



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.: 3/12/2020

45 Day Lock Exp.: 3/27/2020

60 Day Lock Exp.: 4/13/2020

W. Rate Sheet Dated: 2/11/2020

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	101.751	101.601	101.451	3.250	100.971	100.821	100.671	2.375	97.742	97.592	97.442	3.125	99.417	99.267	99.117
3.375	102.225	102.075	101.925	3.375	101.347	101.197	101.047	2.500	98.170	98.020	97.870	3.250	99.896	99.746	99.596
3.500	102.639	102.489	102.339	3.500	101.678	101.528	101.378	2.625	98.599	98.449	98.299	3.375	99.995	99.845	99.695
3.625	103.019	102.869	102.719	3.625	101.989	101.839	101.689	2.750	98.741	98.591	98.441	3.500	100.224	100.074	99.924
3.750	102.431	102.281	102.131	3.750	101.643	101.493	101.343	2.875	99.161	99.011	98.861	3.625	100.119	99.969	99.819
3.875	102.816	102.666	102.516	3.875	101.977	101.827	101.677	3.000	99.575	99.425	99.275	Margin = 2.250		Index = 1.490	
4.000	103.174	103.024	102.874	4.000	102.265	102.115	101.965	3.125	99.914	99.764	99.614				
4.125	103.502	103.352	103.202	4.125	102.527	102.377	102.227	3.250	101.476	101.326	101.176				
4.375	103.277	103.177	103.077	4.375	102.675	102.575	102.475	3.375	101.830	101.680	101.530				
4.500	103.582	103.482	103.382	4.500	102.877	102.777	102.677	3.500	102.139	101.989	101.839				
4.625	103.860	103.760	103.660	4.625	103.196	103.096	102.996	3.625	102.427	102.277	102.127				
4.750	104.053	103.953	103.853	4.750	103.616	103.516	103.416	3.750	102.907	102.757	102.607				
4.875	104.289	104.189	104.089	4.875	103.850	103.750	103.650	3.875	103.218	103.068	102.918				
5.000	104.607	104.507	104.407	5.000	104.051	103.951	103.851	4.000	103.483	103.333	103.183				
5.125	104.836	104.736	104.636	5.125	104.371	104.271	104.171	4.125	103.746	103.596	103.446				
5.375	105.199	105.099	104.999	5.375	104.759	104.659	104.559	4.250	103.271	103.121	102.971				
5.500	105.516	105.416	105.316	5.500	104.961	104.861	104.761	4.375	103.472	103.322	103.172				
5.625	105.746	105.646	105.546	5.625	105.280	105.180	105.080	4.500	103.658	103.508	103.358				
6.250	106.000	105.850	105.700	6.250	106.067	105.917	105.767	4.625	103.962	103.812	103.662				

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	101.001	100.851	100.701	3.250	99.971	99.821	99.671	2.375	96.742	96.592	96.442	3.125	98.417	98.267	98.117
3.375	101.475	101.325	101.175	3.375	100.347	100.197	100.047	2.500	97.170	97.020	96.870	3.250	98.896	98.746	98.596
3.500	101.889	101.739	101.589	3.500	100.678	100.528	100.378	2.625	97.599	97.449	97.299	3.375	98.995	98.845	98.695
3.625	102.269	102.119	101.969	3.625	100.989	100.839	100.689	2.750	97.741	97.591	97.441	3.500	99.224	99.074	98.924
3.750	101.681	101.531	101.381	3.750	100.643	100.493	100.343	2.875	98.161	98.011	97.861	3.625	99.119	98.969	98.819
3.875	102.066	101.916	101.766	3.875	100.977	100.827	100.677	3.000	98.575	98.425	98.275	Margin = 2.250		Index = 1.490	
4.000	102.424	102.274	102.124	4.000	101.265	101.115	100.965	3.125	98.914	98.764	98.614	30 Year OTC			
4.125	102.752	102.602	102.452	4.125	101.527	101.377	101.227	3.250	100.476	100.326	100.176	Rate	30 Day	45 Day	60 Day
4.375	102.527	102.427	102.327	4.375	101.675	101.575	101.475	3.375	100.830	100.680	100.530	3.875	100.966	100.716	100.466
4.500	102.832	102.732	102.632	4.500	101.877	101.777	101.677	3.500	101.139	100.989	100.839	4.000	101.324	101.074	100.824
4.625	103.110	103.010	102.910	4.625	102.196	102.096	101.996	3.625	101.427	101.277	101.127	4.125	101.652	101.402	101.152
4.750	103.303	103.203	103.103	4.750	102.616	102.516	102.416	3.750	101.907	101.757	101.607	4.375	101.727	101.477	101.227
4.875	103.539	103.439	103.339	4.875	102.850	102.750	102.650	3.875	102.218	102.068	101.918	4.500	102.032	101.782	101.532
5.000	103.857	103.757	103.657	5.000	103.051	102.951	102.851	4.000	102.483	102.333	102.183	4.625	102.310	102.060	101.810
5.125	104.086	103.986	103.886	5.125	103.371	103.271	103.171	4.125	102.746	102.596	102.446	4.875	102.739	102.489	102.239
5.375	104.449	104.349	104.249	5.375	103.759	103.659	103.559	4.250	102.271	102.121	101.971	5.000	103.057	102.807	102.557
5.500	104.766	104.666	104.566	5.500	103.961	103.861	103.761	4.375	102.472	102.322	102.172	5.125	103.286	103.036	102.786
5.625	104.996	104.896	104.796	5.625	104.280	104.180	104.080	4.500	102.658	102.508	102.358	5.500	103.966	103.716	103.466
6.250	105.783	105.633	105.483	6.250	105.067	104.917	104.767	4.625	102.962	102.812	102.662	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	98.216	97.966	97.716	6.250	101.000	100.750	100.500
4.125	100.252	100.002	99.752	6.250	103.750	103.500	103.250	4.000	98.574	98.324	98.074				
4.250	100.377	100.127	99.877					4.125	98.902	98.652	98.402				
4.375	100.327	100.077	99.827					4.375	98.977	98.727	98.477				
4.500	100.632	100.382	100.132					4.500	99.282	99.032	98.782				
4.625	100.910	100.660	100.410					4.625	99.560	99.310	99.060				
5.000	101.657	101.407	101.157					4.875	99.989	99.739	99.489				
5.125	101.886	101.636	101.386					5.000	100.307	100.057	99.807				
5.250	102.372	102.122	101.872					5.125	100.536	100.286	100.036				
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)



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/12/2020

45 Day Lock Exp.:

3/27/2020

60 Day Lock Exp.:

4/13/2020

W. Rate Sheet Dated: 2/11/2020

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	100.820	100.670	100.520	3.250	100.470	100.320	100.170	2.375	94.522	94.372	94.222	3.125	99.167	99.017	98.867
3.375	101.293	101.143	100.993	3.375	100.846	100.696	100.546	2.500	94.950	94.800	94.650	3.250	99.646	99.496	99.346
3.500	101.708	101.558	101.408	3.500	101.177	101.027	100.877	2.625	95.379	95.229	95.079	3.375	99.745	99.595	99.445
3.625	102.087	101.937	101.787	3.625	101.487	101.337	101.187	2.750	98.177	98.027	97.877	3.500	99.974	99.824	99.674
3.750	101.531	101.381	101.231	3.750	101.173	101.023	100.873	2.875	98.597	98.447	98.297	3.625	99.869	99.719	99.569
3.875	101.916	101.766	101.616	3.875	101.507	101.357	101.207	3.000	99.011	98.861	98.711	Margin = 2.250		Index = 1.490	
4.000	102.274	102.124	101.974	4.000	101.795	101.645	101.495	3.125	99.351	99.201	99.051				
4.125	102.602	102.452	102.302	4.125	102.057	101.907	101.757	3.250	100.975	100.825	100.675				
4.375	102.409	102.309	102.209	4.375	102.236	102.136	102.036	3.375	101.329	101.179	101.029				
4.500	102.713	102.613	102.513	4.500	102.438	102.338	102.238	3.500	101.638	101.488	101.338				
4.625	102.991	102.891	102.791	4.625	102.757	102.657	102.557	3.625	101.925	101.775	101.625				
4.750	101.778	101.678	101.578	4.750	101.771	101.671	101.571	3.750	102.437	102.287	102.137				
4.875	102.014	101.914	101.814	4.875	102.005	101.905	101.805	3.875	102.748	102.598	102.448				
5.000	102.332	102.232	102.132	5.000	102.206	102.106	102.006	4.000	103.013	102.863	102.713				
5.125	102.561	102.461	102.361	5.125	102.526	102.426	102.326	4.125	103.276	103.126	102.976				
5.375	102.642	102.542	102.442	5.375	102.633	102.533	102.433	4.250	102.832	102.682	102.532				
5.500	102.960	102.860	102.760	5.500	102.834	102.734	102.634	4.375	103.034	102.884	102.734				
5.625	103.189	103.089	102.989	5.625	103.154	103.054	102.954	4.500	103.220	103.070	102.920				
6.250	102.883	102.733	102.583	6.250	102.847	102.697	102.547	4.625	103.523	103.373	103.223				

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	100.070	99.920	99.770	3.250	99.040	98.890	98.740	2.375	95.342	95.192	95.042	3.125	97.423	97.273	97.123
3.375	100.543	100.393	100.243	3.375	99.416	99.266	99.116	2.500	95.770	95.620	95.470	3.250	97.965	97.815	97.665
3.500	100.958	100.808	100.658	3.500	99.747	99.597	99.447	2.625	96.199	96.049	95.899	3.375	98.063	97.913	97.763
3.625	101.337	101.187	101.037	3.625	100.057	99.907	99.757	2.750	97.185	97.035	96.885	3.500	98.293	98.143	97.993
3.750	100.781	100.631	100.481	3.750	99.743	99.593	99.443	2.875	97.604	97.454	97.304	3.625	98.188	98.038	97.888
3.875	101.166	101.016	100.866	3.875	100.077	99.927	99.777	3.000	98.019	97.869	97.719	Margin = 2.250		Index = 1.490	
4.000	101.524	101.374	101.224	4.000	100.365	100.215	100.065	3.125	98.358	98.208	98.058	30 Year OTC			
4.125	101.852	101.702	101.552	4.125	100.627	100.477	100.327	3.250	99.639	99.489	99.339	Rate	30 Day	45 Day	60 Day
4.375	101.659	101.559	101.459	4.375	100.806	100.706	100.606	3.375	99.993	99.843	99.693	3.875	100.066	99.816	99.566
4.500	101.963	101.863	101.763	4.500	101.008	100.908	100.808	3.500	100.301	100.151	100.001	4.000	100.424	100.174	99.924
4.625	102.241	102.141	102.041	4.625	101.327	101.227	101.127	3.625	100.589	100.439	100.289	4.125	100.752	100.502	100.252
4.750	101.028	100.928	100.828	4.750	100.341	100.241	100.141	3.750	100.499	100.349	100.199	4.375	100.859	100.609	100.359
4.875	101.264	101.164	101.064	4.875	100.575	100.475	100.375	3.875	100.810	100.660	100.510	4.500	101.163	100.913	100.663
5.000	101.582	101.482	101.382	5.000	100.776	100.676	100.576	4.000	101.075	100.925	100.775	4.625	101.441	101.191	100.941
5.125	101.811	101.711	101.611	5.125	101.096	100.996	100.896	4.125	101.338	101.188	101.038	4.875	100.464	100.214	99.964
5.375	101.892	101.792	101.692	5.375	101.203	101.103	101.003	4.250	100.621	100.471	100.321	5.000	100.782	100.532	100.282
5.500	102.210	102.110	102.010	5.500	101.404	101.304	101.204	4.375	100.822	100.672	100.522	5.125	101.011	100.761	100.511
5.625	102.439	102.339	102.239	5.625	101.724	101.624	101.524	4.500	101.008	100.858	100.708	5.500	101.410	101.160	100.910
6.250	102.133	101.983	101.833	6.250	101.417	101.267	101.117	4.625	101.312	101.162	101.012	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	97.316	97.066	96.816	6.250	N/A	N/A	N/A
4.125	99.002	98.752	98.502	6.250	99.750	99.500	99.250	4.000	97.674	97.424	97.174				
4.250	99.158	98.908	98.658					4.125	98.002	97.752	97.502				
4.375	99.109	98.859	98.609					4.375	98.109	97.859	97.609				
4.500	99.413	99.163	98.913					4.500	98.413	98.163	97.913				
4.625	99.691	99.441	99.191					4.625	98.691	98.441	98.191				
5.000	99.032	98.782	98.532					4.875	97.714	97.464	97.214				
5.125	99.261	99.011	98.761					5.000	98.032	97.782	97.532				
5.250	99.466	99.216	98.966					5.125	98.261	98.011	97.761				
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	
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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
Lockdesk Phone: 1-877-588-2706
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30 Day Lock Exp.: 3/12/2020
45 Day Lock Exp.: 3/27/2020
60 Day Lock Exp.: 4/13/2020

W. Rate Sheet Dated: 2/11/2020

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	97.965	97.865	97.765	3.375	101.191	101.091	100.991	3.375	101.191	101.091	100.991	4.000	103.103	103.003	102.903	4.000	102.728	102.628	102.528	
2.990	98.886	98.786	98.686	3.500	101.676	101.576	101.476	3.500	101.676	101.576	101.476	4.125	103.095	102.995	102.895	4.125	102.720	102.620	102.520	
3.000	98.986	98.886	98.786	3.625	102.180	102.080	101.980	3.625	102.180	102.080	101.980	4.250	103.133	103.033	102.933	4.250	102.758	102.658	102.558	
3.125	100.010	99.910	99.810	3.750	102.290	102.190	102.090	3.750	102.290	102.190	102.090	4.375	103.419	103.319	103.219	4.375	103.044	102.944	102.844	
3.250	100.786	100.686	100.586	3.875	102.781	102.681	102.581	3.875	102.781	102.681	102.581	4.500	103.720	103.620	103.520	4.500	103.095	102.995	102.895	
3.375	101.441	101.341	101.241	3.990	102.953	102.853	102.753	3.990	102.953	102.853	102.753	4.625	103.779	103.679	103.579	4.625	103.154	103.054	102.954	
3.500	101.926	101.826	101.726	4.000	103.053	102.953	102.853	4.000	103.053	102.953	102.853	4.750	103.252	103.152	103.052	4.750	102.627	102.527	102.427	
3.625	102.430	102.330	102.230	4.125	103.045	102.945	102.845	4.125	103.045	102.945	102.845	4.875	103.612	103.512	103.412	4.875	102.987	102.887	102.787	
3.750	102.540	102.440	102.340	4.250	103.253	103.153	103.053	4.250	103.253	103.153	103.053	4.990	103.740	103.640	103.540	4.990	102.740	102.640	102.540	
3.875	103.031	102.931	102.831	4.375	103.539	103.439	103.339	4.375	103.539	103.439	103.339	5.000	103.840	103.740	103.640	5.000	102.840	102.740	102.640	
3.990	103.328	103.228	103.128	4.500	103.590	103.490	103.390	4.500	103.590	103.490	103.390	5.125	104.071	103.971	103.871	5.125	103.071	102.971	102.871	
4.000	103.428	103.328	103.228	4.625	103.649	103.549	103.449	4.625	103.649	103.549	103.449	5.250	104.321	104.221	104.121	5.250	102.421	102.321	102.221	
4.125	103.420	103.320	103.220	4.750	104.087	103.987	103.887	4.750	104.087	103.987	103.887	5.375	103.633	103.533	103.433	5.375	103.633	103.533	103.433	
4.250	103.628	103.528	103.428	4.875	104.447	104.347	104.247	4.875	104.447	104.347	104.247	5.500	103.819	103.719	103.619	5.500	103.819	103.719	103.619	
4.375	103.914	103.814	103.714	4.990	104.200	104.100	104.000	4.990	104.200	104.100	104.000	5.625	104.073	103.973	103.873	5.625	104.073	103.973	103.873	
4.500	104.215	104.115	104.015	5.000	104.300	104.200	104.100	5.000	104.300	104.200	104.100	5.750	103.953	103.853	103.753	5.750	103.953	103.853	103.753	
4.625	104.274	104.174	104.074	5.125	104.531	104.431	104.331	5.125	104.531	104.431	104.331	5.875	103.963	103.863	103.763	5.875	103.963	103.863	103.763	
4.750	104.712	104.612	104.512	5.250	104.762	104.662	104.562	5.250	104.762	104.662	104.562	5.990	103.886	103.786	103.686	5.990	103.886	103.786	103.686	
4.875	105.072	104.972	104.872	5.375	105.974	105.874	105.774	5.375	105.974	105.874	105.774	6.000	103.986	103.886	103.786	6.000	103.986	103.886	103.786	
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	102.728	102.628	102.528	2.875	98.912	98.812	98.712	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	3.375	102.410	102.310	102.210	
4.125	102.720	102.620	102.520	2.990	99.575	99.475	99.375	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	3.500	102.837	102.737	102.637	
4.250	102.758	102.658	102.558	3.000	99.675	99.575	99.475	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.625	102.843	102.743	102.643	
4.375	103.044	102.944	102.844	3.125	100.441	100.341	100.241	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.750	103.332	103.232	103.132	
4.500	103.095	102.995	102.895	3.250	101.217	101.117	101.017	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.875	103.447	103.347	103.247	
4.625	103.154	103.054	102.954	3.375	101.697	101.597	101.497	3.375	101.697	101.597	101.497	3.375	101.697	101.597	101.497	3.990	103.726	103.626	103.526	
4.750	102.627	102.527	102.427	3.500	102.445	102.345	102.245	3.500	102.445	102.345	102.245	3.500	102.445	102.345	102.245	4.000	103.826	103.726	103.626	
4.875	102.987	102.887	102.787	3.625	102.679	102.579	102.479	3.625	102.679	102.579	102.479	3.625	102.679	102.579	102.479	4.125	104.070	103.970	103.870	
4.990	102.740	102.640	102.540	3.750	102.966	102.866	102.766	3.750	102.966	102.866	102.766	3.750	102.966	102.866	102.766	4.250	104.466	104.366	104.266	
5.000	102.840	102.740	102.640	3.875	103.406	103.306	103.206	3.875	103.406	103.306	103.206	3.875	103.406	103.306	103.206	4.375	104.844	104.744	104.644	
5.125	103.071	102.971	102.871	3.990	103.472	103.372	103.272	3.990	103.472	103.372	103.272	3.990	103.472	103.372	103.272	4.500	105.046	104.946	104.846	
5.250	102.421	102.321	102.221	4.000	103.572	103.472	103.372	4.000	103.572	103.472	103.372	4.000	103.572	103.472	103.372	4.625	104.186	104.086	103.986	
5.375	103.633	103.533	103.433	4.125	103.672	103.572	103.472	4.125	103.672	103.572	103.472	4.125	103.672	103.572	103.472	4.750	104.492	104.392	104.292	
5.500	103.819	103.719	103.619	4.250	104.179	104.079	103.979	4.250	104.179	104.079	103.979	4.250	104.179	104.079	103.979	4.875	104.600	104.500	104.400	
5.625	104.073	103.973	103.873	4.375	104.413	104.313	104.213	4.375	104.413	104.313	104.213	4.375	104.413	104.313	104.213	4.990	104.675	104.575	104.475	
5.750	103.953	103.853	103.753	4.500	104.579	104.479	104.379	4.500	104.579	104.479	104.379	4.500	104.579	104.479	104.379	5.000	104.775	104.675	104.575	
5.875	103.963	103.863	103.763	4.625	104.634	104.534	104.434	4.625	104.634	104.534	104.434	4.625	104.634	104.534	104.434	5.125	104.775	104.675	104.575	
5.990	103.886	103.786	103.686	4.750	104.959	104.859	104.759	4.750	104.959	104.859	104.759	4.750	104.959	104.859	104.759	5.250	105.115	105.015	104.915	
6.000	103.986	103.886	103.786	4.875	105.258	105.158	105.058	4.875	105.258	105.158	105.058	4.875	105.258	105.158	105.058	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	102.410	102.310	102.210	3.375	102.410	102.310	102.210	3.375	101.928	101.828	101.728	3.375	101.928	101.828	101.728	3.375	101.928	101.828	101.728	
3.500	102.837	102.737	102.637	3.500	102.837	102.737	102.637	3.500	102.355	102.255	102.155	3.500	102.355	102.255	102.155	3.500	102.355	102.255	102.155	
3.625	102.843	102.743	102.643	3.625	102.843	102.743	102.643	3.625	101.901	101.801	101.701	3.625	101.901	101.801	101.701	3.625	101.901	101.801	101.701	
3.750	103.332	103.232	103.132	3.750	103.332	103.232	103.132	3.750	102.390	102.290	102.190	3.750	102.390	102.290	102.190	3.750	102.390	102.290	102.190	
3.875	103.447	103.347	103.247	3.875	103.447	103.347	103.247	3.875	102.505	102.405	102.305	3.875	102.505	102.405	102.305	3.875	102.505	102.405	102.305	
3.990	103.726	103.626	103.526	3.990	103.726	103.626	103.526	3.990	102.784	102.684	102.584	3.990	102.784	102.684	102.584	3.990	102.784	102.684	102.584	
4.000	103.826	103.726	103.626	4.000	103.826	103.726	103.626	4.000	102.884	102.784	102.684	4.000	102.884	102.784	102.684	4.000	102.884	102.784	102.684	
4.125	104.070	103.970	103.870	4.125	104.070	103.970	103.870	4.125	102.753	102.653	102.553	4.125	102.753	102.653	102.553	4.125	102.753	102.653	102.553	
4.250	104.066	104.366	104.266	4.250	104.466	104.366	104.266	4.250	103.149	103.049	102.949	4.250	103.149	103.049	102.949	4.250	103.149	103.049	102.949	
4.375	104.919	104.619	104.519	4.375	104.719	104.619	104.519	4.375	103.527	103.427	103.327									



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.:

3/12/2020

45 Day Lock Exp.:

3/27/2020

60 Day Lock Exp.:

4/13/2020

W. Rate Sheet Dated: 2/11/2020

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	98.031	97.931	97.831	2.875	98.978	98.878	98.778	3.375	102.544	102.444	102.344	4.000	102.791	102.691	102.591	3.375	101.856	101.756	101.656
2.990	98.952	98.852	98.752	2.990	99.640	99.540	99.440	3.500	102.967	102.867	102.767	4.125	102.779	102.679	102.579	3.500	102.279	102.179	102.079
3.000	99.052	98.952	98.852	3.000	99.740	99.640	99.540	3.625	102.913	102.813	102.713	4.250	102.770	102.670	102.570	3.625	101.728	101.628	101.528
3.125	100.073	99.973	99.873	3.125	100.504	100.404	100.304	3.750	103.403	103.303	103.203	4.375	103.055	102.955	102.855	3.750	102.218	102.118	102.018
3.250	100.848	100.748	100.648	3.250	101.279	101.179	101.079	3.875	103.526	103.426	103.326	4.500	103.354	103.254	103.154	3.875	102.341	102.241	102.141
3.375	101.501	101.401	101.301	3.375	101.758	101.658	101.558	3.990	103.774	103.674	103.574	4.625	103.412	103.312	103.212	3.990	102.589	102.489	102.389
3.500	101.986	101.886	101.786	3.500	102.504	102.404	102.304	4.000	103.874	103.774	103.674	4.750	102.898	102.798	102.698	4.000	102.689	102.589	102.489
3.625	102.485	102.385	102.285	3.625	102.733	102.633	102.533	4.125	104.137	104.037	103.937	4.875	103.257	103.157	103.057	4.125	102.578	102.478	102.378
3.750	102.585	102.485	102.385	3.750	103.023	102.923	102.823	4.250	104.530	104.430	104.330	4.990	103.385	103.285	103.185	4.250	102.971	102.871	102.771
3.875	103.074	102.974	102.874	3.875	103.462	103.362	103.262	4.375	104.907	104.807	104.707	5.000	103.485	103.385	103.285	4.375	103.348	103.248	103.148
3.990	103.372	103.272	103.172	3.990	103.525	103.425	103.325	4.500	105.109	105.009	104.909	5.125	103.715	103.615	103.515	4.500	103.550	103.450	103.350
4.000	103.472	103.372	103.272	4.000	103.625	103.525	103.425	4.625	104.237	104.137	104.037	5.250	103.086	102.986	102.886	4.625	102.080	101.980	101.880
4.125	103.460	103.360	103.260	4.125	103.727	103.627	103.527	4.750	104.541	104.441	104.341	5.375	103.297	103.197	103.097	4.750	102.384	102.284	102.184
4.250	103.612	103.512	103.412	4.250	104.163	104.063	103.963	4.875	104.649	104.549	104.449	5.500	103.484	103.384	103.284	4.875	102.492	102.392	102.292
4.375	103.897	103.797	103.697	4.375	104.396	104.296	104.196	4.990	104.723	104.623	104.523	5.625	103.738	103.638	103.538	4.990	102.630	102.530	102.430
4.500	104.196	104.096	103.996	4.500	104.562	104.462	104.362	5.000	104.823	104.723	104.623	5.750	103.508	103.408	103.308	5.000	102.730	102.630	102.530
4.625	104.254	104.154	104.054	4.625	104.617	104.517	104.417	5.125	104.842	104.742	104.642	5.875	103.517	103.417	103.317	5.125	102.935	102.835	102.735
4.750	104.711	104.611	104.511	4.750	104.956	104.856	104.756	5.250	105.181	105.081	104.981	5.990	103.441	103.341	103.241	5.250	103.274	103.174	103.074
4.875	105.070	104.970	104.870	4.875	105.254	105.154	105.054	5.375	0.000	0.000	0.000	6.000	103.541	103.441	103.341	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%	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.:

3/12/2020

45 Day Lock Exp.:

3/27/2020

60 Day Lock Exp.:

4/13/2020

W. Rate Sheet Dated: 2/11/2020

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	99.224	99.162	99.099	
3.500	99.620	99.557	99.495	
3.625	100.035	99.973	99.910	
3.750	100.515	100.452	100.390	
3.875	100.707	100.644	100.582	
4.000	100.983	100.921	100.858	
4.125	101.094	101.032	100.969	
4.250	101.298	101.235	101.173	
4.375	101.496	101.434	101.371	
4.500	101.674	101.611	101.549	
4.625	101.913	101.850	101.788	
4.750	102.147	102.085	102.022	
4.875	102.329	102.267	102.204	

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	98.528	98.403	98.278	
3.375	98.990	98.865	98.740	
3.500	99.394	99.269	99.144	
3.625	99.874	99.749	99.624	
3.750	100.287	100.162	100.037	
3.875	100.653	100.528	100.403	
4.000	100.991	100.866	100.741	
4.125	101.127	101.002	100.877	
4.250	101.433	101.308	101.183	
4.375	101.712	101.587	101.462	
4.500	101.868	101.743	101.618	

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	97.272	97.147	97.022	
3.375	97.677	97.552	97.427	
3.500	98.053	97.928	97.803	
3.625	98.405	98.280	98.155	
3.750	98.997	98.872	98.747	
3.875	99.315	99.190	99.065	
4.000	99.600	99.475	99.350	
4.125	99.884	99.759	99.634	
4.250	100.167	100.042	99.917	
4.375	100.451	100.326	100.201	
4.500	100.741	100.616	100.491	
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	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)