

W. Rate Sheet Dated: 7/6/2020

Release Time: 11:15 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.995	99.995	99.995	2.750	99.874	99.874	99.874	2.375	97.857	97.857	97.857	3.125	95.814	95.814	95.814
2.875	100.000	100.000	100.000	2.875	99.878	99.878	99.878	2.500	97.862	97.862	97.862	3.250	97.302	97.302	97.302
3.000	100.004	100.004	100.004	3.000	99.881	99.881	99.881	2.625	97.866	97.866	97.866	3.375	97.304	97.304	97.304
3.125	100.008	100.008	100.008	3.125	99.885	99.885	99.885	2.750	98.891	98.891	98.891	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	98.895	98.895	98.895	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	98.898	98.898	98.898	Margin = 2.250		Index = 0.170	
3.500	100.883	100.883	100.883	3.500	100.661	100.661	100.661	3.125	98.902	98.902	98.902				
3.625	100.887	100.887	100.887	3.625	100.664	100.664	100.664	3.250	101.015	101.015	101.015				
3.750	101.843	101.843	101.843	3.750	101.383	101.383	101.383	3.375	101.019	101.019	101.019				
3.875	101.747	101.747	101.747	3.875	101.386	101.386	101.386	3.500	101.022	101.022	101.022				
4.000	101.770	101.770	101.770	4.000	101.418	101.418	101.418	3.625	101.025	101.025	101.025				
4.125	101.773	101.773	101.773	4.125	101.421	101.421	101.421	3.750	101.194	101.194	101.194				
4.250	102.495	102.495	102.495	4.250	101.993	101.993	101.993	3.875	101.197	101.197	101.197				
4.375	102.398	102.398	102.398	4.375	101.996	101.996	101.996	4.000	101.265	101.265	101.265				
4.500	102.387	102.387	102.387	4.500	101.998	101.998	101.998	4.125	101.267	101.267	101.267				
4.625	102.390	102.390	102.390	4.625	102.000	102.000	102.000	4.250	101.997	101.997	101.997				
4.750	103.137	103.137	103.137	4.750	102.635	102.635	102.635	4.375	101.999	101.999	101.999				
4.875	103.040	103.040	103.040	4.875	102.638	102.638	102.638	4.500	102.001	102.001	102.001				
6.250	105.289	105.289	105.289	6.250	104.899	104.899	104.899	4.625	102.003	102.003	102.003				

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	99.245	99.245	99.245	2.750	98.874	98.874	98.874	2.375	96.857	96.857	96.857	3.125	94.814	94.814	94.814
2.875	99.250	99.250	99.250	2.875	98.878	98.878	98.878	2.500	96.862	96.862	96.862	3.250	96.302	96.302	96.302
3.000	99.254	99.254	99.254	3.000	98.881	98.881	98.881	2.625	96.866	96.866	96.866	3.375	96.304	96.304	96.304
3.125	99.258	99.258	99.258	3.125	98.885	98.885	98.885	2.750	97.891	97.891	97.891	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	97.895	97.895	97.895	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	97.898	97.898	97.898	Margin = 2.250		Index = 0.170	
3.500	100.133	100.133	100.133	3.500	100.161	100.161	100.161	3.125	97.902	97.902	97.902	30 Year OTC			
3.625	100.137	100.137	100.137	3.625	100.164	100.164	100.164	3.250	100.015	100.015	100.015	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	100.019	100.019	100.019	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	100.022	100.022	100.022	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	100.025	100.025	100.025	4.375	102.023	102.023	102.023
4.125	100.823	100.823	100.823	4.125	100.421	100.421	100.421	3.750	100.194	100.194	100.194	4.500	102.012	102.012	102.012
4.250	101.745	101.745	101.745	4.250	100.993	100.993	100.993	3.875	100.197	100.197	100.197	4.625	102.015	102.015	102.015
4.375	101.648	101.648	101.648	4.375	100.996	100.996	100.996	4.000	100.265	100.265	100.265	4.875	102.665	102.665	102.665
4.500	101.637	101.637	101.637	4.500	100.998	100.998	100.998	4.125	100.267	100.267	100.267	5.000	102.655	102.655	102.655
4.625	101.640	101.640	101.640	4.625	101.000	101.000	101.000	4.250	100.997	100.997	100.997	5.125	102.658	102.658	102.658
4.750	102.387	102.387	102.387	4.750	101.635	101.635	101.635	4.375	100.999	100.999	100.999	5.500	104.469	104.469	104.469
4.875	102.290	102.290	102.290	4.875	101.638	101.638	101.638	4.500	101.001	101.001	101.001	5.625	104.472	104.472	104.472
6.250	104.539	104.539	104.539	6.250	103.899	103.899	103.899	4.625	101.003	101.003	101.003	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	99.273	99.273	99.273				
4.250	99.445	99.445	99.445					4.500	99.262	99.262	99.262				
4.375	99.448	99.448	99.448					4.625	99.265	99.265	99.265				
4.500	99.237	99.237	99.237					4.875	99.915	99.915	99.915				
4.625	99.240	99.240	99.240					5.000	99.905	99.905	99.905				
5.000	100.080	100.080	100.080					5.125	99.908	99.908	99.908				
5.125	100.083	100.083	100.083					5.500	101.719	101.719	101.719				
5.250	100.483	100.483	100.483					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	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 will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/5/2020

45 Day Lock Exp.:

8/20/2020

60 Day Lock Exp.:

9/4/2020

W. Rate Sheet Dated: 7/6/2020

Release Time: 11:15 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	98.282	98.282	98.282	2.750	98.591	98.591	98.591	2.375	94.637	94.637	94.637	3.125	95.112	95.112	95.112
2.875	98.287	98.287	98.287	2.875	98.595	98.595	98.595	2.500	94.642	94.642	94.642	3.250	96.537	96.537	96.537
3.000	98.292	98.292	98.292	3.000	98.599	98.599	98.599	2.625	94.646	94.646	94.646	3.375	96.539	96.539	96.539
3.125	98.296	98.296	98.296	3.125	98.602	98.602	98.602	2.750	97.609	97.609	97.609	3.500	96.541	96.541	96.541
3.250	99.200	99.200	99.200	3.250	99.309	99.309	99.309	2.875	97.612	97.612	97.612	3.625	96.536	96.536	96.536
3.375	99.104	99.104	99.104	3.375	99.313	99.313	99.313	3.000	97.616	97.616	97.616	Margin = 2.250		Index = 0.170	
3.500	99.108	99.108	99.108	3.500	99.316	99.316	99.316	3.125	97.619	97.619	97.619				
3.625	99.112	99.112	99.112	3.625	99.319	99.319	99.319	3.250	99.670	99.670	99.670				
3.750	99.693	99.693	99.693	3.750	99.663	99.663	99.663	3.375	99.674	99.674	99.674				
3.875	99.597	99.597	99.597	3.875	99.666	99.666	99.666	3.500	99.677	99.677	99.677				
4.000	99.620	99.620	99.620	4.000	99.698	99.698	99.698	3.625	99.680	99.680	99.680				
4.125	99.623	99.623	99.623	4.125	99.701	99.701	99.701	3.750	99.474	99.474	99.474				
4.250	100.220	100.220	100.220	4.250	100.148	100.148	100.148	3.875	99.477	99.477	99.477				
4.375	100.123	100.123	100.123	4.375	100.151	100.151	100.151	4.000	99.545	99.545	99.545				
4.500	100.112	100.112	100.112	4.500	100.153	100.153	100.153	4.125	99.547	99.547	99.547				
4.625	100.115	100.115	100.115	4.625	100.155	100.155	100.155	4.250	100.152	100.152	100.152				
4.750	99.425	99.425	99.425	4.750	99.353	99.353	99.353	4.375	100.154	100.154	100.154				
4.875	99.328	99.328	99.328	4.875	99.355	99.355	99.355	4.500	100.156	100.156	100.156				
6.250	101.639	101.639	101.639	6.250	101.679	101.679	101.679	4.625	100.158	100.158	100.158				

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	97.532	97.532	97.532	2.750	97.161	97.161	97.161	2.375	94.707	94.707	94.707	3.125	93.102	93.102	93.102
2.875	97.537	97.537	97.537	2.875	97.165	97.165	97.165	2.500	94.712	94.712	94.712	3.250	94.527	94.527	94.527
3.000	97.542	97.542	97.542	3.000	97.169	97.169	97.169	2.625	94.716	94.716	94.716	3.375	94.529	94.529	94.529
3.125	97.546	97.546	97.546	3.125	97.172	97.172	97.172	2.750	95.460	95.460	95.460	3.500	94.531	94.531	94.531
3.250	98.450	98.450	98.450	3.250	98.379	98.379	98.379	2.875	95.464	95.464	95.464	3.625	94.526	94.526	94.526
3.375	98.354	98.354	98.354	3.375	98.383	98.383	98.383	3.000	95.467	95.467	95.467	Margin = 2.250		Index = 0.170	
3.500	98.358	98.358	98.358	3.500	98.386	98.386	98.386	3.125	95.470	95.470	95.470	30 Year OTC			
3.625	98.362	98.362	98.362	3.625	98.389	98.389	98.389	3.250	97.240	97.240	97.240	Rate	30 Day	45 Day	60 Day
3.750	98.743	98.743	98.743	3.750	98.233	98.233	98.233	3.375	97.244	97.244	97.244	4.000	99.245	99.245	99.245
3.875	98.647	98.647	98.647	3.875	98.236	98.236	98.236	3.500	97.247	97.247	97.247	4.125	99.248	99.248	99.248
4.000	98.670	98.670	98.670	4.000	98.268	98.268	98.268	3.625	97.250	97.250	97.250	4.375	99.748	99.748	99.748
4.125	98.673	98.673	98.673	4.125	98.271	98.271	98.271	3.750	97.419	97.419	97.419	4.500	99.737	99.737	99.737
4.250	99.470	99.470	99.470	4.250	98.718	98.718	98.718	3.875	97.422	97.422	97.422	4.625	99.740	99.740	99.740
4.375	99.373	99.373	99.373	4.375	98.721	98.721	98.721	4.000	97.490	97.490	97.490	4.875	98.953	98.953	98.953
4.500	99.362	99.362	99.362	4.500	98.723	98.723	98.723	4.125	97.492	97.492	97.492	5.000	98.942	98.942	98.942
4.625	99.365	99.365	99.365	4.625	98.725	98.725	98.725	4.250	97.597	97.597	97.597	5.125	98.945	98.945	98.945
4.750	98.675	98.675	98.675	4.750	97.923	97.923	97.923	4.375	97.599	97.599	97.599	5.500	100.569	100.569	100.569
4.875	98.578	98.578	98.578	4.875	97.925	97.925	97.925	4.500	97.601	97.601	97.601	5.625	100.572	100.572	100.572
6.250	100.889	100.889	100.889	6.250	100.249	100.249	100.249	4.625	97.603	97.603	97.603	6.250	100.955	100.955	100.955

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	96.495	96.495	96.495	4.750	N/A	N/A	N/A
4.125	96.323	96.323	96.323	6.250	99.750	99.500	99.250	4.125	96.498	96.498	96.498				
4.250	96.820	96.820	96.820					4.375	96.998	96.998	96.998				
4.375	96.823	96.823	96.823					4.500	96.987	96.987	96.987				
4.500	96.612	96.612	96.612					4.625	96.990	96.990	96.990				
4.625	96.615	96.615	96.615					4.875	96.203	96.203	96.203				
5.000	96.017	96.017	96.017					5.000	96.192	96.192	96.192				
5.125	96.020	96.020	96.020					5.125	96.195	96.195	96.195				
5.250	96.233	96.233	96.233					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	98.205	98.205	98.205	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.:

8/5/2020

45 Day Lock Exp.:

8/20/2020

60 Day Lock Exp.:

9/4/2020

W. Rate Sheet Dated: 7/6/2020

Release Time: 11:15 am ET

Prices are subject to change without notice.

Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.548	99.548	99.548	3.000	99.200	99.200	99.200	2.750	97.896	97.896	97.896	2.750	98.887	98.887	98.887	2.750	97.223	97.223	97.223
2.875	100.126	100.126	100.126	3.125	99.587	99.587	99.587	2.875	98.533	98.533	98.533	2.875	99.382	99.382	99.382	2.875	97.776	97.776	97.776
2.990	100.465	100.465	100.465	3.250	100.179	100.179	100.179	2.990	98.913	98.913	98.913	2.990	99.625	99.625	99.625	2.990	98.060	98.060	98.060
3.000	100.565	100.565	100.565	3.375	100.674	100.674	100.674	3.000	99.013	99.013	99.013	3.000	99.725	99.725	99.725	3.000	98.160	98.160	98.160
3.125	100.912	100.912	100.912	3.500	101.068	101.068	101.068	3.125	99.399	99.399	99.399	3.125	99.897	99.897	99.897	3.125	98.372	98.372	98.372
3.250	101.274	101.274	101.274	3.625	101.621	101.621	101.621	3.250	99.991	99.991	99.991	3.250	100.061	100.061	100.061	3.250	98.766	98.766	98.766
3.375	101.724	101.724	101.724	3.750	102.250	102.250	102.250	3.375	100.486	100.486	100.486	3.375	100.455	100.455	100.455	3.375	99.205	99.205	99.205
3.500	102.081	102.081	102.081	3.875	102.638	102.638	102.638	3.500	100.881	100.881	100.881	3.500	100.723	100.723	100.723	3.500	99.510	99.510	99.510
3.625	102.353	102.353	102.353	3.990	102.820	102.820	102.820	3.625	101.596	101.596	101.596	3.625	100.858	100.858	100.858	3.625	99.926	99.926	99.926
3.750	102.294	102.294	102.294	4.000	102.920	102.920	102.920	3.750	102.250	102.250	102.250	3.750	100.261	100.261	100.261	3.750	100.017	100.017	100.017
3.875	102.647	102.647	102.647	4.125	103.167	103.167	103.167	3.875	102.638	102.638	102.638	3.875	100.572	100.572	100.572	3.875	100.363	100.363	100.363
3.990	102.801	102.801	102.801	4.250	103.311	103.311	103.311	3.990	102.820	102.820	102.820	3.990	100.679	100.679	100.679	3.990	100.479	100.479	100.479
4.000	102.901	102.901	102.901	4.375	103.606	103.606	103.606	4.000	102.920	102.920	102.920	4.000	100.779	100.779	100.779	4.000	100.579	100.579	100.579
4.125	103.129	103.129	103.129	4.500	103.880	103.880	103.880	4.125	103.167	103.167	103.167	4.125	100.908	100.908	100.908	4.125	100.708	100.708	100.708
4.250	103.363	103.363	103.363	4.625	104.070	104.070	104.070	4.250	103.124	103.124	103.124	4.250	100.011	100.011	100.011	4.250	99.811	99.811	99.811
4.375	102.631	102.631	102.631	4.750	104.394	104.394	104.394	4.375	103.419	103.419	103.419	4.375	100.283	100.283	100.283	4.375	100.083	100.083	100.083
4.500	102.880	102.880	102.880	4.875	104.931	104.931	104.931	4.500	103.693	103.693	103.693	4.500	100.486	100.486	100.486	4.500	100.286	100.286	100.286
4.625	103.051	103.051	103.051	4.990	N/A	N/A	N/A	4.625	104.041	104.041	104.041	4.625	100.603	100.603	100.603	4.625	100.403	100.403	100.403
4.750	103.104	103.104	103.104	5.000	N/A	N/A	N/A	4.750	104.550	104.550	104.550	4.750	100.254	100.254	100.254	4.750	100.054	100.054	100.054
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	97.035	97.035	97.035	2.875	100.727	100.727	100.727	2.875	99.937	99.937	99.937	2.875	99.874	99.874	99.874	2.750	101.027	101.027	101.027
2.875	97.589	97.589	97.589	2.990	101.029	101.029	101.029	2.990	100.275	100.275	100.275	2.990	100.212	100.212	100.212	2.875	101.329	101.329	101.329
2.990	97.873	97.873	97.873	3.000	101.129	101.129	101.129	3.000	100.375	100.375	100.375	3.000	100.312	100.312	100.312	2.990	101.498	101.498	101.498
3.000	97.973	97.973	97.973	3.125	101.470	101.470	101.470	3.125	100.756	100.756	100.756	3.125	100.693	100.693	100.693	3.000	101.598	101.598	101.598
3.125	98.184	98.184	98.184	3.250	101.486	101.486	101.486	3.250	101.180	101.180	101.180	3.250	101.180	101.180	101.180	3.125	101.994	101.994	101.994
3.250	98.578	98.578	98.578	3.375	101.930	101.930	101.930	3.375	101.668	101.668	101.668	3.375	101.668	101.668	101.668	3.250	102.195	102.195	102.195
3.375	99.017	99.017	99.017	3.500	102.259	102.259	102.259	3.500	102.031	102.031	102.031	3.500	102.031	102.031	102.031	3.375	102.465	102.465	102.465
3.500	99.323	99.323	99.323	3.625	102.526	102.526	102.526	3.625	102.325	102.325	102.325	3.625	102.325	102.325	102.325	3.500	102.669	102.669	102.669
3.625	99.901	99.901	99.901	3.750	102.282	102.282	102.282	3.750	102.431	102.431	102.431	3.750	102.275	102.275	102.275	3.625	102.933	102.933	102.933
3.750	100.017	100.017	100.017	3.875	102.629	102.629	102.629	3.875	102.812	102.812	102.812	3.875	102.656	102.656	102.656	3.750	102.579	102.579	102.579
3.875	100.363	100.363	100.363	3.990	102.760	102.760	102.760	3.990	102.969	102.969	102.969	3.990	102.812	102.812	102.812	3.875	102.876	102.876	102.876
3.990	100.479	100.479	100.479	4.000	102.860	102.860	102.860	4.000	103.069	103.069	103.069	4.000	102.912	102.912	102.912	3.990	103.060	103.060	103.060
4.000	100.579	100.579	100.579	4.125	103.086	103.086	103.086	4.125	103.313	103.313	103.313	4.125	103.157	103.157	103.157	4.000	103.160	103.160	103.160
4.125	100.708	100.708	100.708	4.250	102.242	102.242	102.242	4.250	102.166	102.166	102.166	4.250	102.103	102.103	102.103	4.125	103.408	103.408	103.408
4.250	99.811	99.811	99.811	4.375	102.506	102.506	102.506	4.375	102.457	102.457	102.457	4.375	102.394	102.394	102.394	4.250	103.392	103.392	103.392
4.375	100.083	100.083	100.083	4.500	102.742	102.742	102.742	4.500	102.716	102.716	102.716	4.500	102.654	102.654	102.654	4.375	102.567	102.567	102.567
4.500	100.286	100.286	100.286	4.625	102.910	102.910	102.910	4.625	102.902	102.902	102.902	4.625	102.840	102.840	102.840	4.500	102.613	102.613	102.613
4.625	100.403	100.403	100.403	4.750	102.974	102.974	102.974	4.750	102.896	102.896	102.896	4.750	102.833	102.833	102.833	4.625	102.795	102.795	102.795
4.750	100.054	100.054	100.054	4.875	103.218	103.218	103.218	4.875	103.164	103.164	103.164	4.875	103.102	103.102	103.102	4.750	102.995	102.995	102.995
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	99.449	99.449	99.449	2.750	99.449	99.449	99.449	2.750	99.973	99.973	99.973	2.750	98.195	98.195	98.195	2.750	98.195	98.195	98.195
2.875	99.924	99.924	99.924	2.875	99.841	99.841	99.841	2.875	100.185	100.185	100.185	2.875	98.580	98.580	98.580	2.875	98.497	98.497	98.497
2.990	100.441	100.441	100.441	2.990	100.373	100.373	100.373	2.990	100.269	100.269	100.269	2.990	99.012	99.012	99.012	2.990	98.944	98.944	98.944
3.000	100.541	100.541	100.541	3.000	100.473	100.473	100.473	3.000	100.369	100.369	100.369	3.000	99.112	99.112	99.112	3.000	99.044	99.044	99.044
3.125	101.004	101.004	101.004	3.125	100.942	100.942	100.942	3.125	100.648	100.648	100.648	3.125	99.458	99.458	99.458	3.125	99.396	99.396	99.396
3.250	101.334	101.334	101.334	3.250	101.272	101.272	101.272	3.250	100.574	100.574	100.574	3.250	99.513	99.513	99.513	3.250	99.451	99.451	99.451
3.375	101.633	101.633	101.633	3.375	101.570	101.570	101.570	3.375	100.762	100.762	100.762	3.375	99.730	99.730	99.730	3.375	99.667	99.667	99.667
3.500	101.857	101.857	101.857	3.500	101.795	101.795	101.795	3.500	100.905	100.905	100.905	3.500	99.893	99.893	99.893	3.500	99.831	99.831	99.831
3.625	102.146	102.146	102.146	3.625	102.084	102.084	102.084	3.625	101.091	101.091	101.091	3.625	100.104	100.104	100.104	3.625	100.042	100.042	100.042
3.750	102.065	102.065	102.065	3.750	102.065	102.065	102.065	3.750	99.695	99.695	99.695	3.750	98.981	98.981	98.981	3.750	98.981	98.981	98.981
3.875	102.390	102.390	102.390	3.875	102.390	102.390	102.390	3.875	99.901	99.901	99.901	3.875	99.215	99.215	99.215	3.875	99.215	99.215	99.215
3.990	102.605	102.605	102.605	3.990	102.605	102.605	102.605	3.990	100.003	100.003	100.003	3.990	99.348	99.348	99.348	3.990	99.348	99.348	99.348
4.000	102.705	102.705	102.705	4.000	102.705	102.705	102.705	4.000	100.103	100.103	100.103	4.000	99.44						

Check Desk Policy The	
\$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
Notated as follows: Fee divided by loan amount to the exact decimal.	
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.:

8/5/2020

45 Day Lock Exp.:

8/20/2020

60 Day Lock Exp.:

9/4/2020

W. Rate Sheet Dated: 7/6/2020

Release Time: 11:15 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	99.389	99.389	99.389	3.375	100.846	100.846	100.846	3.375	100.846	100.846	100.846	2.750	98.917	98.917	98.917	3.375	99.749	99.749	99.749
2.875	100.035	100.035	100.035	3.500	101.207	101.207	101.207	3.500	101.207	101.207	101.207	2.875	99.563	99.563	99.563	3.500	100.110	100.110	100.110
2.990	100.465	100.465	100.465	3.625	101.501	101.501	101.501	3.625	101.501	101.501	101.501	2.990	99.993	99.993	99.993	3.625	100.404	100.404	100.404
3.000	100.565	100.565	100.565	3.750	101.361	101.361	101.361	3.750	101.361	101.361	101.361	3.000	100.093	100.093	100.093	3.750	99.576	99.576	99.576
3.125	100.932	100.932	100.932	3.875	101.719	101.719	101.719	3.875	101.719	101.719	101.719	3.125	100.460	100.460	100.460	3.875	99.934	99.934	99.934
3.250	101.239	101.239	101.239	3.990	101.912	101.912	101.912	3.990	101.912	101.912	101.912	3.250	100.142	100.142	100.142	3.990	100.127	100.127	100.127
3.375	101.721	101.721	101.721	4.000	102.012	102.012	102.012	4.000	102.012	102.012	102.012	3.375	100.624	100.624	100.624	4.000	100.227	100.227	100.227
3.500	102.082	102.082	102.082	4.125	102.163	102.163	102.163	4.125	102.163	102.163	102.163	3.500	100.985	100.985	100.985	4.125	100.378	100.378	100.378
3.625	102.376	102.376	102.376	4.250	101.317	101.317	101.317	4.250	101.317	101.317	101.317	3.625	101.279	101.279	101.279	4.250	99.152	99.152	99.152
3.750	102.236	102.236	102.236	4.375	101.632	101.632	101.632	4.375	101.632	101.632	101.632	3.750	100.451	100.451	100.451	4.375	99.467	99.467	99.467
3.875	102.594	102.594	102.594	4.500	101.653	101.653	101.653	4.500	101.653	101.653	101.653	3.875	100.809	100.809	100.809	4.500	99.488	99.488	99.488
3.990	102.787	102.787	102.787	4.625	101.766	101.766	101.766	4.625	101.766	101.766	101.766	3.990	101.002	101.002	101.002	4.625	99.601	99.601	99.601
4.000	102.887	102.887	102.887	4.750	101.643	101.643	101.643	4.750	101.643	101.643	101.643	4.000	101.102	101.102	101.102	4.750	99.043	99.043	99.043
4.125	103.038	103.038	103.038	4.875	101.979	101.979	101.979	4.875	101.979	101.979	101.979	4.125	101.253	101.253	101.253	4.875	99.379	99.379	99.379
4.250	102.192	102.192	102.192	4.990	102.133	102.133	102.133	4.990	102.133	102.133	102.133	4.250	100.027	100.027	100.027	4.990	99.533	99.533	99.533
4.375	102.507	102.507	102.507	5.000	102.233	102.233	102.233	5.000	102.233	102.233	102.233	4.375	100.342	100.342	100.342	5.000	99.633	99.633	99.633
4.500	102.778	102.778	102.778	5.125	102.125	102.125	102.125	5.125	102.125	102.125	102.125	4.500	100.613	100.613	100.613	5.125	98.150	98.150	98.150
4.625	102.891	102.891	102.891	5.250	102.957	102.957	102.957	5.250	102.957	102.957	102.957	4.625	100.726	100.726	100.726	5.250	98.982	98.982	98.982
4.750	102.768	102.768	102.768	5.375	103.904	103.904	103.904	5.375	103.904	103.904	103.904	4.750	100.168	100.168	100.168	5.375	99.779	99.779	99.779
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	99.749	99.749	99.749	2.750	99.881	99.881	99.881	3.375	101.320	101.320	101.320	3.375	101.320	101.320	101.320	2.750	101.039	101.039	101.039
3.500	100.110	100.110	100.110	2.875	100.594	100.594	100.594	3.500	101.697	101.697	101.697	3.500	101.697	101.697	101.697	2.875	101.391	101.391	101.391
3.625	100.404	100.404	100.404	2.990	100.916	100.916	100.916	3.625	101.951	101.951	101.951	3.625	101.951	101.951	101.951	2.990	101.520	101.520	101.520
3.750	99.576	99.576	99.576	3.000	101.016	101.016	101.016	3.750	101.893	101.893	101.893	3.750	101.893	101.893	101.893	3.000	101.620	101.620	101.620
3.875	99.934	99.934	99.934	3.125	101.383	101.383	101.383	3.875	102.275	102.275	102.275	3.875	102.275	102.275	102.275	3.125	102.000	102.000	102.000
3.990	100.127	100.127	100.127	3.250	101.383	101.383	101.383	3.990	102.496	102.496	102.496	3.990	102.496	102.496	102.496	3.250	102.278	102.278	102.278
4.000	100.227	100.227	100.227	3.375	101.820	101.820	101.820	4.000	102.596	102.596	102.596	4.000	102.596	102.596	102.596	3.375	102.570	102.570	102.570
4.125	100.378	100.378	100.378	3.500	102.197	102.197	102.197	4.125	102.726	102.726	102.726	4.125	102.726	102.726	102.726	3.500	102.746	102.746	102.746
4.250	99.152	99.152	99.152	3.625	102.451	102.451	102.451	4.250	102.145	102.145	102.145	4.250	102.145	102.145	102.145	3.625	102.427	102.427	102.427
4.375	99.467	99.467	99.467	3.750	102.393	102.393	102.393	4.375	102.333	102.333	102.333	4.375	102.333	102.333	102.333	3.750	102.672	102.672	102.672
4.500	99.488	99.488	99.488	3.875	102.775	102.775	102.775	4.500	101.748	101.748	101.748	4.500	101.748	101.748	101.748	3.875	102.826	102.826	102.826
4.625	99.601	99.601	99.601	3.990	102.996	102.996	102.996	4.625	101.819	101.819	101.819	4.625	101.819	101.819	101.819	3.990	103.040	103.040	103.040
4.750	99.043	99.043	99.043	4.000	103.096	103.096	103.096	4.750	102.186	102.186	102.186	4.750	102.186	102.186	102.186	4.000	103.140	103.140	103.140
4.875	99.379	99.379	99.379	4.125	103.226	103.226	103.226	4.875	102.435	102.435	102.435	4.875	102.435	102.435	102.435	4.125	102.044	102.044	102.044
4.990	99.533	99.533	99.533	4.250	102.645	102.645	102.645	4.990	102.752	102.752	102.752	4.990	102.752	102.752	102.752	4.250	102.250	102.250	102.250
5.000	99.633	99.633	99.633	4.375	102.833	102.833	102.833	5.000	102.852	102.852	102.852	5.000	102.852	102.852	102.852	4.375	102.476	102.476	102.476
5.125	98.150	98.150	98.150	4.500	102.998	102.998	102.998	5.125	103.131	103.131	103.131	5.125	103.131	103.131	103.131	4.500	102.622	102.622	102.622
5.250	98.982	98.982	98.982	4.625	103.069	103.069	103.069	5.250	103.164	103.164	103.164	5.250	103.164	103.164	103.164	4.625	102.687	102.687	102.687
5.375	99.779	99.779	99.779	4.750	103.436	103.436	103.436	5.375	104.387	104.387	104.387	5.375	104.387	104.387	104.387	4.750	102.782	102.782	102.782
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	103.039	103.039	103.039	2.750	103.289	103.289	103.289	2.750	100.076	100.076	100.076	2.750	102.076	102.076	102.076	2.750	102.326	102.326	102.326
2.875	101.391	101.391	101.391	2.875	101.391	101.391	101.391	2.875	100.428	100.428	100.428	2.875	100.428	100.428	100.428	2.875	100.428	100.428	100.428
2.990	101.520	101.520	101.520	2.990	101.520	101.520	101.520	2.990	100.557	100.557	100.557	2.990	100.557	100.557	100.557	2.990	100.557	100.557	100.557
3.000	101.620	101.620	101.620	3.000	101.620	101.620	101.620	3.000	100.657	100.657	100.657	3.000	100.657	100.657	100.657	3.000	100.657	100.657	100.657
3.125	102.000	102.000	102.000	3.125	102.000	102.000	102.000	3.125	100.225	100.225	100.225	3.125	100.225	100.225	100.225	3.125	100.225	100.225	100.225
3.250	102.278	102.278	102.278	3.250	102.278	102.278	102.278	3.250	100.503	100.503	100.503	3.250	100.503	100.503	100.503	3.250	100.503	100.503	100.503
3.375	102.570	102.570	102.570	3.375	102.570	102.570	102.570	3.375	100.795	100.795	100.795	3.375	100.795	100.795	100.795	3.375	100.795	100.795	100.795
3.500	102.746	102.746	102.746	3.500	102.746	102.746	102.746	3.500	100.971	100.971	100.971	3.500	100.971	100.971	100.971	3.500	100.971	100.971	100.971
3.625	102.427	102.427	102.427	3.625	102.427	102.427	102.427	3.625	99.464	99.464	99.464	3.625	99.464	99.464	99.464	3.625	99.464	99.464	99.464
3.750	102.672	102.672	102.672	3.750	102.672	102.672	102.672	3.750	99.709	99.709	99.709	3.750	99.709	99.709	99.709	3.750	99.709	99.709	99.709
3.875	102.826	102.826	102.826	3.875	102.826	102.826	102.826	3.875	99.863	99.863	99.863	3.875	99.863	99.863	99.863	3.875	9		



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.:

8/5/2020

45 Day Lock Exp.:

8/20/2020

60 Day Lock Exp.:

9/4/2020

W. Rate Sheet Dated: 7/6/2020

Release Time: 11:15 am ET

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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	99.186	99.186	99.186	2.750	99.672	99.672	99.672	2.750	100.723	100.723	100.723	2.750	98.364	98.364	98.364	2.750	99.460	99.460	99.460
2.875	99.838	99.838	99.838	2.875	100.391	100.391	100.391	2.875	101.078	101.078	101.078	2.875	99.016	99.016	99.016	2.875	99.815	99.815	99.815
2.990	100.271	100.271	100.271	2.990	100.720	100.720	100.720	2.990	101.209	101.209	101.209	2.990	99.449	99.449	99.449	2.990	99.946	99.946	99.946
3.000	100.371	100.371	100.371	3.000	100.820	100.820	100.820	3.000	101.309	101.309	101.309	3.000	99.549	99.549	99.549	3.000	100.046	100.046	100.046
3.125	100.749	100.749	100.749	3.125	101.192	101.192	101.192	3.125	101.794	101.794	101.794	3.125	99.927	99.927	99.927	3.125	99.719	99.719	99.719
3.250	101.069	101.069	101.069	3.250	101.210	101.210	101.210	3.250	102.073	102.073	102.073	3.250	99.622	99.622	99.622	3.250	99.998	99.998	99.998
3.375	101.556	101.556	101.556	3.375	101.650	101.650	101.650	3.375	102.371	102.371	102.371	3.375	100.109	100.109	100.109	3.375	100.296	100.296	100.296
3.500	101.924	101.924	101.924	3.500	102.036	102.036	102.036	3.500	102.549	102.549	102.549	3.500	100.477	100.477	100.477	3.500	100.474	100.474	100.474
3.625	102.219	102.219	102.219	3.625	102.294	102.294	102.294	3.625	102.251	102.251	102.251	3.625	100.772	100.772	100.772	3.625	98.988	98.988	98.988
3.750	102.082	102.082	102.082	3.750	102.240	102.240	102.240	3.750	102.499	102.499	102.499	3.750	99.947	99.947	99.947	3.750	99.236	99.236	99.236
3.875	102.443	102.443	102.443	3.875	102.625	102.625	102.625	3.875	102.654	102.654	102.654	3.875	100.308	100.308	100.308	3.875	99.391	99.391	99.391
3.990	102.642	102.642	102.642	3.990	102.853	102.853	102.853	3.990	102.872	102.872	102.872	3.990	100.507	100.507	100.507	3.990	99.609	99.609	99.609
4.000	102.742	102.742	102.742	4.000	102.953	102.953	102.953	4.000	102.972	102.972	102.972	4.000	100.607	100.607	100.607	4.000	99.709	99.709	99.709
4.125	102.893	102.893	102.893	4.125	103.085	103.085	103.085	4.125	101.868	101.868	101.868	4.125	100.758	100.758	100.758	4.125	98.230	98.230	98.230
4.250	102.059	102.059	102.059	4.250	102.511	102.511	102.511	4.250	102.076	102.076	102.076	4.250	99.544	99.544	99.544	4.250	98.438	98.438	98.438
4.375	102.378	102.378	102.378	4.375	102.701	102.701	102.701	4.375	102.306	102.306	102.306	4.375	99.863	99.863	99.863	4.375	98.668	98.668	98.668
4.500	102.651	102.651	102.651	4.500	102.868	102.868	102.868	4.500	102.454	102.454	102.454	4.500	100.136	100.136	100.136	4.500	98.816	98.816	98.816
4.625	102.763	102.763	102.763	4.625	102.940	102.940	102.940	4.625	102.330	102.330	102.330	4.625	100.248	100.248	100.248	4.625	98.098	98.098	98.098
4.750	102.665	102.665	102.665	4.750	103.327	103.327	103.327	4.750	102.425	102.425	102.425	4.750	99.715	99.715	99.715	4.750	99.397	99.397	99.397

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.:

8/5/2020

45 Day Lock Exp.:

8/20/2020

60 Day Lock Exp.:

9/4/2020

W. Rate Sheet Dated: 7/6/2020

Release Time: 11:15 am ET

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Non-Conforming "Jumbo"

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

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

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

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

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

Lock Desk Policy

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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)