

W. Rate Sheet Dated: 7/17/2020

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	100.401	100.401	100.401	2.750	100.280	100.280	100.280	2.250	98.083	98.083	98.083	3.125	95.802	95.802	95.802
2.875	100.405	100.405	100.405	2.875	100.283	100.283	100.283	2.500	98.092	98.092	98.092	3.250	97.304	97.304	97.304
3.000	100.410	100.410	100.410	3.000	100.287	100.287	100.287	2.625	98.095	98.095	98.095	3.375	97.306	97.306	97.306
3.125	100.413	100.413	100.413	3.125	100.291	100.291	100.291	2.750	98.985	98.985	98.985	3.500	97.301	97.301	97.301
3.250	101.193	101.193	101.193	3.250	100.873	100.873	100.873	2.875	98.988	98.988	98.988	3.625	97.302	97.302	97.302
3.375	101.098	101.098	101.098	3.375	100.876	100.876	100.876	3.000	98.992	98.992	98.992	Margin = 2.250		Index = 0.150	
3.500	101.102	101.102	101.102	3.500	100.880	100.880	100.880	3.125	98.995	98.995	98.995	30 Year OTC			
3.625	101.105	101.105	101.105	3.625	100.893	100.893	100.893	3.250	100.816	100.816	100.816	Rate	30 Day	45 Day	60 Day
3.750	101.499	101.499	101.499	3.750	101.039	101.039	101.039	3.375	100.819	100.819	100.819	4.000	101.051	101.051	101.051
3.875	101.422	101.422	101.422	3.875	101.072	101.072	101.072	3.500	100.822	100.822	100.822	4.125	101.091	101.091	101.091
4.000	101.426	101.426	101.426	4.000	101.074	101.074	101.074	3.625	100.872	100.872	100.872	4.375	101.869	101.869	101.869
4.125	101.466	101.466	101.466	4.125	101.064	101.064	101.064	3.750	101.319	101.319	101.319	4.500	101.872	101.872	101.872
4.250	102.355	102.355	102.355	4.250	101.852	101.852	101.852	3.875	101.388	101.388	101.388	4.625	101.874	101.874	101.874
4.375	102.244	102.244	102.244	4.375	101.855	101.855	101.855	4.000	101.390	101.390	101.390	4.875	102.699	102.699	102.699
4.500	102.247	102.247	102.247	4.500	101.857	101.857	101.857	4.125	101.379	101.379	101.379	5.000	102.701	102.701	102.701
4.625	102.249	102.249	102.249	4.625	101.847	101.847	101.847	4.250	102.262	102.262	102.262	5.125	102.704	102.704	102.704
4.750	103.184	103.184	103.184	4.750	102.682	102.682	102.682	4.375	102.264	102.264	102.264	5.500	104.344	104.344	104.344
4.875	103.074	103.074	103.074	4.875	102.684	102.684	102.684	4.500	102.267	102.267	102.267	5.625	104.346	104.346	104.346
6.250	103.945	103.945	103.945	6.250	103.542	103.542	103.542	4.625	102.256	102.256	102.256	6.250	103.500	103.500	103.500

FHA Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	102.866	102.866	102.866	2.750	102.766	102.766	102.766	2.250	100.159	100.159	100.159
2.875	102.870	102.870	102.870	2.875	102.769	102.769	102.769	2.375	100.163	100.163	100.163
3.000	102.870	102.870	102.870	3.000	102.769	102.769	102.769	2.500	100.163	100.163	100.163
3.125	102.869	102.869	102.869	3.125	102.769	102.769	102.769	2.625	100.162	100.162	100.162
3.250	103.446	103.446	103.446	3.250	103.348	103.348	103.348	2.750	101.048	101.048	101.048
3.375	103.464	103.464	103.464	3.375	103.363	103.363	103.363	2.875	101.064	101.064	101.064
3.500	103.464	103.464	103.464	3.500	103.363	103.363	103.363	3.000	101.065	101.065	101.065
3.625	103.463	103.463	103.463	3.625	103.373	103.373	103.373	3.125	101.064	101.064	101.064
3.750	102.853	102.853	102.853	3.750	102.756	102.756	102.756	3.250	102.882	102.882	102.882
3.875	102.889	102.889	102.889	3.875	102.798	102.798	102.798	3.375	102.896	102.896	102.896
4.000	102.869	102.869	102.869	4.000	102.768	102.768	102.768	3.500	102.896	102.896	102.896
4.125	102.906	102.906	102.906	4.125	102.755	102.755	102.755	3.625	102.942	102.942	102.942
4.250	103.654	103.654	103.654	4.250	103.554	103.554	103.554	3.750	103.341	103.341	103.341

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	98.301	98.301	98.301	4.750	101.000	101.000	101.000
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.341	98.341	98.341				
4.125	98.516	98.516	98.516	6.250	103.750	103.500	103.250	4.375	99.119	99.119	99.119				
4.250	99.305	99.305	99.305					4.500	99.122	99.122	99.122				
4.375	99.294	99.294	99.294					4.625	99.124	99.124	99.124				
4.500	99.097	99.097	99.097					4.875	99.949	99.949	99.949				
4.625	99.099	99.099	99.099					5.000	99.951	99.951	99.951				
5.000	100.126	100.126	100.126					5.125	99.954	99.954	99.954				
5.125	100.129	100.129	100.129					5.500	101.594	101.594	101.594				
5.250	100.529	100.529	100.529					5.625	101.596	101.596	101.596	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	Rate	30 Day	45 Day	60 Day
												6.250	102.750	102.750	102.750

Lock Desk Policy

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

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

FHA ID# - 1358600006

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@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.:

9/15/2020

W. Rate Sheet Dated: 7/17/2020

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	98.876	98.876	98.876	2.750	99.185	99.185	99.185	2.375	94.867	94.867	94.867	3.125	95.287	95.287	95.287
2.875	98.880	98.880	98.880	2.875	99.188	99.188	99.188	2.500	94.872	94.872	94.872	3.250	96.789	96.789	96.789
3.000	98.885	98.885	98.885	3.000	99.192	99.192	99.192	2.625	94.875	94.875	94.875	3.375	96.791	96.791	96.791
3.125	98.888	98.888	98.888	3.125	99.196	99.196	99.196	2.750	97.890	97.890	97.890	3.500	96.786	96.786	96.786
3.250	99.668	99.668	99.668	3.250	99.778	99.778	99.778	2.875	97.893	97.893	97.893	3.625	96.787	96.787	96.787
3.375	99.573	99.573	99.573	3.375	99.781	99.781	99.781	3.000	97.897	97.897	97.897	Margin = 2.250		Index = 0.150	
3.500	99.577	99.577	99.577	3.500	99.785	99.785	99.785	3.125	97.900	97.900	97.900	30 Year OTC			
3.625	99.580	99.580	99.580	3.625	99.798	99.798	99.798	3.250	99.721	99.721	99.721	Rate	30 Day	45 Day	60 Day
3.750	99.974	99.974	99.974	3.750	99.944	99.944	99.944	3.375	99.724	99.724	99.724	4.000	99.526	99.526	99.526
3.875	99.897	99.897	99.897	3.875	99.977	99.977	99.977	3.500	99.727	99.727	99.727	4.125	99.566	99.566	99.566
4.000	99.901	99.901	99.901	4.000	99.979	99.979	99.979	3.625	99.777	99.777	99.777	4.375	99.969	99.969	99.969
4.125	99.941	99.941	99.941	4.125	99.969	99.969	99.969	3.750	100.224	100.224	100.224	4.500	99.972	99.972	99.972
4.250	100.455	100.455	100.455	4.250	100.382	100.382	100.382	3.875	100.293	100.293	100.293	4.625	99.974	99.974	99.974
4.375	100.344	100.344	100.344	4.375	100.385	100.385	100.385	4.000	100.295	100.295	100.295	4.875	99.986	99.986	99.986
4.500	100.347	100.347	100.347	4.500	100.387	100.387	100.387	4.125	100.284	100.284	100.284	5.000	99.989	99.989	99.989
4.625	100.349	100.349	100.349	4.625	100.377	100.377	100.377	4.250	100.792	100.792	100.792	5.125	99.991	99.991	99.991
4.750	100.472	100.472	100.472	4.750	100.400	100.400	100.400	4.375	100.794	100.794	100.794	5.500	100.444	100.444	100.444
4.875	100.361	100.361	100.361	4.875	100.402	100.402	100.402	4.500	100.797	100.797	100.797	5.625	100.446	100.446	100.446
6.250	100.295	100.295	100.295	6.250	100.322	100.322	100.322	4.625	100.786	100.786	100.786	6.250	99.611	99.611	99.611

FHA High Balance Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.991	100.991	100.991	2.750	100.891	100.891	100.891	2.250	97.659	97.659	97.659
2.875	100.995	100.995	100.995	2.875	100.894	100.894	100.894	2.375	97.663	97.663	97.663
3.000	100.995	100.995	100.995	3.000	100.894	100.894	100.894	2.500	97.663	97.663	97.663
3.125	100.994	100.994	100.994	3.125	100.894	100.894	100.894	2.625	97.662	97.662	97.662
3.250	101.571	101.571	101.571	3.250	101.473	101.473	101.473	2.750	98.266	98.266	98.266
3.375	101.589	101.589	101.589	3.375	101.488	101.488	101.488	2.875	98.283	98.283	98.283
3.500	101.589	101.589	101.589	3.500	101.488	101.488	101.488	3.000	98.283	98.283	98.283
3.625	101.588	101.588	101.588	3.625	101.498	101.498	101.498	3.125	98.283	98.283	98.283
3.750	100.978	100.978	100.978	3.750	100.881	100.881	100.881	3.250	99.757	99.757	99.757
3.875	101.014	101.014	101.014	3.875	100.923	100.923	100.923	3.375	99.771	99.771	99.771
4.000	100.994	100.994	100.994	4.000	100.893	100.893	100.893	3.500	99.771	99.771	99.771
4.125	101.031	101.031	101.031	4.125	100.880	100.880	100.880	3.625	99.817	99.817	99.817
4.250	101.404	101.404	101.404	4.250	101.304	101.304	101.304	3.750	100.216	100.216	100.216

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	96.776	96.776	96.776	4.750	N/A	N/A	N/A
4.125	96.641	96.641	96.641	6.250	99.750	99.500	99.250	4.125	96.816	96.816	96.816				
4.250	97.055	97.055	97.055					4.375	97.219	97.219	97.219				
4.375	97.044	97.044	97.044					4.500	97.222	97.222	97.222				
4.500	96.847	96.847	96.847					4.625	97.224	97.224	97.224				
4.625	96.849	96.849	96.849					4.875	97.236	97.236	97.236				
5.000	97.064	97.064	97.064					5.000	97.239	97.239	97.239				
5.125	97.066	97.066	97.066					5.125	97.241	97.241	97.241				
5.250	96.279	96.279	96.279					5.500	97.694	97.694	97.694	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	97.696	97.696	97.696	Rate	30 Day	45 Day	60 Day
								6.250	96.861	96.861	96.861	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.: 9/15/2020

W. Rate Sheet Dated: 7/17/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Confirming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.114	100.114	100.114	2.875	99.244	99.244	99.244	2.750	98.474	98.474	98.474	2.750	99.661	99.661	99.661	2.750	98.009	98.009	98.009
2.875	100.642	100.642	100.642	2.990	99.585	99.585	99.585	2.875	99.056	99.056	99.056	2.875	100.142	100.142	100.142	2.875	98.544	98.544	98.544
2.990	100.944	100.944	100.944	3.000	99.685	99.685	99.685	2.990	99.397	99.397	99.397	2.990	100.361	100.361	100.361	2.990	98.802	98.802	98.802
3.000	101.044	101.044	101.044	3.125	100.032	100.032	100.032	3.000	99.497	99.497	99.497	3.000	100.461	100.461	100.461	3.000	98.902	98.902	98.902
3.125	101.359	101.359	101.359	3.250	100.625	100.625	100.625	3.125	99.844	99.844	99.844	3.125	100.624	100.624	100.624	3.125	99.097	99.097	99.097
3.250	101.707	101.707	101.707	3.375	101.068	101.068	101.068	3.250	100.437	100.437	100.437	3.250	100.857	100.857	100.857	3.250	99.575	99.575	99.575
3.375	102.110	102.110	102.110	3.500	101.417	101.417	101.417	3.375	100.880	100.880	100.880	3.375	101.230	101.230	101.230	3.375	99.988	99.988	99.988
3.500	102.427	102.427	102.427	3.625	101.922	101.922	101.922	3.500	101.229	101.229	101.229	3.500	101.482	101.482	101.482	3.500	100.272	100.272	100.272
3.625	102.673	102.673	102.673	3.750	102.485	102.485	102.485	3.625	101.900	101.900	101.900	3.625	101.611	101.611	101.611	3.625	100.660	100.660	100.660
3.750	102.559	102.559	102.559	3.875	102.837	102.837	102.837	3.750	102.485	102.485	102.485	3.750	100.730	100.730	100.730	3.750	100.456	100.456	100.456
3.875	102.877	102.877	102.877	3.990	102.992	102.992	102.992	3.875	102.837	102.837	102.837	3.875	101.027	101.027	101.027	3.875	100.787	100.787	100.787
3.990	103.009	103.009	103.009	4.000	103.092	103.092	103.092	3.990	102.992	102.992	102.992	3.990	101.128	101.128	101.128	3.990	100.911	100.911	100.911
4.000	103.109	103.109	103.109	4.125	103.318	103.318	103.318	4.000	103.092	103.092	103.092	4.000	101.228	101.228	101.228	4.000	101.011	101.011	101.011
4.125	103.316	103.316	103.316	4.250	103.318	103.318	103.318	4.125	103.318	103.318	103.318	4.125	101.353	101.353	101.353	4.125	101.153	101.153	101.153
4.250	102.551	102.551	102.551	4.375	103.589	103.589	103.589	4.250	103.131	103.131	103.131	4.250	101.443	101.443	101.443	4.250	99.943	99.943	99.943
4.375	102.798	102.798	102.798	4.500	103.844	103.844	103.844	4.375	103.402	103.402	103.402	4.375	100.407	100.407	100.407	4.375	100.207	100.207	100.207
4.500	103.029	103.029	103.029	4.625	104.018	104.018	104.018	4.500	103.656	103.656	103.656	4.500	100.606	100.606	100.606	4.500	100.406	100.406	100.406
4.625	103.187	103.187	103.187	4.750	104.534	104.534	104.534	4.625	104.150	104.150	104.150	4.625	100.722	100.722	100.722	4.625	100.522	100.522	100.522
4.750	103.322	103.322	103.322	4.875	N/A	N/A	N/A	4.750	104.619	104.619	104.619	4.750	100.321	100.321	100.321	4.750	100.121	100.121	100.121
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	97.821	97.821	97.821	2.875	101.177	101.177	101.177	2.875	100.448	100.448	100.448	2.875	100.386	100.386	100.386	2.750	101.369	101.369	101.369
2.875	98.356	98.356	98.356	2.990	101.443	101.443	101.443	2.990	100.750	100.750	100.750	2.990	100.687	100.687	100.687	2.875	101.634	101.634	101.634
2.990	98.614	98.614	98.614	3.000	101.543	101.543	101.543	3.000	100.850	100.850	100.850	3.000	100.787	100.787	100.787	2.990	101.813	101.813	101.813
3.000	98.714	98.714	98.714	3.125	101.853	101.853	101.853	3.125	101.192	101.192	101.192	3.125	101.129	101.129	101.129	3.000	101.913	101.913	101.913
3.125	98.909	98.909	98.909	3.250	101.873	101.873	101.873	3.250	101.613	101.613	101.613	3.250	101.613	101.613	101.613	3.125	102.189	102.189	102.189
3.250	99.387	99.387	99.387	3.375	102.269	102.269	102.269	3.375	102.049	102.049	102.049	3.375	102.049	102.049	102.049	3.250	102.373	102.373	102.373
3.375	99.800	99.800	99.800	3.500	102.559	102.559	102.559	3.500	102.369	102.369	102.369	3.500	102.369	102.369	102.369	3.375	102.608	102.608	102.608
3.500	100.084	100.084	100.084	3.625	102.802	102.802	102.802	3.625	102.635	102.635	102.635	3.625	102.635	102.635	102.635	3.500	102.795	102.795	102.795
3.625	100.638	100.638	100.638	3.750	102.514	102.514	102.514	3.750	102.668	102.668	102.668	3.750	102.511	102.511	102.511	3.625	103.038	103.038	103.038
3.750	100.456	100.456	100.456	3.875	102.826	102.826	102.826	3.875	103.013	103.013	103.013	3.875	102.857	102.857	102.857	3.750	102.546	102.546	102.546
3.875	100.787	100.787	100.787	3.990	102.939	102.939	102.939	3.990	103.145	103.145	103.145	3.990	102.989	102.989	102.989	3.875	102.816	102.816	102.816
3.990	100.911	100.911	100.911	4.000	103.039	103.039	103.039	4.000	103.245	103.245	103.245	4.000	103.089	103.089	103.089	3.990	102.985	102.985	102.985
4.000	101.011	101.011	101.011	4.125	103.243	103.243	103.243	4.125	103.470	103.470	103.470	4.125	103.314	103.314	103.314	4.000	103.085	103.085	103.085
4.125	101.153	101.153	101.153	4.250	102.236	102.236	102.236	4.250	102.166	102.166	102.166	4.250	102.103	102.103	102.103	4.125	103.311	103.311	103.311
4.250	99.943	99.943	99.943	4.375	102.480	102.480	102.480	4.375	102.434	102.434	102.434	4.375	102.371	102.371	102.371	4.250	102.511	102.511	102.511
4.375	100.207	100.207	100.207	4.500	102.700	102.700	102.700	4.500	102.675	102.675	102.675	4.500	102.612	102.612	102.612	4.375	102.671	102.671	102.671
4.500	100.406	100.406	100.406	4.625	102.855	102.855	102.855	4.625	102.846	102.846	102.846	4.625	102.784	102.784	102.784	4.500	102.743	102.743	102.743
4.625	100.522	100.522	100.522	4.750	103.031	103.031	103.031	4.750	102.959	102.959	102.959	4.750	102.897	102.897	102.897	4.625	103.001	103.001	103.001
4.750	100.121	100.121	100.121	4.875	103.257	103.257	103.257	4.875	103.207	103.207	103.207	4.875	103.144	103.144	103.144	4.750	103.202	103.202	103.202
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	99.796	99.796	99.796	2.750	99.796	99.796	99.796	2.750	100.636	100.636	100.636	2.750	98.863	98.863	98.863	2.750	98.863	98.863	98.863
2.875	100.277	100.277	100.277	2.875	100.197	100.197	100.197	2.875	100.821	100.821	100.821	2.875	99.264	99.264	99.264	2.875	99.184	99.184	99.184
2.990	100.693	100.693	100.693	2.990	100.626	100.626	100.626	2.990	100.915	100.915	100.915	2.990	99.595	99.595	99.595	2.990	99.528	99.528	99.528
3.000	100.793	100.793	100.793	3.000	100.726	100.726	100.726	3.000	101.015	101.015	101.015	3.000	99.695	99.695	99.695	3.000	99.628	99.628	99.628
3.125	101.201	101.201	101.201	3.125	101.139	101.139	101.139	3.125	101.185	101.185	101.185	3.125	99.997	99.997	99.997	3.125	99.935	99.935	99.935
3.250	101.515	101.515	101.515	3.250	101.452	101.452	101.452	3.250	101.081	101.081	101.081	3.250	100.023	100.023	100.023	3.250	99.960	99.960	99.960
3.375	101.772	101.772	101.772	3.375	101.709	101.709	101.709	3.375	101.245	101.245	101.245	3.375	100.209	100.209	100.209	3.375	100.146	100.146	100.146
3.500	101.974	101.974	101.974	3.500	101.912	101.912	101.912	3.500	101.374	101.374	101.374	3.500	100.353	100.353	100.353	3.500	100.291	100.291	100.291
3.625	102.246	102.246	102.246	3.625	102.184	102.184	102.184	3.625	101.547	101.547	101.547	3.625	100.555	100.555	100.555	3.625	100.493	100.493	100.493
3.750	102.807	102.807	102.807	3.750	101.807	101.807	101.807	3.750	99.549	99.549	99.549	3.750	98.610	98.610	98.610	3.750	98.610	98.610	98.610
3.875	102.105	102.105	102.105	3.875	102.105	102.105	102.105	3.875	99.738	99.738	99.738	3.875	98.827	98.827	98.827	3.875	98.827	98.827	98.827
3.990	102.299	102.299	102.299	3.990	102.299	102.299	102.299	3.990	98.824	98.824	98.824	3.990	98.938	98.938	98.938	3.990	98.938	98.938	98.938
4.000	102.399	102.399	102.399	4.000	102.399	102.399	1												



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.:

9/15/2020

W. Rate Sheet Dated: 7/17/2020

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	
2.250	96.131	96.131	95.881	
2.375	97.022	97.022	96.772	
2.500	97.831	97.831	97.581	
2.625	98.437	98.437	98.187	
2.750	99.183	99.183	98.933	
2.875	99.733	99.733	99.483	
3.000	100.173	100.173	99.923	
3.125	100.474	100.474	100.224	
3.250	100.691	100.691	100.441	
3.375	101.109	101.109	100.859	
3.500	101.387	101.387	101.137	
3.625	101.613	101.613	101.363	
3.750	101.344	101.344	101.094	
3.875	101.693	101.693	101.443	
4.000	101.975	101.975	101.725	
4.125	102.111	102.111	101.861	
4.250	101.091	101.091	100.841	
4.375	101.375	101.375	101.125	
4.500	101.662	101.662	101.412	
4.625	102.773	102.773	102.523	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
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	N/A	N/A	N/A	
2.250	96.358	96.358	96.108	
2.375	96.699	96.699	96.449	
2.500	97.567	97.567	97.317	
2.625	98.376	98.376	98.126	
2.750	98.974	98.974	98.724	
2.875	99.655	99.655	99.405	
3.000	100.050	100.050	99.800	
3.125	100.317	100.317	100.067	
3.250	100.374	100.374	100.124	
3.375	100.729	100.729	100.479	
3.500	101.033	101.033	100.783	
3.625	101.262	101.262	101.012	
3.750	101.233	101.233	100.983	
3.875	101.591	101.591	101.341	
4.000	101.891	101.891	101.641	

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	97.536	97.536	97.286	
2.250	98.061	98.061	97.811	
2.375	98.500	98.500	98.250	
2.500	99.113	99.113	98.863	
2.625	99.579	99.579	99.329	
2.750	99.914	99.914	99.664	
2.875	100.240	100.240	99.990	
3.000	100.447	100.447	100.197	
3.125	100.745	100.745	100.495	
3.250	100.923	100.923	100.673	
3.375	101.195	101.195	100.945	
3.500	101.344	101.344	101.094	
3.625	100.718	100.718	100.468	
3.750	100.941	100.941	100.691	
3.875	101.073	101.073	100.823	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.625	97.795	97.795	97.545	
2.750	98.542	98.542	98.292	
2.875	99.091	99.091	98.841	
3.000	99.531	99.531	99.281	
3.125	99.832	99.832	99.582	
3.250	99.475	99.475	99.225	
3.375	99.893	99.893	99.643	
3.500	100.171	100.171	99.921	
3.625	100.396	100.396	100.146	
3.750	99.364	99.364	99.114	
3.875	99.713	99.713	99.463	
4.000	99.994	99.994	99.744	
4.125	100.130	100.130	99.880	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.625	98.454	98.454	98.204	
2.750	98.789	98.789	98.539	
2.875	99.115	99.115	98.865	
3.000	99.322	99.322	99.072	
3.125	98.807	98.807	98.557	
3.250	98.985	98.985	98.735	
3.375	99.257	99.257	99.007	
3.500	99.406	99.406	99.156	
3.625	97.593	97.593	97.343	
3.750	97.816	97.816	97.566	
3.875	97.948	97.948	97.698	
4.000	98.244	98.244	97.994	
4.125	97.173	97.173	96.923	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.625	98.354	98.354	98.104	
2.750	98.689	98.689	98.439	
2.875	99.015	99.015	98.765	
3.000	99.222	99.222	98.972	
3.125	98.707	98.707	98.457	
3.250	98.885	98.885	98.635	
3.375	99.157	99.157	98.907	
3.500	99.306	99.306	99.056	
3.625	97.493	97.493	97.243	
3.750	97.716	97.716	97.466	
3.875	97.848	97.848	97.598	
4.000	98.144	98.144	97.894	
4.125	97.073	97.073	96.823	

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.:

9/15/2020

W. Rate Sheet Dated: 7/17/2020

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	99.965	99.965	99.965	3.375	101.243	101.243	101.243	3.375	101.243	101.243	101.243	2.750	99.505	99.505	99.505	3.375	100.258	100.258	100.258
2.875	100.563	100.563	100.563	3.500	101.565	101.565	101.565	3.500	101.565	101.565	101.565	2.875	100.103	100.103	100.103	3.500	100.580	100.580	100.580
2.990	100.934	100.934	100.934	3.625	101.838	101.838	101.838	3.625	101.838	101.838	101.838	2.990	100.474	100.474	100.474	3.625	100.853	100.853	100.853
3.000	101.034	101.034	101.034	3.750	101.591	101.591	101.591	3.750	101.591	101.591	101.591	3.000	100.574	100.574	100.574	3.750	99.817	99.817	99.817
3.125	101.382	101.382	101.382	3.875	101.964	101.964	101.964	3.875	101.964	101.964	101.964	3.125	100.922	100.922	100.922	3.875	100.190	100.190	100.190
3.250	101.661	101.661	101.661	3.990	102.167	102.167	102.167	3.990	102.167	102.167	102.167	3.250	100.676	100.676	100.676	3.990	100.393	100.393	100.393
3.375	102.118	102.118	102.118	4.000	102.267	102.267	102.267	4.000	102.267	102.267	102.267	3.375	101.133	101.133	101.133	4.000	100.493	100.493	100.493
3.500	102.440	102.440	102.440	4.125	102.429	102.429	102.429	4.125	102.429	102.429	102.429	3.500	101.455	101.455	101.455	4.125	100.655	100.655	100.655
3.625	102.713	102.713	102.713	4.250	101.400	101.400	101.400	4.250	101.400	101.400	101.400	3.625	101.728	101.728	101.728	4.250	99.112	99.112	99.112
3.750	102.466	102.466	102.466	4.375	101.697	101.697	101.697	4.375	101.697	101.697	101.697	3.750	100.692	100.692	100.692	4.375	99.409	99.409	99.409
3.875	102.839	102.839	102.839	4.500	101.752	101.752	101.752	4.500	101.752	101.752	101.752	3.875	101.065	101.065	101.065	4.500	99.464	99.464	99.464
3.990	103.042	103.042	103.042	4.625	101.873	101.873	101.873	4.625	101.873	101.873	101.873	3.990	101.268	101.268	101.268	4.625	99.585	99.585	99.585
4.000	103.142	103.142	103.142	4.750	101.944	101.944	101.944	4.750	101.944	101.944	101.944	4.000	101.368	101.368	101.368	4.750	99.464	99.464	99.464
4.125	103.304	103.304	103.304	4.875	102.251	102.251	102.251	4.875	102.251	102.251	102.251	4.125	101.530	101.530	101.530	4.875	99.771	99.771	99.771
4.250	102.275	102.275	102.275	4.990	102.422	102.422	102.422	4.990	102.422	102.422	102.422	4.250	99.987	99.987	99.987	4.990	99.942	99.942	99.942
4.375	102.572	102.572	102.572	5.000	102.522	102.522	102.522	5.000	102.522	102.522	102.522	4.375	100.284	100.284	100.284	5.000	100.042	100.042	100.042
4.500	102.877	102.877	102.877	5.125	102.823	102.823	102.823	5.125	102.823	102.823	102.823	4.500	100.589	100.589	100.589	5.125	100.343	100.343	100.343
4.625	102.998	102.998	102.998	5.250	103.169	103.169	103.169	5.250	103.169	103.169	103.169	4.625	100.710	100.710	100.710	5.250	99.197	99.197	99.197
4.750	103.069	103.069	103.069	5.375	104.425	104.425	104.425	5.375	104.425	104.425	104.425	4.750	100.589	100.589	100.589	5.375	100.303	100.303	100.303
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	100.258	100.258	100.258	3.375	101.688	101.688	101.688	3.375	101.688	101.688	101.688	2.750	101.300	101.300	101.300
3.500	100.580	100.580	100.580	2.875	100.992	100.992	100.992	3.500	102.032	102.032	102.032	3.500	102.032	102.032	102.032	2.875	101.663	101.663	101.663
3.625	100.853	100.853	100.853	2.990	101.331	101.331	101.331	3.625	102.289	102.289	102.289	3.625	102.289	102.289	102.289	2.990	101.804	101.804	101.804
3.750	99.817	99.817	99.817	3.000	101.431	101.431	101.431	3.750	102.195	102.195	102.195	3.750	102.195	102.195	102.195	3.000	101.904	101.904	101.904
3.875	100.190	100.190	100.190	3.125	101.745	101.745	101.745	3.875	102.575	102.575	102.575	3.875	102.575	102.575	102.575	3.125	102.209	102.209	102.209
3.990	100.393	100.393	100.393	3.250	101.795	101.795	101.795	3.990	102.796	102.796	102.796	3.990	102.796	102.796	102.796	3.250	102.416	102.416	102.416
4.000	100.493	100.493	100.493	3.375	102.188	102.188	102.188	4.000	102.896	102.896	102.896	4.000	102.896	102.896	102.896	3.375	102.717	102.717	102.717
4.125	100.655	100.655	100.655	3.500	102.532	102.532	102.532	4.125	103.037	103.037	103.037	4.125	103.037	103.037	103.037	3.500	102.892	102.892	102.892
4.250	99.112	99.112	99.112	3.625	102.789	102.789	102.789	4.250	102.567	102.567	102.567	4.250	102.567	102.567	102.567	3.625	102.271	102.271	102.271
4.375	99.409	99.409	99.409	3.750	102.695	102.695	102.695	4.375	102.764	102.764	102.764	4.375	102.764	102.764	102.764	3.750	102.506	102.506	102.506
4.500	99.464	99.464	99.464	3.875	103.075	103.075	103.075	4.500	102.183	102.183	102.183	4.500	102.183	102.183	102.183	3.875	102.648	102.648	102.648
4.625	99.585	99.585	99.585	3.990	103.296	103.296	103.296	4.625	102.311	102.311	102.311	4.625	102.311	102.311	102.311	3.990	102.865	102.865	102.865
4.750	99.464	99.464	99.464	4.000	103.396	103.396	103.396	4.750	102.669	102.669	102.669	4.750	102.669	102.669	102.669	4.000	102.965	102.965	102.965
4.875	99.771	99.771	99.771	4.125	103.537	103.537	103.537	4.875	102.921	102.921	102.921	4.875	102.921	102.921	102.921	4.125	102.234	102.234	102.234
4.990	99.942	99.942	99.942	4.250	103.067	103.067	103.067	4.990	103.243	103.243	103.243	4.990	103.243	103.243	103.243	4.250	102.439	102.439	102.439
5.000	100.042	100.042	100.042	4.375	103.264	103.264	103.264	5.000	103.343	103.343	103.343	5.000	103.343	103.343	103.343	4.375	102.666	102.666	102.666
5.125	100.343	100.343	100.343	4.500	103.433	103.433	103.433	5.125	103.626	103.626	103.626	5.125	103.626	103.626	103.626	4.500	102.811	102.811	102.811
5.250	99.197	99.197	99.197	4.625	103.561	103.561	103.561	5.250	103.603	103.603	103.603	5.250	103.603	103.603	103.603	4.625	102.965	102.965	102.965
5.375	100.303	100.303	100.303	4.750	103.919	103.919	103.919	5.375	104.853	104.853	104.853	5.375	104.853	104.853	104.853	4.750	103.059	103.059	103.059
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	103.300	103.300	103.300	2.750	103.550	103.550	103.550	2.750	103.337	103.337	103.337	2.750	102.337	102.337	102.337	2.750	102.587	102.587	102.587
2.875	101.663	101.663	101.663	2.875	101.663	101.663	101.663	2.875	100.700	100.700	100.700	2.875	100.700	100.700	100.700	2.875	100.700	100.700	100.700
2.990	101.804	101.804	101.804	2.990	101.804	101.804	101.804	2.990	100.841	100.841	100.841	2.990	100.841	100.841	100.841	2.990	100.841	100.841	100.841
3.000	101.904	101.904	101.904	3.000	101.904	101.904	101.904	3.000	100.941	100.941	100.941	3.000	100.941	100.941	100.941	3.000	100.941	100.941	100.941
3.125	102.209	102.209	102.209	3.125	102.209	102.209	102.209	3.125	100.434	100.434	100.434	3.125	100.434	100.434	100.434	3.125	100.434	100.434	100.434
3.250	102.416	102.416	102.416	3.250	102.416	102.416	102.416	3.250	100.641	100.641	100.641	3.250	100.641	100.641	100.641	3.250	100.641	100.641	100.641
3.375	102.717	102.717	102.717	3.375	102.717	102.717	102.717	3.375	100.942	100.942	100.942	3.375	100.942	100.942	100.942	3.375	100.942	100.942	100.942
3.500	102.892	102.892	102.892	3.500	102.892	102.892	102.892	3.500	101.117	101.117	101.117	3.500	101.117	101.117	101.117	3.500	101.117	101.117	101.117
3.625	102.721	102.721	102.721	3.625	102.721	102.721	102.721	3.625	99.317	99.317	99.317	3.625	99.317	99.317	99.317	3.625	99.317	99.317	99.317
3.750	102.506	102.506	102.506	3.750	102.506	102.506	102.506	3.750	99.552	99.552	99.552	3.750	99.552	99.552	99.552	3.750	99.552	99.552	99.552
3.875	102.648	102.648	102.648	3.875	102.648	102.648	102.648	3.875	99.694	99.694	99.694	3.875	99.694						



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.:

9/15/2020

W. Rate Sheet Dated: 7/17/2020

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	100.148	100.148	100.148	2.750	100.440	100.440	100.440	2.750	101.433	101.433	101.433	2.750	99.338	99.338	99.338	2.750	100.170	100.170	100.170
2.875	100.736	100.736	100.736	2.875	101.161	101.161	101.161	2.875	101.789	101.789	101.789	2.875	99.926	99.926	99.926	2.875	100.526	100.526	100.526
2.990	101.099	101.099	101.099	2.990	101.495	101.495	101.495	2.990	101.931	101.931	101.931	2.990	100.289	100.289	100.289	2.990	100.668	100.668	100.668
3.000	101.199	101.199	101.199	3.000	101.595	101.595	101.595	3.000	102.031	102.031	102.031	3.000	100.389	100.389	100.389	3.000	100.768	100.768	100.768
3.125	101.538	101.538	101.538	3.125	101.924	101.924	101.924	3.125	102.236	102.236	102.236	3.125	100.728	100.728	100.728	3.125	100.161	100.161	100.161
3.250	101.796	101.796	101.796	3.250	101.907	101.907	101.907	3.250	102.441	102.441	102.441	3.250	100.461	100.461	100.461	3.250	100.366	100.366	100.366
3.375	102.243	102.243	102.243	3.375	102.315	102.315	102.315	3.375	102.738	102.738	102.738	3.375	100.908	100.908	100.908	3.375	100.663	100.663	100.663
3.500	102.559	102.559	102.559	3.500	102.653	102.653	102.653	3.500	102.910	102.910	102.910	3.500	101.224	101.224	101.224	3.500	100.835	100.835	100.835
3.625	102.830	102.830	102.830	3.625	102.904	102.904	102.904	3.625	102.220	102.220	102.220	3.625	101.495	101.495	101.495	3.625	98.966	98.966	98.966
3.750	102.494	102.494	102.494	3.750	102.711	102.711	102.711	3.750	102.452	102.452	102.452	3.750	100.370	100.370	100.370	3.750	99.198	99.198	99.198
3.875	102.861	102.861	102.861	3.875	103.086	103.086	103.086	3.875	102.594	102.594	102.594	3.875	100.737	100.737	100.737	3.875	99.340	99.340	99.340
3.990	103.061	103.061	103.061	3.990	103.301	103.301	103.301	3.990	102.804	102.804	102.804	3.990	100.937	100.937	100.937	3.990	99.550	99.550	99.550
4.000	103.161	103.161	103.161	4.000	103.401	103.401	103.401	4.000	102.904	102.904	102.904	4.000	101.037	101.037	101.037	4.000	99.650	99.650	99.650
4.125	103.324	103.324	103.324	4.125	103.542	103.542	103.542	4.125	102.169	102.169	102.169	4.125	101.200	101.200	101.200	4.125	98.540	98.540	98.540
4.250	102.322	102.322	102.322	4.250	103.111	103.111	103.111	4.250	102.370	102.370	102.370	4.250	99.684	99.684	99.684	4.250	98.741	98.741	98.741
4.375	102.616	102.616	102.616	4.375	103.305	103.305	103.305	4.375	102.593	102.593	102.593	4.375	99.978	99.978	99.978	4.375	98.964	98.964	98.964
4.500	102.920	102.920	102.920	4.500	103.474	103.474	103.474	4.500	102.739	102.739	102.739	4.500	100.282	100.282	100.282	4.500	99.110	99.110	99.110
4.625	103.041	103.041	103.041	4.625	103.601	103.601	103.601	4.625	102.839	102.839	102.839	4.625	100.403	100.403	100.403	4.625	98.607	98.607	98.607
4.750	103.038	103.038	103.038	4.750	103.888	103.888	103.888	4.750	102.934	102.934	102.934	4.750	100.208	100.208	100.208	4.750	99.891	99.891	99.891

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.:

9/15/2020

W. Rate Sheet Dated: 7/17/2020

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)