



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.: 4/21/2020

W. Rate Sheet Dated: 2/21/2020

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	101.767	101.617	101.467	3.250	101.140	100.990	100.840	2.375	97.824	97.674	97.524	3.125	99.403	99.253	99.103
3.375	102.240	102.090	101.940	3.375	101.516	101.366	101.216	2.500	98.252	98.102	97.952	3.250	99.882	99.732	99.582
3.500	102.655	102.505	102.355	3.500	101.847	101.697	101.547	2.625	98.681	98.531	98.381	3.375	99.983	99.833	99.683
3.625	103.034	102.884	102.734	3.625	102.157	102.007	101.857	2.750	98.768	98.618	98.468	3.500	100.213	100.063	99.913
3.750	102.463	102.313	102.163	3.750	101.828	101.678	101.528	2.875	99.188	99.038	98.888	3.625	100.110	99.960	99.810
3.875	102.847	102.697	102.547	3.875	102.161	102.011	101.861	3.000	99.602	99.452	99.302	Margin = 2.250		Index = 1.480	
4.000	103.206	103.056	102.906	4.000	102.449	102.299	102.149	3.125	99.942	99.792	99.642				
4.125	103.533	103.383	103.233	4.125	102.688	102.538	102.388	3.250	101.488	101.338	101.188				
4.375	103.340	103.240	103.140	4.375	102.845	102.745	102.645	3.375	101.842	101.692	101.542				
4.500	103.644	103.544	103.444	4.500	103.046	102.946	102.846	3.500	102.151	102.001	101.851				
4.625	103.922	103.822	103.722	4.625	103.365	103.265	103.165	3.625	102.438	102.288	102.138				
4.750	104.147	104.047	103.947	4.750	103.817	103.717	103.617	3.750	102.797	102.647	102.497				
4.875	104.383	104.283	104.183	4.875	104.051	103.951	103.851	3.875	103.108	102.958	102.808				
5.000	104.701	104.601	104.501	5.000	104.252	104.152	104.052	4.000	103.374	103.224	103.074				
5.125	104.930	104.830	104.730	5.125	104.571	104.471	104.371	4.125	103.637	103.487	103.337				
5.375	105.511	105.411	105.302	5.375	105.179	105.079	104.969	4.250	103.177	103.027	102.877				
5.500	105.829	105.729	105.620	5.500	105.380	105.280	105.171	4.375	103.379	103.229	103.079				
5.625	106.058	105.958	105.849	5.625	105.699	105.599	105.490	4.500	103.565	103.415	103.265				
6.250	106.000	105.850	105.700	6.250	106.487	106.337	106.187	4.625	103.868	103.718	103.568				

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	101.017	100.867	100.717	3.250	100.140	99.990	99.840	2.375	96.824	96.674	96.524	3.125	98.403	98.253	98.103
3.375	101.490	101.340	101.190	3.375	100.516	100.366	100.216	2.500	97.252	97.102	96.952	3.250	98.882	98.732	98.582
3.500	101.905	101.755	101.605	3.500	100.847	100.697	100.547	2.625	97.681	97.531	97.381	3.375	98.983	98.833	98.683
3.625	102.284	102.134	101.984	3.625	101.157	101.007	100.857	2.750	97.768	97.618	97.468	3.500	99.213	99.063	98.913
3.750	101.713	101.563	101.413	3.750	100.828	100.678	100.528	2.875	98.188	98.038	97.888	3.625	99.110	98.960	98.810
3.875	102.097	101.947	101.797	3.875	101.161	101.011	100.861	3.000	98.602	98.452	98.302	Margin = 2.250		Index = 1.480	
4.000	102.456	102.306	102.156	4.000	101.449	101.299	101.149	3.125	98.942	98.792	98.642	30 Year OTC			
4.125	102.783	102.633	102.483	4.125	101.688	101.538	101.388	3.250	100.488	100.338	100.188	Rate	30 Day	45 Day	60 Day
4.375	102.590	102.490	102.390	4.375	101.845	101.745	101.645	3.375	100.842	100.692	100.542	3.875	100.997	100.747	100.497
4.500	102.894	102.794	102.694	4.500	102.046	101.946	101.846	3.500	101.151	101.001	100.851	4.000	101.356	101.106	100.856
4.625	103.172	103.072	102.972	4.625	102.365	102.265	102.165	3.625	101.438	101.288	101.138	4.125	101.683	101.433	101.183
4.750	103.397	103.297	103.197	4.750	102.817	102.717	102.617	3.750	101.797	101.647	101.497	4.375	101.790	101.540	101.290
4.875	103.633	103.533	103.433	4.875	103.051	102.951	102.851	3.875	102.108	101.958	101.808	4.500	102.094	101.844	101.594
5.000	103.951	103.851	103.751	5.000	103.252	103.152	103.052	4.000	102.374	102.224	102.074	4.625	102.372	102.122	101.872
5.125	104.180	104.080	103.980	5.125	103.571	103.471	103.371	4.125	102.637	102.487	102.337	4.875	102.833	102.583	102.333
5.375	104.761	104.661	104.552	5.375	104.179	104.079	103.969	4.250	102.177	102.027	101.877	5.000	103.151	102.901	102.651
5.500	105.079	104.979	104.870	5.500	104.380	104.280	104.171	4.375	102.379	102.229	102.079	5.125	103.380	103.130	102.880
5.625	105.308	105.208	105.099	5.625	104.699	104.599	104.490	4.500	102.565	102.415	102.265	5.500	104.279	104.029	103.779
6.250	106.095	105.945	105.795	6.250	105.487	105.337	105.187	4.625	102.868	102.718	102.568	5.625	104.508	104.258	104.008

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	98.247	97.997	97.747	6.250	101.000	100.750	100.500
4.125	100.283	100.033	99.783	6.250	103.750	103.500	103.250	4.000	98.606	98.356	98.106				
4.250	100.408	100.158	99.908					4.125	98.933	98.683	98.433				
4.375	100.390	100.140	99.890					4.375	99.040	98.790	98.540				
4.500	100.694	100.444	100.194					4.500	99.344	99.094	98.844				
4.625	100.972	100.722	100.472					4.625	99.622	99.372	99.122				
5.000	101.751	101.501	101.251					4.875	100.083	99.833	99.583				
5.125	101.980	101.730	101.480					5.000	100.401	100.151	99.901				
5.250	102.380	102.130	101.880					5.125	100.630	100.380	100.130				
Borrower Paid Comp Only				Lender Paid Only				5.500	101.529	101.279	101.029				
								5.625	101.758	101.508	101.258				

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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30 Day Lock Exp.:

3/23/2020

45 Day Lock Exp.:

4/6/2020

60 Day Lock Exp.:

4/21/2020

W. Rate Sheet Dated: 2/21/2020

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	101.085	100.935	100.785	3.250	100.888	100.738	100.588	2.375	94.604	94.454	94.304	3.125	99.153	99.003	98.853
3.375	101.559	101.409	101.259	3.375	101.264	101.114	100.964	2.500	95.032	94.882	94.732	3.250	99.632	99.482	99.332
3.500	101.974	101.824	101.674	3.500	101.596	101.446	101.296	2.625	95.461	95.311	95.161	3.375	99.733	99.583	99.433
3.625	102.353	102.203	102.053	3.625	101.906	101.756	101.606	2.750	98.486	98.336	98.186	3.500	99.963	99.813	99.663
3.750	102.000	101.850	101.700	3.750	101.795	101.645	101.495	2.875	98.906	98.756	98.606	3.625	99.860	99.710	99.560
3.875	102.384	102.234	102.084	3.875	102.129	101.979	101.829	3.000	99.320	99.170	99.020	Margin = 2.250		Index = 1.480	
4.000	102.743	102.593	102.443	4.000	102.417	102.267	102.117	3.125	99.659	99.509	99.359				
4.125	102.970	102.920	102.770	4.125	102.656	102.506	102.356	3.250	101.237	101.087	100.937				
4.375	102.659	102.559	102.459	4.375	102.593	102.493	102.393	3.375	101.591	101.441	101.291				
4.500	102.963	102.863	102.763	4.500	102.795	102.695	102.595	3.500	101.899	101.749	101.599				
4.625	103.241	103.141	103.041	4.625	103.114	103.014	102.914	3.625	102.187	102.037	101.887				
4.750	101.809	101.709	101.609	4.750	101.910	101.810	101.710	3.750	102.765	102.615	102.465				
4.875	102.046	101.946	101.846	4.875	102.143	102.043	101.943	3.875	103.076	102.926	102.776				
5.000	102.363	102.263	102.163	5.000	102.345	102.245	102.145	4.000	103.341	103.191	103.041				
5.125	102.593	102.493	102.393	5.125	102.664	102.564	102.464	4.125	103.604	103.454	103.304				
5.375	102.955	102.855	102.746	5.375	103.052	102.952	102.843	4.250	102.926	102.776	102.626				
5.500	103.273	103.173	103.063	5.500	103.254	103.154	103.045	4.375	103.127	102.977	102.827				
5.625	103.502	103.402	103.292	5.625	103.573	103.473	103.364	4.500	103.313	103.163	103.013				
6.250	103.195	103.045	102.895	6.250	103.267	103.117	102.967	4.625	103.617	103.467	103.317				

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	100.335	100.185	100.035	3.250	99.458	99.308	99.158	2.375	95.424	95.274	95.124	3.125	97.691	97.541	97.391
3.375	100.809	100.659	100.509	3.375	99.834	99.684	99.534	2.500	95.852	95.702	95.552	3.250	98.201	98.051	97.901
3.500	101.224	101.074	100.924	3.500	100.166	100.016	99.866	2.625	96.281	96.131	95.981	3.375	98.302	98.152	98.002
3.625	101.603	101.453	101.303	3.625	100.476	100.326	100.176	2.750	97.212	97.062	96.912	3.500	98.532	98.382	98.232
3.750	101.250	101.100	100.950	3.750	100.365	100.215	100.065	2.875	97.632	97.482	97.332	3.625	98.429	98.279	98.129
3.875	101.634	101.484	101.334	3.875	100.699	100.549	100.399	3.000	98.046	97.896	97.746	Margin = 2.250		Index = 1.480	
4.000	101.993	101.843	101.693	4.000	100.987	100.837	100.687	3.125	98.386	98.236	98.086	30 Year OTC			
4.125	102.320	102.170	102.020	4.125	101.226	101.076	100.926	3.250	99.651	99.501	99.351	Rate	30 Day	45 Day	60 Day
4.375	101.909	101.809	101.709	4.375	101.163	101.063	100.963	3.375	100.004	99.854	99.704	3.875	100.534	100.284	100.034
4.500	102.213	102.113	102.013	4.500	101.365	101.265	101.165	3.500	100.313	100.163	100.013	4.000	100.893	100.643	100.393
4.625	102.491	102.391	102.291	4.625	101.684	101.584	101.484	3.625	100.601	100.451	100.301	4.125	101.220	100.970	100.720
4.750	101.059	100.959	100.859	4.750	100.480	100.380	100.280	3.750	100.389	100.239	100.089	4.375	101.109	100.859	100.609
4.875	101.296	101.196	101.096	4.875	100.713	100.613	100.513	3.875	100.700	100.550	100.400	4.500	101.413	101.163	100.913
5.000	101.613	101.513	101.413	5.000	100.915	100.815	100.715	4.000	100.966	100.816	100.666	4.625	101.691	101.441	101.191
5.125	101.843	101.743	101.643	5.125	101.234	101.134	101.034	4.125	101.229	101.079	100.929	4.875	100.496	100.246	99.996
5.375	102.205	102.105	101.996	5.375	101.622	101.522	101.413	4.250	100.527	100.377	100.227	5.000	100.813	100.563	100.313
5.500	102.523	102.423	102.313	5.500	101.824	101.724	101.615	4.375	100.729	100.579	100.429	5.125	101.043	100.793	100.543
5.625	102.752	102.652	102.542	5.625	102.143	102.043	101.934	4.500	100.915	100.765	100.615	5.500	101.723	101.473	101.223
6.250	102.445	102.295	102.145	6.250	101.837	101.687	101.537	4.625	101.218	101.068	100.918	5.625	101.952	101.702	101.452

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	97.784	97.534	97.284	6.250	N/A	N/A	N/A
4.125	99.470	99.220	98.970	6.250	99.750	99.500	99.250	4.000	98.143	97.893	97.643				
4.250	99.377	99.127	98.877					4.125	98.470	98.220	97.970				
4.375	99.359	99.109	98.859					4.375	98.359	98.109	97.859				
4.500	99.663	99.413	99.163					4.500	98.663	98.413	98.163				
4.625	99.941	99.691	99.441					4.625	98.941	98.691	98.441				
5.000	99.063	98.813	98.563					4.875	97.746	97.496	97.246				
5.125	99.293	99.043	98.793					5.000	98.063	97.813	97.563				
5.250	99.474	99.224	98.974					5.125	98.293	98.043	97.793				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.973	98.723	98.473				
								5.625	99.202	98.952	98.702				

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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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4/6/2020

60 Day Lock Exp.:

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W. Rate Sheet Dated: 2/21/2020

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	98.836	98.736	98.636	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	4.000	103.006	102.906	102.806	4.000	102.631	102.531	102.431
2.990	99.503	99.403	99.303	3.375	101.228	101.128	101.028	3.375	101.228	101.128	101.028	4.125	103.046	102.946	102.846	4.125	102.671	102.571	102.471
3.000	99.603	99.503	99.403	3.500	101.667	101.567	101.467	3.500	101.667	101.567	101.467	4.250	103.159	103.059	102.959	4.250	102.784	102.684	102.584
3.125	100.073	99.973	99.873	3.625	102.135	102.035	101.935	3.625	102.135	102.035	101.935	4.375	103.446	103.346	103.246	4.375	103.071	102.971	102.871
3.250	100.809	100.709	100.609	3.750	102.258	102.158	102.058	3.750	102.258	102.158	102.058	4.500	103.755	103.655	103.555	4.500	103.130	103.030	102.930
3.375	101.478	101.378	101.278	3.875	102.717	102.617	102.517	3.875	102.717	102.617	102.517	4.625	103.826	103.726	103.626	4.625	103.201	103.101	103.001
3.500	101.917	101.817	101.717	3.990	102.831	102.731	102.631	3.990	102.831	102.731	102.631	4.750	103.697	103.597	103.497	4.750	103.072	102.972	102.872
3.625	102.385	102.285	102.185	4.000	102.931	102.831	102.731	4.000	102.931	102.831	102.731	4.875	104.034	103.934	103.834	4.875	103.409	103.309	103.209
3.750	102.508	102.408	102.308	4.125	102.971	102.871	102.771	4.125	102.971	102.871	102.771	4.990	104.155	104.055	103.955	4.990	103.155	103.055	102.955
3.875	102.967	102.867	102.767	4.250	103.306	103.206	103.106	4.250	103.306	103.206	103.106	5.000	104.255	104.155	104.055	5.000	103.255	103.155	103.055
3.990	103.206	103.106	103.006	4.375	103.593	103.493	103.393	4.375	103.593	103.493	103.393	5.125	104.479	104.379	104.279	5.125	103.479	103.379	103.279
4.000	103.306	103.206	103.106	4.500	103.652	103.552	103.452	4.500	103.652	103.552	103.452	5.250	104.830	104.730	104.630	5.250	103.830	103.730	103.630
4.125	103.346	103.246	103.146	4.625	103.723	103.623	103.523	4.625	103.723	103.623	103.523	5.375	104.035	103.935	103.835	5.375	104.035	103.935	103.835
4.250	103.681	103.581	103.481	4.750	104.219	104.119	104.019	4.750	104.219	104.119	104.019	5.500	104.222	104.122	104.022	5.500	104.222	104.122	104.022
4.375	103.968	103.868	103.768	4.875	104.556	104.456	104.356	4.875	104.556	104.456	104.356	5.625	104.473	104.373	104.273	5.625	104.473	104.373	104.273
4.500	104.277	104.177	104.077	4.990	104.302	104.202	104.102	4.990	104.302	104.202	104.102	5.750	104.400	104.288	104.200	5.750	104.400	104.288	104.200
4.625	104.348	104.248	104.148	5.000	104.402	104.302	104.202	5.000	104.402	104.302	104.202	5.875	104.409	104.296	104.209	5.875	104.409	104.296	104.209
4.750	104.844	104.744	104.644	5.125	104.626	104.526	104.426	5.125	104.626	104.526	104.426	5.990	104.332	104.220	104.132	5.990	104.332	104.220	104.132
4.875	105.181	105.081	104.981	5.250	105.067	104.967	104.867	5.250	105.067	104.967	104.867	6.000	104.432	104.320	104.232	6.000	104.432	104.320	104.232
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	102.631	102.531	102.431	2.750	98.319	98.219	98.119	2.750	0.000	0.000	0.000	2.750	0.000	0.000	0.000	3.375	102.548	102.448	102.348
4.125	102.671	102.571	102.471	2.875	99.094	98.994	98.894	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	3.500	102.959	102.859	102.759
4.250	102.784	102.684	102.584	2.990	99.730	99.630	99.530	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	3.625	102.956	102.856	102.756
4.375	103.071	102.971	102.871	3.000	99.830	99.730	99.630	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.750	103.435	103.335	103.235
4.500	103.130	103.030	102.930	3.125	100.558	100.458	100.358	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.875	103.556	103.456	103.356
4.625	103.201	103.101	103.001	3.250	101.296	101.196	101.096	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.990	103.800	103.700	103.600
4.750	103.072	102.972	102.872	3.375	101.748	101.648	101.548	3.375	101.748	101.648	101.548	3.375	101.748	101.648	101.548	4.000	103.900	103.800	103.700
4.875	103.409	103.309	103.209	3.500	102.459	102.359	102.259	3.500	102.459	102.359	102.259	3.500	102.459	102.359	102.259	4.125	104.241	104.141	104.041
4.990	103.155	103.055	102.955	3.625	102.681	102.581	102.481	3.625	102.681	102.581	102.481	3.625	102.681	102.581	102.481	4.250	104.627	104.527	104.427
5.000	103.255	103.155	103.055	3.750	103.062	102.962	102.862	3.750	103.062	102.962	102.862	3.750	103.062	102.962	102.862	4.375	104.973	104.873	104.773
5.125	103.479	103.379	103.279	3.875	103.473	103.373	103.273	3.875	103.473	103.373	103.273	3.875	103.473	103.373	103.273	4.500	105.155	105.055	104.955
5.250	102.830	102.730	102.630	3.990	103.534	103.434	103.334	3.990	103.534	103.434	103.334	3.990	103.534	103.434	103.334	4.625	104.367	104.267	104.167
5.375	104.035	103.935	103.835	4.000	103.634	103.534	103.434	4.000	103.634	103.534	103.434	4.000	103.634	103.534	103.434	4.750	104.650	104.550	104.450
5.500	104.222	104.122	104.022	4.125	103.638	103.538	103.438	4.125	103.638	103.538	103.438	4.125	103.638	103.538	103.438	4.875	104.754	104.654	104.554
5.625	104.473	104.373	104.273	4.250	104.253	104.153	104.053	4.250	104.253	104.153	104.053	4.250	104.253	104.153	104.053	4.990	104.823	104.723	104.623
5.750	104.400	104.288	104.200	4.375	104.480	104.380	104.280	4.375	104.480	104.380	104.280	4.375	104.480	104.380	104.280	5.000	104.923	104.823	104.723
5.875	104.409	104.296	104.209	4.500	104.640	104.540	104.440	4.500	104.640	104.540	104.440	4.500	104.640	104.540	104.440	5.125	104.981	104.881	104.781
5.990	104.332	104.220	104.132	4.625	104.696	104.596	104.496	4.625	104.696	104.596	104.496	4.625	104.696	104.596	104.496	5.250	105.312	105.212	105.112
6.000	104.432	104.320	104.232	4.750	105.139	105.039	104.939	4.750	105.139	105.039	104.939	4.750	105.139	105.039	104.939	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	102.548	102.448	102.348	3.375	102.548	102.448	102.348	3.375	102.160	102.060	101.960	3.375	102.160	102.060	101.960	3.375	102.160	102.060	101.960
3.500	102.959	102.859	102.759	3.500	102.959	102.859	102.759	3.500	102.571	102.471	102.371	3.500	102.571	102.471	102.371	3.500	102.571	102.471	102.371
3.625	102.956	102.856	102.756	3.625	102.956	102.856	102.756	3.625	102.071	101.971	101.871	3.625	102.071	101.971	101.871	3.625	102.071	101.971	101.871
3.750	103.435	103.335	103.235	3.750	103.435	103.335	103.235	3.750	102.550	102.450	102.350	3.750	102.550	102.450	102.350	3.750	102.550	102.450	102.350
3.875	103.556	103.456	103.356	3.875	103.556	103.456	103.356	3.875	102.671	102.571	102.471	3.875	102.671	102.571	102.471	3.875	102.671	102.571	102.471
3.990	103.800	103.700	103.600	3.990	103.800	103.700	103.600	3.990	102.915	102.815	102.715	3.990	102.915	102.815	102.715	3.990	102.915	102.815	102.715
4.000	103.900	103.800	103.700	4.000	103.900	103.800	103.700	4.000	103.015	102.915	102.815	4.000	103.015	102.915	102.815	4.000	103.015	102.915	102.815
4.125	104.241	104.141	104.041	4.125	104.241	104.141	104.041	4.125	102.983	102.883	102.783	4.125	102.983	102.883	102.783	4.125	102.983	102.883	102.783
4.250	104.627	104.527	104.427	4.250	104.627	104.527	104.427	4.250	103.369	103.269	103.169	4.250	103.369	103.269	103.169	4.250	103.369	103.269	103.169
4.375	104.848	104.748	104.648	4.375	104.848	104.748	104.648	4.375	103.715	103.615	103.515	4.375	103.590	103.490	103.390	4.375	103.590	103.490	103.390
4.500	105.030	104.930	104.830	4.500	105.030	104.930	104.830	4.500	103.897	103.797	103.697	4.500	103.772	103.672	103.572	4.5			



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.:

4/21/2020

W. Rate Sheet Dated: 2/21/2020

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	98.119	98.019	97.919	2.750	98.119	98.019	97.919	3.375	102.479	102.379	102.279	4.000	102.634	102.534	102.434	3.375	101.791	101.691	101.591
2.990	98.791	98.691	98.591	2.875	98.895	98.795	98.695	3.500	102.894	102.794	102.694	4.125	102.676	102.576	102.476	3.500	102.206	102.106	102.006
3.000	98.891	98.791	98.691	2.990	99.533	99.433	99.333	3.625	102.928	102.828	102.728	4.250	102.772	102.672	102.572	3.625	101.743	101.643	101.543
3.125	99.889	99.789	99.689	3.000	99.633	99.533	99.433	3.750	103.411	103.311	103.211	4.375	103.064	102.964	102.864	3.750	102.226	102.126	102.026
3.250	100.630	100.530	100.430	3.125	100.368	100.268	100.168	3.875	103.533	103.433	103.333	4.500	103.377	103.277	103.177	3.875	102.348	102.248	102.148
3.375	101.308	101.208	101.108	3.250	101.113	101.013	100.913	3.990	103.780	103.680	103.580	4.625	103.450	103.350	103.250	3.990	102.595	102.495	102.395
3.500	101.754	101.654	101.554	3.375	101.571	101.471	101.371	4.000	103.880	103.780	103.680	4.750	103.274	103.174	103.074	4.000	102.695	102.595	102.495
3.625	102.229	102.129	102.029	3.500	102.294	102.194	102.094	4.125	104.149	104.049	103.949	4.875	103.617	103.517	103.417	4.125	102.591	102.491	102.391
3.750	102.471	102.371	102.271	3.625	102.515	102.415	102.315	4.250	104.539	104.439	104.339	4.990	103.742	103.642	103.542	4.250	102.981	102.881	102.781
3.875	102.938	102.838	102.738	3.750	103.001	102.901	102.801	4.375	104.889	104.789	104.689	5.000	103.842	103.742	103.642	4.375	103.331	103.231	103.131
3.990	103.184	103.084	102.984	3.875	103.420	103.320	103.220	4.500	105.074	104.974	104.874	5.125	104.067	103.967	103.867	4.500	103.516	103.416	103.316
4.000	103.284	103.184	103.084	3.990	103.482	103.382	103.282	4.625	104.150	104.050	103.950	5.250	103.406	103.306	103.206	4.625	101.993	101.893	101.793
4.125	103.326	103.226	103.126	4.000	103.582	103.482	103.382	4.750	104.439	104.339	104.239	5.375	103.614	103.514	103.414	4.750	102.282	102.182	102.082
4.250	103.644	103.544	103.444	4.125	103.615	103.515	103.415	4.875	104.545	104.445	104.345	5.500	103.803	103.703	103.603	4.875	102.388	102.288	102.188
4.375	103.936	103.836	103.736	4.250	104.238	104.138	104.038	4.990	104.618	104.518	104.418	5.625	104.058	103.958	103.858	4.990	102.540	102.440	102.340
4.500	104.249	104.149	104.049	4.375	104.469	104.369	104.269	5.000	104.718	104.618	104.518	5.750	104.021	103.909	103.821	5.000	102.640	102.540	102.440
4.625	104.322	104.222	104.122	4.500	104.632	104.532	104.432	5.125	104.791	104.691	104.591	5.875	104.031	103.919	103.831	5.125	102.884	102.784	102.684
4.750	104.771	104.671	104.571	4.625	104.689	104.589	104.489	5.250	105.127	105.027	104.927	5.990	103.957	103.844	103.757	5.250	103.220	103.120	103.020
4.875	105.114	105.014	104.914	4.750	105.057	104.957	104.857	5.375	0.000	0.000	0.000	6.000	104.057	103.944	103.857	5.375	0.000	0.000	0.000

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤ 80%	> 80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 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@afrwholesale.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.:

4/21/2020

W. Rate Sheet Dated: 2/21/2020

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	99.612	99.550	99.487	
3.500	100.090	100.027	99.965	
3.625	100.486	100.424	100.361	
3.750	100.901	100.838	100.776	
3.875	101.053	100.991	100.928	
4.000	101.310	101.248	101.185	
4.125	101.503	101.441	101.378	
4.250	101.667	101.604	101.542	
4.375	101.927	101.865	101.802	
4.500	102.127	102.064	102.002	
4.625	102.366	102.304	102.241	
4.750	102.623	102.560	102.498	
4.875	102.805	102.743	102.680	

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	98.699	98.574	98.449	
3.375	99.162	99.037	98.912	
3.500	99.566	99.441	99.316	
3.625	100.046	99.921	99.796	
3.750	100.459	100.334	100.209	
3.875	100.817	100.692	100.567	
4.000	101.156	101.031	100.906	
4.125	101.293	101.168	101.043	
4.250	101.600	101.475	101.350	
4.375	101.879	101.754	101.629	
4.500	102.036	101.911	101.786	

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	97.444	97.319	97.194	
3.375	97.849	97.724	97.599	
3.500	98.225	98.100	97.975	
3.625	98.577	98.452	98.327	
3.750	99.167	99.042	98.917	
3.875	99.478	99.353	99.228	
4.000	99.763	99.638	99.513	
4.125	100.048	99.923	99.798	
4.250	100.332	100.207	100.082	
4.375	100.616	100.491	100.366	
4.500	100.906	100.781	100.656	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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