



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/13/2020

45 Day Lock Exp.: 7/27/2020

60 Day Lock Exp.: 8/11/2020

W. Rate Sheet Dated: 6/12/2020

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	100.368	100.368	100.368	2.750	100.076	100.076	100.076	2.375	98.187	98.187	98.187	3.125	95.823	95.823	95.823
2.875	100.373	100.373	100.373	2.875	100.080	100.080	100.080	2.500	98.191	98.191	98.191	3.250	97.325	97.325	97.325
3.000	100.377	100.377	100.377	3.000	100.084	100.084	100.084	2.625	98.194	98.194	98.194	3.375	97.327	97.327	97.327
3.125	100.381	100.381	100.381	3.125	100.088	100.088	100.088	2.750	99.252	99.252	99.252	3.500	97.322	97.322	97.322
3.250	101.395	101.395	101.395	3.250	100.904	100.904	100.904	2.875	99.255	99.255	99.255	3.625	97.323	97.323	97.323
3.375	101.299	101.299	101.299	3.375	100.907	100.907	100.907	3.000	99.259	99.259	99.259	Margin = 2.250		Index = 0.170	
3.500	101.303	101.303	101.303	3.500	100.911	100.911	100.911	3.125	99.262	99.262	99.262				
3.625	101.307	101.307	101.307	3.625	100.924	100.924	100.924	3.250	101.622	101.622	101.622				
3.750	102.435	102.435	102.435	3.750	101.805	101.805	101.805	3.375	101.625	101.625	101.625				
3.875	102.339	102.339	102.339	3.875	101.837	101.837	101.837	3.500	101.628	101.628	101.628				
4.000	102.336	102.336	102.336	4.000	101.840	101.840	101.840	3.625	101.631	101.631	101.631				
4.125	102.340	102.340	102.340	4.125	101.829	101.829	101.829	3.750	101.911	101.911	101.911				
4.250	102.802	102.802	102.802	4.250	102.180	102.180	102.180	3.875	101.933	101.933	101.933				
4.375	102.704	102.704	102.704	4.375	102.183	102.183	102.183	4.000	101.935	101.935	101.935				
4.500	102.694	102.694	102.694	4.500	102.185	102.185	102.185	4.125	101.924	101.924	101.924				
4.625	102.697	102.697	102.697	4.625	102.175	102.175	102.175	4.250	102.432	102.432	102.432				
4.750	103.694	103.694	103.694	4.750	103.073	103.073	103.073	4.375	102.435	102.435	102.435				
4.875	103.597	103.597	103.597	4.875	103.075	103.075	103.075	4.500	102.437	102.437	102.437				
6.250	104.689	104.689	104.689	6.250	104.167	104.167	104.167	4.625	102.426	102.426	102.426				

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	99.618	99.618	99.618	2.750	99.076	99.076	99.076	2.375	97.187	97.187	97.187	3.125	94.823	94.823	94.823
2.875	99.623	99.623	99.623	2.875	99.080	99.080	99.080	2.500	97.191	97.191	97.191	3.250	96.325	96.325	96.325
3.000	99.627	99.627	99.627	3.000	99.084	99.084	99.084	2.625	97.194	97.194	97.194	3.375	96.327	96.327	96.327
3.125	99.631	99.631	99.631	3.125	99.088	99.088	99.088	2.750	98.252	98.252	98.252	3.500	96.322	96.322	96.322
3.250	100.645	100.645	100.645	3.250	100.404	100.404	100.404	2.875	98.255	98.255	98.255	3.625	96.323	96.323	96.323
3.375	100.549	100.549	100.549	3.375	100.407	100.407	100.407	3.000	98.259	98.259	98.259	Margin = 2.250		Index = 0.170	
3.500	100.553	100.553	100.553	3.500	100.411	100.411	100.411	3.125	98.262	98.262	98.262	30 Year OTC			
3.625	100.557	100.557	100.557	3.625	100.424	100.424	100.424	3.250	100.622	100.622	100.622	Rate	30 Day	45 Day	60 Day
3.750	101.485	101.485	101.485	3.750	100.805	100.805	100.805	3.375	100.625	100.625	100.625	4.000	101.961	101.961	101.961
3.875	101.389	101.389	101.389	3.875	100.837	100.837	100.837	3.500	100.628	100.628	100.628	4.125	101.965	101.965	101.965
4.000	101.386	101.386	101.386	4.000	100.840	100.840	100.840	3.625	100.631	100.631	100.631	4.375	102.329	102.329	102.329
4.125	101.390	101.390	101.390	4.125	100.829	100.829	100.829	3.750	100.911	100.911	100.911	4.500	102.319	102.319	102.319
4.250	102.052	102.052	102.052	4.250	101.180	101.180	101.180	3.875	100.933	100.933	100.933	4.625	102.322	102.322	102.322
4.375	101.954	101.954	101.954	4.375	101.183	101.183	101.183	4.000	100.935	100.935	100.935	4.875	103.222	103.222	103.222
4.500	101.944	101.944	101.944	4.500	101.185	101.185	101.185	4.125	100.924	100.924	100.924	5.000	103.211	103.211	103.211
4.625	101.947	101.947	101.947	4.625	101.175	101.175	101.175	4.250	101.432	101.432	101.432	5.125	103.214	103.214	103.214
4.750	102.944	102.944	102.944	4.750	102.073	102.073	102.073	4.375	101.435	101.435	101.435	5.500	105.057	105.057	105.057
4.875	102.847	102.847	102.847	4.875	102.075	102.075	102.075	4.500	101.437	101.437	101.437	5.625	105.059	105.059	105.059
6.250	103.939	103.939	103.939	6.250	103.167	103.167	103.167	4.625	101.426	101.426	101.426	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				N/A	N/A
Max Note Rate = 4.750					

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	99.211	99.211	99.211	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.215	99.215	99.215				
4.125	99.390	99.390	99.390	6.250	103.750	103.500	103.250	4.375	99.579	99.579	99.579				
4.250	99.752	99.752	99.752					4.500	99.569	99.569	99.569				
4.375	99.754	99.754	99.754					4.625	99.572	99.572	99.572				
4.500	99.544	99.544	99.544					4.875	100.472	100.472	100.472				
4.625	99.547	99.547	99.547					5.000	100.461	100.461	100.461				
5.000	100.636	100.636	100.636					5.125	100.464	100.464	100.464				
5.125	100.639	100.639	100.639					5.500	102.307	102.307	102.307				
5.250	101.039	101.039	101.039					5.625	102.309	102.309	102.309	30 yr DPA "3.5% DPA ; Lender Paid Only"			
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	6.250	102.750	102.750	102.750

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)



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30 Day Lock Exp.:

7/13/2020

45 Day Lock Exp.:

7/27/2020

60 Day Lock Exp.:

8/11/2020

W. Rate Sheet Dated: 6/12/2020

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	98.468	98.468	98.468	2.750	98.606	98.606	98.606	2.375	94.967	94.967	94.967	3.125	94.933	94.933	94.933
2.875	98.473	98.473	98.473	2.875	98.610	98.610	98.610	2.500	94.971	94.971	94.971	3.250	96.404	96.404	96.404
3.000	98.477	98.477	98.477	3.000	98.614	98.614	98.614	2.625	94.974	94.974	94.974	3.375	96.405	96.405	96.405
3.125	98.481	98.481	98.481	3.125	98.618	98.618	98.618	2.750	97.782	97.782	97.782	3.500	96.400	96.400	96.400
3.250	99.464	99.464	99.464	3.250	99.403	99.403	99.403	2.875	97.785	97.785	97.785	3.625	96.402	96.402	96.402
3.375	99.368	99.368	99.368	3.375	99.406	99.406	99.406	3.000	97.789	97.789	97.789	Margin = 2.250		Index = 0.170	
3.500	99.372	99.372	99.372	3.500	99.410	99.410	99.410	3.125	97.792	97.792	97.792				
3.625	99.376	99.376	99.376	3.625	99.423	99.423	99.423	3.250	100.121	100.121	100.121				
3.750	100.160	100.160	100.160	3.750	99.960	99.960	99.960	3.375	100.124	100.124	100.124				
3.875	100.064	100.064	100.064	3.875	99.992	99.992	99.992	3.500	100.127	100.127	100.127				
4.000	100.061	100.061	100.061	4.000	99.995	99.995	99.995	3.625	100.130	100.130	100.130				
4.125	100.065	100.065	100.065	4.125	99.984	99.984	99.984	3.750	100.066	100.066	100.066				
4.250	100.402	100.402	100.402	4.250	100.210	100.210	100.210	3.875	100.088	100.088	100.088				
4.375	100.304	100.304	100.304	4.375	100.213	100.213	100.213	4.000	100.090	100.090	100.090				
4.500	100.294	100.294	100.294	4.500	100.215	100.215	100.215	4.125	100.079	100.079	100.079				
4.625	100.297	100.297	100.297	4.625	100.205	100.205	100.205	4.250	100.462	100.462	100.462				
4.750	99.606	99.606	99.606	4.750	99.415	99.415	99.415	4.375	100.465	100.465	100.465				
4.875	99.509	99.509	99.509	4.875	99.418	99.418	99.418	4.500	100.467	100.467	100.467				
6.250	101.039	101.039	101.039	6.250	100.947	100.947	100.947	4.625	100.456	100.456	100.456				

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	97.718	97.718	97.718	2.750	97.176	97.176	97.176	2.375	95.037	95.037	95.037	3.125	92.923	92.923	92.923
2.875	97.723	97.723	97.723	2.875	97.180	97.180	97.180	2.500	95.041	95.041	95.041	3.250	94.394	94.394	94.394
3.000	97.727	97.727	97.727	3.000	97.184	97.184	97.184	2.625	95.044	95.044	95.044	3.375	94.395	94.395	94.395
3.125	97.731	97.731	97.731	3.125	97.188	97.188	97.188	2.750	95.820	95.820	95.820	3.500	94.390	94.390	94.390
3.250	98.714	98.714	98.714	3.250	98.473	98.473	98.473	2.875	95.824	95.824	95.824	3.625	94.392	94.392	94.392
3.375	98.618	98.618	98.618	3.375	98.476	98.476	98.476	3.000	95.827	95.827	95.827	Margin = 2.250		Index = 0.170	
3.500	98.622	98.622	98.622	3.500	98.480	98.480	98.480	3.125	95.831	95.831	95.831	30 Year OTC			
3.625	98.626	98.626	98.626	3.625	98.493	98.493	98.493	3.250	97.847	97.847	97.847	Rate	30 Day	45 Day	60 Day
3.750	99.210	99.210	99.210	3.750	98.530	98.530	98.530	3.375	97.850	97.850	97.850	4.000	99.686	99.686	99.686
3.875	99.114	99.114	99.114	3.875	98.562	98.562	98.562	3.500	97.853	97.853	97.853	4.125	99.690	99.690	99.690
4.000	99.111	99.111	99.111	4.000	98.565	98.565	98.565	3.625	97.856	97.856	97.856	4.375	99.929	99.929	99.929
4.125	99.115	99.115	99.115	4.125	98.554	98.554	98.554	3.750	98.136	98.136	98.136	4.500	99.919	99.919	99.919
4.250	99.652	99.652	99.652	4.250	98.780	98.780	98.780	3.875	98.158	98.158	98.158	4.625	99.922	99.922	99.922
4.375	99.554	99.554	99.554	4.375	98.783	98.783	98.783	4.000	98.160	98.160	98.160	4.875	99.134	99.134	99.134
4.500	99.544	99.544	99.544	4.500	98.785	98.785	98.785	4.125	98.149	98.149	98.149	5.000	99.124	99.124	99.124
4.625	99.547	99.547	99.547	4.625	98.775	98.775	98.775	4.250	98.032	98.032	98.032	5.125	99.127	99.127	99.127
4.750	98.856	98.856	98.856	4.750	97.985	97.985	97.985	4.375	98.035	98.035	98.035	5.500	101.157	101.157	101.157
4.875	98.759	98.759	98.759	4.875	97.988	97.988	97.988	4.500	98.037	98.037	98.037	5.625	101.159	101.159	101.159
6.250	100.289	100.289	100.289	6.250	99.517	99.517	99.517	4.625	98.026	98.026	98.026	6.250	100.355	100.355	100.355

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	96.936	96.936	96.936	4.750	N/A	N/A	N/A
4.125	96.765	96.765	96.765	6.250	99.750	99.500	99.250	4.125	96.940	96.940	96.940				
4.250	97.002	97.002	97.002					4.375	97.179	97.179	97.179				
4.375	97.004	97.004	97.004					4.500	97.169	97.169	97.169				
4.500	96.794	96.794	96.794					4.625	97.172	97.172	97.172				
4.625	96.797	96.797	96.797					4.875	96.384	96.384	96.384				
5.000	96.199	96.199	96.199					5.000	96.374	96.374	96.374				
5.125	96.202	96.202	96.202					5.125	96.377	96.377	96.377				
5.250	96.789	96.789	96.789					5.500	98.407	98.407	98.407				
Borrower Paid Comp Only				Lender Paid Only				5.625	98.409	98.409	98.409	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	97.605	97.605	97.605	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@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.: 8/11/2020

W. Rate Sheet Dated: 6/12/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Confirming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	99.472	99.472	99.472	2.875	98.708	98.708	98.708	2.750	97.836	97.836	97.836	2.750	98.815	98.815	98.815	2.750	97.166	97.166	97.166				
2.875	100.094	100.094	100.094	2.990	99.146	99.146	99.146	2.875	98.521	98.521	98.521	2.875	99.351	99.351	99.351	2.875	97.765	97.765	97.765				
2.990	100.484	100.484	100.484	3.000	99.246	99.246	99.246	2.990	98.958	98.958	98.958	2.990	99.632	99.632	99.632	2.990	98.094	98.094	98.094				
3.000	100.584	100.584	100.584	3.125	99.674	99.674	99.674	3.000	99.058	99.058	99.058	3.000	99.732	99.732	99.732	3.000	98.194	98.194	98.194				
3.125	100.973	100.973	100.973	3.250	100.093	100.093	100.093	3.125	99.486	99.486	99.486	3.125	99.928	99.928	99.928	3.125	98.429	98.429	98.429				
3.250	101.172	101.172	101.172	3.375	100.642	100.642	100.642	3.250	99.906	99.906	99.906	3.250	99.964	99.964	99.964	3.250	98.685	98.685	98.685				
3.375	101.671	101.671	101.671	3.500	101.089	101.089	101.089	3.375	100.455	100.455	100.455	3.375	100.402	100.402	100.402	3.375	99.173	99.173	99.173				
3.500	102.076	102.076	102.076	3.625	101.863	101.863	101.863	3.500	100.902	100.902	100.902	3.500	100.705	100.705	100.705	3.500	99.518	99.518	99.518				
3.625	102.375	102.375	102.375	3.750	102.551	102.551	102.551	3.625	101.836	101.836	101.836	3.625	100.851	100.851	100.851	3.625	100.139	100.139	100.139				
3.750	102.550	102.550	102.550	3.875	102.979	102.979	102.979	3.750	102.551	102.551	102.551	3.750	100.601	100.601	100.601	3.750	100.401	100.401	100.401				
3.875	102.939	102.939	102.939	3.990	103.182	103.182	103.182	3.875	102.979	102.979	102.979	3.875	100.941	100.941	100.941	3.875	100.741	100.741	100.741				
3.990	103.113	103.113	103.113	4.000	103.282	103.282	103.282	3.990	103.182	103.182	103.182	3.990	101.068	101.068	101.068	3.990	100.868	100.868	100.868				
4.000	103.213	103.213	103.213	4.125	103.575	103.575	103.575	4.000	103.282	103.282	103.282	4.000	101.168	101.168	101.168	4.000	100.968	100.968	100.968				
4.125	103.482	103.482	103.482	4.250	103.661	103.661	103.661	4.125	103.575	103.575	103.575	4.125	101.324	101.324	101.324	4.125	101.124	101.124	101.124				
4.250	102.804	102.804	102.804	4.375	104.007	104.007	104.007	4.250	103.474	103.474	103.474	4.250	100.451	100.451	100.451	4.250	100.251	100.251	100.251				
4.375	103.117	103.117	103.117	4.500	104.340	104.340	104.340	4.375	103.819	103.819	103.819	4.375	100.769	100.769	100.769	4.375	100.569	100.569	100.569				
4.500	103.421	103.421	103.421	4.625	104.542	104.542	104.542	4.500	104.153	104.153	104.153	4.500	101.019	101.019	101.019	4.500	100.819	100.819	100.819				
4.625	103.505	103.505	103.505	4.750	104.892	104.892	104.892	4.625	104.468	104.468	104.468	4.625	101.043	101.043	101.043	4.625	100.843	100.843	100.843				
4.750	103.593	103.593	103.593	4.875	N/A	N/A	N/A	4.750	96.936	96.936	96.936	4.750	100.744	100.744	100.744	4.750	100.544	100.544	100.544				
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	96.979	96.979	96.979	2.875	100.550	100.550	100.550	2.875	99.936	99.936	99.936	2.875	99.874	99.874	99.874	2.750	101.087	101.087	101.087				
2.875	97.578	97.578	97.578	2.990	100.981	100.981	100.981	2.990	100.330	100.330	100.330	2.990	100.268	100.268	100.268	2.875	101.426	101.426	101.426				
2.990	97.906	97.906	97.906	3.000	101.081	101.081	101.081	3.000	100.430	100.430	100.430	3.000	100.368	100.368	100.368	2.990	101.624	101.624	101.624				
3.000	98.006	98.006	98.006	3.125	101.465	101.465	101.465	3.125	100.853	100.853	100.853	3.125	100.790	100.790	100.790	3.000	101.724	101.724	101.724				
3.125	98.241	98.241	98.241	3.250	101.371	101.371	101.371	3.250	101.107	101.107	101.107	3.250	101.107	101.107	101.107	3.125	102.159	102.159	102.159				
3.250	98.498	98.498	98.498	3.375	101.864	101.864	101.864	3.375	101.649	101.649	101.649	3.375	101.649	101.649	101.649	3.250	102.410	102.410	102.410				
3.375	98.986	98.986	98.986	3.500	102.239	102.239	102.239	3.500	102.062	102.062	102.062	3.500	102.062	102.062	102.062	3.375	102.708	102.708	102.708				
3.500	99.331	99.331	99.331	3.625	102.533	102.533	102.533	3.625	102.384	102.384	102.384	3.625	102.384	102.384	102.384	3.500	102.924	102.924	102.924				
3.625	100.112	100.112	100.112	3.750	102.776	102.776	102.776	3.750	102.755	102.755	102.755	3.750	102.599	102.599	102.599	3.625	103.240	103.240	103.240				
3.750	100.401	100.401	100.401	3.875	103.158	103.158	103.158	3.875	103.175	103.175	103.175	3.875	103.018	103.018	103.018	3.750	103.026	103.026	103.026				
3.875	100.741	100.741	100.741	3.990	103.306	103.306	103.306	3.990	103.348	103.348	103.348	3.990	103.192	103.192	103.192	3.875	103.377	103.377	103.377				
3.990	100.868	100.868	100.868	4.000	103.406	103.406	103.406	4.000	103.448	103.448	103.448	4.000	103.292	103.292	103.292	3.990	103.634	103.634	103.634				
4.000	100.968	100.968	100.968	4.125	103.593	103.593	103.593	4.125	103.741	103.741	103.741	4.125	103.584	103.584	103.584	4.000	103.734	103.734	103.734				
4.125	101.124	101.124	101.124	4.250	102.692	102.692	102.692	4.250	102.526	102.526	102.526	4.250	102.464	102.464	102.464	4.125	103.994	103.994	103.994				
4.250	100.251	100.251	100.251	4.375	103.003	103.003	103.003	4.375	102.869	102.869	102.869	4.375	102.806	102.806	102.806	4.250	103.112	103.112	103.112				
4.375	100.569	100.569	100.569	4.500	103.292	103.292	103.292	4.500	103.187	103.187	103.187	4.500	103.124	103.124	103.124	4.375	103.290	103.290	103.290				
4.500	100.819	100.819	100.819	4.625	103.372	103.372	103.372	4.625	103.384	103.384	103.384	4.625	103.321	103.321	103.321	4.500	103.322	103.322	103.322				
4.625	100.843	100.843	100.843	4.750	103.473	103.473	103.473	4.750	103.404	103.404	103.404	4.750	103.341	103.341	103.341	4.625	103.252	103.252	103.252				
4.750	93.887	93.887	93.887	4.875	103.740	103.740	103.740	4.875	103.698	103.698	103.698	4.875	103.635	103.635	103.635	4.750	102.979	102.979	102.979				
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	99.523	99.523	99.523	2.750	99.523	99.523	99.523	2.750	100.023	100.023	100.023	2.750	98.259	98.259	98.259	2.750	98.259	98.259	98.259				
2.875	99.913	99.913	99.913	2.875	99.896	99.896	99.896	2.875	100.262	100.262	100.262	2.875	98.549	98.549	98.549	2.875	98.532	98.532	98.532				
2.990	100.485	100.485	100.485	2.990	100.417	100.417	100.417	2.990	100.369	100.369	100.369	2.990	99.030	99.030	99.030	2.990	98.962	98.962	98.962				
3.000	100.585	100.585	100.585	3.000	100.517	100.517	100.517	3.000	100.469	100.469	100.469	3.000	99.130	99.130	99.130	3.000	99.062	99.062	99.062				
3.125	101.098	101.098	101.098	3.125	101.036	101.036	101.036	3.125	100.777	100.777	100.777	3.125	99.516	99.516	99.516	3.125	99.454	99.454	99.454				
3.250	101.462	101.462	101.462	3.250	101.399	101.399	101.399	3.250	100.680	100.680	100.680	3.250	99.532	99.532	99.532	3.250	99.469	99.469	99.469				
3.375	101.798	101.798	101.798	3.375	101.728	101.728	101.728	3.375	100.888	100.888	100.888	3.375	99.770	99.770	99.770	3.375	99.708	99.708	99.708				
3.500	102.020	102.020	102.020	3.500	101.965	101.965	101.965	3.500	101.037	101.037	101.037	3.500	99.941	99.941	99.941	3.500	99.878	99.878	99.878				
3.625	102.378	102.378	102.378	3.625	102.315	102.315	102.315	3.625	101.263	101.263	101.263	3.625	100.201	100.201	100.201	3.625	100.138	100.138	100.138				
3.750	102.402	102.402	102.402	3.750	102.402	102.402	102.402	3.750	100.009	100.009	100.009	3.750	99.185	99.185	99.185	3.750	99.185	99.185	99.185				
3.875	102.791	102.791	102.791	3.875	102.791	102.791	102.791	3.875	100.254	100.254	100.254	3.875	99.468	99.468	99.468	3.875	99.468	99.468	99.468				
3.990	103.083	103.083	103.083	3.990	103.083	103.083	103.083	3.990	100.403	100.403	100.403	3.990	99.652	99.652	99.652	3.990	99.652	99.652	99.652				
4.000	103.183	103.183	103.183	4.000	103.183	103.183	103.183	4.000	100.503	100.503	100												



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.:

8/11/2020

W. Rate Sheet Dated: 6/12/2020

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	97.738	97.738	97.488	
2.750	98.458	98.458	98.208	
2.875	99.095	99.095	98.845	
3.000	99.772	99.772	99.522	
3.125	100.120	100.120	99.870	
3.250	100.108	100.108	99.858	
3.375	100.532	100.532	100.282	
3.500	100.885	100.885	100.635	
4.125	101.174	101.174	100.924	
3.750	101.271	101.271	101.021	
3.875	101.594	101.594	101.344	
4.000	101.902	101.902	101.652	
4.125	102.020	102.020	101.770	
4.250	101.151	101.151	100.901	
4.375	101.464	101.464	101.214	
4.500	101.719	101.719	101.469	
4.625	101.813	101.813	101.563	
4.750	101.967	101.967	101.717	
4.875	102.254	102.254	102.004	
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	96.441	96.441	96.191	
2.500	97.314	97.314	97.064	
2.625	98.131	98.131	97.881	
2.750	98.611	98.611	98.361	
2.875	99.341	99.341	99.091	
3.000	99.856	99.856	99.606	
3.125	100.296	100.296	100.046	
3.250	99.813	99.813	99.563	
3.375	100.340	100.340	100.090	
3.500	100.724	100.724	100.474	
3.625	100.997	100.997	100.747	
3.750	101.141	101.141	100.891	
3.875	101.537	101.537	101.287	
4.000	101.867	101.867	101.617	
4.125	101.997	101.997	101.747	

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	96.771	96.771	96.521	
2.250	97.477	97.477	97.227	
2.375	98.017	98.017	97.767	
2.500	98.675	98.675	98.425	
2.625	99.117	99.117	98.867	
2.750	99.600	99.600	99.350	
2.875	99.942	99.942	99.692	
3.000	100.064	100.064	99.814	
3.125	100.472	100.472	100.222	
3.250	100.821	100.821	100.571	
3.375	101.119	101.119	100.869	
3.500	101.300	101.300	101.050	
3.625	101.070	101.070	100.820	
3.750	101.385	101.385	101.135	
3.875	101.532	101.532	101.282	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.110	98.110	97.860	
3.000	98.786	98.786	98.536	
3.125	99.134	99.134	98.884	
3.250	98.528	98.528	98.278	
3.375	98.952	98.952	98.702	
3.500	99.305	99.305	99.055	
3.625	99.593	99.593	99.343	
3.750	98.974	98.974	98.724	
3.875	99.296	99.296	99.046	
4.000	99.604	99.604	99.354	
4.125	99.722	99.722	99.472	
4.250	98.415	98.415	98.165	
4.375	98.728	98.728	98.478	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.475	98.475	98.225	
3.000	98.817	98.817	98.567	
3.125	98.939	98.939	98.689	
3.250	98.534	98.534	98.284	
3.375	98.883	98.883	98.633	
3.500	99.181	99.181	98.931	
3.625	99.362	99.362	99.112	
3.750	97.943	97.943	97.693	
3.875	98.258	98.258	98.008	
4.000	98.405	98.405	98.155	
4.125	98.752	98.752	98.502	
4.250	97.431	97.431	97.181	
4.375	97.742	97.742	97.492	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.375	98.375	98.125	
2.875	98.717	98.717	98.467	
3.000	98.839	98.839	98.589	
3.125	98.434	98.434	98.184	
3.250	98.783	98.783	98.533	
3.375	99.081	99.081	98.831	
3.500	99.262	99.262	99.012	
3.625	97.843	97.843	97.593	
3.750	98.158	98.158	97.908	
3.875	98.305	98.305	98.055	
4.000	98.652	98.652	98.402	
4.125	97.331	97.331	97.081	
4.250	97.642	97.642	97.392	

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.:

8/11/2020

W. Rate Sheet Dated: 6/12/2020

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	99.287	99.287	99.287	3.375	100.745	100.745	100.745	3.375	100.745	100.745	100.745	2.750	98.624	98.624	98.624	3.375	99.459	99.459	99.459
2.875	99.947	99.947	99.947	3.500	101.141	101.141	101.141	3.500	101.141	101.141	101.141	2.875	99.284	99.284	99.284	3.500	99.855	99.855	99.855
2.990	100.519	100.519	100.519	3.625	101.470	101.470	101.470	3.625	101.470	101.470	101.470	2.990	99.856	99.856	99.856	3.625	100.184	100.184	100.184
3.000	100.619	100.619	100.619	3.750	101.702	101.702	101.702	3.750	101.702	101.702	101.702	3.000	99.956	99.956	99.956	3.750	99.792	99.792	99.792
3.125	101.011	101.011	101.011	3.875	102.058	102.058	102.058	3.875	102.058	102.058	102.058	3.125	100.348	100.348	100.348	3.875	100.148	100.148	100.148
3.250	101.150	101.150	101.150	3.990	102.289	102.289	102.289	3.990	102.289	102.289	102.289	3.250	99.864	99.864	99.864	3.990	100.379	100.379	100.379
3.375	101.620	101.620	101.620	4.000	102.389	102.389	102.389	4.000	102.389	102.389	102.389	3.375	100.334	100.334	100.334	4.000	100.479	100.479	100.479
3.500	102.016	102.016	102.016	4.125	102.523	102.523	102.523	4.125	102.523	102.523	102.523	3.500	100.730	100.730	100.730	4.125	100.613	100.613	100.613
3.625	102.345	102.345	102.345	4.250	101.709	101.709	101.709	4.250	101.709	101.709	101.709	3.625	101.059	101.059	101.059	4.250	99.326	99.326	99.326
3.750	102.577	102.577	102.577	4.375	102.021	102.021	102.021	4.375	102.021	102.021	102.021	3.750	100.667	100.667	100.667	4.375	99.638	99.638	99.638
3.875	102.933	102.933	102.933	4.500	102.029	102.029	102.029	4.500	102.029	102.029	102.029	3.875	101.023	101.023	101.023	4.500	99.646	99.646	99.646
3.990	103.164	103.164	103.164	4.625	102.128	102.128	102.128	4.625	102.128	102.128	102.128	3.990	101.254	101.254	101.254	4.625	99.745	99.745	99.745
4.000	103.264	103.264	103.264	4.750	102.198	102.198	102.198	4.750	102.198	102.198	102.198	4.000	101.354	101.354	101.354	4.750	99.536	99.536	99.536
4.125	103.398	103.398	103.398	4.875	102.512	102.512	102.512	4.875	102.512	102.512	102.512	4.125	101.488	101.488	101.488	4.875	99.850	99.850	99.850
4.250	102.584	102.584	102.584	4.990	102.638	102.638	102.638	4.990	102.638	102.638	102.638	4.250	100.201	100.201	100.201	4.990	99.976	99.976	99.976
4.375	102.896	102.896	102.896	5.000	102.738	102.738	102.738	5.000	102.738	102.738	102.738	4.375	100.513	100.513	100.513	5.000	100.076	100.076	100.076
4.500	103.154	103.154	103.154	5.125	102.729	102.729	102.729	5.125	102.729	102.729	102.729	4.500	100.771	100.771	100.771	5.125	98.757	98.757	98.757
4.625	103.253	103.253	103.253	5.250	103.053	103.053	103.053	5.250	103.053	103.053	103.053	4.625	100.870	100.870	100.870	5.250	99.531	99.531	99.531
4.750	103.323	103.323	103.323	5.375	104.743	104.743	104.743	5.375	104.743	104.743	104.743	4.750	100.661	100.661	100.661	5.375	100.621	100.621	100.621
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	99.459	99.459	99.459	2.750	99.816	99.816	99.816	3.375	101.314	101.314	101.314	3.375	101.314	101.314	101.314	2.750	101.036	101.036	101.036
3.500	99.855	99.855	99.855	2.875	100.553	100.553	100.553	3.500	101.716	101.716	101.716	3.500	101.716	101.716	101.716	2.875	101.405	101.405	101.405
3.625	100.184	100.184	100.184	2.990	100.997	100.997	100.997	3.625	102.008	102.008	102.008	3.625	102.008	102.008	102.008	2.990	101.454	101.454	101.454
3.750	99.792	99.792	99.792	3.000	101.097	101.097	101.097	3.750	102.297	102.297	102.297	3.750	102.297	102.297	102.297	3.000	101.554	101.554	101.554
3.875	100.148	100.148	100.148	3.125	101.569	101.569	101.569	3.875	102.699	102.699	102.699	3.875	102.699	102.699	102.699	3.125	102.050	102.050	102.050
3.990	100.379	100.379	100.379	3.250	101.308	101.308	101.308	3.990	102.933	102.933	102.933	3.990	102.933	102.933	102.933	3.250	102.418	102.418	102.418
4.000	100.479	100.479	100.479	3.375	101.814	101.814	101.814	4.000	103.033	103.033	103.033	4.000	103.033	103.033	103.033	3.375	102.736	102.736	102.736
4.125	100.613	100.613	100.613	3.500	102.216	102.216	102.216	4.125	103.167	103.167	103.167	4.125	103.167	103.167	103.167	3.500	102.935	102.935	102.935
4.250	99.326	99.326	99.326	3.625	102.508	102.508	102.508	4.250	102.753	102.753	102.753	4.250	102.753	102.753	102.753	3.625	102.825	102.825	102.825
4.375	99.638	99.638	99.638	3.750	102.797	102.797	102.797	4.375	102.946	102.946	102.946	4.375	102.946	102.946	102.946	3.750	103.141	103.141	103.141
4.500	99.646	99.646	99.646	3.875	103.199	103.199	103.199	4.500	102.362	102.362	102.362	4.500	102.362	102.362	102.362	3.875	103.290	103.290	103.290
4.625	99.745	99.745	99.745	3.990	103.433	103.433	103.433	4.625	102.428	102.428	102.428	4.625	102.428	102.428	102.428	3.990	103.539	103.539	103.539
4.750	99.536	99.536	99.536	4.000	103.533	103.533	103.533	4.750	102.807	102.807	102.807	4.750	102.807	102.807	102.807	4.000	103.639	103.639	103.639
4.875	99.850	99.850	99.850	4.125	103.667	103.667	103.667	4.875	103.054	103.054	103.054	4.875	103.054	103.054	103.054	4.125	102.687	102.687	102.687
4.990	99.976	99.976	99.976	4.250	103.253	103.253	103.253	4.990	103.369	103.369	103.369	4.990	103.369	103.369	103.369	4.250	103.003	103.003	103.003
5.000	100.076	100.076	100.076	4.375	103.446	103.446	103.446	5.000	103.469	103.469	103.469	5.000	103.469	103.469	103.469	4.375	103.254	103.254	103.254
5.125	98.757	98.757	98.757	4.500	103.612	103.612	103.612	5.125	103.743	103.743	103.743	5.125	103.743	103.743	103.743	4.500	103.383	103.383	103.383
5.250	99.531	99.531	99.531	4.625	103.678	103.678	103.678	5.250	103.724	103.724	103.724	5.250	103.724	103.724	103.724	4.625	102.865	102.865	102.865
5.375	100.621	100.621	100.621	4.750	104.057	104.057	104.057	5.375	104.968	104.968	104.968	5.375	104.968	104.968	104.968	4.750	103.002	103.002	103.002
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	103.036	103.036	103.036	2.750	103.286	103.286	103.286	2.750	100.073	100.073	100.073	2.750	102.073	102.073	102.073	2.750	102.323	102.323	102.323
2.875	101.405	101.405	101.405	2.875	101.405	101.405	101.405	2.875	100.442	100.442	100.442	2.875	100.442	100.442	100.442	2.875	100.442	100.442	100.442
2.990	101.454	101.454	101.454	2.990	101.454	101.454	101.454	2.990	100.491	100.491	100.491	2.990	100.491	100.491	100.491	2.990	100.491	100.491	100.491
3.000	101.554	101.554	101.554	3.000	101.554	101.554	101.554	3.000	100.591	100.591	100.591	3.000	100.591	100.591	100.591	3.000	100.591	100.591	100.591
3.125	102.050	102.050	102.050	3.125	102.050	102.050	102.050	3.125	100.275	100.275	100.275	3.125	100.275	100.275	100.275	3.125	100.275	100.275	100.275
3.250	102.418	102.418	102.418	3.250	102.418	102.418	102.418	3.250	100.643	100.643	100.643	3.250	100.643	100.643	100.643	3.250	100.643	100.643	100.643
3.375	102.736	102.736	102.736	3.375	102.736	102.736	102.736	3.375	100.961	100.961	100.961	3.375	100.961	100.961	100.961	3.375	100.961	100.961	100.961
3.500	102.935	102.935	102.935	3.500	102.935	102.935	102.935	3.500	101.160	101.160	101.160	3.500	101.160	101.160	101.160	3.500	101.160	101.160	101.160
3.625	102.825	102.825	102.825	3.625	102.825	102.825	102.825	3.625	99.865	99.865	99.865	3.625	99.865	99.865	99.865	3.625	99.865	99.865	99.865
3.750	103.141	103.141	103.141	3.750	103.141	103.141	103.141	3.750	100.181	100.181	100.181	3.750	100.181	100.181	100.181	3.750	100.181	100.181	100.181
3.875	103.290	103.290	103.290	3.875	103.290	103.290	103.290	3.875	100.330	100.330	100.330	3.875	100.330	100.330	100.330</				



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.:

8/11/2020

W. Rate Sheet Dated: 6/12/2020

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	99.445	99.445	99.445	2.750	100.099	100.099	100.099	2.750	101.241	101.241	101.241	2.750	98.432	98.432	98.432	2.750	99.978	99.978	99.978
2.875	100.125	100.125	100.125	2.875	100.863	100.863	100.863	2.875	101.611	101.611	101.611	2.875	99.112	99.112	99.112	2.875	100.348	100.348	100.348
2.990	100.745	100.745	100.745	2.990	101.309	101.309	101.309	2.990	101.660	101.660	101.660	2.990	99.732	99.732	99.732	2.990	100.397	100.397	100.397
3.000	100.845	100.845	100.845	3.000	101.409	101.409	101.409	3.000	101.760	101.760	101.760	3.000	99.832	99.832	99.832	3.000	100.497	100.497	100.497
3.125	101.240	101.240	101.240	3.125	101.878	101.878	101.878	3.125	102.191	102.191	102.191	3.125	100.227	100.227	100.227	3.125	100.116	100.116	100.116
3.250	101.293	101.293	101.293	3.250	101.437	101.437	101.437	3.250	102.562	102.562	102.562	3.250	99.657	99.657	99.657	3.250	100.487	100.487	100.487
3.375	101.765	101.765	101.765	3.375	101.988	101.988	101.988	3.375	102.880	102.880	102.880	3.375	100.129	100.129	100.129	3.375	100.805	100.805	100.805
3.500	102.164	102.164	102.164	3.500	102.391	102.391	102.391	3.500	103.075	103.075	103.075	3.500	100.528	100.528	100.528	3.500	101.000	101.000	101.000
3.625	102.492	102.492	102.492	3.625	102.680	102.680	102.680	3.625	102.856	102.856	102.856	3.625	100.856	100.856	100.856	3.625	99.596	99.596	99.596
3.750	102.626	102.626	102.626	3.750	102.830	102.830	102.830	3.750	103.172	103.172	103.172	3.750	100.366	100.366	100.366	3.750	99.912	99.912	99.912
3.875	102.982	102.982	102.982	3.875	103.230	103.230	103.230	3.875	103.321	103.321	103.321	3.875	100.722	100.722	100.722	3.875	100.061	100.061	100.061
3.990	103.216	103.216	103.216	3.990	103.464	103.464	103.464	3.990	103.571	103.571	103.571	3.990	100.956	100.956	100.956	3.990	100.311	100.311	100.311
4.000	103.316	103.316	103.316	4.000	103.564	103.564	103.564	4.000	103.671	103.671	103.671	4.000	101.056	101.056	101.056	4.000	100.411	100.411	100.411
4.125	103.451	103.451	103.451	4.125	103.698	103.698	103.698	4.125	102.748	102.748	102.748	4.125	101.191	101.191	101.191	4.125	99.115	99.115	99.115
4.250	102.584	102.584	102.584	4.250	103.276	103.276	103.276	4.250	103.063	103.063	103.063	4.250	99.851	99.851	99.851	4.250	99.430	99.430	99.430
4.375	102.898	102.898	102.898	4.375	103.468	103.468	103.468	4.375	103.310	103.310	103.310	4.375	100.165	100.165	100.165	4.375	99.677	99.677	99.677
4.500	103.157	103.157	103.157	4.500	103.632	103.632	103.632	4.500	103.438	103.438	103.438	4.500	100.424	100.424	100.424	4.500	99.805	99.805	99.805
4.625	103.255	103.255	103.255	4.625	103.698	103.698	103.698	4.625	102.895	102.895	102.895	4.625	100.522	100.522	100.522	4.625	98.663	98.663	98.663
4.750	103.369	103.369	103.369	4.750	104.133	104.133	104.133	4.750	103.033	103.033	103.033	4.750	100.357	100.357	100.357	4.750	99.962	99.962	99.962

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

8/11/2020

W. Rate Sheet Dated: 6/12/2020

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	0.500	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)