

W. Rate Sheet Dated: 7/7/2020

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	100.213	100.213	100.213	2.750	100.092	100.092	100.092	2.250	98.028	98.028	98.028	3.125	95.802	95.802	95.802
2.875	100.218	100.218	100.218	2.875	100.096	100.096	100.096	2.500	98.037	98.037	98.037	3.250	97.304	97.304	97.304
3.000	100.223	100.223	100.223	3.000	100.100	100.100	100.100	2.625	98.041	98.041	98.041	3.375	97.306	97.306	97.306
3.125	100.227	100.227	100.227	3.125	100.103	100.103	100.103	2.750	98.945	98.945	98.945	3.500	97.301	97.301	97.301
3.250	100.944	100.944	100.944	3.250	100.623	100.623	100.623	2.875	98.949	98.949	98.949	3.625	97.302	97.302	97.302
3.375	100.848	100.848	100.848	3.375	100.626	100.626	100.626	3.000	98.953	98.953	98.953	Margin = 2.250		Index = 0.160	
3.500	100.852	100.852	100.852	3.500	100.630	100.630	100.630	3.125	98.956	98.956	98.956	30 Year OTC			
3.625	100.856	100.856	100.856	3.625	100.643	100.643	100.643	3.250	101.023	101.023	101.023	Rate	30 Day	45 Day	60 Day
3.750	101.734	101.734	101.734	3.750	101.274	101.274	101.274	3.375	101.026	101.026	101.026	4.000	101.285	101.285	101.285
3.875	101.638	101.638	101.638	3.875	101.306	101.306	101.306	3.500	101.029	101.029	101.029	4.125	101.289	101.289	101.289
4.000	101.660	101.660	101.660	4.000	101.309	101.309	101.309	3.625	101.079	101.079	101.079	4.375	102.023	102.023	102.023
4.125	101.664	101.664	101.664	4.125	101.298	101.298	101.298	3.750	100.987	100.987	100.987	4.500	102.012	102.012	102.012
4.250	102.495	102.495	102.495	4.250	101.993	101.993	101.993	3.875	101.056	101.056	101.056	4.625	102.015	102.015	102.015
4.375	102.398	102.398	102.398	4.375	101.995	101.995	101.995	4.000	101.058	101.058	101.058	4.875	102.634	102.634	102.634
4.500	102.387	102.387	102.387	4.500	101.998	101.998	101.998	4.125	101.047	101.047	101.047	5.000	102.623	102.623	102.623
4.625	102.390	102.390	102.390	4.625	101.987	101.987	101.987	4.250	102.043	102.043	102.043	5.125	102.626	102.626	102.626
4.750	103.106	103.106	103.106	4.750	102.604	102.604	102.604	4.375	102.046	102.046	102.046	5.500	104.188	104.188	104.188
4.875	103.009	103.009	103.009	4.875	102.606	102.606	102.606	4.500	102.048	102.048	102.048	5.625	104.190	104.190	104.190
6.250	104.320	104.320	104.320	6.250	103.917	103.917	103.917	4.625	102.037	102.037	102.037	6.250	103.500	103.500	103.500

FHA Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	102.828	102.828	102.828	2.750	102.728	102.728	102.728	2.250	100.254	100.254	100.254
2.875	102.833	102.833	102.833	2.875	102.732	102.732	102.732	2.375	100.259	100.259	100.259
3.000	102.833	102.833	102.833	3.000	102.732	102.732	102.732	2.500	100.258	100.258	100.258
3.125	102.832	102.832	102.832	3.125	102.732	102.732	102.732	2.625	100.258	100.258	100.258
3.250	103.345	103.345	103.345	3.250	103.248	103.248	103.248	2.750	101.159	101.159	101.159
3.375	103.364	103.364	103.364	3.375	103.263	103.263	103.263	2.875	101.175	101.175	101.175
3.500	103.363	103.363	103.363	3.500	103.263	103.263	103.263	3.000	101.175	101.175	101.175
3.625	103.363	103.363	103.363	3.625	103.273	103.273	103.273	3.125	101.175	101.175	101.175
3.750	103.237	103.237	103.237	3.750	103.140	103.140	103.140	3.250	103.239	103.239	103.239
3.875	103.254	103.254	103.254	3.875	103.183	103.183	103.183	3.375	103.253	103.253	103.253
4.000	103.273	103.273	103.273	4.000	103.152	103.152	103.152	3.500	103.253	103.253	103.253
4.125	103.253	103.253	103.253	4.125	103.139	103.139	103.139	3.625	103.299	103.299	103.299
4.250	103.981	103.981	103.981	4.250	103.845	103.845	103.845	3.750	103.159	103.159	103.159

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.000	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.000	\$85,001 - \$125,000	0.000
FICO 640 - 659	-0.750	\$125,001 - \$175,000	0.000
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	N/A	\$275,001 up to HB	0.000
FICO 580 - 599	N/A		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	N/A
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	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	98.535	98.535	98.535	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.539	98.539	98.539				
4.125	98.714	98.714	98.714	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	99.884	99.884	99.884				
4.625	99.240	99.240	99.240					5.000	99.873	99.873	99.873				
5.000	100.048	100.048	100.048					5.125	99.876	99.876	99.876				
5.125	100.051	100.051	100.051					5.500	101.438	101.438	101.438				
5.250	100.451	100.451	100.451					5.625	101.440	101.440	101.440	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	Rate	30 Day	45 Day	60 Day
												6.250	102.750	102.750	102.750

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
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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)

W. Rate Sheet Dated: 7/7/2020

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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	98.501	98.501	98.501	2.750	98.810	98.810	98.810	2.375	94.813	94.813	94.813	3.125	95.100	95.100	95.100
2.875	98.506	98.506	98.506	2.875	98.813	98.813	98.813	2.500	94.817	94.817	94.817	3.250	96.539	96.539	96.539
3.000	98.510	98.510	98.510	3.000	98.817	98.817	98.817	2.625	94.821	94.821	94.821	3.375	96.541	96.541	96.541
3.125	98.515	98.515	98.515	3.125	98.821	98.821	98.821	2.750	97.663	97.663	97.663	3.500	96.536	96.536	96.536
3.250	99.169	99.169	99.169	3.250	99.278	99.278	99.278	2.875	97.666	97.666	97.666	3.625	96.537	96.537	96.537
3.375	99.073	99.073	99.073	3.375	99.281	99.281	99.281	3.000	97.670	97.670	97.670	Margin = 2.250		Index = 0.160	
3.500	99.077	99.077	99.077	3.500	99.285	99.285	99.285	3.125	97.673	97.673	97.673	30 Year OTC			
3.625	99.081	99.081	99.081	3.625	99.298	99.298	99.298	3.250	99.678	99.678	99.678	Rate	30 Day	45 Day	60 Day
3.750	99.584	99.584	99.584	3.750	99.554	99.554	99.554	3.375	99.681	99.681	99.681	4.000	99.135	99.135	99.135
3.875	99.488	99.488	99.488	3.875	99.586	99.586	99.586	3.500	99.684	99.684	99.684	4.125	99.139	99.139	99.139
4.000	99.510	99.510	99.510	4.000	99.589	99.589	99.589	3.625	99.734	99.734	99.734	4.375	99.748	99.748	99.748
4.125	99.514	99.514	99.514	4.125	99.578	99.578	99.578	3.750	99.267	99.267	99.267	4.500	99.737	99.737	99.737
4.250	100.220	100.220	100.220	4.250	100.148	100.148	100.148	3.875	99.336	99.336	99.336	4.625	99.740	99.740	99.740
4.375	100.123	100.123	100.123	4.375	100.150	100.150	100.150	4.000	99.338	99.338	99.338	4.875	98.921	98.921	98.921
4.500	100.112	100.112	100.112	4.500	100.153	100.153	100.153	4.125	99.327	99.327	99.327	5.000	98.911	98.911	98.911
4.625	100.115	100.115	100.115	4.625	100.142	100.142	100.142	4.250	100.198	100.198	100.198	5.125	98.914	98.914	98.914
4.750	99.394	99.394	99.394	4.750	99.321	99.321	99.321	4.375	100.201	100.201	100.201	5.500	100.288	100.288	100.288
4.875	99.296	99.296	99.296	4.875	99.324	99.324	99.324	4.500	100.203	100.203	100.203	5.625	100.290	100.290	100.290
6.250	100.670	100.670	100.670	6.250	100.697	100.697	100.697	4.625	100.192	100.192	100.192	6.250	99.986	99.986	99.986

FHA High Balance Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.766	100.766	100.766	2.750	100.666	100.666	100.666	2.250	97.754	97.754	97.754
2.875	100.771	100.771	100.771	2.875	100.669	100.669	100.669	2.375	97.759	97.759	97.759
3.000	100.770	100.770	100.770	3.000	100.669	100.669	100.669	2.500	97.758	97.758	97.758
3.125	100.770	100.770	100.770	3.125	100.669	100.669	100.669	2.625	97.758	97.758	97.758
3.250	101.220	101.220	101.220	3.250	101.123	101.123	101.123	2.750	98.377	98.377	98.377
3.375	101.239	101.239	101.239	3.375	101.138	101.138	101.138	2.875	98.394	98.394	98.394
3.500	101.238	101.238	101.238	3.500	101.138	101.138	101.138	3.000	98.394	98.394	98.394
3.625	101.238	101.238	101.238	3.625	101.148	101.148	101.148	3.125	98.394	98.394	98.394
3.750	100.737	100.737	100.737	3.750	100.640	100.640	100.640	3.250	100.114	100.114	100.114
3.875	100.754	100.754	100.754	3.875	100.683	100.683	100.683	3.375	100.128	100.128	100.128
4.000	100.773	100.773	100.773	4.000	100.652	100.652	100.652	3.500	100.128	100.128	100.128
4.125	100.753	100.753	100.753	4.125	100.639	100.639	100.639	3.625	100.174	100.174	100.174
4.250	101.356	101.356	101.356	4.250	101.220	101.220	101.220	3.750	100.034	100.034	100.034

GOVERNMENT ADJUSTMENTS - Applies to all Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680- 719	0.000	FICO 600 - 619	N/A
FICO 660 - 679	0.000	FICO 580 - 599	N/A
FICO 640 - 659	-0.750		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	VA Jumbo	N/A
USDA Streamline-Assist Refinance Option			-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 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	96.385	96.385	96.385	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.389	96.389	96.389				
4.125	96.214	96.214	96.214	6.250	99.750	99.500	99.250	4.375	96.998	96.998	96.998				
4.250	96.820	96.820	96.820					4.500	96.987	96.987	96.987				
4.375	96.823	96.823	96.823					4.625	96.990	96.990	96.990				
4.500	96.612	96.612	96.612					4.875	96.171	96.171	96.171				
4.625	96.615	96.615	96.615					5.000	96.161	96.161	96.161				
5.000	95.986	95.986	95.986					5.125	96.164	96.164	96.164				
5.125	95.989	95.989	95.989					5.500	97.538	97.538	97.538		30 yr DPA "3.5% DPA ; Lender Paid Only"		
5.250	96.201	96.201	96.201					5.625	97.540	97.540	97.540	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	97.236	97.236	97.236	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.:

8/6/2020

45 Day Lock Exp.:

8/21/2020

60 Day Lock Exp.:

9/7/2020

W. Rate Sheet Dated: 7/7/2020

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	99.849	99.849	99.849	2.875	99.022	99.022	99.022	2.750	98.195	98.195	98.195	2.750	99.187	99.187	99.187	2.750	97.521	97.521	97.521				
2.875	100.431	100.431	100.431	2.990	99.410	99.410	99.410	2.875	98.834	98.834	98.834	2.875	99.687	99.687	99.687	2.875	98.078	98.078	98.078				
2.990	100.774	100.774	100.774	3.000	99.510	99.510	99.510	2.990	99.223	99.223	99.223	2.990	99.933	99.933	99.933	2.990	98.369	98.369	98.369				
3.000	100.874	100.874	100.874	3.125	99.897	99.897	99.897	3.000	99.323	99.323	99.323	3.000	100.033	100.033	100.033	3.000	98.469	98.469	98.469				
3.125	101.225	101.225	101.225	3.250	100.387	100.387	100.387	3.125	99.709	99.709	99.709	3.125	100.207	100.207	100.207	3.125	98.679	98.679	98.679				
3.250	101.484	101.484	101.484	3.375	100.886	100.886	100.886	3.250	100.200	100.200	100.200	3.250	100.270	100.270	100.270	3.250	98.973	98.973	98.973				
3.375	101.938	101.938	101.938	3.500	101.284	101.284	101.284	3.375	100.699	100.699	100.699	3.375	100.668	100.668	100.668	3.375	99.416	99.416	99.416				
3.500	102.299	102.299	102.299	3.625	101.605	101.605	101.605	3.500	101.096	101.096	101.096	3.500	100.939	100.939	100.939	3.500	99.724	99.724	99.724				
3.625	102.578	102.578	102.578	3.750	102.240	102.240	102.240	3.625	101.579	101.579	101.579	3.625	101.076	101.076	101.076	3.625	99.903	99.903	99.903				
3.750	102.328	102.328	102.328	3.875	102.632	102.632	102.632	3.750	102.240	102.240	102.240	3.750	100.263	100.263	100.263	3.750	99.975	99.975	99.975				
3.875	102.685	102.685	102.685	3.990	102.814	102.814	102.814	3.875	102.632	102.632	102.632	3.875	100.576	100.576	100.576	3.875	100.323	100.323	100.323				
3.990	102.843	102.843	102.843	4.000	102.914	102.914	102.914	3.990	102.814	102.814	102.814	3.990	100.688	100.688	100.688	3.990	100.459	100.459	100.459				
4.000	102.943	102.943	102.943	4.125	103.167	103.167	103.167	4.000	102.914	102.914	102.914	4.000	100.788	100.788	100.788	4.000	100.559	100.559	100.559				
4.125	103.170	103.170	103.170	4.250	103.240	103.240	103.240	4.125	103.167	103.167	103.167	4.125	100.915	100.915	100.915	4.125	100.712	100.712	100.712				
4.250	102.293	102.293	102.293	4.375	103.537	103.537	103.537	4.250	103.053	103.053	103.053	4.250	99.941	99.941	99.941	4.250	99.741	99.741	99.741				
4.375	102.563	102.563	102.563	4.500	103.814	103.814	103.814	4.375	103.350	103.350	103.350	4.375	100.215	100.215	100.215	4.375	100.015	100.015	100.015				
4.500	102.815	102.815	102.815	4.625	104.001	104.001	104.001	4.500	103.626	103.626	103.626	4.500	100.421	100.421	100.421	4.500	100.221	100.221	100.221				
4.625	102.988	102.988	102.988	4.750	104.424	104.424	104.424	4.625	104.068	104.068	104.068	4.625	100.539	100.539	100.539	4.625	100.339	100.339	100.339				
4.750	103.134	103.134	103.134	4.875	N/A	N/A	N/A	4.750	104.580	104.580	104.580	4.750	100.285	100.285	100.285	4.750	100.085	100.085	100.085				
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	97.333	97.333	97.333	2.875	101.033	101.033	101.033	2.875	100.239	100.239	100.239	2.875	100.177	100.177	100.177	2.750	101.138	101.138	101.138				
2.875	97.890	97.890	97.890	2.990	101.337	101.337	101.337	2.990	100.586	100.586	100.586	2.990	100.523	100.523	100.523	2.875	101.445	101.445	101.445				
2.990	98.182	98.182	98.182	3.000	101.437	101.437	101.437	3.000	100.686	100.686	100.686	3.000	100.623	100.623	100.623	2.990	101.608	101.608	101.608				
3.000	98.282	98.282	98.282	3.125	101.782	101.782	101.782	3.125	101.066	101.066	101.066	3.125	101.004	101.004	101.004	3.000	101.708	101.708	101.708				
3.125	98.491	98.491	98.491	3.250	101.685	101.685	101.685	3.250	101.389	101.389	101.389	3.250	101.389	101.389	101.389	3.125	102.106	102.106	102.106				
3.250	98.786	98.786	98.786	3.375	102.132	102.132	102.132	3.375	101.881	101.881	101.881	3.375	101.881	101.881	101.881	3.250	102.257	102.257	102.257				
3.375	99.229	99.229	99.229	3.500	102.464	102.464	102.464	3.500	102.247	102.247	102.247	3.500	102.247	102.247	102.247	3.375	102.532	102.532	102.532				
3.500	99.536	99.536	99.536	3.625	102.739	102.739	102.739	3.625	102.548	102.548	102.548	3.625	102.548	102.548	102.548	3.500	102.736	102.736	102.736				
3.625	99.877	99.877	99.877	3.750	102.286	102.286	102.286	3.750	102.433	102.433	102.433	3.750	102.277	102.277	102.277	3.625	103.001	103.001	103.001				
3.750	99.975	99.975	99.975	3.875	102.636	102.636	102.636	3.875	102.818	102.818	102.818	3.875	102.662	102.662	102.662	3.750	102.567	102.567	102.567				
3.875	100.323	100.323	100.323	3.990	102.770	102.770	102.770	3.990	102.975	102.975	102.975	3.990	102.819	102.819	102.819	3.875	102.867	102.867	102.867				
3.990	100.459	100.459	100.459	4.000	102.870	102.870	102.870	4.000	103.075	103.075	103.075	4.000	102.919	102.919	102.919	3.990	103.053	103.053	103.053				
4.000	100.559	100.559	100.559	4.125	103.095	103.095	103.095	4.125	103.325	103.325	103.325	4.125	103.169	103.169	103.169	4.000	103.153	103.153	103.153				
4.125	100.712	100.712	100.712	4.250	102.173	102.173	102.173	4.250	102.095	102.095	102.095	4.250	102.033	102.033	102.033	4.125	103.403	103.403	103.403				
4.250	99.741	99.741	99.741	4.375	103.439	103.439	103.439	4.375	102.388	102.388	102.388	4.375	102.326	102.326	102.326	4.250	103.315	103.315	103.315				
4.375	100.015	100.015	100.015	4.500	102.677	102.677	102.677	4.500	102.650	102.650	102.650	4.500	102.588	102.588	102.588	4.375	102.489	102.489	102.489				
4.500	100.221	100.221	100.221	4.625	102.847	102.847	102.847	4.625	102.834	102.834	102.834	4.625	102.772	102.772	102.772	4.500	102.536	102.536	102.536				
4.625	100.339	100.339	100.339	4.750	103.005	103.005	103.005	4.750	102.926	102.926	102.926	4.750	102.864	102.864	102.864	4.625	102.720	102.720	102.720				
4.750	100.085	100.085	100.085	4.875	103.252	103.252	103.252	4.875	103.198	103.198	103.198	4.875	103.135	103.135	103.135	4.750	102.914	102.914	102.914				

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	99.561	99.561	99.561	2.750	99.561	99.561	99.561	2.750	100.083	100.083	100.083	2.750	98.306	98.306	98.306	2.750	98.306	98.306	98.306	2.750	101.538	101.538	101.538
2.875	99.972	99.972	99.972	2.875	99.898	99.898	99.898	2.875	100.297	100.297	100.297	2.875	98.624	98.624	98.624	2.875	98.550	98.550	98.550	2.875	101.545	101.545	101.545
2.990	100.495	100.495	100.495	2.990	100.427	100.427	100.427	2.990	100.379	100.379	100.379	2.990	99.066	99.066	99.066	2.990	99.998	99.998	99.998	2.990	102.009	102.009	102.009
3.000	100.595	100.595	100.595	3.000	100.527	100.527	100.527	3.000	100.479	100.479	100.479	3.000	99.166	99.166	99.166	3.000	99.098	99.098	99.098	3.000	102.109	102.109	102.109
3.125	101.063	101.063	101.063	3.125	101.001	101.001	101.001	3.125	100.759	100.759	100.759	3.125	99.516	99.516	99.516	3.125	99.454	99.454	99.454	3.125	102.507	102.507	102.507
3.250	101.397	101.397	101.397	3.250	101.334	101.334	101.334	3.250	100.633	100.633	100.633	3.250	99.573	99.573	99.573	3.250	99.510	99.510	99.510	3.250	102.532	102.532	102.532
3.375	101.699	101.699	101.699	3.375	101.637	101.637	101.637	3.375	100.825	100.825	100.825	3.375	99.792	99.792	99.792	3.375	99.730	99.730	99.730	3.375	102.807	102.807	102.807
3.500	101.922	101.922	101.922	3.500	101.860	101.860	101.860	3.500	100.966	100.966	100.966	3.500	99.952	99.952	99.952	3.500	99.890	99.890	99.890	3.500	103.011	103.011	103.011
3.625	102.219	102.219	102.219	3.625	102.157	102.157	102.157	3.625	101.153	101.153	101.153	3.625	100.171	100.171	100.171	3.625	100.109	100.109	100.109	3.625	103.276	103.276	103.276
3.750	102.053	102.053	102.053	3.750	102.053	102.053	102.053	3.750	99.684	99.684	99.684	3.750	98.970	98.970	98.970	3.750	98.970	98.970	98.970	3.750	102.692	102.692	102.692
3.875	102.381	102.381	102.381	3.875	102.381	102.381	102.381	3.875	99.891	99.891	99.891	3.875	99.205	99.205	99.205	3.875	99.205	99.205	99.205	3.875	102.992	102.992	102.992
3.990	102.598	102.598	102.598	3.990	102.598	102.598	102.598	3.990	99.991	99.991	99.991	3.990	99.336	99.336	99.336	3.990	99.336	99.336	99.336	3.990	103.178	103.178	103.178
4.000	102.698	102.698	102.698	4.000	102.698	102.698	102.698	4.000	100.091	100.091	100.091	4.000	99.436	99.436	99.436	4.000	99.436	99.436	99.436	4.000	103.278	103.278	103.278
4.125	102.971	102.971	102.971	4.125	102.971	102.971	102.971	4.125	100.268	100.268	100.268	4.125	99.636	99.636	99.636	4.125	99.636	99.636	99.636	4.125	103.528	103.528	103.528
4.250	102.127	102.127	102.127	4.250	102.127	102.127	102.127	4.250	98.449	98.449	98.449	4.250	98.061	98.061	98.061	4.250	98.061	98.061	98.061	4.250	103.234	103.234	103.234
4.375	102.439	102.439	102.439	4.375	102.484	102.484	102.484	4.375	98.570	98.570	98.570	4.375	98.320	98.320	98.320	4.375	98.365	98.365	98.365	4.375	103.364	103.364	103.364
4.500	102.967	102.967	102.967	4.500	102.024	102.024	102.024	4.500	98.602	98.602	98.602	4.500	98.402	98.402	98.402	4.500	98.402	98.402	98.402	4.500	102.463	102.463	102.463
4.625	103.305	103.305	103.305	4.625	103.367	103.367	103.367	4.625	98.731	98.731	98.731	4.625	98.531	98.531	98.531	4.625	98.531	98.531	98.531	4.625	102.767	102.767	102.767
4.750	103.542	103.542	103.542	4.750	103.604	103.604	103.604	4.750	98.570	98.570	98.570	4.750	98.370	98.370	98.370	4.750	98.370	98.370	98.370	4.750	102.914	102.914	102.914



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.:

8/6/2020

45 Day Lock Exp.:

8/21/2020

60 Day Lock Exp.:

9/7/2020

W. Rate Sheet Dated: 7/7/2020

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	97.121	97.121	96.871	
2.625	98.169	98.169	97.919	
2.750	98.904	98.904	98.654	
2.875	99.498	99.498	99.248	
3.000	99.970	99.970	99.720	
3.125	100.284	100.284	100.034	
3.250	100.473	100.473	100.223	
3.375	100.897	100.897	100.647	
3.500	101.206	101.206	100.956	
3.625	101.456	101.456	101.206	
3.750	101.115	101.115	100.865	
3.875	101.434	101.434	101.184	
4.000	101.694	101.694	101.444	
4.125	101.829	101.829	101.579	
4.250	100.948	100.948	100.698	
4.375	101.260	101.260	101.010	
4.500	101.526	101.526	101.276	
4.625	101.636	101.636	101.386	
4.750	101.609	101.609	101.359	
4.875	102.915	102.915	102.665	

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	96.657	96.657	96.407	
2.500	97.528	97.528	97.278	
2.625	98.337	98.337	98.087	
2.750	98.942	98.942	98.692	
2.875	99.609	99.609	99.359	
3.000	99.991	99.991	99.741	
3.125	100.322	100.322	100.072	
3.250	100.206	100.206	99.956	
3.375	100.611	100.611	100.361	
3.500	100.961	100.961	100.711	
3.625	101.198	101.198	100.948	
3.750	100.967	100.967	100.717	
3.875	101.338	101.338	101.088	
4.000	101.653	101.653	101.403	
4.125	101.776	101.776	101.526	

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	97.136	97.136	96.886	
2.250	97.668	97.668	97.418	
2.375	98.230	98.230	97.980	
2.500	98.920	98.920	98.670	
2.625	99.391	99.391	99.141	
2.750	99.745	99.745	99.495	
2.875	100.064	100.064	99.814	
3.000	100.263	100.263	100.013	
3.125	100.582	100.582	100.332	
3.250	100.831	100.831	100.581	
3.375	101.102	101.102	100.852	
3.500	101.259	101.259	101.009	
3.625	100.871	100.871	100.621	
3.750	101.112	101.112	100.862	
3.875	101.264	101.264	101.014	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.636	98.636	98.386	
3.000	99.108	99.108	98.858	
3.125	99.422	99.422	99.172	
3.250	99.016	99.016	98.766	
3.375	99.440	99.440	99.190	
3.500	99.749	99.749	99.499	
3.625	99.998	99.998	99.748	
3.750	99.064	99.064	98.814	
3.875	99.383	99.383	99.133	
4.000	99.643	99.643	99.393	
4.125	99.778	99.778	99.528	
4.250	98.467	98.467	98.217	
4.375	98.779	98.779	98.529	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.620	98.620	98.370	
3.000	98.939	98.939	98.689	
3.125	99.138	99.138	98.888	
3.250	98.644	98.644	98.394	
3.375	98.893	98.893	98.643	
3.500	99.164	99.164	98.914	
3.625	99.321	99.321	99.071	
3.750	97.746	97.746	97.496	
3.875	97.987	97.987	97.737	
4.000	98.139	98.139	97.889	
4.125	98.446	98.446	98.196	
4.250	97.079	97.079	96.829	
4.375	97.279	97.279	97.029	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.520	98.520	98.270	
2.875	98.839	98.839	98.589	
3.000	99.038	99.038	98.788	
3.125	98.544	98.544	98.294	
3.250	98.793	98.793	98.543	
3.375	99.064	99.064	98.814	
3.500	99.221	99.221	98.971	
3.625	97.646	97.646	97.396	
3.750	97.887	97.887	97.637	
3.875	98.039	98.039	97.789	
4.000	98.346	98.346	98.096	
4.125	96.979	96.979	96.729	
4.250	97.179	97.179	96.929	

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.: 8/6/2020
45 Day Lock Exp.: 8/21/2020
60 Day Lock Exp.: 9/7/2020

W. Rate Sheet Dated: 7/7/2020

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	99.679	99.679	99.679	3.375	101.012	101.012	101.012	3.375	101.012	101.012	101.012	2.750	99.207	99.207	99.207	3.375	99.915	99.915	99.915
2.875	100.316	100.316	100.316	3.500	101.366	101.366	101.366	3.500	101.366	101.366	101.366	2.875	99.844	99.844	99.844	3.500	100.269	100.269	100.269
2.990	100.733	100.733	100.733	3.625	101.656	101.656	101.656	3.625	101.656	101.656	101.656	2.990	100.261	100.261	100.261	3.625	100.559	100.559	100.559
3.000	100.833	100.833	100.833	3.750	101.348	101.348	101.348	3.750	101.348	101.348	101.348	3.000	100.361	100.361	100.361	3.750	99.563	99.563	99.563
3.125	101.194	101.194	101.194	3.875	101.699	101.699	101.699	3.875	101.699	101.699	101.699	3.125	100.722	100.722	100.722	3.875	99.914	99.914	99.914
3.250	101.416	101.416	101.416	3.990	101.885	101.885	101.885	3.990	101.885	101.885	101.885	3.250	100.319	100.319	100.319	3.990	100.100	100.100	100.100
3.375	101.887	101.887	101.887	4.000	101.985	101.985	101.985	4.000	101.985	101.985	101.985	3.375	100.790	100.790	100.790	4.000	100.200	100.200	100.200
3.500	102.241	102.241	102.241	4.125	102.136	102.136	102.136	4.125	102.136	102.136	102.136	3.500	100.144	100.144	100.144	4.125	100.351	100.351	100.351
3.625	102.531	102.531	102.531	4.250	101.256	101.256	101.256	4.250	101.256	101.256	101.256	3.625	101.434	101.434	101.434	4.250	99.091	99.091	99.091
3.750	102.223	102.223	102.223	4.375	101.567	101.567	101.567	4.375	101.567	101.567	101.567	3.750	100.438	100.438	100.438	4.375	99.402	99.402	99.402
3.875	102.574	102.574	102.574	4.500	101.585	101.585	101.585	4.500	101.585	101.585	101.585	3.875	100.789	100.789	100.789	4.500	99.420	99.420	99.420
3.990	102.760	102.760	102.760	4.625	101.698	101.698	101.698	4.625	101.698	101.698	101.698	3.990	100.975	100.975	100.975	4.625	99.533	99.533	99.533
4.000	102.860	102.860	102.860	4.750	101.650	101.650	101.650	4.750	101.650	101.650	101.650	4.000	101.075	101.075	101.075	4.750	99.050	99.050	99.050
4.125	103.011	103.011	103.011	4.875	101.983	101.983	101.983	4.875	101.983	101.983	101.983	4.125	101.226	101.226	101.226	4.875	99.383	99.383	99.383
4.250	102.131	102.131	102.131	4.990	102.135	102.135	102.135	4.990	102.135	102.135	102.135	4.250	99.966	99.966	99.966	4.990	99.535	99.535	99.535
4.375	102.442	102.442	102.442	5.000	102.235	102.235	102.235	5.000	102.235	102.235	102.235	4.375	100.277	100.277	100.277	5.000	99.635	99.635	99.635
4.500	102.710	102.710	102.710	5.125	102.158	102.158	102.158	5.125	102.158	102.158	102.158	4.500	100.545	100.545	100.545	5.125	98.183	98.183	98.183
4.625	102.823	102.823	102.823	5.250	102.989	102.989	102.989	5.250	102.989	102.989	102.989	4.625	100.658	100.658	100.658	5.250	99.014	99.014	99.014
4.750	102.775	102.775	102.775	5.375	104.242	104.242	104.242	5.375	104.242	104.242	104.242	4.750	100.175	100.175	100.175	5.375	100.117	100.117	100.117
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	99.915	99.915	99.915	2.750	100.216	100.216	100.216	3.375	101.518	101.518	101.518	3.375	101.518	101.518	101.518	2.750	101.138	101.138	101.138
3.500	100.269	100.269	100.269	2.875	100.919	100.919	100.919	3.500	101.888	101.888	101.888	3.500	101.888	101.888	101.888	2.875	101.486	101.486	101.486
3.625	100.559	100.559	100.559	2.990	101.233	101.233	101.233	3.625	102.140	102.140	102.140	3.625	102.140	102.140	102.140	2.990	101.612	101.612	101.612
3.750	99.563	99.563	99.563	3.000	101.333	101.333	101.333	3.750	101.914	101.914	101.914	3.750	101.914	101.914	101.914	3.000	101.712	101.712	101.712
3.875	99.914	99.914	99.914	3.125	101.693	101.693	101.693	3.875	102.288	102.288	102.288	3.875	102.288	102.288	102.288	3.125	102.039	102.039	102.039
3.990	100.100	100.100	100.100	3.250	101.589	101.589	101.589	3.990	102.506	102.506	102.506	3.990	102.506	102.506	102.506	3.250	102.311	102.311	102.311
4.000	100.200	100.200	100.200	3.375	102.018	102.018	102.018	4.000	102.606	102.606	102.606	4.000	102.606	102.606	102.606	3.375	102.602	102.602	102.602
4.125	100.351	100.351	100.351	3.500	102.388	102.388	102.388	4.125	102.733	102.733	102.733	4.125	102.733	102.733	102.733	3.500	102.776	102.776	102.776
4.250	99.091	99.091	99.091	3.625	102.640	102.640	102.640	4.250	102.091	102.091	102.091	4.250	102.091	102.091	102.091	3.625	102.414	102.414	102.414
4.375	99.402	99.402	99.402	3.750	102.414	102.414	102.414	4.375	102.276	102.276	102.276	4.375	102.276	102.276	102.276	3.750	102.656	102.656	102.656
4.500	99.420	99.420	99.420	3.875	102.788	102.788	102.788	4.500	101.688	101.688	101.688	4.500	101.688	101.688	101.688	3.875	102.810	102.810	102.810
4.625	99.533	99.533	99.533	3.990	103.006	103.006	103.006	4.625	101.760	101.760	101.760	4.625	101.760	101.760	101.760	3.990	103.021	103.021	103.021
4.750	99.050	99.050	99.050	4.000	103.106	103.106	103.106	4.750	102.190	102.190	102.190	4.750	102.190	102.190	102.190	4.000	103.121	103.121	103.121
4.875	99.383	99.383	99.383	4.125	103.233	103.233	103.233	4.875	102.436	102.436	102.436	4.875	102.436	102.436	102.436	4.125	101.999	101.999	101.999
4.990	99.535	99.535	99.535	4.250	102.591	102.591	102.591	4.990	102.755	102.755	102.755	4.990	102.755	102.755	102.755	4.250	102.201	102.201	102.201
5.000	99.635	99.635	99.635	4.375	102.776	102.776	102.776	5.000	102.855	102.855	102.855	5.000	102.855	102.855	102.855	4.375	102.423	102.423	102.423
5.125	98.183	98.183	98.183	4.500	102.938	102.938	102.938	5.125	103.132	103.132	103.132	5.125	103.132	103.132	103.132	4.500	102.566	102.566	102.566
5.250	99.014	99.014	99.014	4.625	103.010	103.010	103.010	5.250	103.195	103.195	103.195	5.250	103.195	103.195	103.195	4.625	102.693	102.693	102.693
5.375	100.117	100.117	100.117	4.750	103.440	103.440	103.440	5.375	104.304	104.304	104.304	5.375	104.304	104.304	104.304	4.750	102.786	102.786	102.786
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	103.138	103.138	103.138	2.750	103.388	103.388	103.388	2.750	100.175	100.175	100.175	2.750	102.175	102.175	102.175	2.750	102.425	102.425	102.425
2.875	101.486	101.486	101.486	2.875	101.486	101.486	101.486	2.875	100.523	100.523	100.523	2.875	100.523	100.523	100.523	2.875	100.523	100.523	100.523
2.990	101.612	101.612	101.612	2.990	101.612	101.612	101.612	2.990	100.649	100.649	100.649	2.990	100.649	100.649	100.649	2.990	100.649	100.649	100.649
3.000	101.712	101.712	101.712	3.000	101.712	101.712	101.712	3.000	100.749	100.749	100.749	3.000	100.749	100.749	100.749	3.000	100.749	100.749	100.749
3.125	102.039	102.039	102.039	3.125	102.039	102.039	102.039	3.125	100.264	100.264	100.264	3.125	100.264	100.264	100.264	3.125	100.264	100.264	100.264
3.250	102.311	102.311	102.311	3.250	102.311	102.311	102.311	3.250	100.536	100.536	100.536	3.250	100.536	100.536	100.536	3.250	100.536	100.536	100.536
3.375	102.602	102.602	102.602	3.375	102.602	102.602	102.602	3.375	100.827	100.827	100.827	3.375	100.827	100.827	100.827	3.375	100.827	100.827	100.827
3.500	102.776	102.776	102.776	3.500	102.776	102.776	102.776	3.500	101.001	101.001	101.001	3.500	101.001	101.001	101.001	3.500	101.001		



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.:

8/6/2020

45 Day Lock Exp.:

8/21/2020

60 Day Lock Exp.:

9/7/2020

W. Rate Sheet Dated: 7/7/2020

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	99.389	99.389	99.389	2.750	99.881	99.881	99.881	2.750	101.039	101.039	101.039	2.750	98.567	98.567	98.567	2.750	99.776	99.776	99.776
2.875	100.035	100.035	100.035	2.875	100.594	100.594	100.594	2.875	101.391	101.391	101.391	2.875	99.213	99.213	99.213	2.875	100.128	100.128	100.128
2.990	100.465	100.465	100.465	2.990	100.916	100.916	100.916	2.990	101.520	101.520	101.520	2.990	99.643	99.643	99.643	2.990	100.257	100.257	100.257
3.000	100.565	100.565	100.565	3.000	101.016	101.016	101.016	3.000	101.620	101.620	101.620	3.000	99.743	99.743	99.743	3.000	100.357	100.357	100.357
3.125	100.932	100.932	100.932	3.125	101.383	101.383	101.383	3.125	102.000	102.000	102.000	3.125	100.110	100.110	100.110	3.125	99.925	99.925	99.925
3.250	101.239	101.239	101.239	3.250	101.383	101.383	101.383	3.250	102.278	102.278	102.278	3.250	99.792	99.792	99.792	3.250	100.203	100.203	100.203
3.375	101.721	101.721	101.721	3.375	101.820	101.820	101.820	3.375	102.570	102.570	102.570	3.375	100.274	100.274	100.274	3.375	100.495	100.495	100.495
3.500	102.082	102.082	102.082	3.500	102.197	102.197	102.197	3.500	102.746	102.746	102.746	3.500	100.635	100.635	100.635	3.500	100.671	100.671	100.671
3.625	102.376	102.376	102.376	3.625	102.451	102.451	102.451	3.625	102.427	102.427	102.427	3.625	100.929	100.929	100.929	3.625	99.164	99.164	99.164
3.750	102.236	102.236	102.236	3.750	102.393	102.393	102.393	3.750	102.672	102.672	102.672	3.750	100.101	100.101	100.101	3.750	99.409	99.409	99.409
3.875	102.594	102.594	102.594	3.875	102.775	102.775	102.775	3.875	102.826	102.826	102.826	3.875	100.459	100.459	100.459	3.875	99.563	99.563	99.563
3.990	102.787	102.787	102.787	3.990	102.996	102.996	102.996	3.990	103.040	103.040	103.040	3.990	100.652	100.652	100.652	3.990	99.777	99.777	99.777
4.000	102.887	102.887	102.887	4.000	103.096	103.096	103.096	4.000	103.140	103.140	103.140	4.000	100.752	100.752	100.752	4.000	99.877	99.877	99.877
4.125	103.038	103.038	103.038	4.125	103.226	103.226	103.226	4.125	102.044	102.044	102.044	4.125	100.903	100.903	100.903	4.125	98.406	98.406	98.406
4.250	102.192	102.192	102.192	4.250	102.645	102.645	102.645	4.250	102.250	102.250	102.250	4.250	99.677	99.677	99.677	4.250	98.612	98.612	98.612
4.375	102.507	102.507	102.507	4.375	102.833	102.833	102.833	4.375	102.476	102.476	102.476	4.375	99.992	99.992	99.992	4.375	98.838	98.838	98.838
4.500	102.778	102.778	102.778	4.500	102.998	102.998	102.998	4.500	102.622	102.622	102.622	4.500	100.263	100.263	100.263	4.500	98.984	98.984	98.984
4.625	102.891	102.891	102.891	4.625	103.069	103.069	103.069	4.625	102.687	102.687	102.687	4.625	100.376	100.376	100.376	4.625	98.455	98.455	98.455
4.750	102.768	102.768	102.768	4.750	103.436	103.436	103.436	4.750	102.782	102.782	102.782	4.750	99.818	99.818	99.818	4.750	99.754	99.754	99.754

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/6/2020

45 Day Lock Exp.:

8/21/2020

60 Day Lock Exp.:

9/7/2020

W. Rate Sheet Dated: 7/7/2020

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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