



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.: 3/27/2020

45 Day Lock Exp.: 4/13/2020

60 Day Lock Exp.: 4/27/2020

W. Rate Sheet Dated: 2/26/2020

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
2.750	100.819	100.669	100.519	2.750	100.547	100.397	100.247	2.375	98.457	98.307	98.157	3.125	99.574	99.424	99.274
2.875	101.370	101.220	101.070	2.875	101.034	100.884	100.734	2.500	98.937	98.787	98.637	3.250	99.985	99.835	99.685
3.000	101.875	101.725	101.575	3.000	101.486	101.336	101.186	2.625	99.430	99.280	99.130	3.375	100.086	99.936	99.786
3.125	102.389	102.239	102.089	3.125	101.875	101.725	101.575	2.750	99.121	98.971	98.821	3.500	100.342	100.192	100.042
3.250	102.262	102.112	101.962	3.250	101.355	101.205	101.055	2.875	99.583	99.433	99.283	3.625	100.217	100.067	99.917
3.375	102.729	102.579	102.429	3.375	101.729	101.579	101.429	3.000	100.010	99.860	99.710	Margin = 2.250		Index = 1.460	
3.500	103.172	103.022	102.872	3.500	102.111	101.961	101.811	3.125	100.374	100.224	100.074				
3.625	103.513	103.363	103.213	3.625	102.474	102.324	102.174	3.250	101.734	101.584	101.434				
4.000	103.556	103.406	103.256	4.000	102.636	102.486	102.336	3.375	102.083	101.933	101.783				
4.125	103.891	103.741	103.591	4.125	102.858	102.708	102.558	3.500	102.440	102.290	102.140				
4.500	103.953	103.853	103.753	4.500	103.353	103.253	103.153	3.625	102.778	102.628	102.478				
4.625	104.011	103.911	103.811	4.625	103.686	103.586	103.486	3.750	103.110	102.960	102.810				
4.750	104.032	103.932	103.832	4.750	103.734	103.634	103.534	3.875	103.424	103.274	103.124				
4.875	104.348	104.248	104.148	4.875	103.971	103.871	103.771	4.000	103.746	103.596	103.446				
5.000	104.637	104.537	104.437	5.000	104.214	104.114	104.014	4.125	104.004	103.854	103.704				
5.125	104.872	104.772	104.672	5.125	104.547	104.447	104.347	4.250	103.435	103.285	103.135				
5.250	105.565	105.465	105.365	5.250	105.267	105.167	105.067	4.375	103.629	103.479	103.329				
5.375	105.881	105.781	105.681	5.375	105.504	105.404	105.304	4.500	103.854	103.704	103.554				
6.250	106.000	105.850	105.700	6.250	106.865	106.715	106.565	4.625	104.169	104.019	103.869				

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
2.750	100.069	99.919	99.769	2.750	99.547	99.397	99.247	2.375	97.457	97.307	97.157	3.125	98.574	98.424	98.274
2.875	100.620	100.470	100.320	2.875	100.034	99.884	99.734	2.500	97.937	97.787	97.637	3.250	98.985	98.835	98.685
3.000	101.125	100.975	100.825	3.000	100.486	100.336	100.186	2.625	98.430	98.280	98.130	3.375	99.086	98.936	98.786
3.125	101.639	101.489	101.339	3.125	100.875	100.725	100.575	2.750	98.121	97.971	97.821	3.500	99.342	99.192	99.042
3.250	101.212	101.062	100.912	3.250	100.355	100.205	100.055	2.875	98.583	98.433	98.283	3.625	99.217	99.067	98.917
3.375	101.679	101.529	101.379	3.375	100.729	100.579	100.429	3.000	99.010	98.860	98.710	Margin = 2.250		Index = 1.460	
3.500	102.122	101.972	101.822	3.500	101.111	100.961	100.811	3.125	99.374	99.224	99.074	30 Year OTC			
3.625	102.463	102.313	102.163	3.625	101.474	101.324	101.174	3.250	100.734	100.584	100.434	Rate	30 Day	45 Day	60 Day
4.000	102.606	102.456	102.306	4.000	101.636	101.486	101.336	3.375	101.083	100.933	100.783	3.875	101.092	100.842	100.592
4.125	102.941	102.791	102.641	4.125	101.858	101.708	101.558	3.500	101.440	101.290	101.140	4.000	101.506	101.256	101.006
4.500	103.203	103.103	103.003	4.500	102.353	102.253	102.153	3.625	101.778	101.628	101.478	4.125	101.841	101.591	101.341
4.625	103.261	103.161	103.061	4.625	102.686	102.586	102.486	3.750	102.110	101.960	101.810	4.375	102.052	101.802	101.552
4.750	103.282	103.182	103.082	4.750	102.734	102.634	102.534	3.875	102.424	102.274	102.124	4.500	102.403	102.153	101.903
4.875	103.598	103.498	103.398	4.875	102.971	102.871	102.771	4.000	102.746	102.596	102.446	4.625	102.461	102.211	101.961
5.000	103.887	103.787	103.687	5.000	103.214	103.114	103.014	4.125	103.004	102.854	102.704	4.875	102.798	102.548	102.298
5.125	104.122	104.022	103.922	5.125	103.547	103.447	103.347	4.250	102.435	102.285	102.135	5.000	103.087	102.837	102.587
5.250	104.815	104.715	104.615	5.250	104.267	104.167	104.067	4.375	102.629	102.479	102.329	5.125	103.322	103.072	102.822
5.375	105.131	105.031	104.931	5.375	104.504	104.404	104.304	4.500	102.854	102.704	102.554	5.500	104.620	104.370	104.120
6.250	106.441	106.291	106.141	6.250	105.865	105.715	105.565	4.625	103.169	103.019	102.869	5.625	104.855	104.605	104.355

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	1.000	1.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	1.000	1.000
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	98.342	98.092	97.842	6.250	101.000	100.750	100.500
4.125	100.441	100.191	99.941	6.250	103.750	103.500	103.250	4.000	98.756	98.506	98.256				
4.250	100.566	100.316	100.066					4.125	99.091	98.841	98.591				
4.375	100.652	100.402	100.152					4.375	99.302	99.052	98.802				
4.500	101.003	100.753	100.503					4.500	99.653	99.403	99.153				
4.625	101.061	100.811	100.561					4.625	99.711	99.461	99.211				
5.000	101.687	101.437	101.187					4.875	100.048	99.798	99.548				
5.125	101.922	101.672	101.422					5.000	100.337	100.087	99.837				
5.250	102.322	102.072	101.822					5.125	100.572	100.322	100.072				
Borrower Paid Comp Only				Lender Paid Only				5.500	101.870	101.620	101.370				
								5.625	102.105	101.855	101.605				

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

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3/27/2020

45 Day Lock Exp.:

4/13/2020

60 Day Lock Exp.:

4/27/2020

W. Rate Sheet Dated: 2/26/2020

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
2.750	100.107	99.957	99.807	2.750	100.264	100.114	99.964	2.375	95.237	95.087	94.937	3.125	99.324	99.174	99.024
2.875	100.658	100.508	100.358	2.875	100.752	100.602	100.452	2.500	95.717	95.567	95.417	3.250	99.735	99.585	99.435
3.000	101.162	101.012	100.862	3.000	101.203	101.053	100.903	2.625	96.210	96.060	95.910	3.375	99.836	99.686	99.536
3.125	101.676	101.526	101.376	3.125	101.593	101.443	101.293	2.750	98.839	98.689	98.539	3.500	100.092	99.942	99.792
3.250	101.612	101.462	101.312	3.250	101.135	100.985	100.835	2.875	99.301	99.151	99.001	3.625	99.967	99.817	99.667
3.375	102.079	101.929	101.779	3.375	101.509	101.359	101.209	3.000	99.728	99.578	99.428	Margin = 2.250		Index = 1.460	
3.500	102.522	102.372	102.222	3.500	101.891	101.741	101.591	3.125	100.092	99.942	99.792				
3.625	102.863	102.713	102.563	3.625	102.254	102.104	101.954	3.250	101.514	101.364	101.214				
4.000	103.062	102.912	102.762	4.000	102.572	102.422	102.272	3.375	101.863	101.713	101.563				
4.125	103.397	103.247	103.097	4.125	102.794	102.644	102.494	3.500	102.220	102.070	101.920				
4.500	103.272	103.172	103.072	4.500	103.102	103.002	102.902	3.625	102.558	102.408	102.258				
4.625	103.330	103.230	103.130	4.625	103.434	103.334	103.234	3.750	103.046	102.896	102.746				
4.750	101.695	101.595	101.495	4.750	101.827	101.727	101.627	3.875	103.360	103.210	103.060				
4.875	102.011	101.911	101.811	4.875	102.064	101.964	101.864	4.000	103.682	103.532	103.382				
5.000	102.300	102.200	102.100	5.000	102.307	102.207	102.107	4.125	103.940	103.790	103.640				
5.125	102.535	102.435	102.335	5.125	102.639	102.539	102.439	4.250	103.184	103.034	102.884				
5.250	103.009	102.909	102.809	5.250	103.141	103.041	102.941	4.375	103.378	103.228	103.078				
5.375	103.325	103.225	103.125	5.375	103.378	103.278	103.178	4.500	103.603	103.453	103.303				
6.250	103.541	103.391	103.241	6.250	103.645	103.495	103.345	4.625	103.918	103.768	103.618				

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
2.750	99.357	99.207	99.057	2.750	98.834	98.684	98.534	2.375	96.057	95.907	95.757	3.125	97.861	97.711	97.561
2.875	99.908	99.758	99.608	2.875	99.322	99.172	99.022	2.500	96.537	96.387	96.237	3.250	98.335	98.185	98.035
3.000	100.412	100.262	100.112	3.000	99.773	99.623	99.473	2.625	97.030	96.880	96.730	3.375	98.436	98.286	98.136
3.125	100.926	100.776	100.626	3.125	100.163	100.013	99.863	2.750	97.565	97.415	97.265	3.500	98.692	98.542	98.392
3.250	100.562	100.412	100.262	3.250	99.705	99.555	99.405	2.875	98.027	97.877	97.727	3.625	98.567	98.417	98.267
3.375	101.029	100.879	100.729	3.375	100.079	99.929	99.779	3.000	98.454	98.304	98.154	Margin = 2.250		Index = 1.460	
3.500	101.472	101.322	101.172	3.500	100.461	100.311	100.161	3.125	98.818	98.668	98.518	30 Year OTC			
3.625	101.813	101.663	101.513	3.625	100.824	100.674	100.524	3.250	99.897	99.747	99.597	Rate	30 Day	45 Day	60 Day
4.000	102.112	101.962	101.812	4.000	101.142	100.992	100.842	3.375	100.245	100.095	99.945	3.875	100.599	100.349	100.099
4.125	102.447	102.297	102.147	4.125	101.364	101.214	101.064	3.500	100.602	100.452	100.302	4.000	101.012	100.762	100.512
4.500	102.522	102.422	102.322	4.500	101.672	101.572	101.472	3.625	100.940	100.790	100.640	4.125	101.347	101.097	100.847
4.625	102.580	102.480	102.380	4.625	102.004	101.904	101.804	3.750	100.702	100.552	100.402	4.375	101.370	101.120	100.870
4.750	100.945	100.845	100.745	4.750	100.397	100.297	100.197	3.875	101.016	100.866	100.716	4.500	101.722	101.472	101.222
4.875	101.261	101.161	101.061	4.875	100.634	100.534	100.434	4.000	101.338	101.188	101.038	4.625	101.780	101.530	101.280
5.000	101.550	101.450	101.350	5.000	100.877	100.777	100.677	4.125	101.596	101.446	101.296	4.875	100.461	100.211	99.961
5.125	101.785	101.685	101.585	5.125	101.209	101.109	101.009	4.250	100.785	100.635	100.485	5.000	100.750	100.500	100.250
5.250	102.259	102.159	102.059	5.250	101.711	101.611	101.511	4.375	100.979	100.829	100.679	5.125	100.985	100.735	100.485
5.375	102.575	102.475	102.375	5.375	101.948	101.848	101.748	4.500	101.204	101.054	100.904	5.500	102.064	101.814	101.564
6.250	102.791	102.641	102.491	6.250	102.215	102.065	101.915	4.625	101.519	101.369	101.219	5.625	102.299	102.049	101.799

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	97.849	97.599	97.349	6.250	N/A	N/A	N/A
4.125	99.597	99.347	99.097	6.250	99.750	99.500	99.250	4.000	98.262	98.012	97.762				
4.250	99.535	99.285	99.035					4.125	98.597	98.347	98.097				
4.375	99.620	99.370	99.120					4.375	98.620	98.370	98.120				
4.500	99.972	99.722	99.472					4.500	98.972	98.722	98.472				
4.625	100.030	99.780	99.530					4.625	99.030	98.780	98.530				
5.000	99.000	98.750	98.500					4.875	97.711	97.461	97.211				
5.125	99.235	98.985	98.735					5.000	98.000	97.750	97.500				
5.250	99.416	99.166	98.916					5.125	98.235	97.985	97.735				
Borrower Paid Comp Only				Lender Paid Only				5.500	99.314	99.064	98.814				
								5.625	99.549	99.299	99.049				

Lock Desk Policy	
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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W. Rate Sheet Dated: 2/26/2020

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				
2.750	98.653	98.553	98.453	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	4.000	102.986	102.886	102.786	4.000	102.611	102.511	102.411				
2.875	99.571	99.471	99.371	3.375	101.649	101.549	101.449	3.375	101.649	101.549	101.449	4.125	103.026	102.926	102.826	4.125	102.651	102.551	102.451				
2.990	100.188	100.088	99.988	3.500	102.063	101.963	101.863	3.500	102.063	101.963	101.863	4.250	102.853	102.753	102.653	4.250	102.478	102.378	102.278				
3.000	100.288	100.188	100.088	3.625	102.461	102.361	102.261	3.625	102.461	102.361	102.261	4.375	103.116	103.016	102.916	4.375	102.741	102.641	102.541				
3.125	100.960	100.860	100.760	3.750	102.854	102.754	102.654	3.750	102.854	102.754	102.654	4.500	103.438	103.338	103.238	4.500	102.813	102.713	102.613				
3.250	101.194	101.094	100.994	3.875	102.824	102.724	102.624	3.875	102.824	102.724	102.624	4.625	103.507	103.407	103.307	4.625	102.882	102.782	102.682				
3.375	101.899	101.799	101.699	3.990	102.954	102.854	102.754	3.990	102.954	102.854	102.754	4.750	103.274	103.174	103.074	4.750	102.649	102.549	102.449				
3.500	102.313	102.213	102.113	4.000	103.054	102.954	102.854	4.000	103.054	102.954	102.854	4.875	103.593	103.493	103.393	4.875	102.968	102.868	102.768				
3.625	102.711	102.611	102.511	4.125	103.094	102.994	102.894	4.125	103.094	102.994	102.894	4.990	103.705	103.605	103.505	4.990	102.705	102.605	102.505				
3.750	102.704	102.604	102.504	4.250	103.435	103.335	103.235	4.250	103.435	103.335	103.235	5.000	103.805	103.705	103.605	5.000	102.805	102.705	102.605				
3.875	103.074	102.974	102.874	4.375	103.698	103.598	103.498	4.375	103.698	103.598	103.498	5.125	104.018	103.918	103.818	5.125	103.018	102.918	102.818				
3.990	103.329	103.229	103.129	4.500	103.770	103.670	103.570	4.500	103.770	103.670	103.570	5.250	104.456	104.342	104.254	5.250	103.456	103.342	103.254				
4.000	103.429	103.329	103.229	4.625	103.839	103.739	103.639	4.625	103.839	103.739	103.639	5.375	104.556	104.541	104.456	5.375	103.556	103.541	103.456				
4.125	103.469	103.369	103.269	4.750	104.423	104.323	104.223	4.750	104.423	104.323	104.223	5.500	103.838	103.724	103.638	5.500	103.838	103.724	103.638				
4.250	103.810	103.710	103.610	4.875	104.742	104.642	104.542	4.875	104.742	104.642	104.542	5.625	104.090	103.975	103.890	5.625	104.090	103.975	103.890				
4.375	104.073	103.973	103.873	4.990	104.479	104.379	104.279	4.990	104.479	104.379	104.279	5.750	104.389	104.252	104.189	5.750	104.389	104.252	104.189				
4.500	104.395	104.295	104.195	5.000	104.579	104.479	104.379	5.000	104.579	104.479	104.379	5.875	104.396	104.258	104.196	5.875	104.396	104.258	104.196				
4.625	104.464	104.364	104.264	5.125	104.792	104.692	104.592	5.125	104.792	104.692	104.592	5.990	104.319	104.182	104.119	5.990	104.319	104.182	104.119				
4.750	105.048	104.948	104.848	5.250	105.311	105.197	105.109	5.250	105.311	105.197	105.109	6.000	104.419	104.282	104.219	6.000	104.419	104.282	104.219				
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
4.000	102.611	102.511	102.411	2.750	98.718	98.618	98.518	2.750	0.000	0.000	0.000	2.750	0.000	0.000	0.000	3.375	102.715	102.615	102.515				
4.125	102.651	102.551	102.451	2.875	99.477	99.377	99.277	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	3.500	103.108	103.008	102.908				
4.250	102.478	102.378	102.278	2.990	100.073	99.973	99.873	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	3.625	103.056	102.956	102.856				
4.375	102.741	102.641	102.541	3.000	100.173	100.073	99.973	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.750	103.504	103.404	103.304				
4.500	102.813	102.713	102.613	3.125	100.869	100.769	100.669	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.875	103.641	103.541	103.441				
4.625	102.882	102.782	102.682	3.250	101.559	101.459	101.359	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.990	103.903	103.803	103.703				
4.750	102.649	102.549	102.449	3.375	101.984	101.884	101.784	3.375	101.984	101.884	101.784	3.375	101.984	101.884	101.784	4.000	104.003	103.903	103.803				
4.875	102.968	102.868	102.768	3.500	102.714	102.614	102.514	3.500	102.714	102.614	102.514	3.500	102.714	102.614	102.514	4.125	104.284	104.184	104.084				
4.990	102.705	102.605	102.505	3.625	102.875	102.775	102.675	3.625	102.875	102.775	102.675	3.625	102.875	102.775	102.675	4.250	104.658	104.558	104.458				
5.000	102.805	102.705	102.605	3.750	103.198	103.098	102.998	3.750	103.198	103.098	102.998	3.750	103.198	103.098	102.998	4.375	104.989	104.889	104.789				
5.125	103.018	102.918	102.818	3.875	103.589	103.489	103.389	3.875	103.589	103.489	103.389	3.875	103.589	103.489	103.389	4.500	105.157	105.057	104.957				
5.250	102.456	102.342	102.254	3.990	103.748	103.648	103.548	3.990	103.748	103.648	103.548	3.990	103.748	103.648	103.548	4.625	104.376	104.276	104.176				
5.375	103.656	103.541	103.456	4.000	103.848	103.748	103.648	4.000	103.848	103.748	103.648	4.000	103.848	103.748	103.648	4.750	104.649	104.549	104.449				
5.500	103.838	103.724	103.638	4.125	104.014	103.914	103.814	4.125	104.014	103.914	103.814	4.125	104.014	103.914	103.814	4.875	104.751	104.651	104.551				
5.625	104.090	103.975	103.890	4.250	104.281	104.181	104.081	4.250	104.281	104.181	104.081	4.250	104.281	104.181	104.081	4.990	104.819	104.719	104.619				
5.750	104.389	104.252	104.189	4.375	104.530	104.430	104.330	4.375	104.530	104.430	104.330	4.375	104.530	104.430	104.330	5.000	104.919	104.819	104.719				
5.875	104.396	104.258	104.196	4.500	104.805	104.705	104.605	4.500	104.805	104.705	104.605	4.500	104.805	104.705	104.605	5.125	104.969	104.869	104.769				
5.990	104.319	104.182	104.119	4.625	104.855	104.755	104.655	4.625	104.855	104.755	104.655	4.625	104.855	104.755	104.655	5.250	105.351	105.232	105.151				
6.000	104.419	104.282	104.219	4.750	105.258	105.158	105.058	4.750	105.258	105.158	105.058	4.750	105.258	105.158	105.058	5.375	0.000	0.000	0.000				
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
3.375	102.715	102.615	102.515	3.375	102.715	102.615	102.515	3.375	102.327	102.227	102.127	3.375	102.327	102.227	102.127	3.375	102.327	102.227	102.127				
3.500	103.108	103.008	102.908	3.500	103.108	103.008	102.908	3.500	102.720	102.620	102.520	3.500	102.720	102.620	102.520	3.500	102.720	102.620	102.520				
3.625	103.056	102.956	102.856	3.625	103.056	102.956	102.856	3.625	102.175	102.075	101.975	3.625	102.175	102.075	101.975	3.625	102.175	102.075	101.975				
3.750	103.504	103.404	103.304	3.750	103.504	103.404	103.304	3.750	102.623	102.523	102.423	3.750	102.623	102.523	102.423	3.750	102.623	102.523	102.423				
3.875	103.641	103.541	103.441	3.875	103.641	103.541	103.441	3.875	102.760	102.660	102.560	3.875	102.760	102.660	102.560	3.875	102.760	102.660	102.560				
3.990	103.903	103.803	103.703	3.990	103.903	103.803	103.703	3.990	103.022	102.922	102.822	3.990	103.022	102.922	102.822	3.990	103.022	102.922	102.822				
4.000	104.003	103.903	103.803	4.000	104.003	103.903	103.803	4.000	103.122	103.022	102.922	4.000	103.122	103.022	102.922	4.000	103.122	103.022	102.922				
4.125	104.284	104.184	104.084	4.125	104.284	104.184	104.084	4.125	103.028	102.928	102.828	4.125	103.028	102.928	102.828	4.125	103.028	102.928	102.828				
4.250	104.658	104.558	104.458	4.250	104.658	104.558	104.458	4.250	103.402	103.302	103.202	4.250	103.402	103.302	103.202	4.250	103.402	103.302	103.202				
4.375	104.864	104.764	104.664	4.375	104.864	104.764	104.664	4.375	103.733	103.633	103.533	4.375	103.733	103.633	103.533	4.375	103.733	103.633	103.533				
4.500	105.032	104.932	104.832	4.500	105.032	104.932	104.832	4.500	103.901	103.801	103.701	4.500	103.901	103.801	103.701	4.500	103.901	103.801	103.701				
4.625	105.251	105.151	105.051	4.625	105.251	105.151	105.051	4.625	104.519	104.419	104.319	4.625	104.519	104.419	104.319	4.625	104.519	104.419	104.319				
4.750	105.524	105.424																					



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.:

3/27/2020

45 Day Lock Exp.:

4/13/2020

60 Day Lock Exp.:

4/27/2020

W. Rate Sheet Dated: 2/26/2020

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
2.750	98.744	98.644	98.544	2.750	98.772	98.672	98.572	3.375	102.744	102.644	102.544	4.000	102.614	102.514	102.414	3.375	102.056	101.956	101.856
2.875	99.670	99.570	99.470	2.875	99.529	99.429	99.329	3.500	103.139	103.039	102.939	4.125	102.652	102.552	102.452	3.500	102.451	102.351	102.251
2.990	100.290	100.190	100.090	2.990	100.140	100.040	99.940	3.625	103.100	103.000	102.900	4.250	102.568	102.468	102.368	3.625	101.912	101.812	101.712
3.000	100.390	100.290	100.190	3.000	100.240	100.140	100.040	3.750	103.560	103.460	103.360	4.375	102.831	102.731	102.631	3.750	102.372	102.272	102.172
3.125	101.064	100.964	100.864	3.125	100.941	100.841	100.741	3.875	103.667	103.567	103.467	4.500	103.151	103.051	102.951	3.875	102.479	102.379	102.279
3.250	101.185	101.085	100.985	3.250	101.647	101.547	101.447	3.990	103.926	103.826	103.726	4.625	103.223	103.123	103.023	3.990	102.738	102.638	102.538
3.375	101.845	101.745	101.645	3.375	102.074	101.974	101.874	4.000	104.026	103.926	103.826	4.750	102.957	102.857	102.757	4.000	102.838	102.738	102.638
3.500	102.268	102.168	102.068	3.500	102.746	102.646	102.546	4.125	104.277	104.177	104.077	4.875	103.277	103.177	103.077	4.125	102.714	102.614	102.514
3.625	102.673	102.573	102.473	3.625	102.992	102.892	102.792	4.250	104.651	104.551	104.451	4.990	103.387	103.287	103.187	4.250	103.088	102.988	102.888
3.750	102.710	102.610	102.510	3.750	103.251	103.151	103.051	4.375	104.982	104.882	104.782	5.000	103.487	103.387	103.287	4.375	103.419	103.319	103.219
3.875	103.083	102.983	102.883	3.875	103.641	103.541	103.441	4.500	105.150	105.050	104.950	5.125	103.700	103.600	103.500	4.500	103.587	103.487	103.387
3.990	103.319	103.219	103.119	3.990	103.779	103.679	103.579	4.625	104.324	104.224	104.124	5.250	103.179	103.058	102.970	4.625	102.167	102.064	101.967
4.000	103.419	103.319	103.219	4.000	103.879	103.779	103.679	4.750	104.593	104.490	104.393	5.375	103.379	103.257	103.171	4.750	102.436	102.333	102.236
4.125	103.457	103.357	103.257	4.125	103.953	103.853	103.753	4.875	104.694	104.591	104.494	5.500	103.559	103.437	103.355	4.875	102.537	102.434	102.337
4.250	103.813	103.713	103.613	4.250	104.349	104.249	104.149	4.990	104.759	104.657	104.559	5.625	103.812	103.690	103.608	4.990	102.711	102.609	102.511
4.375	104.076	103.976	103.876	4.375	104.581	104.481	104.381	5.000	104.859	104.757	104.659	5.750	103.960	103.814	103.760	5.000	102.811	102.709	102.611
4.500	104.396	104.296	104.196	4.500	104.855	104.755	104.655	5.125	104.919	104.792	104.719	5.875	103.966	103.820	103.766	5.125	103.012	102.885	102.812
4.625	104.468	104.368	104.268	4.625	104.905	104.805	104.705	5.250	105.299	105.172	105.099	5.990	103.889	103.743	103.689	5.250	103.392	103.265	103.192
4.750	105.022	104.922	104.822	4.750	105.328	105.227	105.128	5.375	0.000	0.000	0.000	6.000	103.989	103.843	103.789	5.375	0.000	0.000	0.000

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

3/27/2020

45 Day Lock Exp.:

4/13/2020

60 Day Lock Exp.:

4/27/2020

W. Rate Sheet Dated: 2/26/2020

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	99.765	99.702	99.640	
3.500	100.222	100.160	100.097	
3.625	100.619	100.556	100.494	
3.750	101.031	100.969	100.906	
3.875	101.163	101.101	101.038	
4.000	101.420	101.358	101.295	
4.125	101.614	101.551	101.489	
4.250	101.778	101.715	101.653	
4.375	102.018	101.955	101.893	
4.500	102.176	102.114	102.051	
4.625	102.416	102.353	102.291	
4.750	102.611	102.548	102.486	
4.875	102.793	102.731	102.668	

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	99.119	98.994	98.869	
3.375	99.582	99.457	99.332	
3.500	99.987	99.862	99.737	
3.625	100.468	100.343	100.218	
3.750	100.882	100.757	100.632	
3.875	101.241	101.116	100.991	
4.000	101.580	101.455	101.330	
4.125	101.717	101.592	101.467	
4.250	102.025	101.900	101.775	
4.375	102.304	102.179	102.054	
4.500	102.462	102.337	102.212	

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	97.851	97.726	97.601	
3.375	98.257	98.132	98.007	
3.500	98.633	98.508	98.383	
3.625	98.986	98.861	98.736	
3.750	99.578	99.453	99.328	
3.875	99.888	99.763	99.638	
4.000	100.173	100.048	99.923	
4.125	100.458	100.333	100.208	
4.250	100.742	100.617	100.492	
4.375	101.026	100.901	100.776	
4.500	101.317	101.192	101.067	
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)