

W. Rate Sheet Dated: 6/15/2020

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	100.120	100.120	100.120	2.750	99.998	99.998	99.998	2.375	98.024	98.024	98.024	3.125	95.788	95.788	95.788
2.875	100.125	100.125	100.125	2.875	100.002	100.002	100.002	2.500	98.028	98.028	98.028	3.250	97.290	97.290	97.290
3.000	100.129	100.129	100.129	3.000	100.006	100.006	100.006	2.625	98.032	98.032	98.032	3.375	97.292	97.292	97.292
3.125	100.133	100.133	100.133	3.125	100.010	100.010	100.010	2.750	99.101	99.101	99.101	3.500	97.287	97.287	97.287
3.250	101.209	101.209	101.209	3.250	100.888	100.888	100.888	2.875	99.104	99.104	99.104	3.625	97.288	97.288	97.288
3.375	101.113	101.113	101.113	3.375	100.892	100.892	100.892	3.000	99.108	99.108	99.108	Margin = 2.250		Index = 0.170	
3.500	101.118	101.118	101.118	3.500	100.895	100.895	100.895	3.125	99.111	99.111	99.111				
3.625	101.122	101.122	101.122	3.625	100.909	100.909	100.909	3.250	101.417	101.417	101.417				
3.750	102.249	102.249	102.249	3.750	101.789	101.789	101.789	3.375	101.420	101.420	101.420				
3.875	102.153	102.153	102.153	3.875	101.822	101.822	101.822	3.500	101.423	101.423	101.423				
4.000	102.176	102.176	102.176	4.000	101.824	101.824	101.824	3.625	101.446	101.446	101.446				
4.125	102.180	102.180	102.180	4.125	101.814	101.814	101.814	3.750	101.863	101.863	101.863				
4.250	102.855	102.855	102.855	4.250	102.352	102.352	102.352	3.875	101.905	101.905	101.905				
4.375	102.757	102.757	102.757	4.375	102.355	102.355	102.355	4.000	101.907	101.907	101.907				
4.500	102.747	102.747	102.747	4.500	102.357	102.357	102.357	4.125	101.896	101.896	101.896				
4.625	102.750	102.750	102.750	4.625	102.347	102.347	102.347	4.250	102.322	102.322	102.322				
4.750	103.559	103.559	103.559	4.750	103.057	103.057	103.057	4.375	102.324	102.324	102.324				
4.875	103.462	103.462	103.462	4.875	103.059	103.059	103.059	4.500	102.327	102.327	102.327				
6.250	104.633	104.633	104.633	6.250	104.230	104.230	104.230	4.625	102.316	102.316	102.316				

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	99.370	99.370	99.370	2.750	98.998	98.998	98.998	2.375	97.024	97.024	97.024	3.125	94.788	94.788	94.788
2.875	99.375	99.375	99.375	2.875	99.002	99.002	99.002	2.500	97.028	97.028	97.028	3.250	96.290	96.290	96.290
3.000	99.379	99.379	99.379	3.000	99.006	99.006	99.006	2.625	97.032	97.032	97.032	3.375	96.292	96.292	96.292
3.125	99.383	99.383	99.383	3.125	99.010	99.010	99.010	2.750	98.101	98.101	98.101	3.500	96.287	96.287	96.287
3.250	100.459	100.459	100.459	3.250	100.388	100.388	100.388	2.875	98.104	98.104	98.104	3.625	96.288	96.288	96.288
3.375	100.363	100.363	100.363	3.375	100.392	100.392	100.392	3.000	98.108	98.108	98.108	Margin = 2.250		Index = 0.170	
3.500	100.368	100.368	100.368	3.500	100.395	100.395	100.395	3.125	98.111	98.111	98.111	30 Year OTC			
3.625	100.372	100.372	100.372	3.625	100.409	100.409	100.409	3.250	100.417	100.417	100.417	Rate	30 Day	45 Day	60 Day
3.750	101.299	101.299	101.299	3.750	100.789	100.789	100.789	3.375	100.420	100.420	100.420	4.000	101.801	101.801	101.801
3.875	101.203	101.203	101.203	3.875	100.822	100.822	100.822	3.500	100.423	100.423	100.423	4.125	101.805	101.805	101.805
4.000	101.226	101.226	101.226	4.000	100.824	100.824	100.824	3.625	100.446	100.446	100.446	4.375	102.382	102.382	102.382
4.125	101.230	101.230	101.230	4.125	100.814	100.814	100.814	3.750	100.863	100.863	100.863	4.500	102.372	102.372	102.372
4.250	102.105	102.105	102.105	4.250	101.352	101.352	101.352	3.875	100.905	100.905	100.905	4.625	102.375	102.375	102.375
4.375	102.007	102.007	102.007	4.375	101.355	101.355	101.355	4.000	100.907	100.907	100.907	4.875	103.087	103.087	103.087
4.500	101.997	101.997	101.997	4.500	101.357	101.357	101.357	4.125	100.896	100.896	100.896	5.000	103.077	103.077	103.077
4.625	102.000	102.000	102.000	4.625	101.347	101.347	101.347	4.250	101.322	101.322	101.322	5.125	103.079	103.079	103.079
4.750	102.809	102.809	102.809	4.750	102.057	102.057	102.057	4.375	101.324	101.324	101.324	5.500	104.969	104.969	104.969
4.875	102.712	102.712	102.712	4.875	102.059	102.059	102.059	4.500	101.327	101.327	101.327	5.625	104.972	104.972	104.972
6.250	103.883	103.883	103.883	6.250	103.230	103.230	103.230	4.625	101.316	101.316	101.316	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 ≤ 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	99.051	99.051	99.051	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.055	99.055	99.055				
4.125	99.230	99.230	99.230	6.250	103.750	103.500	103.250	4.375	99.632	99.632	99.632				
4.250	99.805	99.805	99.805					4.500	99.622	99.622	99.622				
4.375	99.807	99.807	99.807					4.625	99.625	99.625	99.625				
4.500	99.597	99.597	99.597					4.875	100.337	100.337	100.337				
4.625	99.600	99.600	99.600					5.000	100.327	100.327	100.327				
5.000	100.502	100.502	100.502					5.125	100.329	100.329	100.329				
5.125	100.504	100.504	100.504					5.500	102.219	102.219	102.219				
5.250	100.904	100.904	100.904					5.625	102.222	102.222	102.222	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

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

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.:

7/15/2020

45 Day Lock Exp.:

7/30/2020

60 Day Lock Exp.:

8/14/2020

W. Rate Sheet Dated: 6/15/2020

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	98.220	98.220	98.220	2.750	98.528	98.528	98.528	2.375	94.804	94.804	94.804	3.125	94.898	94.898	94.898
2.875	98.225	98.225	98.225	2.875	98.532	98.532	98.532	2.500	94.808	94.808	94.808	3.250	96.369	96.369	96.369
3.000	98.229	98.229	98.229	3.000	98.536	98.536	98.536	2.625	94.812	94.812	94.812	3.375	96.370	96.370	96.370
3.125	98.233	98.233	98.233	3.125	98.540	98.540	98.540	2.750	97.631	97.631	97.631	3.500	96.365	96.365	96.365
3.250	99.278	99.278	99.278	3.250	99.387	99.387	99.387	2.875	97.634	97.634	97.634	3.625	96.367	96.367	96.367
3.375	99.182	99.182	99.182	3.375	99.391	99.391	99.391	3.000	97.638	97.638	97.638	Margin = 2.250		Index = 0.170	
3.500	99.186	99.186	99.186	3.500	99.394	99.394	99.394	3.125	97.641	97.641	97.641				
3.625	99.190	99.190	99.190	3.625	99.407	99.407	99.407	3.250	99.915	99.915	99.915				
3.750	99.974	99.974	99.974	3.750	99.944	99.944	99.944	3.375	99.919	99.919	99.919				
3.875	99.878	99.878	99.878	3.875	99.977	99.977	99.977	3.500	99.922	99.922	99.922				
4.000	99.901	99.901	99.901	4.000	99.979	99.979	99.979	3.625	99.945	99.945	99.945				
4.125	99.905	99.905	99.905	4.125	99.969	99.969	99.969	3.750	100.018	100.018	100.018				
4.250	100.455	100.455	100.455	4.250	100.382	100.382	100.382	3.875	100.060	100.060	100.060				
4.375	100.357	100.357	100.357	4.375	100.385	100.385	100.385	4.000	100.062	100.062	100.062				
4.500	100.347	100.347	100.347	4.500	100.387	100.387	100.387	4.125	100.051	100.051	100.051				
4.625	100.350	100.350	100.350	4.625	100.377	100.377	100.377	4.250	100.352	100.352	100.352				
4.750	99.472	99.472	99.472	4.750	99.400	99.400	99.400	4.375	100.354	100.354	100.354				
4.875	99.375	99.375	99.375	4.875	99.402	99.402	99.402	4.500	100.357	100.357	100.357				
6.250	100.983	100.983	100.983	6.250	101.010	101.010	101.010	4.625	100.346	100.346	100.346				

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	97.470	97.470	97.470	2.750	97.098	97.098	97.098	2.375	94.874	94.874	94.874	3.125	92.888	92.888	92.888
2.875	97.475	97.475	97.475	2.875	97.102	97.102	97.102	2.500	94.878	94.878	94.878	3.250	94.359	94.359	94.359
3.000	97.479	97.479	97.479	3.000	97.106	97.106	97.106	2.625	94.882	94.882	94.882	3.375	94.360	94.360	94.360
3.125	97.483	97.483	97.483	3.125	97.110	97.110	97.110	2.750	95.670	95.670	95.670	3.500	94.355	94.355	94.355
3.250	98.528	98.528	98.528	3.250	98.457	98.457	98.457	2.875	95.673	95.673	95.673	3.625	94.357	94.357	94.357
3.375	98.432	98.432	98.432	3.375	98.461	98.461	98.461	3.000	95.677	95.677	95.677	Margin = 2.250		Index = 0.170	
3.500	98.436	98.436	98.436	3.500	98.464	98.464	98.464	3.125	95.680	95.680	95.680	30 Year OTC			
3.625	98.440	98.440	98.440	3.625	98.477	98.477	98.477	3.250	97.642	97.642	97.642	Rate	30 Day	45 Day	60 Day
3.750	99.024	99.024	99.024	3.750	98.514	98.514	98.514	3.375	97.645	97.645	97.645	4.000	99.526	99.526	99.526
3.875	98.928	98.928	98.928	3.875	98.547	98.547	98.547	3.500	97.648	97.648	97.648	4.125	99.530	99.530	99.530
4.000	98.951	98.951	98.951	4.000	98.549	98.549	98.549	3.625	97.671	97.671	97.671	4.375	99.982	99.982	99.982
4.125	98.955	98.955	98.955	4.125	98.539	98.539	98.539	3.750	98.088	98.088	98.088	4.500	99.972	99.972	99.972
4.250	99.705	99.705	99.705	4.250	98.952	98.952	98.952	3.875	98.130	98.130	98.130	4.625	99.975	99.975	99.975
4.375	99.607	99.607	99.607	4.375	98.955	98.955	98.955	4.000	98.132	98.132	98.132	4.875	99.000	99.000	99.000
4.500	99.597	99.597	99.597	4.500	98.957	98.957	98.957	4.125	98.121	98.121	98.121	5.000	98.989	98.989	98.989
4.625	99.600	99.600	99.600	4.625	98.947	98.947	98.947	4.250	97.922	97.922	97.922	5.125	98.992	98.992	98.992
4.750	98.722	98.722	98.722	4.750	97.970	97.970	97.970	4.375	97.924	97.924	97.924	5.500	101.069	101.069	101.069
4.875	98.625	98.625	98.625	4.875	97.972	97.972	97.972	4.500	97.927	97.927	97.927	5.625	101.072	101.072	101.072
6.250	100.233	100.233	100.233	6.250	99.580	99.580	99.580	4.625	97.916	97.916	97.916	6.250	100.299	100.299	100.299

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	96.776	96.776	96.776	4.750	N/A	N/A	N/A
4.125	96.605	96.605	96.605	6.250	99.750	99.500	99.250	4.125	96.780	96.780	96.780				
4.250	97.055	97.055	97.055					4.375	97.232	97.232	97.232				
4.375	97.057	97.057	97.057					4.500	97.222	97.222	97.222				
4.500	96.847	96.847	96.847					4.625	97.225	97.225	97.225				
4.625	96.850	96.850	96.850					4.875	96.250	96.250	96.250				
5.000	96.064	96.064	96.064					5.000	96.239	96.239	96.239				
5.125	96.067	96.067	96.067					5.125	96.242	96.242	96.242				
5.250	96.654	96.654	96.654					5.500	98.319	98.319	98.319				
Borrower Paid Comp Only				Lender Paid Only				5.625	98.322	98.322	98.322	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	97.549	97.549	97.549	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@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/15/2020

45 Day Lock Exp.:

7/30/2020

60 Day Lock Exp.:

8/14/2020

W. Rate Sheet Dated: 6/15/2020

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	99.413	99.413	99.413	2.875	98.660	98.660	98.660	2.750	97.777	97.777	97.777	2.750	98.756	98.756	98.756	2.750	97.108	97.108	97.108				
2.875	100.044	100.044	100.044	2.990	99.103	99.103	99.103	2.875	98.472	98.472	98.472	2.875	99.297	99.297	99.297	2.875	97.713	97.713	97.713				
2.990	100.439	100.439	100.439	3.000	99.203	99.203	99.203	2.990	98.916	98.916	98.916	2.990	99.586	99.586	99.586	2.990	98.050	98.050	98.050				
3.000	100.539	100.539	100.539	3.125	99.631	99.631	99.631	3.000	99.016	99.016	99.016	3.000	99.686	99.686	99.686	3.000	98.150	98.150	98.150				
3.125	100.930	100.930	100.930	3.250	100.033	100.033	100.033	3.125	99.443	99.443	99.443	3.125	99.879	99.879	99.879	3.125	98.380	98.380	98.380				
3.250	101.111	101.111	101.111	3.375	100.585	100.585	100.585	3.250	99.845	99.845	99.845	3.250	99.903	99.903	99.903	3.250	98.625	98.625	98.625				
3.375	101.612	101.612	101.612	3.500	101.030	101.030	101.030	3.375	100.398	100.398	100.398	3.375	100.343	100.343	100.343	3.375	99.116	99.116	99.116				
3.500	102.017	102.017	102.017	3.625	101.771	101.771	101.771	3.500	100.842	100.842	100.842	3.500	100.645	100.645	100.645	3.500	99.458	99.458	99.458				
3.625	102.328	102.328	102.328	3.750	102.478	102.478	102.478	3.625	101.742	101.742	101.742	3.625	100.799	100.799	100.799	3.625	100.042	100.042	100.042				
3.750	102.476	102.476	102.476	3.875	102.920	102.920	102.920	3.750	102.478	102.478	102.478	3.750	100.527	100.527	100.527	3.750	100.327	100.327	100.327				
3.875	102.878	102.878	102.878	3.990	103.143	103.143	103.143	3.875	102.920	102.920	102.920	3.875	100.878	100.878	100.878	3.875	100.678	100.678	100.678				
3.990	103.071	103.071	103.071	4.000	103.243	103.243	103.243	3.990	103.143	103.143	103.143	3.990	101.018	101.018	101.018	3.990	100.818	100.818	100.818				
4.000	103.171	103.171	103.171	4.125	103.537	103.537	103.537	4.000	103.243	103.243	103.243	4.000	101.118	101.118	101.118	4.000	100.918	100.918	100.918				
4.125	103.436	103.436	103.436	4.250	103.686	103.686	103.686	4.125	103.537	103.537	103.537	4.125	101.274	101.274	101.274	4.125	101.074	101.074	101.074				
4.250	103.830	103.830	103.830	4.375	104.035	104.035	104.035	4.250	103.499	103.499	103.499	4.250	100.477	100.477	100.477	4.250	100.277	100.277	100.277				
4.375	103.145	103.145	103.145	4.500	104.363	104.363	104.363	4.375	103.847	103.847	103.847	4.375	100.797	100.797	100.797	4.375	100.597	100.597	100.597				
4.500	103.444	103.444	103.444	4.625	104.573	104.573	104.573	4.500	104.175	104.175	104.175	4.500	101.041	101.041	101.041	4.500	100.841	100.841	100.841				
4.625	103.535	103.535	103.535	4.750	104.748	104.748	104.748	4.625	104.385	104.385	104.385	4.625	101.072	101.072	101.072	4.625	100.872	100.872	100.872				
4.750	103.449	103.449	103.449	4.875	N/A	N/A	N/A	4.750	104.905	104.905	104.905	4.750	100.600	100.600	100.600	4.750	100.400	100.400	100.400				
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	96.920	96.920	96.920	2.875	100.502	100.502	100.502	2.875	99.890	99.890	99.890	2.875	99.828	99.828	99.828	2.750	101.024	101.024	101.024				
2.875	97.525	97.525	97.525	2.990	100.938	100.938	100.938	2.990	100.290	100.290	100.290	2.990	100.227	100.227	100.227	2.875	101.363	101.363	101.363				
2.990	97.863	97.863	97.863	3.000	101.038	101.038	101.038	3.000	100.390	100.390	100.390	3.000	100.327	100.327	100.327	2.990	101.559	101.559	101.559				
3.000	97.963	97.963	97.963	3.125	101.424	101.424	101.424	3.125	100.811	100.811	100.811	3.125	100.749	100.749	100.749	3.000	101.659	101.659	101.659				
3.125	98.192	98.192	98.192	3.250	101.312	101.312	101.312	3.250	101.048	101.048	101.048	3.250	101.048	101.048	101.048	3.125	102.106	102.106	102.106				
3.250	98.437	98.437	98.437	3.375	101.805	101.805	101.805	3.375	101.593	101.593	101.593	3.375	101.593	101.593	101.593	3.250	102.389	102.389	102.389				
3.375	98.929	98.929	98.929	3.500	102.179	102.179	102.179	3.500	102.003	102.003	102.003	3.500	102.003	102.003	102.003	3.375	102.699	102.699	102.699				
3.500	99.270	99.270	99.270	3.625	102.487	102.487	102.487	3.625	102.338	102.338	102.338	3.625	102.338	102.338	102.338	3.500	102.933	102.933	102.933				
3.625	100.013	100.013	100.013	3.750	102.704	102.704	102.704	3.750	102.684	102.684	102.684	3.750	102.527	102.527	102.527	3.625	103.252	103.252	103.252				
3.750	100.327	100.327	100.327	3.875	103.100	103.100	103.100	3.875	103.118	103.118	103.118	3.875	102.962	102.962	102.962	3.750	103.083	103.083	103.083				
3.875	100.678	100.678	100.678	3.990	103.267	103.267	103.267	3.990	103.313	103.313	103.313	3.990	103.156	103.156	103.156	3.875	103.434	103.434	103.434				
3.990	100.818	100.818	100.818	4.000	103.367	103.367	103.367	4.000	103.413	103.413	103.413	4.000	103.256	103.256	103.256	3.990	103.682	103.682	103.682				
4.000	100.918	100.918	100.918	4.125	103.550	103.550	103.550	4.125	103.705	103.705	103.705	4.125	103.549	103.549	103.549	4.000	103.782	103.782	103.782				
4.125	101.074	101.074	101.074	4.250	102.719	102.719	102.719	4.250	102.553	102.553	102.553	4.250	102.490	102.490	102.490	4.125	104.058	104.058	104.058				
4.250	100.277	100.277	100.277	4.375	103.032	103.032	103.032	4.375	102.898	102.898	102.898	4.375	102.835	102.835	102.835	4.250	103.156	103.156	103.156				
4.375	100.597	100.597	100.597	4.500	103.315	103.315	103.315	4.500	103.209	103.209	103.209	4.500	103.147	103.147	103.147	4.375	103.346	103.346	103.346				
4.500	100.841	100.841	100.841	4.625	103.403	103.403	103.403	4.625	103.415	103.415	103.415	4.625	103.352	103.352	103.352	4.500	103.388	103.388	103.388				
4.625	100.872	100.872	100.872	4.750	103.331	103.331	103.331	4.750	103.262	103.262	103.262	4.750	103.199	103.199	103.199	4.625	103.326	103.326	103.326				
4.750	100.400	100.400	100.400	4.875	103.606	103.606	103.606	4.875	103.566	103.566	103.566	4.875	103.503	103.503	103.503	4.750	103.019	103.019	103.019				
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.459	99.459	99.459	2.750	99.459	99.459	99.459	2.750	99.957	99.957	99.957	2.750	98.192	98.192	98.192	2.750	98.192	98.192	98.192	2.750	101.524	101.524	101.524
2.875	99.865	99.865	99.865	2.875	99.833	99.833	99.833	2.875	100.195	100.195	100.195	2.875	98.497	98.497	98.497	2.875	98.465	98.465	98.465	2.875	101.863	101.863	101.863
2.990	100.451	100.451	100.451	2.990	100.383	100.383	100.383	2.990	100.304	100.304	100.304	2.990	98.996	98.996	98.996	2.990	98.928	98.928	98.928	2.990	102.059	102.059	102.059
3.000	100.551	100.551	100.551	3.000	100.483	100.483	100.483	3.000	100.404	100.404	100.404	3.000	99.096	99.096	99.096	3.000	99.028	99.028	99.028	3.000	102.159	102.159	102.159
3.125	101.070	101.070	101.070	3.125	101.008	101.008	101.008	3.125	100.718	100.718	100.718	3.125	99.482	99.482	99.482	3.125	99.420	99.420	99.420	3.125	102.606	102.606	102.606
3.250	101.444	101.444	101.444	3.250	101.381	101.381	101.381	3.250	100.655	100.655	100.655	3.250	99.510	99.510	99.510	3.250	99.447	99.447	99.447	3.250	102.532	102.532	102.532
3.375	101.785	101.785	101.785	3.375	101.722	101.722	101.722	3.375	100.873	100.873	100.873	3.375	99.759	99.759	99.759	3.375	99.696	99.696	99.696	3.375	102.842	102.842	102.842
3.500	102.045	102.045	102.045	3.500	101.983	101.983	101.983	3.500	101.037	101.037	101.037	3.500	99.949	99.949	99.949	3.500	99.887	99.887	99.887	3.500	103.075		



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.:

7/15/2020

45 Day Lock Exp.:

7/30/2020

60 Day Lock Exp.:

8/14/2020

W. Rate Sheet Dated: 6/15/2020

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	
2.500	96.504	96.504	96.254	
2.625	97.593	97.593	97.343	
2.750	98.300	98.300	98.050	
2.875	98.915	98.915	98.665	
3.000	99.542	99.542	99.292	
3.125	99.886	99.886	99.636	
3.250	99.964	99.964	99.714	
3.375	100.384	100.384	100.134	
3.500	100.734	100.734	100.484	
3.625	101.023	101.023	100.773	
3.750	101.222	101.222	100.972	
3.875	101.544	101.544	101.294	
4.000	101.847	101.847	101.597	
4.125	101.967	101.967	101.717	
4.250	101.135	101.135	100.885	
4.375	101.445	101.445	101.195	
4.500	101.697	101.697	101.447	
4.625	101.793	101.793	101.543	
4.750	101.905	101.905	101.655	
4.875	103.189	103.189	102.939	

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	96.131	96.131	95.881	
2.500	97.003	97.003	96.753	
2.625	97.817	97.817	97.567	
2.750	98.327	98.327	98.077	
2.875	99.027	99.027	98.777	
3.000	99.540	99.540	99.290	
3.125	99.982	99.982	99.732	
3.250	99.683	99.683	99.433	
3.375	100.163	100.163	99.913	
3.500	100.544	100.544	100.294	
3.625	100.821	100.821	100.571	
3.750	101.109	101.109	100.859	
3.875	101.504	101.504	101.254	
4.000	101.836	101.836	101.586	
4.125	101.962	101.962	101.712	

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	96.739	96.739	96.489	
2.250	97.339	97.339	97.089	
2.375	97.878	97.878	97.628	
2.500	98.535	98.535	98.285	
2.625	98.975	98.975	98.725	
2.750	99.455	99.455	99.205	
2.875	99.795	99.795	99.545	
3.000	99.916	99.916	99.666	
3.125	100.360	100.360	100.110	
3.250	100.708	100.708	100.458	
3.375	101.007	101.007	100.757	
3.500	101.190	101.190	100.940	
3.625	101.037	101.037	100.787	
3.750	101.351	101.351	101.101	
3.875	101.501	101.501	101.251	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.930	97.930	97.680	
3.000	98.556	98.556	98.306	
3.125	98.900	98.900	98.650	
3.250	98.384	98.384	98.134	
3.375	98.804	98.804	98.554	
3.500	99.154	99.154	98.904	
3.625	99.442	99.442	99.192	
3.750	98.925	98.925	98.675	
3.875	99.246	99.246	98.996	
4.000	99.549	99.549	99.299	
4.125	99.669	99.669	99.419	
4.250	98.399	98.399	98.149	
4.375	98.709	98.709	98.459	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.330	98.330	98.080	
3.000	98.670	98.670	98.420	
3.125	98.791	98.791	98.541	
3.250	98.422	98.422	98.172	
3.375	98.770	98.770	98.520	
3.500	99.069	99.069	98.819	
3.625	99.252	99.252	99.002	
3.750	97.910	97.910	97.660	
3.875	98.224	98.224	97.974	
4.000	98.374	98.374	98.124	
4.125	98.717	98.717	98.467	
4.250	97.416	97.416	97.166	
4.375	97.729	97.729	97.479	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.230	98.230	97.980	
2.875	98.570	98.570	98.320	
3.000	98.691	98.691	98.441	
3.125	98.322	98.322	98.072	
3.250	98.670	98.670	98.420	
3.375	98.969	98.969	98.719	
3.500	99.152	99.152	98.902	
3.625	97.810	97.810	97.560	
3.750	98.124	98.124	97.874	
3.875	98.274	98.274	98.024	
4.000	98.617	98.617	98.367	
4.125	97.316	97.316	97.066	
4.250	97.629	97.629	97.379	

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

30 Day Lock Exp.: 7/15/2020
45 Day Lock Exp.: 7/30/2020
60 Day Lock Exp.: 8/14/2020

W. Rate Sheet Dated: 6/15/2020

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	99.158	99.158	99.158	3.375	100.614	100.614	100.614	3.375	100.614	100.614	100.614	2.750	98.525	98.525	98.525	3.375	99.387	99.387	99.387
2.875	99.808	99.808	99.808	3.500	101.020	101.020	101.020	3.500	101.020	101.020	101.020	2.875	99.175	99.175	99.175	3.500	99.793	99.793	99.793
2.990	100.368	100.368	100.368	3.625	101.360	101.360	101.360	3.625	101.360	101.360	101.360	2.990	99.735	99.735	99.735	3.625	100.133	100.133	100.133
3.000	100.468	100.468	100.468	3.750	101.638	101.638	101.638	3.750	101.638	101.638	101.638	3.000	99.835	99.835	99.835	3.750	99.663	99.663	99.663
3.125	100.855	100.855	100.855	3.875	101.988	101.988	101.988	3.875	101.988	101.988	101.988	3.125	100.222	100.222	100.222	3.875	100.013	100.013	100.013
3.250	101.026	101.026	101.026	3.990	102.215	102.215	102.215	3.990	102.215	102.215	102.215	3.250	99.799	99.799	99.799	3.990	100.240	100.240	100.240
3.375	101.489	101.489	101.489	4.000	102.315	102.315	102.315	4.000	102.315	102.315	102.315	3.375	100.262	100.262	100.262	4.000	100.340	100.340	100.340
3.500	101.895	101.895	101.895	4.125	102.449	102.449	102.449	4.125	102.449	102.449	102.449	3.500	100.668	100.668	100.668	4.125	100.474	100.474	100.474
3.625	102.235	102.235	102.235	4.250	101.784	101.784	101.784	4.250	101.784	101.784	101.784	3.625	101.008	101.008	101.008	4.250	99.432	99.432	99.432
3.750	102.513	102.513	102.513	4.375	102.096	102.096	102.096	4.375	102.096	102.096	102.096	3.750	100.538	100.538	100.538	4.375	99.744	99.744	99.744
3.875	102.863	102.863	102.863	4.500	102.101	102.101	102.101	4.500	102.101	102.101	102.101	3.875	100.888	100.888	100.888	4.500	99.749	99.749	99.749
3.990	103.090	103.090	103.090	4.625	102.198	102.198	102.198	4.625	102.198	102.198	102.198	3.990	101.115	101.115	101.115	4.625	99.846	99.846	99.846
4.000	103.190	103.190	103.190	4.750	102.210	102.210	102.210	4.750	102.210	102.210	102.210	4.000	101.215	101.215	101.215	4.750	99.549	99.549	99.549
4.125	103.324	103.324	103.324	4.875	102.508	102.508	102.508	4.875	102.508	102.508	102.508	4.125	101.349	101.349	101.349	4.875	99.847	99.847	99.847
4.250	102.659	102.659	102.659	4.990	102.633	102.633	102.633	4.990	102.633	102.633	102.633	4.250	100.307	100.307	100.307	4.990	99.972	99.972	99.972
4.375	102.971	102.971	102.971	5.000	102.733	102.733	102.733	5.000	102.733	102.733	102.733	4.375	100.619	100.619	100.619	5.000	100.072	100.072	100.072
4.500	103.226	103.226	103.226	5.125	102.776	102.776	102.776	5.125	102.776	102.776	102.776	4.500	100.874	100.874	100.874	5.125	98.847	98.847	98.847
4.625	103.323	103.323	103.323	5.250	103.552	103.552	103.552	5.250	103.552	103.552	103.552	4.625	100.971	100.971	100.971	5.250	99.623	99.623	99.623
4.750	103.335	103.335	103.335	5.375	104.773	104.773	104.773	5.375	104.773	104.773	104.773	4.750	100.674	100.674	100.674	5.375	100.694	100.694	100.694
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	99.387	99.387	99.387	2.750	99.613	99.613	99.613	3.375	101.115	101.115	101.115	3.375	101.115	101.115	101.115	2.750	100.997	100.997	100.997
3.500	99.793	99.793	99.793	2.875	100.345	100.345	100.345	3.500	101.511	101.511	101.511	3.500	101.511	101.511	101.511	2.875	101.365	101.365	101.365
3.625	100.133	100.133	100.133	2.990	100.800	100.800	100.800	3.625	101.801	101.801	101.801	3.625	101.801	101.801	101.801	2.990	101.413	101.413	101.413
3.750	99.663	99.663	99.663	3.000	100.900	100.900	100.900	3.750	102.144	102.144	102.144	3.750	102.144	102.144	102.144	3.000	101.513	101.513	101.513
3.875	100.013	100.013	100.013	3.125	101.368	101.368	101.368	3.875	102.542	102.542	102.542	3.875	102.542	102.542	102.542	3.125	102.040	102.040	102.040
3.990	100.240	100.240	100.240	3.250	101.111	101.111	101.111	3.990	102.777	102.777	102.777	3.990	102.777	102.777	102.777	3.250	102.409	102.409	102.409
4.000	100.340	100.340	100.340	3.375	101.615	101.615	101.615	4.000	102.877	102.877	102.877	4.000	102.877	102.877	102.877	3.375	102.724	102.724	102.724
4.125	100.474	100.474	100.474	3.500	102.011	102.011	102.011	4.125	103.010	103.010	103.010	4.125	103.010	103.010	103.010	3.500	102.923	102.923	102.923
4.250	99.432	99.432	99.432	3.625	102.301	102.301	102.301	4.250	102.627	102.627	102.627	4.250	102.627	102.627	102.627	3.625	102.687	102.687	102.687
4.375	99.744	99.744	99.744	3.750	102.644	102.644	102.644	4.375	102.821	102.821	102.821	4.375	102.821	102.821	102.821	3.750	103.002	103.002	103.002
4.500	99.749	99.749	99.749	3.875	103.042	103.042	103.042	4.500	102.236	102.236	102.236	4.500	102.236	102.236	102.236	3.875	103.154	103.154	103.154
4.625	99.846	99.846	99.846	3.990	103.277	103.277	103.277	4.625	102.304	102.304	102.304	4.625	102.304	102.304	102.304	3.990	103.399	103.399	103.399
4.750	99.549	99.549	99.549	4.000	103.377	103.377	103.377	4.750	102.740	102.740	102.740	4.750	102.740	102.740	102.740	4.000	103.499	103.499	103.499
4.875	99.847	99.847	99.847	4.125	103.510	103.510	103.510	4.875	102.989	102.989	102.989	4.875	102.989	102.989	102.989	4.125	102.688	102.688	102.688
4.990	99.972	99.972	99.972	4.250	103.127	103.127	103.127	4.990	103.306	103.306	103.306	4.990	103.306	103.306	103.306	4.250	103.001	103.001	103.001
5.000	100.072	100.072	100.072	4.375	103.321	103.321	103.321	5.000	103.406	103.406	103.406	5.000	103.406	103.406	103.406	4.375	103.252	103.252	103.252
5.125	98.847	98.847	98.847	4.500	103.486	103.486	103.486	5.125	103.682	103.682	103.682	5.125	103.682	103.682	103.682	4.500	103.381	103.381	103.381
5.250	99.623	99.623	99.623	4.625	103.554	103.554	103.554	5.250	103.697	103.697	103.697	5.250	103.697	103.697	103.697	4.625	102.816	102.816	102.816
5.375	100.694	100.694	100.694	4.750	103.990	103.990	103.990	5.375	104.943	104.943	104.943	5.375	104.943	104.943	104.943	4.750	102.954	102.954	102.954
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	102.997	102.997	102.997	2.750	103.247	103.247	103.247	2.750	100.034	100.034	100.034	2.750	102.034	102.034	102.034	2.750	102.284	102.284	102.284
2.875	101.365	101.365	101.365	2.875	101.365	101.365	101.365	2.875	100.402	100.402	100.402	2.875	100.402	100.402	100.402	2.875	100.402	100.402	100.402
2.990	101.413	101.413	101.413	2.990	101.413	101.413	101.413	2.990	100.450	100.450	100.450	2.990	100.450	100.450	100.450	2.990	100.450	100.450	100.450
3.000	101.513	101.513	101.513	3.000	101.513	101.513	101.513	3.000	100.550	100.550	100.550	3.000	100.550	100.550	100.550	3.000	100.550	100.550	100.550
3.125	102.040	102.040	102.040	3.125	102.040	102.040	102.040	3.125	100.171	100.171	100.171	3.125	100.171	100.171	100.171	3.125	100.171	100.171	100.171
3.250	102.409	102.409	102.409	3.250	102.409	102.409	102.409	3.250	100.540	100.540	100.540	3.250	100.540	100.540	100.540	3.250	100.540	100.540	100.540
3.375	102.724	102.724	102.724	3.375	102.724	102.724	102.724	3.375	100.855	100.855	100.855	3.375	100.855	100.855	100.855	3.375	100.855	100.855	100.855
3.500	102.923	102.923	102.923	3.500	102.923	102.923	102.923	3.500	101.054	101.054	101.054	3.500	101.054	101.054	101.054	3.500	101.054	101.054	101.054
3.625	102.687	102.687	102.687	3.625	102.687	102.687	102.687	3.625	99.663	99.663	99.663	3.625	99.663	99.663	99.663	3.625	99.663	99.663	99.663
3.750	103.002	103.002	103.002	3.750	103.002	103.002	103.002	3.750	99.978	99.978	99.978	3.750	99.978	99.978	99.97				



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.:

7/15/2020

45 Day Lock Exp.:

7/30/2020

60 Day Lock Exp.:

8/14/2020

W. Rate Sheet Dated: 6/15/2020

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	99.287	99.287	99.287	2.750	99.816	99.816	99.816	2.750	101.036	101.036	101.036	2.750	98.274	98.274	98.274	2.750	99.773	99.773	99.773
2.875	99.947	99.947	99.947	2.875	100.553	100.553	100.553	2.875	101.405	101.405	101.405	2.875	98.934	98.934	98.934	2.875	100.142	100.142	100.142
2.990	100.519	100.519	100.519	2.990	100.997	100.997	100.997	2.990	101.454	101.454	101.454	2.990	99.506	99.506	99.506	2.990	100.191	100.191	100.191
3.000	100.619	100.619	100.619	3.000	101.097	101.097	101.097	3.000	101.554	101.554	101.554	3.000	99.606	99.606	99.606	3.000	100.291	100.291	100.291
3.125	101.011	101.011	101.011	3.125	101.569	101.569	101.569	3.125	102.050	102.050	102.050	3.125	99.998	99.998	99.998	3.125	99.975	99.975	99.975
3.250	101.150	101.150	101.150	3.250	101.308	101.308	101.308	3.250	102.418	102.418	102.418	3.250	99.514	99.514	99.514	3.250	100.343	100.343	100.343
3.375	101.620	101.620	101.620	3.375	101.814	101.814	101.814	3.375	102.736	102.736	102.736	3.375	99.984	99.984	99.984	3.375	100.661	100.661	100.661
3.500	102.016	102.016	102.016	3.500	102.216	102.216	102.216	3.500	102.935	102.935	102.935	3.500	100.380	100.380	100.380	3.500	100.860	100.860	100.860
3.625	102.345	102.345	102.345	3.625	102.508	102.508	102.508	3.625	102.825	102.825	102.825	3.625	100.709	100.709	100.709	3.625	99.565	99.565	99.565
3.750	102.577	102.577	102.577	3.750	102.797	102.797	102.797	3.750	103.141	103.141	103.141	3.750	100.317	100.317	100.317	3.750	99.881	99.881	99.881
3.875	102.933	102.933	102.933	3.875	103.199	103.199	103.199	3.875	103.290	103.290	103.290	3.875	100.673	100.673	100.673	3.875	100.030	100.030	100.030
3.990	103.164	103.164	103.164	3.990	103.433	103.433	103.433	3.990	103.539	103.539	103.539	3.990	100.904	100.904	100.904	3.990	100.279	100.279	100.279
4.000	103.264	103.264	103.264	4.000	103.533	103.533	103.533	4.000	103.639	103.639	103.639	4.000	101.004	101.004	101.004	4.000	100.379	100.379	100.379
4.125	103.398	103.398	103.398	4.125	103.667	103.667	103.667	4.125	102.687	102.687	102.687	4.125	101.138	101.138	101.138	4.125	99.054	99.054	99.054
4.250	102.584	102.584	102.584	4.250	103.253	103.253	103.253	4.250	103.003	103.003	103.003	4.250	99.851	99.851	99.851	4.250	99.370	99.370	99.370
4.375	102.896	102.896	102.896	4.375	103.446	103.446	103.446	4.375	103.254	103.254	103.254	4.375	100.163	100.163	100.163	4.375	99.621	99.621	99.621
4.500	103.154	103.154	103.154	4.500	103.612	103.612	103.612	4.500	103.383	103.383	103.383	4.500	100.421	100.421	100.421	4.500	99.750	99.750	99.750
4.625	103.253	103.253	103.253	4.625	103.678	103.678	103.678	4.625	102.865	102.865	102.865	4.625	100.520	100.520	100.520	4.625	98.633	98.633	98.633
4.750	103.323	103.323	103.323	4.750	104.057	104.057	104.057	4.750	103.002	103.002	103.002	4.750	100.311	100.311	100.311	4.750	99.931	99.931	99.931

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

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

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

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/15/2020

45 Day Lock Exp.:

7/30/2020

60 Day Lock Exp.:

8/14/2020

W. Rate Sheet Dated: 6/15/2020

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)