

W. Rate Sheet Dated: 6/23/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.838	99.838	99.838	2.750	99.717	99.717	99.717	2.375	97.649	97.649	97.649	3.125	95.788	95.788	95.788
2.875	99.843	99.843	99.843	2.875	99.721	99.721	99.721	2.500	97.653	97.653	97.653	3.250	97.290	97.290	97.290
3.000	99.848	99.848	99.848	3.000	99.725	99.725	99.725	2.625	97.657	97.657	97.657	3.375	97.292	97.292	97.292
3.125	99.852	99.852	99.852	3.125	99.728	99.728	99.728	2.750	98.749	98.749	98.749	3.500	97.287	97.287	97.287
3.250	100.897	100.897	100.897	3.250	100.576	100.576	100.576	2.875	98.753	98.753	98.753	3.625	97.288	97.288	97.288
3.375	100.801	100.801	100.801	3.375	100.579	100.579	100.579	3.000	98.756	98.756	98.756	Margin = 2.250		Index = 0.180	
3.500	100.805	100.805	100.805	3.500	100.583	100.583	100.583	3.125	98.760	98.760	98.760				
3.625	100.809	100.809	100.809	3.625	100.596	100.596	100.596	3.250	101.128	101.128	101.128				
3.750	101.999	101.999	101.999	3.750	101.539	101.539	101.539	3.375	101.131	101.131	101.131				
3.875	101.903	101.903	101.903	3.875	101.572	101.572	101.572	3.500	101.134	101.134	101.134				
4.000	101.926	101.926	101.926	4.000	101.574	101.574	101.574	3.625	101.157	101.157	101.157				
4.125	101.930	101.930	101.930	4.125	101.564	101.564	101.564	3.750	101.577	101.577	101.577				
4.250	102.589	102.589	102.589	4.250	102.087	102.087	102.087	3.875	101.620	101.620	101.620				
4.375	102.492	102.492	102.492	4.375	102.089	102.089	102.089	4.000	101.622	101.622	101.622				
4.500	102.481	102.481	102.481	4.500	102.092	102.092	102.092	4.125	101.611	101.611	101.611				
4.625	102.484	102.484	102.484	4.625	102.081	102.081	102.081	4.250	102.213	102.213	102.213				
4.750	103.216	103.216	103.216	4.750	102.713	102.713	102.713	4.375	102.215	102.215	102.215				
4.875	103.118	103.118	103.118	4.875	102.716	102.716	102.716	4.500	102.217	102.217	102.217				
6.250	103.883	103.883	103.883	6.250	103.480	103.480	103.480	4.625	102.207	102.207	102.207				

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	99.088	99.088	99.088	2.750	98.717	98.717	98.717	2.375	96.649	96.649	96.649	3.125	94.788	94.788	94.788
2.875	99.093	99.093	99.093	2.875	98.721	98.721	98.721	2.500	96.653	96.653	96.653	3.250	96.290	96.290	96.290
3.000	99.098	99.098	99.098	3.000	98.725	98.725	98.725	2.625	96.657	96.657	96.657	3.375	96.292	96.292	96.292
3.125	99.102	99.102	99.102	3.125	98.728	98.728	98.728	2.750	97.749	97.749	97.749	3.500	96.287	96.287	96.287
3.250	100.147	100.147	100.147	3.250	100.076	100.076	100.076	2.875	97.753	97.753	97.753	3.625	96.288	96.288	96.288
3.375	100.051	100.051	100.051	3.375	100.079	100.079	100.079	3.000	97.756	97.756	97.756	Margin = 2.250		Index = 0.180	
3.500	100.055	100.055	100.055	3.500	100.083	100.083	100.083	3.125	97.760	97.760	97.760	30 Year OTC			
3.625	100.059	100.059	100.059	3.625	100.096	100.096	100.096	3.250	100.128	100.128	100.128	Rate	30 Day	45 Day	60 Day
3.750	101.049	101.049	101.049	3.750	100.539	100.539	100.539	3.375	100.131	100.131	100.131	4.000	101.551	101.551	101.551
3.875	100.953	100.953	100.953	3.875	100.572	100.572	100.572	3.500	100.134	100.134	100.134	4.125	101.555	101.555	101.555
4.000	100.976	100.976	100.976	4.000	100.574	100.574	100.574	3.625	100.157	100.157	100.157	4.375	102.117	102.117	102.117
4.125	100.980	100.980	100.980	4.125	100.564	100.564	100.564	3.750	100.577	100.577	100.577	4.500	102.106	102.106	102.106
4.250	101.839	101.839	101.839	4.250	101.087	101.087	101.087	3.875	100.620	100.620	100.620	4.625	102.109	102.109	102.109
4.375	101.742	101.742	101.742	4.375	101.089	101.089	101.089	4.000	100.622	100.622	100.622	4.875	102.743	102.743	102.743
4.500	101.731	101.731	101.731	4.500	101.092	101.092	101.092	4.125	100.611	100.611	100.611	5.000	102.733	102.733	102.733
4.625	101.734	101.734	101.734	4.625	101.081	101.081	101.081	4.250	101.213	101.213	101.213	5.125	102.736	102.736	102.736
4.750	102.466	102.466	102.466	4.750	101.713	101.713	101.713	4.375	101.215	101.215	101.215	5.500	104.188	104.188	104.188
4.875	102.368	102.368	102.368	4.875	101.716	101.716	101.716	4.500	101.217	101.217	101.217	5.625	104.190	104.190	104.190
6.250	103.133	103.133	103.133	6.250	102.480	102.480	102.480	4.625	101.207	101.207	101.207	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	98.801	98.801	98.801	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.805	98.805	98.805				
4.125	98.980	98.980	98.980	6.250	103.750	103.500	103.250	4.375	99.367	99.367	99.367				
4.250	99.539	99.539	99.539					4.500	99.356	99.356	99.356				
4.375	99.542	99.542	99.542					4.625	99.359	99.359	99.359				
4.500	99.331	99.331	99.331					4.875	99.993	99.993	99.993				
4.625	99.334	99.334	99.334					5.000	99.983	99.983	99.983				
5.000	100.158	100.158	100.158					5.125	99.986	99.986	99.986				
5.125	100.161	100.161	100.161					5.500	101.438	101.438	101.438				
5.250	100.561	100.561	100.561					5.625	101.440	101.440	101.440	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	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/23/2020

45 Day Lock Exp.:

8/7/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/23/2020

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	98.063	98.063	98.063	2.750	98.372	98.372	98.372	2.375	94.429	94.429	94.429	3.125	95.023	95.023	95.023
2.875	98.068	98.068	98.068	2.875	98.376	98.376	98.376	2.500	94.433	94.433	94.433	3.250	96.462	96.462	96.462
3.000	98.073	98.073	98.073	3.000	98.380	98.380	98.380	2.625	94.437	94.437	94.437	3.375	96.464	96.464	96.464
3.125	98.077	98.077	98.077	3.125	98.383	98.383	98.383	2.750	97.404	97.404	97.404	3.500	96.459	96.459	96.459
3.250	99.059	99.059	99.059	3.250	99.168	99.168	99.168	2.875	97.408	97.408	97.408	3.625	96.461	96.461	96.461
3.375	98.963	98.963	98.963	3.375	99.172	99.172	99.172	3.000	97.411	97.411	97.411	Margin = 2.250		Index = 0.180	
3.500	98.968	98.968	98.968	3.500	99.175	99.175	99.175	3.125	97.415	97.415	97.415				
3.625	98.972	98.972	98.972	3.625	99.189	99.189	99.189	3.250	99.720	99.720	99.720				
3.750	100.037	100.037	100.037	3.750	100.007	100.007	100.007	3.375	99.723	99.723	99.723				
3.875	99.941	99.941	99.941	3.875	100.039	100.039	100.039	3.500	99.727	99.727	99.727				
4.000	99.964	99.964	99.964	4.000	100.042	100.042	100.042	3.625	99.750	99.750	99.750				
4.125	99.967	99.967	99.967	4.125	100.031	100.031	100.031	3.750	100.045	100.045	100.045				
4.250	100.439	100.439	100.439	4.250	100.367	100.367	100.367	3.875	100.087	100.087	100.087				
4.375	100.342	100.342	100.342	4.375	100.369	100.369	100.369	4.000	100.089	100.089	100.089				
4.500	100.331	100.331	100.331	4.500	100.372	100.372	100.372	4.125	100.079	100.079	100.079				
4.625	100.334	100.334	100.334	4.625	100.361	100.361	100.361	4.250	100.493	100.493	100.493				
4.750	100.503	100.503	100.503	4.750	100.431	100.431	100.431	4.375	100.495	100.495	100.495				
4.875	100.406	100.406	100.406	4.875	100.433	100.433	100.433	4.500	100.497	100.497	100.497				
6.250	100.233	100.233	100.233	6.250	100.260	100.260	100.260	4.625	100.487	100.487	100.487				

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	97.313	97.313	97.313	2.750	96.942	96.942	96.942	2.375	94.499	94.499	94.499	3.125	93.013	93.013	93.013
2.875	97.318	97.318	97.318	2.875	96.946	96.946	96.946	2.500	94.503	94.503	94.503	3.250	94.452	94.452	94.452
3.000	97.323	97.323	97.323	3.000	96.950	96.950	96.950	2.625	94.507	94.507	94.507	3.375	94.454	94.454	94.454
3.125	97.327	97.327	97.327	3.125	96.953	96.953	96.953	2.750	95.318	95.318	95.318	3.500	94.449	94.449	94.449
3.250	98.309	98.309	98.309	3.250	98.238	98.238	98.238	2.875	95.322	95.322	95.322	3.625	94.451	94.451	94.451
3.375	98.213	98.213	98.213	3.375	98.242	98.242	98.242	3.000	95.325	95.325	95.325	Margin = 2.250		Index = 0.180	
3.500	98.218	98.218	98.218	3.500	98.245	98.245	98.245	3.125	95.329	95.329	95.329	30 Year OTC			
3.625	98.222	98.222	98.222	3.625	98.259	98.259	98.259	3.250	97.353	97.353	97.353	Rate	30 Day	45 Day	60 Day
3.750	99.087	99.087	99.087	3.750	98.577	98.577	98.577	3.375	97.356	97.356	97.356	4.000	99.589	99.589	99.589
3.875	98.991	98.991	98.991	3.875	98.609	98.609	98.609	3.500	97.359	97.359	97.359	4.125	99.592	99.592	99.592
4.000	99.014	99.014	99.014	4.000	98.612	98.612	98.612	3.625	97.382	97.382	97.382	4.375	99.967	99.967	99.967
4.125	99.017	99.017	99.017	4.125	98.601	98.601	98.601	3.750	97.802	97.802	97.802	4.500	99.956	99.956	99.956
4.250	99.689	99.689	99.689	4.250	98.937	98.937	98.937	3.875	97.845	97.845	97.845	4.625	99.959	99.959	99.959
4.375	99.592	99.592	99.592	4.375	98.939	98.939	98.939	4.000	97.847	97.847	97.847	4.875	100.031	100.031	100.031
4.500	99.581	99.581	99.581	4.500	98.942	98.942	98.942	4.125	97.836	97.836	97.836	5.000	100.020	100.020	100.020
4.625	99.584	99.584	99.584	4.625	98.931	98.931	98.931	4.250	97.813	97.813	97.813	5.125	100.023	100.023	100.023
4.750	99.753	99.753	99.753	4.750	99.001	99.001	99.001	4.375	97.815	97.815	97.815	5.500	100.288	100.288	100.288
4.875	99.656	99.656	99.656	4.875	99.003	99.003	99.003	4.500	97.817	97.817	97.817	5.625	100.290	100.290	100.290
6.250	99.483	99.483	99.483	6.250	98.830	98.830	98.830	4.625	97.807	97.807	97.807	6.250	99.549	99.549	99.549

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	96.839	96.839	96.839	4.750	N/A	N/A	N/A
4.125	96.667	96.667	96.667	6.250	99.750	99.500	99.250	4.125	96.842	96.842	96.842				
4.250	97.039	97.039	97.039					4.375	97.217	97.217	97.217				
4.375	97.042	97.042	97.042					4.500	97.206	97.206	97.206				
4.500	96.831	96.831	96.831					4.625	97.209	97.209	97.209				
4.625	96.834	96.834	96.834					4.875	97.281	97.281	97.281				
5.000	97.095	97.095	97.095					5.000	97.270	97.270	97.270				
5.125	97.098	97.098	97.098					5.125	97.273	97.273	97.273				
5.250	96.311	96.311	96.311					5.500	97.538	97.538	97.538				
Borrower Paid Comp Only				Lender Paid Only				5.625	97.540	97.540	97.540	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	96.799	96.799	96.799	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.:

7/23/2020

45 Day Lock Exp.:

8/7/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/23/2020

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	99.102	99.102	99.102	2.875	98.337	98.337	98.337	2.750	97.466	97.466	97.466	2.750	98.446	98.446	98.446	2.750	96.797	96.797	96.797				
2.875	99.724	99.724	99.724	2.990	98.773	98.773	98.773	2.875	98.149	98.149	98.149	2.875	98.979	98.979	98.979	2.875	97.392	97.392	97.392				
2.990	100.112	100.112	100.112	3.000	98.873	98.873	98.873	2.990	98.585	98.585	98.585	2.990	99.259	99.259	99.259	2.990	97.720	97.720	97.720				
3.000	100.212	100.212	100.212	3.125	99.289	99.289	99.289	3.000	98.685	98.685	98.685	3.000	99.359	99.359	99.359	3.000	97.820	97.820	97.820				
3.125	100.588	100.588	100.588	3.250	99.955	99.955	99.955	3.125	99.101	99.101	99.101	3.125	99.548	99.548	99.548	3.125	98.049	98.049	98.049				
3.250	101.034	101.034	101.034	3.375	100.491	100.491	100.491	3.250	99.767	99.767	99.767	3.250	99.826	99.826	99.826	3.250	98.547	98.547	98.547				
3.375	101.521	101.521	101.521	3.500	100.919	100.919	100.919	3.375	100.304	100.304	100.304	3.375	100.254	100.254	100.254	3.375	99.024	99.024	99.024				
3.500	101.912	101.912	101.912	3.625	101.480	101.480	101.480	3.500	100.731	100.731	100.731	3.500	100.545	100.545	100.545	3.500	99.352	99.352	99.352				
3.625	102.216	102.216	102.216	3.750	102.171	102.171	102.171	3.625	101.452	101.452	101.452	3.625	100.699	100.699	100.699	3.625	99.763	99.763	99.763				
3.750	102.169	102.169	102.169	3.875	102.604	102.604	102.604	3.750	102.171	102.171	102.171	3.750	100.220	100.220	100.220	3.750	100.020	100.020	100.020				
3.875	102.564	102.564	102.564	3.990	102.827	102.827	102.827	3.875	102.604	102.604	102.604	3.875	100.566	100.566	100.566	3.875	100.366	100.366	100.366				
3.990	102.756	102.756	102.756	4.000	102.927	102.927	102.927	3.990	102.827	102.827	102.827	3.990	100.707	100.707	100.707	3.990	100.507	100.507	100.507				
4.000	102.856	102.856	102.856	4.125	103.195	103.195	103.195	4.000	102.927	102.927	102.927	4.000	100.807	100.807	100.807	4.000	100.607	100.607	100.607				
4.125	103.101	103.101	103.101	4.250	103.298	103.298	103.298	4.125	103.195	103.195	103.195	4.125	100.944	100.944	100.944	4.125	100.744	100.744	100.744				
4.250	102.441	102.441	102.441	4.375	103.621	103.621	103.621	4.250	103.110	103.110	103.110	4.250	100.088	100.088	100.088	4.250	99.888	99.888	99.888				
4.375	102.735	102.735	102.735	4.500	103.917	103.917	103.917	4.375	103.433	103.433	103.433	4.375	100.387	100.387	100.387	4.375	100.187	100.187	100.187				
4.500	103.004	103.004	103.004	4.625	104.113	104.113	104.113	4.500	103.730	103.730	103.730	4.500	100.604	100.604	100.604	4.500	100.404	100.404	100.404				
4.625	103.083	103.083	103.083	4.750	104.537	104.537	104.537	4.625	104.144	104.144	104.144	4.625	100.630	100.630	100.630	4.625	100.430	100.430	100.430				
4.750	103.238	103.238	103.238	4.875	N/A	N/A	N/A	4.750	104.693	104.693	104.693	4.750	100.389	100.389	100.389	4.750	100.189	100.189	100.189				
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	96.610	96.610	96.610	2.875	100.343	100.343	100.343	2.875	99.564	99.564	99.564	2.875	99.502	99.502	99.502	2.750	100.688	100.688	100.688				
2.875	97.204	97.204	97.204	2.990	100.691	100.691	100.691	2.990	99.957	99.957	99.957	2.990	99.895	99.895	99.895	2.875	101.016	101.016	101.016				
2.990	97.532	97.532	97.532	3.000	100.791	100.791	100.791	3.000	100.057	100.057	100.057	3.000	99.995	99.995	99.995	2.990	101.249	101.249	101.249				
3.000	97.632	97.632	97.632	3.125	101.162	101.162	101.162	3.125	100.467	100.467	100.467	3.125	100.404	100.404	100.404	3.000	101.349	101.349	101.349				
3.125	97.861	97.861	97.861	3.250	101.252	101.252	101.252	3.250	100.967	100.967	100.967	3.250	100.967	100.967	100.967	3.125	101.780	101.780	101.780				
3.250	98.359	98.359	98.359	3.375	101.732	101.732	101.732	3.375	101.495	101.495	101.495	3.375	101.495	101.495	101.495	3.250	102.014	102.014	102.014				
3.375	98.837	98.837	98.837	3.500	102.092	102.092	102.092	3.500	101.889	101.889	101.889	3.500	101.889	101.889	101.889	3.375	102.320	102.320	102.320				
3.500	99.164	99.164	99.164	3.625	102.393	102.393	102.393	3.625	102.223	102.223	102.223	3.625	102.223	102.223	102.223	3.500	102.556	102.556	102.556				
3.625	99.735	99.735	99.735	3.750	103.315	103.315	103.315	3.750	102.374	102.374	102.374	3.750	102.218	102.218	102.218	3.625	102.845	102.845	102.845				
3.750	100.020	100.020	100.020	3.875	102.704	102.704	102.704	3.875	102.801	102.801	102.801	3.875	102.644	102.644	102.644	3.750	102.663	102.663	102.663				
3.875	100.366	100.366	100.366	3.990	102.871	102.871	102.871	3.990	102.996	102.996	102.996	3.990	102.840	102.840	102.840	3.875	102.981	102.981	102.981				
3.990	100.507	100.507	100.507	4.000	102.971	102.971	102.971	4.000	103.096	103.096	103.096	4.000	102.940	102.940	102.940	3.990	103.187	103.187	103.187				
4.000	100.607	100.607	100.607	4.125	103.213	103.213	103.213	4.125	103.360	103.360	103.360	4.125	103.204	103.204	103.204	4.000	103.287	103.287	103.287				
4.125	100.744	100.744	100.744	4.250	103.328	103.328	103.328	4.250	102.160	102.160	102.160	4.250	102.098	102.098	102.098	4.125	103.548	103.548	103.548				
4.250	99.888	99.888	99.888	4.375	102.617	102.617	102.617	4.375	102.479	102.479	102.479	4.375	102.416	102.416	102.416	4.250	102.817	102.817	102.817				
4.375	100.187	100.187	100.187	4.500	102.870	102.870	102.870	4.500	102.758	102.758	102.758	4.500	102.696	102.696	102.696	4.375	102.999	102.999	102.999				
4.500	100.404	100.404	100.404	4.625	102.946	102.946	102.946	4.625	102.950	102.950	102.950	4.625	102.887	102.887	102.887	4.500	103.043	103.043	103.043				
4.625	100.430	100.430	100.430	4.750	103.114	103.114	103.114	4.750	103.044	103.044	103.044	4.750	102.982	102.982	102.982	4.625	103.235	103.235	103.235				
4.750	100.189	100.189	100.189	4.875	103.375	103.375	103.375	4.875	103.330	103.330	103.330	4.875	103.268	103.268	103.268	4.750	103.068	103.068	103.068				
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	99.119	99.119	99.119	2.750	99.119	99.119	99.119	2.750	99.625	99.625	99.625	2.750	97.856	97.856	97.856	2.750	97.856	97.856	97.856				
2.875	99.606	99.606	99.606	2.875	99.523	99.523	99.523	2.875	99.855	99.855	99.855	2.875	98.245	98.245	98.245	2.875	98.162	98.162	98.162				
2.990	100.177	100.177	100.177	2.990	100.108	100.108	100.108	2.990	99.954	99.954	99.954	2.990	98.682	98.682	98.682	2.990	98.613	98.613	98.613				
3.000	100.277	100.277	100.277	3.000	100.208	100.208	100.208	3.000	100.054	100.054	100.054	3.000	98.782	98.782	98.782	3.000	98.713	98.713	98.713				
3.125	100.782	100.782	100.782	3.125	100.719	100.719	100.719	3.125	100.361	100.361	100.361	3.125	99.163	99.163	99.163	3.125	99.100	99.100	99.100				
3.250	101.148	101.148	101.148	3.250	101.085	101.085	101.085	3.250	100.366	100.366	100.366	3.250	99.300	99.300	99.300	3.250	99.237	99.237	99.237				
3.375	101.487	101.487	101.487	3.375	101.424	101.424	101.424	3.375	100.581	100.581	100.581	3.375	99.548	99.548	99.548	3.375	99.485	99.485	99.485				
3.500	101.746	101.746	101.746	3.500	101.684	101.684	101.684	3.500	100.747	100.747	100.747	3.500	99.737	99.737	99.737	3.500	99.675	99.675	99.675				
3.625	102.065	102.065	102.065	3.625	102.002	102.002	102.002	3.625	100.950	100.950	100.950	3.625	99.970	99.970	99.970	3.625	99.907	99.907	99.907				
3.750	102.137	102.137	102.137	3.750	102.137	102.137	102.137	3.750	99.748	99.748	99.748	3.750	99.022	99.022	99.022	3.750	99.022	99.022	99.022				
3.875	102.489	102.489	102.489	3.875	102.489	102.489	102.489	3.875	99.971	99.971	99.971	3.875	99.279	99.279	99.279	3.875	99.279	99.279	99.279				
3.990	102.725	102.725																					



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.:

7/23/2020

45 Day Lock Exp.:

8/7/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/23/2020

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	96.225	96.225	95.975	
2.625	97.299	97.299	97.049	
2.750	97.994	97.994	97.744	
2.875	98.597	98.597	98.347	
3.000	99.224	99.224	98.974	
3.125	99.561	99.561	99.311	
3.250	99.848	99.848	99.598	
3.375	100.291	100.291	100.041	
3.500	100.608	100.608	100.358	
3.625	100.902	100.902	100.652	
3.750	100.807	100.807	100.557	
3.875	101.141	101.141	100.891	
4.000	101.436	101.436	101.186	
4.125	101.563	101.563	101.313	
4.250	100.839	100.839	100.589	
4.375	101.145	101.145	100.895	
4.500	101.396	101.396	101.146	
4.625	101.489	101.489	101.239	
4.750	101.581	101.581	101.331	
4.875	102.856	102.856	102.606	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	95.817	95.817	95.567	
2.500	96.679	96.679	96.429	
2.625	97.484	97.484	97.234	
2.750	97.985	97.985	97.735	
2.875	98.676	98.676	98.426	
3.000	99.183	99.183	98.933	
3.125	99.614	99.614	99.364	
3.250	99.537	99.537	99.287	
3.375	100.008	100.008	99.758	
3.500	100.381	100.381	100.131	
3.625	100.649	100.649	100.399	
3.750	100.618	100.618	100.368	
3.875	101.006	101.006	100.756	
4.000	101.331	101.331	101.081	
4.125	101.452	101.452	101.202	

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	96.563	96.563	96.313	
2.250	96.984	96.984	96.734	
2.375	97.514	97.514	97.264	
2.500	98.162	98.162	97.912	
2.625	98.595	98.595	98.345	
2.750	99.072	99.072	98.822	
2.875	99.410	99.410	99.160	
3.000	99.538	99.538	99.288	
3.125	100.078	100.078	99.828	
3.250	100.418	100.418	100.168	
3.375	100.711	100.711	100.461	
3.500	100.887	100.887	100.637	
3.625	100.797	100.797	100.547	
3.750	101.109	101.109	100.859	
3.875	101.254	101.254	101.004	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.738	97.738	97.488	
3.000	98.364	98.364	98.114	
3.125	98.701	98.701	98.451	
3.250	98.364	98.364	98.114	
3.375	98.808	98.808	98.558	
3.500	99.125	99.125	98.875	
3.625	99.418	99.418	99.168	
3.750	98.506	98.506	98.256	
3.875	98.840	98.840	98.590	
4.000	99.135	99.135	98.885	
4.125	99.262	99.262	99.012	
4.250	98.167	98.167	97.917	
4.375	98.473	98.473	98.223	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.947	97.947	97.697	
3.000	98.285	98.285	98.035	
3.125	98.413	98.413	98.163	
3.250	98.140	98.140	97.890	
3.375	98.480	98.480	98.230	
3.500	98.773	98.773	98.523	
3.625	98.949	98.949	98.699	
3.750	97.672	97.672	97.422	
3.875	97.984	97.984	97.734	
4.000	98.129	98.129	97.879	
4.125	98.465	98.465	98.215	
4.250	97.386	97.386	97.136	
4.375	97.686	97.686	97.436	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.847	97.847	97.597	
2.875	98.185	98.185	97.935	
3.000	98.313	98.313	98.063	
3.125	98.040	98.040	97.790	
3.250	98.380	98.380	98.130	
3.375	98.673	98.673	98.423	
3.500	98.849	98.849	98.599	
3.625	97.572	97.572	97.322	
3.750	97.884	97.884	97.634	
3.875	98.029	98.029	97.779	
4.000	98.365	98.365	98.115	
4.125	97.286	97.286	97.036	
4.250	97.586	97.586	97.336	

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.:

7/23/2020

45 Day Lock Exp.:

8/7/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/23/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.909	98.909	98.909	3.375	100.629	100.629	100.629	3.375	100.629	100.629	100.629	2.750	98.276	98.276	98.276	3.375	99.402	99.402	99.402
2.875	99.561	99.561	99.561	3.500	100.995	100.995	100.995	3.500	100.995	100.995	100.995	2.875	98.928	98.928	98.928	3.500	99.768	99.768	99.768
2.990	100.141	100.141	100.141	3.625	101.333	101.333	101.333	3.625	101.333	101.333	101.333	2.990	99.508	99.508	99.508	3.625	100.106	100.106	100.106
3.000	100.241	100.241	100.241	3.750	101.305	101.305	101.305	3.750	101.305	101.305	101.305	3.000	99.608	99.608	99.608	3.750	99.330	99.330	99.330
3.125	100.631	100.631	100.631	3.875	101.675	101.675	101.675	3.875	101.675	101.675	101.675	3.125	99.998	99.998	99.998	3.875	99.700	99.700	99.700
3.250	101.008	101.008	101.008	3.990	101.900	101.900	101.900	3.990	101.900	101.900	101.900	3.250	99.781	99.781	99.781	3.990	99.925	99.925	99.925
3.375	101.504	101.504	101.504	4.000	102.000	102.000	102.000	4.000	102.000	102.000	102.000	3.375	100.277	100.277	100.277	4.000	100.025	100.025	100.025
3.500	101.870	101.870	101.870	4.125	102.145	102.145	102.145	4.125	102.145	102.145	102.145	3.500	100.643	100.643	100.643	4.125	100.170	100.170	100.170
3.625	102.208	102.208	102.208	4.250	101.395	101.395	101.395	4.250	101.395	101.395	101.395	3.625	100.981	100.981	100.981	4.250	99.043	99.043	99.043
3.750	102.180	102.180	102.180	4.375	101.705	101.705	101.705	4.375	101.705	101.705	101.705	3.750	100.205	100.205	100.205	4.375	99.353	99.353	99.353
3.875	102.550	102.550	102.550	4.500	101.711	101.711	101.711	4.500	101.711	101.711	101.711	3.875	100.575	100.575	100.575	4.500	99.359	99.359	99.359
3.990	102.775	102.775	102.775	4.625	101.807	101.807	101.807	4.625	101.807	101.807	101.807	3.990	100.800	100.800	100.800	4.625	99.455	99.455	99.455
4.000	102.875	102.875	102.875	4.750	101.900	101.900	101.900	4.750	101.900	101.900	101.900	4.000	100.900	100.900	100.900	4.750	99.239	99.239	99.239
4.125	103.020	103.020	103.020	4.875	102.205	102.205	102.205	4.875	102.205	102.205	102.205	4.125	101.045	101.045	101.045	4.875	99.544	99.544	99.544
4.250	102.270	102.270	102.270	4.990	102.329	102.329	102.329	4.990	102.329	102.329	102.329	4.250	99.918	99.918	99.918	4.990	99.668	99.668	99.668
4.375	102.580	102.580	102.580	5.000	102.429	102.429	102.429	5.000	102.429	102.429	102.429	4.375	100.228	100.228	100.228	5.000	99.768	99.768	99.768
4.500	102.836	102.836	102.836	5.125	102.411	102.411	102.411	5.125	102.411	102.411	102.411	4.500	100.484	100.484	100.484	5.125	98.482	98.482	98.482
4.625	102.932	102.932	102.932	5.250	103.185	103.185	103.185	5.250	103.185	103.185	103.185	4.625	100.580	100.580	100.580	5.250	99.256	99.256	99.256
4.750	103.025	103.025	103.025	5.375	104.205	104.205	104.205	5.375	104.205	104.205	104.205	4.750	100.364	100.364	100.364	5.375	100.126	100.126	100.126
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	99.402	99.402	99.402	2.750	99.429	99.429	99.429	3.375	101.150	101.150	101.150	3.375	101.150	101.150	101.150	2.750	100.702	100.702	100.702
3.500	99.768	99.768	99.768	2.875	100.160	100.160	100.160	3.500	101.544	101.544	101.544	3.500	101.544	101.544	101.544	2.875	101.069	101.069	101.069
3.625	100.106	100.106	100.106	2.990	100.606	100.606	100.606	3.625	101.832	101.832	101.832	3.625	101.832	101.832	101.832	2.990	101.123	101.123	101.123
3.750	99.330	99.330	99.330	3.000	100.706	100.706	100.706	3.750	101.838	101.838	101.838	3.750	101.838	101.838	101.838	3.000	101.223	101.223	101.223
3.875	99.700	99.700	99.700	3.125	101.171	101.171	101.171	3.875	102.235	102.235	102.235	3.875	102.235	102.235	102.235	3.125	101.812	101.812	101.812
3.990	99.925	99.925	99.925	3.250	101.149	101.149	101.149	3.990	102.465	102.465	102.465	3.990	102.465	102.465	102.465	3.250	102.178	102.178	102.178
4.000	100.025	100.025	100.025	3.375	101.650	101.650	101.650	4.000	102.565	102.565	102.565	4.000	102.565	102.565	102.565	3.375	102.492	102.492	102.492
4.125	100.170	100.170	100.170	3.500	102.044	102.044	102.044	4.125	102.696	102.696	102.696	4.125	102.696	102.696	102.696	3.500	102.686	102.686	102.686
4.250	99.043	99.043	99.043	3.625	102.332	102.332	102.332	4.250	102.258	102.258	102.258	4.250	102.258	102.258	102.258	3.625	102.551	102.551	102.551
4.375	99.353	99.353	99.353	3.750	102.338	102.338	102.338	4.375	102.449	102.449	102.449	4.375	102.449	102.449	102.449	3.750	102.865	102.865	102.865
4.500	99.359	99.359	99.359	3.875	102.735	102.735	102.735	4.500	101.863	101.863	101.863	4.500	101.863	101.863	101.863	3.875	103.015	103.015	103.015
4.625	99.455	99.455	99.455	3.990	102.965	102.965	102.965	4.625	101.930	101.930	101.930	4.625	101.930	101.930	101.930	3.990	103.258	103.258	103.258
4.750	99.239	99.239	99.239	4.000	103.065	103.065	103.065	4.750	102.453	102.453	102.453	4.750	102.453	102.453	102.453	4.000	103.358	103.358	103.358
4.875	99.544	99.544	99.544	4.125	103.196	103.196	103.196	4.875	102.701	102.701	102.701	4.875	102.701	102.701	102.701	4.125	102.600	102.600	102.600
4.990	99.668	99.668	99.668	4.250	102.758	102.758	102.758	4.990	103.018	103.018	103.018	4.990	103.018	103.018	103.018	4.250	102.909	102.909	102.909
5.000	99.768	99.768	99.768	4.375	102.949	102.949	102.949	5.000	103.118	103.118	103.118	5.000	103.118	103.118	103.118	4.375	103.153	103.153	103.153
5.125	98.482	98.482	98.482	4.500	103.113	103.113	103.113	5.125	103.393	103.393	103.393	5.125	103.393	103.393	103.393	4.500	103.281	103.281	103.281
5.250	99.256	99.256	99.256	4.625	103.180	103.180	103.180	5.250	103.350	103.350	103.350	5.250	103.350	103.350	103.350	4.625	102.904	102.904	102.904
5.375	100.126	100.126	100.126	4.750	103.703	103.703	103.703	5.375	104.495	104.495	104.495	5.375	104.495	104.495	104.495	4.750	103.041	103.041	103.041
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	102.702	102.702	102.702	2.750	102.952	102.952	102.952	2.750	99.739	99.739	99.739	2.750	101.739	101.739	101.739	2.750	101.989	101.989	101.989
2.875	101.069	101.069	101.069	2.875	101.069	101.069	101.069	2.875	100.106	100.106	100.106	2.875	100.106	100.106	100.106	2.875	100.106	100.106	100.106
2.990	101.123	101.123	101.123	2.990	101.123	101.123	101.123	2.990	100.160	100.160	100.160	2.990	100.160	100.160	100.160	2.990	100.160	100.160	100.160
3.000	101.223	101.223	101.223	3.000	101.223	101.223	101.223	3.000	100.260	100.260	100.260	3.000	100.260	100.260	100.260	3.000	100.260	100.260	100.260
3.125	101.812	101.812	101.812	3.125	101.812	101.812	101.812	3.125	99.943	99.943	99.943	3.125	99.943	99.943	99.943	3.125	99.943	99.943	99.943
3.250	102.178	102.178	102.178	3.250	102.178	102.178	102.178	3.250	100.309	100.309	100.309	3.250	100.309	100.309	100.309	3.250	100.309	100.309	100.309
3.375	102.492	102.492	102.492	3.375	102.492	102.492	102.492	3.375	100.623	100.623	100.623	3.375	100.623	100.623	100.623	3.375	100.623	100.623	100.623
3.500	102.686	102.686	102.686	3.500	102.686	102.686	102.686	3.500	100.817	100.817	100.817	3.500	100.817	100.817	100.817	3.500	100.817	100.817	100.817
3.625	102.551	102.551	102.551	3.625	102.551	102.551	102.551	3.625	99.527	99.527	99.527	3.625	99.527	99.527	99.527	3.625	99.527	99.527	99.527
3.750	102.865	102.865	102.865	3.750	102.865	102.865	102.865	3.750	99.841	99.841	99.841	3.750	99.841	99.841	99.841	3.750	99.841	99.841	99.841
3.875	103.015	103.015	103.015	3.875	103.015	103.015	103.015	3.875	99.991	99.991	99.991	3.875	99.991	99.991	99.991	3.875	99.991	99.991	99.991



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.:

7/23/2020

45 Day Lock Exp.:

8/7/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/23/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.998	98.998	98.998	2.750	99.492	99.492	99.492	2.750	100.715	100.715	100.715	2.750	98.015	98.015	98.015	2.750	99.452	99.452	99.452
2.875	99.644	99.644	99.644	2.875	100.217	100.217	100.217	2.875	101.082	101.082	101.082	2.875	98.661	98.661	98.661	2.875	99.819	99.819	99.819
2.990	100.216	100.216	100.216	2.990	100.655	100.655	100.655	2.990	101.136	101.136	101.136	2.990	99.233	99.233	99.233	2.990	99.873	99.873	99.873
3.000	100.316	100.316	100.316	3.000	100.755	100.755	100.755	3.000	101.236	101.236	101.236	3.000	99.333	99.333	99.333	3.000	99.973	99.973	99.973
3.125	100.701	100.701	100.701	3.125	101.215	101.215	101.215	3.125	101.783	101.783	101.783	3.125	99.718	99.718	99.718	3.125	99.614	99.614	99.614
3.250	101.035	101.035	101.035	3.250	101.164	101.164	101.164	3.250	102.146	102.146	102.146	3.250	99.458	99.458	99.458	3.250	99.977	99.977	99.977
3.375	101.527	101.527	101.527	3.375	101.659	101.659	101.659	3.375	102.457	102.457	102.457	3.375	99.950	99.950	99.950	3.375	100.288	100.288	100.288
3.500	101.888	101.888	101.888	3.500	102.051	102.051	102.051	3.500	102.650	102.650	102.650	3.500	100.311	100.311	100.311	3.500	100.481	100.481	100.481
3.625	102.221	102.221	102.221	3.625	102.335	102.335	102.335	3.625	102.585	102.585	102.585	3.625	100.644	100.644	100.644	3.625	99.261	99.261	99.261
3.750	102.164	102.164	102.164	3.750	102.309	102.309	102.309	3.750	102.898	102.898	102.898	3.750	99.839	99.839	99.839	3.750	99.574	99.574	99.574
3.875	102.531	102.531	102.531	3.875	102.701	102.701	102.701	3.875	103.045	103.045	103.045	3.875	100.206	100.206	100.206	3.875	99.721	99.721	99.721
3.990	102.751	102.751	102.751	3.990	102.930	102.930	102.930	3.990	103.285	103.285	103.285	3.990	100.426	100.426	100.426	3.990	99.961	99.961	99.961
4.000	102.851	102.851	102.851	4.000	103.030	103.030	103.030	4.000	103.385	103.385	103.385	4.000	100.526	100.526	100.526	4.000	100.061	100.061	100.061
4.125	102.995	102.995	102.995	4.125	103.156	103.156	103.156	4.125	102.684	102.684	102.684	4.125	100.670	100.670	100.670	4.125	98.987	98.987	98.987
4.250	102.274	102.274	102.274	4.250	102.765	102.765	102.765	4.250	102.987	102.987	102.987	4.250	99.572	99.572	99.572	4.250	99.290	99.290	99.290
4.375	102.581	102.581	102.581	4.375	102.954	102.954	102.954	4.375	103.229	103.229	103.229	4.375	99.879	99.879	99.879	4.375	99.532	99.532	99.532
4.500	102.835	102.835	102.835	4.500	103.117	103.117	103.117	4.500	103.355	103.355	103.355	4.500	100.133	100.133	100.133	4.500	99.658	99.658	99.658
4.625	102.932	102.932	102.932	4.625	103.185	103.185	103.185	4.625	102.928	102.928	102.928	4.625	100.230	100.230	100.230	4.625	98.634	98.634	98.634
4.750	102.999	102.999	102.999	4.750	103.680	103.680	103.680	4.750	103.064	103.064	103.064	4.750	99.988	99.988	99.988	4.750	100.103	100.103	100.103

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.:

7/23/2020

45 Day Lock Exp.:

8/7/2020

60 Day Lock Exp.:

8/24/2020

W. Rate Sheet Dated: 6/23/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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

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

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

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

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