102.607	102.607	102.607	3.750	100.656	100.656	100.656	3.750	100.407	100.407	100.407
3.875	103.056	103.056	103.056	3.875	103.048	103.048	103.048	3.875	103.048	103.048	103.048	3.875	101.008	101.008	101.008	3.875	100.800	100.800	100.800
3.990	103.247	103.247	103.247	3.990	103.268	103.268	103.268	3.990	103.268	103.268	103.268	3.990	101.147	101.147	101.147	3.990	100.947	100.947	100.947
4.000	103.347	103.347	103.347	4.000	103.368	103.368	103.368	4.000	103.368	103.368	103.368	4.000	101.247	101.247	101.247	4.000	101.047	101.047	101.047
4.125	103.549	103.549	103.549	4.125	103.646	103.646	103.646	4.125	103.646	103.646	103.646	4.125	101.389	101.389	101.389	4.125	101.189	101.189	101.189
4.250	102.821	102.821	102.821	4.250	103.678	103.678	103.678	4.250	103.491	103.491	103.491	4.250	100.469	100.469	100.469	4.250	100.269	100.269	100.269
4.375	103.124	103.124	103.124	4.375	104.009	104.009	104.009	4.375	103.822	103.822	103.822	4.375	100.774	100.774	100.774	4.375	100.574	100.574	100.574
4.500	103.402	103.402	103.402	4.500	104.315	104.315	104.315	4.500	104.128	104.128	104.128	4.500	101.001	101.001	101.001	4.500	100.801	100.801	100.801
4.625	103.488	103.488	103.488	4.625	104.522	104.522	104.522	4.625	104.564	104.564	104.564	4.625	101.031	101.031	101.031	4.625	100.831	100.831	100.831
4.750	103.671	103.671	103.671	4.750	N/A	N/A	N/A	4.750	96.936	96.936	96.936	4.750	100.822	100.822	100.822	4.750	N/A	N/A	N/A
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	97.192	97.192	97.192	2.875	100.775	100.775	100.775	2.875	100.163	100.163	100.163	2.875	100.100	100.100	100.100	2.750	101.257	101.257	101.257
2.875	97.799	97.799	97.799	2.990	101.212	101.212	101.212	2.990	100.564	100.564	100.564	2.990	100.501	100.501	100.501	2.875	101.602	101.602	101.602
2.990	98.137	98.137	98.137	3.000	101.312	101.312	101.312	3.000	100.664	100.664	100.664	3.000	100.601	100.601	100.601	2.990	101.806	101.806	101.806
3.000	98.237	98.237	98.237	3.125	101.699	101.699	101.699	3.125	101.090	101.090	101.090	3.125	101.028	101.028	101.028	3.000	101.906	101.906	101.906
3.125	98.473	98.473	98.473	3.250	101.539	101.539	101.539	3.250	101.275	101.275	101.275	3.250	101.275	101.275	101.275	3.125	102.357	102.357	102.357
3.250	98.662	98.662	98.662	3.375	102.038	102.038	102.038	3.375	101.825	101.825	101.825	3.375	101.825	101.825	101.825	3.250	102.556	102.556	102.556
3.375	99.158	99.158	99.158	3.500	102.419	102.419	102.419	3.500	102.243	102.243	102.243	3.500	102.243	102.243	102.243	3.375	102.866	102.866	102.866
3.500	99.509	99.509	99.509	3.625	102.724	102.724	102.724	3.625	102.578	102.578	102.578	3.625	102.578	102.578	102.578	3.500	103.095	103.095	103.095
3.625	100.146	100.146	100.146	3.750	102.834	102.834	102.834	3.750	102.814	102.814	102.814	3.750	102.657	102.657	102.657	3.625	103.394	103.394	103.394
3.750	100.407	100.407	100.407	3.875	103.228	103.228	103.228	3.875	103.247	103.247	103.247	3.875	103.091	103.091	103.091	3.750	103.151	103.151	103.151
3.875	100.800	100.800	100.800	3.990	103.392	103.392	103.392	3.990	103.438	103.438	103.438	3.990	103.281	103.281	103.281	3.875	103.481	103.481	103.481
3.990	100.947	100.947	100.947	4.000	103.492	103.492	103.492	4.000	103.538	103.538	103.538	4.000	103.381	103.381	103.381	3.990	103.699	103.699	103.699
4.000	101.047	101.047	101.047	4.125	103.662	103.662	103.662	4.125	103.813	103.813	103.813	4.125	103.657	103.657	103.657	4.000	103.799	103.799	103.799
4.125	101.189	101.189	101.189	4.250	102.709	102.709	102.709	4.250	102.542	102.542	102.542	4.250	102.480	102.480	102.480	4.125	104.069	104.069	104.069
4.250	100.269	100.269	100.269	4.375	103.007	103.007	103.007	4.375	102.869	102.869	102.869	4.375	102.806	102.806	102.806	4.250	103.230	103.230	103.230
4.375	100.574	100.574	100.574	4.500	103.270	103.270	103.270	4.500	103.158	103.158	103.158	4.500	103.095	103.095	103.095	4.375	103.419	103.419	103.419
4.500	100.801	100.801	100.801	4.625	103.353	103.353	103.353	4.625	103.361	103.361	103.361	4.625	103.298	103.298	103.298	4.500	103.467	103.467	103.467
4.625	100.831	100.831	100.831	4.750	103.550	103.550	103.550	4.750	103.481	103.481	103.481	4.750	103.418	103.418	103.418	4.625	103.396	103.396	103.396
4.750	93.887	93.887	93.887	4.875	103.820	103.820	103.820	4.875	103.778	103.778	103.778	4.875	103.715	103.715	103.715	4.750	103.113	103.113	103.113
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	99.693	99.693	99.693	2.750	99.693	99.693	99.693	2.750	100.191	100.191	100.191	2.750	98.427	98.427	98.427	2.750	98.427	98.427	98.427
2.875	100.073	100.073	100.073	2.875	100.072	100.072	100.072	2.875	100.431	100.431	100.431	2.875	98.702	98.702	98.702	2.875	98.702	98.702	98.702
2.990	100.613	100.613	100.613	2.990	100.545	100.545	100.545	2.990	100.542	100.542	100.542	2.990	99.149	99.149	99.149	2.990	99.081	99.081	99.081
3.000	100.713	100.713	100.713	3.000	100.645	100.645	100.645	3.000	100.642	100.642	100.642	3.000	99.249	99.249	99.249	3.000	99.181	99.181	99.181
3.125	101.235	101.235	101.235	3.125	101.173	101.173	101.173	3.125	100.959	100.959	100.959	3.125	99.337	99.337	99.337	3.125	99.575	99.575	99.575
3.250	101.610	101.610	101.610	3.250	101.547	101.547	101.547	3.250	100.822	100.822	100.822	3.250	99.676	99.676	99.676	3.250	99.613	99.613	99.613
3.375	101.951	101.951	101.951	3.375	101.888	101.888	101.888	3.375	101.039	101.039	101.039	3.375	99.924	99.924	99.924	3.375	99.861	99.861	99.861
3.500	102.023	102.023	102.023	3.500	102.140	102.140	102.140	3.500	101.200	101.200	101.200	3.500	100.108	100.108	100.108	3.500	100.045	100.045	100.045
3.625	102.531	102.531	102.531	3.625	102.469	102.469	102.469	3.625	101.405	101.405	101.405	3.625	100.342	100.342	100.342	3.625	100.280	100.280	100.280
3.750	102.527	102.527	102.527	3.750	102.527	102.527	102.527	3.750	100.134	100.134	100.134	3.750	99.310	99.310	99.310	3.750	99.310	99.310	99.310
3.875	102.891	102.891	102.891	3.875	102.891	102.891	102.891	3.875	100.364	100.364	100.364	3.875	99.574	99.574	99.574	3.875	99.574	99.574	99.574
3.990	103.140	103.140	103.140	3.990	103.140	103.140	103.140	3.990	100.490	100.490	100.490	3.990	99.731	99.731	99.731	3.990	99.731	99.731	99.731
4.000	103.240	103.240	103.240	4.000	103.240	103.240	103.240	4.000	100.590	100.590									



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.:

7/13/2020

45 Day Lock Exp.:

7/27/2020

60 Day Lock Exp.:

8/10/2020

W. Rate Sheet Dated: 6/11/2020

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	96.992	96.992	96.742	
2.750	97.744	97.744	97.494	
2.875	98.387	98.387	98.137	
3.000	99.074	99.074	98.824	
3.125	99.427	99.427	99.177	
3.250	99.712	99.712	99.462	
3.375	100.142	100.142	99.892	
3.500	100.499	100.499	100.249	
3.625	100.794	100.794	100.544	
3.750	101.078	101.078	100.828	
3.875	101.407	101.407	101.157	
4.000	101.714	101.714	101.464	
4.125	101.833	101.833	101.583	
4.250	101.099	101.099	100.849	
4.375	101.414	101.414	101.164	
4.500	101.671	101.671	101.421	
4.625	101.766	101.766	101.516	
4.750	102.030	102.030	101.780	
4.875	102.316	102.316	102.066	
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	95.770	95.770	95.520	
2.500	96.645	96.645	96.395	
2.625	97.469	97.469	97.219	
2.750	97.953	97.953	97.703	
2.875	98.691	98.691	98.441	
3.000	99.213	99.213	98.963	
3.125	99.664	99.664	99.414	
3.250	99.412	99.412	99.162	
3.375	99.945	99.945	99.695	
3.500	100.331	100.331	100.081	
3.625	100.608	100.608	100.358	
3.750	100.968	100.968	100.718	
3.875	101.368	101.368	101.118	
4.000	101.704	101.704	101.454	
4.125	101.832	101.832	101.582	

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	96.421	96.421	96.171	
2.250	97.092	97.092	96.842	
2.375	97.669	97.669	97.419	
2.500	98.341	98.341	98.091	
2.625	98.787	98.787	98.537	
2.750	99.273	99.273	99.023	
2.875	99.618	99.618	99.368	
3.000	99.745	99.745	99.495	
3.125	100.288	100.288	100.038	
3.250	100.639	100.639	100.389	
3.375	100.940	100.940	100.690	
3.500	101.122	101.122	100.872	
3.625	100.981	100.981	100.731	
3.750	101.298	101.298	101.048	
3.875	101.449	101.449	101.199	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.402	97.402	97.152	
3.000	98.088	98.088	97.838	
3.125	98.441	98.441	98.191	
3.250	98.035	98.035	97.785	
3.375	98.465	98.465	98.215	
3.500	98.822	98.822	98.572	
3.625	99.116	99.116	98.866	
3.750	98.834	98.834	98.584	
3.875	99.162	99.162	98.912	
4.000	99.469	99.469	99.219	
4.125	99.588	99.588	99.338	
4.250	98.296	98.296	98.046	
4.375	98.611	98.611	98.361	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.148	98.148	97.898	
3.000	98.493	98.493	98.243	
3.125	98.620	98.620	98.370	
3.250	98.350	98.350	98.100	
3.375	98.701	98.701	98.451	
3.500	99.002	99.002	98.752	
3.625	99.184	99.184	98.934	
3.750	97.851	97.851	97.601	
3.875	98.168	98.168	97.918	
4.000	98.319	98.319	98.069	
4.125	98.665	98.665	98.415	
4.250	97.390	97.390	97.140	
4.375	97.702	97.702	97.452	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.048	98.048	97.798	
2.875	98.393	98.393	98.143	
3.000	98.520	98.520	98.270	
3.125	98.250	98.250	98.000	
3.250	98.601	98.601	98.351	
3.375	98.902	98.902	98.652	
3.500	99.084	99.084	98.834	
3.625	97.751	97.751	97.501	
3.750	98.068	98.068	97.818	
3.875	98.219	98.219	97.969	
4.000	98.565	98.565	98.315	
4.125	97.290	97.290	97.040	
4.250	97.602	97.602	97.352	

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.:

7/13/2020

45 Day Lock Exp.:

7/27/2020

60 Day Lock Exp.:

8/10/2020

W. Rate Sheet Dated: 6/11/2020

Release Time: 10:00 am ET

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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	99.445	99.445	99.445	3.375	100.890	100.890	100.890	3.375	100.890	100.890	100.890	2.750	98.782	98.782	98.782	3.375	99.604	99.604	99.604
2.875	100.125	100.125	100.125	3.500	101.289	101.289	101.289	3.500	101.289	101.289	101.289	2.875	99.462	99.462	99.462	3.500	100.003	100.003	100.003
2.990	100.745	100.745	100.745	3.625	101.617	101.617	101.617	3.625	101.617	101.617	101.617	2.990	100.082	100.082	100.082	3.625	100.331	100.331	100.331
3.000	100.845	100.845	100.845	3.750	101.751	101.751	101.751	3.750	101.751	101.751	101.751	3.000	100.182	100.182	100.182	3.750	99.841	99.841	99.841
3.125	101.240	101.240	101.240	3.875	102.107	102.107	102.107	3.875	102.107	102.107	102.107	3.125	100.577	100.577	100.577	3.875	100.197	100.197	100.197
3.250	101.293	101.293	101.293	3.990	102.341	102.341	102.341	3.990	102.341	102.341	102.341	3.250	100.007	100.007	100.007	3.990	100.431	100.431	100.431
3.375	101.765	101.765	101.765	4.000	102.441	102.441	102.441	4.000	102.441	102.441	102.441	3.375	100.479	100.479	100.479	4.000	100.531	100.531	100.531
3.500	102.164	102.164	102.164	4.125	102.576	102.576	102.576	4.125	102.576	102.576	102.576	3.500	100.878	100.878	100.878	4.125	100.666	100.666	100.666
3.625	102.492	102.492	102.492	4.250	101.709	101.709	101.709	4.250	101.709	101.709	101.709	3.625	101.206	101.206	101.206	4.250	99.326	99.326	99.326
3.750	102.626	102.626	102.626	4.375	102.023	102.023	102.023	4.375	102.023	102.023	102.023	3.750	100.716	100.716	100.716	4.375	99.640	99.640	99.640
3.875	102.982	102.982	102.982	4.500	102.032	102.032	102.032	4.500	102.032	102.032	102.032	3.875	101.072	101.072	101.072	4.500	99.649	99.649	99.649
3.990	103.216	103.216	103.216	4.625	102.130	102.130	102.130	4.625	102.130	102.130	102.130	3.990	101.306	101.306	101.306	4.625	99.747	99.747	99.747
4.000	103.316	103.316	103.316	4.750	102.244	102.244	102.244	4.750	102.244	102.244	102.244	4.000	101.406	101.406	101.406	4.750	99.582	99.582	99.582
4.125	103.451	103.451	103.451	4.875	102.560	102.560	102.560	4.875	102.560	102.560	102.560	4.125	101.541	101.541	101.541	4.875	99.898	99.898	99.898
4.250	102.584	102.584	102.584	4.990	102.686	102.686	102.686	4.990	102.686	102.686	102.686	4.250	100.201	100.201	100.201	4.990	100.024	100.024	100.024
4.375	102.898	102.898	102.898	5.000	102.786	102.786	102.786	5.000	102.786	102.786	102.786	4.375	100.515	100.515	100.515	5.000	100.124	100.124	100.124
4.500	103.157	103.157	103.157	5.125	102.771	102.771	102.771	5.125	102.771	102.771	102.771	4.500	100.774	100.774	100.774	5.125	98.799	98.799	98.799
4.625	103.255	103.255	103.255	5.250	103.550	103.550	103.550	5.250	103.550	103.550	103.550	4.625	100.872	100.872	100.872	5.250	99.578	99.578	99.578
4.750	103.369	103.369	103.369	5.375	104.790	104.790	104.790	5.375	104.790	104.790	104.790	4.750	100.707	100.707	100.707	5.375	100.668	100.668	100.668
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	99.604	99.604	99.604	2.750	100.099	100.099	100.099	3.375	101.488	101.488	101.488	3.375	101.488	101.488	101.488	2.750	101.241	101.241	101.241
3.500	100.003	100.003	100.003	2.875	100.863	100.863	100.863	3.500	101.891	101.891	101.891	3.500	101.891	101.891	101.891	2.875	101.611	101.611	101.611
3.625	100.331	100.331	100.331	2.990	101.309	101.309	101.309	3.625	102.180	102.180	102.180	3.625	102.180	102.180	102.180	2.990	101.660	101.660	101.660
3.750	99.841	99.841	99.841	3.000	101.409	101.409	101.409	3.750	102.330	102.330	102.330	3.750	102.330	102.330	102.330	3.000	101.760	101.760	101.760
3.875	100.197	100.197	100.197	3.125	101.878	101.878	101.878	3.875	102.730	102.730	102.730	3.875	102.730	102.730	102.730	3.125	102.191	102.191	102.191
3.990	100.431	100.431	100.431	3.250	101.437	101.437	101.437	3.990	102.964	102.964	102.964	3.990	102.964	102.964	102.964	3.250	102.562	102.562	102.562
4.000	100.531	100.531	100.531	3.375	101.988	101.988	101.988	4.000	103.064	103.064	103.064	4.000	103.064	103.064	103.064	3.375	102.880	102.880	102.880
4.125	100.666	100.666	100.666	3.500	102.391	102.391	102.391	4.125	103.198	103.198	103.198	4.125	103.198	103.198	103.198	3.500	103.075	103.075	103.075
4.250	99.326	99.326	99.326	3.625	102.680	102.680	102.680	4.250	102.776	102.776	102.776	4.250	102.776	102.776	102.776	3.625	102.856	102.856	102.856
4.375	99.640	99.640	99.640	3.750	102.830	102.830	102.830	4.375	102.968	102.968	102.968	4.375	102.968	102.968	102.968	3.750	103.172	103.172	103.172
4.500	99.649	99.649	99.649	3.875	103.230	103.230	103.230	4.500	102.382	102.382	102.382	4.500	102.382	102.382	102.382	3.875	103.321	103.321	103.321
4.625	99.747	99.747	99.747	3.990	103.464	103.464	103.464	4.625	102.448	102.448	102.448	4.625	102.448	102.448	102.448	3.990	103.571	103.571	103.571
4.750	99.582	99.582	99.582	4.000	103.564	103.564	103.564	4.750	102.883	102.883	102.883	4.750	102.883	102.883	102.883	4.000	103.671	103.671	103.671
4.875	99.898	99.898	99.898	4.125	103.698	103.698	103.698	4.875	103.132	103.132	103.132	4.875	103.132	103.132	103.132	4.125	102.748	102.748	102.748
4.990	100.024	100.024	100.024	4.250	103.276	103.276	103.276	4.990	103.448	103.448	103.448	4.990	103.448	103.448	103.448	4.250	103.063	103.063	103.063
5.000	100.124	100.124	100.124	4.375	103.468	103.468	103.468	5.000	103.548	103.548	103.548	5.000	103.548	103.548	103.548	4.375	103.310	103.310	103.310
5.125	98.799	98.799	98.799	4.500	103.632	103.632	103.632	5.125	103.824	103.824	103.824	5.125	103.824	103.824	103.824	4.500	103.438	103.438	103.438
5.250	99.578	99.578	99.578	4.625	103.698	103.698	103.698	5.250	103.769	103.769	103.769	5.250	103.769	103.769	103.769	4.625	102.895	102.895	102.895
5.375	100.668	100.668	100.668	4.750	104.133	104.133	104.133	5.375	105.016	105.016	105.016	5.375	105.016	105.016	105.016	4.750	103.033	103.033	103.033
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	103.241	103.241	103.241	2.750	103.491	103.491	103.491	2.750	100.278	100.278	100.278	2.750	102.278	102.278	102.278	2.750	102.528	102.528	102.528
2.875	101.611	101.611	101.611	2.875	101.611	101.611	101.611	2.875	100.648	100.648	100.648	2.875	100.648	100.648	100.648	2.875	100.648	100.648	100.648
2.990	101.660	101.660	101.660	2.990	101.660	101.660	101.660	2.990	100.697	100.697	100.697	2.990	100.697	100.697	100.697	2.990	100.697	100.697	100.697
3.000	101.760	101.760	101.760	3.000	101.760	101.760	101.760	3.000	100.797	100.797	100.797	3.000	100.797	100.797	100.797	3.000	100.797	100.797	100.797
3.125	102.191	102.191	102.191	3.125	102.191	102.191	102.191	3.125	100.416	100.416	100.416	3.125	100.416	100.416	100.416	3.125	100.416	100.416	100.416
3.250	102.562	102.562	102.562	3.250	102.562	102.562	102.562	3.250	100.787	100.787	100.787	3.250	100.787	100.787	100.787	3.250	100.787	100.787	100.787
3.375	102.880	102.880	102.880	3.375	102.880	102.880	102.880	3.375	101.105	101.105	101.105	3.375	101.105	101.105	101.105	3.375	101.105	101.105	101.105
3.500	103.075	103.075	103.075	3.500	103.075	103.075	103.075	3.500	101.300	101.300	101.300	3.500	101.300	101.300	101.300	3.500	101.300	101.300	101.300
3.625	102.856	102.856	102.856	3.625	102.856	102.856	102.856	3.625	99.896	99.896	99.896	3.625	99.896	99.896	99.896	3.625	99.896	99.896	99.896
3.750	103.172	103.172	103.172	3.750	103.172	103.172	103.172	3.750	100.212	100.212	100.212	3.750	100.212	100.212	100.212	3.750	100.212	100.212	100.212
3.875	103.321	103.321	103.321	3.875	103.321	103.321	103.321	3.875	100.361	100.361	100.361	3.875	100.3						



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.:

7/13/2020

45 Day Lock Exp.:

7/27/2020

60 Day Lock Exp.:

8/10/2020

W. Rate Sheet Dated: 6/11/2020

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	98.745	98.745	98.745	2.750	99.456	99.456	99.456	2.750	100.913	100.913	100.913	2.750	97.732	97.732	97.732	2.750	99.650	99.650	99.650
2.875	99.431	99.431	99.431	2.875	100.228	100.228	100.228	2.875	101.287	101.287	101.287	2.875	98.418	98.418	98.418	2.875	100.024	100.024	100.024
2.990	100.062	100.062	100.062	2.990	100.680	100.680	100.680	2.990	101.340	101.340	101.340	2.990	99.049	99.049	99.049	2.990	100.077	100.077	100.077
3.000	100.162	100.162	100.162	3.000	100.780	100.780	100.780	3.000	101.440	101.440	101.440	3.000	99.149	99.149	99.149	3.000	100.177	100.177	100.177
3.125	100.562	100.562	100.562	3.125	101.260	101.260	101.260	3.125	101.991	101.991	101.991	3.125	99.549	99.549	99.549	3.125	99.916	99.916	99.916
3.250	100.895	100.895	100.895	3.250	101.034	101.034	101.034	3.250	102.364	102.364	102.364	3.250	99.259	99.259	99.259	3.250	100.289	100.289	100.289
3.375	101.374	101.374	101.374	3.375	101.592	101.592	101.592	3.375	102.684	102.684	102.684	3.375	99.738	99.738	99.738	3.375	100.609	100.609	100.609
3.500	101.777	101.777	101.777	3.500	101.997	101.997	101.997	3.500	102.881	102.881	102.881	3.500	100.141	100.141	100.141	3.500	100.806	100.806	100.806
3.625	102.111	102.111	102.111	3.625	102.290	102.290	102.290	3.625	102.767	102.767	102.767	3.625	100.475	100.475	100.475	3.625	99.507	99.507	99.507
3.750	102.432	102.432	102.432	3.750	102.656	102.656	102.656	3.750	103.085	103.085	103.085	3.750	100.172	100.172	100.172	3.750	99.825	99.825	99.825
3.875	102.793	102.793	102.793	3.875	103.060	103.060	103.060	3.875	103.238	103.238	103.238	3.875	100.533	100.533	100.533	3.875	99.978	99.978	99.978
3.990	103.027	103.027	103.027	3.990	103.300	103.300	103.300	3.990	103.487	103.487	103.487	3.990	100.767	100.767	100.767	3.990	100.227	100.227	100.227
4.000	103.127	103.127	103.127	4.000	103.400	103.400	103.400	4.000	103.587	103.587	103.587	4.000	100.867	100.867	100.867	4.000	100.327	100.327	100.327
4.125	103.263	103.263	103.263	4.125	103.532	103.532	103.532	4.125	102.694	102.694	102.694	4.125	101.003	101.003	101.003	4.125	99.061	99.061	99.061
4.250	102.532	102.532	102.532	4.250	103.233	103.233	103.233	4.250	103.010	103.010	103.010	4.250	99.799	99.799	99.799	4.250	99.377	99.377	99.377
4.375	102.847	102.847	102.847	4.375	103.427	103.427	103.427	4.375	103.261	103.261	103.261	4.375	100.114	100.114	100.114	4.375	99.628	99.628	99.628
4.500	103.109	103.109	103.109	4.500	103.591	103.591	103.591	4.500	103.386	103.386	103.386	4.500	100.376	100.376	100.376	4.500	99.753	99.753	99.753
4.625	103.207	103.207	103.207	4.625	103.658	103.658	103.658	4.625	102.797	102.797	102.797	4.625	100.474	100.474	100.474	4.625	98.565	98.565	98.565
4.750	103.433	103.433	103.433	4.750	104.188	104.188	104.188	4.750	102.935	102.935	102.935	4.750	100.421	100.421	100.421	4.750	99.864	99.864	99.864

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%	97.01 - 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.:

7/13/2020

45 Day Lock Exp.:

7/27/2020

60 Day Lock Exp.:

8/10/2020

W. Rate Sheet Dated: 6/11/2020

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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