



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.: 2/24/2020

45 Day Lock Exp.: 3/9/2020

60 Day Lock Exp.: 3/23/2020

W. Rate Sheet Dated: 1/23/2020

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
3.250	101.740	101.590	101.440	3.250	100.923	100.773	100.623	2.375	97.297	97.147	96.997	3.125	99.500	99.350	99.200
3.375	102.226	102.076	101.926	3.375	101.323	101.173	101.023	2.500	97.732	97.582	97.432	3.250	99.921	99.771	99.621
3.500	102.697	102.547	102.397	3.500	101.687	101.537	101.387	2.625	98.161	98.011	97.861	3.375	100.249	100.099	99.949
3.625	103.164	103.014	102.864	3.625	102.036	101.886	101.736	2.750	98.440	98.290	98.140	3.500	100.532	100.382	100.232
3.750	102.332	102.182	102.032	3.750	101.459	101.309	101.159	2.875	98.871	98.721	98.571	3.625	100.454	100.304	100.154
3.875	102.748	102.598	102.448	3.875	101.799	101.649	101.499	3.000	99.298	99.148	98.998	Margin = 2.250		Index = 1.540	
4.000	103.144	102.994	102.844	4.000	102.108	101.958	101.808	3.125	99.708	99.558	99.408				
4.125	103.490	103.340	103.190	4.125	102.434	102.284	102.134	3.250	101.345	101.195	101.045				
4.375	103.213	103.113	103.013	4.375	102.613	102.513	102.413	3.375	101.723	101.573	101.423				
4.500	103.577	103.477	103.377	4.500	102.876	102.776	102.676	3.500	102.064	101.914	101.764				
4.625	103.882	103.782	103.682	4.625	102.984	102.884	102.784	3.625	102.391	102.241	102.091				
4.750	104.117	104.017	103.917	4.750	103.570	103.470	103.370	3.750	102.771	102.621	102.471				
4.875	104.422	104.322	104.222	4.875	103.840	103.740	103.640	3.875	103.089	102.939	102.789				
5.000	104.591	104.491	104.391	5.000	104.056	103.956	103.856	4.000	103.376	103.226	103.076				
5.125	104.805	104.705	104.605	5.125	104.284	104.184	104.084	4.125	103.679	103.529	103.379				
5.375	104.965	104.865	104.765	5.375	104.468	104.368	104.268	4.250	102.896	102.746	102.596				
5.500	105.219	105.119	105.019	5.500	104.684	104.584	104.484	4.375	103.181	103.031	102.881				
5.625	105.433	105.333	105.233	5.625	104.912	104.812	104.712	4.500	103.425	103.275	103.125				
6.250	106.000	105.850	105.700	6.250	105.700	105.550	105.400	4.625	103.517	103.367	103.217				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
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
3.250	100.990	100.840	100.690	3.250	99.923	99.773	99.623	2.375	96.297	96.147	95.997	3.125	98.500	98.350	98.200
3.375	101.476	101.326	101.176	3.375	100.323	100.173	100.023	2.500	96.732	96.582	96.432	3.250	98.921	98.771	98.621
3.500	101.947	101.797	101.647	3.500	100.687	100.537	100.387	2.625	97.161	97.011	96.861	3.375	99.249	99.099	98.949
3.625	102.414	102.264	102.114	3.625	101.036	100.886	100.736	2.750	97.440	97.290	97.140	3.500	99.532	99.382	99.232
3.750	101.582	101.432	101.282	3.750	100.459	100.309	100.159	2.875	97.871	97.721	97.571	3.625	99.454	99.304	99.154
3.875	101.998	101.848	101.698	3.875	100.799	100.649	100.499	3.000	98.298	98.148	97.998	Margin = 2.250		Index = 1.540	
4.000	102.394	102.244	102.094	4.000	101.108	100.958	100.808	3.125	98.708	98.558	98.408	30 Year OTC			
4.125	102.740	102.590	102.440	4.125	101.434	101.284	101.134	3.250	100.345	100.195	100.045	Rate	30 Day	45 Day	60 Day
4.375	102.463	102.363	102.263	4.375	101.613	101.513	101.413	3.375	100.723	100.573	100.423	3.875	100.898	100.648	100.398
4.500	102.827	102.727	102.627	4.500	101.876	101.776	101.676	3.500	101.064	100.914	100.764	4.000	101.294	101.044	100.794
4.625	103.132	103.032	102.932	4.625	101.984	101.884	101.784	3.625	101.391	101.241	101.091	4.125	101.640	101.390	101.140
4.750	103.367	103.267	103.167	4.750	102.570	102.470	102.370	3.750	101.771	101.621	101.471	4.375	101.663	101.413	101.163
4.875	103.672	103.572	103.472	4.875	102.840	102.740	102.640	3.875	102.089	101.939	101.789	4.500	102.027	101.777	101.527
5.000	103.841	103.741	103.641	5.000	103.056	102.956	102.856	4.000	102.376	102.226	102.076	4.625	102.332	102.082	101.832
5.125	104.055	103.955	103.855	5.125	103.284	103.184	103.084	4.125	102.679	102.529	102.379	4.875	102.872	102.622	102.372
5.375	104.215	104.115	104.015	5.375	103.468	103.368	103.268	4.250	101.896	101.746	101.596	5.000	103.041	102.791	102.541
5.500	104.469	104.369	104.269	5.500	103.684	103.584	103.484	4.375	102.181	102.031	101.881	5.125	103.255	103.005	102.755
5.625	104.683	104.583	104.483	5.625	103.912	103.812	103.712	4.500	102.425	102.275	102.125	5.500	103.669	103.419	103.169
6.250	105.470	105.320	105.170	6.250	104.700	104.550	104.400	4.625	102.517	102.367	102.217	5.625	103.883	103.633	103.383

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			Loan Size Adjuster		
FICO 720 +	0.250	0.250	\$0 - \$49,999	-2.500	-2.500
FICO 680 - 719	0.250	0.250	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.250	0.250	\$85,001 - \$125,000	0.000	0.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	0.000	0.000
FICO 620 - 639	-1.000	0.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	-1.500	-1.500	\$275,001 up to HB	0.000	0.000
FICO 580 - 599	-2.000	-2.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	VA Jumbo	-0.350	-0.350
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000 Max Note Rate = 4.750				-2.250	-2.250

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	3.875	98.148	97.898	97.648	6.250	101.000	100.750	100.500
4.125	100.240	99.990	99.740	6.250	103.750	103.500	103.250	4.000	98.544	98.294	98.044				
4.250	100.365	100.115	99.865					4.125	98.890	98.640	98.390				
4.375	100.263	100.013	99.763					4.375	98.913	98.663	98.413				
4.500	100.627	100.377	100.127					4.500	99.277	99.027	98.777				
4.625	100.932	100.682	100.432					4.625	99.582	99.332	99.082				
5.000	101.641	101.391	101.141					4.875	100.122	99.872	99.622				
5.125	101.855	101.605	101.355					5.000	100.291	100.041	99.791				
5.250	102.388	102.138	101.888					5.125	100.505	100.255	100.005				
Borrower Paid Comp Only				Lender Paid Only				5.500	100.919	100.669	100.419				
								5.625	101.133	100.883	100.633				

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# - 135860006		
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)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/24/2020

45 Day Lock Exp.:

3/9/2020

60 Day Lock Exp.:

3/23/2020

W. Rate Sheet Dated: 1/23/2020

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
3.250	100.621	100.471	100.321	3.250	100.234	100.084	99.934	2.375	94.577	94.427	94.277	3.125	99.297	99.147	98.997
3.375	101.107	100.957	100.807	3.375	100.634	100.484	100.334	2.500	95.012	94.862	94.712	3.250	99.813	99.663	99.513
3.500	101.578	101.428	101.278	3.500	100.998	100.848	100.698	2.625	95.441	95.291	95.141	3.375	100.140	99.990	99.840
3.625	102.045	101.895	101.745	3.625	101.348	101.198	101.048	2.750	97.658	97.508	97.358	3.500	100.423	100.273	100.123
3.750	101.713	101.563	101.413	3.750	101.270	101.120	100.970	2.875	98.089	97.939	97.789	3.625	100.345	100.195	100.045
3.875	102.129	101.979	101.829	3.875	101.610	101.460	101.310	3.000	98.516	98.366	98.216	Margin = 2.250		Index = 1.540	
4.000	102.526	102.376	102.226	4.000	101.919	101.769	101.619	3.125	98.926	98.776	98.626				
4.125	102.871	102.721	102.571	4.125	102.245	102.095	101.945	3.250	100.656	100.506	100.356				
4.375	102.376	102.276	102.176	4.375	102.206	102.106	102.006	3.375	101.034	100.884	100.734				
4.500	102.739	102.639	102.539	4.500	102.469	102.369	102.269	3.500	101.375	101.225	101.075				
4.625	103.045	102.945	102.845	4.625	102.577	102.477	102.377	3.625	101.702	101.552	101.402				
4.750	101.967	101.867	101.767	4.750	101.850	101.750	101.650	3.750	102.583	102.433	102.283				
4.875	102.272	102.172	102.072	4.875	102.120	102.020	101.920	3.875	102.900	102.750	102.600				
5.000	102.441	102.341	102.241	5.000	102.336	102.236	102.136	4.000	103.187	103.037	102.887				
5.125	102.655	102.555	102.455	5.125	102.564	102.464	102.364	4.125	103.490	103.340	103.190				
5.375	102.408	102.308	102.208	5.375	102.341	102.241	102.141	4.250	102.489	102.339	102.189				
5.500	102.663	102.563	102.463	5.500	102.558	102.458	102.358	4.375	102.774	102.624	102.474				
5.625	102.877	102.777	102.677	5.625	102.786	102.686	102.586	4.500	103.017	102.867	102.717				
6.250	103.070	102.920	102.770	6.250	102.980	102.830	102.680	4.625	103.109	102.959	102.809				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
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
3.250	99.871	99.721	99.571	3.250	98.804	98.654	98.504	2.375	94.897	94.747	94.597	3.125	97.287	97.137	96.987
3.375	100.357	100.207	100.057	3.375	99.204	99.054	98.904	2.500	95.332	95.182	95.032	3.250	97.803	97.653	97.503
3.500	100.828	100.678	100.528	3.500	99.568	99.418	99.268	2.625	95.761	95.611	95.461	3.375	98.130	97.980	97.830
3.625	101.295	101.145	100.995	3.625	99.918	99.768	99.618	2.750	96.884	96.734	96.584	3.500	98.413	98.263	98.113
3.750	100.963	100.813	100.663	3.750	99.840	99.690	99.540	2.875	97.315	97.165	97.015	3.625	98.335	98.185	98.035
3.875	101.379	101.229	101.079	3.875	100.180	100.030	99.880	3.000	97.742	97.592	97.442	Margin = 2.250		Index = 1.540	
4.000	101.776	101.626	101.476	4.000	100.489	100.339	100.189	3.125	98.152	98.002	97.852	30 Year OTC			
4.125	102.121	101.971	101.821	4.125	100.815	100.665	100.515	3.250	99.507	99.357	99.207	Rate	30 Day	45 Day	60 Day
4.375	101.626	101.526	101.426	4.375	100.776	100.676	100.576	3.375	99.885	99.735	99.585	3.875	100.279	100.029	99.779
4.500	101.989	101.889	101.789	4.500	101.039	100.939	100.839	3.500	100.226	100.076	99.926	4.000	100.676	100.426	100.176
4.625	102.295	102.195	102.095	4.625	101.147	101.047	100.947	3.625	100.553	100.403	100.253	4.125	101.021	100.771	100.521
4.750	101.217	101.117	101.017	4.750	100.420	100.320	100.220	3.750	100.364	100.214	100.064	4.375	100.826	100.576	100.326
4.875	101.522	101.422	101.322	4.875	100.690	100.590	100.490	3.875	100.681	100.531	100.381	4.500	101.189	100.939	100.689
5.000	101.691	101.591	101.491	5.000	100.906	100.806	100.706	4.000	100.968	100.818	100.668	4.625	101.495	101.245	100.995
5.125	101.905	101.805	101.705	5.125	101.134	101.034	100.934	4.125	101.271	101.121	100.971	4.875	100.722	100.472	100.222
5.375	101.658	101.558	101.458	5.375	100.911	100.811	100.711	4.250	100.246	100.096	99.946	5.000	100.891	100.641	100.391
5.500	101.913	101.813	101.713	5.500	101.128	101.028	100.928	4.375	100.531	100.381	100.231	5.125	101.105	100.855	100.605
5.625	102.127	102.027	101.927	5.625	101.356	101.256	101.156	4.500	100.775	100.625	100.475	5.500	101.113	100.863	100.613
6.250	102.320	102.170	102.020	6.250	101.550	101.400	101.250	4.625	100.867	100.717	100.567	5.625	101.327	101.077	100.827

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			FICO Adjuster		
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000
FICO 680- 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000
FICO 640 - 659	0.000	0.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	VA Jumbo	-0.350	-0.350
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750	-2.250	-2.250

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	3.875	97.529	97.279	97.029	6.250	N/A	N/A	N/A
4.125	99.271	99.021	98.771	6.250	100.250	100.000	99.750	4.000	97.926	97.676	97.426				
4.250	99.178	98.928	98.678					4.125	98.271	98.021	97.771				
4.375	99.076	98.826	98.576					4.375	98.076	97.826	97.576				
4.500	99.439	99.189	98.939					4.500	98.439	98.189	97.939				
4.625	99.745	99.495	99.245					4.625	98.745	98.495	98.245				
5.000	99.141	98.891	98.641					4.875	97.972	97.722	97.472				
5.125	99.355	99.105	98.855					5.000	98.141	97.891	97.641				
5.250	99.482	99.232	98.982					5.125	98.355	98.105	97.855				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.363	98.113	97.863				
								5.625	98.577	98.327	98.077				

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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3/9/2020

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3/23/2020

W. Rate Sheet Dated: 1/23/2020

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
3.125	98.990	98.890	98.790	3.375	100.284	100.184	100.084	3.375	100.284	100.184	100.084	4.000	102.517	102.417	102.317	4.000	102.142	102.042	101.942
3.250	99.937	99.837	99.737	3.500	100.756	100.656	100.556	3.500	100.756	100.656	100.556	4.125	102.562	102.462	102.362	4.125	102.187	102.087	101.987
3.375	100.534	100.434	100.334	3.625	101.351	101.251	101.151	3.625	101.351	101.251	101.151	4.250	102.983	102.883	102.783	4.250	102.608	102.508	102.408
3.500	101.006	100.906	100.806	3.750	101.863	101.763	101.663	3.750	101.863	101.763	101.663	4.375	103.245	103.145	103.045	4.375	102.870	102.770	102.670
3.625	101.601	101.501	101.401	3.875	102.255	102.155	102.055	3.875	102.255	102.155	102.055	4.500	103.563	103.463	103.363	4.500	102.938	102.838	102.738
3.750	102.113	102.013	101.913	3.990	102.442	102.342	102.242	3.990	102.442	102.342	102.242	4.625	103.525	103.425	103.325	4.625	102.900	102.800	102.700
3.875	102.505	102.405	102.305	4.000	102.542	102.442	102.342	4.000	102.542	102.442	102.342	4.750	103.335	103.235	103.135	4.750	102.710	102.610	102.510
3.990	102.817	102.717	102.617	4.125	102.587	102.487	102.387	4.125	102.587	102.487	102.387	4.875	103.625	103.525	103.425	4.875	103.000	102.900	102.800
4.000	102.917	102.817	102.717	4.250	103.070	102.970	102.870	4.250	103.070	102.970	102.870	4.990	103.797	103.697	103.597	4.990	102.797	102.697	102.597
4.125	102.962	102.862	102.762	4.375	103.332	103.232	103.132	4.375	103.332	103.232	103.132	5.000	103.897	103.797	103.697	5.000	102.897	102.797	102.697
4.250	103.445	103.345	103.245	4.500	103.400	103.300	103.200	4.500	103.400	103.300	103.200	5.125	104.184	104.084	103.984	5.125	103.184	103.084	102.984
4.375	103.707	103.607	103.507	4.625	103.362	103.262	103.162	4.625	103.362	103.262	103.162	5.250	103.729	103.629	103.529	5.250	102.729	102.629	102.529
4.500	104.025	103.925	103.825	4.750	103.796	103.696	103.596	4.750	103.796	103.696	103.596	5.375	103.919	103.803	103.719	5.375	103.919	103.803	103.719
4.625	103.987	103.887	103.787	4.875	104.086	103.986	103.886	4.875	104.086	103.986	103.886	5.500	104.113	103.998	103.913	5.500	104.113	103.998	103.913
4.750	104.421	104.321	104.221	4.990	103.883	103.783	103.683	4.990	103.883	103.783	103.683	5.625	104.425	104.309	104.225	5.625	104.425	104.309	104.225
4.875	104.711	104.611	104.511	5.000	103.983	103.883	103.783	5.000	103.983	103.883	103.783	5.750	104.195	104.057	103.995	5.750	104.195	104.057	103.995
4.990	104.883	104.783	104.683	5.125	104.270	104.170	104.070	5.125	104.270	104.170	104.070	5.875	104.217	104.079	104.017	5.875	104.217	104.079	104.017
5.000	104.983	104.883	104.783	5.250	104.705	104.589	104.505	5.250	104.705	104.589	104.505	5.990	104.145	104.007	103.945	5.990	104.145	104.007	103.945
5.125	105.270	105.170	105.070	5.375	105.895	105.779	105.695	5.375	105.895	105.779	105.695	6.000	104.245	104.107	104.045	6.000	104.245	104.107	104.045
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
4.000	102.142	102.042	101.942	3.000	99.182	99.082	98.982	3.000	0.000	0.000	0.000	3.000	0.000	-0.100	-0.200	3.375	101.983	101.883	101.783
4.125	102.187	102.087	101.987	3.125	99.973	99.873	99.773	3.125	0.000	0.000	0.000	3.125	0.000	-0.100	-0.200	3.500	102.495	102.395	102.295
4.250	102.608	102.508	102.408	3.250	100.632	100.532	100.432	3.250	0.000	0.000	0.000	3.250	0.000	-0.100	-0.200	3.625	102.577	102.477	102.377
4.375	102.870	102.770	102.670	3.375	101.049	100.949	100.849	3.375	101.049	100.949	100.849	3.375	101.049	100.949	100.849	3.750	103.122	103.022	102.922
4.500	102.938	102.838	102.738	3.500	101.528	101.428	101.328	3.500	101.528	101.428	101.328	3.500	101.528	101.428	101.328	3.875	103.253	103.153	103.053
4.625	102.900	102.800	102.700	3.625	102.218	102.118	102.018	3.625	102.218	102.118	102.018	3.625	102.218	102.118	102.018	3.990	103.525	103.425	103.325
4.750	102.710	102.610	102.510	3.750	102.465	102.365	102.265	3.750	102.465	102.365	102.265	3.750	102.465	102.365	102.265	4.000	103.625	103.525	103.425
4.875	103.000	102.900	102.800	3.875	102.845	102.745	102.645	3.875	102.845	102.745	102.645	3.875	102.845	102.745	102.645	4.125	103.891	103.791	103.691
4.990	102.797	102.697	102.597	3.990	102.988	102.888	102.788	3.990	102.988	102.888	102.788	3.990	102.988	102.888	102.788	4.250	104.297	104.197	104.097
5.000	102.897	102.797	102.697	4.000	103.088	102.988	102.888	4.000	103.088	102.988	102.888	4.000	103.088	102.988	102.888	4.375	104.686	104.586	104.486
5.125	103.184	103.084	102.984	4.125	103.281	103.181	103.081	4.125	103.281	103.181	103.081	4.125	103.281	103.181	103.081	4.500	104.896	104.796	104.696
5.250	102.729	102.629	102.529	4.250	103.763	103.663	103.563	4.250	103.763	103.663	103.563	4.250	103.763	103.663	103.563	4.625	104.107	104.007	103.907
5.375	103.919	103.803	103.719	4.375	103.890	103.790	103.690	4.375	103.890	103.790	103.690	4.375	103.890	103.790	103.690	4.750	104.428	104.328	104.228
5.500	104.113	103.998	103.913	4.500	104.171	104.071	103.971	4.500	104.171	104.071	103.971	4.500	104.171	104.071	103.971	4.875	104.681	104.581	104.481
5.625	104.425	104.309	104.225	4.625	104.229	104.129	104.029	4.625	104.229	104.129	104.029	4.625	104.229	104.129	104.029	4.990	104.858	104.758	104.658
5.750	104.195	104.057	103.995	4.750	104.540	104.440	104.340	4.750	104.540	104.440	104.340	4.750	104.540	104.440	104.340	5.000	104.958	104.858	104.758
5.875	104.217	104.079	104.017	4.875	104.852	104.752	104.652	4.875	104.852	104.752	104.652	4.875	104.852	104.752	104.652	5.125	104.973	104.873	104.773
5.990	104.145	104.007	103.945	4.990	105.120	105.020	104.920	4.990	105.120	105.020	104.920	4.990	105.120	105.020	104.920	5.250	105.064	104.964	104.864
6.000	104.245	104.107	104.045	5.000	105.220	105.120	105.020	5.000	105.220	105.120	105.020	5.000	105.220	105.120	105.020	5.375	0.000	0.000	0.000
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
3.375	101.983	101.883	101.783	3.375	101.983	101.883	101.783	3.375	101.595	101.495	101.395	3.375	101.595	101.495	101.395	3.375	101.595	101.495	101.395
3.500	102.495	102.395	102.295	3.500	102.495	102.395	102.295	3.500	102.107	102.007	101.907	3.500	102.107	102.007	101.907	3.500	102.107	102.007	101.907
3.625	102.577	102.477	102.377	3.625	102.577	102.477	102.377	3.625	101.691	101.591	101.491	3.625	101.691	101.591	101.491	3.625	101.691	101.591	101.491
3.750	103.122	103.022	102.922	3.750	103.122	103.022	102.922	3.750	102.236	102.136	102.036	3.750	102.236	102.136	102.036	3.750	102.236	102.136	102.036
3.875	103.253	103.153	103.053	3.875	103.253	103.153	103.053	3.875	102.367	102.267	102.167	3.875	102.367	102.267	102.167	3.875	102.367	102.267	102.167
3.990	103.525	103.425	103.325	3.990	103.525	103.425	103.325	3.990	102.639	102.539	102.439	3.990	102.639	102.539	102.439	3.990	102.639	102.539	102.439
4.000	103.625	103.525	103.425	4.000	103.625	103.525	103.425	4.000	102.739	102.639	102.539	4.000	102.739	102.639	102.539	4.000	102.739	102.639	102.539
4.125	103.891	103.791	103.691	4.125	103.891	103.791	103.691	4.125	102.637	102.537	102.437	4.125	102.637	102.537	102.437	4.125	102.637	102.537	102.437
4.250	104.297	104.197	104.097	4.250	104.297	104.197	104.097	4.250	103.043	102.943	102.843	4.250	103.043	102.943	102.843	4.250	103.043	102.943	102.843
4.375	104.561	104.461	104.361	4.375	104.561	104.461	104.361	4.375	103.432	103.332	103.232	4.375	103.307	103.207	103.107	4.375	103.307	103.207	103.107
4.500	104.771	104.671	104.571	4.500	104.771	104.671	104.571	4.500	103.642	103.542	103.43.								



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/24/2020

45 Day Lock Exp.:

3/9/2020

60 Day Lock Exp.:

3/23/2020

W. Rate Sheet Dated: 1/23/2020

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
3.125	98.895	98.795	98.695	3.000	99.088	98.988	98.888	3.375	101.999	101.899	101.799	4.000	102.148	102.048	101.948	3.375	101.311	101.211	101.111
3.250	99.844	99.744	99.644	3.125	99.879	99.779	99.679	3.500	102.515	102.415	102.315	4.125	102.196	102.096	101.996	3.500	101.827	101.727	101.627
3.375	100.443	100.343	100.243	3.250	100.539	100.439	100.339	3.625	102.593	102.493	102.393	4.250	102.623	102.523	102.423	3.625	101.407	101.307	101.207
3.500	100.917	100.817	100.717	3.375	100.957	100.857	100.757	3.750	103.138	103.038	102.938	4.375	102.885	102.785	102.685	3.750	101.952	101.852	101.752
3.625	101.511	101.411	101.311	3.500	101.437	101.337	101.237	3.875	103.269	103.169	103.069	4.500	103.204	103.104	103.004	3.875	102.083	101.983	101.883
3.750	102.082	101.982	101.882	3.625	102.129	102.029	101.929	3.990	103.545	103.445	103.345	4.625	103.166	103.066	102.966	3.990	102.359	102.259	102.159
3.875	102.475	102.375	102.275	3.750	102.439	102.339	102.239	4.000	103.645	103.545	103.445	4.750	103.000	102.900	102.800	4.000	102.459	102.359	102.259
3.990	102.789	102.689	102.589	3.875	102.820	102.720	102.620	4.125	103.829	103.729	103.629	4.875	103.289	103.189	103.089	4.125	102.271	102.171	102.071
4.000	102.889	102.789	102.689	3.990	102.964	102.864	102.764	4.250	104.236	104.136	104.036	4.990	103.464	103.364	103.264	4.250	102.678	102.578	102.478
4.125	102.937	102.837	102.737	4.000	103.064	102.964	102.864	4.375	104.624	104.524	104.424	5.000	103.564	103.464	103.364	4.375	103.066	102.966	102.866
4.250	103.431	103.331	103.231	4.125	103.257	103.157	103.057	4.500	104.838	104.738	104.638	5.125	103.848	103.748	103.648	4.500	103.280	103.180	103.080
4.375	103.693	103.593	103.493	4.250	103.751	103.651	103.551	4.625	104.029	103.929	103.829	5.250	103.387	103.271	103.187	4.625	101.872	101.772	101.672
4.500	104.012	103.912	103.812	4.375	103.878	103.778	103.678	4.750	104.352	104.252	104.152	5.375	103.578	103.462	103.378	4.750	102.195	102.095	101.995
4.625	103.974	103.874	103.774	4.500	104.161	104.061	103.961	4.875	104.606	104.506	104.406	5.500	103.773	103.658	103.573	4.875	102.449	102.349	102.249
4.750	104.437	104.337	104.237	4.625	104.219	104.119	104.019	4.990	104.780	104.680	104.580	5.625	104.082	103.967	103.882	4.990	102.623	102.523	102.423
4.875	104.726	104.626	104.526	4.750	104.556	104.456	104.356	5.000	104.880	104.780	104.680	5.750	103.823	103.685	103.623	5.000	102.723	102.623	102.523
4.990	104.901	104.801	104.701	4.875	104.868	104.768	104.668	5.125	104.896	104.790	104.696	5.875	103.846	103.708	103.646	5.125	102.989	102.873	102.789
5.000	105.001	104.901	104.801	4.990	105.137	105.037	104.937	5.250	104.986	104.870	104.786	5.990	103.774	103.636	103.574	5.250	103.079	102.963	102.879
5.125	105.285	105.185	105.085	5.000	105.237	105.137	105.037	5.375	0.000	0.000	0.000	6.000	103.874	103.736	103.674	5.375	0.000	0.000	0.000

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	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 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.:

2/24/2020

45 Day Lock Exp.:

3/9/2020

60 Day Lock Exp.:

3/23/2020

W. Rate Sheet Dated: 1/23/2020

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	99.090	99.027	98.965	
3.500	99.505	99.442	99.380	
3.625	99.918	99.856	99.793	
3.750	100.428	100.365	100.303	
3.875	100.581	100.518	100.456	
4.000	100.816	100.754	100.691	
4.125	100.909	100.846	100.784	
4.250	101.112	101.049	100.987	
4.375	101.310	101.248	101.185	
4.500	101.529	101.466	101.404	
4.625	101.768	101.705	101.643	
4.750	102.022	101.960	101.897	
4.875	102.245	102.182	102.120	

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	98.093	97.968	97.843	
3.375	98.553	98.428	98.303	
3.500	98.955	98.830	98.705	
3.625	99.432	99.307	99.182	
3.750	99.843	99.718	99.593	
3.875	100.193	100.068	99.943	
4.000	100.531	100.406	100.281	
4.125	100.668	100.543	100.418	
4.250	100.974	100.849	100.724	
4.375	101.252	101.127	101.002	
4.500	101.409	101.284	101.159	

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	96.849	96.724	96.599	
3.375	97.252	97.127	97.002	
3.500	97.626	97.501	97.376	
3.625	97.977	97.852	97.727	
3.750	98.563	98.438	98.313	
3.875	98.870	98.745	98.620	
4.000	99.154	99.029	98.904	
4.125	99.438	99.313	99.188	
4.250	99.721	99.596	99.471	
4.375	100.004	99.879	99.754	
4.500	100.294	100.169	100.044	
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	-0.500	-0.500	-0.750	-0.750	-1.250	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	-0.750	-1.000	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)