

W. Rate Sheet Dated: 7/10/2020

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	100.604	100.604	100.604	2.750	100.483	100.483	100.483	2.250	98.325	98.325	98.325	3.125	95.802	95.802	95.802
2.875	100.609	100.609	100.609	2.875	100.486	100.486	100.486	2.500	98.334	98.334	98.334	3.250	97.304	97.304	97.304
3.000	100.613	100.613	100.613	3.000	100.490	100.490	100.490	2.625	98.338	98.338	98.338	3.375	97.306	97.306	97.306
3.125	100.618	100.618	100.618	3.125	100.494	100.494	100.494	2.750	99.242	99.242	99.242	3.500	97.301	97.301	97.301
3.250	101.272	101.272	101.272	3.250	100.951	100.951	100.951	2.875	99.246	99.246	99.246	3.625	97.302	97.302	97.302
3.375	101.176	101.176	101.176	3.375	100.954	100.954	100.954	3.000	99.249	99.249	99.249	Margin = 2.250		Index = 0.160	
3.500	101.180	101.180	101.180	3.500	100.958	100.958	100.958	3.125	99.253	99.253	99.253	30 Year OTC			
3.625	101.184	101.184	101.184	3.625	100.971	100.971	100.971	3.250	100.996	100.996	100.996	Rate	30 Day	45 Day	60 Day
3.750	101.765	101.765	101.765	3.750	101.305	101.305	101.305	3.375	100.999	100.999	100.999	4.000	101.317	101.317	101.317
3.875	101.669	101.669	101.669	3.875	101.337	101.337	101.337	3.500	101.002	101.002	101.002	4.125	101.320	101.320	101.320
4.000	101.692	101.692	101.692	4.000	101.340	101.340	101.340	3.625	101.051	101.051	101.051	4.375	102.164	102.164	102.164
4.125	101.695	101.695	101.695	4.125	101.329	101.329	101.329	3.750	101.233	101.233	101.233	4.500	102.153	102.153	102.153
4.250	102.636	102.636	102.636	4.250	102.134	102.134	102.134	3.875	101.302	101.302	101.302	4.625	102.156	102.156	102.156
4.375	102.539	102.539	102.539	4.375	102.136	102.136	102.136	4.000	101.304	101.304	101.304	4.875	102.853	102.853	102.853
4.500	102.528	102.528	102.528	4.500	102.138	102.138	102.138	4.125	101.293	101.293	101.293	5.000	102.842	102.842	102.842
4.625	102.531	102.531	102.531	4.625	102.128	102.128	102.128	4.250	101.997	101.997	101.997	5.125	102.845	102.845	102.845
4.750	103.325	103.325	103.325	4.750	102.823	102.823	102.823	4.375	101.999	101.999	101.999	5.500	104.219	104.219	104.219
4.875	103.228	103.228	103.228	4.875	102.825	102.825	102.825	4.500	102.001	102.001	102.001	5.625	104.222	104.222	104.222
6.250	104.226	104.226	104.226	6.250	103.823	103.823	103.823	4.625	101.990	101.990	101.990	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	103.219	103.219	103.219	2.750	103.119	103.119	103.119	2.250	100.551	100.551	100.551
2.875	103.224	103.224	103.224	2.875	103.122	103.122	103.122	2.375	100.555	100.555	100.555
3.000	103.223	103.223	103.223	3.000	103.123	103.123	103.123	2.500	100.555	100.555	100.555
3.125	103.223	103.223	103.223	3.125	103.122	103.122	103.122	2.625	100.554	100.554	100.554
3.250	103.673	103.673	103.673	3.250	103.576	103.576	103.576	2.750	101.456	101.456	101.456
3.375	103.692	103.692	103.692	3.375	103.591	103.591	103.591	2.875	101.472	101.472	101.472
3.500	103.692	103.692	103.692	3.500	103.591	103.591	103.591	3.000	101.472	101.472	101.472
3.625	103.692	103.692	103.692	3.625	103.601	103.601	103.601	3.125	101.472	101.472	101.472
3.750	103.268	103.268	103.268	3.750	103.171	103.171	103.171	3.250	103.212	103.212	103.212
3.875	103.285	103.285	103.285	3.875	103.214	103.214	103.214	3.375	103.226	103.226	103.226
4.000	103.304	103.304	103.304	4.000	103.184	103.184	103.184	3.500	103.226	103.226	103.226
4.125	103.285	103.285	103.285	4.125	103.171	103.171	103.171	3.625	103.272	103.272	103.272
4.250	104.122	104.122	104.122	4.250	103.985	103.985	103.985	3.750	103.405	103.405	103.405

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	98.567	98.567	98.567	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.570	98.570	98.570				
4.125	98.745	98.745	98.745	6.250	103.750	103.500	103.250	4.375	99.414	99.414	99.414				
4.250	99.586	99.586	99.586					4.500	99.403	99.403	99.403				
4.375	99.589	99.589	99.589					4.625	99.406	99.406	99.406				
4.500	99.378	99.378	99.378					4.875	100.103	100.103	100.103				
4.625	99.381	99.381	99.381					5.000	100.092	100.092	100.092				
5.000	100.267	100.267	100.267					5.125	100.095	100.095	100.095				
5.125	100.270	100.270	100.270					5.500	101.469	101.469	101.469		30 yr DPA "3.5% DPA ; Lender Paid Only"		
5.250	100.670	100.670	100.670					5.625	101.472	101.472	101.472	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

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: 7/10/2020

Release Time: 10:00 am ET

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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	98.891	98.891	98.891	2.750	99.200	99.200	99.200	2.375	95.110	95.110	95.110	3.125	95.100	95.100	95.100
2.875	98.896	98.896	98.896	2.875	99.204	99.204	99.204	2.500	95.114	95.114	95.114	3.250	96.539	96.539	96.539
3.000	98.901	98.901	98.901	3.000	99.208	99.208	99.208	2.625	95.118	95.118	95.118	3.375	96.541	96.541	96.541
3.125	98.905	98.905	98.905	3.125	99.211	99.211	99.211	2.750	97.960	97.960	97.960	3.500	96.536	96.536	96.536
3.250	99.497	99.497	99.497	3.250	99.606	99.606	99.606	2.875	97.963	97.963	97.963	3.625	96.537	96.537	96.537
3.375	99.401	99.401	99.401	3.375	99.609	99.609	99.609	3.000	97.967	97.967	97.967	Margin = 2.250		Index = 0.160	
3.500	99.405	99.405	99.405	3.500	99.613	99.613	99.613	3.125	97.970	97.970	97.970	30 Year OTC			
3.625	99.409	99.409	99.409	3.625	99.626	99.626	99.626	3.250	99.651	99.651	99.651	Rate	30 Day	45 Day	60 Day
3.750	99.615	99.615	99.615	3.750	99.585	99.585	99.585	3.375	99.654	99.654	99.654	4.000	99.167	99.167	99.167
3.875	99.519	99.519	99.519	3.875	99.617	99.617	99.617	3.500	99.657	99.657	99.657	4.125	99.170	99.170	99.170
4.000	99.542	99.542	99.542	4.000	99.620	99.620	99.620	3.625	99.706	99.706	99.706	4.375	99.889	99.889	99.889
4.125	99.545	99.545	99.545	4.125	99.609	99.609	99.609	3.750	99.513	99.513	99.513	4.500	99.878	99.878	99.878
4.250	100.361	100.361	100.361	4.250	100.289	100.289	100.289	3.875	99.582	99.582	99.582	4.625	99.881	99.881	99.881
4.375	100.264	100.264	100.264	4.375	100.291	100.291	100.291	4.000	99.584	99.584	99.584	4.875	99.140	99.140	99.140
4.500	100.253	100.253	100.253	4.500	100.293	100.293	100.293	4.125	99.573	99.573	99.573	5.000	99.130	99.130	99.130
4.625	100.256	100.256	100.256	4.625	100.283	100.283	100.283	4.250	100.152	100.152	100.152	5.125	99.133	99.133	99.133
4.750	99.612	99.612	99.612	4.750	99.540	99.540	99.540	4.375	100.154	100.154	100.154	5.500	100.319	100.319	100.319
4.875	99.515	99.515	99.515	4.875	99.543	99.543	99.543	4.500	100.156	100.156	100.156	5.625	100.322	100.322	100.322
6.250	100.576	100.576	100.576	6.250	100.603	100.603	100.603	4.625	100.145	100.145	100.145	6.250	99.892	99.892	99.892

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	101.156	101.156	101.156	2.750	101.056	101.056	101.056	2.250	98.051	98.051	98.051
2.875	101.161	101.161	101.161	2.875	101.060	101.060	101.060	2.375	98.055	98.055	98.055
3.000	101.161	101.161	101.161	3.000	101.060	101.060	101.060	2.500	98.055	98.055	98.055
3.125	101.161	101.161	101.161	3.125	101.060	101.060	101.060	2.625	98.054	98.054	98.054
3.250	101.548	101.548	101.548	3.250	101.451	101.451	101.451	2.750	98.674	98.674	98.674
3.375	101.567	101.567	101.567	3.375	101.466	101.466	101.466	2.875	98.691	98.691	98.691
3.500	101.567	101.567	101.567	3.500	101.466	101.466	101.466	3.000	98.691	98.691	98.691
3.625	101.567	101.567	101.567	3.625	101.476	101.476	101.476	3.125	98.691	98.691	98.691
3.750	100.768	100.768	100.768	3.750	100.671	100.671	100.671	3.250	100.087	100.087	100.087
3.875	100.785	100.785	100.785	3.875	100.714	100.714	100.714	3.375	100.101	100.101	100.101
4.000	100.804	100.804	100.804	4.000	100.684	100.684	100.684	3.500	100.101	100.101	100.101
4.125	100.785	100.785	100.785	4.125	100.671	100.671	100.671	3.625	100.147	100.147	100.147
4.250	101.497	101.497	101.497	4.250	101.360	101.360	101.360	3.750	100.280	100.280	100.280

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	96.417	96.417	96.417	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.420	96.420	96.420				
4.125	96.245	96.245	96.245	6.250	99.750	99.500	99.250	4.375	97.139	97.139	97.139				
4.250	96.961	96.961	96.961					4.500	97.128	97.128	97.128				
4.375	96.964	96.964	96.964					4.625	97.131	97.131	97.131				
4.500	96.753	96.753	96.753					4.875	96.390	96.390	96.390				
4.625	96.756	96.756	96.756					5.000	96.380	96.380	96.380				
5.000	96.205	96.205	96.205					5.125	96.383	96.383	96.383				
5.125	96.208	96.208	96.208					5.500	97.569	97.569	97.569				
5.250	96.420	96.420	96.420					5.625	97.572	97.572	97.572	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	97.142	97.142	97.142	Rate	30 Day	45 Day	60 Day
								6.250	N/A	N/A	N/A	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.: 8/10/2020

45 Day Lock Exp.: 8/24/2020

60 Day Lock Exp.: 9/8/2020

W. Rate Sheet Dated: 7/10/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHMA																							
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	100.180	100.180	100.180	2.875	99.331	99.331	99.331	2.750	98.541	98.541	98.541	2.750	99.527	99.527	99.527	2.750	97.876	97.876	97.876				
2.875	100.728	100.728	100.728	2.990	99.679	99.679	99.679	2.875	99.144	99.144	99.144	2.875	99.997	99.997	99.997	2.875	98.400	98.400	98.400				
2.990	101.035	101.035	101.035	3.000	99.779	99.779	99.779	2.990	99.491	99.491	99.491	2.990	100.214	100.214	100.214	2.990	98.658	98.658	98.658				
3.000	101.135	101.135	101.135	3.125	100.134	100.134	100.134	3.000	99.591	99.591	99.591	3.000	100.314	100.314	100.314	3.000	98.758	98.758	98.758				
3.125	101.457	101.457	101.457	3.250	100.704	100.704	100.704	3.125	99.947	99.947	99.947	3.125	100.472	100.472	100.472	3.125	98.949	98.949	98.949				
3.250	101.786	101.786	101.786	3.375	101.165	101.165	101.165	3.250	100.517	100.517	100.517	3.250	100.582	100.582	100.582	3.250	99.300	99.300	99.300				
3.375	102.204	102.204	102.204	3.500	101.529	101.529	101.529	3.375	100.978	100.978	100.978	3.375	100.949	100.949	100.949	3.375	99.710	99.710	99.710				
3.500	102.536	102.536	102.536	3.625	101.984	101.984	101.984	3.500	101.341	101.341	101.341	3.500	101.196	101.196	101.196	3.500	99.989	99.989	99.989				
3.625	102.792	102.792	102.792	3.750	102.569	102.569	102.569	3.625	101.961	101.961	101.961	3.625	101.322	101.322	101.322	3.625	100.314	100.314	100.314				
3.750	102.643	102.643	102.643	3.875	102.933	102.933	102.933	3.750	102.569	102.569	102.569	3.750	100.587	100.587	100.587	3.750	100.313	100.313	100.313				
3.875	102.973	102.973	102.973	3.990	103.093	103.093	103.093	3.875	102.933	102.933	102.933	3.875	100.876	100.876	100.876	3.875	100.636	100.636	100.636				
3.990	103.108	103.108	103.108	4.000	103.193	103.193	103.193	3.990	103.093	103.093	103.093	3.990	100.971	100.971	100.971	3.990	100.756	100.756	100.756				
4.000	103.208	103.208	103.208	4.125	103.428	103.428	103.428	4.000	103.193	103.193	103.193	4.000	101.071	101.071	101.071	4.000	100.856	100.856	100.856				
4.125	103.422	103.422	103.422	4.250	103.337	103.337	103.337	4.125	103.428	103.428	103.428	4.125	101.193	101.193	101.193	4.125	100.993	100.993	100.993				
4.250	103.383	103.383	103.383	4.375	103.616	103.616	103.616	4.250	103.150	103.150	103.150	4.250	100.031	100.031	100.031	4.250	99.831	99.831	99.831				
4.375	102.635	102.635	102.635	4.500	103.877	103.877	103.877	4.375	103.428	103.428	103.428	4.375	100.287	100.287	100.287	4.375	100.087	100.087	100.087				
4.500	102.872	102.872	102.872	4.625	104.057	104.057	104.057	4.500	103.689	103.689	103.689	4.500	100.480	100.480	100.480	4.500	100.280	100.280	100.280				
4.625	103.035	103.035	103.035	4.750	104.434	104.434	104.434	4.625	104.108	104.108	104.108	4.625	100.593	100.593	100.593	4.625	100.393	100.393	100.393				
4.750	103.137	103.137	103.137	4.875	N/A	N/A	N/A	4.750	104.590	104.590	104.590	4.750	100.287	100.287	100.287	4.750	100.087	100.087	100.087				
30/25 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	97.688	97.688	97.688	2.875	101.267	101.267	101.267	2.875	100.540	100.540	100.540	2.875	100.478	100.478	100.478	2.750	101.425	101.425	101.425				
2.875	98.213	98.213	98.213	2.990	101.537	101.537	101.537	2.990	100.847	100.847	100.847	2.990	100.784	100.784	100.784	2.875	101.706	101.706	101.706				
2.990	98.470	98.470	98.470	3.000	101.637	101.637	101.637	3.000	100.947	100.947	100.947	3.000	100.884	100.884	100.884	2.990	101.851	101.851	101.851				
3.000	98.570	98.570	98.570	3.125	101.954	101.954	101.954	3.125	101.296	101.296	101.296	3.125	101.234	101.234	101.234	3.000	101.951	101.951	101.951				
3.125	98.762	98.762	98.762	3.250	101.955	101.955	101.955	3.250	101.697	101.697	101.697	3.250	101.697	101.697	101.697	3.125	102.319	102.319	102.319				
3.250	99.113	99.113	99.113	3.375	102.367	102.367	102.367	3.375	102.151	102.151	102.151	3.375	102.151	102.151	102.151	3.250	102.499	102.499	102.499				
3.375	99.523	99.523	99.523	3.500	102.672	102.672	102.672	3.500	102.485	102.485	102.485	3.500	102.485	102.485	102.485	3.375	102.754	102.754	102.754				
3.500	99.801	99.801	99.801	3.625	102.923	102.923	102.923	3.625	102.760	102.760	102.760	3.625	102.760	102.760	102.760	3.500	102.940	102.940	102.940				
3.625	100.291	100.291	100.291	3.750	102.601	102.601	102.601	3.750	102.755	102.755	102.755	3.750	102.599	102.599	102.599	3.625	103.191	103.191	103.191				
3.750	100.313	100.313	100.313	3.875	102.925	102.925	102.925	3.875	103.112	103.112	103.112	3.875	102.956	102.956	102.956	3.750	102.490	102.490	102.490				
3.875	100.636	100.636	100.636	3.990	103.039	103.039	103.039	3.990	103.249	103.249	103.249	3.990	103.093	103.093	103.093	3.875	102.771	102.771	102.771				
3.990	100.756	100.756	100.756	4.000	103.139	103.139	103.139	4.000	103.349	103.349	103.349	4.000	103.193	103.193	103.193	3.990	102.943	102.943	102.943				
4.000	100.856	100.856	100.856	4.125	103.351	103.351	103.351	4.125	103.582	103.582	103.582	4.125	103.425	103.425	103.425	4.000	103.043	103.043	103.043				
4.125	100.993	100.993	100.993	4.250	102.258	102.258	102.258	4.250	102.187	102.187	102.187	4.250	102.124	102.124	102.124	4.125	103.276	103.276	103.276				
4.250	99.831	99.831	99.831	4.375	102.506	102.506	102.506	4.375	102.462	102.462	102.462	4.375	102.399	102.399	102.399	4.250	102.321	102.321	102.321				
4.375	100.087	100.087	100.087	4.500	102.731	102.731	102.731	4.500	102.709	102.709	102.709	4.500	102.647	102.647	102.647	4.375	102.398	102.398	102.398				
4.500	100.280	100.280	100.280	4.625	102.891	102.891	102.891	4.625	102.887	102.887	102.887	4.625	102.824	102.824	102.824	4.500	102.442	102.442	102.442				
4.625	100.393	100.393	100.393	4.750	103.004	103.004	103.004	4.750	102.933	102.933	102.933	4.750	102.870	102.870	102.870	4.625	102.643	102.643	102.643				
4.750	100.087	100.087	100.087	4.875	103.236	103.236	103.236	4.875	103.188	103.188	103.188	4.875	103.125	103.125	103.125	4.750	102.838	102.838	102.838				
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	99.839	99.839	99.839	2.750	99.839	99.839	99.839	2.750	100.380	100.380	100.380	2.750	98.594	98.594	98.594	2.750	98.594	98.594	98.594				
2.875	100.316	100.316	100.316	2.875	100.234	100.234	100.234	2.875	100.574	100.574	100.574	2.875	98.984	98.984	98.984	2.875	98.902	98.902	98.902				
2.990	100.793	100.793	100.793	2.990	100.725	100.725	100.725	2.990	100.644	100.644	100.644	2.990	99.386	99.386	99.386	2.990	99.318	99.318	99.318				
3.000	100.893	100.893	100.893	3.000	100.825	100.825	100.825	3.000	100.744	100.744	100.744	3.000	99.486	99.486	99.486	3.000	99.418	99.418	99.418				
3.125	101.324	101.324	101.324	3.125	101.261	101.261	101.261	3.125	101.002	101.002	101.002	3.125	99.807	99.807	99.807	3.125	99.744	99.744	99.744				
3.250	101.632	101.632	101.632	3.250	101.570	101.570	101.570	3.250	100.884	100.884	100.884	3.250	99.817	99.817	99.817	3.250	99.755	99.755	99.755				
3.375	101.912	101.912	101.912	3.375	101.849	101.849	101.849	3.375	101.060	101.060	101.060	3.375	100.018	100.018	100.018	3.375	99.955	99.955	99.955				
3.500	102.120	102.120	102.120	3.500	102.057	102.057	102.057	3.500	101.194	101.194	101.194	3.500	100.174	100.174	100.174	3.500	100.111	100.111	100.111				
3.625	102.395	102.395	102.395	3.625	102.333	102.333	102.333	3.625	101.367	101.367	101.367	3.625	100.371	100.371	100.371	3.625	100.309	100.309	100.309				
3.750	101.971	101.971	101.971	3.750	101.971	101.971	101.971	3.750	99.614	99.614	99.614	3.750	98.895	98.895	98.895	3.750	98.895	98.895	98.895				
3.875	102.278	102.278	102.278	3.875	102.278	102.278	102.278	3.875															



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.:

9/8/2020

W. Rate Sheet Dated: 7/10/2020

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	97.310	97.310	97.060	
2.625	98.342	98.342	98.092	
2.750	99.065	99.065	98.815	
2.875	99.647	99.647	99.397	
3.000	100.111	100.111	99.861	
3.125	100.413	100.413	100.163	
3.250	100.677	100.677	100.427	
3.375	101.092	101.092	100.842	
3.500	101.393	101.393	101.143	
3.625	101.635	101.635	101.385	
3.750	101.380	101.380	101.130	
3.875	101.692	101.692	101.442	
4.000	101.949	101.949	101.699	
4.125	102.078	102.078	101.828	
4.250	101.009	101.009	100.759	
4.375	101.317	101.317	101.067	
4.500	101.578	101.578	101.328	
4.625	101.686	101.686	101.436	
4.750	101.597	101.597	101.347	
4.875	102.900	102.900	102.650	

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	96.769	96.769	96.519	
2.500	97.633	97.633	97.383	
2.625	98.434	98.434	98.184	
2.750	99.033	99.033	98.783	
2.875	99.688	99.688	99.438	
3.000	100.062	100.062	99.812	
3.125	100.386	100.386	100.136	
3.250	100.398	100.398	100.148	
3.375	100.796	100.796	100.546	
3.500	101.144	101.144	100.894	
3.625	101.376	101.376	101.126	
3.750	101.317	101.317	101.067	
3.875	101.684	101.684	101.434	
4.000	101.994	101.994	101.744	
4.125	102.116	102.116	101.866	

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	97.485	97.485	97.235	
2.250	98.011	98.011	97.761	
2.375	98.441	98.441	98.191	
2.500	99.127	99.127	98.877	
2.625	99.594	99.594	99.344	
2.750	99.945	99.945	99.695	
2.875	100.260	100.260	100.010	
3.000	100.457	100.457	100.207	
3.125	100.716	100.716	100.466	
3.250	100.963	100.963	100.713	
3.375	101.232	101.232	100.982	
3.500	101.387	101.387	101.137	
3.625	100.847	100.847	100.597	
3.750	101.085	101.085	100.835	
3.875	101.235	101.235	100.985	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.788	98.788	98.538	
3.000	99.251	99.251	99.001	
3.125	99.553	99.553	99.303	
3.250	99.314	99.314	99.064	
3.375	99.729	99.729	99.479	
3.500	100.030	100.030	99.780	
3.625	100.271	100.271	100.021	
3.750	99.226	99.226	98.976	
3.875	99.538	99.538	99.288	
4.000	99.795	99.795	99.545	
4.125	99.924	99.924	99.674	
4.250	98.395	98.395	98.145	
4.375	98.703	98.703	98.453	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.820	98.820	98.570	
3.000	99.135	99.135	98.885	
3.125	99.332	99.332	99.082	
3.250	98.778	98.778	98.528	
3.375	99.025	99.025	98.775	
3.500	99.294	99.294	99.044	
3.625	99.449	99.449	99.199	
3.750	97.727	97.727	97.477	
3.875	97.965	97.965	97.715	
4.000	98.115	98.115	97.865	
4.125	98.419	98.419	98.169	
4.250	96.916	96.916	96.666	
4.375	97.114	97.114	96.864	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.720	98.720	98.470	
2.875	99.035	99.035	98.785	
3.000	99.232	99.232	98.982	
3.125	98.678	98.678	98.428	
3.250	98.925	98.925	98.675	
3.375	99.194	99.194	98.944	
3.500	99.349	99.349	99.099	
3.625	97.627	97.627	97.377	
3.750	97.865	97.865	97.615	
3.875	98.015	98.015	97.765	
4.000	98.319	98.319	98.069	
4.125	96.816	96.816	96.566	
4.250	97.014	97.014	96.764	

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.: 9/8/2020

W. Rate Sheet Dated: 7/10/2020

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	100.091	100.091	100.091	3.375	101.345	101.345	101.345	3.375	101.345	101.345	101.345	2.750	99.619	99.619	99.619	3.375	100.248	100.248	100.248				
2.875	100.712	100.712	100.712	3.500	101.687	101.687	101.687	3.500	101.687	101.687	101.687	2.875	100.240	100.240	100.240	3.500	100.590	100.590	100.590				
2.990	101.116	101.116	101.116	3.625	101.970	101.970	101.970	3.625	101.970	101.970	101.970	2.990	100.644	100.644	100.644	3.625	100.873	100.873	100.873				
3.000	101.216	101.216	101.216	3.750	101.648	101.648	101.648	3.750	101.648	101.648	101.648	3.000	100.744	100.744	100.744	3.750	99.863	99.863	99.863				
3.125	101.565	101.565	101.565	3.875	101.989	101.989	101.989	3.875	101.989	101.989	101.989	3.125	101.093	101.093	101.093	3.875	100.204	100.204	100.204				
3.250	101.760	101.760	101.760	3.990	102.171	102.171	102.171	3.990	102.171	102.171	102.171	3.250	100.663	100.663	100.663	3.990	100.386	100.386	100.386				
3.375	102.220	102.220	102.220	4.000	102.271	102.271	102.271	4.000	102.271	102.271	102.271	3.375	101.123	101.123	101.123	4.000	100.486	100.486	100.486				
3.500	102.562	102.562	102.562	4.125	102.415	102.415	102.415	4.125	102.415	102.415	102.415	3.500	101.465	101.465	101.465	4.125	100.630	100.630	100.630				
3.625	102.845	102.845	102.845	4.250	101.318	101.318	101.318	4.250	101.318	101.318	101.318	3.625	101.748	101.748	101.748	4.250	99.153	99.153	99.153				
3.750	102.523	102.523	102.523	4.375	101.622	101.622	101.622	4.375	101.622	101.622	101.622	3.750	100.738	100.738	100.738	4.375	99.457	99.457	99.457				
3.875	102.864	102.864	102.864	4.500	101.634	101.634	101.634	4.500	101.634	101.634	101.634	3.875	101.079	101.079	101.079	4.500	99.469	99.469	99.469				
3.990	103.046	103.046	103.046	4.625	101.744	101.744	101.744	4.625	101.744	101.744	101.744	3.990	101.261	101.261	101.261	4.625	99.579	99.579	99.579				
4.000	103.146	103.146	103.146	4.750	101.571	101.571	101.571	4.750	101.571	101.571	101.571	4.000	101.361	101.361	101.361	4.750	98.971	98.971	98.971				
4.125	103.290	103.290	103.290	4.875	101.900	101.900	101.900	4.875	101.900	101.900	101.900	4.125	101.505	101.505	101.505	4.875	99.300	99.300	99.300				
4.250	102.193	102.193	102.193	4.990	102.047	102.047	102.047	4.990	102.047	102.047	102.047	4.250	100.028	100.028	100.028	4.990	99.447	99.447	99.447				
4.375	102.497	102.497	102.497	5.000	102.147	102.147	102.147	5.000	102.147	102.147	102.147	4.375	100.332	100.332	100.332	5.000	99.547	99.547	99.547				
4.500	102.759	102.759	102.759	5.125	101.956	101.956	101.956	5.125	101.956	101.956	101.956	4.500	100.594	100.594	100.594	5.125	97.981	97.981	97.981				
4.625	102.869	102.869	102.869	5.250	102.776	102.776	102.776	5.250	102.776	102.776	102.776	4.625	100.704	100.704	100.704	5.250	98.801	98.801	98.801				
4.750	102.696	102.696	102.696	5.375	104.030	104.030	104.030	5.375	104.030	104.030	104.030	4.750	100.096	100.096	100.096	5.375	99.905	99.905	99.905				
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	100.248	100.248	100.248	2.750	100.431	100.431	100.431	3.375	101.810	101.810	101.810	3.375	101.810	101.810	101.810	2.750	101.461	101.461	101.461				
3.500	100.590	100.590	100.590	2.875	101.120	101.120	101.120	3.500	102.175	102.175	102.175	3.500	102.175	102.175	102.175	2.875	101.805	101.805	101.805				
3.625	100.873	100.873	100.873	2.990	101.425	101.425	101.425	3.625	102.424	102.424	102.424	3.625	102.424	102.424	102.424	2.990	101.928	101.928	101.928				
3.750	99.863	99.863	99.863	3.000	101.525	101.525	101.525	3.750	102.295	102.295	102.295	3.750	102.295	102.295	102.295	3.000	102.028	102.028	102.028				
3.875	100.204	100.204	100.204	3.125	101.876	101.876	101.876	3.875	102.665	102.665	102.665	3.875	102.665	102.665	102.665	3.125	102.330	102.330	102.330				
3.990	100.386	100.386	100.386	3.250	101.889	101.889	101.889	3.990	102.877	102.877	102.877	3.990	102.877	102.877	102.877	3.250	102.601	102.601	102.601				
4.000	100.486	100.486	100.486	3.375	102.310	102.310	102.310	4.000	102.977	102.977	102.977	4.000	102.977	102.977	102.977	3.375	102.886	102.886	102.886				
4.125	100.630	100.630	100.630	3.500	102.675	102.675	102.675	4.125	103.102	103.102	103.102	4.125	103.102	103.102	103.102	3.500	103.060	103.060	103.060				
4.250	99.153	99.153	99.153	3.625	102.924	102.924	102.924	4.250	102.519	102.519	102.519	4.250	102.519	102.519	102.519	3.625	102.343	102.343	102.343				
4.375	99.457	99.457	99.457	3.750	102.795	102.795	102.795	4.375	102.701	102.701	102.701	4.375	102.701	102.701	102.701	3.750	102.583	102.583	102.583				
4.500	99.469	99.469	99.469	3.875	103.165	103.165	103.165	4.500	102.111	102.111	102.111	4.500	102.111	102.111	102.111	3.875	102.735	102.735	102.735				
4.625	99.579	99.579	99.579	3.990	103.377	103.377	103.377	4.625	102.182	102.182	102.182	4.625	102.182	102.182	102.182	3.990	102.942	102.942	102.942				
4.750	98.971	98.971	98.971	4.000	103.477	103.477	103.477	4.750	102.230	102.230	102.230	4.750	102.230	102.230	102.230	4.000	103.042	103.042	103.042				
4.875	99.300	99.300	99.300	4.125	103.602	103.602	103.602	4.875	102.473	102.473	102.473	4.875	102.473	102.473	102.473	4.125	102.048	102.048	102.048				
4.990	99.447	99.447	99.447	4.250	103.019	103.019	103.019	4.990	102.788	102.788	102.788	4.990	102.788	102.788	102.788	4.250	102.249	102.249	102.249				
5.000	99.547	99.547	99.547	4.375	103.201	103.201	103.201	5.000	102.888	102.888	102.888	5.000	102.888	102.888	102.888	4.375	102.466	102.466	102.466				
5.125	97.981	97.981	97.981	4.500	103.361	103.361	103.361	5.125	103.160	103.160	103.160	5.125	103.160	103.160	103.160	4.500	102.610	102.610	102.610				
5.250	98.801	98.801	98.801	4.625	103.432	103.432	103.432	5.250	103.108	103.108	103.108	5.250	103.108	103.108	103.108	4.625	102.626	102.626	102.626				
5.375	99.905	99.905	99.905	4.750	103.480	103.480	103.480	5.375	104.270	104.270	104.270	5.375	104.270	104.270	104.270	4.750	102.719	102.719	102.719				
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	103.461	103.461	103.461	2.750	103.711	103.711	103.711	2.750	100.498	100.498	100.498	2.750	102.498	102.498	102.498	2.750	102.748	102.748	102.748				
2.875	101.805	101.805	101.805	2.875	101.805	101.805	101.805	2.875	100.842	100.842	100.842	2.875	100.842	100.842	100.842	2.875	100.842	100.842	100.842				
2.990	101.928	101.928	101.928	2.990	101.928	101.928	101.928	2.990	100.965	100.965	100.965	2.990	100.965	100.965	100.965	2.990	100.965	100.965	100.965				
3.000	102.028	102.028	102.028	3.000	102.028	102.028	102.028	3.000	101.065	101.065	101.065	3.000	101.065	101.065	101.065	3.000	101.065	101.065	101.065				
3.125	102.330	102.330	102.330	3.125	102.330	102.330	102.330	3.125	100.555	100.555	100.555	3.125	100.555	100.555	100.555	3.125	100.555	100.555	100.555				
3.250	102.601	102.601	102.601	3.250	102.601	102.601	102.601	3.250	100.826	100.826	100.826	3.250	100.826	100.826	100.826	3.250	100.826	100.826	100.826				
3.375	102.886	102.886	102.886	3.375	102.886	102.886	102.886	3.375	101.111	101.111	101.111	3.375	101.111	101.111	101.111	3.375	101.111	101.111	101.111				
3.500	103.060	103.060	103.060	3.500	103.060	103.060	103.060	3.500	101.285	101.285	101.285	3.500	101.285	101.285	101.285	3.500	101.285	101.285	101.285				
3.625	102.343	102.343	102.343	3.625	102.343	102.343	102.343	3.625	99.380	99.380	99.380	3.625	99.380	99.380	99.380	3.625	99.380	99.380	99.380				
3.750	102.583	102.583	102.583	3.750	102.583	102.583	102.583	3.750	99.620	99.620	99.620	3.750	99.62										



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/10/2020

45 Day Lock Exp.:

8/24/2020

60 Day Lock Exp.:

9/8/2020

W. Rate Sheet Dated: 7/10/2020

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	99.781	99.781	99.781	2.750	100.247	100.247	100.247	2.750	101.342	101.342	101.342	2.750	98.959	98.959	98.959	2.750	100.079	100.079	100.079
2.875	100.410	100.410	100.410	2.875	100.944	100.944	100.944	2.875	101.686	101.686	101.686	2.875	99.588	99.588	99.588	2.875	100.423	100.423	100.423
2.990	100.821	100.821	100.821	2.990	101.254	101.254	101.254	2.990	101.810	101.810	101.810	2.990	99.999	99.999	99.999	2.990	100.547	100.547	100.547
3.000	100.921	100.921	100.921	3.000	101.354	101.354	101.354	3.000	101.910	101.910	101.910	3.000	100.099	100.099	100.099	3.000	100.647	100.647	100.647
3.125	101.277	101.277	101.277	3.125	101.710	101.710	101.710	3.125	102.191	102.191	102.191	3.125	100.455	100.455	100.455	3.125	100.116	100.116	100.116
3.250	101.592	101.592	101.592	3.250	101.754	101.754	101.754	3.250	102.463	102.463	102.463	3.250	100.145	100.145	100.145	3.250	100.388	100.388	100.388
3.375	102.056	102.056	102.056	3.375	102.178	102.178	102.178	3.375	102.750	102.750	102.750	3.375	100.609	100.609	100.609	3.375	100.675	100.675	100.675
3.500	102.406	102.406	102.406	3.500	102.547	102.547	102.547	3.500	102.926	102.926	102.926	3.500	100.959	100.959	100.959	3.500	100.851	100.851	100.851
3.625	102.691	102.691	102.691	3.625	102.796	102.796	102.796	3.625	102.379	102.379	102.379	3.625	101.244	101.244	101.244	3.625	99.116	99.116	99.116
3.750	102.462	102.462	102.462	3.750	102.739	102.739	102.739	3.750	102.620	102.620	102.620	3.750	100.327	100.327	100.327	3.750	99.357	99.357	99.357
3.875	102.808	102.808	102.808	3.875	103.112	103.112	103.112	3.875	102.771	102.771	102.771	3.875	100.673	100.673	100.673	3.875	99.508	99.508	99.508
3.990	102.993	102.993	102.993	3.990	103.328	103.328	103.328	3.990	102.980	102.980	102.980	3.990	100.858	100.858	100.858	3.990	99.717	99.717	99.717
4.000	103.093	103.093	103.093	4.000	103.428	103.428	103.428	4.000	103.080	103.080	103.080	4.000	100.958	100.958	100.958	4.000	99.817	99.817	99.817
4.125	103.239	103.239	103.239	4.125	103.554	103.554	103.554	4.125	101.958	101.958	101.958	4.125	101.104	101.104	101.104	4.125	98.320	98.320	98.320
4.250	102.196	102.196	102.196	4.250	102.644	102.644	102.644	4.250	102.159	102.159	102.159	4.250	99.681	99.681	99.681	4.250	98.521	98.521	98.521
4.375	102.503	102.503	102.503	4.375	102.826	102.826	102.826	4.375	102.380	102.380	102.380	4.375	99.988	99.988	99.988	4.375	98.742	98.742	98.742
4.500	102.768	102.768	102.768	4.500	102.988	102.988	102.988	4.500	102.522	102.522	102.522	4.500	100.253	100.253	100.253	4.500	98.884	98.884	98.884
4.625	102.879	102.879	102.879	4.625	103.057	103.057	103.057	4.625	102.549	102.549	102.549	4.625	100.364	100.364	100.364	4.625	98.317	98.317	98.317
4.750	102.749	102.749	102.749	4.750	103.409	103.409	103.409	4.750	102.642	102.642	102.642	4.750	99.799	99.799	99.799	4.750	99.614	99.614	99.614

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

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.:

9/8/2020

W. Rate Sheet Dated: 7/10/2020

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	0.500	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)