



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.: 4/14/2020

W. Rate Sheet Dated: 2/14/2020

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	101.735	101.585	101.435	3.250	100.979	100.829	100.679	2.375	97.680	97.530	97.380	3.125	99.434	99.284	99.134
3.375	102.209	102.059	101.909	3.375	101.362	101.212	101.062	2.500	98.110	97.960	97.810	3.250	99.916	99.766	99.616
3.500	102.624	102.474	102.324	3.500	101.724	101.574	101.424	2.625	98.536	98.386	98.236	3.375	100.214	100.064	99.914
3.625	103.003	102.853	102.703	3.625	102.037	101.887	101.737	2.750	98.632	98.482	98.332	3.500	100.224	100.074	99.924
3.750	102.431	102.281	102.131	3.750	101.662	101.512	101.362	2.875	99.061	98.911	98.761	3.625	100.454	100.304	100.154
3.875	102.816	102.666	102.516	3.875	101.986	101.836	101.686	3.000	99.476	99.326	99.176	Margin = 2.250		Index = 1.490	
4.000	103.174	103.024	102.874	4.000	102.316	102.166	102.016	3.125	99.886	99.736	99.586				
4.125	103.502	103.352	103.202	4.125	102.588	102.438	102.288	3.250	101.411	101.261	101.111				
4.375	103.152	103.052	102.952	4.375	102.638	102.538	102.438	3.375	101.771	101.621	101.471				
4.500	103.457	103.357	103.257	4.500	102.788	102.688	102.588	3.500	102.111	101.961	101.811				
4.625	103.735	103.635	103.535	4.625	102.978	102.878	102.778	3.625	102.400	102.250	102.100				
4.750	104.022	103.922	103.822	4.750	103.598	103.498	103.398	3.750	102.855	102.705	102.555				
4.875	104.258	104.158	104.058	4.875	103.825	103.725	103.625	3.875	103.157	103.007	102.857				
5.000	104.576	104.476	104.376	5.000	104.056	103.956	103.856	4.000	103.464	103.314	103.164				
5.125	104.805	104.705	104.605	5.125	104.247	104.147	104.047	4.125	103.714	103.564	103.414				
5.375	105.339	105.239	105.139	5.375	104.907	104.807	104.707	4.250	103.240	103.090	102.940				
5.500	105.657	105.557	105.457	5.500	105.137	105.037	104.937	4.375	103.497	103.347	103.197				
5.625	105.886	105.786	105.686	5.625	105.328	105.228	105.128	4.500	103.647	103.497	103.347				
6.250	106.000	105.850	105.700	6.250	106.115	105.965	105.815	4.625	103.822	103.672	103.522				

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	100.985	100.835	100.685	3.250	99.979	99.829	99.679	2.375	96.680	96.530	96.380	3.125	98.434	98.284	98.134
3.375	101.459	101.309	101.159	3.375	100.362	100.212	100.062	2.500	97.110	96.960	96.810	3.250	98.916	98.766	98.616
3.500	101.874	101.724	101.574	3.500	100.724	100.574	100.424	2.625	97.536	97.386	97.236	3.375	99.214	99.064	98.914
3.625	102.253	102.103	101.953	3.625	101.037	100.887	100.737	2.750	97.632	97.482	97.332	3.500	99.224	99.074	98.924
3.750	101.681	101.531	101.381	3.750	100.662	100.512	100.362	2.875	98.061	97.911	97.761	3.625	99.454	99.304	99.154
3.875	102.066	101.916	101.766	3.875	100.986	100.836	100.686	3.000	98.476	98.326	98.176	Margin = 2.250		Index = 1.490	
4.000	102.424	102.274	102.124	4.000	101.316	101.166	101.016	3.125	98.886	98.736	98.586	30 Year OTC			
4.125	102.752	102.602	102.452	4.125	101.588	101.438	101.288	3.250	100.411	100.261	100.111	Rate	30 Day	45 Day	60 Day
4.375	102.402	102.302	102.202	4.375	101.638	101.538	101.438	3.375	100.771	100.621	100.471	3.875	100.966	100.716	100.466
4.500	102.707	102.607	102.507	4.500	101.788	101.688	101.588	3.500	101.111	100.961	100.811	4.000	101.324	101.074	100.824
4.625	102.985	102.885	102.785	4.625	101.978	101.878	101.778	3.625	101.400	101.250	101.100	4.125	101.652	101.402	101.152
4.750	103.272	103.172	103.072	4.750	102.598	102.498	102.398	3.750	101.855	101.705	101.555	4.375	101.602	101.352	101.102
4.875	103.508	103.408	103.308	4.875	102.825	102.725	102.625	3.875	102.157	102.007	101.857	4.500	101.907	101.657	101.407
5.000	103.826	103.726	103.626	5.000	103.056	102.956	102.856	4.000	102.464	102.314	102.164	4.625	102.185	101.935	101.685
5.125	104.055	103.955	103.855	5.125	103.247	103.147	103.047	4.125	102.714	102.564	102.414	4.875	102.708	102.458	102.208
5.375	104.589	104.489	104.389	5.375	103.907	103.807	103.707	4.250	102.240	102.090	101.940	5.000	103.026	102.776	102.526
5.500	104.907	104.807	104.707	5.500	104.137	104.037	103.937	4.375	102.497	102.347	102.197	5.125	103.255	103.005	102.755
5.625	105.136	105.036	104.936	5.625	104.328	104.228	104.128	4.500	102.647	102.497	102.347	5.500	104.107	103.857	103.607
6.250	105.924	105.774	105.624	6.250	105.115	104.965	104.815	4.625	102.822	102.672	102.522	5.625	104.336	104.086	103.836

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	100.202	99.952	99.702					4.375	98.852	98.602	98.352				
4.500	100.507	100.257	100.007					4.500	99.157	98.907	98.657				
4.625	100.785	100.535	100.285					4.625	99.435	99.185	98.935				
5.000	101.626	101.376	101.126					4.875	99.958	99.708	99.458				
5.125	101.855	101.605	101.355					5.000	100.276	100.026	99.776				
5.250	102.255	102.005	101.755					5.125	100.505	100.255	100.005				
Borrower Paid Comp Only				Lender Paid Only				5.500	101.357	101.107	100.857				
								5.625	101.586	101.336	101.086				

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.:

3/16/2020

45 Day Lock Exp.:

3/30/2020

60 Day Lock Exp.:

4/14/2020

W. Rate Sheet Dated: 2/14/2020

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	101.054	100.904	100.754	3.250	100.728	100.578	100.428	2.375	94.460	94.310	94.160	3.125	99.184	99.034	98.884
3.375	101.528	101.378	101.228	3.375	101.110	100.960	100.810	2.500	94.890	94.740	94.590	3.250	99.666	99.516	99.366
3.500	101.943	101.793	101.643	3.500	101.473	101.323	101.173	2.625	95.316	95.166	95.016	3.375	99.964	99.814	99.664
3.625	102.322	102.172	102.022	3.625	101.785	101.635	101.485	2.750	98.349	98.199	98.049	3.500	99.974	99.824	99.674
3.750	101.969	101.819	101.669	3.750	101.629	101.479	101.329	2.875	98.778	98.628	98.478	3.625	100.204	100.054	99.904
3.875	102.353	102.203	102.053	3.875	101.954	101.804	101.654	3.000	99.193	99.043	98.893	Margin = 2.250		Index = 1.490	
4.000	102.712	102.562	102.412	4.000	102.284	102.134	101.984	3.125	99.604	99.454	99.304				
4.125	103.039	102.889	102.739	4.125	102.556	102.406	102.256	3.250	101.159	101.009	100.859				
4.375	102.471	102.371	102.271	4.375	102.386	102.286	102.186	3.375	101.519	101.369	101.219				
4.500	102.776	102.676	102.576	4.500	102.536	102.436	102.336	3.500	101.860	101.710	101.560				
4.625	103.054	102.954	102.854	4.625	102.727	102.627	102.527	3.625	102.149	101.999	101.849				
4.750	101.684	101.584	101.484	4.750	101.691	101.591	101.491	3.750	102.822	102.672	102.522				
4.875	101.921	101.821	101.721	4.875	101.918	101.818	101.718	3.875	103.124	102.974	102.824				
5.000	102.238	102.138	102.038	5.000	102.149	102.049	101.949	4.000	103.432	103.282	103.132				
5.125	102.468	102.368	102.268	5.125	102.339	102.239	102.139	4.125	103.681	103.531	103.381				
5.375	102.783	102.683	102.583	5.375	102.780	102.680	102.580	4.250	102.989	102.839	102.689				
5.500	103.101	103.001	102.901	5.500	103.011	102.911	102.811	4.375	103.245	103.095	102.945				
5.625	103.330	103.230	103.130	5.625	103.201	103.101	103.001	4.500	103.396	103.246	103.096				
6.250	103.024	102.874	102.724	6.250	102.895	102.745	102.595	4.625	103.571	103.421	103.271				

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	100.304	100.154	100.004	3.250	99.298	99.148	98.998	2.375	95.280	95.130	94.980	3.125	97.722	97.572	97.422
3.375	100.778	100.628	100.478	3.375	99.680	99.530	99.380	2.500	95.710	95.560	95.410	3.250	98.234	98.084	97.934
3.500	101.193	101.043	100.893	3.500	100.043	99.893	99.743	2.625	96.136	95.986	95.836	3.375	98.533	98.383	98.233
3.625	101.572	101.422	101.272	3.625	100.355	100.205	100.055	2.750	97.076	96.926	96.776	3.500	98.543	98.393	98.243
3.750	101.219	101.069	100.919	3.750	100.199	100.049	99.899	2.875	97.505	97.355	97.205	3.625	98.773	98.623	98.473
3.875	101.603	101.453	101.303	3.875	100.524	100.374	100.224	3.000	97.919	97.769	97.619	Margin = 2.250		Index = 1.490	
4.000	101.962	101.812	101.662	4.000	100.854	100.704	100.554	3.125	98.330	98.180	98.030	30 Year OTC			
4.125	102.289	102.139	101.989	4.125	101.126	100.976	100.826	3.250	99.573	99.423	99.273	Rate	30 Day	45 Day	60 Day
4.375	101.721	101.621	101.521	4.375	100.956	100.856	100.756	3.375	99.933	99.783	99.633	3.875	100.503	100.253	100.003
4.500	102.026	101.926	101.826	4.500	101.106	101.006	100.906	3.500	100.273	100.123	99.973	4.000	100.862	100.612	100.362
4.625	102.304	102.204	102.104	4.625	101.297	101.197	101.097	3.625	100.563	100.413	100.263	4.125	101.189	100.939	100.689
4.750	100.934	100.834	100.734	4.750	100.261	100.161	100.061	3.750	100.447	100.297	100.147	4.375	100.921	100.671	100.421
4.875	101.171	101.071	100.971	4.875	100.488	100.388	100.288	3.875	100.749	100.599	100.449	4.500	101.226	100.976	100.726
5.000	101.488	101.388	101.288	5.000	100.719	100.619	100.519	4.000	101.057	100.907	100.757	4.625	101.504	101.254	101.004
5.125	101.718	101.618	101.518	5.125	100.909	100.809	100.709	4.125	101.306	101.156	101.006	4.875	100.371	100.121	99.871
5.375	102.033	101.933	101.833	5.375	101.350	101.250	101.150	4.250	100.590	100.440	100.290	5.000	100.688	100.438	100.188
5.500	102.351	102.251	102.151	5.500	101.581	101.481	101.381	4.375	100.847	100.697	100.547	5.125	100.918	100.668	100.418
5.625	102.580	102.480	102.380	5.625	101.771	101.671	101.571	4.500	100.997	100.847	100.697	5.500	101.551	101.301	101.051
6.250	102.274	102.124	101.974	6.250	101.465	101.315	101.165	4.625	101.172	101.022	100.872	5.625	101.780	101.530	101.280

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	97.753	97.503	97.253	6.250	N/A	N/A	N/A
4.125	99.439	99.189	98.939	6.250	99.750	99.500	99.250	4.000	98.112	97.862	97.612				
4.250	99.345	99.095	98.845					4.125	98.439	98.189	97.939				
4.375	99.171	98.921	98.671					4.375	98.171	97.921	97.671				
4.500	99.476	99.226	98.976					4.500	98.476	98.226	97.976				
4.625	99.754	99.504	99.254					4.625	98.754	98.504	98.254				
5.000	98.938	98.688	98.438					4.875	97.621	97.371	97.121				
5.125	99.168	98.918	98.668					5.000	97.938	97.688	97.438				
5.250	99.349	99.099	98.849					5.125	98.168	97.918	97.668				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.801	98.551	98.301				
								5.625	99.030	98.780	98.530				

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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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4/14/2020

W. Rate Sheet Dated: 2/14/2020

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	97.745	97.645	97.545	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	4.000	103.004	102.904	102.804	4.000	102.629	102.529	102.429	
2.990	98.663	98.563	98.463	3.375	100.981	100.881	100.781	3.375	100.981	100.881	100.781	4.125	103.046	102.946	102.846	4.125	102.671	102.571	102.471	
3.000	98.763	98.663	98.563	3.500	101.448	101.348	101.248	3.500	101.448	101.348	101.248	4.250	103.285	103.185	103.085	4.250	102.910	102.810	102.710	
3.125	99.769	99.669	99.569	3.625	101.940	101.840	101.740	3.625	101.940	101.840	101.740	4.375	103.585	103.485	103.385	4.375	103.210	103.110	103.010	
3.250	100.528	100.428	100.328	3.750	102.216	102.116	102.016	3.750	102.216	102.116	102.016	4.500	103.908	103.808	103.708	4.500	103.283	103.183	103.083	
3.375	101.231	101.131	101.031	3.875	102.698	102.598	102.498	3.875	102.698	102.598	102.498	4.625	103.981	103.881	103.781	4.625	103.356	103.256	103.156	
3.500	101.698	101.598	101.498	3.990	102.829	102.729	102.629	3.990	102.829	102.729	102.629	4.750	103.410	103.310	103.210	4.750	102.785	102.685	102.585	
3.625	102.190	102.090	101.990	4.000	102.929	102.829	102.729	4.000	102.929	102.829	102.729	4.875	103.760	103.660	103.560	4.875	103.135	103.035	102.935	
3.750	102.466	102.366	102.266	4.125	102.971	102.871	102.771	4.125	102.971	102.871	102.771	4.990	103.889	103.789	103.689	4.990	102.889	102.789	102.689	
3.875	102.948	102.848	102.748	4.250	103.370	103.270	103.170	4.250	103.370	103.270	103.170	5.000	103.989	103.889	103.789	5.000	102.989	102.889	102.789	
3.990	103.204	103.104	103.004	4.375	103.670	103.570	103.470	4.375	103.670	103.570	103.470	5.125	104.216	104.116	104.016	5.125	103.216	103.116	103.016	
4.000	103.304	103.204	103.104	4.500	103.743	103.643	103.543	4.500	103.743	103.643	103.543	5.250	104.823	104.723	104.623	5.250	103.823	103.723	103.623	
4.125	103.346	103.246	103.146	4.625	103.816	103.716	103.616	4.625	103.816	103.716	103.616	5.375	104.034	103.934	103.832	5.375	104.034	103.934	103.832	
4.250	103.745	103.645	103.545	4.750	104.213	104.113	104.013	4.750	104.213	104.113	104.013	5.500	104.222	104.122	104.022	5.500	104.222	104.122	104.022	
4.375	104.045	103.945	103.845	4.875	104.563	104.463	104.363	4.875	104.563	104.463	104.363	5.625	104.481	104.381	104.280	5.625	104.481	104.381	104.280	
4.500	104.368	104.268	104.168	4.990	104.317	104.217	104.117	4.990	104.317	104.217	104.117	5.750	104.426	104.310	104.184	5.750	104.426	104.310	104.184	
4.625	104.441	104.341	104.241	5.000	104.417	104.317	104.217	5.000	104.417	104.317	104.217	5.875	104.437	104.320	104.195	5.875	104.437	104.320	104.195	
4.750	104.838	104.738	104.638	5.125	104.644	104.544	104.444	5.125	104.644	104.544	104.444	5.990	104.363	104.246	104.121	5.990	104.363	104.246	104.121	
4.875	105.188	105.088	104.988	5.250	105.061	104.961	104.858	5.250	105.061	104.961	104.858	6.000	104.463	104.346	104.221	6.000	104.463	104.346	104.221	
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	102.629	102.529	102.429	2.750	97.898	97.798	97.698	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	102.671	102.571	102.471	2.875	98.697	98.597	98.497	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	102.910	102.810	102.710	2.990	99.343	99.243	99.143	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	3.625	102.856	102.756	102.656	
4.375	103.210	103.110	103.010	3.000	99.443	99.343	99.243	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.750	103.352	103.252	103.152	
4.500	103.283	103.183	103.083	3.125	100.209	100.109	100.009	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.875	103.479	103.379	103.279	
4.625	103.356	103.256	103.156	3.250	100.976	100.876	100.776	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.990	103.729	103.629	103.529	
4.750	102.785	102.685	102.585	3.375	101.460	101.360	101.260	3.375	101.460	101.360	101.260	3.375	101.460	101.360	101.260	4.000	103.829	103.729	103.629	
4.875	103.135	103.035	102.935	3.500	102.212	102.112	102.012	3.500	102.212	102.112	102.012	3.500	102.212	102.112	102.012	4.125	104.166	104.066	103.966	
4.990	102.889	102.789	102.689	3.625	102.448	102.348	102.248	3.625	102.448	102.348	102.248	3.625	102.448	102.348	102.248	4.250	104.563	104.463	104.363	
5.000	102.989	102.889	102.789	3.750	102.975	102.875	102.775	3.750	102.975	102.875	102.775	3.750	102.975	102.875	102.775	4.375	104.927	104.827	104.727	
5.125	103.216	103.116	103.016	3.875	103.406	103.306	103.206	3.875	103.406	103.306	103.206	3.875	103.406	103.306	103.206	4.500	105.123	105.023	104.923	
5.250	102.823	102.723	102.623	3.990	103.470	103.370	103.270	3.990	103.470	103.370	103.270	3.990	103.470	103.370	103.270	4.625	104.224	104.124	104.024	
5.375	104.034	103.934	103.832	4.000	103.570	103.470	103.370	4.000	103.570	103.470	103.370	4.000	103.570	103.470	103.370	4.750	104.523	104.423	104.323	
5.500	104.222	104.122	104.022	4.125	103.683	103.583	103.483	4.125	103.683	103.583	103.483	4.125	103.683	103.583	103.483	4.875	104.628	104.528	104.428	
5.625	104.481	104.381	104.280	4.250	104.366	104.266	104.166	4.250	104.366	104.266	104.166	4.250	104.366	104.266	104.166	4.990	104.701	104.601	104.501	
5.750	104.426	104.310	104.184	4.375	104.574	104.474	104.374	4.375	104.574	104.474	104.374	4.375	104.574	104.474	104.374	5.000	104.801	104.701	104.601	
5.875	104.437	104.320	104.195	4.500	104.742	104.642	104.542	4.500	104.742	104.642	104.542	4.500	104.742	104.642	104.542	5.125	104.794	104.694	104.594	
5.990	104.363	104.246	104.121	4.625	104.801	104.701	104.601	4.625	104.801	104.701	104.601	4.625	104.801	104.701	104.601	5.250	105.131	105.031	104.931	
6.000	104.463	104.346	104.221	4.750	105.098	104.998	104.898	4.750	105.098	104.998	104.898	4.750	105.098	104.998	104.898	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	102.856	102.756	102.656	3.625	102.856	102.756	102.656	3.625	101.914	101.814	101.714	3.625	101.914	101.814	101.714	3.625	101.914	101.814	101.714	
3.750	103.352	103.252	103.152	3.750	103.352	103.252	103.152	3.750	102.410	102.310	102.210	3.750	102.410	102.310	102.210	3.750	102.410	102.310	102.210	
3.875	103.479	103.379	103.279	3.875	103.479	103.379	103.279	3.875	102.537	102.437	102.337	3.875	102.537	102.437	102.337	3.875	102.537	102.437	102.337	
3.990	103.729	103.629	103.529	3.990	103.729	103.629	103.529	3.990	102.787	102.687	102.587	3.990	102.787	102.687	102.587	3.990	102.787	102.687	102.587	
4.000	103.829	103.729	103.629	4.000	103.829	103.729	103.629	4.000	102.887	102.787	102.687	4.000	102.887	102.787	102.687	4.000	102.887	102.787	102.687	
4.125	104.166	104.061	103.966	4.125	104.166	104.061	103.966	4.125	102.847	102.742	102.647	4.125	102.847	102.742	102.647	4.125	102.847	102.742	102.647	
4.250	104.563	104.459	104.363	4.250	104.563	104.459	104.363	4.250	103.244	103.140	103.044	4.250	103.244	103.140	103.044	4.250	103.244	103.140	103.044	
4.375	104.802	104.695	104.602	4.375	104.802	104.695	104.602	4.375	103.608	103.501	103.408	4.375	103.483	103.376	103.283	4.375	103.483	103.376	103.283	
4.500	104.998	104.899	104.798	4.500	104.998	104.899	104.798	4.500	103.804	103.695	103.604	4.500	103.679	103.570	103.479	4.500	103.679	103.570	103.479	
4.625	104.099	103.999	103.899	4.625	104.099	103.999	103.899	4.625	103.305	103.205	103.105	4.625	103.180	103.080	102.980	4.625	103.180	103.080	102.980	
4.750	104.398	104.298	104.198																	



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.:

4/14/2020

W. Rate Sheet Dated: 2/14/2020

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	97.735	97.635	97.535	2.750	97.886	97.786	97.686	3.375	102.437	102.337	102.237	4.000	102.636	102.536	102.436	3.375	101.655	101.555	101.455
2.990	98.649	98.549	98.449	2.875	98.675	98.575	98.475	3.500	102.863	102.763	102.663	4.125	102.675	102.575	102.475	3.500	102.081	101.981	101.881
3.000	98.749	98.649	98.549	2.990	99.329	99.229	99.129	3.625	102.871	102.771	102.671	4.250	102.905	102.805	102.705	3.625	101.623	101.523	101.423
3.125	99.755	99.655	99.555	3.000	99.429	99.329	99.229	3.750	103.368	103.268	103.168	4.375	103.206	103.106	103.006	3.750	102.120	102.020	101.920
3.250	100.512	100.412	100.312	3.125	100.184	100.084	99.984	3.875	103.495	103.395	103.295	4.500	103.530	103.430	103.330	3.875	102.247	102.147	102.047
3.375	101.214	101.114	101.014	3.250	100.949	100.849	100.749	3.990	103.744	103.644	103.544	4.625	103.603	103.503	103.403	3.990	102.496	102.396	102.296
3.500	101.683	101.583	101.483	3.375	101.422	101.322	101.222	4.000	103.844	103.744	103.644	4.750	103.076	102.976	102.876	4.000	102.596	102.496	102.396
3.625	102.175	102.075	101.975	3.500	102.176	102.076	101.976	4.125	104.057	103.957	103.857	4.875	103.426	103.326	103.226	4.125	102.435	102.335	102.235
3.750	102.451	102.351	102.251	3.625	102.413	102.313	102.213	4.250	104.456	104.356	104.256	4.990	103.556	103.456	103.356	4.250	102.834	102.734	102.634
3.875	102.935	102.835	102.735	3.750	102.919	102.819	102.719	4.375	104.818	104.718	104.618	5.000	103.656	103.556	103.456	4.375	103.196	103.096	102.996
3.990	103.191	103.091	102.991	3.875	103.353	103.253	103.153	4.500	105.014	104.914	104.814	5.125	103.887	103.787	103.687	4.500	103.392	103.292	103.192
4.000	103.291	103.191	103.091	3.990	103.418	103.318	103.218	4.625	104.209	104.109	104.009	5.250	103.484	103.384	103.284	4.625	101.990	101.890	101.790
4.125	103.330	103.230	103.130	4.000	103.518	103.418	103.318	4.750	104.509	104.409	104.309	5.375	103.696	103.596	103.496	4.750	102.290	102.190	102.090
4.250	103.715	103.615	103.515	4.125	103.631	103.531	103.431	4.875	104.615	104.515	104.415	5.500	103.887	103.787	103.687	4.875	102.396	102.296	102.196
4.375	104.016	103.916	103.816	4.250	104.285	104.185	104.085	4.990	104.689	104.589	104.489	5.625	104.145	104.045	103.945	4.990	102.512	102.412	102.312
4.500	104.340	104.240	104.140	4.375	104.524	104.424	104.324	5.000	104.789	104.689	104.589	5.750	103.969	103.864	103.747	5.000	102.612	102.512	102.412
4.625	104.413	104.313	104.213	4.500	104.693	104.593	104.493	5.125	104.747	104.647	104.547	5.875	103.981	103.875	103.758	5.125	102.778	102.678	102.578
4.750	104.855	104.755	104.655	4.625	104.751	104.651	104.551	5.250	105.085	104.985	104.885	5.990	103.908	103.802	103.685	5.250	103.116	103.016	102.916
4.875	105.205	105.105	105.005	4.750	105.088	104.988	104.888	5.375	0.000	0.000	0.000	6.000	104.008	103.902	103.785	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.:

4/14/2020

W. Rate Sheet Dated: 2/14/2020

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)