



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.: 3/23/2020

45 Day Lock Exp.: 4/6/2020

60 Day Lock Exp.: 4/20/2020

W. Rate Sheet Dated: 2/20/2020

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	101.108	100.958	100.808	2.375	97.676	97.526	97.376	3.125	99.403	99.253	99.103
3.375	102.209	102.059	101.909	3.375	101.484	101.334	101.184	2.500	98.103	97.953	97.803	3.250	99.882	99.732	99.582
3.500	102.624	102.474	102.324	3.500	101.816	101.666	101.516	2.625	98.533	98.383	98.233	3.375	99.983	99.833	99.683
3.625	103.003	102.853	102.703	3.625	102.126	101.976	101.826	2.750	98.678	98.528	98.378	3.500	100.213	100.063	99.913
3.750	102.431	102.281	102.131	3.750	101.796	101.646	101.496	2.875	99.098	98.948	98.798	3.625	100.110	99.960	99.810
3.875	102.816	102.666	102.516	3.875	102.130	101.980	101.830	3.000	99.512	99.362	99.212	Margin = 2.250		Index = 1.480	
4.000	103.174	103.024	102.874	4.000	102.418	102.268	102.118	3.125	99.852	99.702	99.552				
4.125	103.502	103.352	103.202	4.125	102.657	102.507	102.357	3.250	101.445	101.295	101.145				
4.375	103.387	103.287	103.187	4.375	102.891	102.791	102.691	3.375	101.799	101.649	101.499				
4.500	103.691	103.591	103.491	4.500	103.093	102.993	102.893	3.500	102.108	101.958	101.808				
4.625	103.969	103.869	103.769	4.625	103.412	103.312	103.212	3.625	102.395	102.245	102.095				
4.750	104.069	103.969	103.869	4.750	103.739	103.639	103.539	3.750	102.864	102.714	102.564				
4.875	104.305	104.205	104.105	4.875	103.973	103.873	103.773	3.875	103.175	103.025	102.875				
5.000	104.623	104.523	104.423	5.000	104.174	104.074	103.974	4.000	103.440	103.290	103.140				
5.125	104.852	104.752	104.652	5.125	104.493	104.393	104.293	4.125	103.703	103.553	103.403				
5.375	105.527	105.427	105.327	5.375	105.194	105.094	104.994	4.250	103.162	103.012	102.862				
5.500	105.845	105.745	105.645	5.500	105.396	105.296	105.196	4.375	103.363	103.213	103.063				
5.625	106.074	105.974	105.874	5.625	105.715	105.615	105.515	4.500	103.549	103.399	103.249				
6.250	106.000	105.850	105.700	6.250	106.502	106.352	106.202	4.625	103.852	103.702	103.552				

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	100.108	99.958	99.808	2.375	96.676	96.526	96.376	3.125	98.403	98.253	98.103
3.375	101.459	101.309	101.159	3.375	100.484	100.334	100.184	2.500	97.103	96.953	96.803	3.250	98.882	98.732	98.582
3.500	101.874	101.724	101.574	3.500	100.816	100.666	100.516	2.625	97.533	97.383	97.233	3.375	98.983	98.833	98.683
3.625	102.253	102.103	101.953	3.625	101.126	100.976	100.826	2.750	97.678	97.528	97.378	3.500	99.213	99.063	98.913
3.750	101.681	101.531	101.381	3.750	100.796	100.646	100.496	2.875	98.098	97.948	97.798	3.625	99.110	98.960	98.810
3.875	102.066	101.916	101.766	3.875	101.130	100.980	100.830	3.000	98.512	98.362	98.212	Margin = 2.250		Index = 1.480	
4.000	102.424	102.274	102.124	4.000	101.418	101.268	101.118	3.125	98.852	98.702	98.552	30 Year OTC			
4.125	102.752	102.602	102.452	4.125	101.657	101.507	101.357	3.250	100.445	100.295	100.145	Rate	30 Day	45 Day	60 Day
4.375	102.637	102.537	102.437	4.375	101.891	101.791	101.691	3.375	100.799	100.649	100.499	3.875	100.966	100.716	100.466
4.500	102.941	102.841	102.741	4.500	102.093	101.993	101.893	3.500	101.108	100.958	100.808	4.000	101.324	101.074	100.824
4.625	103.219	103.119	103.019	4.625	102.412	102.312	102.212	3.625	101.395	101.245	101.095	4.125	101.652	101.402	101.152
4.750	103.319	103.219	103.119	4.750	102.739	102.639	102.539	3.750	101.864	101.714	101.564	4.375	101.837	101.587	101.337
4.875	103.555	103.455	103.355	4.875	102.973	102.873	102.773	3.875	102.175	102.025	101.875	4.500	102.141	101.891	101.641
5.000	103.873	103.773	103.673	5.000	103.174	103.074	102.974	4.000	102.440	102.290	102.140	4.625	102.419	102.169	101.919
5.125	104.102	104.002	103.902	5.125	103.493	103.393	103.293	4.125	102.703	102.553	102.403	4.875	102.755	102.505	102.255
5.375	104.777	104.677	104.577	5.375	104.194	104.094	103.994	4.250	102.162	102.012	101.862	5.000	103.073	102.823	102.573
5.500	105.095	104.995	104.895	5.500	104.396	104.296	104.196	4.375	102.363	102.213	102.063	5.125	103.302	103.052	102.802
5.625	105.324	105.224	105.124	5.625	104.715	104.615	104.515	4.500	102.549	102.399	102.249	5.500	104.295	104.045	103.795
6.250	106.111	105.961	105.811	6.250	105.502	105.352	105.202	4.625	102.852	102.702	102.552	5.625	104.524	104.274	104.024

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	100.437	100.187	99.937					4.375	99.087	98.837	98.587				
4.500	100.741	100.491	100.241					4.500	99.391	99.141	98.891				
4.625	101.019	100.769	100.519					4.625	99.669	99.419	99.169				
5.000	101.673	101.423	101.173					4.875	100.005	99.755	99.505				
5.125	101.902	101.652	101.402					5.000	100.323	100.073	99.823				
5.250	102.302	102.052	101.802					5.125	100.552	100.302	100.052				
Borrower Paid Comp Only				Lender Paid Only				5.500	101.545	101.295	101.045				
								5.625	101.774	101.524	101.274				

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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3/23/2020

45 Day Lock Exp.:

4/6/2020

60 Day Lock Exp.:

4/20/2020

W. Rate Sheet Dated: 2/20/2020

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	100.857	100.707	100.557	2.375	94.456	94.306	94.156	3.125	99.153	99.003	98.853
3.375	101.528	101.378	101.228	3.375	101.233	101.083	100.933	2.500	94.883	94.733	94.583	3.250	99.632	99.482	99.332
3.500	101.943	101.793	101.643	3.500	101.564	101.414	101.264	2.625	95.313	95.163	95.013	3.375	99.733	99.583	99.433
3.625	102.322	102.172	102.022	3.625	101.875	101.725	101.575	2.750	98.396	98.246	98.096	3.500	99.963	99.813	99.663
3.750	101.969	101.819	101.669	3.750	101.764	101.614	101.464	2.875	98.816	98.666	98.516	3.625	99.860	99.710	99.560
3.875	102.353	102.203	102.053	3.875	102.097	101.947	101.797	3.000	99.230	99.080	98.930	Margin = 2.250		Index = 1.480	
4.000	102.712	102.562	102.412	4.000	102.385	102.235	102.085	3.125	99.569	99.419	99.269				
4.125	103.039	102.889	102.739	4.125	102.625	102.475	102.325	3.250	101.194	101.044	100.894				
4.375	102.706	102.606	102.506	4.375	102.640	102.540	102.440	3.375	101.548	101.398	101.248				
4.500	103.010	102.910	102.810	4.500	102.842	102.742	102.642	3.500	101.856	101.706	101.556				
4.625	103.288	103.188	103.088	4.625	103.161	103.061	102.961	3.625	102.144	101.994	101.844				
4.750	101.731	101.631	101.531	4.750	101.832	101.732	101.632	3.750	102.831	102.681	102.531				
4.875	101.968	101.868	101.768	4.875	102.065	101.965	101.865	3.875	103.142	102.992	102.842				
5.000	102.285	102.185	102.085	5.000	102.267	102.167	102.067	4.000	103.408	103.258	103.108				
5.125	102.514	102.414	102.314	5.125	102.586	102.486	102.386	4.125	103.671	103.521	103.371				
5.375	102.971	102.871	102.771	5.375	103.068	102.968	102.868	4.250	102.910	102.760	102.610				
5.500	103.288	103.188	103.088	5.500	103.270	103.170	103.070	4.375	103.112	102.962	102.812				
5.625	103.517	103.417	103.317	5.625	103.589	103.489	103.389	4.500	103.298	103.148	102.998				
6.250	103.211	103.061	102.911	6.250	103.282	103.132	102.982	4.625	103.601	103.451	103.301				

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	99.427	99.277	99.127	2.375	95.276	95.126	94.976	3.125	97.691	97.541	97.391
3.375	100.778	100.628	100.478	3.375	99.803	99.653	99.503	2.500	95.703	95.553	95.403	3.250	98.201	98.051	97.901
3.500	101.193	101.043	100.893	3.500	100.134	99.984	99.834	2.625	96.133	95.983	95.833	3.375	98.302	98.152	98.002
3.625	101.572	101.422	101.272	3.625	100.445	100.295	100.145	2.750	97.122	96.972	96.822	3.500	98.532	98.382	98.232
3.750	101.219	101.069	100.919	3.750	100.334	100.184	100.034	2.875	97.542	97.392	97.242	3.625	98.429	98.279	98.129
3.875	101.603	101.453	101.303	3.875	100.667	100.517	100.367	3.000	97.956	97.806	97.656	Margin = 2.250		Index = 1.480	
4.000	101.962	101.812	101.662	4.000	100.955	100.805	100.655	3.125	98.296	98.146	97.996	30 Year OTC			
4.125	102.289	102.139	101.989	4.125	101.195	101.045	100.895	3.250	99.608	99.458	99.308	Rate	30 Day	45 Day	60 Day
4.375	101.956	101.856	101.756	4.375	101.210	101.110	101.010	3.375	99.961	99.811	99.661	3.875	100.503	100.253	100.003
4.500	102.260	102.160	102.060	4.500	101.412	101.312	101.212	3.500	100.270	100.120	99.970	4.000	100.862	100.612	100.362
4.625	102.538	102.438	102.338	4.625	101.731	101.631	101.531	3.625	100.558	100.408	100.258	4.125	101.189	100.939	100.689
4.750	100.981	100.881	100.781	4.750	100.402	100.302	100.202	3.750	100.456	100.306	100.156	4.375	101.156	100.906	100.656
4.875	101.218	101.118	101.018	4.875	100.635	100.535	100.435	3.875	100.767	100.617	100.467	4.500	101.460	101.210	100.960
5.000	101.535	101.435	101.335	5.000	100.837	100.737	100.637	4.000	101.032	100.882	100.732	4.625	101.738	101.488	101.238
5.125	101.764	101.664	101.564	5.125	101.156	101.056	100.956	4.125	101.295	101.145	100.995	4.875	100.418	100.168	99.918
5.375	102.221	102.121	102.021	5.375	101.638	101.538	101.438	4.250	100.512	100.362	100.212	5.000	100.735	100.485	100.235
5.500	102.538	102.438	102.338	5.500	101.840	101.740	101.640	4.375	100.713	100.563	100.413	5.125	100.964	100.714	100.464
5.625	102.767	102.667	102.567	5.625	102.159	102.059	101.959	4.500	100.899	100.749	100.599	5.500	101.738	101.488	101.238
6.250	102.461	102.311	102.161	6.250	101.852	101.702	101.552	4.625	101.202	101.052	100.902	5.625	101.967	101.717	101.467

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	99.406	99.156	98.906					4.375	98.406	98.156	97.906				
4.500	99.710	99.460	99.210					4.500	98.710	98.460	98.210				
4.625	99.988	99.738	99.488					4.625	98.988	98.738	98.488				
5.000	98.985	98.735	98.485					4.875	97.668	97.418	97.168				
5.125	99.214	98.964	98.714					5.000	97.985	97.735	97.485				
5.250	99.396	99.146	98.896					5.125	98.214	97.964	97.714				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.988	98.738	98.488				
								5.625	99.217	98.967	98.717				

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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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4/20/2020

W. Rate Sheet Dated: 2/20/2020

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 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	98.119	98.019	97.919	3.375	101.058	100.958	100.858	3.375	101.058	100.958	100.858	4.000	102.984	102.884	102.784	4.000	102.609	102.509	102.409				
2.990	98.791	98.691	98.591	3.500	101.504	101.404	101.304	3.500	101.504	101.404	101.304	4.125	103.026	102.926	102.826	4.125	102.651	102.551	102.451				
3.000	98.891	98.791	98.691	3.625	101.979	101.879	101.779	3.625	101.979	101.879	101.779	4.250	103.122	103.022	102.922	4.250	102.747	102.647	102.547				
3.125	99.889	99.789	99.689	3.750	102.221	102.121	102.021	3.750	102.221	102.121	102.021	4.375	103.414	103.314	103.214	4.375	103.039	102.939	102.839				
3.250	100.630	100.530	100.430	3.875	102.688	102.588	102.488	3.875	102.688	102.588	102.488	4.500	103.727	103.627	103.527	4.500	103.102	103.002	102.902				
3.375	101.308	101.208	101.108	3.990	102.809	102.709	102.609	3.990	102.809	102.709	102.609	4.625	103.800	103.700	103.600	4.625	103.175	103.075	102.975				
3.500	101.754	101.654	101.554	4.000	102.909	102.809	102.709	4.000	102.909	102.809	102.709	4.750	103.624	103.524	103.424	4.750	102.999	102.899	102.799				
3.625	102.229	102.129	102.029	4.125	102.951	102.851	102.751	4.125	102.951	102.851	102.751	4.875	103.967	103.867	103.767	4.875	103.342	103.242	103.142				
3.750	102.471	102.371	102.271	4.250	103.269	103.169	103.069	4.250	103.269	103.169	103.069	4.990	104.092	103.992	103.892	4.990	103.092	102.992	102.892				
3.875	102.938	102.838	102.738	4.375	103.561	103.461	103.361	4.375	103.561	103.461	103.361	5.000	104.192	104.092	103.992	5.000	103.192	103.092	102.992				
3.990	103.184	103.084	102.984	4.500	103.624	103.524	103.424	4.500	103.624	103.524	103.424	5.125	104.417	104.317	104.217	5.125	103.417	103.317	103.217				
4.000	103.284	103.184	103.084	4.625	103.697	103.597	103.497	4.625	103.697	103.597	103.497	5.250	103.756	103.656	103.556	5.250	102.756	102.656	102.556				
4.125	103.326	103.226	103.126	4.750	104.146	104.046	103.946	4.750	104.146	104.046	103.946	5.375	103.964	103.864	103.764	5.375	103.964	103.864	103.764				
4.250	103.644	103.544	103.444	4.875	104.489	104.389	104.289	4.875	104.489	104.389	104.289	5.500	104.153	104.053	103.953	5.500	104.153	104.053	103.953				
4.375	103.936	103.836	103.736	4.990	104.239	104.139	104.039	4.990	104.239	104.139	104.039	5.625	104.408	104.308	104.208	5.625	104.408	104.308	104.208				
4.500	104.249	104.149	104.049	5.000	104.339	104.239	104.139	5.000	104.339	104.239	104.139	5.750	104.371	104.259	104.171	5.750	104.371	104.259	104.171				
4.625	104.322	104.222	104.122	5.125	104.564	104.464	104.364	5.125	104.564	104.464	104.364	5.875	104.381	104.269	104.181	5.875	104.381	104.269	104.181				
4.750	104.771	104.671	104.571	5.250	104.993	104.893	104.793	5.250	104.993	104.893	104.793	5.990	104.307	104.194	104.107	5.990	104.307	104.194	104.107				
4.875	105.114	105.014	104.914	5.375	106.201	106.101	106.001	5.375	106.201	106.101	106.001	6.000	104.407	104.294	104.207	6.000	104.407	104.294	104.207				
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	102.609	102.509	102.409	2.750	98.119	98.019	97.919	2.750	0.000	0.000	0.000	2.750	0.000	0.000	0.000	3.375	102.479	102.379	102.279				
4.125	102.651	102.551	102.451	2.875	98.895	98.795	98.695	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	3.500	102.894	102.794	102.694				
4.250	102.747	102.647	102.547	2.990	99.533	99.433	99.333	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	3.625	102.928	102.828	102.728				
4.375	103.039	102.939	102.839	3.000	99.633	99.533	99.433	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.750	103.411	103.311	103.211				
4.500	103.102	103.002	102.902	3.125	100.368	100.268	100.168	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.875	103.533	103.433	103.333				
4.625	103.175	103.075	102.975	3.250	101.113	101.013	100.913	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.990	103.780	103.680	103.580				
4.750	102.990	102.890	102.790	3.375	101.571	101.471	101.371	3.375	101.571	101.471	101.371	3.375	101.571	101.471	101.371	4.000	103.880	103.780	103.680				
4.875	103.342	103.242	103.142	3.500	102.294	102.194	102.094	3.500	102.294	102.194	102.094	3.500	102.294	102.194	102.094	4.125	104.149	104.049	103.949				
4.990	103.992	103.892	103.792	3.625	102.515	102.415	102.315	3.625	102.515	102.415	102.315	3.625	102.515	102.415	102.315	4.250	104.539	104.439	104.339				
5.000	103.192	103.092	102.992	3.750	103.001	102.901	102.801	3.750	103.001	102.901	102.801	3.750	103.001	102.901	102.801	4.375	104.889	104.789	104.689				
5.125	103.417	103.317	103.217	3.875	103.420	103.320	103.220	3.875	103.420	103.320	103.220	3.875	103.420	103.320	103.220	4.500	105.074	104.974	104.874				
5.250	102.756	102.656	102.556	3.990	103.482	103.382	103.282	3.990	103.482	103.382	103.282	3.990	103.482	103.382	103.282	4.625	104.150	104.050	103.950				
5.375	103.964	103.864	103.764	4.000	103.582	103.482	103.382	4.000	103.582	103.482	103.382	4.000	103.582	103.482	103.382	4.750	104.439	104.339	104.239				
5.500	104.153	104.053	103.953	4.125	103.615	103.515	103.415	4.125	103.615	103.515	103.415	4.125	103.615	103.515	103.415	4.875	104.545	104.445	104.345				
5.625	104.408	104.308	104.208	4.250	104.238	104.138	104.038	4.250	104.238	104.138	104.038	4.250	104.238	104.138	104.038	4.990	104.618	104.518	104.418				
5.750	104.371	104.259	104.171	4.375	104.469	104.369	104.269	4.375	104.469	104.369	104.269	4.375	104.469	104.369	104.269	5.000	104.718	104.618	104.518				
5.875	104.381	104.269	104.181	4.500	104.632	104.532	104.432	4.500	104.632	104.532	104.432	4.500	104.632	104.532	104.432	5.125	104.791	104.691	104.591				
5.990	104.307	104.194	104.107	4.625	104.689	104.589	104.489	4.625	104.689	104.589	104.489	4.625	104.689	104.589	104.489	5.250	105.127	105.027	104.927				
6.000	104.407	104.294	104.207	4.750	105.057	104.957	104.857	4.750	105.057	104.957	104.857	4.750	105.057	104.957	104.857	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	102.479	102.379	102.279	3.375	102.479	102.379	102.279	3.375	102.091	101.991	101.891	3.375	102.091	101.991	101.891	3.375	102.091	101.991	101.891				
3.500	102.894	102.794	102.694	3.500	102.894	102.794	102.694	3.500	102.506	102.406	102.306	3.500	102.506	102.406	102.306	3.500	102.506	102.406	102.306				
3.625	102.928	102.828	102.728	3.625	102.928	102.828	102.728	3.625	102.043	101.943	101.843	3.625	102.043	101.943	101.843	3.625	102.043	101.943	101.843				
3.750	103.411	103.311	103.211	3.750	103.411	103.311	103.211	3.750	102.526	102.426	102.326	3.750	102.526	102.426	102.326	3.750	102.526	102.426	102.326				
3.875	103.533	103.433	103.333	3.875	103.533	103.433	103.333	3.875	102.648	102.548	102.448	3.875	102.648	102.548	102.448	3.875	102.648	102.548	102.448				
3.990	103.780	103.680	103.580	3.990	103.780	103.680	103.580	3.990	102.895	102.795	102.695	3.990	102.895	102.795	102.695	3.990	102.895	102.795	102.695				
4.000	103.880	103.780	103.680	4.000	103.880	103.780	103.680	4.000	102.995	102.895	102.795	4.000	102.995	102.895	102.795	4.000	102.995	102.895	102.795				
4.125	104.149	104.049	103.949	4.125	104.149	104.049	103.949	4.125	102.891	102.791	102.691	4.125	102.891	102.791	102.691	4.125	102.891	102.791	102.691				
4.250	104.539	104.439	104.339	4.250	104.539	104.439	104.339	4.250	103.281	103.181	103.081	4.250	103.281	103.181	103.081	4.250	103.281	103.181	103.081				
4.375	104.764	104.664	104.564	4.375	104.764	104.664	104.564	4.375	103.631	103.531	103.431	4.375	103.631	103.531	103.431	4.375	103.631	103.531	103.431				
4.500	104.949	104.849	104.749	4.500	104.949	104.849	104.749	4.500	103.816	103.716	103.616	4.500	103.816	103.716	103.616	4.500	10						



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.:

3/23/2020

45 Day Lock Exp.:

4/6/2020

60 Day Lock Exp.:

4/20/2020

W. Rate Sheet Dated: 2/20/2020

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	98.037	97.937	97.837	2.750	98.014	97.914	97.814	3.375	102.425	102.325	102.225	4.000	102.586	102.486	102.386	3.375	101.737	101.637	101.537
2.990	98.719	98.619	98.519	2.875	98.794	98.694	98.594	3.500	102.841	102.741	102.641	4.125	102.626	102.526	102.426	3.500	102.153	102.053	101.953
3.000	98.819	98.719	98.619	2.990	99.438	99.338	99.238	3.625	102.892	102.792	102.692	4.250	102.781	102.681	102.581	3.625	101.707	101.607	101.507
3.125	99.795	99.695	99.595	3.000	99.538	99.438	99.338	3.750	103.377	103.277	103.177	4.375	103.075	102.975	102.875	3.750	102.192	102.092	101.992
3.250	100.542	100.442	100.342	3.125	100.277	100.177	100.077	3.875	103.501	103.401	103.301	4.500	103.390	103.290	103.190	3.875	102.316	102.216	102.116
3.375	101.226	101.126	101.026	3.250	101.027	100.927	100.827	3.990	103.746	103.646	103.546	4.625	103.464	103.364	103.264	3.990	102.561	102.461	102.361
3.500	101.677	101.577	101.477	3.375	101.488	101.388	101.288	4.000	103.846	103.746	103.646	4.750	103.284	103.184	103.084	4.000	102.661	102.561	102.461
3.625	102.158	102.058	101.958	3.500	102.212	102.112	102.012	4.125	104.132	104.032	103.932	4.875	103.628	103.528	103.428	4.125	102.574	102.474	102.374
3.750	102.417	102.317	102.217	3.625	102.439	102.339	102.239	4.250	104.523	104.423	104.323	4.990	103.755	103.655	103.555	4.250	102.965	102.865	102.765
3.875	102.888	102.788	102.688	3.750	102.947	102.847	102.747	4.375	104.874	104.774	104.674	5.000	103.855	103.755	103.655	4.375	103.316	103.216	103.116
3.990	103.136	103.036	102.936	3.875	103.368	103.268	103.168	4.500	105.060	104.960	104.860	5.125	104.081	103.981	103.881	4.500	103.502	103.402	103.302
4.000	103.236	103.136	103.036	3.990	103.431	103.331	103.231	4.625	104.245	104.145	104.045	5.250	103.401	103.287	103.201	4.625	102.088	101.988	101.888
4.125	103.276	103.176	103.076	4.000	103.531	103.431	103.331	4.750	104.535	104.435	104.335	5.375	103.611	103.497	103.411	4.750	102.378	102.278	102.178
4.250	103.653	103.553	103.453	4.125	103.614	103.514	103.414	4.875	104.640	104.540	104.440	5.500	103.800	103.685	103.600	4.875	102.483	102.383	102.283
4.375	103.947	103.847	103.747	4.250	104.239	104.139	104.039	4.990	104.717	104.617	104.517	5.625	104.056	103.941	103.856	4.990	102.639	102.539	102.439
4.500	104.262	104.162	104.062	4.375	104.471	104.371	104.271	5.000	104.817	104.717	104.617	5.750	103.973	103.835	103.773	5.000	102.739	102.639	102.539
4.625	104.336	104.236	104.136	4.500	104.634	104.534	104.434	5.125	104.937	104.817	104.737	5.875	103.983	103.845	103.783	5.125	103.030	102.910	102.830
4.750	104.781	104.681	104.581	4.625	104.690	104.590	104.490	5.250	105.273	105.153	105.073	5.990	103.908	103.771	103.708	5.250	103.366	103.246	103.166
4.875	105.125	105.025	104.925	4.750	105.062	104.962	104.862	5.375	0.000	#N/A	#N/A	6.000	104.008	103.871	103.808	5.375	0.000	#N/A	#N/A

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.:

3/23/2020

45 Day Lock Exp.:

4/6/2020

60 Day Lock Exp.:

4/20/2020

W. Rate Sheet Dated: 2/20/2020

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	99.556	99.494	99.431	
3.500	100.033	99.970	99.908	
3.625	100.429	100.367	100.304	
3.750	100.844	100.781	100.719	
3.875	100.996	100.933	100.871	
4.000	101.253	101.190	101.128	
4.125	101.446	101.383	101.321	
4.250	101.609	101.547	101.484	
4.375	101.869	101.807	101.744	
4.500	102.048	101.985	101.923	
4.625	102.287	102.225	102.162	
4.750	102.543	102.481	102.418	
4.875	102.726	102.663	102.601	

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	98.558	98.433	98.308	
3.375	99.020	98.895	98.770	
3.500	99.424	99.299	99.174	
3.625	99.903	99.778	99.653	
3.750	100.316	100.191	100.066	
3.875	100.673	100.548	100.423	
4.000	101.012	100.887	100.762	
4.125	101.149	101.024	100.899	
4.250	101.456	101.331	101.206	
4.375	101.734	101.609	101.484	
4.500	101.892	101.767	101.642	

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	97.308	97.183	97.058	
3.375	97.713	97.588	97.463	
3.500	98.088	97.963	97.838	
3.625	98.440	98.315	98.190	
3.750	99.030	98.905	98.780	
3.875	99.341	99.216	99.091	
4.000	99.626	99.501	99.376	
4.125	99.910	99.785	99.660	
4.250	100.194	100.069	99.944	
4.375	100.478	100.353	100.228	
4.500	100.768	100.643	100.518	
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)