



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.: 4/7/2020

W. Rate Sheet Dated: 2/7/2020

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	101.829	101.673	101.523	3.250	101.064	100.908	100.758	2.375	97.807	97.657	97.507	3.125	99.434	99.284	99.134
3.375	102.303	102.146	101.996	3.375	101.446	101.290	101.140	2.500	98.237	98.087	97.937	3.250	99.916	99.766	99.616
3.500	102.718	102.561	102.411	3.500	101.809	101.653	101.503	2.625	98.663	98.513	98.363	3.375	100.214	100.064	99.914
3.625	103.097	102.940	102.790	3.625	102.121	101.965	101.815	2.750	98.821	98.671	98.521	3.500	100.224	100.074	99.924
3.750	102.306	102.156	102.006	3.750	101.528	101.378	101.228	2.875	99.250	99.100	98.950	3.625	100.454	100.304	100.154
3.875	102.691	102.541	102.391	3.875	101.852	101.702	101.552	3.000	99.665	99.515	99.365	Margin = 2.250		Index = 1.500	
4.000	103.049	102.899	102.749	4.000	102.182	102.032	101.882	3.125	100.076	99.926	99.776				
4.125	103.377	103.227	103.077	4.125	102.454	102.304	102.154	3.250	101.561	101.411	101.261				
4.375	103.293	103.193	103.093	4.375	102.771	102.671	102.571	3.375	101.921	101.771	101.621				
4.500	103.597	103.497	103.397	4.500	102.922	102.822	102.722	3.500	102.261	102.111	101.961				
4.625	103.876	103.776	103.676	4.625	103.112	103.012	102.912	3.625	102.551	102.401	102.251				
4.750	104.162	104.062	103.962	4.750	103.732	103.632	103.532	3.750	103.005	102.855	102.705				
4.875	104.399	104.299	104.199	4.875	103.960	103.860	103.760	3.875	103.307	103.157	103.007				
5.000	104.717	104.617	104.517	5.000	104.191	104.091	103.991	4.000	103.614	103.464	103.314				
5.125	104.946	104.846	104.746	5.125	104.381	104.281	104.181	4.125	103.864	103.714	103.564				
5.375	105.199	105.099	104.999	5.375	104.760	104.660	104.560	4.250	103.320	103.170	103.020				
5.500	105.516	105.416	105.316	5.500	104.990	104.890	104.790	4.375	103.577	103.427	103.277				
5.625	105.746	105.646	105.546	5.625	105.181	105.081	104.981	4.500	103.717	103.567	103.417				
6.250	106.000	105.850	105.700	6.250	105.968	105.818	105.668	4.625	103.892	103.742	103.592				

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	101.079	100.923	100.773	3.250	100.064	99.908	99.758	2.375	96.807	96.657	96.507	3.125	98.434	98.284	98.134
3.375	101.553	101.396	101.246	3.375	100.446	100.290	100.140	2.500	97.237	97.087	96.937	3.250	98.916	98.766	98.616
3.500	101.968	101.811	101.661	3.500	100.809	100.653	100.503	2.625	97.663	97.513	97.363	3.375	99.214	99.064	98.914
3.625	102.347	102.190	102.040	3.625	101.121	100.965	100.815	2.750	97.821	97.671	97.521	3.500	99.224	99.074	98.924
3.750	101.556	101.406	101.256	3.750	100.528	100.378	100.228	2.875	98.250	98.100	97.950	3.625	99.454	99.304	99.154
3.875	101.941	101.791	101.641	3.875	100.852	100.702	100.552	3.000	98.665	98.515	98.365	Margin = 2.250		Index = 1.500	
4.000	102.299	102.149	101.999	4.000	101.182	101.032	100.882	3.125	99.076	98.926	98.776	30 Year OTC			
4.125	102.627	102.477	102.327	4.125	101.454	101.304	101.154	3.250	100.561	100.411	100.261	Rate	30 Day	45 Day	60 Day
4.375	102.543	102.443	102.343	4.375	101.771	101.671	101.571	3.375	100.921	100.771	100.621	3.875	100.841	100.591	100.341
4.500	102.847	102.747	102.647	4.500	101.922	101.822	101.722	3.500	101.261	101.111	100.961	4.000	101.199	100.949	100.699
4.625	103.126	103.026	102.926	4.625	102.112	102.012	101.912	3.625	101.551	101.401	101.251	4.125	101.527	101.277	101.027
4.750	103.412	103.312	103.212	4.750	102.732	102.632	102.532	3.750	102.005	101.855	101.705	4.375	101.743	101.493	101.243
4.875	103.649	103.549	103.449	4.875	102.960	102.860	102.760	3.875	102.307	102.157	102.007	4.500	102.047	101.797	101.547
5.000	103.967	103.867	103.767	5.000	103.191	103.091	102.991	4.000	102.614	102.464	102.314	4.625	102.326	102.076	101.826
5.125	104.196	104.096	103.996	5.125	103.381	103.281	103.181	4.125	102.864	102.714	102.564	4.875	102.849	102.599	102.349
5.375	104.449	104.349	104.249	5.375	103.760	103.660	103.560	4.250	102.320	102.170	102.020	5.000	103.167	102.917	102.667
5.500	104.766	104.666	104.566	5.500	103.990	103.890	103.790	4.375	102.577	102.427	102.277	5.125	103.396	103.146	102.896
5.625	104.996	104.896	104.796	5.625	104.181	104.081	103.981	4.500	102.717	102.567	102.417	5.500	103.966	103.716	103.466
6.250	105.783	105.633	105.483	6.250	104.968	104.818	104.668	4.625	102.892	102.742	102.592	5.625	104.196	103.946	103.696

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	98.091	97.841	97.591	6.250	101.000	100.750	100.500
4.125	100.127	99.877	99.627	6.250	103.750	103.500	103.250	4.000	98.449	98.199	97.949				
4.250	100.252	100.002	99.752					4.125	98.777	98.527	98.277				
4.375	100.343	100.093	99.843					4.375	98.993	98.743	98.493				
4.500	100.647	100.397	100.147					4.500	99.297	99.047	98.797				
4.625	100.926	100.676	100.426					4.625	99.576	99.326	99.076				
5.000	101.767	101.517	101.267					4.875	100.099	99.849	99.599				
5.125	101.996	101.746	101.496					5.000	100.417	100.167	99.917				
5.250	102.481	102.231	101.981					5.125	100.646	100.396	100.146				
Borrower Paid Comp Only				Lender Paid Only				5.500	101.216	100.966	100.716				
								5.625	101.446	101.196	100.946				

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	[†] IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@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.:

4/7/2020

W. Rate Sheet Dated: 2/7/2020

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	100.929	100.773	100.623	3.250	100.594	100.438	100.288	2.375	94.587	94.437	94.287	3.125	99.184	99.034	98.884
3.375	101.403	101.246	101.096	3.375	100.976	100.820	100.670	2.500	95.017	94.867	94.717	3.250	99.666	99.516	99.366
3.500	101.818	101.661	101.511	3.500	101.339	101.183	101.033	2.625	95.443	95.293	95.143	3.375	99.964	99.814	99.664
3.625	102.197	102.040	101.890	3.625	101.651	101.495	101.345	2.750	98.288	98.138	97.988	3.500	99.974	99.824	99.674
3.750	101.750	101.600	101.450	3.750	101.402	101.252	101.102	2.875	98.718	98.568	98.418	3.625	100.204	100.054	99.904
3.875	102.134	101.984	101.834	3.875	101.726	101.576	101.426	3.000	99.132	98.982	98.832	Margin = 2.250		Index = 1.500	
4.000	102.493	102.343	102.193	4.000	102.056	101.906	101.756	3.125	99.543	99.393	99.243				
4.125	102.820	102.670	102.520	4.125	102.328	102.178	102.028	3.250	101.091	100.941	100.791				
4.375	102.456	102.356	102.256	4.375	102.363	102.263	102.163	3.375	101.451	101.301	101.151				
4.500	102.760	102.660	102.560	4.500	102.514	102.414	102.314	3.500	101.791	101.641	101.491				
4.625	103.038	102.938	102.838	4.625	102.705	102.605	102.505	3.625	102.081	101.931	101.781				
4.750	101.950	101.850	101.750	4.750	101.950	101.850	101.750	3.750	102.879	102.729	102.579				
4.875	102.186	102.086	101.986	4.875	102.177	102.077	101.977	3.875	103.181	103.031	102.881				
5.000	102.504	102.404	102.304	5.000	102.408	102.308	102.208	4.000	103.488	103.338	103.188				
5.125	102.733	102.633	102.533	5.125	102.598	102.498	102.398	4.125	103.738	103.588	103.438				
5.375	102.642	102.542	102.442	5.375	102.633	102.533	102.433	4.250	102.913	102.763	102.613				
5.500	102.960	102.860	102.760	5.500	102.864	102.764	102.664	4.375	103.170	103.020	102.870				
5.625	103.189	103.089	102.989	5.625	103.055	102.955	102.855	4.500	103.310	103.160	103.010				
6.250	102.883	102.733	102.583	6.250	102.748	102.598	102.448	4.625	103.484	103.334	103.184				

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	100.179	100.023	99.873	3.250	99.164	99.008	98.858	2.375	95.407	95.257	95.107	3.125	97.472	97.322	97.172
3.375	100.653	100.496	100.346	3.375	99.546	99.390	99.240	2.500	95.837	95.687	95.537	3.250	98.016	97.866	97.716
3.500	101.068	100.911	100.761	3.500	99.909	99.753	99.603	2.625	96.263	96.113	95.963	3.375	98.314	98.164	98.014
3.625	101.447	101.290	101.140	3.625	100.221	100.065	99.915	2.750	97.265	97.115	96.965	3.500	98.324	98.174	98.024
3.750	101.000	100.850	100.700	3.750	99.972	99.822	99.672	2.875	97.694	97.544	97.394	3.625	98.554	98.404	98.254
3.875	101.384	101.234	101.084	3.875	100.296	100.146	99.996	3.000	98.109	97.959	97.809	Margin = 2.250		Index = 1.500	
4.000	101.743	101.593	101.443	4.000	100.626	100.476	100.326	3.125	98.519	98.369	98.219	30 Year OTC			
4.125	102.070	101.920	101.770	4.125	100.898	100.748	100.598	3.250	99.723	99.573	99.423	Rate	30 Day	45 Day	60 Day
4.375	101.706	101.606	101.506	4.375	100.933	100.833	100.733	3.375	100.083	99.933	99.783	3.875	100.284	100.034	99.784
4.500	102.010	101.910	101.810	4.500	101.084	100.984	100.884	3.500	100.423	100.273	100.123	4.000	100.643	100.393	100.143
4.625	102.288	102.188	102.088	4.625	101.275	101.175	101.075	3.625	100.713	100.563	100.413	4.125	100.970	100.720	100.470
4.750	101.200	101.100	101.000	4.750	100.520	100.420	100.320	3.750	100.597	100.447	100.297	4.375	100.906	100.656	100.406
4.875	101.436	101.336	101.236	4.875	100.747	100.647	100.547	3.875	100.899	100.749	100.599	4.500	101.210	100.960	100.710
5.000	101.754	101.654	101.554	5.000	100.978	100.878	100.778	4.000	101.207	101.057	100.907	4.625	101.488	101.238	100.988
5.125	101.983	101.883	101.783	5.125	101.168	101.068	100.968	4.125	101.456	101.306	101.156	4.875	100.636	100.386	100.136
5.375	101.892	101.792	101.692	5.375	101.203	101.103	101.003	4.250	100.670	100.520	100.370	5.000	100.954	100.704	100.454
5.500	102.210	102.110	102.010	5.500	101.434	101.334	101.234	4.375	100.927	100.777	100.627	5.125	101.183	100.933	100.683
5.625	102.439	102.339	102.239	5.625	101.625	101.525	101.425	4.500	101.067	100.917	100.767	5.500	101.410	101.160	100.910
6.250	102.133	101.983	101.833	6.250	101.318	101.168	101.018	4.625	101.242	101.092	100.942	5.625	101.639	101.389	101.139

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	97.534	97.284	97.034	6.250	N/A	N/A	N/A
4.125	99.220	98.970	98.720	6.250	99.750	99.500	99.250	4.000	97.893	97.643	97.393				
4.250	99.064	98.814	98.564					4.125	98.220	97.970	97.720				
4.375	99.156	98.906	98.656					4.375	98.156	97.906	97.656				
4.500	99.460	99.210	98.960					4.500	98.460	98.210	97.960				
4.625	99.738	99.488	99.238					4.625	98.738	98.488	98.238				
5.000	99.204	98.954	98.704					4.875	97.886	97.636	97.386				
5.125	99.433	99.183	98.933					5.000	98.204	97.954	97.704				
5.250	99.575	99.325	99.075					5.125	98.433	98.183	97.933				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.660	98.410	98.160				
								5.625	98.889	98.639	98.389				

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center
Lockdesk e-mail: Lockdesk@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.: 4/7/2020

W. Rate Sheet Dated: 2/7/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.875	97.782	97.682	97.582	3.375	101.147	101.047	100.947	3.375	101.147	101.047	100.947	4.000	103.068	102.968	102.868	4.000	102.693	102.593	102.493
2.900	98.762	98.662	98.562	3.500	101.631	101.531	101.431	3.500	101.631	101.531	101.431	4.125	103.056	102.956	102.856	4.125	102.681	102.581	102.481
3.000	98.862	98.762	98.662	3.625	102.130	102.030	101.930	3.625	102.130	102.030	101.930	4.250	103.160	103.060	102.960	4.250	102.785	102.685	102.585
3.125	99.947	99.847	99.747	3.750	102.267	102.167	102.067	3.750	102.267	102.167	102.067	4.375	103.445	103.345	103.245	4.375	103.070	102.970	102.870
3.250	100.745	100.645	100.545	3.875	102.756	102.656	102.556	3.875	102.756	102.656	102.556	4.500	103.744	103.644	103.544	4.500	103.319	103.219	103.119
3.375	101.397	101.297	101.197	3.990	102.929	102.829	102.729	3.990	102.929	102.829	102.729	4.625	103.802	103.702	103.602	4.625	103.377	103.277	103.177
3.500	101.881	101.781	101.681	4.000	103.029	102.929	102.829	4.000	103.029	102.929	102.829	4.750	103.187	103.087	102.987	4.750	102.562	102.462	102.362
3.625	102.380	102.280	102.180	4.125	103.017	102.917	102.817	4.125	103.017	102.917	102.817	4.875	103.547	103.447	103.347	4.875	102.922	102.822	102.722
3.750	102.517	102.417	102.317	4.250	103.250	103.150	103.050	4.250	103.250	103.150	103.050	4.990	103.676	103.576	103.476	4.990	102.676	102.576	102.476
3.875	103.006	102.906	102.806	4.375	103.535	103.435	103.335	4.375	103.535	103.435	103.335	5.000	103.776	103.676	103.576	5.000	102.776	102.676	102.576
3.990	103.304	103.204	103.104	4.500	103.584	103.484	103.384	4.500	103.584	103.484	103.384	5.125	104.003	103.903	103.803	5.125	103.003	102.903	102.803
4.000	103.404	103.304	103.204	4.625	103.642	103.542	103.442	4.625	103.642	103.542	103.442	5.250	103.520	103.420	103.320	5.250	102.520	102.420	102.320
4.125	103.392	103.292	103.192	4.750	104.055	103.955	103.855	4.750	104.055	103.955	103.855	5.375	103.730	103.630	103.530	5.375	103.730	103.630	103.530
4.250	103.625	103.525	103.425	4.875	104.415	104.315	104.215	4.875	104.415	104.315	104.215	5.500	103.920	103.820	103.720	5.500	103.920	103.820	103.720
4.375	103.910	103.810	103.710	4.990	104.169	104.069	103.969	4.990	104.169	104.069	103.969	5.625	104.172	104.072	103.972	5.625	104.172	104.072	103.972
4.500	104.209	104.109	104.009	5.000	104.269	104.169	104.069	5.000	104.269	104.169	104.069	5.750	103.910	103.810	103.710	5.750	103.910	103.810	103.710
4.625	104.267	104.167	104.067	5.125	104.496	104.396	104.296	5.125	104.496	104.396	104.296	5.875	103.919	103.819	103.719	5.875	103.919	103.819	103.719
4.750	104.680	104.580	104.480	5.250	104.749	104.649	104.549	5.250	104.749	104.649	104.549	5.990	103.844	103.744	103.644	5.990	103.844	103.744	103.644
4.875	105.040	104.940	104.840	5.375	105.959	105.859	105.759	5.375	105.959	105.859	105.759	6.000	103.944	103.844	103.744	6.000	103.944	103.844	103.744
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	102.693	102.593	102.493	2.875	98.890	98.790	98.690	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	3.375	102.469	102.369	102.269
4.125	102.681	102.581	102.481	2.990	99.549	99.449	99.349	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	3.500	102.892	102.792	102.692
4.250	102.785	102.685	102.585	3.000	99.649	99.549	99.449	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.625	102.888	102.788	102.688
4.375	103.070	102.970	102.870	3.125	100.413	100.313	100.213	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.750	103.378	103.278	103.178
4.500	103.119	103.019	102.919	3.250	101.188	101.088	100.988	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.875	103.500	103.400	103.300
4.625	103.177	103.077	102.977	3.375	101.667	101.567	101.467	3.375	101.667	101.567	101.467	3.375	101.667	101.567	101.467	3.990	103.752	103.652	103.552
4.750	102.562	102.462	102.362	3.500	102.413	102.313	102.213	3.500	102.413	102.313	102.213	3.500	102.413	102.313	102.213	4.000	103.852	103.752	103.652
4.875	102.922	102.822	102.722	3.625	102.642	102.542	102.442	3.625	102.642	102.542	102.442	3.625	102.642	102.542	102.442	4.125	104.067	103.967	103.867
4.990	102.676	102.576	102.476	3.750	102.982	102.882	102.782	3.750	102.982	102.882	102.782	3.750	102.982	102.882	102.782	4.250	104.461	104.361	104.261
5.000	102.776	102.676	102.576	3.875	103.421	103.321	103.221	3.875	103.421	103.321	103.221	3.875	103.421	103.321	103.221	4.375	104.837	104.737	104.637
5.125	103.003	102.903	102.803	3.990	103.483	103.383	103.283	3.990	103.483	103.383	103.283	3.990	103.483	103.383	103.283	4.500	105.039	104.939	104.839
5.250	103.250	103.150	103.050	4.000	103.583	103.483	103.383	4.000	103.583	103.483	103.383	4.000	103.583	103.483	103.383	4.625	104.169	104.069	103.969
5.375	103.730	103.630	103.530	4.125	103.686	103.586	103.486	4.125	103.686	103.586	103.486	4.125	103.686	103.586	103.486	4.750	104.472	104.372	104.272
5.500	103.920	103.820	103.720	4.250	104.214	104.114	104.014	4.250	104.214	104.114	104.014	4.250	104.214	104.114	104.014	4.875	104.582	104.482	104.382
5.625	104.172	104.072	103.972	4.375	104.448	104.348	104.248	4.375	104.448	104.348	104.248	4.375	104.448	104.348	104.248	4.990	104.656	104.556	104.456
5.750	103.910	103.810	103.710	4.500	104.613	104.513	104.413	4.500	104.613	104.513	104.413	4.500	104.613	104.513	104.413	5.000	104.756	104.656	104.556
5.875	103.919	103.819	103.719	4.625	104.668	104.568	104.468	4.625	104.668	104.568	104.468	4.625	104.668	104.568	104.468	5.125	104.777	104.677	104.577
5.990	103.844	103.744	103.644	4.750	104.924	104.824	104.724	4.750	104.924	104.824	104.724	4.750	104.924	104.824	104.724	5.250	105.118	105.018	104.918
6.000	103.944	103.844	103.744	4.875	105.222	105.122	105.022	4.875	105.222	105.122	105.022	4.875	105.222	105.122	105.022	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	102.469	102.369	102.269	3.375	102.469	102.369	102.269	3.375	102.081	101.981	101.881	3.375	102.081	101.981	101.881	3.375	102.081	101.981	101.881
3.500	102.892	102.792	102.692	3.500	102.892	102.792	102.692	3.500	102.504	102.404	102.304	3.500	102.504	102.404	102.304	3.500	102.504	102.404	102.304
3.625	102.888	102.788	102.688	3.625	102.888	102.788	102.688	3.625	102.001	101.901	101.801	3.625	102.001	101.901	101.801	3.625	102.001	101.901	101.801
3.750	103.378	103.278	103.178	3.750	103.378	103.278	103.178	3.750	102.491	102.391	102.291	3.750	102.491	102.391	102.291	3.750	102.491	102.391	102.291
3.875	103.500	103.400	103.300	3.875	103.500	103.400	103.300	3.875	102.613	102.513	102.413	3.875	102.613	102.513	102.413	3.875	102.613	102.513	102.413
3.990	103.752	103.652	103.552	3.990	103.752	103.652	103.552	3.990	102.865	102.765	102.665	3.990	102.865	102.765	102.665	3.990	102.865	102.765	102.665
4.000	103.852	103.752	103.652	4.000	103.852	103.752	103.652	4.000	102.965	102.865	102.765	4.000	102.965	102.865	102.765	4.000	102.965	102.865	102.765
4.125	104.067	103.967	103.867	4.125	104.067	103.967	103.867	4.125	102.818	102.718	102.618	4.125	102.818	102.718	102.618	4.125	102.818	102.718	102.618
4.250	104.461	104.361	104.261	4.250	104.461	104.361	104.261	4.250	103.212	103.112	103.012	4.250	103.212	103.112	103.012	4.250	103.212	103.112	103.012
4.375	104.712	104.612	104.512	4.375	104.712	104.612	104.512	4.375	103.588	103.488	103.388	4.375	103.5						



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.:

4/7/2020

W. Rate Sheet Dated: 2/7/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.875	97.515	97.415	97.315	2.875	98.640	98.540	98.440	3.375	102.378	102.278	102.178	4.000	102.600	102.500	102.400	3.375	101.690	101.590	101.490
2.990	98.493	98.393	98.293	2.990	99.301	99.201	99.101	3.500	102.802	102.702	102.602	4.125	102.588	102.488	102.388	3.500	102.114	102.014	101.914
3.000	98.593	98.493	98.393	3.000	99.401	99.301	99.201	3.625	102.873	102.773	102.673	4.250	102.740	102.640	102.540	3.625	101.687	101.587	101.487
3.125	99.674	99.574	99.474	3.125	100.163	100.063	99.963	3.750	103.364	103.264	103.164	4.375	103.028	102.928	102.828	3.750	102.178	102.078	101.978
3.250	100.470	100.370	100.270	3.250	100.938	100.838	100.738	3.875	103.487	103.387	103.287	4.500	103.331	103.231	103.131	3.875	102.301	102.201	102.101
3.375	101.122	101.022	100.922	3.375	101.417	101.317	101.217	3.990	103.740	103.640	103.540	4.625	103.390	103.290	103.190	3.990	102.554	102.454	102.354
3.500	101.606	101.506	101.406	3.500	102.163	102.063	101.963	4.000	103.840	103.740	103.640	4.750	103.042	102.942	102.842	4.000	102.654	102.554	102.454
3.625	102.108	102.008	101.908	3.625	102.396	102.296	102.196	4.125	104.021	103.921	103.821	4.875	103.405	103.305	103.205	4.125	102.467	102.367	102.267
3.750	102.399	102.299	102.199	3.750	102.867	102.767	102.667	4.250	104.416	104.316	104.216	4.990	103.535	103.435	103.335	4.250	102.862	102.762	102.662
3.875	102.890	102.790	102.690	3.875	103.306	103.206	103.106	4.375	104.794	104.694	104.594	5.000	103.635	103.535	103.435	4.375	103.240	103.140	103.040
3.990	103.190	103.090	102.990	3.990	103.372	103.272	103.172	4.500	104.996	104.896	104.796	5.125	103.864	103.764	103.664	4.500	103.442	103.342	103.242
4.000	103.290	103.190	103.090	4.000	103.472	103.372	103.272	4.625	104.123	104.023	103.923	5.250	103.212	103.112	103.012	4.625	101.966	101.866	101.766
4.125	103.278	103.178	103.078	4.125	103.576	103.476	103.376	4.750	104.429	104.329	104.229	5.375	103.424	103.324	103.224	4.750	102.272	102.172	102.072
4.250	103.553	103.453	103.353	4.250	104.105	104.005	103.905	4.875	104.540	104.440	104.340	5.500	103.615	103.515	103.415	4.875	102.383	102.283	102.183
4.375	103.841	103.741	103.641	4.375	104.340	104.240	104.140	4.990	104.619	104.519	104.419	5.625	103.872	103.772	103.672	4.990	102.490	102.390	102.290
4.500	104.144	104.044	103.944	4.500	104.508	104.408	104.308	5.000	104.719	104.619	104.519	5.750	103.451	103.351	103.251	5.000	102.590	102.490	102.390
4.625	104.203	104.103	104.003	4.625	104.562	104.462	104.362	5.125	104.713	104.613	104.513	5.875	103.462	103.362	103.262	5.125	102.806	102.706	102.606
4.750	104.606	104.506	104.406	4.750	104.851	104.751	104.651	5.250	105.057	104.957	104.857	5.990	103.387	103.287	103.187	5.250	103.150	103.050	102.950
4.875	104.969	104.869	104.769	4.875	105.151	105.051	104.951	5.375	0.000	0.000	0.000	6.000	103.487	103.387	103.287	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%	97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-1.000
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.500	-2.250	-2.250	-2.500	-2.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	-2.750
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	-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", LPML		

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/9/2020

45 Day Lock Exp.:

3/23/2020

60 Day Lock Exp.:

4/7/2020

W. Rate Sheet Dated: 2/7/2020

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)