

W. Rate Sheet Dated: 7/16/2020

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	98.220	98.220	98.220	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	98.228	98.228	98.228	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	98.232	98.232	98.232	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	99.000	99.000	99.000	3.500	97.301	97.301	97.301
3.250	101.240	101.240	101.240	3.250	100.920	100.920	100.920	2.875	99.004	99.004	99.004	3.625	97.302	97.302	97.302
3.375	101.145	101.145	101.145	3.375	100.923	100.923	100.923	3.000	99.007	99.007	99.007	Margin = 2.250		Index = 0.150	
3.500	101.149	101.149	101.149	3.500	100.926	100.926	100.926	3.125	99.011	99.011	99.011	30 Year OTC			
3.625	101.153	101.153	101.153	3.625	100.940	100.940	100.940	3.250	100.769	100.769	100.769	Rate	30 Day	45 Day	60 Day
3.750	101.577	101.577	101.577	3.750	101.117	101.117	101.117	3.375	100.772	100.772	100.772	4.000	101.129	101.129	101.129
3.875	101.481	101.481	101.481	3.875	101.150	101.150	101.150	3.500	100.775	100.775	100.775	4.125	101.133	101.133	101.133
4.000	101.504	101.504	101.504	4.000	101.152	101.152	101.152	3.625	100.825	100.825	100.825	4.375	101.835	101.835	101.835
4.125	101.508	101.508	101.508	4.125	101.142	101.142	101.142	3.750	101.116	101.116	101.116	4.500	101.825	101.825	101.825
4.250	102.308	102.308	102.308	4.250	101.805	101.805	101.805	3.875	101.185	101.185	101.185	4.625	101.828	101.828	101.828
4.375	102.210	102.210	102.210	4.375	101.808	101.808	101.808	4.000	101.187	101.187	101.187	4.875	102.556	102.556	102.556
4.500	102.200	102.200	102.200	4.500	101.810	101.810	101.810	4.125	101.176	101.176	101.176	5.000	102.545	102.545	102.545
4.625	102.203	102.203	102.203	4.625	101.800	101.800	101.800	4.250	101.950	101.950	101.950	5.125	102.548	102.548	102.548
4.750	103.028	103.028	103.028	4.750	102.526	102.526	102.526	4.375	101.952	101.952	101.952	5.500	104.344	104.344	104.344
4.875	102.931	102.931	102.931	4.875	102.528	102.528	102.528	4.500	101.954	101.954	101.954	5.625	104.347	104.347	104.347
6.250	104.070	104.070	104.070	6.250	103.667	103.667	103.667	4.625	101.943	101.943	101.943	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	100.445	100.445	100.445
2.875	103.224	103.224	103.224	2.875	103.122	103.122	103.122	2.375	100.450	100.450	100.450
3.000	103.223	103.223	103.223	3.000	103.123	103.123	103.123	2.500	100.450	100.450	100.450
3.125	103.223	103.223	103.223	3.125	103.122	103.122	103.122	2.625	100.449	100.449	100.449
3.250	103.642	103.642	103.642	3.250	103.544	103.544	103.544	2.750	101.213	101.213	101.213
3.375	103.661	103.661	103.661	3.375	103.560	103.560	103.560	2.875	101.230	101.230	101.230
3.500	103.660	103.660	103.660	3.500	103.560	103.560	103.560	3.000	101.230	101.230	101.230
3.625	103.660	103.660	103.660	3.625	103.570	103.570	103.570	3.125	101.230	101.230	101.230
3.750	103.081	103.081	103.081	3.750	102.984	102.984	102.984	3.250	102.985	102.985	102.985
3.875	103.098	103.098	103.098	3.875	103.026	103.026	103.026	3.375	102.999	102.999	102.999
4.000	103.117	103.117	103.117	4.000	102.996	102.996	102.996	3.500	102.999	102.999	102.999
4.125	103.097	103.097	103.097	4.125	102.983	102.983	102.983	3.625	103.045	103.045	103.045
4.250	103.794	103.794	103.794	4.250	103.657	103.657	103.657	3.750	103.287	103.287	103.287

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	98.379	98.379	98.379	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.383	98.383	98.383				
4.125	98.558	98.558	98.558	6.250	103.750	103.500	103.250	4.125	99.085	99.085	99.085				
4.250	99.258	99.258	99.258					4.500	99.075	99.075	99.075				
4.375	99.260	99.260	99.260					4.625	99.078	99.078	99.078				
4.500	99.050	99.050	99.050					4.875	99.806	99.806	99.806				
4.625	99.053	99.053	99.053					5.000	99.795	99.795	99.795				
5.000	99.970	99.970	99.970					5.125	99.798	99.798	99.798				
5.125	99.973	99.973	99.973					5.500	101.594	101.594	101.594				
5.250	100.373	100.373	100.373					5.625	101.597	101.597	101.597	30 yr DPA "3.5% DPA ; Lender Paid Only"			
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)

W. Rate Sheet Dated: 7/16/2020

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.891	98.891	98.891	2.750	99.200	99.200	99.200	2.375	95.004	95.004	95.004	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	95.008	95.008	95.008	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	95.012	95.012	95.012	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	97.718	97.718	97.718	3.500	96.536	96.536	96.536
3.250	99.465	99.465	99.465	3.250	99.575	99.575	99.575	2.875	97.721	97.721	97.721	3.625	96.537	96.537	96.537
3.375	99.370	99.370	99.370	3.375	99.578	99.578	99.578	3.000	97.725	97.725	97.725	Margin = 2.250		Index = 0.150	
3.500	99.374	99.374	99.374	3.500	99.581	99.581	99.581	3.125	97.728	97.728	97.728	30 Year OTC			
3.625	99.378	99.378	99.378	3.625	99.595	99.595	99.595	3.250	99.424	99.424	99.424	Rate	30 Day	45 Day	60 Day
3.750	99.427	99.427	99.427	3.750	99.397	99.397	99.397	3.375	99.427	99.427	99.427	4.000	98.979	98.979	98.979
3.875	99.331	99.331	99.331	3.875	99.430	99.430	99.430	3.500	99.430	99.430	99.430	4.125	98.983	98.983	98.983
4.000	99.354	99.354	99.354	4.000	99.432	99.432	99.432	3.625	99.480	99.480	99.480	4.375	99.560	99.560	99.560
4.125	99.358	99.358	99.358	4.125	99.422	99.422	99.422	3.750	99.396	99.396	99.396	4.500	99.550	99.550	99.550
4.250	100.033	100.033	100.033	4.250	99.960	99.960	99.960	3.875	99.465	99.465	99.465	4.625	99.553	99.553	99.553
4.375	99.935	99.935	99.935	4.375	99.963	99.963	99.963	4.000	99.467	99.467	99.467	4.875	98.843	98.843	98.843
4.500	99.925	99.925	99.925	4.500	99.965	99.965	99.965	4.125	99.456	99.456	99.456	5.000	98.833	98.833	98.833
4.625	99.928	99.928	99.928	4.625	99.955	99.955	99.955	4.250	100.105	100.105	100.105	5.125	98.836	98.836	98.836
4.750	99.316	99.316	99.316	4.750	99.243	99.243	99.243	4.375	100.107	100.107	100.107	5.500	100.444	100.444	100.444
4.875	99.218	99.218	99.218	4.875	99.246	99.246	99.246	4.500	100.109	100.109	100.109	5.625	100.447	100.447	100.447
6.250	100.420	100.420	100.420	6.250	100.447	100.447	100.447	4.625	100.098	100.098	100.098	6.250	99.736	99.736	99.736

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	97.945	97.945	97.945
2.875	101.161	101.161	101.161	2.875	101.060	101.060	101.060	2.375	97.950	97.950	97.950
3.000	101.161	101.161	101.161	3.000	101.060	101.060	101.060	2.500	97.950	97.950	97.950
3.125	101.161	101.161	101.161	3.125	101.060	101.060	101.060	2.625	97.949	97.949	97.949
3.250	101.517	101.517	101.517	3.250	101.419	101.419	101.419	2.750	98.432	98.432	98.432
3.375	101.536	101.536	101.536	3.375	101.435	101.435	101.435	2.875	98.449	98.449	98.449
3.500	101.535	101.535	101.535	3.500	101.435	101.435	101.435	3.000	98.449	98.449	98.449
3.625	101.535	101.535	101.535	3.625	101.445	101.445	101.445	3.125	98.449	98.449	98.449
3.750	100.581	100.581	100.581	3.750	100.484	100.484	100.484	3.250	99.860	99.860	99.860
3.875	100.598	100.598	100.598	3.875	100.526	100.526	100.526	3.375	99.874	99.874	99.874
4.000	100.617	100.617	100.617	4.000	100.496	100.496	100.496	3.500	99.874	99.874	99.874
4.125	100.597	100.597	100.597	4.125	100.483	100.483	100.483	3.625	99.920	99.920	99.920
4.250	101.169	101.169	101.169	4.250	101.032	101.032	101.032	3.750	100.162	100.162	100.162

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

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 125.00 LTV	0.000
VA IRRRL $>$ 125.00 LTV or No AVM	-0.750

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	96.229	96.229	96.229	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.233	96.233	96.233				
4.125	96.058	96.058	96.058	6.250	99.750	99.500	99.250	4.175	96.810	96.810	96.810				
4.250	96.633	96.633	96.633					4.500	96.800	96.800	96.800				
4.375	96.635	96.635	96.635					4.625	96.803	96.803	96.803				
4.500	96.425	96.425	96.425					4.875	96.093	96.093	96.093				
4.625	96.428	96.428	96.428					5.000	96.083	96.083	96.083				
5.000	95.908	95.908	95.908					5.125	96.086	96.086	96.086				
5.125	95.911	95.911	95.911					5.500	97.694	97.694	97.694		30 yr DPA "3.5% DPA ; Lender Paid Only"		
5.250	96.123	96.123	96.123					5.625	97.697	97.697	97.697	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	96.986	96.986	96.986	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.:

8/17/2020

45 Day Lock Exp.:

8/31/2020

60 Day Lock Exp.:

9/14/2020

W. Rate Sheet Dated: 7/16/2020

Release Time: 10:00 am ET

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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	100.296	100.296	100.296	2.875	99.441	99.441	99.441	2.750	98.657	98.657	98.657	2.750	99.800	99.800	99.800	2.750	98.149	98.149	98.149				
2.875	100.838	100.838	100.838	2.990	99.783	99.783	99.783	2.875	99.254	99.254	99.254	2.875	100.265	100.265	100.265	2.875	98.668	98.668	98.668				
2.990	101.139	101.139	101.139	3.000	99.883	99.883	99.883	2.990	99.595	99.595	99.595	2.990	100.478	100.478	100.478	2.990	98.922	98.922	98.922				
3.000	101.239	101.239	101.239	3.125	100.233	100.233	100.233	3.000	99.695	99.695	99.695	3.000	100.578	100.578	100.578	3.000	99.022	99.022	99.022				
3.125	101.556	101.556	101.556	3.250	100.760	100.760	100.760	3.125	100.046	100.046	100.046	3.125	100.734	100.734	100.734	3.125	99.211	99.211	99.211				
3.250	101.842	101.842	101.842	3.375	101.214	101.214	101.214	3.250	100.573	100.573	100.573	3.250	100.857	100.857	100.857	3.250	99.575	99.575	99.575				
3.375	102.256	102.256	102.256	3.500	101.574	101.574	101.574	3.375	101.027	101.027	101.027	3.375	101.220	101.220	101.220	3.375	99.978	99.978	99.978				
3.500	102.581	102.581	102.581	3.625	101.950	101.950	101.950	3.500	101.386	101.386	101.386	3.500	101.463	101.463	101.463	3.500	100.256	100.256	100.256				
3.625	102.835	102.835	102.835	3.750	102.527	102.527	102.527	3.625	101.926	101.926	101.926	3.625	101.590	101.590	101.590	3.625	100.505	100.505	100.505				
3.750	102.600	102.600	102.600	3.875	102.885	102.885	102.885	3.750	102.527	102.527	102.527	3.750	100.608	100.608	100.608	3.750	100.335	100.335	100.335				
3.875	102.927	102.927	102.927	3.990	103.047	103.047	103.047	3.875	102.885	102.885	102.885	3.875	100.895	100.895	100.895	3.875	100.653	100.653	100.653				
3.990	103.062	103.062	103.062	4.000	103.147	103.147	103.147	3.990	103.047	103.047	103.047	3.990	100.987	100.987	100.987	3.990	100.772	100.772	100.772				
4.000	103.162	103.162	103.162	4.125	103.380	103.380	103.380	4.000	103.147	103.147	103.147	4.000	101.087	101.087	101.087	4.000	100.872	100.872	100.872				
4.125	103.374	103.374	103.374	4.250	103.368	103.368	103.368	4.125	103.380	103.380	103.380	4.125	101.208	101.208	101.208	4.125	101.008	101.008	101.008				
4.250	102.601	102.601	102.601	4.375	103.643	103.643	103.643	4.250	103.180	103.180	103.180	4.250	100.061	100.061	100.061	4.250	99.861	99.861	99.861				
4.375	102.850	102.850	102.850	4.500	103.902	103.902	103.902	4.375	103.456	103.456	103.456	4.375	100.315	100.315	100.315	4.375	100.115	100.115	100.115				
4.500	103.085	103.085	103.085	4.625	104.076	104.076	104.076	4.500	103.715	103.715	103.715	4.500	100.506	100.506	100.506	4.500	100.306	100.306	100.306				
4.625	103.246	103.246	103.246	4.750	104.534	104.534	104.534	4.625	104.175	104.175	104.175	4.625	100.617	100.617	100.617	4.625	100.417	100.417	100.417				
4.750	103.354	103.354	103.354	4.875	N/A	N/A	N/A	4.750	104.651	104.651	104.651	4.750	100.349	100.349	100.349	4.750	100.149	100.149	100.149				
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	97.961	97.961	97.961	2.875	101.375	101.375	101.375	2.875	100.649	100.649	100.649	2.875	100.586	100.586	100.586	2.750	101.417	101.417	101.417				
2.875	98.481	98.481	98.481	2.990	101.640	101.640	101.640	2.990	100.950	100.950	100.950	2.990	100.888	100.888	100.888	2.875	101.696	101.696	101.696				
2.990	98.734	98.734	98.734	3.000	101.740	101.740	101.740	3.000	101.050	101.050	101.050	3.000	100.988	100.988	100.988	2.990	101.828	101.828	101.828				
3.000	98.834	98.834	98.834	3.125	102.052	102.052	102.052	3.125	101.395	101.395	101.395	3.125	101.332	101.332	101.332	3.000	101.928	101.928	101.928				
3.125	99.024	99.024	99.024	3.250	102.011	102.011	102.011	3.250	101.752	101.752	101.752	3.250	101.752	101.752	101.752	3.125	102.293	102.293	102.293				
3.250	99.388	99.388	99.388	3.375	102.418	102.418	102.418	3.375	102.198	102.198	102.198	3.375	102.198	102.198	102.198	3.250	102.394	102.394	102.394				
3.375	99.791	99.791	99.791	3.500	102.715	102.715	102.715	3.500	102.528	102.528	102.528	3.500	102.528	102.528	102.528	3.375	102.645	102.645	102.645				
3.500	100.068	100.068	100.068	3.625	102.966	102.966	102.966	3.625	102.803	102.803	102.803	3.625	102.803	102.803	102.803	3.500	102.833	102.833	102.833				
3.625	100.481	100.481	100.481	3.750	102.558	102.558	102.558	3.750	102.712	102.712	102.712	3.750	102.556	102.556	102.556	3.625	103.081	103.081	103.081				
3.750	100.335	100.335	100.335	3.875	102.879	102.879	102.879	3.875	103.063	103.063	103.063	3.875	102.907	102.907	102.907	3.750	102.508	102.508	102.508				
3.875	100.653	100.653	100.653	3.990	102.992	102.992	102.992	3.990	103.202	103.202	103.202	3.990	103.046	103.046	103.046	3.875	102.784	102.784	102.784				
3.990	100.772	100.772	100.772	4.000	103.092	103.092	103.092	4.000	103.302	103.302	103.302	4.000	103.146	103.146	103.146	3.990	102.957	102.957	102.957				
4.000	100.872	100.872	100.872	4.125	103.302	103.302	103.302	4.125	103.533	103.533	103.533	4.125	103.377	103.377	103.377	4.000	103.057	103.057	103.057				
4.125	101.008	101.008	101.008	4.250	102.287	102.287	102.287	4.250	102.217	102.217	102.217	4.250	102.154	102.154	102.154	4.125	103.288	103.288	103.288				
4.250	99.861	99.861	99.861	4.375	102.533	102.533	102.533	4.375	102.489	102.489	102.489	4.375	102.427	102.427	102.427	4.250	102.475	102.475	102.475				
4.375	100.115	100.115	100.115	4.500	102.756	102.756	102.756	4.500	102.734	102.734	102.734	4.500	102.672	102.672	102.672	4.375	102.636	102.636	102.636				
4.500	100.306	100.306	100.306	4.625	102.914	102.914	102.914	4.625	102.905	102.905	102.905	4.625	102.843	102.843	102.843	4.500	102.686	102.686	102.686				
4.625	100.417	100.417	100.417	4.750	103.065	103.065	103.065	4.750	102.993	102.993	102.993	4.750	102.930	102.930	102.930	4.625	102.928	102.928	102.928				
4.750	100.149	100.149	100.149	4.875	103.295	103.295	103.295	4.875	103.244	103.244	103.244	4.875	103.181	103.181	103.181	4.750	103.132	103.132	103.132				
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	99.840	99.840	99.840	2.750	99.840	99.840	99.840	2.750	100.476	100.476	100.476	2.750	99.699	99.699	99.699	2.750	99.699	99.699	99.699				
2.875	100.236	100.236	100.236	2.875	100.157	100.157	100.157	2.875	100.671	100.671	100.671	2.875	99.011	99.011	99.011	2.875	98.932	98.932	98.932				
2.990	100.706	100.706	100.706	2.990	100.638	100.638	100.638	2.990	100.733	100.733	100.733	2.990	99.411	99.411	99.411	2.990	99.343	99.343	99.343				
3.000	100.806	100.806	100.806	3.000	100.738	100.738	100.738	3.000	100.833	100.833	100.833	3.000	99.511	99.511	99.511	3.000	99.443	99.443	99.443				
3.125	101.230	101.230	101.230	3.125	101.168	101.168	101.168	3.125	101.089	101.089	101.089	3.125	99.826	99.826	99.826	3.125	99.764	99.764	99.764				
3.250	101.536	101.536	101.536	3.250	101.473	101.473	101.473	3.250	100.883	100.883	100.883	3.250	99.825	99.825	99.825	3.250	99.762	99.762	99.762				
3.375	101.812	101.812	101.812	3.375	101.749	101.749	101.749	3.375	101.060	101.060	101.060	3.375	100.027	100.027	100.027	3.375	99.964	99.964	99.964				
3.500	102.017	102.017	102.017	3.500	101.954	101.954	101.954	3.500	101.193	101.193	101.193	3.500	100.177	100.177	100.177	3.500	100.114	100.114	100.114				
3.625	102.294	102.294	102.294	3.625	102.232	102.232	102.232	3.625	101.365	101.365	101.365	3.625	100.378	100.378	100.378	3.625	100.316	100.316	100.316				
3.750	101.771	101.771	101.771	3.750	101.771	101.771	101.771	3.750	99.510	99.510	99.510	3.750	98.573	98.573	98.573	3.750	98.573	98.573	98.573				
3.875	102.075	102.075	102.075	3.875	102.075	102.075	102.075	3.875	99.702	99.702	99.702	3.875	98.793	98.793	98.793	3.875	98.793	98.793	98.793				
3.990	102.271	102.271	102.271	3.990	102.271	102.271	102.271	3.990	99.792	99.792	99.792	3.990	98.906	98.906	98.906	3.990	98.906	98.906	98.906				
4.000	102.371	102.371	102.371	4.000	102.371	102.371	102.																



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.:

8/17/2020

45 Day Lock Exp.:

8/31/2020

60 Day Lock Exp.:

9/14/2020

W. Rate Sheet Dated: 7/16/2020

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	97.807	97.807	97.557	
2.625	98.395	98.395	98.145	
2.750	99.148	99.148	98.898	
2.875	99.705	99.705	99.455	
3.000	100.151	100.151	99.901	
3.125	100.461	100.461	100.211	
3.250	100.658	100.658	100.408	
3.375	101.083	101.083	100.833	
3.500	101.364	101.364	101.114	
3.625	101.591	101.591	101.341	
3.750	101.218	101.218	100.968	
3.875	101.570	101.570	101.320	
4.000	101.856	101.856	101.606	
4.125	101.994	101.994	101.744	
4.250	101.078	101.078	100.828	
4.375	101.363	101.363	101.113	
4.500	101.651	101.651	101.401	
4.625	101.764	101.764	101.514	
4.750	101.880	101.880	101.630	
4.875	103.150	103.150	102.900	

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	96.638	96.638	96.388	
2.500	97.509	97.509	97.259	
2.625	98.323	98.323	98.073	
2.750	98.926	98.926	98.676	
2.875	99.612	99.612	99.362	
3.000	100.012	100.012	99.762	
3.125	100.304	100.304	100.054	
3.250	100.311	100.311	100.061	
3.375	100.688	100.688	100.438	
3.500	100.998	100.998	100.748	
3.625	101.227	101.227	100.977	
3.750	101.113	101.113	100.863	
3.875	101.475	101.475	101.225	
4.000	101.774	101.774	101.524	
4.125	101.904	101.904	101.654	

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	97.340	97.340	97.090	
2.250	97.871	97.871	97.621	
2.375	98.316	98.316	98.066	
2.500	99.013	99.013	98.763	
2.625	99.483	99.483	99.233	
2.750	99.818	99.818	99.568	
2.875	100.146	100.146	99.896	
3.000	100.359	100.359	100.109	
3.125	100.559	100.559	100.309	
3.250	100.737	100.737	100.487	
3.375	101.013	101.013	100.763	
3.500	101.164	101.164	100.914	
3.625	100.667	100.667	100.417	
3.750	100.891	100.891	100.641	
3.875	101.025	101.025	100.775	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.888	98.888	98.638	
3.000	99.333	99.333	99.083	
3.125	99.643	99.643	99.393	
3.250	99.429	99.429	99.179	
3.375	99.854	99.854	99.604	
3.500	100.135	100.135	99.885	
3.625	100.361	100.361	100.111	
3.750	99.174	99.174	98.924	
3.875	99.525	99.525	99.275	
4.000	99.811	99.811	99.561	
4.125	99.949	99.949	99.699	
4.250	98.467	98.467	98.217	
4.375	98.752	98.752	98.502	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.693	98.693	98.443	
3.000	99.021	99.021	98.771	
3.125	99.234	99.234	98.984	
3.250	98.527	98.527	98.277	
3.375	98.706	98.706	98.456	
3.500	98.981	98.981	98.731	
3.625	99.132	99.132	98.882	
3.750	97.484	97.484	97.234	
3.875	97.708	97.708	97.458	
4.000	97.842	97.842	97.592	
4.125	98.140	98.140	97.890	
4.250	97.066	97.066	96.816	
4.375	97.259	97.259	97.009	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.593	98.593	98.343	
2.875	98.921	98.921	98.671	
3.000	99.134	99.134	98.884	
3.125	98.427	98.427	98.177	
3.250	98.606	98.606	98.356	
3.375	98.881	98.881	98.631	
3.500	99.032	99.032	98.782	
3.625	97.384	97.384	97.134	
3.750	97.608	97.608	97.358	
3.875	97.742	97.742	97.492	
4.000	98.040	98.040	97.790	
4.125	96.966	96.966	96.716	
4.250	97.159	97.159	96.909	

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.:

8/17/2020

45 Day Lock Exp.:

8/31/2020

60 Day Lock Exp.:

9/14/2020

W. Rate Sheet Dated: 7/16/2020

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	100.148	100.148	100.148	3.375	101.368	101.368	101.368	3.375	101.368	101.368	101.368	2.750	99.688	99.688	99.688	3.375	100.383	100.383	100.383
2.875	100.736	100.736	100.736	3.500	101.684	101.684	101.684	3.500	101.684	101.684	101.684	2.875	100.276	100.276	100.276	3.500	100.699	100.699	100.699
2.990	101.099	101.099	101.099	3.625	101.955	101.955	101.955	3.625	101.955	101.955	101.955	2.990	100.639	100.639	100.639	3.625	100.970	100.970	100.970
3.000	101.199	101.199	101.199	3.750	101.619	101.619	101.619	3.750	101.619	101.619	101.619	3.000	100.739	100.739	100.739	3.750	99.845	99.845	99.845
3.125	101.538	101.538	101.538	3.875	101.986	101.986	101.986	3.875	101.986	101.986	101.986	3.125	101.078	101.078	101.078	3.875	100.212	100.212	100.212
3.250	101.796	101.796	101.796	3.990	102.186	102.186	102.186	3.990	102.186	102.186	102.186	3.250	100.811	100.811	100.811	3.990	100.412	100.412	100.412
3.375	102.243	102.243	102.243	4.000	102.286	102.286	102.286	4.000	102.286	102.286	102.286	3.375	101.258	101.258	101.258	4.000	100.512	100.512	100.512
3.500	102.559	102.559	102.559	4.125	102.449	102.449	102.449	4.125	102.449	102.449	102.449	3.500	101.574	101.574	101.574	4.125	100.675	100.675	100.675
3.625	102.830	102.830	102.830	4.250	101.447	101.447	101.447	4.250	101.447	101.447	101.447	3.625	101.845	101.845	101.845	4.250	99.159	99.159	99.159
3.750	102.494	102.494	102.494	4.375	101.741	101.741	101.741	4.375	101.741	101.741	101.741	3.750	100.720	100.720	100.720	4.375	99.453	99.453	99.453
3.875	102.861	102.861	102.861	4.500	101.795	101.795	101.795	4.500	101.795	101.795	101.795	3.875	101.087	101.087	101.087	4.500	99.507	99.507	99.507
3.990	103.061	103.061	103.061	4.625	101.916	101.916	101.916	4.625	101.916	101.916	101.916	3.990	101.287	101.287	101.287	4.625	99.628	99.628	99.628
4.000	103.161	103.161	103.161	4.750	101.913	101.913	101.913	4.750	101.913	101.913	101.913	4.000	101.387	101.387	101.387	4.750	99.433	99.433	99.433
4.125	103.324	103.324	103.324	4.875	102.219	102.219	102.219	4.875	102.219	102.219	102.219	4.125	101.550	101.550	101.550	4.875	99.739	99.739	99.739
4.250	102.322	102.322	102.322	4.990	102.389	102.389	102.389	4.990	102.389	102.389	102.389	4.250	100.034	100.034	100.034	4.990	99.909	99.909	99.909
4.375	102.616	102.616	102.616	5.000	102.489	102.489	102.489	5.000	102.489	102.489	102.489	4.375	100.328	100.328	100.328	5.000	100.009	100.009	100.009
4.500	102.920	102.920	102.920	5.125	102.792	102.792	102.792	5.125	102.792	102.792	102.792	4.500	100.632	100.632	100.632	5.125	100.312	100.312	100.312
4.625	103.041	103.041	103.041	5.250	103.156	103.156	103.156	5.250	103.156	103.156	103.156	4.625	100.753	100.753	100.753	5.250	99.184	99.184	99.184
4.750	103.038	103.038	103.038	5.375	104.412	104.412	104.412	5.375	104.412	104.412	104.412	4.750	100.558	100.558	100.558	5.375	100.290	100.290	100.290
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	100.383	100.383	100.383	2.750	100.440	100.440	100.440	3.375	101.815	101.815	101.815	3.375	101.815	101.815	101.815	2.750	101.433	101.433	101.433
3.500	100.699	100.699	100.699	2.875	101.161	101.161	101.161	3.500	102.153	102.153	102.153	3.500	102.153	102.153	102.153	2.875	101.789	101.789	101.789
3.625	100.970	100.970	100.970	2.990	101.495	101.495	101.495	3.625	102.404	102.404	102.404	3.625	102.404	102.404	102.404	2.990	101.931	101.931	101.931
3.750	99.845	99.845	99.845	3.000	101.595	101.595	101.595	3.750	102.211	102.211	102.211	3.750	102.211	102.211	102.211	3.000	102.091	102.091	102.091
3.875	100.212	100.212	100.212	3.125	101.924	101.924	101.924	3.875	102.586	102.586	102.586	3.875	102.586	102.586	102.586	3.125	102.236	102.236	102.236
3.990	100.412	100.412	100.412	3.250	101.907	101.907	101.907	3.990	102.801	102.801	102.801	3.990	102.801	102.801	102.801	3.250	102.441	102.441	102.441
4.000	100.512	100.512	100.512	3.375	102.315	102.315	102.315	4.000	102.901	102.901	102.901	4.000	102.901	102.901	102.901	3.375	102.738	102.738	102.738
4.125	100.675	100.675	100.675	3.500	102.653	102.653	102.653	4.125	103.042	103.042	103.042	4.125	103.042	103.042	103.042	3.500	102.910	102.910	102.910
4.250	99.159	99.159	99.159	3.625	102.904	102.904	102.904	4.250	102.611	102.611	102.611	4.250	102.611	102.611	102.611	3.625	102.220	102.220	102.220
4.375	99.453	99.453	99.453	3.750	102.711	102.711	102.711	4.375	102.805	102.805	102.805	4.375	102.805	102.805	102.805	3.750	102.452	102.452	102.452
4.500	99.507	99.507	99.507	3.875	103.086	103.086	103.086	4.500	102.224	102.224	102.224	4.500	102.224	102.224	102.224	3.875	102.594	102.594	102.594
4.625	99.628	99.628	99.628	3.990	103.301	103.301	103.301	4.625	102.351	102.351	102.351	4.625	102.351	102.351	102.351	3.990	102.804	102.804	102.804
4.750	99.433	99.433	99.433	4.000	103.401	103.401	103.401	4.750	102.638	102.638	102.638	4.750	102.638	102.638	102.638	4.000	102.904	102.904	102.904
4.875	99.739	99.739	99.739	4.125	103.542	103.542	103.542	4.875	102.889	102.889	102.889	4.875	102.889	102.889	102.889	4.125	102.169	102.169	102.169
4.990	99.909	99.909	99.909	4.250	103.111	103.111	103.111	4.990	103.210	103.210	103.210	4.990	103.210	103.210	103.210	4.250	102.370	102.370	102.370
5.000	100.009	100.009	100.009	4.375	103.305	103.305	103.305	5.000	103.310	103.310	103.310	5.000	103.310	103.310	103.310	4.375	102.593	102.593	102.593
5.125	100.312	100.312	100.312	4.500	103.474	103.474	103.474	5.125	103.592	103.592	103.592	5.125	103.592	103.592	103.592	4.500	102.739	102.739	102.739
5.250	99.184	99.184	99.184	4.625	103.601	103.601	103.601	5.250	103.590	103.590	103.590	5.250	103.590	103.590	103.590	4.625	102.839	102.839	102.839
5.375	100.290	100.290	100.290	4.750	103.888	103.888	103.888	5.375	104.839	104.839	104.839	5.375	104.839	104.839	104.839	4.750	102.934	102.934	102.934
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	103.433	103.433	103.433	2.750	103.683	103.683	103.683	2.750	100.470	100.470	100.470	2.750	102.470	102.470	102.470	2.750	102.720	102.720	102.720
2.875	101.789	101.789	101.789	2.875	101.789	101.789	101.789	2.875	100.826	100.826	100.826	2.875	100.826	100.826	100.826	2.875	100.826	100.826	100.826
2.990	101.931	101.931	101.931	2.990	101.931	101.931	101.931	2.990	100.968	100.968	100.968	2.990	100.968	100.968	100.968	2.990	100.968	100.968	100.968
3.000	102.031	102.031	102.031	3.000	102.031	102.031	102.031	3.000	101.068	101.068	101.068	3.000	101.068	101.068	101.068	3.000	101.068	101.068	101.068
3.125	102.236	102.236	102.236	3.125	102.236	102.236	102.236	3.125	100.461	100.461	100.461	3.125	100.461	100.461	100.461	3.125	100.461	100.461	100.461
3.250	102.441	102.441	102.441	3.250	102.441	102.441	102.441	3.250	100.666	100.666	100.666	3.250	100.666	100.666	100.666	3.250	100.666	100.666	100.666
3.375	102.738	102.738	102.738	3.375	102.738	102.738	102.738	3.375	100.963	100.963	100.963	3.375	100.963	100.963	100.963	3.375	100.963	100.963	100.963
3.500	102.910	102.910	102.910	3.500	102.910	102.910	102.910	3.500	101.135	101.135	101.135	3.500	101.135	101.135	101.135	3.500	101.135	101.135	101.135
3.625	102.220	102.220	102.220	3.625	102.220	102.220	102.220	3.625	99.266	99.266	99.266	3.625	99.266	99.266	99.266	3.625	99.266	99.266	99.266
3.750	102.452	102.452	102.452	3.750	102.452	102.452	102.452	3.750	99.498	99.498	99.498	3.750	99.498	99.498	99.498	3.750	99.498	99.498	99.498
3.875	102.594	102.594	102.594	3.875	102.594	102.594	102.594	3.875	99.640	99.640	99.640	3.875	99.64						



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.:

8/17/2020

45 Day Lock Exp.:

8/31/2020

60 Day Lock Exp.:

9/14/2020

W. Rate Sheet Dated: 7/16/2020

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	99.913	99.913	99.913	2.750	100.192	100.192	100.192	2.750	101.221	101.221	101.221	2.750	99.103	99.103	99.103	2.750	99.958	99.958	99.958
2.875	100.518	100.518	100.518	2.875	100.932	100.932	100.932	2.875	101.584	101.584	101.584	2.875	99.708	99.708	99.708	2.875	100.321	100.321	100.321
2.990	100.898	100.898	100.898	2.990	101.280	101.280	101.280	2.990	101.731	101.731	101.731	2.990	100.088	100.088	100.088	2.990	100.468	100.468	100.468
3.000	100.998	100.998	100.998	3.000	101.380	101.380	101.380	3.000	101.831	101.831	101.831	3.000	100.188	100.188	100.188	3.000	100.568	100.568	100.568
3.125	101.351	101.351	101.351	3.125	101.716	101.716	101.716	3.125	102.038	102.038	102.038	3.125	100.541	100.541	100.541	3.125	99.963	99.963	99.963
3.250	101.626	101.626	101.626	3.250	101.730	101.730	101.730	3.250	102.247	102.247	102.247	3.250	100.291	100.291	100.291	3.250	100.172	100.172	100.172
3.375	102.088	102.088	102.088	3.375	102.148	102.148	102.148	3.375	102.550	102.550	102.550	3.375	100.753	100.753	100.753	3.375	100.475	100.475	100.475
3.500	102.415	102.415	102.415	3.500	102.493	102.493	102.493	3.500	102.727	102.727	102.727	3.500	101.080	101.080	101.080	3.500	100.652	100.652	100.652
3.625	102.690	102.690	102.690	3.625	102.753	102.753	102.753	3.625	102.219	102.219	102.219	3.625	101.355	101.355	101.355	3.625	98.965	98.965	98.965
3.750	102.354	102.354	102.354	3.750	102.578	102.578	102.578	3.750	102.456	102.456	102.456	3.750	100.230	100.230	100.230	3.750	99.202	99.202	99.202
3.875	102.730	102.730	102.730	3.875	102.962	102.962	102.962	3.875	102.599	102.599	102.599	3.875	100.606	100.606	100.606	3.875	99.345	99.345	99.345
3.990	102.936	102.936	102.936	3.990	103.183	103.183	103.183	3.990	102.818	102.818	102.818	3.990	100.812	100.812	100.812	3.990	99.564	99.564	99.564
4.000	103.036	103.036	103.036	4.000	103.283	103.283	103.283	4.000	102.918	102.918	102.918	4.000	100.912	100.912	100.912	4.000	99.664	99.664	99.664
4.125	103.201	103.201	103.201	4.125	103.428	103.428	103.428	4.125	102.179	102.179	102.179	4.125	101.077	101.077	101.077	4.125	98.550	98.550	98.550
4.250	102.262	102.262	102.262	4.250	103.049	103.049	103.049	4.250	102.387	102.387	102.387	4.250	99.624	99.624	99.624	4.250	98.758	98.758	98.758
4.375	102.560	102.560	102.560	4.375	103.247	103.247	103.247	4.375	102.614	102.614	102.614	4.375	99.922	99.922	99.922	4.375	98.985	98.985	98.985
4.500	102.866	102.866	102.866	4.500	103.418	103.418	103.418	4.500	102.762	102.762	102.762	4.500	100.228	100.228	100.228	4.500	99.133	99.133	99.133
4.625	102.988	102.988	102.988	4.625	103.545	103.545	103.545	4.625	102.928	102.928	102.928	4.625	100.350	100.350	100.350	4.625	98.696	98.696	98.696
4.750	103.050	103.050	103.050	4.750	103.797	103.797	103.797	4.750	103.024	103.024	103.024	4.750	100.220	100.220	100.220	4.750	99.981	99.981	99.981

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.:

8/17/2020

45 Day Lock Exp.:

8/31/2020

60 Day Lock Exp.:

9/14/2020

W. Rate Sheet Dated: 7/16/2020

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)