



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.: 3/16/2020

45 Day Lock Exp.: 3/30/2020

60 Day Lock Exp.: 4/13/2020

W. Rate Sheet Dated: 2/13/2020

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	101.782	101.632	101.482	3.250	101.026	100.876	100.726	2.375	97.672	97.522	97.372	3.125	99.434	99.284	99.134
3.375	102.256	102.106	101.956	3.375	101.409	101.259	101.109	2.500	98.102	97.952	97.802	3.250	99.916	99.766	99.616
3.500	102.671	102.521	102.371	3.500	101.771	101.621	101.471	2.625	98.528	98.378	98.228	3.375	100.214	100.064	99.914
3.625	103.050	102.900	102.750	3.625	102.083	101.933	101.783	2.750	98.632	98.482	98.332	3.500	100.224	100.074	99.924
3.750	102.478	102.328	102.178	3.750	101.709	101.559	101.409	2.875	99.061	98.911	98.761	3.625	100.454	100.304	100.154
3.875	102.862	102.712	102.562	3.875	102.033	101.883	101.733	3.000	99.476	99.326	99.176	Margin = 2.250		Index = 1.490	
4.000	103.221	103.071	102.921	4.000	102.363	102.213	102.063	3.125	99.886	99.736	99.586				
4.125	103.549	103.399	103.249	4.125	102.635	102.485	102.335	3.250	101.430	101.280	101.130				
4.375	103.293	103.193	103.093	4.375	102.778	102.678	102.578	3.375	101.790	101.640	101.490				
4.500	103.597	103.497	103.397	4.500	102.928	102.828	102.728	3.500	102.130	101.980	101.830				
4.625	103.876	103.776	103.676	4.625	103.119	103.019	102.919	3.625	102.420	102.270	102.120				
4.750	104.116	104.016	103.916	4.750	103.692	103.592	103.492	3.750	102.835	102.685	102.535				
4.875	104.352	104.252	104.152	4.875	103.919	103.819	103.719	3.875	103.137	102.987	102.837				
5.000	104.670	104.570	104.470	5.000	104.150	104.050	103.950	4.000	103.445	103.295	103.145				
5.125	104.899	104.799	104.699	5.125	104.340	104.240	104.140	4.125	103.694	103.544	103.394				
5.375	105.464	105.364	105.264	5.375	105.032	104.932	104.832	4.250	103.037	102.887	102.737				
5.500	105.782	105.682	105.582	5.500	105.262	105.162	105.062	4.375	103.293	103.143	102.993				
5.625	106.011	105.911	105.811	5.625	105.453	105.353	105.253	4.500	103.444	103.294	103.144				
6.250	106.000	105.850	105.700	6.250	106.240	106.090	105.940	4.625	103.619	103.469	103.319				

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	101.032	100.882	100.732	3.250	100.026	99.876	99.726	2.375	96.672	96.522	96.372	3.125	98.434	98.284	98.134
3.375	101.506	101.356	101.206	3.375	100.409	100.259	100.109	2.500	97.102	96.952	96.802	3.250	98.916	98.766	98.616
3.500	101.921	101.771	101.621	3.500	100.771	100.621	100.471	2.625	97.528	97.378	97.228	3.375	99.214	99.064	98.914
3.625	102.300	102.150	102.000	3.625	101.083	100.933	100.783	2.750	97.632	97.482	97.332	3.500	99.224	99.074	98.924
3.750	101.728	101.578	101.428	3.750	100.709	100.559	100.409	2.875	98.061	97.911	97.761	3.625	99.454	99.304	99.154
3.875	102.112	101.962	101.812	3.875	101.033	100.883	100.733	3.000	98.476	98.326	98.176	Margin = 2.250		Index = 1.490	
4.000	102.471	102.321	102.171	4.000	101.363	101.213	101.063	3.125	98.886	98.736	98.586	30 Year OTC			
4.125	102.799	102.649	102.499	4.125	101.635	101.485	101.335	3.250	100.430	100.280	100.130	Rate	30 Day	45 Day	60 Day
4.375	102.543	102.443	102.343	4.375	101.778	101.678	101.578	3.375	100.790	100.640	100.490	3.875	101.012	100.762	100.512
4.500	102.847	102.747	102.647	4.500	101.928	101.828	101.728	3.500	101.130	100.980	100.830	4.000	101.371	101.121	100.871
4.625	103.126	103.026	102.926	4.625	102.119	102.019	101.919	3.625	101.420	101.270	101.120	4.125	101.699	101.449	101.199
4.750	103.366	103.266	103.166	4.750	102.692	102.592	102.492	3.750	101.835	101.685	101.535	4.375	101.743	101.493	101.243
4.875	103.602	103.502	103.402	4.875	102.919	102.819	102.719	3.875	102.137	101.987	101.837	4.500	102.047	101.797	101.547
5.000	103.920	103.820	103.720	5.000	103.150	103.050	102.950	4.000	102.445	102.295	102.145	4.625	102.326	102.076	101.826
5.125	104.149	104.049	103.949	5.125	103.340	103.240	103.140	4.125	102.694	102.544	102.394	4.875	102.802	102.552	102.302
5.375	104.714	104.614	104.514	5.375	104.032	103.932	103.832	4.250	102.037	101.887	101.737	5.000	103.120	102.870	102.620
5.500	105.032	104.932	104.832	5.500	104.262	104.162	104.062	4.375	102.293	102.143	101.993	5.125	103.349	103.099	102.849
5.625	105.261	105.161	105.061	5.625	104.453	104.353	104.253	4.500	102.444	102.294	102.144	5.500	104.232	103.982	103.732
6.250	106.049	105.899	105.749	6.250	105.240	105.090	104.940	4.625	102.619	102.469	102.319	5.625	104.461	104.211	103.961

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	98.262	98.012	97.762	6.250	101.000	100.750	100.500
4.125	100.299	100.049	99.799	6.250	103.750	103.500	103.250	4.000	98.621	98.371	98.121				
4.250	100.424	100.174	99.924					4.125	98.949	98.699	98.449				
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	101.720	101.470	101.220					4.875	100.052	99.802	99.552				
5.125	101.949	101.699	101.449					5.000	100.370	100.120	99.870				
5.250	102.434	102.184	101.934					5.125	100.599	100.349	100.099				
Borrower Paid Comp Only				Lender Paid Only				5.500	101.482	101.232	100.982				
								5.625	101.711	101.461	101.211				

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 135860006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.:

3/16/2020

45 Day Lock Exp.:

3/30/2020

60 Day Lock Exp.:

4/13/2020

W. Rate Sheet Dated: 2/13/2020

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	101.101	100.951	100.801	3.250	100.775	100.625	100.475	2.375	94.452	94.302	94.152	3.125	99.184	99.034	98.884
3.375	101.575	101.425	101.275	3.375	101.157	101.007	100.857	2.500	94.882	94.732	94.582	3.250	99.666	99.516	99.366
3.500	101.989	101.839	101.689	3.500	101.520	101.370	101.220	2.625	95.308	95.158	95.008	3.375	99.964	99.814	99.664
3.625	102.369	102.219	102.069	3.625	101.832	101.682	101.532	2.750	98.349	98.199	98.049	3.500	99.974	99.824	99.674
3.750	102.016	101.866	101.716	3.750	101.676	101.526	101.376	2.875	98.778	98.628	98.478	3.625	100.204	100.054	99.904
3.875	102.400	102.250	102.100	3.875	102.001	101.851	101.701	3.000	99.193	99.043	98.893	Margin = 2.250		Index = 1.490	
4.000	102.759	102.609	102.459	4.000	102.331	102.181	102.031	3.125	99.604	99.454	99.304				
4.125	103.086	102.936	102.786	4.125	102.603	102.453	102.303	3.250	101.179	101.029	100.879				
4.375	102.612	102.512	102.412	4.375	102.527	102.427	102.327	3.375	101.539	101.389	101.239				
4.500	102.916	102.816	102.716	4.500	102.677	102.577	102.477	3.500	101.879	101.729	101.579				
4.625	103.194	103.094	102.994	4.625	102.867	102.767	102.667	3.625	102.169	102.019	101.869				
4.750	101.778	101.678	101.578	4.750	101.784	101.684	101.584	3.750	102.803	102.653	102.503				
4.875	102.014	101.914	101.814	4.875	102.012	101.912	101.812	3.875	103.105	102.955	102.805				
5.000	102.332	102.232	102.132	5.000	102.243	102.143	102.043	4.000	103.412	103.262	103.112				
5.125	102.561	102.461	102.361	5.125	102.433	102.333	102.233	4.125	103.662	103.512	103.362				
5.375	102.908	102.808	102.708	5.375	102.905	102.805	102.705	4.250	102.785	102.635	102.485				
5.500	103.226	103.126	103.026	5.500	103.136	103.036	102.936	4.375	103.042	102.892	102.742				
5.625	103.455	103.355	103.255	5.625	103.326	103.226	103.126	4.500	103.193	103.043	102.893				
6.250	103.149	102.999	102.849	6.250	103.020	102.870	102.720	4.625	103.368	103.218	103.068				

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	100.351	100.201	100.051	3.250	99.345	99.195	99.045	2.375	95.272	95.122	94.972	3.125	97.722	97.572	97.422
3.375	100.825	100.675	100.525	3.375	99.727	99.577	99.427	2.500	95.702	95.552	95.402	3.250	98.234	98.084	97.934
3.500	101.239	101.089	100.939	3.500	100.090	99.940	99.790	2.625	96.128	95.978	95.828	3.375	98.533	98.383	98.233
3.625	101.619	101.469	101.319	3.625	100.402	100.252	100.102	2.750	97.076	96.926	96.776	3.500	98.543	98.393	98.243
3.750	101.266	101.116	100.966	3.750	100.246	100.096	99.946	2.875	97.505	97.355	97.205	3.625	98.773	98.623	98.473
3.875	101.650	101.500	101.350	3.875	100.571	100.421	100.271	3.000	97.919	97.769	97.619	Margin = 2.250		Index = 1.490	
4.000	102.009	101.859	101.709	4.000	100.901	100.751	100.601	3.125	98.330	98.180	98.030	30 Year OTC			
4.125	102.336	102.186	102.036	4.125	101.173	101.023	100.873	3.250	99.593	99.443	99.293	Rate	30 Day	45 Day	60 Day
4.375	101.862	101.762	101.662	4.375	101.097	100.997	100.897	3.375	99.953	99.803	99.653	3.875	100.550	100.300	100.050
4.500	102.166	102.066	101.966	4.500	101.247	101.147	101.047	3.500	100.293	100.143	99.993	4.000	100.909	100.659	100.409
4.625	102.444	102.344	102.244	4.625	101.437	101.337	101.237	3.625	100.582	100.432	100.282	4.125	101.236	100.986	100.736
4.750	101.028	100.928	100.828	4.750	100.354	100.254	100.154	3.750	100.427	100.277	100.127	4.375	101.062	100.812	100.562
4.875	101.264	101.164	101.064	4.875	100.582	100.482	100.382	3.875	100.730	100.580	100.430	4.500	101.366	101.116	100.866
5.000	101.582	101.482	101.382	5.000	100.813	100.713	100.613	4.000	101.037	100.887	100.737	4.625	101.644	101.394	101.144
5.125	101.811	101.711	101.611	5.125	101.003	100.903	100.803	4.125	101.286	101.136	100.986	4.875	100.464	100.214	99.964
5.375	102.158	102.058	101.958	5.375	101.475	101.375	101.275	4.250	100.387	100.237	100.087	5.000	100.782	100.532	100.282
5.500	102.476	102.376	102.276	5.500	101.706	101.606	101.506	4.375	100.643	100.493	100.343	5.125	101.011	100.761	100.511
5.625	102.705	102.605	102.505	5.625	101.896	101.796	101.696	4.500	100.794	100.644	100.494	5.500	101.676	101.426	101.176
6.250	102.399	102.249	102.099	6.250	101.590	101.440	101.290	4.625	100.969	100.819	100.669	5.625	101.905	101.655	101.405

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	97.800	97.550	97.300	6.250	N/A	N/A	N/A
4.125	99.486	99.236	98.986	6.250	99.750	99.500	99.250	4.000	98.159	97.909	97.659				
4.250	99.392	99.142	98.892					4.125	98.486	98.236	97.986				
4.375	99.312	99.062	98.812					4.375	98.312	98.062	97.812				
4.500	99.616	99.366	99.116					4.500	98.616	98.366	98.116				
4.625	99.894	99.644	99.394					4.625	98.894	98.644	98.394				
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	99.528	99.278	99.028					5.125	98.261	98.011	97.761				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.926	98.676	98.426				
								5.625	99.155	98.905	98.655				

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)	



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45 Day Lock Exp.: 3/30/2020
60 Day Lock Exp.: 4/13/2020

W. Rate Sheet Dated: 2/13/2020

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	97.735	97.635	97.535	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	4.000	102.986	102.886	102.786	4.000	102.611	102.511	102.411
2.990	98.649	98.549	98.449	3.375	100.964	100.864	100.764	3.375	100.964	100.864	100.764	4.125	103.025	102.925	102.825	4.125	102.650	102.550	102.450
3.000	98.749	98.649	98.549	3.500	101.433	101.333	101.233	3.500	101.433	101.333	101.233	4.250	103.255	103.155	103.055	4.250	102.880	102.780	102.680
3.125	99.755	99.655	99.555	3.625	101.925	101.825	101.725	3.625	101.925	101.825	101.725	4.375	103.556	103.456	103.356	4.375	103.181	103.081	102.981
3.250	100.512	100.412	100.312	3.750	102.201	102.101	102.001	3.750	102.201	102.101	102.001	4.500	103.880	103.780	103.680	4.500	103.255	103.155	103.055
3.375	101.214	101.114	101.014	3.875	102.685	102.585	102.485	3.875	102.685	102.585	102.485	4.625	103.953	103.853	103.753	4.625	103.328	103.228	103.128
3.500	101.683	101.583	101.483	3.990	102.816	102.716	102.616	3.990	102.816	102.716	102.616	4.750	103.926	103.826	103.726	4.750	103.201	103.101	102.901
3.625	102.175	102.075	101.975	4.000	102.916	102.816	102.716	4.000	102.916	102.816	102.716	4.875	103.776	103.676	103.576	4.875	103.151	103.051	102.951
3.750	102.451	102.351	102.251	4.125	102.955	102.855	102.755	4.125	102.955	102.855	102.755	4.990	103.906	103.806	103.706	4.990	102.906	102.806	102.706
3.875	102.935	102.835	102.735	4.250	103.340	103.240	103.140	4.250	103.340	103.240	103.140	5.000	104.006	103.906	103.806	5.000	103.006	102.906	102.806
3.990	103.191	103.091	102.991	4.375	103.641	103.541	103.441	4.375	103.641	103.541	103.441	5.125	104.237	104.137	104.037	5.125	103.237	103.137	103.037
4.000	103.291	103.191	103.091	4.500	103.715	103.615	103.515	4.500	103.715	103.615	103.515	5.250	104.334	104.234	104.134	5.250	103.334	103.234	103.134
4.125	103.330	103.230	103.130	4.625	103.788	103.688	103.588	4.625	103.788	103.688	103.588	5.375	104.046	103.946	103.846	5.375	103.046	102.946	102.846
4.250	103.715	103.615	103.515	4.750	104.230	104.130	104.030	4.750	104.230	104.130	104.030	5.500	104.237	104.137	104.037	5.500	103.237	103.137	103.037
4.375	104.016	103.916	103.816	4.875	104.580	104.480	104.380	4.875	104.580	104.480	104.380	5.625	104.495	104.395	104.295	5.625	103.495	103.395	103.295
4.500	104.340	104.240	104.140	4.990	104.335	104.235	104.135	4.990	104.335	104.235	104.135	5.750	104.319	104.219	104.119	5.750	103.319	103.219	103.119
4.625	104.413	104.313	104.213	5.000	104.435	104.335	104.235	5.000	104.435	104.335	104.235	5.875	104.331	104.235	104.108	5.875	103.331	103.225	103.108
4.750	104.855	104.755	104.655	5.125	104.666	104.566	104.466	5.125	104.666	104.566	104.466	5.990	104.258	104.152	104.035	5.990	104.258	104.152	104.035
4.875	105.205	105.105	105.005	5.250	105.077	104.977	104.877	5.250	105.077	104.977	104.877	6.000	104.358	104.252	104.135	6.000	104.358	104.252	104.135
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	102.611	102.511	102.411	2.750	97.886	97.786	97.686	2.750	0.000	0.000	0.000	2.750	0.000	0.000	0.000	3.375	102.437	102.337	102.237
4.125	102.650	102.550	102.450	2.875	98.675	98.575	98.475	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	3.500	102.863	102.763	102.663
4.250	102.880	102.780	102.680	2.990	99.329	99.229	99.129	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	3.625	102.871	102.771	102.671
4.375	103.181	103.081	102.981	3.000	99.429	99.329	99.229	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.750	103.368	103.268	103.168
4.500	103.255	103.155	103.055	3.125	100.184	100.084	99.984	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.875	103.495	103.395	103.295
4.625	103.328	103.228	103.128	3.250	100.949	100.849	100.749	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.990	103.744	103.644	103.544
4.750	102.801	102.701	102.601	3.375	101.422	101.322	101.222	3.375	101.422	101.322	101.222	3.375	101.422	101.322	101.222	4.000	103.844	103.744	103.644
4.875	103.151	103.051	102.951	3.500	102.176	102.076	101.976	3.500	102.176	102.076	101.976	3.500	102.176	102.076	101.976	4.125	104.057	103.957	103.857
4.990	102.906	102.806	102.706	3.625	102.413	102.313	102.213	3.625	102.413	102.313	102.213	3.625	102.413	102.313	102.213	4.250	104.456	104.356	104.256
5.000	103.006	102.906	102.806	3.750	102.919	102.819	102.719	3.750	102.919	102.819	102.719	3.750	102.919	102.819	102.719	4.375	104.818	104.718	104.618
5.125	103.237	103.137	103.037	3.875	103.353	103.253	103.153	3.875	103.353	103.253	103.153	3.875	103.353	103.253	103.153	4.500	105.014	104.914	104.814
5.250	102.834	102.734	102.634	3.990	103.418	103.318	103.218	3.990	103.418	103.318	103.218	3.990	103.418	103.318	103.218	4.625	104.209	104.109	104.009
5.375	104.046	103.946	103.846	4.000	103.518	103.418	103.318	4.000	103.518	103.418	103.318	4.000	103.518	103.418	103.318	4.750	104.509	104.409	104.309
5.500	104.237	104.137	104.037	4.125	103.631	103.531	103.431	4.125	103.631	103.531	103.431	4.125	103.631	103.531	103.431	4.875	104.615	104.515	104.415
5.625	104.495	104.395	104.295	4.250	104.285	104.185	104.085	4.250	104.285	104.185	104.085	4.250	104.285	104.185	104.085	4.990	104.689	104.589	104.489
5.750	104.319	104.219	104.119	4.375	104.524	104.424	104.324	4.375	104.524	104.424	104.324	4.375	104.524	104.424	104.324	5.000	104.789	104.689	104.589
5.875	104.331	104.231	104.131	4.500	104.693	104.593	104.493	4.500	104.693	104.593	104.493	4.500	104.693	104.593	104.493	5.125	104.747	104.647	104.547
5.990	104.258	104.152	104.035	4.625	104.751	104.651	104.551	4.625	104.751	104.651	104.551	4.625	104.751	104.651	104.551	5.250	105.085	104.985	104.885
6.000	104.358	104.252	104.135	4.750	105.088	104.988	104.888	4.750	105.088	104.988	104.888	4.750	105.088	104.988	104.888	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	102.437	102.337	102.237	3.375	102.437	102.337	102.237	3.375	101.955	101.855	101.755	3.375	101.955	101.855	101.755	3.375	101.955	101.855	101.755
3.500	102.863	102.763	102.663	3.500	102.863	102.763	102.663	3.500	102.381	102.281	102.181	3.500	102.381	102.281	102.181	3.500	102.381	102.281	102.181
3.625	102.871	102.771	102.671	3.625	102.871	102.771	102.671	3.625	101.923	101.823	101.723	3.625	101.923	101.823	101.723	3.625	101.923	101.823	101.723
3.750	103.368	103.268	103.168	3.750	103.368	103.268	103.168	3.750	102.420	102.320	102.220	3.750	102.420	102.320	102.220	3.750	102.420	102.320	102.220
3.875	103.495	103.395	103.295	3.875	103.495	103.395	103.295	3.875	102.547	102.447	102.347	3.875	102.547	102.447	102.347	3.875	102.547	102.447	102.347
3.990	103.744	103.644	103.544	3.990	103.744	103.644	103.544	3.990	102.796	102.696	102.596	3.990	102.796	102.696	102.596	3.990	102.796	102.696	102.596
4.000	103.844	103.744	103.644	4.000	103.844	103.744	103.644	4.000	102.896	102.796	102.696	4.000	102.896	102.796	102.696	4.000	102.896	102.796	102.696
4.125	104.057	103.957	103.857	4.125	104.057	103.957	103.857	4.125	102.735	102.635	102.535	4.125	102.735	102.635	102.535	4.125	102.735	102.635	102.535
4.250	104.456	104.356	104.256	4.250	104.456	104.356	104.256	4.250	103.134	103.034	102.934	4.250	103.134	103.034	102.934	4.250	103.134	103.034	102.934
4.375	104.693	104.593	104.493	4.375	104.693	104.593	104.493	4.375	103.496	103.396	103.296	4.375	103.371	103.2					



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.:

3/16/2020

45 Day Lock Exp.:

3/30/2020

60 Day Lock Exp.:

4/13/2020

W. Rate Sheet Dated: 2/13/2020

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	97.782	97.682	97.582	2.750	97.966	97.866	97.766	3.375	102.422	102.322	102.222	4.000	102.710	102.610	102.510	3.375	101.640	101.540	101.440
2.990	98.695	98.595	98.495	2.875	98.753	98.653	98.553	3.500	102.847	102.747	102.647	4.125	102.705	102.605	102.505	3.500	102.065	101.965	101.865
3.000	98.795	98.695	98.595	2.990	99.406	99.306	99.206	3.625	102.863	102.763	102.663	4.250	102.910	102.810	102.710	3.625	101.618	101.518	101.418
3.125	99.799	99.699	99.599	3.000	99.506	99.406	99.306	3.750	103.360	103.260	103.160	4.375	103.214	103.114	103.014	3.750	102.115	102.015	101.915
3.250	100.555	100.455	100.355	3.125	100.260	100.160	100.060	3.875	103.485	103.385	103.285	4.500	103.537	103.437	103.337	3.875	102.240	102.140	102.040
3.375	101.197	101.097	100.997	3.250	101.023	100.923	100.823	3.990	103.737	103.637	103.537	4.625	103.614	103.514	103.414	3.990	102.492	102.392	102.292
3.500	101.667	101.567	101.467	3.375	101.495	101.395	101.295	4.000	103.837	103.737	103.637	4.750	103.099	102.999	102.899	4.000	102.592	102.492	102.392
3.625	102.165	102.065	101.965	3.500	102.248	102.148	102.048	4.125	104.084	103.984	103.884	4.875	103.450	103.350	103.250	4.125	102.470	102.370	102.270
3.750	102.498	102.398	102.298	3.625	102.479	102.379	102.279	4.250	104.484	104.384	104.284	4.990	103.583	103.483	103.383	4.250	102.870	102.770	102.670
3.875	102.992	102.892	102.792	3.750	102.988	102.888	102.788	4.375	104.846	104.746	104.646	5.000	103.683	103.583	103.483	4.375	103.232	103.132	103.032
3.990	103.286	103.186	103.086	3.875	103.422	103.322	103.222	4.500	105.041	104.941	104.841	5.125	103.913	103.813	103.713	4.500	103.427	103.327	103.227
4.000	103.386	103.286	103.186	3.990	103.486	103.386	103.286	4.625	104.224	104.124	104.024	5.250	103.372	103.271	103.172	4.625	102.005	101.905	101.805
4.125	103.381	103.281	103.181	4.000	103.586	103.486	103.386	4.750	104.525	104.425	104.325	5.375	103.586	103.484	103.386	4.750	102.306	102.206	102.106
4.250	103.752	103.652	103.552	4.125	103.698	103.598	103.498	4.875	104.633	104.533	104.433	5.500	103.777	103.675	103.577	4.875	102.414	102.314	102.214
4.375	104.056	103.956	103.856	4.250	104.325	104.225	104.125	4.990	104.709	104.609	104.509	5.625	104.035	103.932	103.835	4.990	102.538	102.438	102.338
4.500	104.379	104.279	104.179	4.375	104.563	104.463	104.363	5.000	104.809	104.709	104.609	5.750	103.808	103.683	103.569	5.000	102.638	102.538	102.438
4.625	104.456	104.356	104.256	4.500	104.732	104.632	104.532	5.125	104.797	104.697	104.597	5.875	103.819	103.693	103.580	5.125	102.828	102.728	102.628
4.750	104.911	104.811	104.711	4.625	104.791	104.691	104.591	5.250	105.137	105.037	104.937	5.990	103.746	103.620	103.507	5.250	103.168	103.068	102.968
4.875	105.262	105.162	105.062	4.750	105.147	105.047	104.947	5.375	0.000	0.000	0.000	6.000	103.846	103.720	103.607	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	
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.:

3/16/2020

45 Day Lock Exp.:

3/30/2020

60 Day Lock Exp.:

4/13/2020

W. Rate Sheet Dated: 2/13/2020

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	99.273	99.211	99.148	
3.500	99.769	99.707	99.644	
3.625	100.185	100.122	100.060	
3.750	100.602	100.540	100.477	
3.875	100.754	100.692	100.629	
4.000	100.990	100.927	100.865	
4.125	101.081	101.019	100.956	
4.250	101.244	101.181	101.119	
4.375	101.503	101.441	101.378	
4.500	101.722	101.659	101.597	
4.625	101.961	101.898	101.836	
4.750	102.216	102.153	102.091	
4.875	102.438	102.376	102.313	

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	98.387	98.262	98.137	
3.375	98.848	98.723	98.598	
3.500	99.251	99.126	99.001	
3.625	99.731	99.606	99.481	
3.750	100.143	100.018	99.893	
3.875	100.505	100.380	100.255	
4.000	100.843	100.718	100.593	
4.125	100.979	100.854	100.729	
4.250	101.286	101.161	101.036	
4.375	101.564	101.439	101.314	
4.500	101.721	101.596	101.471	

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	97.139	97.014	96.889	
3.375	97.544	97.419	97.294	
3.500	97.919	97.794	97.669	
3.625	98.271	98.146	98.021	
3.750	98.861	98.736	98.611	
3.875	99.176	99.051	98.926	
4.000	99.461	99.336	99.211	
4.125	99.745	99.620	99.495	
4.250	100.028	99.903	99.778	
4.375	100.312	100.187	100.062	
4.500	100.602	100.477	100.352	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

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