

W. Rate Sheet Dated: 7/23/2020

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	100.198	100.198	100.198	2.750	100.066	100.066	100.066	2.250	98.165	98.165	98.165	3.125	95.802	95.802	95.802
2.875	100.202	100.202	100.202	2.875	100.070	100.070	100.070	2.500	98.174	98.174	98.174	3.250	97.304	97.304	97.304
3.000	100.207	100.207	100.207	3.000	100.074	100.074	100.074	2.625	98.177	98.177	98.177	3.375	97.306	97.306	97.306
3.125	100.210	100.210	100.210	3.125	100.078	100.078	100.078	2.750	99.086	99.086	99.086	3.500	97.301	97.301	97.301
3.250	100.678	100.678	100.678	3.250	100.347	100.347	100.347	2.875	99.090	99.090	99.090	3.625	97.302	97.302	97.302
3.375	100.582	100.582	100.582	3.375	100.351	100.351	100.351	3.000	99.093	99.093	99.093	Margin = 2.250		Index = 0.150	
3.500	100.586	100.586	100.586	3.500	100.354	100.354	100.354	3.125	99.097	99.097	99.097	30 Year OTC			
3.625	100.590	100.590	100.590	3.625	100.369	100.369	100.369	3.250	100.867	100.867	100.867	Rate	30 Day	45 Day	60 Day
3.750	101.546	101.546	101.546	3.750	101.078	101.078	101.078	3.375	100.870	100.870	100.870	4.000	101.098	101.098	101.098
3.875	101.469	101.469	101.469	3.875	101.112	101.112	101.112	3.500	100.873	100.873	100.873	4.125	101.138	101.138	101.138
4.000	101.473	101.473	101.473	4.000	101.114	101.114	101.114	3.625	100.922	100.922	100.922	4.375	102.056	102.056	102.056
4.125	101.513	101.513	101.513	4.125	101.104	101.104	101.104	3.750	101.054	101.054	101.054	4.500	102.059	102.059	102.059
4.250	102.542	102.542	102.542	4.250	102.033	102.033	102.033	3.875	101.122	101.122	101.122	4.625	102.062	102.062	102.062
4.375	102.431	102.431	102.431	4.375	102.035	102.035	102.035	4.000	101.124	101.124	101.124	4.875	102.667	102.667	102.667
4.500	102.434	102.434	102.434	4.500	102.038	102.038	102.038	4.125	101.114	101.114	101.114	5.000	102.670	102.670	102.670
4.625	102.437	102.437	102.437	4.625	102.027	102.027	102.027	4.250	102.028	102.028	102.028	5.125	102.673	102.673	102.673
4.750	103.153	103.153	103.153	4.750	102.644	102.644	102.644	4.375	102.030	102.030	102.030	5.500	104.062	104.062	104.062
4.875	103.042	103.042	103.042	4.875	102.646	102.646	102.646	4.500	102.032	102.032	102.032	5.625	104.065	104.065	104.065
6.250	104.195	104.195	104.195	6.250	103.785	103.785	103.785	4.625	102.022	102.022	102.022	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	102.813	102.813	102.813	2.750	102.713	102.713	102.713	2.250	100.391	100.391	100.391
2.875	102.817	102.817	102.817	2.875	102.716	102.716	102.716	2.375	100.395	100.395	100.395
3.000	102.817	102.817	102.817	3.000	102.716	102.716	102.716	2.500	100.395	100.395	100.395
3.125	102.816	102.816	102.816	3.125	102.716	102.716	102.716	2.625	100.394	100.394	100.394
3.250	103.080	103.080	103.080	3.250	102.982	102.982	102.982	2.750	101.299	101.299	101.299
3.375	103.098	103.098	103.098	3.375	102.997	102.997	102.997	2.875	101.316	101.316	101.316
3.500	103.098	103.098	103.098	3.500	102.997	102.997	102.997	3.000	101.316	101.316	101.316
3.625	103.097	103.097	103.097	3.625	103.009	103.009	103.009	3.125	101.316	101.316	101.316
3.750	103.050	103.050	103.050	3.750	102.952	102.952	102.952	3.250	103.083	103.083	103.083
3.875	103.086	103.086	103.086	3.875	102.997	102.997	102.997	3.375	103.097	103.097	103.097
4.000	103.066	103.066	103.066	4.000	102.965	102.965	102.965	3.500	103.097	103.097	103.097
4.125	103.103	103.103	103.103	4.125	102.952	102.952	102.952	3.625	103.143	103.143	103.143
4.250	103.991	103.991	103.991	4.250	103.892	103.892	103.892	3.750	103.225	103.225	103.225

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	98.348	98.348	98.348	4.750	101.000	101.000	101.000	
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.388	98.388	98.388					
4.125	98.563	98.563	98.563	6.250	103.750	103.500	103.250	4.175	99.306	99.306	99.306					
4.250	99.492	99.492	99.492					4.500	99.309	99.309	99.309					
4.375	99.481	99.481	99.481					4.625	99.312	99.312	99.312					
4.500	99.284	99.284	99.284					4.875	99.917	99.917	99.917					
4.625	99.287	99.287	99.287					5.000	99.920	99.920	99.920					
5.000	100.095	100.095	100.095					5.125	99.923	99.923	99.923					
5.125	100.098	100.098	100.098					5.500	101.312	101.312	101.312		30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.250	100.498	100.498	100.498					5.625	101.315	101.315	101.315		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)

W. Rate Sheet Dated: 7/23/2020

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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	98.673	98.673	98.673	2.750	98.971	98.971	98.971	2.375	94.950	94.950	94.950	3.125	95.287	95.287	95.287
2.875	98.677	98.677	98.677	2.875	98.975	98.975	98.975	2.500	94.954	94.954	94.954	3.250	96.789	96.789	96.789
3.000	98.682	98.682	98.682	3.000	98.979	98.979	98.979	2.625	94.957	94.957	94.957	3.375	96.791	96.791	96.791
3.125	98.685	98.685	98.685	3.125	98.983	98.983	98.983	2.750	97.991	97.991	97.991	3.500	96.786	96.786	96.786
3.250	99.153	99.153	99.153	3.250	99.252	99.252	99.252	2.875	97.995	97.995	97.995	3.625	96.787	96.787	96.787
3.375	99.057	99.057	99.057	3.375	99.256	99.256	99.256	3.000	97.998	97.998	97.998	Margin = 2.250		Index = 0.150	
3.500	99.061	99.061	99.061	3.500	99.259	99.259	99.259	3.125	98.002	98.002	98.002	30 Year OTC			
3.625	99.065	99.065	99.065	3.625	99.274	99.274	99.274	3.250	99.772	99.772	99.772	Rate	30 Day	45 Day	60 Day
3.750	100.021	100.021	100.021	3.750	99.983	99.983	99.983	3.375	99.775	99.775	99.775	4.000	99.573	99.573	99.573
3.875	99.944	99.944	99.944	3.875	100.017	100.017	100.017	3.500	99.778	99.778	99.778	4.125	99.613	99.613	99.613
4.000	99.948	99.948	99.948	4.000	100.019	100.019	100.019	3.625	99.827	99.827	99.827	4.375	100.156	100.156	100.156
4.125	99.988	99.988	99.988	4.125	100.009	100.009	100.009	3.750	99.959	99.959	99.959	4.500	100.159	100.159	100.159
4.250	100.642	100.642	100.642	4.250	100.563	100.563	100.563	3.875	100.027	100.027	100.027	4.625	100.162	100.162	100.162
4.375	100.531	100.531	100.531	4.375	100.565	100.565	100.565	4.000	100.029	100.029	100.029	4.875	99.955	99.955	99.955
4.500	100.534	100.534	100.534	4.500	100.568	100.568	100.568	4.125	100.019	100.019	100.019	5.000	99.958	99.958	99.958
4.625	100.537	100.537	100.537	4.625	100.557	100.557	100.557	4.250	100.558	100.558	100.558	5.125	99.960	99.960	99.960
4.750	100.441	100.441	100.441	4.750	100.361	100.361	100.361	4.375	100.560	100.560	100.560	5.500	100.162	100.162	100.162
4.875	100.330	100.330	100.330	4.875	100.364	100.364	100.364	4.500	100.562	100.562	100.562	5.625	100.165	100.165	100.165
6.250	100.545	100.545	100.545	6.250	100.565	100.565	100.565	4.625	100.552	100.552	100.552	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	100.938	100.938	100.938	2.750	100.838	100.838	100.838	2.250	97.891	97.891	97.891
2.875	100.942	100.942	100.942	2.875	100.841	100.841	100.841	2.375	97.895	97.895	97.895
3.000	100.942	100.942	100.942	3.000	100.841	100.841	100.841	2.500	97.895	97.895	97.895
3.125	100.941	100.941	100.941	3.125	100.841	100.841	100.841	2.625	97.894	97.894	97.894
3.250	101.205	101.205	101.205	3.250	101.107	101.107	101.107	2.750	98.518	98.518	98.518
3.375	101.223	101.223	101.223	3.375	101.122	101.122	101.122	2.875	98.535	98.535	98.535
3.500	101.223	101.223	101.223	3.500	101.122	101.122	101.122	3.000	98.535	98.535	98.535
3.625	101.222	101.222	101.222	3.625	101.134	101.134	101.134	3.125	98.535	98.535	98.535
3.750	101.175	101.175	101.175	3.750	101.077	101.077	101.077	3.250	99.958	99.958	99.958
3.875	101.211	101.211	101.211	3.875	101.122	101.122	101.122	3.375	99.972	99.972	99.972
4.000	101.191	101.191	101.191	4.000	101.090	101.090	101.090	3.500	99.972	99.972	99.972
4.125	101.228	101.228	101.228	4.125	101.077	101.077	101.077	3.625	100.018	100.018	100.018
4.250	101.741	101.741	101.741	4.250	101.642	101.642	101.642	3.750	100.100	100.100	100.100

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	96.823	96.823	96.823	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	96.863	96.863	96.863				
4.125	96.688	96.688	96.688	6.250	99.750	99.500	99.250	4.375	97.406	97.406	97.406				
4.250	97.242	97.242	97.242					4.500	97.409	97.409	97.409				
4.375	97.231	97.231	97.231					4.625	97.412	97.412	97.412				
4.500	97.034	97.034	97.034					4.875	97.205	97.205	97.205				
4.625	97.037	97.037	97.037					5.000	97.208	97.208	97.208				
5.000	97.033	97.033	97.033					5.125	97.210	97.210	97.210				
5.125	97.035	97.035	97.035					5.500	97.412	97.412	97.412		30 yr DPA "3.5% DPA ; Lender Paid Only"		
5.250	96.248	96.248	96.248					5.625	97.415	97.415	97.415	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	97.111	97.111	97.111	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.:

8/24/2020

45 Day Lock Exp.:

9/7/2020

60 Day Lock Exp.:

9/21/2020

W. Rate Sheet Dated: 7/23/2020

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	100.316	100.316	100.316	2.875	99.459	99.459	99.459	2.750	98.677	98.677	98.677	2.750	99.913	99.913	99.913	2.750	98.262	98.262	98.262
2.875	100.857	100.857	100.857	2.990	99.811	99.811	99.811	2.875	99.272	99.272	99.272	2.875	100.404	100.404	100.404	2.875	98.806	98.806	98.806
2.990	101.168	101.168	101.168	3.000	99.911	99.911	99.911	2.990	99.624	99.624	99.624	2.990	100.634	100.634	100.634	2.990	99.077	99.077	99.077
3.000	101.268	101.268	101.268	3.125	100.269	100.269	100.269	3.000	99.724	99.724	99.724	3.000	100.734	100.734	100.734	3.000	99.177	99.177	99.177
3.125	101.592	101.592	101.592	3.250	100.768	100.768	100.768	3.125	100.081	100.081	100.081	3.125	100.899	100.899	100.899	3.125	99.376	99.376	99.376
3.250	101.850	101.850	101.850	3.375	101.222	101.222	101.222	3.250	100.580	100.580	100.580	3.250	101.049	101.049	101.049	3.250	99.767	99.767	99.767
3.375	102.262	102.262	102.262	3.500	101.578	101.578	101.578	3.375	101.034	101.034	101.034	3.375	101.433	101.433	101.433	3.375	100.193	100.193	100.193
3.500	102.586	102.586	102.586	3.625	101.950	101.950	101.950	3.500	101.391	101.391	101.391	3.500	101.690	101.690	101.690	3.500	100.482	100.482	100.482
3.625	102.838	102.838	102.838	3.750	102.527	102.527	102.527	3.625	101.927	101.927	101.927	3.625	101.822	101.822	101.822	3.625	100.734	100.734	100.734
3.750	102.601	102.601	102.601	3.875	102.886	102.886	102.886	3.750	102.527	102.527	102.527	3.750	100.772	100.772	100.772	3.750	100.498	100.498	100.498
3.875	102.926	102.926	102.926	3.990	103.045	103.045	103.045	3.875	102.886	102.886	102.886	3.875	101.074	101.074	101.074	3.875	100.834	100.834	100.834
3.990	103.062	103.062	103.062	4.000	103.145	103.145	103.145	3.990	103.045	103.045	103.045	3.990	101.180	101.180	101.180	3.990	100.963	100.963	100.963
4.000	103.162	103.162	103.162	4.125	103.376	103.376	103.376	4.000	103.145	103.145	103.145	4.000	101.280	101.280	101.280	4.000	101.063	101.063	101.063
4.125	103.374	103.374	103.374	4.250	103.509	103.509	103.509	4.125	103.376	103.376	103.376	4.125	101.409	101.409	101.409	4.125	101.209	101.209	101.209
4.250	103.054	103.054	103.054	4.375	103.785	103.785	103.785	4.250	103.322	103.322	103.322	4.250	100.333	100.333	100.333	4.250	100.133	100.133	100.133
4.375	103.304	103.304	103.304	4.500	104.044	104.044	104.044	4.375	103.597	103.597	103.597	4.375	100.602	100.602	100.602	4.375	100.402	100.402	100.402
4.500	103.539	103.539	103.539	4.625	104.218	104.218	104.218	4.500	103.856	103.856	103.856	4.500	100.805	100.805	100.805	4.500	100.605	100.605	100.605
4.625	103.700	103.700	103.700	4.750	104.644	104.644	104.644	4.625	104.317	104.317	104.317	4.625	100.921	100.921	100.921	4.625	100.721	100.721	100.721
4.750	103.808	103.808	103.808	4.875	N/A	N/A	N/A	4.750	104.792	104.792	104.792	4.750	100.495	100.495	100.495	4.750	100.295	100.295	100.295
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	98.074	98.074	98.074	2.875	101.175	101.175	101.175	2.750	100.665	100.665	100.665	2.875	100.603	100.603	100.603	2.750	101.422	101.422	101.422
2.875	98.619	98.619	98.619	2.990	101.449	101.449	101.449	2.990	100.978	100.978	100.978	2.990	100.916	100.916	100.916	2.875	101.692	101.692	101.692
2.990	98.890	98.890	98.890	3.000	101.549	101.549	101.549	3.000	101.078	101.078	101.078	3.000	101.016	101.016	101.016	2.990	101.878	101.878	101.878
3.000	98.990	98.990	98.990	3.125	101.868	101.868	101.868	3.125	101.430	101.430	101.430	3.125	101.367	101.367	101.367	3.000	101.978	101.978	101.978
3.125	99.188	99.188	99.188	3.250	101.985	101.985	101.985	3.250	101.758	101.758	101.758	3.250	101.758	101.758	101.758	3.125	102.285	102.285	102.285
3.250	99.579	99.579	99.579	3.375	102.391	102.391	102.391	3.375	102.205	102.205	102.205	3.375	102.205	102.205	102.205	3.250	102.477	102.477	102.477
3.375	100.005	100.005	100.005	3.500	102.688	102.688	102.688	3.500	102.532	102.532	102.532	3.500	102.532	102.532	102.532	3.375	102.717	102.717	102.717
3.500	100.295	100.295	100.295	3.625	102.937	102.937	102.937	3.625	102.805	102.805	102.805	3.625	102.805	102.805	102.805	3.500	102.903	102.903	102.903
3.625	100.711	100.711	100.711	3.750	102.557	102.557	102.557	3.750	102.711	102.711	102.711	3.750	102.554	102.554	102.554	3.625	103.153	103.153	103.153
3.750	100.498	100.498	100.498	3.875	102.876	102.876	102.876	3.875	103.063	103.063	103.063	3.875	102.906	102.906	102.906	3.750	102.497	102.497	102.497
3.875	100.834	100.834	100.834	3.990	102.992	102.992	102.992	3.990	103.198	103.198	103.198	3.990	103.042	103.042	103.042	3.875	102.772	102.772	102.772
3.990	100.963	100.963	100.963	4.000	103.092	103.092	103.092	4.000	103.298	103.298	103.298	4.000	103.142	103.142	103.142	3.990	102.946	102.946	102.946
4.000	101.063	101.063	101.063	4.125	103.302	103.302	103.302	4.125	103.528	103.528	103.528	4.125	103.372	103.372	103.372	4.000	103.046	103.046	103.046
4.125	101.209	101.209	101.209	4.250	102.427	102.427	102.427	4.250	102.357	102.357	102.357	4.250	102.295	102.295	102.295	4.125	103.276	103.276	103.276
4.250	100.133	100.133	100.133	4.375	102.674	102.674	102.674	4.375	102.630	102.630	102.630	4.375	102.567	102.567	102.567	4.250	103.430	103.430	103.430
4.375	100.402	100.402	100.402	4.500	102.896	102.896	102.896	4.500	102.875	102.875	102.875	4.500	102.812	102.812	102.812	4.375	102.590	102.590	102.590
4.500	100.605	100.605	100.605	4.625	103.055	103.055	103.055	4.625	103.046	103.046	103.046	4.625	102.984	102.984	102.984	4.500	102.711	102.711	102.711
4.625	100.721	100.721	100.721	4.750	103.206	103.206	103.206	4.750	103.133	103.133	103.133	4.750	103.071	103.071	103.071	4.625	102.978	102.978	102.978
4.750	100.295	100.295	100.295	4.875	103.435	103.435	103.435	4.875	103.385	103.385	103.385	4.875	103.322	103.322	103.322	4.750	103.182	103.182	103.182
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	99.851	99.851	99.851	2.750	99.851	99.851	99.851	2.750	100.686	100.686	100.686	2.750	98.915	98.915	98.915	2.750	98.915	98.915	98.915
2.875	100.351	100.351	100.351	2.875	100.271	100.271	100.271	2.875	100.876	100.876	100.876	2.875	99.335	99.335	99.335	2.875	99.255	99.255	99.255
2.990	100.780	100.780	100.780	2.990	100.712	100.712	100.712	2.990	100.975	100.975	100.975	2.990	99.677	99.677	99.677	2.990	99.609	99.609	99.609
3.000	100.880	100.880	100.880	3.000	100.812	100.812	100.812	3.000	101.075	101.075	101.075	3.000	99.777	99.777	99.777	3.000	99.709	99.709	99.709
3.125	101.297	101.297	101.297	3.125	101.235	101.235	101.235	3.125	101.246	101.246	101.246	3.125	100.058	100.058	100.058	3.125	99.996	99.996	99.996
3.250	101.619	101.619	101.619	3.250	101.556	101.556	101.556	3.250	101.181	101.181	101.181	3.250	100.123	100.123	100.123	3.250	100.060	100.060	100.060
3.375	101.880	101.880	101.880	3.375	101.818	101.818	101.818	3.375	101.348	101.348	101.348	3.375	100.311	100.311	100.311	3.375	100.249	100.249	100.249
3.500	102.088	102.088	102.088	3.500	102.025	102.025	102.025	3.500	101.478	101.478	101.478	3.500	100.463	100.463	100.463	3.500	100.400	100.400	100.400
3.625	102.361	102.361	102.361	3.625	102.298	102.298	102.298	3.625	101.656	101.656	101.656	3.625	100.664	100.664	100.664	3.625	100.601	100.601	100.601
3.750	101.758	101.758	101.758	3.750	101.758	101.758	101.758	3.750	99.496	99.496	99.496	3.750	98.557	98.557	98.557	3.750	98.557	98.557	98.557
3.875	102.064	102.064	102.064	3.875	102.064	102.064	102.064	3.875	99.691	99.691	99.691	3.875	98.783	98.783	98.783	3.875	98.783	98.783	98.783
3.990	102.359	102.359	102.359	3.990	102.359	102.359	102.359	3.990	99.780	99.780	99.780	3.990	98.893	98.893	98.893	3.990	98.893	98.893	98.893
4.000	102.599	102.599	102.599	4.000	102.														



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.:

8/24/2020

45 Day Lock Exp.:

9/7/2020

60 Day Lock Exp.:

9/21/2020

W. Rate Sheet Dated: 7/23/2020

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	96.713	96.713	96.463	
2.375	97.573	97.573	97.323	
2.500	98.347	98.347	98.097	
2.625	99.145	99.145	98.895	
2.750	99.357	99.357	99.107	
2.875	99.882	99.882	99.632	
3.000	100.255	100.255	100.005	
3.125	100.543	100.543	100.293	
3.250	100.754	100.754	100.504	
3.375	101.149	101.149	100.899	
3.500	101.430	101.430	101.180	
3.625	101.644	101.644	101.394	
3.750	101.279	101.279	101.029	
3.875	101.622	101.622	101.372	
4.000	101.912	101.912	101.662	
4.125	102.065	102.065	101.815	
4.250	101.260	101.260	101.010	
4.375	101.538	101.538	101.288	
4.500	101.822	101.822	101.572	
4.625	102.931	102.931	102.681	

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	96.754	96.754	96.504	
2.375	97.337	97.337	97.087	
2.500	97.954	97.954	97.704	
2.625	98.488	98.488	98.238	
2.750	99.070	99.070	98.820	
2.875	99.666	99.666	99.416	
3.000	100.077	100.077	99.827	
3.125	100.341	100.341	100.091	
3.250	100.450	100.450	100.200	
3.375	100.837	100.837	100.587	
3.500	101.159	101.159	100.909	
3.625	101.404	101.404	101.154	
3.750	101.158	101.158	100.908	
3.875	101.512	101.512	101.262	
4.000	101.807	101.807	101.557	

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	97.721	97.721	97.471	
2.250	98.275	98.275	98.025	
2.375	98.715	98.715	98.465	
2.500	99.273	99.273	99.023	
2.625	99.557	99.557	99.307	
2.750	99.924	99.924	99.674	
2.875	100.258	100.258	100.008	
3.000	100.465	100.465	100.215	
3.125	100.741	100.741	100.491	
3.250	100.903	100.903	100.653	
3.375	101.195	101.195	100.945	
3.500	101.369	101.369	101.119	
3.625	100.738	100.738	100.488	
3.750	100.968	100.968	100.718	
3.875	101.103	101.103	100.853	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	96.650	96.650	96.400	
2.500	97.424	97.424	97.174	
2.625	98.230	98.230	97.980	
2.750	98.688	98.688	98.438	
2.875	99.213	99.213	98.963	
3.000	99.586	99.586	99.336	
3.125	99.875	99.875	99.625	
3.250	99.519	99.519	99.269	
3.375	99.913	99.913	99.663	
3.500	100.195	100.195	99.945	
3.625	100.409	100.409	100.159	
3.750	99.231	99.231	98.981	
3.875	99.574	99.574	99.324	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.375	97.150	97.150	96.900	
2.500	97.590	97.590	97.340	
2.625	98.148	98.148	97.898	
2.750	98.432	98.432	98.182	
2.875	98.799	98.799	98.549	
3.000	99.133	99.133	98.883	
3.125	99.340	99.340	99.090	
3.250	98.803	98.803	98.553	
3.375	98.965	98.965	98.715	
3.500	99.257	99.257	99.007	
3.625	99.431	99.431	99.181	
3.750	97.613	97.613	97.363	
3.875	97.843	97.843	97.593	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.250	97.050	97.050	96.800	
2.375	97.490	97.490	97.240	
2.500	98.048	98.048	97.798	
2.625	98.332	98.332	98.082	
2.750	98.699	98.699	98.449	
2.875	99.033	99.033	98.783	
3.000	99.240	99.240	98.990	
3.125	98.703	98.703	98.453	
3.250	98.865	98.865	98.615	
3.375	99.157	99.157	98.907	
3.500	99.331	99.331	99.081	
3.625	97.513	97.513	97.263	
3.750	97.743	97.743	97.493	

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 <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@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/24/2020

45 Day Lock Exp.:

9/7/2020

60 Day Lock Exp.:

9/21/2020

W. Rate Sheet Dated: 7/23/2020

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	100.185	100.185	100.185	3.375	101.360	101.360	101.360	3.375	101.360	101.360	101.360	2.750	99.948	99.948	99.948	3.375	100.538	100.538	100.538
2.875	100.765	100.765	100.765	3.500	101.672	101.672	101.672	3.500	101.672	101.672	101.672	2.875	100.528	100.528	100.528	3.500	100.850	100.850	100.850
2.990	101.093	101.093	101.093	3.625	101.936	101.936	101.936	3.625	101.936	101.936	101.936	2.990	100.856	100.856	100.856	3.625	101.114	101.114	101.114
3.000	101.193	101.193	101.193	3.750	101.580	101.580	101.580	3.750	101.580	101.580	101.580	3.000	100.956	100.956	100.956	3.750	99.984	99.984	99.984
3.125	101.527	101.527	101.527	3.875	101.943	101.943	101.943	3.875	101.943	101.943	101.943	3.125	101.290	101.290	101.290	3.875	100.347	100.347	100.347
3.250	101.792	101.792	101.792	3.990	102.140	102.140	102.140	3.990	102.140	102.140	102.140	3.250	100.970	100.970	100.970	3.990	100.544	100.544	100.544
3.375	102.235	102.235	102.235	4.000	102.240	102.240	102.240	4.000	102.240	102.240	102.240	3.375	101.413	101.413	101.413	4.000	100.644	100.644	100.644
3.500	102.547	102.547	102.547	4.125	102.401	102.401	102.401	4.125	102.401	102.401	102.401	3.500	101.725	101.725	101.725	4.125	100.805	100.805	100.805
3.625	102.811	102.811	102.811	4.250	101.564	101.564	101.564	4.250	101.564	101.564	101.564	3.625	101.989	101.989	101.989	4.250	99.462	99.462	99.462
3.750	102.455	102.455	102.455	4.375	101.857	101.857	101.857	4.375	101.857	101.857	101.857	3.750	100.859	100.859	100.859	4.375	99.755	99.755	99.755
3.875	102.818	102.818	102.818	4.500	101.908	101.908	101.908	4.500	101.908	101.908	101.908	3.875	101.222	101.222	101.222	4.500	99.806	99.806	99.806
3.990	103.015	103.015	103.015	4.625	102.029	102.029	102.029	4.625	102.029	102.029	102.029	3.990	101.419	101.419	101.419	4.625	99.927	99.927	99.927
4.000	103.115	103.115	103.115	4.750	102.066	102.066	102.066	4.750	102.066	102.066	102.066	4.000	101.519	101.519	101.519	4.750	99.519	99.519	99.519
4.125	103.276	103.276	103.276	4.875	102.372	102.372	102.372	4.875	102.372	102.372	102.372	4.125	101.680	101.680	101.680	4.875	99.825	99.825	99.825
4.250	102.439	102.439	102.439	4.990	102.541	102.541	102.541	4.990	102.541	102.541	102.541	4.250	100.337	100.337	100.337	4.990	99.994	99.994	99.994
4.375	102.732	102.732	102.732	5.000	102.641	102.641	102.641	5.000	102.641	102.641	102.641	4.375	100.630	100.630	100.630	5.000	100.094	100.094	100.094
4.500	103.033	103.033	103.033	5.125	102.943	102.943	102.943	5.125	102.943	102.943	102.943	4.500	100.931	100.931	100.931	5.125	100.246	100.246	100.246
4.625	103.154	103.154	103.154	5.250	103.134	103.134	103.134	5.250	103.134	103.134	103.134	4.625	101.052	101.052	101.052	5.250	100.287	100.287	100.287
4.750	103.191	103.191	103.191	5.375	104.389	104.389	104.389	5.375	104.389	104.389	104.389	4.750	100.644	100.644	100.644	5.375	101.392	101.392	101.392
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	100.538	100.538	100.538	2.750	100.375	100.375	100.375	3.375	101.806	101.806	101.806	3.375	101.806	101.806	101.806	2.750	101.360	101.360	101.360
3.500	100.850	100.850	100.850	2.875	101.019	101.019	101.019	3.500	102.146	102.146	102.146	3.500	102.146	102.146	102.146	2.875	101.728	101.728	101.728
3.625	101.114	101.114	101.114	2.990	101.374	101.374	101.374	3.625	102.412	102.412	102.412	3.625	102.412	102.412	102.412	2.990	101.861	101.861	101.861
3.750	99.984	99.984	99.984	3.000	101.474	101.474	101.474	3.750	102.114	102.114	102.114	3.750	102.114	102.114	102.114	3.000	101.961	101.961	101.961
3.875	100.347	100.347	100.347	3.125	101.777	101.777	101.777	3.875	102.489	102.489	102.489	3.875	102.489	102.489	102.489	3.125	102.257	102.257	102.257
3.990	100.544	100.544	100.544	3.250	101.886	101.886	101.886	3.990	102.704	102.704	102.704	3.990	102.704	102.704	102.704	3.250	102.442	102.442	102.442
4.000	100.644	100.644	100.644	3.375	102.306	102.306	102.306	4.000	102.804	102.804	102.804	4.000	102.804	102.804	102.804	3.375	102.753	102.753	102.753
4.125	100.805	100.805	100.805	3.500	102.646	102.646	102.646	4.125	102.986	102.986	102.986	4.125	102.986	102.986	102.986	3.500	102.937	102.937	102.937
4.250	99.462	99.462	99.462	3.625	102.912	102.912	102.912	4.250	102.719	102.719	102.719	4.250	102.719	102.719	102.719	3.625	102.268	102.268	102.268
4.375	99.755	99.755	99.755	3.750	102.614	102.614	102.614	4.375	102.920	102.920	102.920	4.375	102.920	102.920	102.920	3.750	102.508	102.508	102.508
4.500	99.806	99.806	99.806	3.875	102.989	102.989	102.989	4.500	102.345	102.345	102.345	4.500	102.345	102.345	102.345	3.875	102.655	102.655	102.655
4.625	99.927	99.927	99.927	3.990	103.204	103.204	103.204	4.625	102.476	102.476	102.476	4.625	102.476	102.476	102.476	3.990	102.878	102.878	102.878
4.750	99.519	99.519	99.519	4.000	103.304	103.304	103.304	4.750	102.785	102.785	102.785	4.750	102.785	102.785	102.785	4.000	102.978	102.978	102.978
4.875	99.825	99.825	99.825	4.125	103.486	103.486	103.486	4.875	103.037	103.037	103.037	4.875	103.037	103.037	103.037	4.125	102.047	102.047	102.047
4.990	99.994	99.994	99.994	4.250	103.219	103.219	103.219	4.990	103.354	103.354	103.354	4.990	103.354	103.354	103.354	4.250	102.262	102.262	102.262
5.000	100.094	100.094	100.094	4.375	103.420	103.420	103.420	5.000	103.454	103.454	103.454	5.000	103.454	103.454	103.454	4.375	102.502	102.502	102.502
5.125	100.246	100.246	100.246	4.500	103.595	103.595	103.595	5.125	103.728	103.728	103.728	5.125	103.728	103.728	103.728	4.500	102.664	102.664	102.664
5.250	100.287	100.287	100.287	4.625	103.726	103.726	103.726	5.250	103.562	103.562	103.562	5.250	103.562	103.562	103.562	4.625	102.862	102.862	102.862
5.375	101.392	101.392	101.392	4.750	104.035	104.035	104.035	5.375	104.808	104.808	104.808	5.375	104.808	104.808	104.808	4.750	102.962	102.962	102.962
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	103.360	103.360	103.360	2.750	103.610	103.610	103.610	2.750	100.397	100.397	100.397	2.750	102.397	102.397	102.397	2.750	102.647	102.647	102.647
2.875	101.728	101.728	101.728	2.875	101.728	101.728	101.728	2.875	100.765	100.765	100.765	2.875	100.765	100.765	100.765	2.875	100.765	100.765	100.765
2.990	101.861	101.861	101.861	2.990	101.861	101.861	101.861	2.990	100.898	100.898	100.898	2.990	100.898	100.898	100.898	2.990	100.898	100.898	100.898
3.000	101.961	101.961	101.961	3.000	101.961	101.961	101.961	3.000	100.998	100.998	100.998	3.000	100.998	100.998	100.998	3.000	100.998	100.998	100.998
3.125	102.257	102.257	102.257	3.125	102.257	102.257	102.257	3.125	100.482	100.482	100.482	3.125	100.482	100.482	100.482	3.125	100.482	100.482	100.482
3.250	102.442	102.442	102.442	3.250	102.442	102.442	102.442	3.250	100.667	100.667	100.667	3.250	100.667	100.667	100.667	3.250	100.667	100.667	100.667
3.375	102.753	102.753	102.753	3.375	102.753	102.753	102.753	3.375	100.978	100.978	100.978	3.375	100.978	100.978	100.978	3.375	100.978	100.978	100.978
3.500	102.937	102.937	102.937	3.500	102.937	102.937	102.937	3.500	101.162	101.162	101.162	3.500	101.162	101.162	101.162	3.500	101.162	101.162	101.162
3.625	102.268	102.268	102.268	3.625	102.268	102.268	102.268	3.625	99.307	99.307	99.307	3.625	99.307	99.307	99.307	3.625	99.307	99.307	99.307
3.750	102.508	102.508	102.508	3.750	102.508	102.508	102.508	3.750	99.547	99.547	99.547	3.750	99.547	99.547	99.547	3.750	99.547	99.547	99.547
3.875	102.655	102.655	102.655	3.875	102.655	102.655	102.655	3.875	99.694	99.694	99.694	3.875							



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.:

8/24/2020

45 Day Lock Exp.:

9/7/2020

60 Day Lock Exp.:

9/21/2020

W. Rate Sheet Dated: 7/23/2020

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	100.103	100.103	100.103	2.750	100.298	100.298	100.298	2.750	101.365	101.365	101.365	2.750	99.516	99.516	99.516	2.750	100.102	100.102	100.102
2.875	100.688	100.688	100.688	2.875	100.928	100.928	100.928	2.875	101.725	101.725	101.725	2.875	100.101	100.101	100.101	2.875	100.462	100.462	100.462
2.990	101.019	101.019	101.019	2.990	101.275	101.275	101.275	2.990	101.855	101.855	101.855	2.990	100.432	100.432	100.432	2.990	100.592	100.592	100.592
3.000	101.119	101.119	101.119	3.000	101.375	101.375	101.375	3.000	101.955	101.955	101.955	3.000	100.532	100.532	100.532	3.000	100.692	100.692	100.692
3.125	101.457	101.457	101.457	3.125	101.669	101.669	101.669	3.125	102.247	102.247	102.247	3.125	100.870	100.870	100.870	3.125	100.172	100.172	100.172
3.250	101.730	101.730	101.730	3.250	101.810	101.810	101.810	3.250	102.425	102.425	102.425	3.250	100.558	100.558	100.558	3.250	100.350	100.350	100.350
3.375	102.177	102.177	102.177	3.375	102.217	102.217	102.217	3.375	102.724	102.724	102.724	3.375	101.005	101.005	101.005	3.375	100.649	100.649	100.649
3.500	102.493	102.493	102.493	3.500	102.542	102.542	102.542	3.500	102.898	102.898	102.898	3.500	101.321	101.321	101.321	3.500	100.823	100.823	100.823
3.625	102.761	102.761	102.761	3.625	102.794	102.794	102.794	3.625	102.252	102.252	102.252	3.625	101.589	101.589	101.589	3.625	98.991	98.991	98.991
3.750	102.442	102.442	102.442	3.750	102.596	102.596	102.596	3.750	102.482	102.482	102.482	3.750	100.496	100.496	100.496	3.750	99.221	99.221	99.221
3.875	102.809	102.809	102.809	3.875	102.957	102.957	102.957	3.875	102.623	102.623	102.623	3.875	100.863	100.863	100.863	3.875	99.362	99.362	99.362
3.990	103.008	103.008	103.008	3.990	103.160	103.160	103.160	3.990	102.832	102.832	102.832	3.990	101.062	101.062	101.062	3.990	99.571	99.571	99.571
4.000	103.108	103.108	103.108	4.000	103.260	103.260	103.260	4.000	102.932	102.932	102.932	4.000	101.162	101.162	101.162	4.000	99.671	99.671	99.671
4.125	103.271	103.271	103.271	4.125	103.434	103.434	103.434	4.125	102.043	102.043	102.043	4.125	101.325	101.325	101.325	4.125	98.408	98.408	98.408
4.250	102.430	102.430	102.430	4.250	103.214	103.214	103.214	4.250	102.246	102.246	102.246	4.250	99.978	99.978	99.978	4.250	98.611	98.611	98.611
4.375	102.723	102.723	102.723	4.375	103.408	103.408	103.408	4.375	102.466	102.466	102.466	4.375	100.271	100.271	100.271	4.375	98.831	98.831	98.831
4.500	103.025	103.025	103.025	4.500	103.576	103.576	103.576	4.500	102.611	102.611	102.611	4.500	100.573	100.573	100.573	4.500	98.976	98.976	98.976
4.625	103.146	103.146	103.146	4.625	103.702	103.702	103.702	4.625	102.851	102.851	102.851	4.625	100.694	100.694	100.694	4.625	98.619	98.619	98.619
4.750	103.180	103.180	103.180	4.750	104.026	104.026	104.026	4.750	102.946	102.946	102.946	4.750	100.283	100.283	100.283	4.750	99.913	99.913	99.913

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%
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.:

8/24/2020

45 Day Lock Exp.:

9/7/2020

60 Day Lock Exp.:

9/21/2020

W. Rate Sheet Dated: 7/23/2020

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)