

W. Rate Sheet Dated: 7/22/2020

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	100.260	100.260	100.260	2.750	100.129	100.129	100.129	2.250	98.161	98.161	98.161	3.125	95.802	95.802	95.802
2.875	100.265	100.265	100.265	2.875	100.133	100.133	100.133	2.500	98.170	98.170	98.170	3.250	97.304	97.304	97.304
3.000	100.269	100.269	100.269	3.000	100.137	100.137	100.137	2.625	98.174	98.174	98.174	3.375	97.306	97.306	97.306
3.125	100.273	100.273	100.273	3.125	100.140	100.140	100.140	2.750	99.086	99.086	99.086	3.500	97.301	97.301	97.301
3.250	100.803	100.803	100.803	3.250	100.472	100.472	100.472	2.875	99.090	99.090	99.090	3.625	97.302	97.302	97.302
3.375	100.707	100.707	100.707	3.375	100.476	100.476	100.476	3.000	99.093	99.093	99.093	Margin = 2.250		Index = 0.150	
3.500	100.711	100.711	100.711	3.500	100.479	100.479	100.479	3.125	99.097	99.097	99.097	30 Year OTC			
3.625	100.715	100.715	100.715	3.625	100.494	100.494	100.494	3.250	100.820	100.820	100.820	Rate	30 Day	45 Day	60 Day
3.750	101.577	101.577	101.577	3.750	101.109	101.109	101.109	3.375	100.823	100.823	100.823	4.000	101.129	101.129	101.129
3.875	101.501	101.501	101.501	3.875	101.143	101.143	101.143	3.500	100.826	100.826	100.826	4.125	101.169	101.169	101.169
4.000	101.504	101.504	101.504	4.000	101.145	101.145	101.145	3.625	100.876	100.876	100.876	4.375	102.025	102.025	102.025
4.125	101.544	101.544	101.544	4.125	101.135	101.135	101.135	3.750	101.163	101.163	101.163	4.500	102.028	102.028	102.028
4.250	102.511	102.511	102.511	4.250	102.002	102.002	102.002	3.875	101.232	101.232	101.232	4.625	102.030	102.030	102.030
4.375	102.400	102.400	102.400	4.375	102.004	102.004	102.004	4.000	101.234	101.234	101.234	4.875	102.824	102.824	102.824
4.500	102.403	102.403	102.403	4.500	102.006	102.006	102.006	4.125	101.223	101.223	101.223	5.000	102.826	102.826	102.826
4.625	102.405	102.405	102.405	4.625	101.996	101.996	101.996	4.250	101.997	101.997	101.997	5.125	102.829	102.829	102.829
4.750	103.309	103.309	103.309	4.750	102.800	102.800	102.800	4.375	101.999	101.999	101.999	5.500	104.094	104.094	104.094
4.875	103.199	103.199	103.199	4.875	102.802	102.802	102.802	4.500	102.001	102.001	102.001	5.625	104.096	104.096	104.096
6.250	104.195	104.195	104.195	6.250	103.785	103.785	103.785	4.625	101.990	101.990	101.990	6.250	103.500	103.500	103.500

FHA Streamline											
30/25 Year				20 Year				15/10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	102.725	102.725	102.725	2.750	102.625	102.625	102.625	2.250	100.237	100.237	100.237
2.875	102.730	102.730	102.730	2.875	102.629	102.629	102.629	2.375	100.241	100.241	100.241
3.000	102.729	102.729	102.729	3.000	102.629	102.629	102.629	2.500	100.241	100.241	100.241
3.125	102.728	102.728	102.728	3.125	102.629	102.629	102.629	2.625	100.240	100.240	100.240
3.250	103.055	103.055	103.055	3.250	102.957	102.957	102.957	2.750	101.149	101.149	101.149
3.375	103.073	103.073	103.073	3.375	102.972	102.972	102.972	2.875	101.166	101.166	101.166
3.500	103.073	103.073	103.073	3.500	102.972	102.972	102.972	3.000	101.166	101.166	101.166
3.625	103.072	103.072	103.072	3.625	102.984	102.984	102.984	3.125	101.166	101.166	101.166
3.750	102.932	102.932	102.932	3.750	102.834	102.834	102.834	3.250	102.886	102.886	102.886
3.875	102.967	102.967	102.967	3.875	102.878	102.878	102.878	3.375	102.900	102.900	102.900
4.000	102.947	102.947	102.947	4.000	102.846	102.846	102.846	3.500	102.900	102.900	102.900
4.125	102.984	102.984	102.984	4.125	102.833	102.833	102.833	3.625	102.946	102.946	102.946
4.250	103.810	103.810	103.810	4.250	103.710	103.710	103.710	3.750	103.184	103.184	103.184

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	98.419	98.419	98.419				
4.125	98.594	98.594	98.594	6.250	103.750	103.500	103.250	4.375	99.275	99.275	99.275				
4.250	99.461	99.461	99.461					4.500	99.278	99.278	99.278				
4.375	99.450	99.450	99.450					4.625	99.280	99.280	99.280				
4.500	99.253	99.253	99.253					4.875	100.074	100.074	100.074				
4.625	99.255	99.255	99.255					5.000	100.076	100.076	100.076				
5.000	100.251	100.251	100.251					5.125	100.079	100.079	100.079				
5.125	100.254	100.254	100.254					5.500	101.344	101.344	101.344		30 yr DPA "3.5% DPA ; Lender Paid Only"		
5.250	100.654	100.654	100.654					5.625	101.346	101.346	101.346	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.750	100.750	6.250	102.750	102.750	102.750

Lock Desk Policy

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

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrown.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/21/2020

45 Day Lock Exp.:

9/7/2020

60 Day Lock Exp.:

9/21/2020

W. Rate Sheet Dated: 7/22/2020

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	98.735	98.735	98.735	2.750	99.034	99.034	99.034	2.375	94.946	94.946	94.946	3.125	95.287	95.287	95.287
2.875	98.740	98.740	98.740	2.875	99.038	99.038	99.038	2.500	94.950	94.950	94.950	3.250	96.789	96.789	96.789
3.000	98.744	98.744	98.744	3.000	99.042	99.042	99.042	2.625	94.954	94.954	94.954	3.375	96.791	96.791	96.791
3.125	98.748	98.748	98.748	3.125	99.045	99.045	99.045	2.750	97.991	97.991	97.991	3.500	96.786	96.786	96.786
3.250	99.278	99.278	99.278	3.250	99.377	99.377	99.377	2.875	97.995	97.995	97.995	3.625	96.787	96.787	96.787
3.375	99.182	99.182	99.182	3.375	99.381	99.381	99.381	3.000	97.998	97.998	97.998	Margin = 2.250		Index = 0.150	
3.500	99.186	99.186	99.186	3.500	99.384	99.384	99.384	3.125	98.002	98.002	98.002	30 Year OTC			
3.625	99.190	99.190	99.190	3.625	99.399	99.399	99.399	3.250	99.725	99.725	99.725	Rate	30 Day	45 Day	60 Day
3.750	100.052	100.052	100.052	3.750	100.014	100.014	100.014	3.375	99.728	99.728	99.728	4.000	99.604	99.604	99.604
3.875	99.976	99.976	99.976	3.875	100.048	100.048	100.048	3.500	99.731	99.731	99.731	4.125	99.644	99.644	99.644
4.000	99.979	99.979	99.979	4.000	100.050	100.050	100.050	3.625	99.781	99.781	99.781	4.375	100.125	100.125	100.125
4.125	100.019	100.019	100.019	4.125	100.040	100.040	100.040	3.750	100.068	100.068	100.068	4.500	100.128	100.128	100.128
4.250	100.611	100.611	100.611	4.250	100.532	100.532	100.532	3.875	100.137	100.137	100.137	4.625	100.130	100.130	100.130
4.375	100.500	100.500	100.500	4.375	100.534	100.534	100.534	4.000	100.139	100.139	100.139	4.875	100.111	100.111	100.111
4.500	100.503	100.503	100.503	4.500	100.536	100.536	100.536	4.125	100.128	100.128	100.128	5.000	100.114	100.114	100.114
4.625	100.505	100.505	100.505	4.625	100.526	100.526	100.526	4.250	100.527	100.527	100.527	5.125	100.116	100.116	100.116
4.750	100.597	100.597	100.597	4.750	100.518	100.518	100.518	4.375	100.529	100.529	100.529	5.500	100.194	100.194	100.194
4.875	100.486	100.486	100.486	4.875	100.520	100.520	100.520	4.500	100.531	100.531	100.531	5.625	100.196	100.196	100.196
6.250	100.545	100.545	100.545	6.250	100.565	100.565	100.565	4.625	100.520	100.520	100.520	6.250	99.861	99.861	99.861

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	100.850	100.850	100.850	2.750	100.750	100.750	100.750	2.250	97.737	97.737	97.737
2.875	100.855	100.855	100.855	2.875	100.754	100.754	100.754	2.375	97.741	97.741	97.741
3.000	100.854	100.854	100.854	3.000	100.754	100.754	100.754	2.500	97.741	97.741	97.741
3.125	100.853	100.853	100.853	3.125	100.754	100.754	100.754	2.625	97.740	97.740	97.740
3.250	101.180	101.180	101.180	3.250	101.082	101.082	101.082	2.750	98.368	98.368	98.368
3.375	101.198	101.198	101.198	3.375	101.097	101.097	101.097	2.875	98.385	98.385	98.385
3.500	101.198	101.198	101.198	3.500	101.097	101.097	101.097	3.000	98.385	98.385	98.385
3.625	101.197	101.197	101.197	3.625	101.109	101.109	101.109	3.125	98.385	98.385	98.385
3.750	101.057	101.057	101.057	3.750	100.959	100.959	100.959	3.250	99.761	99.761	99.761
3.875	101.092	101.092	101.092	3.875	101.003	101.003	101.003	3.375	99.775	99.775	99.775
4.000	101.072	101.072	101.072	4.000	100.971	100.971	100.971	3.500	99.775	99.775	99.775
4.125	101.109	101.109	101.109	4.125	100.958	100.958	100.958	3.625	99.821	99.821	99.821
4.250	101.560	101.560	101.560	4.250	101.460	101.460	101.460	3.750	100.059	100.059	100.059

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	96.854	96.854	96.854	4.750	N/A	N/A	N/A
4.125	96.719	96.719	96.719	6.250	99.750	99.500	99.250	4.125	96.894	96.894	96.894				
4.250	97.211	97.211	97.211					4.375	97.375	97.375	97.375				
4.375	97.200	97.200	97.200					4.500	97.378	97.378	97.378				
4.500	97.003	97.003	97.003					4.625	97.380	97.380	97.380				
4.625	97.005	97.005	97.005					4.875	97.361	97.361	97.361				
5.000	97.189	97.189	97.189					5.000	97.364	97.364	97.364				
5.125	97.191	97.191	97.191					5.125	97.366	97.366	97.366				
5.250	96.404	96.404	96.404					5.500	97.444	97.444	97.444				
Borrower Paid Comp Only				Lender Paid Only				5.625	97.446	97.446	97.446	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	97.111	97.111	97.111	Rate	30 Day	45 Day	60 Day
												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.:

8/21/2020

45 Day Lock Exp.:

9/7/2020

60 Day Lock Exp.:

9/21/2020

W. Rate Sheet Dated: 7/22/2020

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	Rate	30 Day	45 Day	60 Day
2.750	100.216	100.216	100.216	2.875	99.368	99.368	99.368	2.750	98.577	98.577	98.577	2.750	99.763	99.763	99.763	2.750	98.112	98.112	98.112	2.750	98.112	98.112	98.112
2.875	100.765	100.765	100.765	2.990	99.732	99.732	99.732	2.875	99.181	99.181	99.181	2.875	100.262	100.262	100.262	2.875	98.665	98.665	98.665	2.875	98.665	98.665	98.665
2.990	101.088	101.088	101.088	3.000	99.832	99.832	99.832	2.990	99.544	99.544	99.544	2.990	100.500	100.500	100.500	2.990	98.944	98.944	98.944	2.990	98.944	98.944	98.944
3.000	101.188	101.188	101.188	3.125	100.193	100.193	100.193	3.000	99.644	99.644	99.644	3.000	100.600	100.600	100.600	3.000	99.044	99.044	99.044	3.000	99.044	99.044	99.044
3.125	101.516	101.516	101.516	3.250	100.699	100.699	100.699	3.125	100.006	100.006	100.006	3.125	100.769	100.769	100.769	3.125	99.246	99.246	99.246	3.125	99.246	99.246	99.246
3.250	101.781	101.781	101.781	3.375	101.162	101.162	101.162	3.250	100.512	100.512	100.512	3.250	100.930	100.930	100.930	3.250	99.648	99.648	99.648	3.250	99.648	99.648	99.648
3.375	102.201	102.201	102.201	3.500	101.526	101.526	101.526	3.375	100.974	100.974	100.974	3.375	101.319	101.319	101.319	3.375	100.080	100.080	100.080	3.375	100.080	100.080	100.080
3.500	102.531	102.531	102.531	3.625	101.919	101.919	101.919	3.500	101.339	101.339	101.339	3.500	101.582	101.582	101.582	3.500	100.377	100.377	100.377	3.500	100.377	100.377	100.377
3.625	102.785	102.785	102.785	3.750	102.505	102.505	102.505	3.625	101.895	101.895	101.895	3.625	101.713	101.713	101.713	3.625	100.647	100.647	100.647	3.625	100.647	100.647	100.647
3.750	102.578	102.578	102.578	3.875	102.867	102.867	102.867	3.750	102.505	102.505	102.505	3.750	100.749	100.749	100.749	3.750	100.476	100.476	100.476	3.750	100.476	100.476	100.476
3.875	102.907	102.907	102.907	3.990	103.026	103.026	103.026	3.875	102.867	102.867	102.867	3.875	101.055	101.055	101.055	3.875	100.815	100.815	100.815	3.875	100.815	100.815	100.815
3.990	103.044	103.044	103.044	4.000	103.126	103.126	103.126	3.990	103.026	103.026	103.026	3.990	101.161	101.161	101.161	3.990	100.943	100.943	100.943	3.990	100.943	100.943	100.943
4.000	103.144	103.144	103.144	4.125	103.364	103.364	103.364	4.000	103.126	103.126	103.126	4.000	101.261	101.261	101.261	4.000	101.043	101.043	101.043	4.000	101.043	101.043	101.043
4.125	103.358	103.358	103.358	4.250	103.495	103.495	103.495	4.125	103.364	103.364	103.364	4.125	101.391	101.391	101.391	4.125	101.191	101.191	101.191	4.125	101.191	101.191	101.191
4.250	102.884	102.884	102.884	4.375	103.773	103.773	103.773	4.250	103.307	103.307	103.307	4.250	101.319	101.319	101.319	4.250	101.119	101.119	101.119	4.250	101.119	101.119	101.119
4.375	103.138	103.138	103.138	4.500	104.037	104.037	104.037	4.375	103.585	103.585	103.585	4.375	100.592	100.592	100.592	4.375	100.392	100.392	100.392	4.375	100.392	100.392	100.392
4.500	103.376	103.376	103.376	4.625	104.214	104.214	104.214	4.500	103.849	103.849	103.849	4.500	100.798	100.798	100.798	4.500	100.598	100.598	100.598	4.500	100.598	100.598	100.598
4.625	103.536	103.536	103.536	4.750	104.622	104.622	104.622	4.625	104.296	104.296	104.296	4.625	100.916	100.916	100.916	4.625	100.716	100.716	100.716	4.625	100.716	100.716	100.716
4.750	103.637	103.637	103.637	4.875	N/A	N/A	N/A	4.750	104.778	104.778	104.778	4.750	100.480	100.480	100.480	4.750	100.280	100.280	100.280	4.750	100.280	100.280	100.280
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	Rate	30 Day	45 Day	60 Day
2.750	97.924	97.924	97.924	2.875	101.116	101.116	101.116	2.875	100.577	100.577	100.577	2.875	100.514	100.514	100.514	2.750	101.425	101.425	101.425	2.750	101.425	101.425	101.425
2.875	98.478	98.478	98.478	2.990	101.403	101.403	101.403	2.990	100.900	100.900	100.900	2.990	100.838	100.838	100.838	2.875	101.702	101.702	101.702	2.875	101.702	101.702	101.702
2.990	98.756	98.756	98.756	3.000	101.503	101.503	101.503	3.000	101.000	101.000	101.000	3.000	100.938	100.938	100.938	2.990	101.890	101.890	101.890	2.990	101.890	101.890	101.890
3.000	98.856	98.856	98.856	3.125	101.825	101.825	101.825	3.125	101.356	101.356	101.356	3.125	101.293	101.293	101.293	3.000	101.990	101.990	101.990	3.000	101.990	101.990	101.990
3.125	99.059	99.059	99.059	3.250	101.918	101.918	101.918	3.250	101.692	101.692	101.692	3.250	101.692	101.692	101.692	3.125	102.278	102.278	102.278	3.125	102.278	102.278	102.278
3.250	99.461	99.461	99.461	3.375	102.331	102.331	102.331	3.375	102.147	102.147	102.147	3.375	102.147	102.147	102.147	3.250	102.473	102.473	102.473	3.250	102.473	102.473	102.473
3.375	99.892	99.892	99.892	3.500	102.634	102.634	102.634	3.500	102.481	102.481	102.481	3.500	102.481	102.481	102.481	3.375	102.713	102.713	102.713	3.375	102.713	102.713	102.713
3.500	100.190	100.190	100.190	3.625	102.886	102.886	102.886	3.625	102.758	102.758	102.758	3.625	102.758	102.758	102.758	3.500	102.902	102.902	102.902	3.500	102.902	102.902	102.902
3.625	100.623	100.623	100.623	3.750	102.536	102.536	102.536	3.750	102.689	102.689	102.689	3.750	102.533	102.533	102.533	3.625	103.153	103.153	103.153	3.625	103.153	103.153	103.153
3.750	100.476	100.476	100.476	3.875	102.858	102.858	102.858	3.875	103.044	103.044	103.044	3.875	102.888	102.888	102.888	3.750	102.550	102.550	102.550	3.750	102.550	102.550	102.550
3.875	100.815	100.815	100.815	3.990	102.974	102.974	102.974	3.990	103.180	103.180	103.180	3.990	103.024	103.024	103.024	3.875	102.830	102.830	102.830	3.875	102.830	102.830	102.830
3.990	100.943	100.943	100.943	4.000	103.074	103.074	103.074	4.000	103.280	103.280	103.280	4.000	103.124	103.124	103.124	3.990	103.007	103.007	103.007	3.990	103.007	103.007	103.007
4.000	101.043	101.043	101.043	4.125	103.286	103.286	103.286	4.125	103.516	103.516	103.516	4.125	103.360	103.360	103.360	4.000	103.107	103.107	103.107	4.000	103.107	103.107	103.107
4.125	101.191	101.191	101.191	4.250	102.414	102.414	102.414	4.250	102.343	102.343	102.343	4.250	102.281	102.281	102.281	4.125	103.341	103.341	103.341	4.125	103.341	103.341	103.341
4.250	101.119	101.119	101.119	4.375	102.665	102.665	102.665	4.375	102.618	102.618	102.618	4.375	102.556	102.556	102.556	4.250	102.482	102.482	102.482	4.250	102.482	102.482	102.482
4.375	100.392	100.392	100.392	4.500	102.890	102.890	102.890	4.500	102.869	102.869	102.869	4.500	102.806	102.806	102.806	4.375	102.645	102.645	102.645	4.375	102.645	102.645	102.645
4.500	100.598	100.598	100.598	4.625	103.048	103.048	103.048	4.625	103.043	103.043	103.043	4.625	102.980	102.980	102.980	4.500	102.761	102.761	102.761	4.500	102.761	102.761	102.761
4.625	100.716	100.716	100.716	4.750	103.192	103.192	103.192	4.750	103.120	103.120	103.120	4.750	103.058	103.058	103.058	4.625	103.030	103.030	103.030	4.625	103.030	103.030	103.030
4.750	100.280	100.280	100.280	4.875	103.424	103.424	103.424	4.875	103.375	103.375	103.375	4.875	103.313	103.313	103.313	4.750	103.237	103.237	103.237	4.750	103.237	103.237	103.237
15 Year 105-125				15 Year >125																			



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.:

8/21/2020

45 Day Lock Exp.:

9/7/2020

60 Day Lock Exp.:

9/21/2020

W. Rate Sheet Dated: 7/22/2020

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	96.485	96.485	96.235	
2.375	97.348	97.348	97.098	
2.500	98.125	98.125	97.875	
2.625	98.930	98.930	98.680	
2.750	99.260	99.260	99.010	
2.875	99.790	99.790	99.540	
3.000	100.175	100.175	99.925	
3.125	100.463	100.463	100.213	
3.250	100.693	100.693	100.443	
3.375	101.096	101.096	100.846	
3.500	101.378	101.378	101.128	
3.625	101.598	101.598	101.348	
3.750	101.267	101.267	101.017	
3.875	101.615	101.615	101.365	
4.000	101.911	101.911	101.661	
4.125	102.064	102.064	101.814	
4.250	101.233	101.233	100.983	
4.375	101.513	101.513	101.263	
4.500	101.797	101.797	101.547	
4.625	102.906	102.906	102.656	

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	96.536	96.536	96.286	
2.375	97.113	97.113	96.863	
2.500	97.508	97.508	97.258	
2.625	98.404	98.404	98.154	
2.750	98.974	98.974	98.724	
2.875	99.556	99.556	99.306	
3.000	99.956	99.956	99.706	
3.125	100.207	100.207	99.957	
3.250	100.369	100.369	100.119	
3.375	100.742	100.742	100.492	
3.500	101.045	101.045	100.795	
3.625	101.281	101.281	101.031	
3.750	101.136	101.136	100.886	
3.875	101.477	101.477	101.227	
4.000	101.759	101.759	101.509	

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	97.675	97.675	97.425	
2.250	98.213	98.213	97.963	
2.375	98.640	98.640	98.390	
2.500	99.173	99.173	98.923	
2.625	99.539	99.539	99.289	
2.750	99.893	99.893	99.643	
2.875	100.219	100.219	99.969	
3.000	100.419	100.419	100.169	
3.125	100.713	100.713	100.463	
3.250	100.867	100.867	100.617	
3.375	101.146	101.146	100.896	
3.500	101.309	101.309	101.059	
3.625	100.700	100.700	100.450	
3.750	100.919	100.919	100.669	
3.875	101.049	101.049	100.799	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	96.425	96.425	96.175	
2.500	97.202	97.202	96.952	
2.625	98.126	98.126	97.876	
2.750	98.587	98.587	98.337	
2.875	99.117	99.117	98.867	
3.000	99.502	99.502	99.252	
3.125	99.791	99.791	99.541	
3.250	99.458	99.458	99.208	
3.375	99.860	99.860	99.610	
3.500	100.143	100.143	99.893	
3.625	100.363	100.363	100.113	
3.750	99.219	99.219	98.969	
3.875	99.567	99.567	99.317	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	97.088	97.088	96.838	
2.500	97.515	97.515	97.265	
2.625	98.048	98.048	97.798	
2.750	98.414	98.414	98.164	
2.875	98.768	98.768	98.518	
3.000	99.094	99.094	98.844	
3.125	99.294	99.294	99.044	
3.250	98.775	98.775	98.525	
3.375	98.929	98.929	98.679	
3.500	99.208	99.208	98.958	
3.625	99.371	99.371	99.121	
3.750	97.578	97.578	97.328	
3.875	97.797	97.797	97.547	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.250	96.988	96.988	96.738	
2.375	97.415	97.415	97.165	
2.500	97.948	97.948	97.698	
2.625	98.314	98.314	98.064	
2.750	98.668	98.668	98.418	
2.875	98.994	98.994	98.744	
3.000	99.194	99.194	98.944	
3.125	98.675	98.675	98.425	
3.250	98.829	98.829	98.579	
3.375	99.108	99.108	98.858	
3.500	99.271	99.271	99.021	
3.625	97.478	97.478	97.228	
3.750	97.697	97.697	97.447	

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.:

8/21/2020

45 Day Lock Exp.:

9/7/2020

60 Day Lock Exp.:

9/21/2020

W. Rate Sheet Dated: 7/22/2020

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	100.103	100.103	100.103	3.375	101.302	101.302	101.302	3.375	101.302	101.302	101.302	2.750	99.866	99.866	99.866	3.375	100.480	100.480	100.480
2.875	100.688	100.688	100.688	3.500	101.618	101.618	101.618	3.500	101.618	101.618	101.618	2.875	100.451	100.451	100.451	3.500	100.796	100.796	100.796
2.990	101.019	101.019	101.019	3.625	101.886	101.886	101.886	3.625	101.886	101.886	101.886	2.990	100.782	100.782	100.782	3.625	101.064	101.064	101.064
3.000	101.119	101.119	101.119	3.750	101.567	101.567	101.567	3.750	101.567	101.567	101.567	3.000	100.882	100.882	100.882	3.750	99.971	99.971	99.971
3.125	101.457	101.457	101.457	3.875	101.934	101.934	101.934	3.875	101.934	101.934	101.934	3.125	101.220	101.220	101.220	3.875	100.338	100.338	100.338
3.250	101.730	101.730	101.730	3.990	102.133	102.133	102.133	3.990	102.133	102.133	102.133	3.250	100.908	100.908	100.908	3.990	100.537	100.537	100.537
3.375	102.177	102.177	102.177	4.000	102.233	102.233	102.233	4.000	102.233	102.233	102.233	3.375	101.355	101.355	101.355	4.000	100.637	100.637	100.637
3.500	102.493	102.493	102.493	4.125	102.396	102.396	102.396	4.125	102.396	102.396	102.396	3.500	101.671	101.671	101.671	4.125	100.800	100.800	100.800
3.625	102.761	102.761	102.761	4.250	101.555	101.555	101.555	4.250	101.555	101.555	101.555	3.625	101.939	101.939	101.939	4.250	99.453	99.453	99.453
3.750	102.442	102.442	102.442	4.375	101.848	101.848	101.848	4.375	101.848	101.848	101.848	3.750	100.846	100.846	100.846	4.375	99.746	99.746	99.746
3.875	102.809	102.809	102.809	4.500	101.900	101.900	101.900	4.500	101.900	101.900	101.900	3.875	101.213	101.213	101.213	4.500	99.798	99.798	99.798
3.990	103.008	103.008	103.008	4.625	102.021	102.021	102.021	4.625	102.021	102.021	102.021	3.990	101.412	101.412	101.412	4.625	99.919	99.919	99.919
4.000	103.108	103.108	103.108	4.750	102.055	102.055	102.055	4.750	102.055	102.055	102.055	4.000	101.512	101.512	101.512	4.750	99.508	99.508	99.508
4.125	103.271	103.271	103.271	4.875	102.361	102.361	102.361	4.875	102.361	102.361	102.361	4.125	101.675	101.675	101.675	4.875	99.814	99.814	99.814
4.250	102.430	102.430	102.430	4.990	102.530	102.530	102.530	4.990	102.530	102.530	102.530	4.250	100.328	100.328	100.328	4.990	99.983	99.983	99.983
4.375	102.723	102.723	102.723	5.000	102.630	102.630	102.630	5.000	102.630	102.630	102.630	4.375	100.621	100.621	100.621	5.000	100.083	100.083	100.083
4.500	103.025	103.025	103.025	5.125	102.932	102.932	102.932	5.125	102.932	102.932	102.932	4.500	100.923	100.923	100.923	5.125	100.235	100.235	100.235
4.625	103.146	103.146	103.146	5.250	103.143	103.143	103.143	5.250	103.143	103.143	103.143	4.625	101.044	101.044	101.044	5.250	100.296	100.296	100.296
4.750	103.180	103.180	103.180	5.375	104.397	104.397	104.397	5.375	104.397	104.397	104.397	4.750	100.633	100.633	100.633	5.375	101.400	101.400	101.400
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	100.480	100.480	100.480	2.750	100.298	100.298	100.298	3.375	101.717	101.717	101.717	3.375	101.717	101.717	101.717	2.750	101.365	101.365	101.365
3.500	100.796	100.796	100.796	2.875	100.928	100.928	100.928	3.500	102.042	102.042	102.042	3.500	102.042	102.042	102.042	2.875	101.725	101.725	101.725
3.625	101.064	101.064	101.064	2.990	101.275	101.275	101.275	3.625	102.294	102.294	102.294	3.625	102.294	102.294	102.294	2.990	101.855	101.855	101.855
3.750	99.971	99.971	99.971	3.000	101.375	101.375	101.375	3.750	102.096	102.096	102.096	3.750	102.096	102.096	102.096	3.000	101.955	101.955	101.955
3.875	100.338	100.338	100.338	3.125	101.669	101.669	101.669	3.875	102.457	102.457	102.457	3.875	102.457	102.457	102.457	3.125	102.247	102.247	102.247
3.990	100.537	100.537	100.537	3.250	101.810	101.810	101.810	3.990	102.660	102.660	102.660	3.990	102.660	102.660	102.660	3.250	102.425	102.425	102.425
4.000	100.637	100.637	100.637	3.375	102.217	102.217	102.217	4.000	102.760	102.760	102.760	4.000	102.760	102.760	102.760	3.375	102.724	102.724	102.724
4.125	100.800	100.800	100.800	3.500	102.542	102.542	102.542	4.125	102.934	102.934	102.934	4.125	102.934	102.934	102.934	3.500	102.898	102.898	102.898
4.250	99.453	99.453	99.453	3.625	102.794	102.794	102.794	4.250	102.714	102.714	102.714	4.250	102.714	102.714	102.714	3.625	102.252	102.252	102.252
4.375	99.746	99.746	99.746	3.750	102.596	102.596	102.596	4.375	102.908	102.908	102.908	4.375	102.908	102.908	102.908	3.750	102.482	102.482	102.482
4.500	99.798	99.798	99.798	3.875	102.957	102.957	102.957	4.500	102.326	102.326	102.326	4.500	102.326	102.326	102.326	3.875	102.623	102.623	102.623
4.625	99.919	99.919	99.919	3.990	103.160	103.160	103.160	4.625	102.452	102.452	102.452	4.625	102.452	102.452	102.452	3.990	102.832	102.832	102.832
4.750	99.508	99.508	99.508	4.000	103.260	103.260	103.260	4.750	102.776	102.776	102.776	4.750	102.776	102.776	102.776	4.000	102.932	102.932	102.932
4.875	99.814	99.814	99.814	4.125	103.434	103.434	103.434	4.875	103.026	103.026	103.026	4.875	103.026	103.026	103.026	4.125	102.043	102.043	102.043
4.990	99.983	99.983	99.983	4.250	103.214	103.214	103.214	4.990	103.346	103.346	103.346	4.990	103.346	103.346	103.346	4.250	102.246	102.246	102.246
5.000	100.083	100.083	100.083	4.375	103.408	103.408	103.408	5.000	103.446	103.446	103.446	5.000	103.446	103.446	103.446	4.375	102.466	102.466	102.466
5.125	100.235	100.235	100.235	4.500	103.576	103.576	103.576	5.125	103.730	103.730	103.730	5.125	103.730	103.730	103.730	4.500	102.611	102.611	102.611
5.250	100.296	100.296	100.296	4.625	103.702	103.702	103.702	5.250	103.572	103.572	103.572	5.250	103.572	103.572	103.572	4.625	102.851	102.851	102.851
5.375	101.400	101.400	101.400	4.750	104.026	104.026	104.026	5.375	104.821	104.821	104.821	5.375	104.821	104.821	104.821	4.750	102.946	102.946	102.946
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	103.365	103.365	103.365	2.750	103.615	103.615	103.615	2.750	100.402	100.402	100.402	2.750	102.402	102.402	102.402	2.750	102.652	102.652	102.652
2.875	101.725	101.725	101.725	2.875	101.725	101.725	101.725	2.875	100.762	100.762	100.762	2.875	100.762	100.762	100.762	2.875	100.762	100.762	100.762
2.990	101.855	101.855	101.855	2.990	101.855	101.855	101.855	2.990	100.892	100.892	100.892	2.990	100.892	100.892	100.892	2.990	100.892	100.892	100.892
3.000	101.955	101.955	101.955	3.000	101.955	101.955	101.955	3.000	100.992	100.992	100.992	3.000	100.992	100.992	100.992	3.000	100.992	100.992	100.992
3.125	102.247	102.247	102.247	3.125	102.247	102.247	102.247	3.125	100.472	100.472	100.472	3.125	100.472	100.472	100.472	3.125	100.472	100.472	100.472
3.250	102.425	102.425	102.425	3.250	102.425	102.425	102.425	3.250	100.650	100.650	100.650	3.250	100.650	100.650	100.650	3.250	100.650	100.650	100.650
3.375	102.724	102.724	102.724	3.375	102.724	102.724	102.724	3.375	100.949	100.949	100.949	3.375	100.949						



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.:

8/21/2020

45 Day Lock Exp.:

9/7/2020

60 Day Lock Exp.:

9/21/2020

W. Rate Sheet Dated: 7/22/2020

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	99.972	99.972	99.972	2.750	100.108	100.108	100.108	2.750	101.243	101.243	101.243	2.750	99.385	99.385	99.385	2.750	99.980	99.980	99.980
2.875	100.562	100.562	100.562	2.875	100.833	100.833	100.833	2.875	101.604	101.604	101.604	2.875	99.975	99.975	99.975	2.875	100.341	100.341	100.341
2.990	100.898	100.898	100.898	2.990	101.193	101.193	101.193	2.990	101.728	101.728	101.728	2.990	100.311	100.311	100.311	2.990	100.465	100.465	100.465
3.000	100.998	100.998	100.998	3.000	101.293	101.293	101.293	3.000	101.828	101.828	101.828	3.000	100.411	100.411	100.411	3.000	100.565	100.565	100.565
3.125	101.343	101.343	101.343	3.125	101.602	101.602	101.602	3.125	102.149	102.149	102.149	3.125	100.756	100.756	100.756	3.125	100.074	100.074	100.074
3.250	101.602	101.602	101.602	3.250	101.718	101.718	101.718	3.250	102.353	102.353	102.353	3.250	100.430	100.430	100.430	3.250	100.278	100.278	100.278
3.375	102.054	102.054	102.054	3.375	102.110	102.110	102.110	3.375	102.653	102.653	102.653	3.375	100.882	100.882	100.882	3.375	100.578	100.578	100.578
3.500	102.372	102.372	102.372	3.500	102.436	102.436	102.436	3.500	102.824	102.824	102.824	3.500	101.200	101.200	101.200	3.500	100.749	100.749	100.749
3.625	102.640	102.640	102.640	3.625	102.690	102.690	102.690	3.625	102.198	102.198	102.198	3.625	101.468	101.468	101.468	3.625	98.937	98.937	98.937
3.750	102.342	102.342	102.342	3.750	102.510	102.510	102.510	3.750	102.430	102.430	102.430	3.750	100.396	100.396	100.396	3.750	99.169	99.169	99.169
3.875	102.711	102.711	102.711	3.875	102.886	102.886	102.886	3.875	102.572	102.572	102.572	3.875	100.765	100.765	100.765	3.875	99.311	99.311	99.311
3.990	102.914	102.914	102.914	3.990	103.104	103.104	103.104	3.990	102.784	102.784	102.784	3.990	100.968	100.968	100.968	3.990	99.523	99.523	99.523
4.000	103.014	103.014	103.014	4.000	103.204	103.204	103.204	4.000	102.884	102.884	102.884	4.000	101.068	101.068	101.068	4.000	99.623	99.623	99.623
4.125	103.175	103.175	103.175	4.125	103.342	103.342	103.342	4.125	102.148	102.148	102.148	4.125	101.229	101.229	101.229	4.125	98.513	98.513	98.513
4.250	102.332	102.332	102.332	4.250	103.114	103.114	103.114	4.250	102.352	102.352	102.352	4.250	99.880	99.880	99.880	4.250	98.717	98.717	98.717
4.375	102.627	102.627	102.627	4.375	103.308	103.308	103.308	4.375	102.574	102.574	102.574	4.375	100.175	100.175	100.175	4.375	98.939	98.939	98.939
4.500	102.932	102.932	102.932	4.500	103.477	103.477	103.477	4.500	102.721	102.721	102.721	4.500	100.480	100.480	100.480	4.500	99.086	99.086	99.086
4.625	103.053	103.053	103.053	4.625	103.604	103.604	103.604	4.625	102.962	102.962	102.962	4.625	100.601	100.601	100.601	4.625	98.730	98.730	98.730
4.750	103.116	103.116	103.116	4.750	103.963	103.963	103.963	4.750	103.058	103.058	103.058	4.750	100.219	100.219	100.219	4.750	100.025	100.025	100.025

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/21/2020

45 Day Lock Exp.:

9/7/2020

60 Day Lock Exp.:

9/21/2020

W. Rate Sheet Dated: 7/22/2020

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	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)