



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.: 3/4/2020

45 Day Lock Exp.: 3/19/2020

60 Day Lock Exp.: 4/3/2020

W. Rate Sheet Dated: 2/3/2020

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	101.892	101.742	101.592	3.250	101.103	100.953	100.803	2.375	97.814	97.664	97.514	3.125	99.417	99.267	99.117
3.375	102.365	102.215	102.065	3.375	101.479	101.329	101.179	2.500	98.242	98.092	97.942	3.250	99.896	99.746	99.596
3.500	102.780	102.630	102.480	3.500	101.810	101.660	101.510	2.625	98.671	98.521	98.371	3.375	99.995	99.845	99.695
3.625	103.159	103.009	102.859	3.625	102.120	101.970	101.820	2.750	98.891	98.741	98.591	3.500	100.224	100.074	99.924
3.750	102.259	102.109	101.959	3.750	101.462	101.312	101.162	2.875	99.311	99.161	99.011	3.625	100.119	99.969	99.819
3.875	102.644	102.494	102.344	3.875	101.796	101.646	101.496	3.000	99.725	99.575	99.425	Margin = 2.250		Index = 1.550	
4.000	103.003	102.853	102.703	4.000	102.084	101.934	101.784	3.125	100.065	99.915	99.765				
4.125	103.330	103.180	103.030	4.125	102.347	102.197	102.047	3.250	101.588	101.438	101.288				
4.375	103.215	103.115	103.015	4.375	102.606	102.506	102.406	3.375	101.941	101.791	101.641				
4.500	103.519	103.419	103.319	4.500	102.808	102.708	102.608	3.500	102.250	102.100	101.950				
4.625	103.797	103.697	103.597	4.625	103.127	103.027	102.927	3.625	102.538	102.388	102.238				
4.750	104.116	104.016	103.916	4.750	103.673	103.573	103.473	3.750	102.994	102.844	102.694				
4.875	104.352	104.252	104.152	4.875	103.906	103.806	103.706	3.875	103.305	103.155	103.005				
5.000	104.670	104.570	104.470	5.000	104.108	104.008	103.908	4.000	103.571	103.421	103.271				
5.125	104.899	104.799	104.699	5.125	104.427	104.327	104.227	4.125	103.823	103.673	103.523				
5.375	105.042	104.942	104.842	5.375	104.597	104.497	104.397	4.250	103.254	103.104	102.954				
5.500	105.360	105.260	105.160	5.500	104.798	104.698	104.598	4.375	103.445	103.295	103.145				
5.625	105.589	105.489	105.389	5.625	105.117	105.017	104.917	4.500	103.631	103.481	103.331				
6.250	106.000	105.850	105.700	6.250	105.905	105.755	105.605	4.625	103.934	103.784	103.634				

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	101.142	100.992	100.842	3.250	100.103	99.953	99.803	2.375	96.814	96.664	96.514	3.125	98.417	98.267	98.117
3.375	101.615	101.465	101.315	3.375	100.479	100.329	100.179	2.500	97.242	97.092	96.942	3.250	98.896	98.746	98.596
3.500	102.030	101.880	101.730	3.500	100.810	100.660	100.510	2.625	97.671	97.521	97.371	3.375	98.995	98.845	98.695
3.625	102.409	102.259	102.109	3.625	101.120	100.970	100.820	2.750	97.891	97.741	97.591	3.500	99.224	99.074	98.924
3.750	101.509	101.359	101.209	3.750	100.462	100.312	100.162	2.875	98.311	98.161	98.011	3.625	99.119	98.969	98.819
3.875	101.894	101.744	101.594	3.875	100.796	100.646	100.496	3.000	98.725	98.575	98.425	Margin = 2.250		Index = 1.550	
4.000	102.253	102.103	101.953	4.000	101.084	100.934	100.784	3.125	99.065	98.915	98.765	30 Year OTC			
4.125	102.580	102.430	102.280	4.125	101.347	101.197	101.047	3.250	100.588	100.438	100.288	Rate	30 Day	45 Day	60 Day
4.375	102.465	102.365	102.265	4.375	101.606	101.506	101.406	3.375	100.941	100.791	100.641	3.875	100.794	100.544	100.294
4.500	102.769	102.669	102.569	4.500	101.808	101.708	101.608	3.500	101.250	101.100	100.950	4.000	101.153	100.903	100.653
4.625	103.047	102.947	102.847	4.625	102.127	102.027	101.927	3.625	101.538	101.388	101.238	4.125	101.480	101.230	100.980
4.750	103.366	103.266	103.166	4.750	102.673	102.573	102.473	3.750	101.994	101.844	101.694	4.375	101.665	101.415	101.165
4.875	103.602	103.502	103.402	4.875	102.906	102.806	102.706	3.875	102.305	102.155	102.005	4.500	101.969	101.719	101.469
5.000	103.920	103.820	103.720	5.000	103.108	103.008	102.908	4.000	102.571	102.421	102.271	4.625	102.247	101.997	101.747
5.125	104.149	104.049	103.949	5.125	103.427	103.327	103.227	4.125	102.823	102.673	102.523	4.875	102.802	102.552	102.302
5.375	104.292	104.192	104.092	5.375	103.597	103.497	103.397	4.250	102.254	102.104	101.954	5.000	103.120	102.870	102.620
5.500	104.610	104.510	104.410	5.500	103.798	103.698	103.598	4.375	102.445	102.295	102.145	5.125	103.349	103.099	102.849
5.625	104.839	104.739	104.639	5.625	104.117	104.017	103.917	4.500	102.631	102.481	102.331	5.500	103.810	103.560	103.310
6.250	105.627	105.477	105.327	6.250	104.905	104.755	104.605	4.625	102.934	102.784	102.634	5.625	104.039	103.789	103.539

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				-1.875	-1.875

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	98.044	97.794	97.544	6.250	101.000	100.750	100.500
4.125	100.080	99.830	99.580	6.250	103.750	103.500	103.250	4.000	98.403	98.153	97.903				
4.250	100.205	99.955	99.705					4.125	98.730	98.480	98.230				
4.375	100.265	100.015	99.765					4.375	98.915	98.665	98.415				
4.500	100.569	100.319	100.069					4.500	99.219	98.969	98.719				
4.625	100.847	100.597	100.347					4.625	99.497	99.247	98.997				
5.000	101.720	101.470	101.220					4.875	100.052	99.802	99.552				
5.125	101.949	101.699	101.449					5.000	100.370	100.120	99.870				
5.250	102.434	102.184	101.934					5.125	100.599	100.349	100.099				
Borrower Paid Comp Only				Lender Paid Only				5.500	101.060	100.810	100.560				
								5.625	101.289	101.039	100.789				

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)



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3/4/2020

45 Day Lock Exp.:

3/19/2020

60 Day Lock Exp.:

4/3/2020

W. Rate Sheet Dated: 2/3/2020

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	100.992	100.842	100.692	3.250	100.633	100.483	100.333	2.375	94.594	94.444	94.294	3.125	99.167	99.017	98.867
3.375	101.465	101.315	101.165	3.375	101.009	100.859	100.709	2.500	95.022	94.872	94.722	3.250	99.646	99.496	99.346
3.500	101.880	101.730	101.580	3.500	101.340	101.190	101.040	2.625	95.451	95.301	95.151	3.375	99.745	99.595	99.445
3.625	102.259	102.109	101.959	3.625	101.650	101.500	101.350	2.750	98.358	98.208	98.058	3.500	99.974	99.824	99.674
3.750	101.703	101.553	101.403	3.750	101.336	101.186	101.036	2.875	98.778	98.628	98.478	3.625	99.869	99.719	99.569
3.875	102.087	101.937	101.787	3.875	101.670	101.520	101.370	3.000	99.192	99.042	98.892	Margin = 2.250		Index = 1.550	
4.000	102.446	102.296	102.146	4.000	101.958	101.808	101.658	3.125	99.532	99.382	99.232				
4.125	102.774	102.624	102.474	4.125	102.221	102.071	101.921	3.250	101.118	100.968	100.818				
4.375	102.377	102.277	102.177	4.375	102.199	102.099	101.999	3.375	101.471	101.321	101.171				
4.500	102.682	102.582	102.482	4.500	102.400	102.300	102.200	3.500	101.780	101.630	101.480				
4.625	102.960	102.860	102.760	4.625	102.719	102.619	102.519	3.625	102.068	101.918	101.768				
4.750	101.903	101.803	101.703	4.750	101.890	101.790	101.690	3.750	102.868	102.718	102.568				
4.875	102.139	102.039	101.939	4.875	102.124	102.024	101.924	3.875	103.179	103.029	102.879				
5.000	102.457	102.357	102.257	5.000	102.325	102.225	102.125	4.000	103.445	103.295	103.145				
5.125	102.686	102.586	102.486	5.125	102.644	102.544	102.444	4.125	103.697	103.547	103.397				
5.375	102.486	102.386	102.286	5.375	102.470	102.370	102.270	4.250	102.847	102.697	102.547				
5.500	102.804	102.704	102.604	5.500	102.672	102.572	102.472	4.375	103.037	102.887	102.737				
5.625	103.033	102.933	102.833	5.625	102.991	102.891	102.791	4.500	103.223	103.073	102.923				
6.250	102.727	102.577	102.427	6.250	102.685	102.535	102.385	4.625	103.526	103.376	103.226				

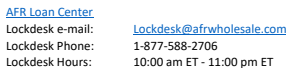
SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.242	100.092	99.942	3.250	99.203	99.053	98.903	2.375	95.414	95.264	95.114	3.125	97.454	97.304	97.154
3.375	100.715	100.565	100.415	3.375	99.579	99.429	99.279	2.500	95.842	95.692	95.542	3.250	97.996	97.846	97.696
3.500	101.130	100.980	100.830	3.500	99.910	99.760	99.610	2.625	96.271	96.121	95.971	3.375	98.095	97.945	97.795
3.625	101.509	101.359	101.209	3.625	100.220	100.070	99.920	2.750	97.335	97.185	97.035	3.500	98.324	98.174	98.024
3.750	100.953	100.803	100.653	3.750	99.906	99.756	99.606	2.875	97.755	97.605	97.455	3.625	98.219	98.069	97.919
3.875	101.337	101.187	101.037	3.875	100.240	100.090	99.940	3.000	98.169	98.019	97.869	Margin = 2.250		Index = 1.550	
4.000	101.696	101.546	101.396	4.000	100.528	100.378	100.228	3.125	98.508	98.358	98.208	30 Year OTC			
4.125	102.024	101.874	101.724	4.125	100.791	100.641	100.491	3.250	99.750	99.600	99.450	Rate	30 Day	45 Day	60 Day
4.375	101.627	101.527	101.427	4.375	100.769	100.669	100.569	3.375	100.104	99.954	99.804	3.875	100.237	99.987	99.737
4.500	101.932	101.832	101.732	4.500	100.970	100.870	100.770	3.500	100.412	100.262	100.112	4.000	100.596	100.346	100.096
4.625	102.210	102.110	102.010	4.625	101.289	101.189	101.089	3.625	100.700	100.550	100.400	4.125	100.924	100.674	100.424
4.750	101.153	101.053	100.953	4.750	100.460	100.360	100.260	3.750	100.586	100.436	100.286	4.375	100.827	100.577	100.327
4.875	101.389	101.289	101.189	4.875	100.694	100.594	100.494	3.875	100.897	100.747	100.597	4.500	101.132	100.882	100.632
5.000	101.707	101.607	101.507	5.000	100.895	100.795	100.695	4.000	101.163	101.013	100.863	4.625	101.410	101.160	100.910
5.125	101.936	101.836	101.736	5.125	101.214	101.114	101.014	4.125	101.415	101.265	101.115	4.875	100.589	100.339	100.089
5.375	101.736	101.636	101.536	5.375	101.040	100.940	100.840	4.250	100.604	100.454	100.304	5.000	100.907	100.657	100.407
5.500	102.054	101.954	101.854	5.500	101.242	101.142	101.042	4.375	100.795	100.645	100.495	5.125	101.136	100.886	100.636
5.625	102.283	102.183	102.083	5.625	101.561	101.461	101.361	4.500	100.981	100.831	100.681	5.500	101.254	101.004	100.754
6.250	101.977	101.827	101.677	6.250	101.255	101.105	100.955	4.625	101.284	101.134	100.984	5.625	101.483	101.233	100.983

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	-1.875	-1.875

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	97.487	97.237	96.987	6.250	N/A	N/A	N/A
4.125	99.174	98.924	98.674	6.250	99.750	99.500	99.250	4.000	97.846	97.596	97.346				
4.250	99.017	98.767	98.517					4.125	98.174	97.924	97.674				
4.375	99.077	98.827	98.577					4.375	98.077	97.827	97.577				
4.500	99.382	99.132	98.882					4.500	98.382	98.132	97.882				
4.625	99.660	99.410	99.160					4.625	98.660	98.410	98.160				
5.000	99.157	98.907	98.657					4.875	97.839	97.589	97.339				
5.125	99.386	99.136	98.886					5.000	98.157	97.907	97.657				
5.250	99.528	99.278	99.028					5.125	98.386	98.136	97.886				
								5.500	98.504	98.254	98.004				
Borrower Paid Comp Only				Lender Paid Only				5.625	98.733	98.483	98.233				

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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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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)
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.			FHA ID# - 1358600006



AFR Loan Center
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Lockdesk Phone: 1-877-588-2706
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60 Day Lock Exp.: 4/3/2020

W. Rate Sheet Dated: 2/3/2020

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
3.000	99.060	98.960	98.860	3.375	101.272	101.172	101.072	3.375	101.272	101.172	101.072	4.000	102.891	102.791	102.691	4.000	102.516	102.416	102.316
3.125	100.129	100.029	99.929	3.500	101.725	101.625	101.525	3.500	101.725	101.625	101.525	4.125	102.967	102.867	102.767	4.125	102.592	102.492	102.392
3.250	100.893	100.793	100.693	3.625	102.203	102.103	102.003	3.625	102.203	102.103	102.003	4.250	103.061	102.961	102.861	4.250	102.686	102.586	102.486
3.375	101.522	101.422	101.322	3.750	102.644	102.544	102.444	3.750	102.644	102.544	102.444	4.375	103.327	103.227	103.127	4.375	102.952	102.852	102.752
3.500	101.975	101.875	101.775	3.875	102.691	102.591	102.491	3.875	102.691	102.591	102.491	4.500	103.651	103.551	103.451	4.500	103.026	102.926	102.826
3.625	102.453	102.353	102.253	3.990	102.806	102.706	102.606	3.990	102.806	102.706	102.606	4.625	103.709	103.609	103.509	4.625	103.084	102.984	102.884
3.750	102.494	102.394	102.294	4.000	102.906	102.806	102.706	4.000	102.906	102.806	102.706	4.750	103.383	103.283	103.183	4.750	102.758	102.658	102.558
3.875	102.941	102.841	102.741	4.125	102.982	102.882	102.782	4.125	102.982	102.882	102.782	4.875	103.736	103.636	103.536	4.875	103.111	103.011	102.911
3.990	103.181	103.081	102.981	4.250	103.209	103.109	103.009	4.250	103.209	103.109	103.009	4.990	103.859	103.759	103.659	4.990	102.859	102.759	102.659
4.000	103.281	103.181	103.081	4.375	103.475	103.375	103.275	4.375	103.475	103.375	103.275	5.000	103.959	103.859	103.759	5.000	102.959	102.859	102.759
4.125	103.357	103.257	103.157	4.500	103.549	103.449	103.349	4.500	103.549	103.449	103.349	5.125	104.182	104.082	103.982	5.125	103.182	103.082	102.982
4.250	103.584	103.484	103.384	4.625	103.607	103.507	103.407	4.625	103.607	103.507	103.407	5.250	104.645	104.545	104.445	5.250	102.645	102.545	102.445
4.375	103.850	103.750	103.650	4.750	103.938	103.838	103.738	4.750	103.938	103.838	103.738	5.375	103.853	103.753	103.653	5.375	103.853	103.753	103.653
4.500	104.174	104.074	103.974	4.875	104.291	104.191	104.091	4.875	104.291	104.191	104.091	5.500	104.038	103.938	103.838	5.500	104.038	103.938	103.838
4.625	104.232	104.132	104.032	4.990	104.039	103.939	103.839	4.990	104.039	103.939	103.839	5.625	104.281	104.181	104.081	5.625	104.281	104.181	104.081
4.750	104.563	104.463	104.363	5.000	104.139	104.039	103.939	5.000	104.139	104.039	103.939	5.750	103.920	103.820	103.720	5.750	103.920	103.820	103.720
4.875	104.916	104.816	104.716	5.125	104.362	104.262	104.162	5.125	104.362	104.262	104.162	5.875	103.929	103.829	103.729	5.875	103.929	103.829	103.729
4.990	105.039	104.939	104.839	5.250	104.731	104.631	104.531	5.250	104.731	104.631	104.531	5.990	103.853	103.753	103.653	5.990	103.853	103.753	103.653
5.000	105.139	105.039	104.939	5.375	105.939	105.839	105.739	5.375	105.939	105.839	105.739	6.000	103.953	103.853	103.753	6.000	103.953	103.853	103.753
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	102.516	102.416	102.316	2.875	99.189	99.089	98.989	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	3.375	102.518	102.418	102.318
4.125	102.592	102.492	102.392	2.990	99.838	99.738	99.638	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	3.500	102.934	102.834	102.734
4.250	102.686	102.586	102.486	3.000	99.938	99.838	99.738	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.625	102.870	102.770	102.670
4.375	102.952	102.852	102.752	3.125	100.680	100.580	100.480	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.750	103.347	103.247	103.147
4.500	103.026	102.926	102.826	3.250	101.432	101.332	101.232	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.875	103.455	103.355	103.255
4.625	103.084	102.984	102.884	3.375	101.894	101.794	101.694	3.375	101.894	101.794	101.694	3.375	101.894	101.794	101.694	3.990	103.730	103.630	103.530
4.750	102.758	102.658	102.558	3.500	102.518	102.418	102.318	3.500	102.518	102.418	102.318	3.500	102.518	102.418	102.318	4.000	103.830	103.730	103.630
4.875	103.111	103.011	102.911	3.625	102.830	102.730	102.630	3.625	102.830	102.730	102.630	3.625	102.830	102.730	102.630	4.125	104.108	104.008	103.908
4.990	102.859	102.759	102.659	3.750	102.866	102.766	102.666	3.750	102.866	102.766	102.666	3.750	102.866	102.766	102.666	4.250	104.496	104.396	104.296
5.000	102.959	102.859	102.759	3.875	103.210	103.110	103.010	3.875	103.210	103.110	103.010	3.875	103.210	103.110	103.010	4.375	104.862	104.762	104.662
5.125	103.182	103.082	102.982	3.990	103.389	103.289	103.189	3.990	103.389	103.289	103.189	3.990	103.389	103.289	103.189	4.500	105.057	104.957	104.857
5.250	102.645	102.545	102.445	4.000	103.489	103.389	103.289	4.000	103.489	103.389	103.289	4.000	103.489	103.389	103.289	4.625	104.111	104.011	103.911
5.375	103.853	103.753	103.653	4.125	103.591	103.491	103.391	4.125	103.591	103.491	103.391	4.125	103.591	103.491	103.391	4.750	104.407	104.307	104.207
5.500	104.038	103.938	103.838	4.250	104.168	104.068	103.968	4.250	104.168	104.068	103.968	4.250	104.168	104.068	103.968	4.875	104.513	104.413	104.313
5.625	104.281	104.181	104.081	4.375	104.309	104.209	104.109	4.375	104.309	104.209	104.109	4.375	104.309	104.209	104.109	4.990	104.591	104.491	104.391
5.750	103.920	103.820	103.720	4.500	104.503	104.403	104.303	4.500	104.503	104.403	104.303	4.500	104.503	104.403	104.303	5.000	104.691	104.591	104.491
5.875	103.929	103.829	103.729	4.625	104.557	104.457	104.357	4.625	104.557	104.457	104.357	4.625	104.557	104.457	104.357	5.125	104.777	104.677	104.577
5.990	103.853	103.753	103.653	4.750	104.801	104.701	104.601	4.750	104.801	104.701	104.601	4.750	104.801	104.701	104.601	5.250	105.114	105.014	104.914
6.000	103.953	103.853	103.753	4.875	105.093	104.993	104.893	4.875	105.093	104.993	104.893	4.875	105.093	104.993	104.893	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	102.518	102.418	102.318	3.375	102.518	102.418	102.318	3.375	102.130	102.030	101.930	3.375	102.130	102.030	101.930	3.375	102.130	102.030	101.930
3.500	102.934	102.834	102.734	3.500	102.934	102.834	102.734	3.500	102.546	102.446	102.346	3.500	102.546	102.446	102.346	3.500	102.546	102.446	102.346
3.625	102.870	102.770	102.670	3.625	102.870	102.770	102.670	3.625	101.984	101.884	101.784	3.625	101.984	101.884	101.784	3.625	101.984	101.884	101.784
3.750	103.347	103.247	103.147	3.750	103.347	103.247	103.147	3.750	102.461	102.361	102.261	3.750	102.461	102.361	102.261	3.750	102.461	102.361	102.261
3.875	103.455	103.355	103.255	3.875	103.455	103.355	103.255	3.875	102.569	102.469	102.369	3.875	102.569	102.469	102.369	3.875	102.569	102.469	102.369
3.990	103.730	103.630	103.530	3.990	103.730	103.630	103.530	3.990	102.844	102.744	102.644	3.990	102.844	102.744	102.644	3.990	102.844	102.744	102.644
4.000	103.830	103.730	103.630	4.000	103.830	103.730	103.630	4.000	102.944	102.844	102.744	4.000	102.944	102.844	102.744	4.000	102.944	102.844	102.744
4.125	104.108	104.008	103.908	4.125	104.108	104.008	103.908	4.125	102.877	102.777	102.677	4.125	102.877	102.777	102.677	4.125	102.877	102.777	102.677
4.250	104.496	104.396	104.296	4.250	104.496	104.396	104.296	4.250	103.265	103.165	103.065	4.250	103.265	103.165	103.065	4.250	103.265	103.165	103.065
4.375	104.737	104.637	104.537	4.375	104.737	104.637	104.537	4.375	103.631	103.531	103.431	4.375							



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.:

3/4/2020

45 Day Lock Exp.:

3/19/2020

60 Day Lock Exp.:

4/3/2020

W. Rate Sheet Dated: 2/3/2020

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
3.000	98.876	98.776	98.676	2.875	99.000	98.900	98.800	3.375	102.449	102.349	102.249	4.000	102.572	102.472	102.372	3.375	101.761	101.661	101.561
3.125	99.953	99.853	99.753	2.990	99.651	99.551	99.451	3.500	102.867	102.767	102.667	4.125	102.649	102.549	102.449	3.500	102.179	102.079	101.979
3.250	100.724	100.624	100.524	3.000	99.751	99.651	99.551	3.625	102.752	102.652	102.552	4.250	102.739	102.639	102.539	3.625	101.567	101.467	101.367
3.375	101.298	101.198	101.098	3.125	100.501	100.401	100.301	3.750	103.232	103.132	103.032	4.375	102.998	102.898	102.798	3.750	102.047	101.947	101.847
3.500	101.761	101.661	101.561	3.250	101.258	101.158	101.058	3.875	103.341	103.241	103.141	4.500	103.327	103.227	103.127	3.875	102.156	102.056	101.956
3.625	102.246	102.146	102.046	3.375	101.724	101.624	101.524	3.990	103.618	103.518	103.418	4.625	103.382	103.282	103.182	3.990	102.433	102.333	102.233
3.750	102.449	102.349	102.249	3.500	102.355	102.255	102.155	4.000	103.718	103.618	103.518	4.750	103.135	103.035	102.935	4.000	102.533	102.433	102.333
3.875	102.903	102.803	102.703	3.625	102.670	102.570	102.470	4.125	104.024	103.924	103.824	4.875	103.489	103.389	103.289	4.125	102.469	102.369	102.269
3.990	103.176	103.076	102.976	3.750	102.824	102.724	102.624	4.250	104.412	104.312	104.212	4.990	103.611	103.511	103.411	4.250	102.857	102.757	102.657
4.000	103.276	103.176	103.076	3.875	103.172	103.072	102.972	4.375	104.783	104.683	104.583	5.000	103.711	103.611	103.511	4.375	103.228	103.128	103.028
4.125	103.353	103.253	103.153	3.990	103.352	103.252	103.152	4.500	104.976	104.876	104.776	5.125	103.934	103.834	103.734	4.500	103.421	103.321	103.221
4.250	103.610	103.510	103.410	4.000	103.452	103.352	103.252	4.625	104.154	104.054	103.954	5.250	103.394	103.294	103.194	4.625	101.997	101.897	101.797
4.375	103.869	103.769	103.669	4.125	103.552	103.452	103.352	4.750	104.451	104.351	104.251	5.375	103.599	103.499	103.399	4.750	102.294	102.194	102.094
4.500	104.198	104.098	103.998	4.250	104.129	104.029	103.929	4.875	104.560	104.460	104.360	5.500	103.784	103.684	103.584	4.875	102.403	102.303	102.203
4.625	104.253	104.153	104.053	4.375	104.271	104.171	104.071	4.990	104.633	104.533	104.433	5.625	104.025	103.925	103.825	4.990	102.532	102.432	102.332
4.750	104.633	104.533	104.433	4.500	104.466	104.366	104.266	5.000	104.733	104.633	104.533	5.750	103.733	103.633	103.533	5.000	102.632	102.532	102.432
4.875	104.987	104.887	104.787	4.625	104.519	104.419	104.319	5.125	104.743	104.643	104.543	5.875	103.740	103.640	103.540	5.125	102.836	102.736	102.636
4.990	105.109	105.009	104.909	4.750	104.783	104.683	104.583	5.250	105.081	104.981	104.881	5.990	103.663	103.563	103.463	5.250	103.174	103.074	102.974
5.000	105.209	105.109	105.009	4.875	105.076	104.976	104.876	5.375	0.000	0.000	0.000	6.000	103.763	103.663	103.563	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.:

3/4/2020

45 Day Lock Exp.:

3/19/2020

60 Day Lock Exp.:

4/3/2020

W. Rate Sheet Dated: 2/3/2020

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	99.347	99.284	99.222	
3.500	99.762	99.700	99.637	
3.625	100.117	100.054	99.992	
3.750	100.582	100.520	100.457	
3.875	100.736	100.673	100.611	
4.000	101.012	100.950	100.887	
4.125	101.085	101.023	100.960	
4.250	101.289	101.226	101.164	
4.375	101.488	101.426	101.363	
4.500	101.708	101.645	101.583	
4.625	101.947	101.884	101.822	
4.750	102.202	102.140	102.077	
4.875	102.425	102.362	102.300	

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	98.668	98.543	98.418	
3.375	99.130	99.005	98.880	
3.500	99.534	99.409	99.284	
3.625	100.013	99.888	99.763	
3.750	100.425	100.300	100.175	
3.875	100.774	100.649	100.524	
4.000	101.113	100.988	100.863	
4.125	101.251	101.126	101.001	
4.250	101.558	101.433	101.308	
4.375	101.837	101.712	101.587	
4.500	101.995	101.870	101.745	

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	97.406	97.281	97.156	
3.375	97.811	97.686	97.561	
3.500	98.186	98.061	97.936	
3.625	98.537	98.412	98.287	
3.750	99.125	99.000	98.875	
3.875	99.429	99.304	99.179	
4.000	99.714	99.589	99.464	
4.125	99.998	99.873	99.748	
4.250	100.282	100.157	100.032	
4.375	100.566	100.441	100.316	
4.500	100.857	100.732	100.607	
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)