



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.: 3/9/2020

45 Day Lock Exp.: 3/23/2020

60 Day Lock Exp.: 4/6/2020

W. Rate Sheet Dated: 2/6/2020

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	101.756	101.606	101.456	3.250	100.986	100.836	100.686	2.375	97.682	97.532	97.382	3.125	99.434	99.284	99.134
3.375	102.232	102.082	101.932	3.375	101.368	101.218	101.068	2.500	98.112	97.962	97.812	3.250	99.916	99.766	99.616
3.500	102.702	102.552	102.402	3.500	101.731	101.581	101.431	2.625	98.538	98.388	98.238	3.375	100.214	100.064	99.914
3.625	103.098	102.948	102.798	3.625	102.043	101.893	101.743	2.750	98.673	98.523	98.373	3.500	100.224	100.074	99.924
3.750	102.308	102.158	102.008	3.750	101.512	101.362	101.212	2.875	99.102	98.952	98.802	3.625	100.454	100.304	100.154
3.875	102.717	102.567	102.417	3.875	101.837	101.687	101.537	3.000	99.516	99.366	99.216	Margin = 2.250		Index = 1.500	
4.000	103.083	102.933	102.783	4.000	102.167	102.017	101.867	3.125	99.927	99.777	99.627				
4.125	103.427	103.277	103.127	4.125	102.439	102.289	102.139	3.250	101.514	101.364	101.214				
4.375	103.328	103.228	103.128	4.375	102.771	102.671	102.571	3.375	101.874	101.724	101.574				
4.500	103.650	103.550	103.450	4.500	102.922	102.822	102.722	3.500	102.214	102.064	101.914				
4.625	103.931	103.831	103.731	4.625	103.112	103.012	102.912	3.625	102.504	102.354	102.204				
4.750	104.102	104.002	103.902	4.750	103.639	103.539	103.439	3.750	102.903	102.753	102.603				
4.875	104.330	104.230	104.130	4.875	103.866	103.766	103.666	3.875	103.206	103.056	102.906				
5.000	104.555	104.455	104.355	5.000	104.097	103.997	103.897	4.000	103.513	103.363	103.213				
5.125	104.898	104.798	104.698	5.125	104.287	104.187	104.087	4.125	103.762	103.612	103.462				
5.375	105.255	105.155	105.055	5.375	104.791	104.691	104.591	4.250	103.215	103.065	102.915				
5.500	105.480	105.380	105.280	5.500	105.022	104.922	104.822	4.375	103.472	103.322	103.172				
5.625	105.823	105.723	105.623	5.625	105.212	105.112	105.012	4.500	103.612	103.462	103.312				
6.250	106.000	105.850	105.700	6.250	105.999	105.849	105.699	4.625	103.787	103.637	103.487				

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	101.006	100.856	100.706	3.250	99.986	99.836	99.686	2.375	96.682	96.532	96.382	3.125	98.434	98.284	98.134
3.375	101.482	101.332	101.182	3.375	100.368	100.218	100.068	2.500	97.112	96.962	96.812	3.250	98.916	98.766	98.616
3.500	101.952	101.802	101.652	3.500	100.731	100.581	100.431	2.625	97.538	97.388	97.238	3.375	99.214	99.064	98.914
3.625	102.348	102.198	102.048	3.625	101.043	100.893	100.743	2.750	97.673	97.523	97.373	3.500	99.224	99.074	98.924
3.750	101.558	101.408	101.258	3.750	100.512	100.362	100.212	2.875	98.102	97.952	97.802	3.625	99.454	99.304	99.154
3.875	101.967	101.817	101.667	3.875	100.837	100.687	100.537	3.000	98.516	98.366	98.216	Margin = 2.250		Index = 1.500	
4.000	102.333	102.183	102.033	4.000	101.167	101.017	100.867	3.125	98.927	98.777	98.627	30 Year OTC			
4.125	102.677	102.527	102.377	4.125	101.439	101.289	101.139	3.250	100.514	100.364	100.214	Rate	30 Day	45 Day	60 Day
4.375	102.578	102.478	102.378	4.375	101.771	101.671	101.571	3.375	100.874	100.724	100.574	3.875	100.867	100.617	100.367
4.500	102.900	102.800	102.700	4.500	101.922	101.822	101.722	3.500	101.214	101.064	100.914	4.000	101.233	100.983	100.733
4.625	103.181	103.081	102.981	4.625	102.112	102.012	101.912	3.625	101.504	101.354	101.204	4.125	101.577	101.327	101.077
4.750	103.352	103.252	103.152	4.750	102.639	102.539	102.439	3.750	101.903	101.753	101.603	4.375	101.778	101.528	101.278
4.875	103.580	103.480	103.380	4.875	102.866	102.766	102.666	3.875	102.206	102.056	101.906	4.500	102.100	101.850	101.600
5.000	103.805	103.705	103.605	5.000	103.097	102.997	102.897	4.000	102.513	102.363	102.213	4.625	102.381	102.131	101.881
5.125	104.148	104.048	103.948	5.125	103.287	103.187	103.087	4.125	102.762	102.612	102.462	4.875	102.780	102.530	102.280
5.375	104.505	104.405	104.305	5.375	103.791	103.691	103.591	4.250	102.215	102.065	101.915	5.000	103.005	102.755	102.505
5.500	104.730	104.630	104.530	5.500	104.022	103.922	103.822	4.375	102.472	102.322	102.172	5.125	103.348	103.098	102.848
5.625	105.073	104.973	104.873	5.625	104.212	104.112	104.012	4.500	102.612	102.462	102.312	5.500	103.930	103.680	103.430
6.250	105.860	105.710	105.560	6.250	104.999	104.849	104.699	4.625	102.787	102.637	102.487	5.625	104.273	104.023	103.773

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	98.117	97.867	97.617	6.250	101.000	100.750	100.500
4.125	100.177	99.927	99.677	6.250	103.750	103.500	103.250	4.000	98.483	98.233	97.983				
4.250	100.302	100.052	99.802					4.125	98.827	98.577	98.327				
4.375	100.378	100.128	99.878					4.375	99.028	98.778	98.528				
4.500	100.700	100.450	100.200					4.500	99.350	99.100	98.850				
4.625	100.981	100.731	100.481					4.625	99.631	99.381	99.131				
5.000	101.605	101.355	101.105					4.875	100.030	99.780	99.530				
5.125	101.948	101.698	101.448					5.000	100.255	100.005	99.755				
5.250	102.388	102.138	101.888					5.125	100.598	100.348	100.098				
Borrower Paid Comp Only				Lender Paid Only				5.500	101.180	100.930	100.680				
								5.625	101.523	101.273	101.023				

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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3/9/2020

45 Day Lock Exp.:

3/23/2020

60 Day Lock Exp.:

4/6/2020

W. Rate Sheet Dated: 2/6/2020

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	100.856	100.706	100.556	3.250	100.516	100.366	100.216	2.375	94.462	94.312	94.162	3.125	99.184	99.034	98.884
3.375	101.332	101.182	101.032	3.375	100.898	100.748	100.598	2.500	94.892	94.742	94.592	3.250	99.666	99.516	99.366
3.500	101.802	101.652	101.502	3.500	101.261	101.111	100.961	2.625	95.318	95.168	95.018	3.375	99.964	99.814	99.664
3.625	102.198	102.048	101.898	3.625	101.573	101.423	101.273	2.750	98.140	97.990	97.840	3.500	99.974	99.824	99.674
3.750	101.751	101.601	101.451	3.750	101.386	101.236	101.086	2.875	98.569	98.419	98.269	3.625	100.204	100.054	99.904
3.875	102.161	102.011	101.861	3.875	101.711	101.561	101.411	3.000	98.984	98.834	98.684	Margin = 2.250		Index = 1.500	
4.000	102.526	102.376	102.226	4.000	102.040	101.890	101.740	3.125	99.395	99.245	99.095				
4.125	102.870	102.720	102.570	4.125	102.312	102.162	102.012	3.250	101.044	100.894	100.744				
4.375	102.491	102.391	102.291	4.375	102.363	102.263	102.163	3.375	101.404	101.254	101.104				
4.500	102.813	102.713	102.613	4.500	102.514	102.414	102.314	3.500	101.744	101.594	101.444				
4.625	103.094	102.994	102.894	4.625	102.705	102.605	102.505	3.625	102.034	101.884	101.734				
4.750	101.889	101.789	101.689	4.750	101.856	101.756	101.656	3.750	102.777	102.627	102.477				
4.875	102.117	102.017	101.917	4.875	102.083	101.983	101.883	3.875	103.079	102.929	102.779				
5.000	102.343	102.243	102.143	5.000	102.314	102.214	102.114	4.000	103.387	103.237	103.087				
5.125	102.685	102.585	102.485	5.125	102.505	102.405	102.305	4.125	103.636	103.486	103.336				
5.375	102.698	102.598	102.498	5.375	102.665	102.565	102.465	4.250	102.808	102.658	102.508				
5.500	102.924	102.824	102.724	5.500	102.895	102.795	102.695	4.375	103.064	102.914	102.764				
5.625	103.266	103.166	103.066	5.625	103.086	102.986	102.886	4.500	103.204	103.054	102.904				
6.250	102.960	102.810	102.660	6.250	102.779	102.629	102.479	4.625	103.379	103.229	103.079				

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	100.106	99.956	99.806	3.250	99.086	98.936	98.786	2.375	95.282	95.132	94.982	3.125	97.472	97.322	97.172
3.375	100.582	100.432	100.282	3.375	99.468	99.318	99.168	2.500	95.712	95.562	95.412	3.250	98.016	97.866	97.716
3.500	101.052	100.902	100.752	3.500	99.831	99.681	99.531	2.625	96.138	95.988	95.838	3.375	98.314	98.164	98.014
3.625	101.448	101.298	101.148	3.625	100.143	99.993	99.843	2.750	97.116	96.966	96.816	3.500	98.324	98.174	98.024
3.750	101.001	100.851	100.701	3.750	99.956	99.806	99.656	2.875	97.545	97.395	97.245	3.625	98.554	98.404	98.254
3.875	101.411	101.261	101.111	3.875	100.281	100.131	99.981	3.000	97.960	97.810	97.660	Margin = 2.250		Index = 1.500	
4.000	101.776	101.626	101.476	4.000	100.610	100.460	100.310	3.125	98.371	98.221	98.071	30 Year OTC			
4.125	102.120	101.970	101.820	4.125	100.882	100.732	100.582	3.250	99.676	99.526	99.376	Rate	30 Day	45 Day	60 Day
4.375	101.741	101.641	101.541	4.375	100.933	100.833	100.733	3.375	100.036	99.886	99.736	3.875	100.311	100.061	99.811
4.500	102.063	101.963	101.863	4.500	101.084	100.984	100.884	3.500	100.377	100.227	100.077	4.000	100.676	100.426	100.176
4.625	102.344	102.244	102.144	4.625	101.275	101.175	101.075	3.625	100.666	100.516	100.366	4.125	101.020	100.770	100.520
4.750	101.139	101.039	100.939	4.750	100.426	100.326	100.226	3.750	100.496	100.346	100.196	4.375	100.941	100.691	100.441
4.875	101.367	101.267	101.167	4.875	100.653	100.553	100.453	3.875	100.798	100.648	100.498	4.500	101.263	101.013	100.763
5.000	101.593	101.493	101.393	5.000	100.884	100.784	100.684	4.000	101.105	100.955	100.805	4.625	101.544	101.294	101.044
5.125	101.935	101.835	101.735	5.125	101.075	100.975	100.875	4.125	101.354	101.204	101.054	4.875	100.567	100.317	100.067
5.375	101.948	101.848	101.748	5.375	101.235	101.135	101.035	4.250	100.565	100.415	100.265	5.000	100.793	100.543	100.293
5.500	102.174	102.074	101.974	5.500	101.465	101.365	101.265	4.375	100.822	100.672	100.522	5.125	101.135	100.885	100.635
5.625	102.516	102.416	102.316	5.625	101.656	101.556	101.456	4.500	100.962	100.812	100.662	5.500	101.374	101.124	100.874
6.250	102.210	102.060	101.910	6.250	101.349	101.199	101.049	4.625	101.137	100.987	100.837	5.625	101.716	101.466	101.216

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	97.561	97.311	97.061	6.250	N/A	N/A	N/A
4.125	99.270	99.020	98.770	6.250	99.750	99.500	99.250	4.000	97.926	97.676	97.426				
4.250	99.114	98.864	98.614					4.125	98.270	98.020	97.770				
4.375	99.191	98.941	98.691					4.375	98.191	97.941	97.691				
4.500	99.513	99.263	99.013					4.500	98.513	98.263	98.013				
4.625	99.794	99.544	99.294					4.625	98.794	98.544	98.294				
5.000	99.043	98.793	98.543					4.875	97.817	97.567	97.317				
5.125	99.385	99.135	98.885					5.000	98.043	97.793	97.543				
5.250	99.482	99.232	98.982					5.125	98.385	98.135	97.885				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.624	98.374	98.124				
								5.625	98.966	98.716	98.466				

Lock Desk Policy	
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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)	



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
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45 Day Lock Exp.: 3/23/2020
60 Day Lock Exp.: 4/6/2020

W. Rate Sheet Dated: 2/6/2020

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	98.593	98.493	98.393	3.375	100.872	100.772	100.672	3.375	100.872	100.772	100.672	4.000	102.950	102.850	102.750	4.000	102.575	102.475	102.375
3.125	99.674	99.574	99.474	3.500	101.356	101.256	101.156	3.500	101.356	101.256	101.156	4.125	103.938	103.838	103.738	4.125	102.563	102.463	102.363
3.250	100.470	100.370	100.270	3.625	101.858	101.758	101.658	3.625	101.858	101.758	101.658	4.250	103.990	103.890	103.790	4.250	102.715	102.615	102.515
3.375	101.122	101.022	100.922	3.750	102.149	102.049	101.949	3.750	102.149	102.049	101.949	4.375	103.738	103.278	103.178	4.375	103.003	102.903	102.803
3.500	101.606	101.506	101.406	3.875	102.640	102.540	102.440	3.875	102.640	102.540	102.440	4.500	103.681	103.581	103.481	4.500	103.056	102.956	102.856
3.625	102.108	102.008	101.908	3.990	102.815	102.715	102.615	3.990	102.815	102.715	102.615	4.625	103.740	103.640	103.540	4.625	103.115	103.015	102.915
3.750	102.399	102.299	102.199	4.000	102.915	102.815	102.715	4.000	102.915	102.815	102.715	4.750	103.392	103.292	103.192	4.750	102.767	102.667	102.567
3.875	102.890	102.790	102.690	4.125	102.903	102.803	102.703	4.125	102.903	102.803	102.703	4.875	103.755	103.655	103.555	4.875	103.130	103.030	102.930
3.990	103.190	103.090	102.990	4.250	103.178	103.078	102.978	4.250	103.178	103.078	102.978	4.990	103.885	103.785	103.685	4.990	102.885	102.785	102.685
4.000	103.290	103.190	103.090	4.375	103.466	103.366	103.266	4.375	103.466	103.366	103.266	5.000	103.985	103.885	103.785	5.000	102.985	102.885	102.785
4.125	103.278	103.178	103.078	4.500	103.519	103.419	103.319	4.500	103.519	103.419	103.319	5.125	104.214	104.114	104.014	5.125	103.214	103.114	103.014
4.250	103.553	103.453	103.353	4.625	103.578	103.478	103.378	4.625	103.578	103.478	103.378	5.250	103.562	103.462	103.362	5.250	102.562	102.462	102.362
4.375	103.841	103.741	103.641	4.750	103.981	103.881	103.781	4.750	103.981	103.881	103.781	5.375	103.774	103.674	103.574	5.375	103.774	103.674	103.574
4.500	104.144	104.044	103.944	4.875	104.344	104.244	104.144	4.875	104.344	104.244	104.144	5.500	103.965	103.865	103.765	5.500	103.965	103.865	103.765
4.625	104.203	104.103	104.003	4.990	104.099	103.999	103.899	4.990	104.099	103.999	103.899	5.625	104.222	104.122	104.022	5.625	104.222	104.122	104.022
4.750	104.606	104.506	104.406	5.000	104.199	104.099	103.999	5.000	104.199	104.099	103.999	5.750	103.801	103.701	103.601	5.750	103.801	103.701	103.601
4.875	104.969	104.869	104.769	5.125	104.428	104.328	104.228	5.125	104.428	104.328	104.228	5.875	103.812	103.712	103.612	5.875	103.812	103.712	103.612
4.990	105.099	104.999	104.899	5.250	104.644	104.544	104.444	5.250	104.644	104.544	104.444	5.990	103.737	103.637	103.537	5.990	103.737	103.637	103.537
5.000	105.199	105.099	104.999	5.375	105.856	105.756	105.656	5.375	105.856	105.756	105.656	6.000	103.837	103.737	103.637	6.000	103.837	103.737	103.637
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	102.575	102.475	102.375	2.875	98.640	98.540	98.440	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	3.375	102.378	102.278	102.178
4.125	102.563	102.463	102.363	2.990	99.301	99.201	99.101	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	3.500	102.802	102.702	102.602
4.250	102.715	102.615	102.515	3.000	99.401	99.301	99.201	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.625	102.873	102.773	102.673
4.375	103.003	102.903	102.803	3.125	100.163	100.063	99.963	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.750	103.364	103.264	103.164
4.500	103.056	102.956	102.856	3.250	100.938	100.838	100.738	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.875	103.487	103.387	103.287
4.625	103.115	103.015	102.915	3.375	101.417	101.317	101.217	3.375	101.417	101.317	101.217	3.375	101.417	101.317	101.217	3.990	103.740	103.640	103.540
4.750	102.767	102.667	102.567	3.500	102.163	102.063	101.963	3.500	102.163	102.063	101.963	3.500	102.163	102.063	101.963	4.000	103.840	103.740	103.640
4.875	103.130	103.030	102.930	3.625	102.396	102.296	102.196	3.625	102.396	102.296	102.196	3.625	102.396	102.296	102.196	4.125	104.021	103.921	103.821
4.990	102.885	102.785	102.685	3.750	102.867	102.767	102.667	3.750	102.867	102.767	102.667	3.750	102.867	102.767	102.667	4.250	104.416	104.316	104.216
5.000	102.985	102.885	102.785	3.875	103.306	103.206	103.106	3.875	103.306	103.206	103.106	3.875	103.306	103.206	103.106	4.375	104.794	104.694	104.594
5.125	103.214	103.114	103.014	3.990	103.372	103.272	103.172	3.990	103.372	103.272	103.172	3.990	103.372	103.272	103.172	4.500	104.996	104.896	104.796
5.250	102.562	102.462	102.362	4.000	103.472	103.372	103.272	4.000	103.472	103.372	103.272	4.000	103.472	103.372	103.272	4.625	104.123	104.023	103.923
5.375	103.774	103.674	103.574	4.125	103.576	103.476	103.376	4.125	103.576	103.476	103.376	4.125	103.576	103.476	103.376	4.750	104.429	104.329	104.229
5.500	103.965	103.865	103.765	4.250	104.105	104.005	103.905	4.250	104.105	104.005	103.905	4.250	104.105	104.005	103.905	4.875	104.540	104.440	104.340
5.625	104.222	104.122	104.022	4.375	104.340	104.240	104.140	4.375	104.340	104.240	104.140	4.375	104.340	104.240	104.140	4.990	104.619	104.519	104.419
5.750	103.801	103.701	103.601	4.500	104.508	104.408	104.308	4.500	104.508	104.408	104.308	4.500	104.508	104.408	104.308	5.000	104.719	104.619	104.519
5.875	103.812	103.712	103.612	4.625	104.562	104.462	104.362	4.625	104.562	104.462	104.362	4.625	104.562	104.462	104.362	5.125	104.713	104.613	104.513
5.990	103.737	103.637	103.537	4.750	104.851	104.751	104.651	4.750	104.851	104.751	104.651	4.750	104.851	104.751	104.651	5.250	105.057	104.957	104.857
6.000	103.837	103.737	103.637	4.875	105.151	105.051	104.951	4.875	105.151	105.051	104.951	4.875	105.151	105.051	104.951	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	102.378	102.278	102.178	3.375	102.378	102.278	102.178	3.375	101.990	101.890	101.790	3.375	101.990	101.890	101.790	3.375	101.990	101.890	101.790
3.500	102.802	102.702	102.602	3.500	102.802	102.702	102.602	3.500	102.414	102.314	102.214	3.500	102.414	102.314	102.214	3.500	102.414	102.314	102.214
3.625	102.873	102.773	102.673	3.625	102.873	102.773	102.673	3.625	101.987	101.887	101.787	3.625	101.987	101.887	101.787	3.625	101.987	101.887	101.787
3.750	103.364	103.264	103.164	3.750	103.364	103.264	103.164	3.750	102.478	102.378	102.278	3.750	102.478	102.378	102.278	3.750	102.478	102.378	102.278
3.875	103.487	103.387	103.287	3.875	103.487	103.387	103.287	3.875	102.601	102.501	102.401	3.875	102.601	102.501	102.401	3.875	102.601	102.501	102.401
3.990	103.740	103.640	103.540	3.990	103.740	103.640	103.540	3.990	102.854	102.754	102.654	3.990	102.854	102.754	102.654	3.990	102.854	102.754	102.654
4.000	103.840	103.740	103.640	4.000	103.840	103.740	103.640	4.000	102.954	102.854	102.754	4.000	102.954	102.854	102.754	4.000	102.954	102.854	102.754
4.125	104.021	103.921	103.821	4.125	104.021	103.921	103.821	4.125	102.767	102.667	102.567	4.125	102.767	102.667	102.567	4.125	102.767	102.667	102.567
4.250	104.216	104.116	104.016	4.250	104.216	104.116	104.016	4.250	102.162	102.062	101.962	4.250	102.162	102.062	101.962	4.250	102.162	102.062	101.962
4.375	104.669	104.569	104.469	4.375	104.669	104.569	104.469	4.375	103.540	103.440	103.340	4.375							



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.:

3/9/2020

45 Day Lock Exp.:

3/23/2020

60 Day Lock Exp.:

4/6/2020

W. Rate Sheet Dated: 2/6/2020

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	98.580	98.480	98.380	2.875	98.628	98.528	98.428	3.375	102.342	102.242	102.142	4.000	102.476	102.376	102.276	3.375	101.654	101.554	101.454
3.125	99.651	99.551	99.451	2.990	99.283	99.183	99.083	3.500	102.762	102.662	102.562	4.125	102.467	102.367	102.267	3.500	102.074	101.974	101.874
3.250	100.439	100.339	100.239	3.000	99.383	99.283	99.183	3.625	102.816	102.716	102.616	4.250	102.704	102.604	102.504	3.625	101.632	101.532	101.432
3.375	101.084	100.984	100.884	3.125	100.140	100.040	99.940	3.750	103.304	103.204	103.104	4.375	102.992	102.892	102.792	3.750	102.120	102.020	101.920
3.500	101.563	101.463	101.363	3.250	100.907	100.807	100.707	3.875	103.428	103.328	103.228	4.500	103.297	103.197	103.097	3.875	102.244	102.144	102.044
3.625	102.062	101.962	101.862	3.375	101.381	101.281	101.181	3.990	103.678	103.578	103.478	4.625	103.359	103.259	103.159	3.990	102.494	102.394	102.294
3.750	102.308	102.208	102.108	3.500	102.118	102.018	101.918	4.000	103.778	103.678	103.578	4.750	102.984	102.884	102.784	4.000	102.594	102.494	102.394
3.875	102.796	102.696	102.596	3.625	102.348	102.248	102.148	4.125	104.000	103.900	103.800	4.875	103.348	103.248	103.148	4.125	102.445	102.345	102.245
3.990	103.095	102.995	102.895	3.750	102.756	102.656	102.556	4.250	104.395	104.295	104.195	4.990	103.479	103.379	103.279	4.250	102.840	102.740	102.640
4.000	103.195	103.095	102.995	3.875	103.194	103.094	102.994	4.375	104.772	104.672	104.572	5.000	103.579	103.479	103.379	4.375	103.217	103.117	103.017
4.125	103.186	103.086	102.986	3.990	103.258	103.158	103.058	4.500	104.973	104.873	104.773	5.125	103.813	103.713	103.613	4.500	103.418	103.318	103.218
4.250	103.517	103.417	103.317	4.000	103.358	103.258	103.158	4.625	104.139	104.039	103.939	5.250	103.245	103.145	103.045	4.625	101.982	101.882	101.782
4.375	103.805	103.705	103.605	4.125	103.464	103.364	103.264	4.750	104.445	104.345	104.245	5.375	103.459	103.359	103.259	4.750	102.288	102.188	102.088
4.500	104.110	104.010	103.910	4.250	104.012	103.912	103.812	4.875	104.558	104.458	104.358	5.500	103.650	103.550	103.450	4.875	102.401	102.301	102.201
4.625	104.172	104.072	103.972	4.375	104.246	104.146	104.046	4.990	104.639	104.539	104.439	5.625	103.909	103.809	103.709	4.990	102.510	102.410	102.310
4.750	104.545	104.445	104.345	4.500	104.413	104.313	104.213	5.000	104.739	104.639	104.539	5.750	103.468	103.368	103.268	5.000	102.610	102.510	102.410
4.875	104.909	104.809	104.709	4.625	104.469	104.369	104.269	5.125	104.732	104.632	104.532	5.875	103.478	103.378	103.278	5.125	102.825	102.725	102.625
4.990	105.040	104.940	104.840	4.750	104.797	104.697	104.597	5.250	105.079	104.979	104.879	5.990	103.405	103.305	103.205	5.250	103.172	103.072	102.972
5.000	105.140	105.040	104.940	4.875	105.097	104.997	104.897	5.375	0.000	0.000	0.000	6.000	103.505	103.405	103.305	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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/9/2020

45 Day Lock Exp.:

3/23/2020

60 Day Lock Exp.:

4/6/2020

W. Rate Sheet Dated: 2/6/2020

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	99.081	99.019	98.956	
3.500	99.517	99.454	99.392	
3.625	99.932	99.869	99.807	
3.750	100.414	100.352	100.289	
3.875	100.606	100.544	100.481	
4.000	100.882	100.820	100.757	
4.125	100.993	100.931	100.868	
4.250	101.196	101.134	101.071	
4.375	101.394	101.332	101.269	
4.500	101.613	101.550	101.488	
4.625	101.852	101.789	101.727	
4.750	102.066	102.003	101.941	
4.875	102.288	102.225	102.163	

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	98.359	98.234	98.109	
3.375	98.820	98.695	98.570	
3.500	99.224	99.099	98.974	
3.625	99.704	99.579	99.454	
3.750	100.117	99.992	99.867	
3.875	100.486	100.361	100.236	
4.000	100.824	100.699	100.574	
4.125	100.959	100.834	100.709	
4.250	101.265	101.140	101.015	
4.375	101.544	101.419	101.294	
4.500	101.700	101.575	101.450	

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	97.089	96.964	96.839	
3.375	97.494	97.369	97.244	
3.500	97.869	97.744	97.619	
3.625	98.222	98.097	97.972	
3.750	98.813	98.688	98.563	
3.875	99.134	99.009	98.884	
4.000	99.419	99.294	99.169	
4.125	99.702	99.577	99.452	
4.250	99.986	99.861	99.736	
4.375	100.270	100.145	100.020	
4.500	100.560	100.435	100.310	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.500	-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)