

W. Rate Sheet Dated: 6/29/2020

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	100.057	100.057	100.057	2.750	99.936	99.936	99.936	2.375	97.775	97.775	97.775	3.125	95.814	95.814	95.814
2.875	100.062	100.062	100.062	2.875	99.940	99.940	99.940	2.500	97.780	97.780	97.780	3.250	97.302	97.302	97.302
3.000	100.067	100.067	100.067	3.000	99.944	99.944	99.944	2.625	97.784	97.784	97.784	3.375	97.304	97.304	97.304
3.125	100.071	100.071	100.071	3.125	99.947	99.947	99.947	2.750	98.719	98.719	98.719	3.500	97.306	97.306	97.306
3.250	100.975	100.975	100.975	3.250	100.654	100.654	100.654	2.875	98.723	98.723	98.723	3.625	97.301	97.301	97.301
3.375	100.879	100.879	100.879	3.375	100.658	100.658	100.658	3.000	98.726	98.726	98.726	Margin = 2.250		Index = 0.180	
3.500	100.883	100.883	100.883	3.500	100.661	100.661	100.661	3.125	98.730	98.730	98.730				
3.625	100.887	100.887	100.887	3.625	100.664	100.664	100.664	3.250	100.898	100.898	100.898				
3.750	101.718	101.718	101.718	3.750	101.258	101.258	101.258	3.375	100.902	100.902	100.902				
3.875	101.622	101.622	101.622	3.875	101.261	101.261	101.261	3.500	100.905	100.905	100.905				
4.000	101.645	101.645	101.645	4.000	101.293	101.293	101.293	3.625	100.908	100.908	100.908				
4.125	101.648	101.648	101.648	4.125	101.296	101.296	101.296	3.750	101.272	101.272	101.272				
4.250	102.323	102.323	102.323	4.250	101.821	101.821	101.821	3.875	101.275	101.275	101.275				
4.375	102.226	102.226	102.226	4.375	101.824	101.824	101.824	4.000	101.343	101.343	101.343				
4.500	102.216	102.216	102.216	4.500	101.826	101.826	101.826	4.125	101.346	101.346	101.346				
4.625	102.218	102.218	102.218	4.625	101.828	101.828	101.828	4.250	101.903	101.903	101.903				
4.750	103.154	103.154	103.154	4.750	102.652	102.652	102.652	4.375	101.905	101.905	101.905				
4.875	103.057	103.057	103.057	4.875	102.655	102.655	102.655	4.500	101.907	101.907	101.907				
6.250	104.205	104.205	104.205	6.250	103.815	103.815	103.815	4.625	101.910	101.910	101.910				

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	99.307	99.307	99.307	2.750	98.936	98.936	98.936	2.375	96.775	96.775	96.775	3.125	94.814	94.814	94.814
2.875	99.312	99.312	99.312	2.875	98.940	98.940	98.940	2.500	96.780	96.780	96.780	3.250	96.302	96.302	96.302
3.000	99.317	99.317	99.317	3.000	98.944	98.944	98.944	2.625	96.784	96.784	96.784	3.375	96.304	96.304	96.304
3.125	99.321	99.321	99.321	3.125	98.947	98.947	98.947	2.750	97.719	97.719	97.719	3.500	96.306	96.306	96.306
3.250	100.225	100.225	100.225	3.250	100.154	100.154	100.154	2.875	97.723	97.723	97.723	3.625	96.301	96.301	96.301
3.375	100.129	100.129	100.129	3.375	100.158	100.158	100.158	3.000	97.726	97.726	97.726	Margin = 2.250		Index = 0.180	
3.500	100.133	100.133	100.133	3.500	100.161	100.161	100.161	3.125	97.730	97.730	97.730	30 Year OTC			
3.625	100.137	100.137	100.137	3.625	100.164	100.164	100.164	3.250	99.898	99.898	99.898	Rate	30 Day	45 Day	60 Day
3.750	100.768	100.768	100.768	3.750	100.258	100.258	100.258	3.375	99.902	99.902	99.902	4.000	101.270	101.270	101.270
3.875	100.672	100.672	100.672	3.875	100.261	100.261	100.261	3.500	99.905	99.905	99.905	4.125	101.273	101.273	101.273
4.000	100.695	100.695	100.695	4.000	100.293	100.293	100.293	3.625	99.908	99.908	99.908	4.375	101.851	101.851	101.851
4.125	100.698	100.698	100.698	4.125	100.296	100.296	100.296	3.750	100.272	100.272	100.272	4.500	101.841	101.841	101.841
4.250	101.573	101.573	101.573	4.250	100.821	100.821	100.821	3.875	100.275	100.275	100.275	4.625	101.843	101.843	101.843
4.375	101.476	101.476	101.476	4.375	100.824	100.824	100.824	4.000	100.343	100.343	100.343	4.875	102.682	102.682	102.682
4.500	101.466	101.466	101.466	4.500	100.826	100.826	100.826	4.125	100.346	100.346	100.346	5.000	102.671	102.671	102.671
4.625	101.468	101.468	101.468	4.625	100.828	100.828	100.828	4.250	100.903	100.903	100.903	5.125	102.674	102.674	102.674
4.750	102.404	102.404	102.404	4.750	101.652	101.652	101.652	4.375	100.905	100.905	100.905	5.500	104.438	104.438	104.438
4.875	102.307	102.307	102.307	4.875	101.655	101.655	101.655	4.500	100.907	100.907	100.907	5.625	104.441	104.441	104.441
6.250	103.455	103.455	103.455	6.250	102.815	102.815	102.815	4.625	100.910	100.910	100.910	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	98.520	98.520	98.520	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.523	98.523	98.523				
4.125	98.698	98.698	98.698	6.250	103.750	103.500	103.250	4.375	99.101	99.101	99.101				
4.250	99.273	99.273	99.273					4.500	99.091	99.091	99.091				
4.375	99.276	99.276	99.276					4.625	99.093	99.093	99.093				
4.500	99.066	99.066	99.066					4.875	99.932	99.932	99.932				
4.625	99.068	99.068	99.068					5.000	99.921	99.921	99.921				
5.000	100.096	100.096	100.096					5.125	99.924	99.924	99.924				
5.125	100.099	100.099	100.099					5.500	101.688	101.688	101.688				
5.250	100.499	100.499	100.499					5.625	101.691	101.691	101.691				
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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/29/2020

45 Day Lock Exp.:

8/13/2020

60 Day Lock Exp.:

8/28/2020

W. Rate Sheet Dated: 6/29/2020

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	98.376	98.376	98.376	2.750	98.685	98.685	98.685	2.375	94.555	94.555	94.555	3.125	95.143	95.143	95.143
2.875	98.381	98.381	98.381	2.875	98.689	98.689	98.689	2.500	94.560	94.560	94.560	3.250	96.475	96.475	96.475
3.000	98.385	98.385	98.385	3.000	98.692	98.692	98.692	2.625	94.564	94.564	94.564	3.375	96.476	96.476	96.476
3.125	98.390	98.390	98.390	3.125	98.696	98.696	98.696	2.750	97.468	97.468	97.468	3.500	96.478	96.478	96.478
3.250	99.137	99.137	99.137	3.250	99.247	99.247	99.247	2.875	97.472	97.472	97.472	3.625	96.473	96.473	96.473
3.375	99.042	99.042	99.042	3.375	99.250	99.250	99.250	3.000	97.475	97.475	97.475	Margin = 2.250		Index = 0.180	
3.500	99.046	99.046	99.046	3.500	99.254	99.254	99.254	3.125	97.478	97.478	97.478				
3.625	99.050	99.050	99.050	3.625	99.257	99.257	99.257	3.250	99.491	99.491	99.491				
3.750	99.631	99.631	99.631	3.750	99.601	99.601	99.601	3.375	99.494	99.494	99.494				
3.875	99.534	99.534	99.534	3.875	99.604	99.604	99.604	3.500	99.497	99.497	99.497				
4.000	99.557	99.557	99.557	4.000	99.636	99.636	99.636	3.625	99.500	99.500	99.500				
4.125	99.561	99.561	99.561	4.125	99.638	99.638	99.638	3.750	99.615	99.615	99.615				
4.250	100.111	100.111	100.111	4.250	100.039	100.039	100.039	3.875	99.618	99.618	99.618				
4.375	100.014	100.014	100.014	4.375	100.041	100.041	100.041	4.000	99.686	99.686	99.686				
4.500	100.003	100.003	100.003	4.500	100.044	100.044	100.044	4.125	99.688	99.688	99.688				
4.625	100.006	100.006	100.006	4.625	100.046	100.046	100.046	4.250	100.120	100.120	100.120				
4.750	99.442	99.442	99.442	4.750	99.369	99.369	99.369	4.375	100.123	100.123	100.123				
4.875	99.344	99.344	99.344	4.875	99.372	99.372	99.372	4.500	100.125	100.125	100.125				
6.250	100.555	100.555	100.555	6.250	100.595	100.595	100.595	4.625	100.127	100.127	100.127				

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	97.626	97.626	97.626	2.750	97.255	97.255	97.255	2.375	94.625	94.625	94.625	3.125	93.133	93.133	93.133
2.875	97.631	97.631	97.631	2.875	97.259	97.259	97.259	2.500	94.630	94.630	94.630	3.250	94.465	94.465	94.465
3.000	97.635	97.635	97.635	3.000	97.262	97.262	97.262	2.625	94.634	94.634	94.634	3.375	94.466	94.466	94.466
3.125	97.640	97.640	97.640	3.125	97.266	97.266	97.266	2.750	95.288	95.288	95.288	3.500	94.468	94.468	94.468
3.250	98.387	98.387	98.387	3.250	98.317	98.317	98.317	2.875	95.292	95.292	95.292	3.625	94.463	94.463	94.463
3.375	98.292	98.292	98.292	3.375	98.320	98.320	98.320	3.000	95.295	95.295	95.295	Margin = 2.250		Index = 0.180	
3.500	98.296	98.296	98.296	3.500	98.324	98.324	98.324	3.125	95.298	95.298	95.298	30 Year OTC			
3.625	98.300	98.300	98.300	3.625	98.327	98.327	98.327	3.250	97.123	97.123	97.123	Rate	30 Day	45 Day	60 Day
3.750	98.681	98.681	98.681	3.750	98.171	98.171	98.171	3.375	97.127	97.127	97.127	4.000	99.182	99.182	99.182
3.875	98.584	98.584	98.584	3.875	98.174	98.174	98.174	3.500	97.130	97.130	97.130	4.125	99.186	99.186	99.186
4.000	98.607	98.607	98.607	4.000	98.206	98.206	98.206	3.625	97.133	97.133	97.133	4.375	99.639	99.639	99.639
4.125	98.611	98.611	98.611	4.125	98.208	98.208	98.208	3.750	97.497	97.497	97.497	4.500	99.628	99.628	99.628
4.250	99.361	99.361	99.361	4.250	98.609	98.609	98.609	3.875	97.500	97.500	97.500	4.625	99.631	99.631	99.631
4.375	99.264	99.264	99.264	4.375	98.611	98.611	98.611	4.000	97.568	97.568	97.568	4.875	98.969	98.969	98.969
4.500	99.253	99.253	99.253	4.500	98.614	98.614	98.614	4.125	97.571	97.571	97.571	5.000	98.959	98.959	98.959
4.625	99.256	99.256	99.256	4.625	98.616	98.616	98.616	4.250	97.503	97.503	97.503	5.125	98.962	98.962	98.962
4.750	98.692	98.692	98.692	4.750	97.939	97.939	97.939	4.375	97.505	97.505	97.505	5.500	100.538	100.538	100.538
4.875	98.594	98.594	98.594	4.875	97.942	97.942	97.942	4.500	97.507	97.507	97.507	5.625	100.541	100.541	100.541
6.250	99.805	99.805	99.805	6.250	99.165	99.165	99.165	4.625	97.510	97.510	97.510	6.250	99.871	99.871	99.871

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	96.432	96.432	96.432	4.750	N/A	N/A	N/A
4.125	96.261	96.261	96.261	6.250	99.750	99.500	99.250	4.125	96.436	96.436	96.436				
4.250	96.711	96.711	96.711					4.375	96.889	96.889	96.889				
4.375	96.714	96.714	96.714					4.500	96.878	96.878	96.878				
4.500	96.503	96.503	96.503					4.625	96.881	96.881	96.881				
4.625	96.506	96.506	96.506					4.875	96.219	96.219	96.219				
5.000	96.034	96.034	96.034					5.000	96.209	96.209	96.209				
5.125	96.037	96.037	96.037					5.125	96.212	96.212	96.212				
5.250	96.249	96.249	96.249					5.500	97.788	97.788	97.788				
Borrower Paid Comp Only				Lender Paid Only				5.625	97.791	97.791	97.791	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	97.121	97.121	97.121	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.:

7/29/2020

45 Day Lock Exp.:

8/13/2020

60 Day Lock Exp.:

8/28/2020

W. Rate Sheet Dated: 6/29/2020

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	99.461	99.461	99.461	2.875	98.645	98.645	98.645	2.750	97.823	97.823	97.823	2.750	98.807	98.807	98.807	2.750	97.157	97.157	97.157				
2.875	100.038	100.038	100.038	2.990	99.029	99.029	99.029	2.875	98.458	98.458	98.458	2.875	99.302	99.302	99.302	2.875	97.709	97.709	97.709				
2.990	100.376	100.376	100.376	3.000	99.129	99.129	99.129	2.990	98.841	98.841	98.841	2.990	99.544	99.544	99.544	2.990	97.997	97.997	97.997				
3.000	100.476	100.476	100.476	3.125	99.508	99.508	99.508	3.000	98.941	98.941	98.941	3.000	99.644	99.644	99.644	3.000	98.097	98.097	98.097				
3.125	100.823	100.823	100.823	3.250	100.217	100.217	100.217	3.125	99.320	99.320	99.320	3.125	99.815	99.815	99.815	3.125	98.300	98.300	98.300				
3.250	101.298	101.298	101.298	3.375	100.708	100.708	100.708	3.250	100.029	100.029	100.029	3.250	100.092	100.092	100.092	3.250	98.811	98.811	98.811				
3.375	101.743	101.743	101.743	3.500	101.096	101.096	101.096	3.375	100.520	100.520	100.520	3.375	100.483	100.483	100.483	3.375	99.248	99.248	99.248				
3.500	102.097	102.097	102.097	3.625	101.641	101.641	101.641	3.500	100.908	100.908	100.908	3.500	100.749	100.749	100.749	3.500	99.548	99.548	99.548				
3.625	102.366	102.366	102.366	3.750	102.263	102.263	102.263	3.625	101.616	101.616	101.616	3.625	100.880	100.880	100.880	3.625	99.955	99.955	99.955				
3.750	102.435	102.435	102.435	3.875	102.647	102.647	102.647	3.750	102.263	102.263	102.263	3.750	100.379	100.379	100.379	3.750	100.007	100.007	100.007				
3.875	102.783	102.783	102.783	3.990	102.821	102.821	102.821	3.875	102.647	102.647	102.647	3.875	100.685	100.685	100.685	3.875	100.349	100.349	100.349				
3.990	102.933	102.933	102.933	4.000	102.921	102.921	102.921	3.990	102.821	102.821	102.821	3.990	100.788	100.788	100.788	3.990	100.476	100.476	100.476				
4.000	103.033	103.033	103.033	4.125	103.167	103.167	103.167	4.000	102.921	102.921	102.921	4.000	100.888	100.888	100.888	4.000	100.576	100.576	100.576				
4.125	103.257	103.257	103.257	4.250	103.312	103.312	103.312	4.125	103.167	103.167	103.167	4.125	101.017	101.017	101.017	4.125	100.727	100.727	100.727				
4.250	103.457	103.457	103.457	4.375	103.604	103.604	103.604	4.250	103.125	103.125	103.125	4.250	101.005	101.005	101.005	4.250	99.905	99.905	99.905				
4.375	103.721	103.721	103.721	4.500	103.874	103.874	103.874	4.375	103.416	103.416	103.416	4.375	100.373	100.373	100.373	4.375	100.173	100.173	100.173				
4.500	103.970	103.970	103.970	4.625	104.061	104.061	104.061	4.500	103.687	103.687	103.687	4.500	100.574	100.574	100.574	4.500	100.374	100.374	100.374				
4.625	103.035	103.035	103.035	4.750	104.454	104.454	104.454	4.625	104.108	104.108	104.108	4.625	100.592	100.592	100.592	4.625	100.392	100.392	100.392				
4.750	103.156	103.156	103.156	4.875	N/A	N/A	N/A	4.750	104.610	104.610	104.610	4.750	100.307	100.307	100.307	4.750	100.107	100.107	100.107				
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	96.969	96.969	96.969	2.875	100.646	100.646	100.646	2.875	99.861	99.861	99.861	2.875	99.799	99.799	99.799	2.750	100.954	100.954	100.954				
2.875	97.522	97.522	97.522	2.990	100.947	100.947	100.947	2.990	100.204	100.204	100.204	2.990	100.141	100.141	100.141	2.875	101.254	101.254	101.254				
2.990	97.809	97.809	97.809	3.000	101.047	101.047	101.047	3.000	100.304	100.304	100.304	3.000	100.241	100.241	100.241	2.990	101.409	101.409	101.409				
3.000	97.909	97.909	97.909	3.125	101.387	101.387	101.387	3.125	100.676	100.676	100.676	3.125	100.613	100.613	100.613	3.000	101.509	101.509	101.509				
3.125	98.112	98.112	98.112	3.250	101.505	101.505	101.505	3.250	101.217	101.217	101.217	3.250	101.217	101.217	101.217	3.125	101.901	101.901	101.901				
3.250	98.623	98.623	98.623	3.375	101.944	101.944	101.944	3.375	101.701	101.701	101.701	3.375	101.701	101.701	101.701	3.250	102.065	102.065	102.065				
3.375	99.060	99.060	99.060	3.500	102.269	102.269	102.269	3.500	102.057	102.057	102.057	3.500	102.057	102.057	102.057	3.375	102.333	102.333	102.333				
3.500	99.360	99.360	99.360	3.625	102.534	102.534	102.534	3.625	102.347	102.347	102.347	3.625	102.347	102.347	102.347	3.500	102.530	102.530	102.530				
3.625	99.930	99.930	99.930	3.750	102.399	102.399	102.399	3.750	102.455	102.455	102.455	3.750	102.299	102.299	102.299	3.625	102.794	102.794	102.794				
3.750	100.007	100.007	100.007	3.875	102.740	102.740	102.740	3.875	102.831	102.831	102.831	3.875	102.675	102.675	102.675	3.750	102.514	102.514	102.514				
3.875	100.349	100.349	100.349	3.990	102.867	102.867	102.867	3.990	102.980	102.980	102.980	3.990	102.824	102.824	102.824	3.875	102.804	102.804	102.804				
3.990	100.476	100.476	100.476	4.000	102.967	102.967	102.967	4.000	103.080	103.080	103.080	4.000	102.924	102.924	102.924	3.990	102.988	102.988	102.988				
4.000	100.576	100.576	100.576	4.125	103.189	103.189	103.189	4.125	103.324	103.324	103.324	4.125	103.167	103.167	103.167	4.000	103.088	103.088	103.088				
4.125	100.727	100.727	100.727	4.250	103.334	103.334	103.334	4.250	103.103	103.103	103.103	4.250	103.103	103.103	103.103	4.125	103.332	103.332	103.332				
4.250	100.905	100.905	100.905	4.375	102.596	102.596	102.596	4.375	102.453	102.453	102.453	4.375	102.391	102.391	102.391	4.250	102.468	102.468	102.468				
4.375	100.173	100.173	100.173	4.500	102.831	102.831	102.831	4.500	102.709	102.709	102.709	4.500	102.647	102.647	102.647	4.375	102.639	102.639	102.639				
4.500	100.374	100.374	100.374	4.625	102.893	102.893	102.893	4.625	102.893	102.893	102.893	4.625	102.830	102.830	102.830	4.500	102.682	102.682	102.682				
4.625	100.392	100.392	100.392	4.750	103.026	103.026	103.026	4.750	102.955	102.955	102.955	4.750	102.892	102.892	102.892	4.625	102.860	102.860	102.860				
4.750	100.107	100.107	100.107	4.875	103.266	103.266	103.266	4.875	103.220	103.220	103.220	4.875	103.157	103.157	103.157	4.750	102.736	102.736	102.736				

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	99.379	99.379	99.379	2.750	99.379	99.379	99.379	2.750	99.905	99.905	99.905	2.750	98.130	98.130	98.130	2.750	98.130	98.130	98.130	2.750	101.360	101.360	101.360
2.875	99.812	99.812	99.812	2.875	99.729	99.729	99.729	2.875	100.116	100.116	100.116	2.875	98.474	98.474	98.474	2.875	98.391	98.391	98.391	2.875	101.660	101.660	101.660
2.990	100.325	100.325	100.325	2.990	100.257	100.257	100.257	2.990	100.194	100.194	100.194	2.990	98.812	98.812	98.812	2.990	98.842	98.842	98.842	2.990	101.815	101.815	101.815
3.000	100.425	100.425	100.425	3.000	100.357	100.357	100.357	3.000	100.294	100.294	100.294	3.000	99.010	99.010	99.010	3.000	98.942	98.942	98.942	3.000	101.915	101.915	101.915
3.125	100.885	100.885	100.885	3.125	100.822	100.822	100.822	3.125	100.565	100.565	100.565	3.125	99.349	99.349	99.349	3.125	99.286	99.286	99.286	3.125	102.308	102.308	102.308
3.250	101.211	101.211	101.211	3.250	101.148	101.148	101.148	3.250	100.451	100.451	100.451	3.250	99.397	99.397	99.397	3.250	99.334	99.334	99.334	3.250	102.349	102.349	102.349
3.375	101.503	101.503	101.503	3.375	101.440	101.440	101.440	3.375	100.639	100.639	100.639	3.375	99.609	99.609	99.609	3.375	99.546	99.546	99.546	3.375	102.616	102.616	102.616
3.500	101.718	101.718	101.718	3.500	101.656	101.656	101.656	3.500	100.775	100.775	100.775	3.500	99.763	99.763	99.763	3.500	99.701	99.701	99.701	3.500	102.813	102.813	102.813
3.625	102.007	102.007	102.007	3.625	101.945	101.945	101.945	3.625	100.957	100.957	100.957	3.625	99.970	99.970	99.970	3.625	99.908	99.908	99.908	3.625	103.078	103.078	103.078
3.750	101.997	101.997	101.997	3.750	101.997	101.997	101.997	3.750	99.632	99.632	99.632	3.750	98.915	98.915	98.915	3.750	98.915	98.915	98.915	3.750	102.641	102.641	102.641
3.875	102.318	102.318	102.318	3.875	102.318	102.318	102.318	3.875	99.835	99.835	99.835	3.875	99.149	99.149	99.149	3.875	99.149	99.149	99.149	3.875	102.931	102.931	102.931
3.990	102.529	102.529	102.529	3.990	102.529	102.529	102.529	3.990	99.935	99.935	99.935	3.990	99.276	99.276	99.276	3.990	99.276	99.276	99.276	3.990	103.115	103.115	103.115
4.000	102.629	102.629	102.629	4.000	102.629	102.629	102.629	4.000	100.035	100.035	100.035	4.000	99.376	99.376	99.376	4.000	99.376	99.376	99.376	4.000	103.215	103.215	103.215
4.125	102.894	102.894	102.894	4.125	102.894	102.894	102.894	4.125	100.203	100.203	100.203	4.125	99.565	99.565	99.565	4.125	99.565	99.565	99.565	4.125	103.459	103.459	103.459
4.250	102.777	102.777	102.777	4.250	102.777	102.777	102.777	4.250	98.605	98.605	98.605	4.250	98.214	98.214	98.214	4.250	98.214	98.214	98.214	4.250	102.391	102.391	102.391
4.375	102.465	102.465	102.465	4.375	102.465	102.465	102.465	4.375	98.723	98.723	98.723	4.375	98.349	98.349	98.349	4.375	98.349	98.349	98.349	4.375	102.519	102.519	102.519
4.500	102.801	102.801	102.801	4.500	102.859	102.859	102.859	4.500	98.756	98.756	98.756	4.500	98.556	98.556	98.556	4.500	98.556	98.556	98.556	4.500	102.593	102.593	102.593
4.625	103.132	103.132	103.132	4.625	103.195	103.195	103.195	4.625	98.883	98.883	98.883	4.625	98.683	98.683	98.683	4.625	98.683	98.683	98.683	4.625	102.910	102.910	102.910
4.750	103.362	103.362	103.362	4.750	103.424	103.424	103.424	4.750	98.394	98.394	98.394	4.750	98.194	98.194	98.194	4.750	98.194	98.194	98.194	4.750	102.736	102.736	102.736



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.:

7/29/2020

45 Day Lock Exp.:

8/13/2020

60 Day Lock Exp.:

8/28/2020

W. Rate Sheet Dated: 6/29/2020

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	96.557	96.557	96.307	
2.625	97.633	97.633	97.383	
2.750	98.394	98.394	98.144	
2.875	98.982	98.982	98.732	
3.000	99.530	99.530	99.280	
3.125	99.860	99.860	99.610	
3.250	100.156	100.156	99.906	
3.375	100.601	100.601	100.351	
3.500	100.928	100.928	100.678	
3.625	101.195	101.195	100.945	
3.750	100.936	100.936	100.686	
3.875	101.270	101.270	101.020	
4.000	101.561	101.561	101.311	
4.125	101.682	101.682	101.432	
4.250	101.023	101.023	100.773	
4.375	101.329	101.329	101.079	
4.500	101.578	101.578	101.328	
4.625	101.670	101.670	101.420	
4.750	101.775	101.775	101.525	
4.875	103.047	103.047	102.797	

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	96.026	96.026	95.776	
2.500	96.893	96.893	96.643	
2.625	97.700	97.700	97.450	
2.750	98.313	98.313	98.063	
2.875	98.952	98.952	98.702	
3.000	99.416	99.416	99.166	
3.125	99.822	99.822	99.572	
3.250	99.811	99.811	99.561	
3.375	100.263	100.263	100.013	
3.500	100.634	100.634	100.384	
3.625	100.904	100.904	100.654	
3.750	100.755	100.755	100.505	
3.875	101.145	101.145	100.895	
4.000	101.470	101.470	101.220	
4.125	101.594	101.594	101.344	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.375	N/A	N/A	N/A	
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	96.269	96.269	96.019	
2.125	96.850	96.850	96.600	
2.250	97.384	97.384	97.134	
2.375	97.794	97.794	97.544	
2.500	98.441	98.441	98.191	
2.625	98.958	98.958	98.708	
2.750	99.328	99.328	99.078	
2.875	99.659	99.659	99.409	
3.000	99.856	99.856	99.606	
3.125	100.286	100.286	100.036	
3.250	100.583	100.583	100.333	
3.375	100.878	100.878	100.628	
3.500	101.056	101.056	100.806	
3.625	100.876	100.876	100.626	
3.750	101.127	101.127	100.877	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.126	98.126	97.876	
3.000	98.673	98.673	98.423	
3.125	99.003	99.003	98.753	
3.250	98.674	98.674	98.424	
3.375	99.119	99.119	98.869	
3.500	99.446	99.446	99.196	
3.625	99.712	99.712	99.462	
3.750	98.701	98.701	98.451	
3.875	99.035	99.035	98.785	
4.000	99.325	99.325	99.075	
4.125	99.446	99.446	99.196	
4.250	98.354	98.354	98.104	
4.375	98.660	98.660	98.410	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.203	98.203	97.953	
3.000	98.534	98.534	98.284	
3.125	98.731	98.731	98.481	
3.250	98.348	98.348	98.098	
3.375	98.645	98.645	98.395	
3.500	98.940	98.940	98.690	
3.625	99.118	99.118	98.868	
3.750	97.751	97.751	97.501	
3.875	98.002	98.002	97.752	
4.000	98.145	98.145	97.895	
4.125	98.481	98.481	98.231	
4.250	97.005	97.005	96.755	
4.375	97.244	97.244	96.994	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.103	98.103	97.853	
2.875	98.434	98.434	98.184	
3.000	98.631	98.631	98.381	
3.125	98.248	98.248	97.998	
3.250	98.545	98.545	98.295	
3.375	98.840	98.840	98.590	
3.500	99.018	99.018	98.768	
3.625	97.651	97.651	97.401	
3.750	97.902	97.902	97.652	
3.875	98.045	98.045	97.795	
4.000	98.381	98.381	98.131	
4.125	96.905	96.905	96.655	
4.250	97.144	97.144	96.894	

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.:

7/29/2020

45 Day Lock Exp.:

8/13/2020

60 Day Lock Exp.:

8/28/2020

W. Rate Sheet Dated: 6/29/2020

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	99.296	99.296	99.296	3.375	100.875	100.875	100.875	3.375	100.875	100.875	100.875	2.750	98.821	98.821	98.821	3.375	99.775	99.775	99.775
2.875	99.920	99.920	99.920	3.500	101.242	101.242	101.242	3.500	101.242	101.242	101.242	2.875	99.445	99.445	99.445	3.500	100.142	100.142	100.142
2.990	100.405	100.405	100.405	3.625	101.546	101.546	101.546	3.625	101.546	101.546	101.546	2.990	99.930	99.930	99.930	3.625	100.446	100.446	100.446
3.000	100.505	100.505	100.505	3.750	101.352	101.352	101.352	3.750	101.352	101.352	101.352	3.000	100.030	100.030	100.030	3.750	99.495	99.495	99.495
3.125	100.881	100.881	100.881	3.875	101.717	101.717	101.717	3.875	101.717	101.717	101.717	3.125	100.406	100.406	100.406	3.875	99.860	99.860	99.860
3.250	101.260	101.260	101.260	3.990	101.933	101.933	101.933	3.990	101.933	101.933	101.933	3.250	100.160	100.160	100.160	3.990	100.076	100.076	100.076
3.375	101.750	101.750	101.750	4.000	102.033	102.033	102.033	4.000	102.033	102.033	102.033	3.375	100.650	100.650	100.650	4.000	100.176	100.176	100.176
3.500	102.117	102.117	102.117	4.125	102.173	102.173	102.173	4.125	102.173	102.173	102.173	3.500	101.017	101.017	101.017	4.125	100.316	100.316	100.316
3.625	102.421	102.421	102.421	4.250	101.344	101.344	101.344	4.250	101.344	101.344	101.344	3.625	101.321	101.321	101.321	4.250	99.150	99.150	99.150
3.750	102.227	102.227	102.227	4.375	101.648	101.648	101.648	4.375	101.648	101.648	101.648	3.750	100.370	100.370	100.370	4.375	99.454	99.454	99.454
3.875	102.592	102.592	102.592	4.500	101.650	101.650	101.650	4.500	101.650	101.650	101.650	3.875	100.735	100.735	100.735	4.500	99.456	99.456	99.456
3.990	102.808	102.808	102.808	4.625	101.745	101.745	101.745	4.625	101.745	101.745	101.745	3.990	100.951	100.951	100.951	4.625	99.551	99.551	99.551
4.000	102.908	102.908	102.908	4.750	101.740	101.740	101.740	4.750	101.740	101.740	101.740	4.000	101.051	101.051	101.051	4.750	99.140	99.140	99.140
4.125	103.048	103.048	103.048	4.875	102.044	102.044	102.044	4.875	102.044	102.044	102.044	4.125	101.191	101.191	101.191	4.875	99.444	99.444	99.444
4.250	102.219	102.219	102.219	4.990	102.165	102.165	102.165	4.990	102.165	102.165	102.165	4.250	100.025	100.025	100.025	4.990	99.565	99.565	99.565
4.375	102.523	102.523	102.523	5.000	102.265	102.265	102.265	5.000	102.265	102.265	102.265	4.375	100.329	100.329	100.329	5.000	99.665	99.665	99.665
4.500	102.775	102.775	102.775	5.125	102.291	102.291	102.291	5.125	102.291	102.291	102.291	4.500	100.581	100.581	100.581	5.125	98.319	98.319	98.319
4.625	102.870	102.870	102.870	5.250	103.059	103.059	103.059	5.250	103.059	103.059	103.059	4.625	100.676	100.676	100.676	5.250	99.087	99.087	99.087
4.750	102.865	102.865	102.865	5.375	104.179	104.179	104.179	5.375	104.179	104.179	104.179	4.750	100.265	100.265	100.265	5.375	100.057	100.057	100.057
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	99.775	99.775	99.775	2.750	99.760	99.760	99.760	3.375	101.345	101.345	101.345	3.375	101.345	101.345	101.345	2.750	100.955	100.955	100.955
3.500	100.142	100.142	100.142	2.875	100.425	100.425	100.425	3.500	101.735	101.735	101.735	3.500	101.735	101.735	101.735	2.875	101.312	101.312	101.312
3.625	100.446	100.446	100.446	2.990	100.814	100.814	100.814	3.625	102.017	102.017	102.017	3.625	102.017	102.017	102.017	2.990	101.436	101.436	101.436
3.750	99.495	99.495	99.495	3.000	100.914	100.914	100.914	3.750	101.896	101.896	101.896	3.750	101.896	101.896	101.896	3.000	101.536	101.536	101.536
3.875	99.860	99.860	99.860	3.125	101.349	101.349	101.349	3.875	102.286	102.286	102.286	3.875	102.286	102.286	102.286	3.125	101.865	101.865	101.865
3.990	100.076	100.076	100.076	3.250	101.374	101.374	101.374	3.990	102.516	102.516	102.516	3.990	102.516	102.516	102.516	3.250	102.182	102.182	102.182
4.000	100.176	100.176	100.176	3.375	101.845	101.845	101.845	4.000	102.616	102.616	102.616	4.000	102.616	102.616	102.616	3.375	102.496	102.496	102.496
4.125	100.316	100.316	100.316	3.500	102.235	102.235	102.235	4.125	102.742	102.742	102.742	4.125	102.742	102.742	102.742	3.500	102.689	102.689	102.689
4.250	99.150	99.150	99.150	3.625	102.517	102.517	102.517	4.250	102.200	102.200	102.200	4.250	102.200	102.200	102.200	3.625	102.424	102.424	102.424
4.375	99.454	99.454	99.454	3.750	102.396	102.396	102.396	4.375	102.388	102.388	102.388	4.375	102.388	102.388	102.388	3.750	102.674	102.674	102.674
4.500	99.456	99.456	99.456	3.875	102.786	102.786	102.786	4.500	101.802	101.802	101.802	4.500	101.802	101.802	101.802	3.875	102.818	102.818	102.818
4.625	99.551	99.551	99.551	3.990	103.016	103.016	103.016	4.625	101.869	101.869	101.869	4.625	101.869	101.869	101.869	3.990	103.056	103.056	103.056
4.750	99.140	99.140	99.140	4.000	103.116	103.116	103.116	4.750	102.291	102.291	102.291	4.750	102.291	102.291	102.291	4.000	103.156	103.156	103.156
4.875	99.444	99.444	99.444	4.125	103.242	103.242	103.242	4.875	102.538	102.538	102.538	4.875	102.538	102.538	102.538	4.125	102.202	102.202	102.202
4.990	99.565	99.565	99.565	4.250	102.700	102.700	102.700	4.990	102.854	102.854	102.854	4.990	102.854	102.854	102.854	4.250	102.444	102.444	102.444
5.000	99.665	99.665	99.665	4.375	102.888	102.888	102.888	5.000	102.954	102.954	102.954	5.000	102.954	102.954	102.954	4.375	102.682	102.682	102.682
5.125	98.319	98.319	98.319	4.500	103.052	103.052	103.052	5.125	103.227	103.227	103.227	5.125	103.227	103.227	103.227	4.500	102.810	102.810	102.810
5.250	99.087	99.087	99.087	4.625	103.119	103.119	103.119	5.250	103.255	103.255	103.255	5.250	103.255	103.255	103.255	4.625	102.749	102.749	102.749
5.375	100.057	100.057	100.057	4.750	103.541	103.541	103.541	5.375	104.479	104.479	104.479	5.375	104.479	104.479	104.479	4.750	102.844	102.844	102.844
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	102.955	102.955	102.955	2.750	103.205	103.205	103.205	2.750	99.992	99.992	99.992	2.750	101.992	101.992	101.992	2.750	102.242	102.242	102.242
2.875	101.312	101.312	101.312	2.875	101.312	101.312	101.312	2.875	100.349	100.349	100.349	2.875	100.349	100.349	100.349	2.875	100.349	100.349	100.349
2.990	101.436	101.436	101.436	2.990	101.436	101.436	101.436	2.990	100.473	100.473	100.473	2.990	100.473	100.473	100.473	2.990	100.473	100.473	100.473
3.000	101.536	101.536	101.536	3.000	101.536	101.536	101.536	3.000	100.573	100.573	100.573	3.000	100.573	100.573	100.573	3.000	100.573	100.573	100.573
3.125	101.865	101.865	101.865	3.125	101.865	101.865	101.865	3.125	100.090	100.090	100.090	3.125	100.090	100.090	100.090	3.125	100.090	100.090	100.090
3.250	102.182	102.182	102.182	3.250	102.182	102.182	102.182	3.250	100.407	100.407	100.407	3.250	100.407	100.407	100.407	3.250	100.407	100.407	100.407
3.375	102.496	102.496	102.496	3.375	102.496	102.496	102.496	3.375	100.721	100.721	100.721	3.375	100.721	100.721	100.721	3.375	100.721	100.721	100.721
3.500	102.689	102.689	102.689	3.500	102.689	102.689	102.689	3.500	100.914	100.914	100.914	3.500	100.914	100.914	100.914	3.500	100.914	100.914	100.914
3.625	102.424	102.424	102.424	3.625	102.424	102.424	102.424	3.625	99.456	99.456	99.456	3.625	99.456	99.456	99.456	3.625	99.456	99.456	99.456
3.750	102.674	102.674	102.674	3.750	102.674	102.674	102.674	3.750	99.706	99.706	99.706	3.750	99.706	99.706	99.706	3.750	99.706	99.706	99.706
3.875	102.818	102.818	102.818	3.875	102.818	102.818	102.818	3.875	99.850	99.850	99.850	3.875	99.850	99.850	99.850	3.875	99.85		



AFR Loan Center

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/29/2020

45 Day Lock Exp.:

8/13/2020

60 Day Lock Exp.:

8/28/2020

W. Rate Sheet Dated: 6/29/2020

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	99.219	99.219	99.219	2.750	99.677	99.677	99.677	2.750	100.814	100.814	100.814	2.750	98.236	98.236	98.236	2.750	99.551	99.551	99.551
2.875	99.846	99.846	99.846	2.875	100.350	100.350	100.350	2.875	101.172	101.172	101.172	2.875	98.863	98.863	98.863	2.875	99.909	99.909	99.909
2.990	100.336	100.336	100.336	2.990	100.740	100.740	100.740	2.990	101.294	101.294	101.294	2.990	99.353	99.353	99.353	2.990	100.031	100.031	100.031
3.000	100.436	100.436	100.436	3.000	100.840	100.840	100.840	3.000	101.394	101.394	101.394	3.000	99.453	99.453	99.453	3.000	100.131	100.131	100.131
3.125	100.815	100.815	100.815	3.125	101.277	101.277	101.277	3.125	101.818	101.818	101.818	3.125	99.832	99.832	99.832	3.125	99.649	99.649	99.649
3.250	101.196	101.196	101.196	3.250	101.296	101.296	101.296	3.250	102.137	102.137	102.137	3.250	99.619	99.619	99.619	3.250	99.968	99.968	99.968
3.375	101.688	101.688	101.688	3.375	101.769	101.769	101.769	3.375	102.449	102.449	102.449	3.375	100.111	100.111	100.111	3.375	100.280	100.280	100.280
3.500	102.058	102.058	102.058	3.500	102.160	102.160	102.160	3.500	102.643	102.643	102.643	3.500	100.481	100.481	100.481	3.500	100.474	100.474	100.474
3.625	102.363	102.363	102.363	3.625	102.444	102.444	102.444	3.625	102.430	102.430	102.430	3.625	100.786	100.786	100.786	3.625	99.106	99.106	99.106
3.750	102.116	102.116	102.116	3.750	102.270	102.270	102.270	3.750	102.680	102.680	102.680	3.750	99.791	99.791	99.791	3.750	99.356	99.356	99.356
3.875	102.482	102.482	102.482	3.875	102.662	102.662	102.662	3.875	102.827	102.827	102.827	3.875	100.157	100.157	100.157	3.875	99.503	99.503	99.503
3.990	102.699	102.699	102.699	3.990	102.891	102.891	102.891	3.990	103.066	103.066	103.066	3.990	100.374	100.374	100.374	3.990	99.742	99.742	99.742
4.000	102.799	102.799	102.799	4.000	102.991	102.991	102.991	4.000	103.166	103.166	103.166	4.000	100.474	100.474	100.474	4.000	99.842	99.842	99.842
4.125	102.940	102.940	102.940	4.125	103.121	103.121	103.121	4.125	102.208	102.208	102.208	4.125	100.615	100.615	100.615	4.125	98.511	98.511	98.511
4.250	102.205	102.205	102.205	4.250	102.662	102.662	102.662	4.250	102.451	102.451	102.451	4.250	99.503	99.503	99.503	4.250	98.754	98.754	98.754
4.375	102.510	102.510	102.510	4.375	102.851	102.851	102.851	4.375	102.693	102.693	102.693	4.375	99.808	99.808	99.808	4.375	98.996	98.996	98.996
4.500	102.764	102.764	102.764	4.500	103.016	103.016	103.016	4.500	102.819	102.819	102.819	4.500	100.062	100.062	100.062	4.500	99.122	99.122	99.122
4.625	102.860	102.860	102.860	4.625	103.085	103.085	103.085	4.625	102.680	102.680	102.680	4.625	100.158	100.158	100.158	4.625	98.386	98.386	98.386
4.750	102.878	102.878	102.878	4.750	103.529	103.529	103.529	4.750	102.775	102.775	102.775	4.750	99.867	99.867	99.867	4.750	99.814	99.814	99.814

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:

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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/29/2020

45 Day Lock Exp.:

8/13/2020

60 Day Lock Exp.:

8/28/2020

W. Rate Sheet Dated: 6/29/2020

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)