

W. Rate Sheet Dated: 7/14/2020

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	100.557	100.557	100.557	2.750	100.436	100.436	100.436	2.250	98.227	98.227	98.227	3.125	95.802	95.802	95.802
2.875	100.562	100.562	100.562	2.875	100.440	100.440	100.440	2.500	98.236	98.236	98.236	3.250	97.304	97.304	97.304
3.000	100.567	100.567	100.567	3.000	100.443	100.443	100.443	2.625	98.240	98.240	98.240	3.375	97.306	97.306	97.306
3.125	100.571	100.571	100.571	3.125	100.447	100.447	100.447	2.750	99.086	99.086	99.086	3.500	97.301	97.301	97.301
3.250	101.225	101.225	101.225	3.250	100.904	100.904	100.904	2.875	99.090	99.090	99.090	3.625	97.302	97.302	97.302
3.375	101.129	101.129	101.129	3.375	100.907	100.907	100.907	3.000	99.093	99.093	99.093	Margin = 2.250		Index = 0.150	
3.500	101.133	101.133	101.133	3.500	100.911	100.911	100.911	3.125	99.097	99.097	99.097	30 Year OTC			
3.625	101.137	101.137	101.137	3.625	100.924	100.924	100.924	3.250	100.632	100.632	100.632	Rate	30 Day	45 Day	60 Day
3.750	101.702	101.702	101.702	3.750	101.242	101.242	101.242	3.375	100.636	100.636	100.636	4.000	101.254	101.254	101.254
3.875	101.606	101.606	101.606	3.875	101.275	101.275	101.275	3.500	100.639	100.639	100.639	4.125	101.258	101.258	101.258
4.000	101.629	101.629	101.629	4.000	101.277	101.277	101.277	3.625	100.688	100.688	100.688	4.375	102.101	102.101	102.101
4.125	101.633	101.633	101.633	4.125	101.267	101.267	101.267	3.750	100.983	100.983	100.983	4.500	102.091	102.091	102.091
4.250	102.573	102.573	102.573	4.250	102.071	102.071	102.071	3.875	101.052	101.052	101.052	4.625	102.093	102.093	102.093
4.375	102.476	102.476	102.476	4.375	102.073	102.073	102.073	4.000	101.054	101.054	101.054	4.875	102.821	102.821	102.821
4.500	102.466	102.466	102.466	4.500	102.076	102.076	102.076	4.125	101.043	101.043	101.043	5.000	102.811	102.811	102.811
4.625	102.468	102.468	102.468	4.625	102.065	102.065	102.065	4.250	101.903	101.903	101.903	5.125	102.814	102.814	102.814
4.750	103.294	103.294	103.294	4.750	102.791	102.791	102.791	4.375	101.905	101.905	101.905	5.500	104.516	104.516	104.516
4.875	103.196	103.196	103.196	4.875	102.794	102.794	102.794	4.500	101.907	101.907	101.907	5.625	104.519	104.519	104.519
6.250	104.008	104.008	104.008	6.250	103.605	103.605	103.605	4.625	101.897	101.897	101.897	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	103.172	103.172	103.172	2.750	103.072	103.072	103.072	2.250	100.453	100.453	100.453
2.875	103.177	103.177	103.177	2.875	103.076	103.076	103.076	2.375	100.458	100.458	100.458
3.000	103.176	103.176	103.176	3.000	103.076	103.076	103.076	2.500	100.457	100.457	100.457
3.125	103.176	103.176	103.176	3.125	103.076	103.076	103.076	2.625	100.457	100.457	100.457
3.250	103.626	103.626	103.626	3.250	103.529	103.529	103.529	2.750	101.299	101.299	101.299
3.375	103.645	103.645	103.645	3.375	103.544	103.544	103.544	2.875	101.316	101.316	101.316
3.500	103.645	103.645	103.645	3.500	103.544	103.544	103.544	3.000	101.316	101.316	101.316
3.625	103.645	103.645	103.645	3.625	103.554	103.554	103.554	3.125	101.316	101.316	101.316
3.750	103.206	103.206	103.206	3.750	103.109	103.109	103.109	3.250	102.848	102.848	102.848
3.875	103.223	103.223	103.223	3.875	103.151	103.151	103.151	3.375	102.863	102.863	102.863
4.000	103.242	103.242	103.242	4.000	103.121	103.121	103.121	3.500	102.863	102.863	102.863
4.125	103.222	103.222	103.222	4.125	103.108	103.108	103.108	3.625	102.909	102.909	102.909
4.250	104.059	104.059	104.059	4.250	103.923	103.923	103.923	3.750	103.155	103.155	103.155

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	98.504	98.504	98.504	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.508	98.508	98.508				
4.125	98.683	98.683	98.683	6.250	103.750	103.500	103.250	4.375	99.351	99.351	99.351				
4.250	99.523	99.523	99.523					4.500	99.341	99.341	99.341				
4.375	99.526	99.526	99.526					4.625	99.343	99.343	99.343				
4.500	99.316	99.316	99.316					4.875	100.071	100.071	100.071				
4.625	99.318	99.318	99.318					5.000	100.061	100.061	100.061				
5.000	100.236	100.236	100.236					5.125	100.064	100.064	100.064				
5.125	100.239	100.239	100.239					5.500	101.766	101.766	101.766				
5.250	100.639	100.639	100.639					5.625	101.769	101.769	101.769				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	102.750	102.750	102.750	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

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@afrownhouse.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/13/2020

45 Day Lock Exp.:

8/28/2020

60 Day Lock Exp.:

9/14/2020

W. Rate Sheet Dated: 7/14/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.845	98.845	98.845	2.750	99.153	99.153	99.153	2.375	95.012	95.012	95.012	3.125	95.100	95.100	95.100
2.875	98.850	98.850	98.850	2.875	99.157	99.157	99.157	2.500	95.016	95.016	95.016	3.250	96.539	96.539	96.539
3.000	98.854	98.854	98.854	3.000	99.161	99.161	99.161	2.625	95.020	95.020	95.020	3.375	96.541	96.541	96.541
3.125	98.858	98.858	98.858	3.125	99.165	99.165	99.165	2.750	97.804	97.804	97.804	3.500	96.536	96.536	96.536
3.250	99.450	99.450	99.450	3.250	99.559	99.559	99.559	2.875	97.807	97.807	97.807	3.625	96.537	96.537	96.537
3.375	99.354	99.354	99.354	3.375	99.562	99.562	99.562	3.000	97.811	97.811	97.811	Margin = 2.250		Index = 0.150	
3.500	99.358	99.358	99.358	3.500	99.566	99.566	99.566	3.125	97.814	97.814	97.814	30 Year OTC			
3.625	99.362	99.362	99.362	3.625	99.579	99.579	99.579	3.250	99.287	99.287	99.287	Rate	30 Day	45 Day	60 Day
3.750	99.552	99.552	99.552	3.750	99.522	99.522	99.522	3.375	99.291	99.291	99.291	4.000	99.104	99.104	99.104
3.875	99.456	99.456	99.456	3.875	99.555	99.555	99.555	3.500	99.294	99.294	99.294	4.125	99.108	99.108	99.108
4.000	99.479	99.479	99.479	4.000	99.557	99.557	99.557	3.625	99.343	99.343	99.343	4.375	99.826	99.826	99.826
4.125	99.483	99.483	99.483	4.125	99.547	99.547	99.547	3.750	99.263	99.263	99.263	4.500	99.816	99.816	99.816
4.250	100.298	100.298	100.298	4.250	100.226	100.226	100.226	3.875	99.332	99.332	99.332	4.625	99.818	99.818	99.818
4.375	100.201	100.201	100.201	4.375	100.228	100.228	100.228	4.000	99.334	99.334	99.334	4.875	99.109	99.109	99.109
4.500	100.191	100.191	100.191	4.500	100.231	100.231	100.231	4.125	99.323	99.323	99.323	5.000	99.098	99.098	99.098
4.625	100.193	100.193	100.193	4.625	100.220	100.220	100.220	4.250	100.058	100.058	100.058	5.125	99.101	99.101	99.101
4.750	99.581	99.581	99.581	4.750	99.509	99.509	99.509	4.375	100.060	100.060	100.060	5.500	100.616	100.616	100.616
4.875	99.484	99.484	99.484	4.875	99.511	99.511	99.511	4.500	100.062	100.062	100.062	5.625	100.619	100.619	100.619
6.250	100.358	100.358	100.358	6.250	100.385	100.385	100.385	4.625	100.052	100.052	100.052	6.250	99.674	99.674	99.674

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	101.109	101.109	101.109	2.750	101.009	101.009	101.009	2.250	97.953	97.953	97.953
2.875	101.114	101.114	101.114	2.875	101.013	101.013	101.013	2.375	97.958	97.958	97.958
3.000	101.114	101.114	101.114	3.000	101.013	101.013	101.013	2.500	97.957	97.957	97.957
3.125	101.114	101.114	101.114	3.125	101.013	101.013	101.013	2.625	97.957	97.957	97.957
3.250	101.501	101.501	101.501	3.250	101.404	101.404	101.404	2.750	98.518	98.518	98.518
3.375	101.520	101.520	101.520	3.375	101.419	101.419	101.419	2.875	98.535	98.535	98.535
3.500	101.520	101.520	101.520	3.500	101.419	101.419	101.419	3.000	98.535	98.535	98.535
3.625	101.520	101.520	101.520	3.625	101.429	101.429	101.429	3.125	98.535	98.535	98.535
3.750	100.706	100.706	100.706	3.750	100.609	100.609	100.609	3.250	99.723	99.723	99.723
3.875	100.723	100.723	100.723	3.875	100.651	100.651	100.651	3.375	99.738	99.738	99.738
4.000	100.742	100.742	100.742	4.000	100.621	100.621	100.621	3.500	99.738	99.738	99.738
4.125	100.722	100.722	100.722	4.125	100.608	100.608	100.608	3.625	99.784	99.784	99.784
4.250	101.434	101.434	101.434	4.250	101.298	101.298	101.298	3.750	100.030	100.030	100.030

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"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	96.354	96.354	96.354	4.750	N/A	N/A	N/A
4.125	96.183	96.183	96.183	6.250	99.750	99.500	99.250	4.125	96.358	96.358	96.358				
4.250	96.898	96.898	96.898					4.375	97.076	97.076	97.076				
4.375	96.901	96.901	96.901					4.500	97.066	97.066	97.066				
4.500	96.691	96.691	96.691					4.625	97.068	97.068	97.068				
4.625	96.693	96.693	96.693					4.875	96.359	96.359	96.359				
5.000	96.173	96.173	96.173					5.000	96.348	96.348	96.348				
5.125	96.176	96.176	96.176					5.125	96.351	96.351	96.351				
5.250	96.389	96.389	96.389					4.875	96.359	96.359	96.359	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.500	97.866	97.866	97.866	Rate	30 Day	45 Day	60 Day
								5.625	97.869	97.869	97.869	6.250	N/A	N/A	N/A
								6.250	96.924	96.924	96.924				

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.: 8/13/2020

45 Day Lock Exp.: 8/28/2020

60 Day Lock Exp.: 9/14/2020

W. Rate Sheet Dated: 7/14/2020

Release Time: 10:00 am ET

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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	100.004	100.004	100.004	2.875	99.155	99.155	99.155	2.750	98.365	98.365	98.365	2.750	99.414	99.414	99.414	2.750	97.763	97.763	97.763				
2.875	100.551	100.551	100.551	2.990	99.507	99.507	99.507	2.875	98.967	98.967	98.967	2.875	99.884	99.884	99.884	2.875	98.288	98.288	98.288				
2.990	100.863	100.863	100.863	3.000	99.607	99.607	99.607	2.990	99.319	99.319	99.319	2.990	100.104	100.104	100.104	2.990	98.548	98.548	98.548				
3.000	100.963	100.963	100.963	3.125	99.959	99.959	99.959	3.000	99.419	99.419	99.419	3.000	100.204	100.204	100.204	3.000	98.648	98.648	98.648				
3.125	101.282	101.282	101.282	3.250	100.576	100.576	100.576	3.125	99.772	99.772	99.772	3.125	100.360	100.360	100.360	3.125	98.837	98.837	98.837				
3.250	101.658	101.658	101.658	3.375	101.035	101.035	101.035	3.250	100.389	100.389	100.389	3.250	100.517	100.517	100.517	3.250	99.235	99.235	99.235				
3.375	102.074	102.074	102.074	3.500	101.393	101.393	101.393	3.375	100.848	100.848	100.848	3.375	100.882	100.882	100.882	3.375	99.643	99.643	99.643				
3.500	102.401	102.401	102.401	3.625	101.811	101.811	101.811	3.500	101.206	101.206	101.206	3.500	101.127	101.127	101.127	3.500	99.919	99.919	99.919				
3.625	102.657	102.657	102.657	3.750	102.392	102.392	102.392	3.625	101.787	101.787	101.787	3.625	101.251	101.251	101.251	3.625	100.205	100.205	100.205				
3.750	102.465	102.465	102.465	3.875	102.755	102.755	102.755	3.750	102.392	102.392	102.392	3.750	100.473	100.473	100.473	3.750	100.200	100.200	100.200				
3.875	102.795	102.795	102.795	3.990	102.917	102.917	102.917	3.875	102.755	102.755	102.755	3.875	100.762	100.762	100.762	3.875	100.522	100.522	100.522				
3.990	102.932	102.932	102.932	4.000	103.017	103.017	103.017	3.990	102.917	102.917	102.917	3.990	100.857	100.857	100.857	3.990	100.642	100.642	100.642				
4.000	103.032	103.032	103.032	4.125	103.252	103.252	103.252	4.000	103.017	103.017	103.017	4.000	100.957	100.957	100.957	4.000	100.742	100.742	100.742				
4.125	103.246	103.246	103.246	4.250	103.274	103.274	103.274	4.125	103.252	103.252	103.252	4.125	101.079	101.079	101.079	4.125	100.879	100.879	100.879				
4.250	103.220	103.220	103.220	4.375	103.551	103.551	103.551	4.250	103.087	103.087	103.087	4.250	99.968	99.968	99.968	4.250	99.768	99.768	99.768				
4.375	102.571	102.571	102.571	4.500	103.808	103.808	103.808	4.375	103.364	103.364	103.364	4.375	100.223	100.223	100.223	4.375	100.023	100.023	100.023				
4.500	102.807	102.807	102.807	4.625	104.069	104.069	104.069	4.500	103.621	103.621	103.621	4.500	100.415	100.415	100.415	4.500	100.215	100.215	100.215				
4.625	102.965	102.965	102.965	4.750	104.526	104.526	104.526	4.625	104.206	104.206	104.206	4.625	100.524	100.524	100.524	4.625	100.324	100.324	100.324				
4.750	103.229	103.229	103.229	4.875	N/A	N/A	N/A	4.750	104.683	104.683	104.683	4.750	100.380	100.380	100.380	4.750	100.180	100.180	100.180				
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	97.575	97.575	97.575	2.875	101.090	101.090	101.090	2.875	100.363	100.363	100.363	2.875	100.301	100.301	100.301	2.750	101.235	101.235	101.235				
2.875	98.100	98.100	98.100	2.990	101.365	101.365	101.365	2.990	100.675	100.675	100.675	2.990	100.613	100.613	100.613	2.875	101.515	101.515	101.515				
2.990	98.360	98.360	98.360	3.000	101.465	101.465	101.465	3.000	100.775	100.775	100.775	3.000	100.713	100.713	100.713	2.990	101.672	101.672	101.672				
3.000	98.460	98.460	98.460	3.125	101.779	101.779	101.779	3.125	101.121	101.121	101.121	3.125	101.059	101.059	101.059	3.000	101.772	101.772	101.772				
3.125	98.650	98.650	98.650	3.250	101.828	101.828	101.828	3.250	101.569	101.569	101.569	3.250	101.569	101.569	101.569	3.125	102.137	102.137	102.137				
3.250	99.048	99.048	99.048	3.375	102.236	102.236	102.236	3.375	102.020	102.020	102.020	3.375	102.020	102.020	102.020	3.250	102.317	102.317	102.317				
3.375	99.456	99.456	99.456	3.500	102.536	102.536	102.536	3.500	102.349	102.349	102.349	3.500	102.349	102.349	102.349	3.375	102.570	102.570	102.570				
3.500	99.732	99.732	99.732	3.625	102.788	102.788	102.788	3.625	102.625	102.625	102.625	3.625	102.625	102.625	102.625	3.500	102.760	102.760	102.760				
3.625	100.181	100.181	100.181	3.750	102.423	102.423	102.423	3.750	102.578	102.578	102.578	3.750	102.421	102.421	102.421	3.625	103.010	103.010	103.010				
3.750	100.200	100.200	100.200	3.875	102.747	102.747	102.747	3.875	102.933	102.933	102.933	3.875	102.777	102.777	102.777	3.750	102.316	102.316	102.316				
3.875	100.522	100.522	100.522	3.990	102.863	102.863	102.863	3.990	103.072	103.072	103.072	3.990	102.916	102.916	102.916	3.875	102.592	102.592	102.592				
3.990	100.642	100.642	100.642	4.000	102.963	102.963	102.963	4.000	103.172	103.172	103.172	4.000	103.016	103.016	103.016	3.990	102.762	102.762	102.762				
4.000	100.742	100.742	100.742	4.125	103.175	103.175	103.175	4.125	103.405	103.405	103.405	4.125	103.249	103.249	103.249	4.000	102.862	102.862	102.862				
4.125	100.879	100.879	100.879	4.250	102.194	102.194	102.194	4.250	102.124	102.124	102.124	4.250	102.061	102.061	102.061	4.125	103.093	103.093	103.093				
4.250	99.768	99.768	99.768	4.375	102.442	102.442	102.442	4.375	102.397	102.397	102.397	4.375	102.335	102.335	102.335	4.250	102.062	102.062	102.062				
4.375	100.023	100.023	100.023	4.500	102.665	102.665	102.665	4.500	102.641	102.641	102.641	4.500	102.578	102.578	102.578	4.375	102.224	102.224	102.224				
4.500	100.215	100.215	100.215	4.625	102.821	102.821	102.821	4.625	102.812	102.812	102.812	4.625	102.749	102.749	102.749	4.500	102.264	102.264	102.264				
4.625	100.324	100.324	100.324	4.750	103.096	103.096	103.096	4.750	103.024	103.024	103.024	4.750	102.961	102.961	102.961	4.625	102.468	102.468	102.468				
4.750	100.180	100.180	100.180	4.875	103.324	103.324	103.324	4.875	103.275	103.275	103.275	4.875	103.213	103.213	103.213	4.750	102.661	102.661	102.661				
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	99.647	99.647	99.647	2.750	99.647	99.647	99.647	2.750	100.281	100.281	100.281	2.750	98.493	98.493	98.493	2.750	98.493	98.493	98.493				
2.875	100.136	100.136	100.136	2.875	100.056	100.056	100.056	2.875	100.474	100.474	100.474	2.875	98.895	98.895	98.895	2.875	98.815	98.815	98.815				
2.990	100.611	100.611	100.611	2.990	100.544	100.544	100.544	2.990	100.538	100.538	100.538	2.990	99.277	99.277	99.277	2.990	99.210	99.210	99.210				
3.000	100.711	100.711	100.711	3.000	100.644	100.644	100.644	3.000	100.638	100.638	100.638	3.000	99.377	99.377	99.377	3.000	99.310	99.310	99.310				
3.125	101.139	101.139	101.139	3.125	101.076	101.076	101.076	3.125	100.894	100.894	100.894	3.125	99.696	99.696	99.696	3.125	99.633	99.633	99.633				
3.250	101.447	101.447	101.447	3.250	101.384	101.384	101.384	3.250	100.792	100.792	100.792	3.250	99.722	99.722	99.722	3.250	99.659	99.659	99.659				
3.375	101.725	101.725	101.725	3.375	101.662	101.662	101.662	3.375	100.970	100.970	100.970	3.375	99.925	99.925	99.925	3.375	99.862	99.862	99.862				
3.500	101.936	101.936	101.936	3.500	101.874	101.874	101.874	3.500	101.104	101.104	101.104	3.500	100.080	100.080	100.080	3.500	100.018	100.018	100.018				
3.625	102.212	102.212	102.212	3.625	102.149	102.149	102.149	3.625	101.277	101.277	101.277	3.625	100.279	100.279	100.279	3.625	100.216	100.216	100.216				
3.750	101.797	101.797	101.797	3.750	101.797	101.797	101.797	3.750	99.534	99.534	99.534	3.750	98.815	98.815	98.815	3.750	98.815	98.815	98.815				
3.875	102.103	102.103	102.103	3.875	102.103	102.103	102.103	3.875	99.729	99.729	99.729	3.875	99.040	99.040	99.040	3.875	99.040						



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.:

8/13/2020

45 Day Lock Exp.:

8/28/2020

60 Day Lock Exp.:

9/14/2020

W. Rate Sheet Dated: 7/14/2020

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	97.548	97.548	97.298	
2.625	98.577	98.577	98.327	
2.750	99.298	99.298	99.048	
2.875	99.878	99.878	99.628	
3.000	100.340	100.340	100.090	
3.125	100.644	100.644	100.394	
3.250	100.801	100.801	100.551	
3.375	101.213	101.213	100.963	
3.500	101.515	101.515	101.265	
3.625	101.756	101.756	101.506	
3.750	101.410	101.410	101.160	
3.875	101.721	101.721	101.471	
4.000	101.978	101.978	101.728	
4.125	102.106	102.106	101.856	
4.250	101.006	101.006	100.756	
4.375	101.312	101.312	101.062	
4.500	101.573	101.573	101.323	
4.625	101.681	101.681	101.431	
4.750	101.529	101.529	101.279	
4.875	102.832	102.832	102.582	

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	96.881	96.881	96.631	
2.500	97.744	97.744	97.494	
2.625	98.544	98.544	98.294	
2.750	99.141	99.141	98.891	
2.875	99.795	99.795	99.545	
3.000	100.168	100.168	99.918	
3.125	100.491	100.491	100.241	
3.250	100.490	100.490	100.240	
3.375	100.890	100.890	100.640	
3.500	101.234	101.234	100.984	
3.625	101.469	101.469	101.219	
3.750	101.348	101.348	101.098	
3.875	101.713	101.713	101.463	
4.000	102.026	102.026	101.776	
4.125	102.147	102.147	101.897	

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	97.718	97.718	97.468	
2.250	98.245	98.245	97.995	
2.375	98.683	98.683	98.433	
2.500	99.299	99.299	99.049	
2.625	99.765	99.765	99.515	
2.750	100.116	100.116	99.866	
2.875	100.432	100.432	100.182	
3.000	100.629	100.629	100.379	
3.125	100.873	100.873	100.623	
3.250	101.119	101.119	100.869	
3.375	101.388	101.388	101.138	
3.500	101.546	101.546	101.296	
3.625	100.845	100.845	100.595	
3.750	101.084	101.084	100.834	
3.875	101.232	101.232	100.982	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.983	98.983	98.733	
3.000	99.444	99.444	99.194	
3.125	99.748	99.748	99.498	
3.250	99.397	99.397	99.147	
3.375	99.809	99.809	99.559	
3.500	100.111	100.111	99.861	
3.625	100.351	100.351	100.101	
3.750	99.216	99.216	98.966	
3.875	99.526	99.526	99.276	
4.000	99.783	99.783	99.533	
4.125	99.911	99.911	99.661	
4.250	98.336	98.336	98.086	
4.375	98.642	98.642	98.392	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.991	98.991	98.741	
3.000	99.307	99.307	99.057	
3.125	99.504	99.504	99.254	
3.250	98.935	98.935	98.685	
3.375	99.181	99.181	98.931	
3.500	99.450	99.450	99.200	
3.625	99.608	99.608	99.358	
3.750	97.731	97.731	97.481	
3.875	97.970	97.970	97.720	
4.000	98.118	98.118	97.868	
4.125	98.426	98.426	98.176	
4.250	96.967	96.967	96.717	
4.375	97.166	97.166	96.916	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.891	98.891	98.641	
2.875	99.207	99.207	98.957	
3.000	99.404	99.404	99.154	
3.125	98.835	98.835	98.585	
3.250	99.081	99.081	98.831	
3.375	99.350	99.350	99.100	
3.500	99.508	99.508	99.258	
3.625	97.631	97.631	97.381	
3.750	97.870	97.870	97.620	
3.875	98.018	98.018	97.768	
4.000	98.326	98.326	98.076	
4.125	96.867	96.867	96.617	
4.250	97.066	97.066	96.816	

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/13/2020

45 Day Lock Exp.:

8/28/2020

60 Day Lock Exp.:

9/14/2020

W. Rate Sheet Dated: 7/14/2020

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	99.936	99.936	99.936	3.375	101.243	101.243	101.243	3.375	101.243	101.243	101.243	2.750	99.476	99.476	99.476	3.375	100.258	100.258	100.258
2.875	100.553	100.553	100.553	3.500	101.569	101.569	101.569	3.500	101.569	101.569	101.569	2.875	100.093	100.093	100.093	3.500	100.584	100.584	100.584
2.990	100.951	100.951	100.951	3.625	101.836	101.836	101.836	3.625	101.836	101.836	101.836	2.990	100.491	100.491	100.491	3.625	100.851	100.851	100.851
3.000	101.051	101.051	101.051	3.750	101.507	101.507	101.507	3.750	101.507	101.507	101.507	3.000	100.591	100.591	100.591	3.750	99.733	99.733	99.733
3.125	101.392	101.392	101.392	3.875	101.878	101.878	101.878	3.875	101.878	101.878	101.878	3.125	100.932	100.932	100.932	3.875	100.104	100.104	100.104
3.250	101.666	101.666	101.666	3.990	102.091	102.091	102.091	3.990	102.091	102.091	102.091	3.250	100.681	100.681	100.681	3.990	100.317	100.317	100.317
3.375	102.118	102.118	102.118	4.000	102.191	102.191	102.191	4.000	102.191	102.191	102.191	3.375	101.133	101.133	101.133	4.000	100.417	100.417	100.417
3.500	102.444	102.444	102.444	4.125	102.359	102.359	102.359	4.125	102.359	102.359	102.359	3.500	101.459	101.459	101.459	4.125	100.585	100.585	100.585
3.625	102.711	102.711	102.711	4.250	101.404	101.404	101.404	4.250	101.404	101.404	101.404	3.625	101.726	101.726	101.726	4.250	99.116	99.116	99.116
3.750	102.382	102.382	102.382	4.375	101.733	101.733	101.733	4.375	101.733	101.733	101.733	3.750	100.608	100.608	100.608	4.375	99.445	99.445	99.445
3.875	102.753	102.753	102.753	4.500	101.768	101.768	101.768	4.500	101.768	101.768	101.768	3.875	100.979	100.979	100.979	4.500	99.480	99.480	99.480
3.990	102.966	102.966	102.966	4.625	101.889	101.889	101.889	4.625	101.889	101.889	101.889	3.990	101.192	101.192	101.192	4.625	99.601	99.601	99.601
4.000	103.066	103.066	103.066	4.750	101.821	101.821	101.821	4.750	101.821	101.821	101.821	4.000	101.292	101.292	101.292	4.750	99.341	99.341	99.341
4.125	103.234	103.234	103.234	4.875	102.169	102.169	102.169	4.875	102.169	102.169	102.169	4.125	101.460	101.460	101.460	4.875	99.689	99.689	99.689
4.250	102.279	102.279	102.279	4.990	102.339	102.339	102.339	4.990	102.339	102.339	102.339	4.250	99.991	99.991	99.991	4.990	99.859	99.859	99.859
4.375	102.608	102.608	102.608	5.000	102.439	102.439	102.439	5.000	102.439	102.439	102.439	4.375	100.320	100.320	100.320	5.000	99.959	99.959	99.959
4.500	102.893	102.893	102.893	5.125	102.742	102.742	102.742	5.125	102.742	102.742	102.742	4.500	100.605	100.605	100.605	5.125	100.262	100.262	100.262
4.625	103.014	103.014	103.014	5.250	103.170	103.170	103.170	5.250	103.170	103.170	103.170	4.625	100.726	100.726	100.726	5.250	99.198	99.198	99.198
4.750	102.946	102.946	102.946	5.375	104.424	104.424	104.424	5.375	104.424	104.424	104.424	4.750	100.466	100.466	100.466	5.375	100.302	100.302	100.302
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	100.258	100.258	100.258	2.750	100.283	100.283	100.283	3.375	101.695	101.695	101.695	3.375	101.695	101.695	101.695	2.750	101.234	101.234	101.234
3.500	100.584	100.584	100.584	2.875	100.985	100.985	100.985	3.500	102.052	102.052	102.052	3.500	102.052	102.052	102.052	2.875	101.593	101.593	101.593
3.625	100.851	100.851	100.851	2.990	101.297	101.297	101.297	3.625	102.303	102.303	102.303	3.625	102.303	102.303	102.303	2.990	101.732	101.732	101.732
3.750	99.733	99.733	99.733	3.000	101.397	101.397	101.397	3.750	102.148	102.148	102.148	3.750	102.148	102.148	102.148	3.000	101.832	101.832	101.832
3.875	100.104	100.104	100.104	3.125	101.731	101.731	101.731	3.875	102.522	102.522	102.522	3.875	102.522	102.522	102.522	3.125	102.128	102.128	102.128
3.990	100.317	100.317	100.317	3.250	101.788	101.788	101.788	3.990	102.737	102.737	102.737	3.990	102.737	102.737	102.737	3.250	102.407	102.407	102.407
4.000	100.417	100.417	100.417	3.375	102.195	102.195	102.195	4.000	102.837	102.837	102.837	4.000	102.837	102.837	102.837	3.375	102.702	102.702	102.702
4.125	100.585	100.585	100.585	3.500	102.552	102.552	102.552	4.125	102.977	102.977	102.977	4.125	102.977	102.977	102.977	3.500	102.876	102.876	102.876
4.250	99.116	99.116	99.116	3.625	102.803	102.803	102.803	4.250	102.616	102.616	102.616	4.250	102.616	102.616	102.616	3.625	102.008	102.008	102.008
4.375	99.445	99.445	99.445	3.750	102.648	102.648	102.648	4.375	102.802	102.802	102.802	4.375	102.802	102.802	102.802	3.750	102.256	102.256	102.256
4.500	99.480	99.480	99.480	3.875	103.022	103.022	103.022	4.500	102.217	102.217	102.217	4.500	102.217	102.217	102.217	3.875	102.398	102.398	102.398
4.625	99.601	99.601	99.601	3.990	103.237	103.237	103.237	4.625	102.288	102.288	102.288	4.625	102.288	102.288	102.288	3.990	102.609	102.609	102.609
4.750	99.341	99.341	99.341	4.000	103.337	103.337	103.337	4.750	102.492	102.492	102.492	4.750	102.492	102.492	102.492	4.000	102.709	102.709	102.709
4.875	99.689	99.689	99.689	4.125	103.477	103.477	103.477	4.875	102.742	102.742	102.742	4.875	102.742	102.742	102.742	4.125	101.892	101.892	101.892
4.990	99.859	99.859	99.859	4.250	103.116	103.116	103.116	4.990	103.062	103.062	103.062	4.990	103.062	103.062	103.062	4.250	102.097	102.097	102.097
5.000	99.959	99.959	99.959	4.375	103.302	103.302	103.302	5.000	103.162	103.162	103.162	5.000	103.162	103.162	103.162	4.375	102.318	102.318	102.318
5.125	100.262	100.262	100.262	4.500	103.467	103.467	103.467	5.125	103.446	103.446	103.446	5.125	103.446	103.446	103.446	4.500	102.465	102.465	102.465
5.250	99.198	99.198	99.198	4.625	103.538	103.538	103.538	5.250	103.510	103.510	103.510	5.250	103.510	103.510	103.510	4.625	102.576	102.576	102.576
5.375	100.302	100.302	100.302	4.750	103.742	103.742	103.742	5.375	104.607	104.607	104.607	5.375	104.607	104.607	104.607	4.750	102.671	102.671	102.671
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	103.234	103.234	103.234	2.750	103.484	103.484	103.484	2.750	100.271	100.271	100.271	2.750	102.271	102.271	102.271	2.750	102.521	102.521	102.521
2.875	101.593	101.593	101.593	2.875	101.593	101.593	101.593	2.875	100.630	100.630	100.630	2.875	100.630	100.630	100.630	2.875	100.630	100.630	100.630
2.990	101.732	101.732	101.732	2.990	101.732	101.732	101.732	2.990	100.769	100.769	100.769	2.990	100.769	100.769	100.769	2.990	100.769	100.769	100.769
3.000	101.832	101.832	101.832	3.000	101.832	101.832	101.832	3.000	100.869	100.869	100.869	3.000	100.869	100.869	100.869	3.000	100.869	100.869	100.869
3.125	102.128	102.128	102.128	3.125	102.128	102.128	102.128	3.125	100.353	100.353	100.353	3.125	100.353	100.353	100.353	3.125	100.353	100.353	100.353
3.250	102.407	102.407	102.407	3.250	102.407	102.407	102.407	3.250	100.632	100.632	100.632	3.250	100.632	100.632	100.632	3.250	100.632	100.632	100.632
3.375	102.702	102.702	102.702	3.375	102.702	102.702	102.702	3.375	100.927	100.927	100.927	3.375	100.927	100.927	100.927	3.375	100.927	100.927	100.927
3.500	102.876	102.876	102.876	3.500	102.876	102.876	102.876	3.500	101.101	101.101	101.101	3.500	101.101	101.101	101.101	3.500	101.101	101.101	101.101
3.625	102.008	102.008	102.008	3.625	102.008	102.008	102.008	3.625	99.054	99.054	99.054	3.625	99.054	99.054	99.054	3.625	99.054	99.054	99.054
3.750	102.256	102.256	102.256	3.750	102.256	102.256	102.256	3.750	99.302	99.302	99.302	3.750	99.302	99.302	99.302	3.750	99.302	99.302	99.302
3.875	102.398	102.398	102.398	3.875	102.398	102.398	102.398	3.875	99.444	99.444	99.444	3.875	99.444	99.444					



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.:

8/13/2020

45 Day Lock Exp.:

8/28/2020

60 Day Lock Exp.:

9/14/2020

W. Rate Sheet Dated: 7/14/2020

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	99.667	99.667	99.667	2.750	99.953	99.953	99.953	2.750	101.258	101.258	101.258	2.750	98.845	98.845	98.845	2.750	99.995	99.995	99.995
2.875	100.300	100.300	100.300	2.875	100.674	100.674	100.674	2.875	101.626	101.626	101.626	2.875	99.478	99.478	99.478	2.875	100.363	100.363	100.363
2.990	100.715	100.715	100.715	2.990	101.003	101.003	101.003	2.990	101.770	101.770	101.770	2.990	99.893	99.893	99.893	2.990	100.507	100.507	100.507
3.000	100.815	100.815	100.815	3.000	101.103	101.103	101.103	3.000	101.870	101.870	101.870	3.000	99.993	99.993	99.993	3.000	100.607	100.607	100.607
3.125	101.172	101.172	101.172	3.125	101.451	101.451	101.451	3.125	102.183	102.183	102.183	3.125	100.350	100.350	100.350	3.125	100.108	100.108	100.108
3.250	101.504	101.504	101.504	3.250	101.589	101.589	101.589	3.250	102.468	102.468	102.468	3.250	100.057	100.057	100.057	3.250	100.393	100.393	100.393
3.375	101.973	101.973	101.973	3.375	102.012	102.012	102.012	3.375	102.773	102.773	102.773	3.375	100.526	100.526	100.526	3.375	100.698	100.698	100.698
3.500	102.312	102.312	102.312	3.500	102.381	102.381	102.381	3.500	102.950	102.950	102.950	3.500	100.865	100.865	100.865	3.500	100.875	100.875	100.875
3.625	102.589	102.589	102.589	3.625	102.645	102.645	102.645	3.625	102.288	102.288	102.288	3.625	101.142	101.142	101.142	3.625	99.025	99.025	99.025
3.750	102.367	102.367	102.367	3.750	102.663	102.663	102.663	3.750	102.542	102.542	102.542	3.750	100.232	100.232	100.232	3.750	99.279	99.279	99.279
3.875	102.750	102.750	102.750	3.875	103.050	103.050	103.050	3.875	102.687	102.687	102.687	3.875	100.615	100.615	100.615	3.875	99.424	99.424	99.424
3.990	102.972	102.972	102.972	3.990	103.274	103.274	103.274	3.990	102.910	102.910	102.910	3.990	100.837	100.837	100.837	3.990	99.647	99.647	99.647
4.000	103.072	103.072	103.072	4.000	103.374	103.374	103.374	4.000	103.010	103.010	103.010	4.000	100.937	100.937	100.937	4.000	99.747	99.747	99.747
4.125	103.243	103.243	103.243	4.125	103.520	103.520	103.520	4.125	101.935	101.935	101.935	4.125	101.108	101.108	101.108	4.125	98.297	98.297	98.297
4.250	102.222	102.222	102.222	4.250	103.043	103.043	103.043	4.250	102.146	102.146	102.146	4.250	99.707	99.707	99.707	4.250	98.508	98.508	98.508
4.375	102.560	102.560	102.560	4.375	103.234	103.234	103.234	4.375	102.376	102.376	102.376	4.375	100.045	100.045	100.045	4.375	98.738	98.738	98.738
4.500	102.850	102.850	102.850	4.500	103.403	103.403	103.403	4.500	102.526	102.526	102.526	4.500	100.335	100.335	100.335	4.500	98.888	98.888	98.888
4.625	102.969	102.969	102.969	4.625	103.477	103.477	103.477	4.625	102.504	102.504	102.504	4.625	100.454	100.454	100.454	4.625	98.272	98.272	98.272
4.750	102.958	102.958	102.958	4.750	103.726	103.726	103.726	4.750	102.600	102.600	102.600	4.750	100.008	100.008	100.008	4.750	99.572	99.572	99.572

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.:

8/13/2020

45 Day Lock Exp.:

8/28/2020

60 Day Lock Exp.:

9/14/2020

W. Rate Sheet Dated: 7/14/2020

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)