

W. Rate Sheet Dated: 6/30/2020

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	100.135	100.135	100.135	2.750	100.014	100.014	100.014	2.375	97.822	97.822	97.822	3.125	95.814	95.814	95.814		
2.875	100.140	100.140	100.140	2.875	100.018	100.018	100.018	2.500	97.827	97.827	97.827	3.250	97.302	97.302	97.302		
3.000	100.145	100.145	100.145	3.000	100.022	100.022	100.022	2.625	97.831	97.831	97.831	3.375	97.304	97.304	97.304		
3.125	100.149	100.149	100.149	3.125	100.026	100.026	100.026	2.750	98.754	98.754	98.754	3.500	97.306	97.306	97.306		
3.250	101.069	101.069	101.069	3.250	100.748	100.748	100.748	2.875	98.758	98.758	98.758	3.625	97.301	97.301	97.301		
3.375	100.973	100.973	100.973	3.375	100.752	100.752	100.752	3.000	98.761	98.761	98.761	Margin = 2.250		Index = 0.170			
3.500	100.977	100.977	100.977	3.500	100.755	100.755	100.755	3.125	98.765	98.765	98.765						
3.625	100.981	100.981	100.981	3.625	100.758	100.758	100.758	3.250	100.882	100.882	100.882						
3.750	101.843	101.843	101.843	3.750	101.383	101.383	101.383	3.375	100.886	100.886	100.886						
3.875	101.747	101.747	101.747	3.875	101.386	101.386	101.386	3.500	100.889	100.889	100.889						
4.000	101.770	101.770	101.770	4.000	101.418	101.418	101.418	3.625	100.892	100.892	100.892						
4.125	101.773	101.773	101.773	4.125	101.421	101.421	101.421	3.750	101.179	101.179	101.179						
4.250	102.448	102.448	102.448	4.250	101.946	101.946	101.946	3.875	101.182	101.182	101.182						
4.375	102.351	102.351	102.351	4.375	101.949	101.949	101.949	4.000	101.250	101.250	101.250						
4.500	102.341	102.341	102.341	4.500	101.951	101.951	101.951	4.125	101.252	101.252	101.252						
4.625	102.343	102.343	102.343	4.625	101.953	101.953	101.953	4.250	101.872	101.872	101.872						
4.750	103.184	103.184	103.184	4.750	102.682	102.682	102.682	4.375	101.874	101.874	101.874						
4.875	103.087	103.087	103.087	4.875	102.685	102.685	102.685	4.500	101.876	101.876	101.876						
6.250	104.133	104.133	104.133	6.250	103.743	103.743	103.743	4.625	101.878	101.878	101.878						

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	99.385	99.385	99.385	2.750	99.014	99.014	99.014	2.375	96.822	96.822	96.822	3.125	94.814	94.814	94.814
2.875	99.390	99.390	99.390	2.875	99.018	99.018	99.018	2.500	96.827	96.827	96.827	3.250	96.302	96.302	96.302
3.000	99.395	99.395	99.395	3.000	99.022	99.022	99.022	2.625	96.831	96.831	96.831	3.375	96.304	96.304	96.304
3.125	99.399	99.399	99.399	3.125	99.026	99.026	99.026	2.750	97.754	97.754	97.754	3.500	96.306	96.306	96.306
3.250	100.319	100.319	100.319	3.250	100.248	100.248	100.248	2.875	97.758	97.758	97.758	3.625	96.301	96.301	96.301
3.375	100.223	100.223	100.223	3.375	100.252	100.252	100.252	3.000	97.761	97.761	97.761	Margin = 2.250		Index = 0.170	
3.500	100.227	100.227	100.227	3.500	100.255	100.255	100.255	3.125	97.765	97.765	97.765	30 Year OTC			
3.625	100.231	100.231	100.231	3.625	100.258	100.258	100.258	3.250	99.882	99.882	99.882	Rate	30 Day	45 Day	60 Day
3.750	100.893	100.893	100.893	3.750	100.383	100.383	100.383	3.375	99.886	99.886	99.886	4.000	101.395	101.395	101.395
3.875	100.797	100.797	100.797	3.875	100.386	100.386	100.386	3.500	99.889	99.889	99.889	4.125	101.398	101.398	101.398
4.000	100.820	100.820	100.820	4.000	100.418	100.418	100.418	3.625	99.892	99.892	99.892	4.375	101.976	101.976	101.976
4.125	100.823	100.823	100.823	4.125	100.421	100.421	100.421	3.750	100.179	100.179	100.179	4.500	101.966	101.966	101.966
4.250	101.698	101.698	101.698	4.250	100.946	100.946	100.946	3.875	100.182	100.182	100.182	4.625	101.968	101.968	101.968
4.375	101.601	101.601	101.601	4.375	100.949	100.949	100.949	4.000	100.250	100.250	100.250	4.875	102.712	102.712	102.712
4.500	101.591	101.591	101.591	4.500	100.951	100.951	100.951	4.125	100.252	100.252	100.252	5.000	102.702	102.702	102.702
4.625	101.593	101.593	101.593	4.625	100.953	100.953	100.953	4.250	100.872	100.872	100.872	5.125	102.704	102.704	102.704
4.750	102.434	102.434	102.434	4.750	101.682	101.682	101.682	4.375	100.874	100.874	100.874	5.500	104.469	104.469	104.469
4.875	102.337	102.337	102.337	4.875	101.685	101.685	101.685	4.500	100.876	100.876	100.876	5.625	104.472	104.472	104.472
6.250	103.383	103.383	103.383	6.250	102.743	102.743	102.743	4.625	100.878	100.878	100.878	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	98.645	98.645	98.645	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.648	98.648	98.648				
4.125	98.823	98.823	98.823	6.250	103.750	103.500	103.250	4.375	99.226	99.226	99.226				
4.250	99.398	99.398	99.398					4.500	99.216	99.216	99.216				
4.375	99.401	99.401	99.401					4.625	99.218	99.218	99.218				
4.500	99.191	99.191	99.191					4.875	99.962	99.962	99.962				
4.625	99.193	99.193	99.193					5.000	99.952	99.952	99.952				
5.000	100.127	100.127	100.127					5.125	99.954	99.954	99.954				
5.125	100.129	100.129	100.129					5.500	101.719	101.719	101.719				
5.250	100.529	100.529	100.529					5.625	101.722	101.722	101.722				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	Rate	30 Day	45 Day	60 Day
												6.250	102.750	102.750	102.750

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/30/2020

45 Day Lock Exp.:

8/14/2020

60 Day Lock Exp.:

8/31/2020

W. Rate Sheet Dated: 6/30/2020

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	98.454	98.454	98.454	2.750	98.763	98.763	98.763	2.375	94.602	94.602	94.602	3.125	95.143	95.143	95.143
2.875	98.459	98.459	98.459	2.875	98.767	98.767	98.767	2.500	94.607	94.607	94.607	3.250	96.475	96.475	96.475
3.000	98.463	98.463	98.463	3.000	98.771	98.771	98.771	2.625	94.611	94.611	94.611	3.375	96.476	96.476	96.476
3.125	98.468	98.468	98.468	3.125	98.774	98.774	98.774	2.750	97.503	97.503	97.503	3.500	96.478	96.478	96.478
3.250	99.231	99.231	99.231	3.250	99.340	99.340	99.340	2.875	97.507	97.507	97.507	3.625	96.473	96.473	96.473
3.375	99.135	99.135	99.135	3.375	99.344	99.344	99.344	3.000	97.510	97.510	97.510	Margin = 2.250		Index = 0.170	
3.500	99.139	99.139	99.139	3.500	99.347	99.347	99.347	3.125	97.514	97.514	97.514				
3.625	99.144	99.144	99.144	3.625	99.351	99.351	99.351	3.250	99.475	99.475	99.475				
3.750	99.756	99.756	99.756	3.750	99.726	99.726	99.726	3.375	99.478	99.478	99.478				
3.875	99.659	99.659	99.659	3.875	99.729	99.729	99.729	3.500	99.481	99.481	99.481				
4.000	99.682	99.682	99.682	4.000	99.761	99.761	99.761	3.625	99.485	99.485	99.485				
4.125	99.686	99.686	99.686	4.125	99.763	99.763	99.763	3.750	99.521	99.521	99.521				
4.250	100.236	100.236	100.236	4.250	100.164	100.164	100.164	3.875	99.524	99.524	99.524				
4.375	100.139	100.139	100.139	4.375	100.166	100.166	100.166	4.000	99.592	99.592	99.592				
4.500	100.128	100.128	100.128	4.500	100.169	100.169	100.169	4.125	99.594	99.594	99.594				
4.625	100.131	100.131	100.131	4.625	100.171	100.171	100.171	4.250	100.089	100.089	100.089				
4.750	99.472	99.472	99.472	4.750	99.400	99.400	99.400	4.375	100.092	100.092	100.092				
4.875	99.375	99.375	99.375	4.875	99.402	99.402	99.402	4.500	100.094	100.094	100.094				
6.250	100.483	100.483	100.483	6.250	100.523	100.523	100.523	4.625	100.096	100.096	100.096				

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	97.704	97.704	97.704	2.750	97.333	97.333	97.333	2.375	94.672	94.672	94.672	3.125	93.133	93.133	93.133
2.875	97.709	97.709	97.709	2.875	97.337	97.337	97.337	2.500	94.677	94.677	94.677	3.250	94.465	94.465	94.465
3.000	97.713	97.713	97.713	3.000	97.341	97.341	97.341	2.625	94.681	94.681	94.681	3.375	94.466	94.466	94.466
3.125	97.718	97.718	97.718	3.125	97.344	97.344	97.344	2.750	95.323	95.323	95.323	3.500	94.468	94.468	94.468
3.250	98.481	98.481	98.481	3.250	98.410	98.410	98.410	2.875	95.327	95.327	95.327	3.625	94.463	94.463	94.463
3.375	98.385	98.385	98.385	3.375	98.414	98.414	98.414	3.000	95.330	95.330	95.330	Margin = 2.250		Index = 0.170	
3.500	98.389	98.389	98.389	3.500	98.417	98.417	98.417	3.125	95.334	95.334	95.334	30 Year OTC			
3.625	98.394	98.394	98.394	3.625	98.421	98.421	98.421	3.250	97.107	97.107	97.107	Rate	30 Day	45 Day	60 Day
3.750	98.806	98.806	98.806	3.750	98.296	98.296	98.296	3.375	97.111	97.111	97.111	4.000	99.307	99.307	99.307
3.875	98.709	98.709	98.709	3.875	98.299	98.299	98.299	3.500	97.114	97.114	97.114	4.125	99.311	99.311	99.311
4.000	98.732	98.732	98.732	4.000	98.331	98.331	98.331	3.625	97.117	97.117	97.117	4.375	99.764	99.764	99.764
4.125	98.736	98.736	98.736	4.125	98.333	98.333	98.333	3.750	97.404	97.404	97.404	4.500	99.753	99.753	99.753
4.250	99.486	99.486	99.486	4.250	98.734	98.734	98.734	3.875	97.407	97.407	97.407	4.625	99.756	99.756	99.756
4.375	99.389	99.389	99.389	4.375	98.736	98.736	98.736	4.000	97.475	97.475	97.475	4.875	99.000	99.000	99.000
4.500	99.378	99.378	99.378	4.500	98.739	98.739	98.739	4.125	97.477	97.477	97.477	5.000	98.989	98.989	98.989
4.625	99.381	99.381	99.381	4.625	98.741	98.741	98.741	4.250	97.472	97.472	97.472	5.125	98.992	98.992	98.992
4.750	98.722	98.722	98.722	4.750	97.970	97.970	97.970	4.375	97.474	97.474	97.474	5.500	100.569	100.569	100.569
4.875	98.625	98.625	98.625	4.875	97.972	97.972	97.972	4.500	97.476	97.476	97.476	5.625	100.572	100.572	100.572
6.250	99.733	99.733	99.733	6.250	99.093	99.093	99.093	4.625	97.478	97.478	97.478	6.250	99.799	99.799	99.799

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	96.557	96.557	96.557	4.750	N/A	N/A	N/A
4.125	96.386	96.386	96.386	6.250	99.750	99.500	99.250	4.125	96.561	96.561	96.561				
4.250	96.836	96.836	96.836					4.375	97.014	97.014	97.014				
4.375	96.839	96.839	96.839					4.500	97.003	97.003	97.003				
4.500	96.628	96.628	96.628					4.625	97.006	97.006	97.006				
4.625	96.631	96.631	96.631					4.875	96.250	96.250	96.250				
5.000	96.064	96.064	96.064					5.000	96.239	96.239	96.239				
5.125	96.067	96.067	96.067					5.125	96.242	96.242	96.242				
5.250	96.279	96.279	96.279					5.500	97.819	97.819	97.819	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	97.822	97.822	97.822	Rate	30 Day	45 Day	60 Day
								6.250	97.049	97.049	97.049	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.:

7/30/2020

45 Day Lock Exp.:

8/14/2020

60 Day Lock Exp.:

8/31/2020

W. Rate Sheet Dated: 6/30/2020

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	99.516	99.516	99.516	2.875	98.698	98.698	98.698	2.750	97.876	97.876	97.876	2.750	98.861	98.861	98.861	2.750	97.209	97.209	97.209
2.875	100.093	100.093	100.093	2.990	99.082	99.082	99.082	2.875	98.510	98.510	98.510	2.875	99.356	99.356	99.356	2.875	97.761	97.761	97.761
2.990	100.431	100.431	100.431	3.000	99.182	99.182	99.182	2.990	98.894	98.894	98.894	2.990	99.597	99.597	99.597	2.990	98.048	98.048	98.048
3.000	100.531	100.531	100.531	3.125	99.560	99.560	99.560	3.000	98.994	98.994	98.994	3.000	99.697	99.697	99.697	3.000	98.148	98.148	98.148
3.125	100.877	100.877	100.877	3.250	100.287	100.287	100.287	3.125	99.373	99.373	99.373	3.125	99.869	99.869	99.869	3.125	98.352	98.352	98.352
3.250	101.369	101.369	101.369	3.375	100.778	100.778	100.778	3.250	100.099	100.099	100.099	3.250	100.163	100.163	100.163	3.250	98.881	98.881	98.881
3.375	101.815	101.815	101.815	3.500	101.169	101.169	101.169	3.375	100.590	100.590	100.590	3.375	100.554	100.554	100.554	3.375	99.317	99.317	99.317
3.500	102.169	102.169	102.169	3.625	101.726	101.726	101.726	3.500	100.981	100.981	100.981	3.500	100.820	100.820	100.820	3.500	99.620	99.620	99.620
3.625	102.438	102.438	102.438	3.750	102.349	102.349	102.349	3.625	101.701	101.701	101.701	3.625	100.951	100.951	100.951	3.625	100.039	100.039	100.039
3.750	102.523	102.523	102.523	3.875	102.732	102.732	102.732	3.750	102.349	102.349	102.349	3.750	100.466	100.466	100.466	3.750	100.092	100.092	100.092
3.875	102.873	102.873	102.873	3.990	102.906	102.906	102.906	3.875	102.732	102.732	102.732	3.875	100.771	100.771	100.771	3.875	100.430	100.430	100.430
3.990	103.020	103.020	103.020	4.000	103.006	103.006	103.006	3.990	102.906	102.906	102.906	3.990	100.877	100.877	100.877	3.990	100.563	100.563	100.563
4.000	103.120	103.120	103.120	4.125	103.252	103.252	103.252	4.000	103.006	103.006	103.006	4.000	100.977	100.977	100.977	4.000	100.663	100.663	100.663
4.125	103.344	103.344	103.344	4.250	103.309	103.309	103.309	4.125	103.252	103.252	103.252	4.125	101.104	101.104	101.104	4.125	100.812	100.812	100.812
4.250	102.456	102.456	102.456	4.375	103.601	103.601	103.601	4.250	103.122	103.122	103.122	4.250	100.103	100.103	100.103	4.250	99.903	99.903	99.903
4.375	102.721	102.721	102.721	4.500	103.872	103.872	103.872	4.375	103.413	103.413	103.413	4.375	100.371	100.371	100.371	4.375	100.171	100.171	100.171
4.500	102.968	102.968	102.968	4.625	104.058	104.058	104.058	4.500	103.684	103.684	103.684	4.500	100.572	100.572	100.572	4.500	100.372	100.372	100.372
4.625	103.037	103.037	103.037	4.750	104.466	104.466	104.466	4.625	104.120	104.120	104.120	4.625	100.590	100.590	100.590	4.625	100.390	100.390	100.390
4.750	103.170	103.170	103.170	4.875	N/A	N/A	N/A	4.750	104.623	104.623	104.623	4.750	100.320	100.320	100.320	4.750	100.120	100.120	100.120
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	97.021	97.021	97.021	2.875	100.700	100.700	100.700	2.875	99.914	99.914	99.914	2.875	99.851	99.851	99.851	2.750	101.012	101.012	101.012
2.875	97.573	97.573	97.573	2.990	101.000	101.000	101.000	2.990	100.256	100.256	100.256	2.990	100.194	100.194	100.194	2.875	101.312	101.312	101.312
2.990	97.860	97.860	97.860	3.000	101.100	101.100	101.100	3.000	100.356	100.356	100.356	3.000	100.294	100.294	100.294	2.990	101.467	101.467	101.467
3.000	97.960	97.960	97.960	3.125	101.441	101.441	101.441	3.125	100.729	100.729	100.729	3.125	100.666	100.666	100.666	3.000	101.567	101.567	101.567
3.125	98.165	98.165	98.165	3.250	101.576	101.576	101.576	3.250	101.288	101.288	101.288	3.250	101.288	101.288	101.288	3.125	101.960	101.960	101.960
3.250	98.693	98.693	98.693	3.375	102.014	102.014	102.014	3.375	101.770	101.770	101.770	3.375	101.770	101.770	101.770	3.250	102.094	102.094	102.094
3.375	99.129	99.129	99.129	3.500	102.340	102.340	102.340	3.500	102.130	102.130	102.130	3.500	102.130	102.130	102.130	3.375	102.359	102.359	102.359
3.500	99.432	99.432	99.432	3.625	102.604	102.604	102.604	3.625	102.421	102.421	102.421	3.625	102.421	102.421	102.421	3.500	102.556	102.556	102.556
3.625	100.014	100.014	100.014	3.750	102.485	102.485	102.485	3.750	102.540	102.540	102.540	3.750	102.384	102.384	102.384	3.625	102.821	102.821	102.821
3.750	100.092	100.092	100.092	3.875	102.829	102.829	102.829	3.875	102.916	102.916	102.916	3.875	102.760	102.760	102.760	3.750	102.480	102.480	102.480
3.875	100.430	100.430	100.430	3.990	102.954	102.954	102.954	3.990	103.065	103.065	103.065	3.990	102.909	102.909	102.909	3.875	102.774	102.774	102.774
3.990	100.563	100.563	100.563	4.000	103.054	103.054	103.054	4.000	103.165	103.165	103.165	4.000	103.009	103.009	103.009	3.990	102.955	102.955	102.955
4.000	100.663	100.663	100.663	4.125	103.275	103.275	103.275	4.125	103.409	103.409	103.409	4.125	103.253	103.253	103.253	4.000	103.055	103.055	103.055
4.125	100.812	100.812	100.812	4.250	103.334	103.334	103.334	4.250	102.163	102.163	102.163	4.250	102.100	102.100	102.100	4.125	103.299	103.299	103.299
4.250	99.903	99.903	99.903	4.375	102.596	102.596	102.596	4.375	102.451	102.451	102.451	4.375	102.388	102.388	102.388	4.250	102.419	102.419	102.419
4.375	100.171	100.171	100.171	4.500	102.829	102.829	102.829	4.500	102.707	102.707	102.707	4.500	102.644	102.644	102.644	4.375	102.590	102.590	102.590
4.500	100.372	100.372	100.372	4.625	102.896	102.896	102.896	4.625	102.890	102.890	102.890	4.625	102.828	102.828	102.828	4.500	102.633	102.633	102.633
4.625	100.390	100.390	100.390	4.750	103.040	103.040	103.040	4.750	102.967	102.967	102.967	4.750	102.905	102.905	102.905	4.625	102.817	102.817	102.817
4.750	100.120	100.120	100.120	4.875	103.282	103.282	103.282	4.875	103.232	103.232	103.232	4.875	103.170	103.170	103.170	4.750	102.687	102.687	102.687
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	99.439	99.439	99.439	2.750	99.439	99.439	99.439	2.750	99.963	99.963	99.963	2.750	98.190	98.190	98.190	2.750	98.190	98.190	98.190
2.875	99.839	99.839	99.839	2.875	99.767	99.767	99.767	2.875	100.174	100.174	100.174	2.875	98.501	98.501	98.501	2.875	98.429	98.429	98.429
2.990	100.352	100.352	100.352	2.990	100.284	100.284	100.284	2.990	100.252	100.252	100.252	2.990	99.937	99.937	99.937	2.990	98.869	98.869	98.869
3.000	100.452	100.452	100.452	3.000	100.384	100.384	100.384	3.000	100.352	100.352	100.352	3.000	99.037	99.037	99.037	3.000	98.969	98.969	98.969
3.125	100.911	100.911	100.911	3.125	100.849	100.849	100.849	3.125	100.629	100.629	100.629	3.125	99.380	99.380	99.380	3.125	99.318	99.318	99.318
3.250	101.237	101.237	101.237	3.250	101.175	101.175	101.175	3.250	100.479	100.479	100.479	3.250	99.422	99.422	99.422	3.250	99.360	99.360	99.360
3.375	101.532	101.532	101.532	3.375	101.470	101.470	101.470	3.375	100.665	100.665	100.665	3.375	99.638	99.638	99.638	3.375	99.576	99.576	99.576
3.500	101.749	101.749	101.749	3.500	101.687	101.687	101.687	3.500	100.802	100.802	100.802	3.500	99.795	99.795	99.795	3.500	99.733	99.733	99.733
3.625	102.039	102.039	102.039	3.625	101.977	101.977	101.977	3.625	100.989	100.989	100.989	3.625	100.007	100.007	100.007	3.625	99.945	99.945	99.945
3.750	101.964	101.964	101.964	3.750	101.964	101.964	101.964	3.750	99.599	99.599	99.599	3.750	98.883	98.883	98.883	3.750	98.883	98.883	98.883
3.875	102.285	102.285	102.285	3.875	102.285	102.285	102.285	3.875	99.802	99.802	99.802	3.875	99.113	99.113	99.113	3.875	99.113	99.113	99.113
3.990	102.500	102.500	102.500	3.990	102.500	102.500	102.500	3.990	99.901	99.901	99.901	3.990	99.246	99.246	99.246	3.990	99.246	99.246	99.246
4.000	102.600	102.600	102.600	4.000	102.600	102.600	102.600	4.000	100.001	100.001	100.001								



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/30/2020

45 Day Lock Exp.:

8/14/2020

60 Day Lock Exp.:

8/31/2020

W. Rate Sheet Dated: 6/30/2020

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	96.801	96.801	96.551	
2.625	97.862	97.862	97.612	
2.750	98.612	98.612	98.362	
2.875	99.185	99.185	98.935	
3.000	99.719	99.719	99.469	
3.125	100.043	100.043	99.793	
3.250	100.405	100.405	100.155	
3.375	100.839	100.839	100.589	
3.500	101.158	101.158	100.908	
3.625	101.420	101.420	101.170	
3.750	101.204	101.204	100.954	
3.875	101.532	101.532	101.282	
4.000	101.817	101.817	101.567	
4.125	101.940	101.940	101.690	
4.250	101.043	101.043	100.793	
4.375	101.343	101.343	101.093	
4.500	101.590	101.590	101.340	
4.625	101.680	101.680	101.430	
4.750	101.720	101.720	101.470	
4.875	102.994	102.994	102.744	

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	96.349	96.349	96.099	
2.500	97.205	97.205	96.955	
2.625	98.001	98.001	97.751	
2.750	98.603	98.603	98.353	
2.875	99.229	99.229	98.979	
3.000	99.679	99.679	99.429	
3.125	100.058	100.058	99.808	
3.250	100.084	100.084	99.834	
3.375	100.504	100.504	100.254	
3.500	100.869	100.869	100.619	
3.625	101.131	101.131	100.881	
3.750	101.049	101.049	100.799	
3.875	101.430	101.430	101.180	
4.000	101.752	101.752	101.502	
4.125	101.872	101.872	101.622	

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	97.008	97.008	96.758	
2.250	97.534	97.534	97.284	
2.375	98.072	98.072	97.822	
2.500	98.711	98.711	98.461	
2.625	99.219	99.219	98.969	
2.750	99.585	99.585	99.335	
2.875	99.912	99.912	99.662	
3.000	100.105	100.105	99.855	
3.125	100.434	100.434	100.184	
3.250	100.727	100.727	100.477	
3.375	101.017	101.017	100.767	
3.500	101.193	101.193	100.943	
3.625	100.854	100.854	100.604	
3.750	101.100	101.100	100.850	
3.875	101.243	101.243	100.993	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.325	98.325	98.075	
3.000	98.858	98.858	98.608	
3.125	99.182	99.182	98.932	
3.250	98.887	98.887	98.637	
3.375	99.321	99.321	99.071	
3.500	99.640	99.640	99.390	
3.625	99.901	99.901	99.651	
3.750	98.935	98.935	98.685	
3.875	99.262	99.262	99.012	
4.000	99.547	99.547	99.297	
4.125	99.670	99.670	99.420	
4.250	98.496	98.496	98.246	
4.375	98.796	98.796	98.546	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.460	98.460	98.210	
3.000	98.787	98.787	98.537	
3.125	98.980	98.980	98.730	
3.250	98.496	98.496	98.246	
3.375	98.789	98.789	98.539	
3.500	99.079	99.079	98.829	
3.625	99.255	99.255	99.005	
3.750	97.727	97.727	97.477	
3.875	97.973	97.973	97.723	
4.000	98.116	98.116	97.866	
4.125	98.448	98.448	98.198	
4.250	97.104	97.104	96.854	
4.375	97.341	97.341	97.091	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.360	98.360	98.110	
2.875	98.687	98.687	98.437	
3.000	98.880	98.880	98.630	
3.125	98.396	98.396	98.146	
3.250	98.689	98.689	98.439	
3.375	98.979	98.979	98.729	
3.500	99.155	99.155	98.905	
3.625	97.627	97.627	97.377	
3.750	97.873	97.873	97.623	
3.875	98.016	98.016	97.766	
4.000	98.348	98.348	98.098	
4.125	97.004	97.004	96.754	
4.250	97.241	97.241	96.991	

Applicable for all mortgages with greater than 15 year terms							
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

Product Features							
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Lock Desk Policy

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

Flood Certification = \$10.00

*UW Fee with option to buy out = \$895 / \$495 for streamline

*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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

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

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/30/2020
45 Day Lock Exp.: 8/14/2020
60 Day Lock Exp.: 8/31/2020

W. Rate Sheet Dated: 6/30/2020

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	99.369	99.369	99.369	3.375	100.952	100.952	100.952	3.375	100.952	100.952	100.952	2.750	98.894	98.894	98.894	3.375	99.852	99.852	99.852
2.875	99.986	99.986	99.986	3.500	101.315	101.315	101.315	3.500	101.315	101.315	101.315	2.875	99.511	99.511	99.511	3.500	100.215	100.215	100.215
2.990	100.464	100.464	100.464	3.625	101.617	101.617	101.617	3.625	101.617	101.617	101.617	2.990	99.989	99.989	99.989	3.625	100.517	100.517	100.517
3.000	100.564	100.564	100.564	3.750	101.438	101.438	101.438	3.750	101.438	101.438	101.438	3.000	100.089	100.089	100.089	3.750	99.581	99.581	99.581
3.125	100.935	100.935	100.935	3.875	101.798	101.798	101.798	3.875	101.798	101.798	101.798	3.125	100.460	100.460	100.460	3.875	99.941	99.941	99.941
3.250	101.345	101.345	101.345	3.990	102.009	102.009	102.009	3.990	102.009	102.009	102.009	3.250	100.245	100.245	100.245	3.990	100.152	100.152	100.152
3.375	101.827	101.827	101.827	4.000	102.109	102.109	102.109	4.000	102.109	102.109	102.109	3.375	100.727	100.727	100.727	4.000	100.252	100.252	100.252
3.500	102.190	102.190	102.190	4.125	102.249	102.249	102.249	4.125	102.249	102.249	102.249	3.500	101.090	101.090	101.090	4.125	100.392	100.392	100.392
3.625	102.492	102.492	102.492	4.250	101.339	101.339	101.339	4.250	101.339	101.339	101.339	3.625	101.392	101.392	101.392	4.250	99.145	99.145	99.145
3.750	102.313	102.313	102.313	4.375	101.639	101.639	101.639	4.375	101.639	101.639	101.639	3.750	100.456	100.456	100.456	4.375	99.445	99.445	99.445
3.875	102.673	102.673	102.673	4.500	101.639	101.639	101.639	4.500	101.639	101.639	101.639	3.875	100.816	100.816	100.816	4.500	99.445	99.445	99.445
3.990	102.884	102.884	102.884	4.625	101.734	101.734	101.734	4.625	101.734	101.734	101.734	3.990	101.027	101.027	101.027	4.625	99.540	99.540	99.540
4.000	102.984	102.984	102.984	4.750	101.757	101.757	101.757	4.750	101.757	101.757	101.757	4.000	101.127	101.127	101.127	4.750	99.157	99.157	99.157
4.125	103.124	103.124	103.124	4.875	102.059	102.059	102.059	4.875	102.059	102.059	102.059	4.125	101.267	101.267	101.267	4.875	99.459	99.459	99.459
4.250	102.214	102.214	102.214	4.990	102.178	102.178	102.178	4.990	102.178	102.178	102.178	4.250	100.020	100.020	100.020	4.990	99.578	99.578	99.578
4.375	102.514	102.514	102.514	5.000	102.278	102.278	102.278	5.000	102.278	102.278	102.278	4.375	100.320	100.320	100.320	5.000	99.678	99.678	99.678
4.500	102.764	102.764	102.764	5.125	102.298	102.298	102.298	5.125	102.298	102.298	102.298	4.500	100.570	100.570	100.570	5.125	98.326	98.326	98.326
4.625	102.859	102.859	102.859	5.250	103.062	103.062	103.062	5.250	103.062	103.062	103.062	4.625	100.665	100.665	100.665	5.250	99.090	99.090	99.090
4.750	102.882	102.882	102.882	5.375	104.161	104.161	104.161	5.375	104.161	104.161	104.161	4.750	100.282	100.282	100.282	5.375	100.039	100.039	100.039
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	99.852	99.852	99.852	2.750	99.862	99.862	99.862	3.375	101.407	101.407	101.407	3.375	101.407	101.407	101.407	2.750	100.995	100.995	100.995
3.500	100.215	100.215	100.215	2.875	100.523	100.523	100.523	3.500	101.792	101.792	101.792	3.500	101.792	101.792	101.792	2.875	101.350	101.350	101.350
3.625	100.517	100.517	100.517	2.990	100.904	100.904	100.904	3.625	102.069	102.069	102.069	3.625	102.069	102.069	102.069	2.990	101.469	101.469	101.469
3.750	99.581	99.581	99.581	3.000	101.004	101.004	101.004	3.750	101.993	101.993	101.993	3.750	101.993	101.993	101.993	3.000	101.569	101.569	101.569
3.875	99.941	99.941	99.941	3.125	101.411	101.411	101.411	3.875	102.378	102.378	102.378	3.875	102.378	102.378	102.378	3.125	101.906	101.906	101.906
3.990	100.152	100.152	100.152	3.250	101.464	101.464	101.464	3.990	102.603	102.603	102.603	3.990	102.603	102.603	102.603	3.250	102.221	102.221	102.221
4.000	100.252	100.252	100.252	3.375	101.907	101.907	101.907	4.000	102.703	102.703	102.703	4.000	102.703	102.703	102.703	3.375	102.530	102.530	102.530
4.125	100.392	100.392	100.392	3.500	102.292	102.292	102.292	4.125	102.827	102.827	102.827	4.125	102.827	102.827	102.827	3.500	102.722	102.722	102.722
4.250	99.145	99.145	99.145	3.625	102.569	102.569	102.569	4.250	102.194	102.194	102.194	4.250	102.194	102.194	102.194	3.625	102.393	102.393	102.393
4.375	99.445	99.445	99.445	3.750	102.493	102.493	102.493	4.375	102.380	102.380	102.380	4.375	102.380	102.380	102.380	3.750	102.640	102.640	102.640
4.500	99.445	99.445	99.445	3.875	102.878	102.878	102.878	4.500	101.792	101.792	101.792	4.500	101.792	101.792	101.792	3.875	102.785	102.785	102.785
4.625	99.540	99.540	99.540	3.990	103.103	103.103	103.103	4.625	101.860	101.860	101.860	4.625	101.860	101.860	101.860	3.990	103.020	103.020	103.020
4.750	99.157	99.157	99.157	4.000	103.203	103.203	103.203	4.750	102.307	102.307	102.307	4.750	102.307	102.307	102.307	4.000	103.120	103.120	103.120
4.875	99.459	99.459	99.459	4.125	103.327	103.327	103.327	4.875	102.551	102.551	102.551	4.875	102.551	102.551	102.551	4.125	102.162	102.162	102.162
4.990	99.578	99.578	99.578	4.250	102.694	102.694	102.694	4.990	102.868	102.868	102.868	4.990	102.868	102.868	102.868	4.250	102.401	102.401	102.401
5.000	99.678	99.678	99.678	4.375	102.880	102.880	102.880	5.000	102.968	102.968	102.968	5.000	102.968	102.968	102.968	4.375	102.636	102.636	102.636
5.125	98.326	98.326	98.326	4.500	103.042	103.042	103.042	5.125	103.244	103.244	103.244	5.125	103.244	103.244	103.244	4.500	102.758	102.758	102.758
5.250	99.090	99.090	99.090	4.625	103.110	103.110	103.110	5.250	103.256	103.256	103.256	5.250	103.256	103.256	103.256	4.625	102.614	102.614	102.614
5.375	100.039	100.039	100.039	4.750	103.557	103.557	103.557	5.375	104.456	104.456	104.456	5.375	104.456	104.456	104.456	4.750	102.709	102.709	102.709
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	102.995	102.995	102.995	2.750	103.245	103.245	103.245	2.750	100.032	100.032	100.032	2.750	102.032	102.032	102.032	2.750	102.282	102.282	102.282
2.875	101.350	101.350	101.350	2.875	101.350	101.350	101.350	2.875	100.387	100.387	100.387	2.875	100.387	100.387	100.387	2.875	100.387	100.387	100.387
2.990	101.469	101.469	101.469	2.990	101.469	101.469	101.469	2.990	100.506	100.506	100.506	2.990	100.506	100.506	100.506	2.990	100.506	100.506	100.506
3.000	101.569	101.569	101.569	3.000	101.569	101.569	101.569	3.000	100.606	100.606	100.606	3.000	100.606	100.606	100.606	3.000	100.606	100.606	100.606
3.125	101.906	101.906	101.906	3.125	101.906	101.906	101.906	3.125	100.131	100.131	100.131	3.125	100.131	100.131	100.131	3.125	100.131	100.131	100.131
3.250	102.221	102.221	102.221	3.250	102.221	102.221	102.221	3.250	100.446	100.446	100.446	3.250	100.446	100.446	100.446	3.250	100.446	100.446	100.446
3.375	102.530	102.530	102.530	3.375	102.530	102.530	102.530	3.375	100.755	100.755	100.755	3.375	100.755	100.755	100.755	3.375	100.755	100.755	100.755
3.500	102.722	102.722	102.722	3.500	102.722	102.722	102.722	3.500	100.947	100.947	100.947	3.500	100.947	100.947	100.947	3.500	100.947	100.947	100.947
3.625	102.393	102.393	102.393	3.625	102.393	102.393	102.393	3.625	99.425	99.425	99.425	3.625	99.425	99.425	99.425	3.625	99.425	99.425	99.425
3.750	102.640	102.640	102.640	3.750	102.640	102.640	102.640	3.750	99.672	99.672	99.672	3.750	99.672	99.672	99.672</				



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/30/2020

45 Day Lock Exp.:

8/14/2020

60 Day Lock Exp.:

8/31/2020

W. Rate Sheet Dated: 6/30/2020

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	99.296	99.296	99.296	2.750	99.760	99.760	99.760	2.750	100.955	100.955	100.955	2.750	98.471	98.471	98.471	2.750	99.692	99.692	99.692
2.875	99.920	99.920	99.920	2.875	100.425	100.425	100.425	2.875	101.312	101.312	101.312	2.875	99.095	99.095	99.095	2.875	100.049	100.049	100.049
2.990	100.405	100.405	100.405	2.990	100.814	100.814	100.814	2.990	101.436	101.436	101.436	2.990	99.580	99.580	99.580	2.990	100.173	100.173	100.173
3.000	100.505	100.505	100.505	3.000	100.914	100.914	100.914	3.000	101.536	101.536	101.536	3.000	99.680	99.680	99.680	3.000	100.273	100.273	100.273
3.125	100.881	100.881	100.881	3.125	101.349	101.349	101.349	3.125	101.865	101.865	101.865	3.125	100.056	100.056	100.056	3.125	99.790	99.790	99.790
3.250	101.260	101.260	101.260	3.250	101.374	101.374	101.374	3.250	102.182	102.182	102.182	3.250	99.810	99.810	99.810	3.250	100.107	100.107	100.107
3.375	101.750	101.750	101.750	3.375	101.845	101.845	101.845	3.375	102.496	102.496	102.496	3.375	100.300	100.300	100.300	3.375	100.421	100.421	100.421
3.500	102.117	102.117	102.117	3.500	102.235	102.235	102.235	3.500	102.689	102.689	102.689	3.500	100.667	100.667	100.667	3.500	100.614	100.614	100.614
3.625	102.421	102.421	102.421	3.625	102.517	102.517	102.517	3.625	102.424	102.424	102.424	3.625	100.971	100.971	100.971	3.625	99.156	99.156	99.156
3.750	102.227	102.227	102.227	3.750	102.396	102.396	102.396	3.750	102.674	102.674	102.674	3.750	100.020	100.020	100.020	3.750	99.406	99.406	99.406
3.875	102.592	102.592	102.592	3.875	102.786	102.786	102.786	3.875	102.818	102.818	102.818	3.875	100.385	100.385	100.385	3.875	99.550	99.550	99.550
3.990	102.808	102.808	102.808	3.990	103.016	103.016	103.016	3.990	103.056	103.056	103.056	3.990	100.601	100.601	100.601	3.990	99.788	99.788	99.788
4.000	102.908	102.908	102.908	4.000	103.116	103.116	103.116	4.000	103.156	103.156	103.156	4.000	100.701	100.701	100.701	4.000	99.888	99.888	99.888
4.125	103.048	103.048	103.048	4.125	103.242	103.242	103.242	4.125	102.202	102.202	102.202	4.125	100.841	100.841	100.841	4.125	98.564	98.564	98.564
4.250	102.219	102.219	102.219	4.250	102.700	102.700	102.700	4.250	102.444	102.444	102.444	4.250	99.675	99.675	99.675	4.250	98.806	98.806	98.806
4.375	102.523	102.523	102.523	4.375	102.888	102.888	102.888	4.375	102.682	102.682	102.682	4.375	99.979	99.979	99.979	4.375	99.044	99.044	99.044
4.500	102.775	102.775	102.775	4.500	103.052	103.052	103.052	4.500	102.810	102.810	102.810	4.500	100.231	100.231	100.231	4.500	99.172	99.172	99.172
4.625	102.870	102.870	102.870	4.625	103.119	103.119	103.119	4.625	102.749	102.749	102.749	4.625	100.326	100.326	100.326	4.625	98.517	98.517	98.517
4.750	102.865	102.865	102.865	4.750	103.541	103.541	103.541	4.750	102.844	102.844	102.844	4.750	99.915	99.915	99.915	4.750	99.801	99.801	99.801

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

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/30/2020

45 Day Lock Exp.:

8/14/2020

60 Day Lock Exp.:

8/31/2020

W. Rate Sheet Dated: 6/30/2020

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)