

W. Rate Sheet Dated: 7/9/2020

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	100.307	100.307	100.307	2.750	100.186	100.186	100.186	2.250	98.153	98.153	98.153	3.125	95.802	95.802	95.802
2.875	100.312	100.312	100.312	2.875	100.190	100.190	100.190	2.500	98.162	98.162	98.162	3.250	97.304	97.304	97.304
3.000	100.317	100.317	100.317	3.000	100.193	100.193	100.193	2.625	98.166	98.166	98.166	3.375	97.306	97.306	97.306
3.125	100.321	100.321	100.321	3.125	100.197	100.197	100.197	2.750	99.020	99.020	99.020	3.500	97.301	97.301	97.301
3.250	101.084	101.084	101.084	3.250	100.763	100.763	100.763	2.875	99.023	99.023	99.023	3.625	97.302	97.302	97.302
3.375	100.988	100.988	100.988	3.375	100.767	100.767	100.767	3.000	99.027	99.027	99.027	Margin = 2.250		Index = 0.160	
3.500	100.993	100.993	100.993	3.500	100.770	100.770	100.770	3.125	99.030	99.030	99.030	30 Year OTC			
3.625	100.997	100.997	100.997	3.625	100.784	100.784	100.784	3.250	101.117	101.117	101.117	Rate	30 Day	45 Day	60 Day
3.750	101.718	101.718	101.718	3.750	101.258	101.258	101.258	3.375	101.120	101.120	101.120	4.000	101.270	101.270	101.270
3.875	101.622	101.622	101.622	3.875	101.291	101.291	101.291	3.500	101.123	101.123	101.123	4.125	101.273	101.273	101.273
4.000	101.645	101.645	101.645	4.000	101.293	101.293	101.293	3.625	101.172	101.172	101.172	4.375	101.976	101.976	101.976
4.125	101.648	101.648	101.648	4.125	101.282	101.282	101.282	3.750	101.112	101.112	101.112	4.500	101.966	101.966	101.966
4.250	102.448	102.448	102.448	4.250	101.946	101.946	101.946	3.875	101.181	101.181	101.181	4.625	101.968	101.968	101.968
4.375	102.351	102.351	102.351	4.375	101.948	101.948	101.948	4.000	101.183	101.183	101.183	4.875	102.790	102.790	102.790
4.500	102.341	102.341	102.341	4.500	101.951	101.951	101.951	4.125	101.172	101.172	101.172	5.000	102.780	102.780	102.780
4.625	102.343	102.343	102.343	4.625	101.940	101.940	101.940	4.250	102.075	102.075	102.075	5.125	102.783	102.783	102.783
4.750	103.262	103.262	103.262	4.750	102.760	102.760	102.760	4.375	102.077	102.077	102.077	5.500	104.344	104.344	104.344
4.875	103.165	103.165	103.165	4.875	102.763	102.763	102.763	4.500	102.079	102.079	102.079	5.625	104.347	104.347	104.347
6.250	104.726	104.726	104.726	6.250	104.323	104.323	104.323	4.625	102.068	102.068	102.068	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	102.922	102.922	102.922	2.750	102.822	102.822	102.822	2.250	100.379	100.379	100.379
2.875	102.927	102.927	102.927	2.875	102.826	102.826	102.826	2.375	100.384	100.384	100.384
3.000	102.926	102.926	102.926	3.000	102.826	102.826	102.826	2.500	100.383	100.383	100.383
3.125	102.926	102.926	102.926	3.125	102.826	102.826	102.826	2.625	100.383	100.383	100.383
3.250	103.485	103.485	103.485	3.250	103.388	103.388	103.388	2.750	101.233	101.233	101.233
3.375	103.504	103.504	103.504	3.375	103.403	103.403	103.403	2.875	101.250	101.250	101.250
3.500	103.504	103.504	103.504	3.500	103.403	103.403	103.403	3.000	101.250	101.250	101.250
3.625	103.504	103.504	103.504	3.625	103.413	103.413	103.413	3.125	101.249	101.249	101.249
3.750	103.221	103.221	103.221	3.750	103.124	103.124	103.124	3.250	103.333	103.333	103.333
3.875	103.238	103.238	103.238	3.875	103.167	103.167	103.167	3.375	103.347	103.347	103.347
4.000	103.257	103.257	103.257	4.000	103.137	103.137	103.137	3.500	103.347	103.347	103.347
4.125	103.238	103.238	103.238	4.125	103.124	103.124	103.124	3.625	103.393	103.393	103.393
4.250	103.934	103.934	103.934	4.250	103.798	103.798	103.798	3.750	103.284	103.284	103.284

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	98.520	98.520	98.520	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.523	98.523	98.523				
4.125	98.698	98.698	98.698	6.250	103.750	103.500	103.250	4.375	99.226	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	100.040	100.040	100.040				
4.625	99.193	99.193	99.193					5.000	100.030	100.030	100.030				
5.000	100.205	100.205	100.205					5.125	100.033	100.033	100.033				
5.125	100.208	100.208	100.208					5.500	101.594	101.594	101.594		30 yr DPA "3.5% DPA ; Lender Paid Only"		
5.250	100.608	100.608	100.608					5.625	101.597	101.597	101.597	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	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)

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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	98.595	98.595	98.595	2.750	98.903	98.903	98.903	2.375	94.938	94.938	94.938	3.125	95.100	95.100	95.100
2.875	98.600	98.600	98.600	2.875	98.907	98.907	98.907	2.500	94.942	94.942	94.942	3.250	96.539	96.539	96.539
3.000	98.604	98.604	98.604	3.000	98.911	98.911	98.911	2.625	94.946	94.946	94.946	3.375	96.541	96.541	96.541
3.125	98.608	98.608	98.608	3.125	98.915	98.915	98.915	2.750	97.737	97.737	97.737	3.500	96.536	96.536	96.536
3.250	99.309	99.309	99.309	3.250	99.418	99.418	99.418	2.875	97.741	97.741	97.741	3.625	96.537	96.537	96.537
3.375	99.213	99.213	99.213	3.375	99.422	99.422	99.422	3.000	97.744	97.744	97.744	Margin = 2.250		Index = 0.160	
3.500	99.218	99.218	99.218	3.500	99.425	99.425	99.425	3.125	97.748	97.748	97.748	30 Year OTC			
3.625	99.222	99.222	99.222	3.625	99.439	99.439	99.439	3.250	99.772	99.772	99.772	Rate	30 Day	45 Day	60 Day
3.750	99.568	99.568	99.568	3.750	99.538	99.538	99.538	3.375	99.775	99.775	99.775	4.000	99.120	99.120	99.120
3.875	99.472	99.472	99.472	3.875	99.571	99.571	99.571	3.500	99.778	99.778	99.778	4.125	99.123	99.123	99.123
4.000	99.495	99.495	99.495	4.000	99.573	99.573	99.573	3.625	99.827	99.827	99.827	4.375	99.701	99.701	99.701
4.125	99.498	99.498	99.498	4.125	99.562	99.562	99.562	3.750	99.392	99.392	99.392	4.500	99.691	99.691	99.691
4.250	100.173	100.173	100.173	4.250	100.101	100.101	100.101	3.875	99.461	99.461	99.461	4.625	99.693	99.693	99.693
4.375	100.076	100.076	100.076	4.375	100.103	100.103	100.103	4.000	99.463	99.463	99.463	4.875	99.078	99.078	99.078
4.500	100.066	100.066	100.066	4.500	100.106	100.106	100.106	4.125	99.452	99.452	99.452	5.000	99.067	99.067	99.067
4.625	100.068	100.068	100.068	4.625	100.095	100.095	100.095	4.250	100.230	100.230	100.230	5.125	99.070	99.070	99.070
4.750	99.550	99.550	99.550	4.750	99.478	99.478	99.478	4.375	100.232	100.232	100.232	5.500	100.444	100.444	100.444
4.875	99.453	99.453	99.453	4.875	99.480	99.480	99.480	4.500	100.234	100.234	100.234	5.625	100.447	100.447	100.447
6.250	101.076	101.076	101.076	6.250	101.103	101.103	101.103	4.625	100.223	100.223	100.223	6.250	100.392	100.392	100.392

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	100.859	100.859	100.859	2.750	100.759	100.759	100.759	2.250	97.879	97.879	97.879
2.875	100.864	100.864	100.864	2.875	100.763	100.763	100.763	2.375	97.884	97.884	97.884
3.000	100.864	100.864	100.864	3.000	100.763	100.763	100.763	2.500	97.883	97.883	97.883
3.125	100.864	100.864	100.864	3.125	100.763	100.763	100.763	2.625	97.883	97.883	97.883
3.250	101.360	101.360	101.360	3.250	101.263	101.263	101.263	2.750	98.452	98.452	98.452
3.375	101.379	101.379	101.379	3.375	101.278	101.278	101.278	2.875	98.468	98.468	98.468
3.500	101.379	101.379	101.379	3.500	101.278	101.278	101.278	3.000	98.468	98.468	98.468
3.625	101.379	101.379	101.379	3.625	101.288	101.288	101.288	3.125	98.468	98.468	98.468
3.750	100.721	100.721	100.721	3.750	100.624	100.624	100.624	3.250	100.208	100.208	100.208
3.875	100.738	100.738	100.738	3.875	100.667	100.667	100.667	3.375	100.222	100.222	100.222
4.000	100.757	100.757	100.757	4.000	100.637	100.637	100.637	3.500	100.222	100.222	100.222
4.125	100.738	100.738	100.738	4.125	100.624	100.624	100.624	3.625	100.268	100.268	100.268
4.250	101.309	101.309	101.309	4.250	101.173	101.173	101.173	3.750	100.159	100.159	100.159

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 ≤ 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	96.370	96.370	96.370	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.373	96.373	96.373				
4.125	96.198	96.198	96.198	6.250	99.750	99.500	99.250	4.375	96.951	96.951	96.951				
4.250	96.773	96.773	96.773					4.500	96.941	96.941	96.941				
4.375	96.776	96.776	96.776					4.625	96.943	96.943	96.943				
4.500	96.566	96.566	96.566					4.875	96.328	96.328	96.328				
4.625	96.568	96.568	96.568					5.000	96.317	96.317	96.317				
5.000	96.142	96.142	96.142					5.125	96.320	96.320	96.320				
5.125	96.145	96.145	96.145					5.500	97.694	97.694	97.694				
5.250	96.358	96.358	96.358					5.625	97.697	97.697	97.697	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	97.642	97.642	97.642	Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

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)



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.:

8/10/2020

45 Day Lock Exp.:

8/24/2020

60 Day Lock Exp.:

9/7/2020

W. Rate Sheet Dated: 7/9/2020

Release Time: 10:00 am ET

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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.: 8/10/2020
45 Day Lock Exp.: 8/24/2020
60 Day Lock Exp.: 9/7/2020

W. Rate Sheet Dated: 7/9/2020

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	99.668	99.668	99.668	3.375	101.078	101.078	101.078	3.375	101.078	101.078	101.078	2.750	99.196	99.196	99.196	3.375	99.981	99.981	99.981
2.875	100.302	100.302	100.302	3.500	101.430	101.430	101.430	3.500	101.430	101.430	101.430	2.875	99.830	99.830	99.830	3.500	100.333	100.333	100.333
2.990	100.719	100.719	100.719	3.625	101.718	101.718	101.718	3.625	101.718	101.718	101.718	2.990	100.247	100.247	100.247	3.625	100.621	100.621	100.621
3.000	100.819	100.819	100.819	3.750	101.466	101.466	101.466	3.750	101.466	101.466	101.466	3.000	100.347	100.347	100.347	3.750	99.681	99.681	99.681
3.125	101.179	101.179	101.179	3.875	101.816	101.816	101.816	3.875	101.816	101.816	101.816	3.125	100.707	100.707	100.707	3.875	100.031	100.031	100.031
3.250	101.484	101.484	101.484	3.990	102.002	102.002	102.002	3.990	102.002	102.002	102.002	3.250	100.387	100.387	100.387	3.990	100.217	100.217	100.217
3.375	101.953	101.953	101.953	4.000	102.102	102.102	102.102	4.000	102.102	102.102	102.102	3.375	100.856	100.856	100.856	4.000	100.317	100.317	100.317
3.500	102.305	102.305	102.305	4.125	102.250	102.250	102.250	4.125	102.250	102.250	102.250	3.500	101.208	101.208	101.208	4.125	100.465	100.465	100.465
3.625	102.593	102.593	102.593	4.250	101.250	101.250	101.250	4.250	101.250	101.250	101.250	3.625	101.496	101.496	101.496	4.250	99.085	99.085	99.085
3.750	102.341	102.341	102.341	4.375	101.559	101.559	101.559	4.375	101.559	101.559	101.559	3.750	100.556	100.556	100.556	4.375	99.394	99.394	99.394
3.875	102.691	102.691	102.691	4.500	101.575	101.575	101.575	4.500	101.575	101.575	101.575	3.875	100.906	100.906	100.906	4.500	99.410	99.410	99.410
3.990	102.877	102.877	102.877	4.625	101.687	101.687	101.687	4.625	101.687	101.687	101.687	3.990	101.092	101.092	101.092	4.625	99.522	99.522	99.522
4.000	102.977	102.977	102.977	4.750	101.593	101.593	101.593	4.750	101.593	101.593	101.593	4.000	101.192	101.192	101.192	4.750	98.993	98.993	98.993
4.125	103.125	103.125	103.125	4.875	101.926	101.926	101.926	4.875	101.926	101.926	101.926	4.125	101.340	101.340	101.340	4.875	99.326	99.326	99.326
4.250	102.125	102.125	102.125	4.990	102.075	102.075	102.075	4.990	102.075	102.075	102.075	4.250	99.960	99.960	99.960	4.990	99.475	99.475	99.475
4.375	102.434	102.434	102.434	5.000	102.175	102.175	102.175	5.000	102.175	102.175	102.175	4.375	100.269	100.269	100.269	5.000	99.575	99.575	99.575
4.500	102.700	102.700	102.700	5.125	102.159	102.159	102.159	5.125	102.159	102.159	102.159	4.500	100.535	100.535	100.535	5.125	98.184	98.184	98.184
4.625	102.812	102.812	102.812	5.250	102.985	102.985	102.985	5.250	102.985	102.985	102.985	4.625	100.647	100.647	100.647	5.250	99.010	99.010	99.010
4.750	102.718	102.718	102.718	5.375	104.240	104.240	104.240	5.375	104.240	104.240	104.240	4.750	100.118	100.118	100.118	5.375	100.115	100.115	100.115
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	99.981	99.981	99.981	2.750	100.134	100.134	100.134	3.375	101.589	101.589	101.589	3.375	101.589	101.589	101.589	2.750	101.259	101.259	101.259
3.500	100.333	100.333	100.333	2.875	100.836	100.836	100.836	3.500	101.962	101.962	101.962	3.500	101.962	101.962	101.962	2.875	101.608	101.608	101.608
3.625	100.621	100.621	100.621	2.990	101.148	101.148	101.148	3.625	102.213	102.213	102.213	3.625	102.213	102.213	102.213	2.990	101.733	101.733	101.733
3.750	99.681	99.681	99.681	3.000	101.248	101.248	101.248	3.750	102.090	102.090	102.090	3.750	102.090	102.090	102.090	3.000	101.833	101.833	101.833
3.875	100.031	100.031	100.031	3.125	101.608	101.608	101.608	3.875	102.466	102.466	102.466	3.875	102.466	102.466	102.466	3.125	102.111	102.111	102.111
3.990	100.217	100.217	100.217	3.250	101.662	101.662	101.662	3.990	102.684	102.684	102.684	3.990	102.684	102.684	102.684	3.250	102.384	102.384	102.384
4.000	100.317	100.317	100.317	3.375	102.089	102.089	102.089	4.000	102.784	102.784	102.784	4.000	102.784	102.784	102.784	3.375	102.674	102.674	102.674
4.125	100.465	100.465	100.465	3.500	102.462	102.462	102.462	4.125	102.911	102.911	102.911	4.125	102.911	102.911	102.911	3.500	102.851	102.851	102.851
4.250	99.085	99.085	99.085	3.625	102.713	102.713	102.713	4.250	102.083	102.083	102.083	4.250	102.083	102.083	102.083	3.625	102.442	102.442	102.442
4.375	99.394	99.394	99.394	3.750	102.590	102.590	102.590	4.375	102.267	102.267	102.267	4.375	102.267	102.267	102.267	3.750	102.684	102.684	102.684
4.500	99.410	99.410	99.410	3.875	102.966	102.966	102.966	4.500	101.680	101.680	101.680	4.500	101.680	101.680	101.680	3.875	102.838	102.838	102.838
4.625	99.522	99.522	99.522	3.990	103.184	103.184	103.184	4.625	101.750	101.750	101.750	4.625	101.750	101.750	101.750	3.990	103.048	103.048	103.048
4.750	98.993	98.993	98.993	4.000	103.284	103.284	103.284	4.750	102.136	102.136	102.136	4.750	102.136	102.136	102.136	4.000	103.148	103.148	103.148
4.875	99.326	99.326	99.326	4.125	103.411	103.411	103.411	4.875	102.380	102.380	102.380	4.875	102.380	102.380	102.380	4.125	102.075	102.075	102.075
4.990	99.475	99.475	99.475	4.250	102.583	102.583	102.583	4.990	102.697	102.697	102.697	4.990	102.697	102.697	102.697	4.250	102.277	102.277	102.277
5.000	99.575	99.575	99.575	4.375	102.767	102.767	102.767	5.000	102.797	102.797	102.797	5.000	102.797	102.797	102.797	4.375	102.498	102.498	102.498
5.125	98.184	98.184	98.184	4.500	102.930	102.930	102.930	5.125	103.072	103.072	103.072	5.125	103.072	103.072	103.072	4.500	102.644	102.644	102.644
5.250	99.010	99.010	99.010	4.625	103.000	103.000	103.000	5.250	103.195	103.195	103.195	5.250	103.195	103.195	103.195	4.625	102.715	102.715	102.715
5.375	100.115	100.115	100.115	4.750	103.386	103.386	103.386	5.375	104.455	104.455	104.455	5.375	104.455	104.455	104.455	4.750	102.809	102.809	102.809
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	103.259	103.259	103.259	2.750	103.509	103.509	103.509	2.750	100.296	100.296	100.296	2.750	102.296	102.296	102.296	2.750	102.546	102.546	102.546
2.875	101.608	101.608	101.608	2.875	101.608	101.608	101.608	2.875	100.645	100.645	100.645	2.875	100.645	100.645	100.645	2.875	100.645	100.645	100.645
2.990	101.733	101.733	101.733	2.990	101.733	101.733	101.733	2.990	100.770	100.770	100.770	2.990	100.770	100.770	100.770	2.990	100.770	100.770	100.770
3.000	101.833	101.833	101.833	3.000	101.833	101.833	101.833	3.000	100.870	100.870	100.870	3.000	100.870	100.870	100.870	3.000	100.870	100.870	100.870
3.125	102.111	102.111	102.111	3.125	102.111	102.111	102.111	3.125	100.336	100.336	100.336	3.125	100.336	100.336	100.336	3.125	100.336	100.336	100.336
3.250	102.384	102.384	102.384	3.250	102.384	102.384	102.384	3.250	100.609	100.609	100.609	3.250	100.609	100.609	100.609	3.250	100.609	100.609	100.609
3.375	102.674	102.674	102.674	3.375	102.674	102.674	102.674	3.375	100.899	100.899	100.899	3.375	100.899	100.899	100.899	3.375	100.899	100.899	100.899
3.500	102.851	102.851	102.851	3.500	102.851	102.851	102.851	3.500	101.076	101.076	101.076	3.500	101.076	101.076	101.076	3.500	101.076	101.076	101.076
3.625	102.442	102.442	102.442	3.625	102.442	102.442	102.442	3.625	99.479	99.479	99.479	3.625	99.479	99.479	99.479	3.625	99.479	99.479	99.479
3.750	102.684	102.684	102.684	3.750	102.684	102.684	102.684	3.750	99.721	99.721	99.721	3.750	99.721	99.7					



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.:

8/10/2020

45 Day Lock Exp.:

8/24/2020

60 Day Lock Exp.:

9/7/2020

W. Rate Sheet Dated: 7/9/2020

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	99.668	99.668	99.668	2.750	100.134	100.134	100.134	2.750	101.259	101.259	101.259	2.750	98.846	98.846	98.846	2.750	99.996	99.996	99.996
2.875	100.302	100.302	100.302	2.875	100.836	100.836	100.836	2.875	101.608	101.608	101.608	2.875	99.480	99.480	99.480	2.875	100.345	100.345	100.345
2.990	100.719	100.719	100.719	2.990	101.148	101.148	101.148	2.990	101.733	101.733	101.733	2.990	99.897	99.897	99.897	2.990	100.470	100.470	100.470
3.000	100.819	100.819	100.819	3.000	101.248	101.248	101.248	3.000	101.833	101.833	101.833	3.000	99.997	99.997	99.997	3.000	100.570	100.570	100.570
3.125	101.179	101.179	101.179	3.125	101.608	101.608	101.608	3.125	102.111	102.111	102.111	3.125	100.357	100.357	100.357	3.125	100.036	100.036	100.036
3.250	101.484	101.484	101.484	3.250	101.662	101.662	101.662	3.250	102.384	102.384	102.384	3.250	100.037	100.037	100.037	3.250	100.309	100.309	100.309
3.375	101.953	101.953	101.953	3.375	102.089	102.089	102.089	3.375	102.674	102.674	102.674	3.375	100.506	100.506	100.506	3.375	100.599	100.599	100.599
3.500	102.305	102.305	102.305	3.500	102.462	102.462	102.462	3.500	102.851	102.851	102.851	3.500	100.858	100.858	100.858	3.500	100.776	100.776	100.776
3.625	102.593	102.593	102.593	3.625	102.713	102.713	102.713	3.625	102.442	102.442	102.442	3.625	101.146	101.146	101.146	3.625	99.179	99.179	99.179
3.750	102.341	102.341	102.341	3.750	102.590	102.590	102.590	3.750	102.684	102.684	102.684	3.750	100.206	100.206	100.206	3.750	99.421	99.421	99.421
3.875	102.691	102.691	102.691	3.875	102.966	102.966	102.966	3.875	102.838	102.838	102.838	3.875	100.556	100.556	100.556	3.875	99.575	99.575	99.575
3.990	102.877	102.877	102.877	3.990	103.184	103.184	103.184	3.990	103.048	103.048	103.048	3.990	100.742	100.742	100.742	3.990	99.785	99.785	99.785
4.000	102.977	102.977	102.977	4.000	103.284	103.284	103.284	4.000	103.148	103.148	103.148	4.000	100.842	100.842	100.842	4.000	99.885	99.885	99.885
4.125	103.125	103.125	103.125	4.125	103.411	103.411	103.411	4.125	102.075	102.075	102.075	4.125	100.990	100.990	100.990	4.125	98.437	98.437	98.437
4.250	102.125	102.125	102.125	4.250	102.583	102.583	102.583	4.250	102.277	102.277	102.277	4.250	99.610	99.610	99.610	4.250	98.639	98.639	98.639
4.375	102.434	102.434	102.434	4.375	102.767	102.767	102.767	4.375	102.498	102.498	102.498	4.375	99.919	99.919	99.919	4.375	98.860	98.860	98.860
4.500	102.700	102.700	102.700	4.500	102.930	102.930	102.930	4.500	102.644	102.644	102.644	4.500	100.185	100.185	100.185	4.500	99.006	99.006	99.006
4.625	102.812	102.812	102.812	4.625	103.000	103.000	103.000	4.625	102.715	102.715	102.715	4.625	100.297	100.297	100.297	4.625	98.483	98.483	98.483
4.750	102.718	102.718	102.718	4.750	103.386	103.386	103.386	4.750	102.809	102.809	102.809	4.750	99.768	99.768	99.768	4.750	99.781	99.781	99.781

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.:

8/10/2020

45 Day Lock Exp.:

8/24/2020

60 Day Lock Exp.:

9/7/2020

W. Rate Sheet Dated: 7/9/2020

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)