



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.: 3/30/2020

45 Day Lock Exp.: 4/13/2020

60 Day Lock Exp.: 4/28/2020

W. Rate Sheet Dated: 2/28/2020

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	101.335	101.185	101.035	2.750	101.057	100.907	100.757	2.375	99.123	98.973	98.823	3.125	99.548	99.398	99.248
2.875	101.886	101.736	101.586	2.875	101.524	101.374	101.224	2.500	99.614	99.464	99.314	3.250	99.829	99.679	99.529
3.000	102.390	102.240	102.090	3.000	101.933	101.783	101.633	2.625	100.028	99.878	99.728	3.375	100.086	99.936	99.786
3.125	102.904	102.754	102.604	3.125	102.323	102.173	102.023	2.750	99.612	99.462	99.312	3.500	100.043	99.893	99.743
3.250	102.590	102.440	102.290	3.250	101.649	101.499	101.349	2.875	100.053	99.903	99.753	3.625	100.217	100.067	99.917
3.375	103.057	102.907	102.757	3.375	102.039	101.889	101.739	3.000	100.438	100.288	100.138	Margin = 2.250		Index = 1.460	
3.500	103.500	103.350	103.200	3.500	102.411	102.261	102.111	3.125	100.803	100.653	100.503				
3.625	103.841	103.691	103.541	3.625	102.782	102.632	102.482	3.250	102.001	101.851	101.701				
4.000	103.696	103.546	103.396	4.000	102.666	102.516	102.366	3.375	102.365	102.215	102.065				
4.125	104.032	103.882	103.732	4.125	102.982	102.832	102.682	3.500	102.713	102.563	102.413				
4.500	104.109	104.009	103.909	4.500	103.568	103.468	103.368	3.625	103.059	102.909	102.759				
4.625	104.168	104.068	103.968	4.625	103.828	103.728	103.628	3.750	103.321	103.171	103.021				
4.750	104.293	104.193	104.093	4.750	103.762	103.662	103.562	3.875	103.648	103.498	103.348				
4.875	104.395	104.295	104.195	4.875	104.009	103.909	103.809	4.000	103.931	103.781	103.631				
5.000	104.684	104.584	104.484	5.000	104.320	104.220	104.120	4.125	104.225	104.075	103.925				
5.125	104.919	104.819	104.719	5.125	104.580	104.480	104.380	4.250	103.624	103.474	103.324				
5.250	105.628	105.528	105.428	5.250	105.310	105.210	105.110	4.375	103.854	103.704	103.554				
5.375	105.944	105.844	105.744	5.375	105.557	105.457	105.357	4.500	104.147	103.997	103.847				
6.250	106.000	105.850	105.700	6.250	106.914	106.764	106.614	4.625	104.390	104.240	104.090				

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	100.585	100.435	100.285	2.750	100.057	99.907	99.757	2.375	98.123	97.973	97.823	3.125	98.548	98.398	98.248
2.875	101.136	100.986	100.836	2.875	100.524	100.374	100.224	2.500	98.614	98.464	98.314	3.250	98.829	98.679	98.529
3.000	101.640	101.490	101.340	3.000	100.933	100.783	100.633	2.625	99.028	98.878	98.728	3.375	99.086	98.936	98.786
3.125	102.154	102.004	101.854	3.125	101.323	101.173	101.023	2.750	98.612	98.462	98.312	3.500	99.043	98.893	98.743
3.250	101.540	101.390	101.240	3.250	100.649	100.499	100.349	2.875	99.053	98.903	98.753	3.625	99.217	99.067	98.917
3.375	102.007	101.857	101.707	3.375	101.039	100.889	100.739	3.000	99.438	99.288	99.138	Margin = 2.250		Index = 1.460	
3.500	102.450	102.300	102.150	3.500	101.411	101.261	101.111	3.125	99.803	99.653	99.503	30 Year OTC			
3.625	102.791	102.641	102.491	3.625	101.782	101.632	101.482	3.250	101.001	100.851	100.701	Rate	30 Day	45 Day	60 Day
4.000	102.746	102.596	102.446	4.000	101.666	101.516	101.366	3.375	101.365	101.215	101.065	3.875	101.233	100.983	100.733
4.125	103.082	102.932	102.782	4.125	101.982	101.832	101.682	3.500	101.713	101.563	101.413	4.000	101.646	101.396	101.146
4.500	103.359	103.259	103.159	4.500	102.568	102.468	102.368	3.625	102.059	101.909	101.759	4.125	101.982	101.732	101.482
4.625	103.418	103.318	103.218	4.625	102.828	102.728	102.628	3.750	102.321	102.171	102.021	4.375	102.208	101.958	101.708
4.750	103.543	103.443	103.343	4.750	102.762	102.662	102.562	3.875	102.648	102.498	102.348	4.500	102.559	102.309	102.059
4.875	103.645	103.545	103.445	4.875	103.009	102.909	102.809	4.000	102.931	102.781	102.631	4.625	102.618	102.368	102.118
5.000	103.934	103.834	103.734	5.000	103.320	103.220	103.120	4.125	103.225	103.075	102.925	4.875	102.845	102.595	102.345
5.125	104.169	104.069	103.969	5.125	103.580	103.480	103.380	4.250	102.624	102.474	102.324	5.000	103.134	102.884	102.634
5.250	104.878	104.778	104.678	5.250	104.310	104.210	104.110	4.375	102.854	102.704	102.554	5.125	103.369	103.119	102.869
5.375	105.194	105.094	104.994	5.375	104.557	104.457	104.357	4.500	103.147	102.997	102.847	5.500	104.683	104.433	104.183
6.250	106.504	106.354	106.204	6.250	105.914	105.764	105.614	4.625	103.390	103.240	103.090	5.625	104.918	104.668	104.418

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	98.483	98.233	97.983	6.250	101.000	100.750	100.500
4.125	100.582	100.332	100.082	6.250	103.750	103.500	103.250	4.000	98.896	98.646	98.396				
4.250	100.707	100.457	100.207					4.125	99.232	98.982	98.732				
4.375	100.808	100.558	100.308					4.375	99.458	99.208	98.958				
4.500	101.159	100.909	100.659					4.500	99.809	99.559	99.309				
4.625	101.218	100.968	100.718					4.625	99.868	99.618	99.368				
5.000	101.734	101.484	101.234					4.875	100.095	99.845	99.595				
5.125	101.969	101.719	101.469					5.000	100.384	100.134	99.884				
5.250	102.369	102.119	101.869					5.125	100.619	100.369	100.119				
Borrower Paid Comp Only				Lender Paid Only				5.500	101.933	101.683	101.433				
								5.625	102.168	101.918	101.668				

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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/30/2020

45 Day Lock Exp.:

4/13/2020

60 Day Lock Exp.:

4/28/2020

W. Rate Sheet Dated: 2/28/2020

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	100.622	100.472	100.322	2.750	100.775	100.625	100.475	2.375	95.903	95.753	95.603	3.125	99.298	99.148	98.998
2.875	101.174	101.024	100.874	2.875	101.241	101.091	100.941	2.500	96.394	96.244	96.094	3.250	99.579	99.429	99.279
3.000	101.678	101.528	101.378	3.000	101.650	101.500	101.350	2.625	96.808	96.658	96.508	3.375	99.836	99.686	99.536
3.125	102.192	102.042	101.892	3.125	102.041	101.891	101.741	2.750	99.330	99.180	99.030	3.500	99.793	99.643	99.493
3.250	101.971	101.821	101.671	3.250	101.460	101.310	101.160	2.875	99.771	99.621	99.471	3.625	99.967	99.817	99.667
3.375	102.438	102.288	102.138	3.375	101.850	101.700	101.550	3.000	100.155	100.005	99.855	Margin = 2.250		Index = 1.460	
3.500	102.882	102.732	102.582	3.500	102.222	102.072	101.922	3.125	100.521	100.371	100.221				
3.625	103.223	103.073	102.923	3.625	102.593	102.443	102.293	3.250	101.812	101.662	101.512				
4.000	103.171	103.021	102.871	4.000	102.571	102.421	102.271	3.375	102.177	102.027	101.877				
4.125	103.507	103.357	103.207	4.125	102.887	102.737	102.587	3.500	102.524	102.374	102.224				
4.500	103.334	103.234	103.134	4.500	103.223	103.123	103.023	3.625	102.870	102.720	102.570				
4.625	103.393	103.293	103.193	4.625	103.483	103.383	103.283	3.750	103.226	103.076	102.926				
4.750	101.955	101.855	101.755	4.750	101.854	101.754	101.654	3.875	103.553	103.403	103.253				
4.875	102.058	101.958	101.858	4.875	102.101	102.001	101.901	4.000	103.836	103.686	103.536				
5.000	102.347	102.247	102.147	5.000	102.412	102.312	102.212	4.125	104.130	103.980	103.830				
5.125	102.582	102.482	102.382	5.125	102.672	102.572	102.472	4.250	103.279	103.129	102.979				
5.250	103.072	102.972	102.872	5.250	103.184	103.084	102.984	4.375	103.509	103.359	103.209				
5.375	103.387	103.287	103.187	5.375	103.431	103.331	103.231	4.500	103.802	103.652	103.502				
6.250	103.604	103.454	103.304	6.250	103.694	103.544	103.394	4.625	104.045	103.895	103.745				

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	99.872	99.722	99.572	2.750	99.345	99.195	99.045	2.375	96.723	96.573	96.423	3.125	97.836	97.686	97.536
2.875	100.424	100.274	100.124	2.875	99.811	99.661	99.511	2.500	97.214	97.064	96.914	3.250	98.211	98.061	97.911
3.000	100.928	100.778	100.628	3.000	100.220	100.070	99.920	2.625	97.628	97.478	97.328	3.375	98.467	98.317	98.167
3.125	101.442	101.292	101.142	3.125	100.611	100.461	100.311	2.750	98.056	97.906	97.756	3.500	98.424	98.274	98.124
3.250	100.921	100.771	100.621	3.250	100.030	99.880	99.730	2.875	98.497	98.347	98.197	3.625	98.598	98.448	98.298
3.375	101.388	101.238	101.088	3.375	100.420	100.270	100.120	3.000	98.881	98.731	98.581	Margin = 2.250		Index = 1.460	
3.500	101.832	101.682	101.532	3.500	100.792	100.642	100.492	3.125	99.247	99.097	98.947	30 Year OTC			
3.625	102.173	102.023	101.873	3.625	101.163	101.013	100.863	3.250	100.163	100.013	99.863	Rate	30 Day	45 Day	60 Day
4.000	102.221	102.071	101.921	4.000	101.141	100.991	100.841	3.375	100.528	100.378	100.228	3.875	100.708	100.458	100.208
4.125	102.557	102.407	102.257	4.125	101.457	101.307	101.157	3.500	100.875	100.725	100.575	4.000	101.121	100.871	100.621
4.500	102.584	102.484	102.384	4.500	101.793	101.693	101.593	3.625	101.221	101.071	100.921	4.125	101.457	101.207	100.957
4.625	102.643	102.543	102.443	4.625	102.053	101.953	101.853	3.750	100.913	100.763	100.613	4.375	101.433	101.183	100.933
4.750	101.205	101.105	101.005	4.750	100.424	100.324	100.224	3.875	101.241	101.091	100.941	4.500	101.784	101.534	101.284
4.875	101.308	101.208	101.108	4.875	100.671	100.571	100.471	4.000	101.523	101.373	101.223	4.625	101.843	101.593	101.343
5.000	101.597	101.497	101.397	5.000	100.982	100.882	100.782	4.125	101.817	101.667	101.517	4.875	100.508	100.258	100.008
5.125	101.832	101.732	101.632	5.125	101.242	101.142	101.042	4.250	100.974	100.824	100.674	5.000	100.797	100.547	100.297
5.250	102.322	102.222	102.122	5.250	101.754	101.654	101.554	4.375	101.204	101.054	100.904	5.125	101.032	100.782	100.532
5.375	102.637	102.537	102.437	5.375	102.001	101.901	101.801	4.500	101.497	101.347	101.197	5.500	102.127	101.877	101.627
6.250	102.854	102.704	102.554	6.250	102.264	102.114	101.964	4.625	101.740	101.590	101.440	5.625	102.361	102.111	101.861

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	97.958	97.708	97.458	6.250	N/A	N/A	N/A
4.125	99.707	99.457	99.207	6.250	99.750	99.500	99.250	4.000	98.371	98.121	97.871				
4.250	99.582	99.332	99.082					4.125	98.707	98.457	98.207				
4.375	99.683	99.433	99.183					4.375	98.683	98.433	98.183				
4.500	100.034	99.784	99.534					4.500	99.034	98.784	98.534				
4.625	100.093	99.843	99.593					4.625	99.093	98.843	98.593				
5.000	99.047	98.797	98.547					4.875	97.758	97.508	97.258				
5.125	99.282	99.032	98.782					5.000	98.047	97.797	97.547				
5.250	99.463	99.213	98.963					5.125	98.282	98.032	97.782				
Borrower Paid Comp Only				Lender Paid Only				5.500	99.377	99.127	98.877				
								5.625	99.611	99.361	99.111				

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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: 2/28/2020

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	99.027	98.927	98.827	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	4.000	103.204	103.104	103.004	4.000	102.829	102.729	102.629	
2.875	99.868	99.768	99.668	3.375	102.238	102.138	102.038	3.375	102.238	102.138	102.038	4.125	103.238	103.138	103.038	4.125	102.863	102.763	102.663	
2.990	100.510	100.410	100.310	3.500	102.659	102.559	102.459	3.500	102.659	102.559	102.459	4.250	103.055	102.955	102.855	4.250	102.880	102.780	102.680	
3.000	100.610	100.510	100.410	3.625	103.061	102.961	102.861	3.625	103.061	102.961	102.861	4.375	103.305	103.205	103.105	4.375	102.930	102.830	102.730	
3.125	101.293	101.193	101.093	3.750	102.784	102.684	102.584	3.750	102.784	102.684	102.584	4.500	103.613	103.513	103.413	4.500	102.988	102.888	102.788	
3.250	101.857	101.757	101.657	3.875	103.138	103.038	102.938	3.875	103.138	103.038	102.938	4.625	103.684	103.584	103.484	4.625	103.059	102.959	102.859	
3.375	102.488	102.388	102.288	3.990	103.252	103.152	103.052	3.990	103.252	103.152	103.052	4.750	103.417	103.317	103.217	4.750	102.792	102.692	102.592	
3.500	102.909	102.809	102.709	4.000	103.352	103.252	103.152	4.000	103.352	103.252	103.152	4.875	103.754	103.654	103.554	4.875	103.129	103.029	102.929	
3.625	103.311	103.211	103.111	4.125	103.386	103.286	103.186	4.125	103.386	103.286	103.186	4.990	103.885	103.785	103.685	4.990	102.885	102.785	102.685	
3.750	103.034	102.934	102.834	4.250	103.672	103.572	103.472	4.250	103.672	103.572	103.472	5.000	103.985	103.885	103.785	5.000	102.985	102.885	102.785	
3.875	103.388	103.288	103.188	4.375	103.922	103.822	103.722	4.375	103.922	103.822	103.722	5.125	104.150	104.050	103.950	5.125	103.150	103.050	102.950	
3.990	103.627	103.527	103.427	4.500	103.980	103.880	103.780	4.500	103.980	103.880	103.780	5.250	103.600	103.489	103.366	5.250	102.600	102.489	102.366	
4.000	103.727	103.627	103.527	4.625	104.051	103.951	103.851	4.625	104.051	103.951	103.851	5.375	103.793	103.683	103.563	5.375	103.793	103.683	103.563	
4.125	103.761	103.661	103.561	4.750	104.599	104.499	104.399	4.750	104.599	104.499	104.399	5.500	103.971	103.861	103.744	5.500	103.971	103.861	103.744	
4.250	104.047	103.947	103.847	4.875	104.936	104.836	104.736	4.875	104.936	104.836	104.736	5.625	104.217	104.108	103.995	5.625	104.217	104.108	103.995	
4.375	104.297	104.197	104.097	4.990	104.692	104.592	104.492	4.990	104.692	104.592	104.492	5.750	104.468	104.340	104.268	5.750	104.468	104.340	104.268	
4.500	104.605	104.505	104.405	5.000	104.792	104.692	104.592	5.000	104.792	104.692	104.592	5.875	104.472	104.344	104.272	5.875	104.472	104.344	104.272	
4.625	104.676	104.576	104.476	5.125	104.957	104.857	104.757	5.125	104.957	104.857	104.757	5.990	104.392	104.265	104.192	5.990	104.392	104.265	104.192	
4.750	105.224	105.124	105.024	5.250	105.497	105.386	105.263	5.250	105.497	105.386	105.263	6.000	104.492	104.365	104.292	6.000	104.492	104.365	104.292	
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	102.829	102.729	102.629	2.500	0.000	0.000	0.000	2.500	0.000	0.000	0.000	2.500	0.000	0.000	0.000	3.375	103.085	102.985	102.885	
4.125	102.863	102.763	102.663	2.625	0.000	0.000	0.000	2.625	0.000	0.000	0.000	2.625	0.000	0.000	0.000	3.500	103.527	103.427	103.327	
4.250	102.680	102.580	102.480	2.750	99.303	99.203	99.103	2.750	0.000	0.000	0.000	2.750	0.000	0.000	0.000	3.625	103.260	103.160	103.060	
4.375	102.930	102.830	102.730	2.875	100.062	99.962	99.862	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	3.750	103.703	103.603	103.503	
4.500	102.988	102.888	102.788	2.990	100.655	100.555	100.455	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	3.875	103.839	103.739	103.639	
4.625	103.059	102.959	102.859	3.000	100.755	100.655	100.555	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.990	104.092	103.992	103.892	
4.750	102.792	102.692	102.592	3.125	101.445	101.345	101.245	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	4.000	104.192	104.092	103.992	
4.875	103.129	103.029	102.929	3.250	102.127	102.027	101.927	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	4.125	104.438	104.338	104.238	
4.990	102.885	102.785	102.685	3.375	102.543	102.443	102.343	3.375	102.543	102.443	102.343	3.375	102.543	102.443	102.343	4.250	104.804	104.704	104.604	
5.000	102.985	102.885	102.785	3.500	103.257	103.157	103.057	3.500	103.257	103.157	103.057	3.500	103.257	103.157	103.057	4.375	105.127	105.027	104.927	
5.125	103.150	103.050	102.950	3.625	103.412	103.312	103.212	3.625	103.412	103.312	103.212	3.625	103.412	103.312	103.212	4.500	105.291	105.191	105.091	
5.250	103.000	102.900	102.800	3.750	103.508	103.408	103.308	3.750	103.508	103.408	103.308	3.750	103.508	103.408	103.308	4.625	104.497	104.397	104.297	
5.375	103.793	103.693	103.593	3.875	103.888	103.788	103.688	3.875	103.888	103.788	103.688	3.875	103.888	103.788	103.688	4.750	104.759	104.659	104.559	
5.500	103.971	103.871	103.771	3.990	104.039	103.939	103.839	3.990	104.039	103.939	103.839	3.990	104.039	103.939	103.839	4.875	104.878	104.778	104.678	
5.625	104.217	104.117	104.017	4.000	104.139	104.039	103.939	4.000	104.139	104.039	103.939	4.000	104.139	104.039	103.939	4.990	104.922	104.822	104.722	
5.750	104.468	104.340	104.268	4.125	104.301	104.201	104.101	4.125	104.301	104.201	104.101	4.125	104.301	104.201	104.101	5.000	105.022	104.922	104.822	
5.875	104.472	104.344	104.272	4.250	104.623	104.523	104.423	4.250	104.623	104.523	104.423	4.250	104.623	104.523	104.423	5.125	105.123	105.023	104.923	
5.990	104.392	104.265	104.192	4.375	104.865	104.765	104.665	4.375	104.865	104.765	104.665	4.375	104.865	104.765	104.665	5.250	105.499	105.399	105.299	
6.000	104.492	104.365	104.292	4.500	105.131	105.031	104.931	4.500	105.131	105.031	104.931	4.500	105.131	105.031	104.931	5.375	0.000	#N/A	#N/A	
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	103.085	102.985	102.885	3.375	103.085	102.985	102.885	3.375	102.697	102.597	102.497	3.375	102.697	102.597	102.497	3.375	102.697	102.597	102.497	
3.500	103.527	103.427	103.327	3.500	103.527	103.427	103.327	3.500	103.139	103.039	102.939	3.500	103.139	103.039	102.939	3.500	103.139	103.039	102.939	
3.625	103.260	103.160	103.060	3.625	103.260	103.160	103.060	3.625	102.373	102.273	102.173	3.625	102.373	102.273	102.173	3.625	102.373	102.273	102.173	
3.750	103.703	103.603	103.503	3.750	103.703	103.603	103.503	3.750	102.816	102.716	102.616	3.750	102.816	102.716	102.616	3.750	102.816	102.716	102.616	
3.875	103.839	103.739	103.639	3.875	103.839	103.739	103.639	3.875	102.952	102.852	102.752	3.875	102.952	102.852	102.752	3.875	102.952	102.852	102.752	
3.990	104.092	103.992	103.892	3.990	104.092	103.992	103.892	3.990	103.205	103.105	103.005	3.990	103.205	103.105	103.005	3.990	103.205	103.105	103.005	
4.000	104.192	104.092	103.992	4.000	104.192	104.092	103.992	4.000	103.305	103.205	103.105	4.000	103.305	103.205	103.105	4.000	103.305	103.205	103.105	
4.125	104.438	104.338	104.238	4.125	104.438	104.338	104.238	4.125	103.180	103.080	102.980	4.125	103.180	103.080	102.980	4.125	103.180	103.080	102.980	
4.250	104.804	104.704	104.604	4.250	104.804	104.704	104.604	4.250	103.546	103.446	103.346	4.250	103.546	103.446	103.346	4.250	103.546	103.446	103.346	
4.375	105.002	104.902	104.802	4.375	105.002	104.902	104.802	4.375	103.869	103.769	103.669	4.375	103.744	103.644	103.544	4.375	103.744	103.644	103.544	
4.500	105.166	105.066	104.966	4.500	105.166	105.066	104.966	4.500	104.033	103.933	103.833	4.500	104.030	103.908	103.808	4.500	104.030	103.908	103.808	
4.625	104.374	104.272	104.172	4.625	104.372	104.272	104.172	4.625	102.640	102.540	102.440	4.625	102.515	102.415	102.315	4.625	102.515	102.415	102.315	
4.750	104.632	104.534	104.434	4.750	104.634	10														



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.:

3/30/2020

45 Day Lock Exp.:

4/13/2020

60 Day Lock Exp.:

4/28/2020

W. Rate Sheet Dated: 2/28/2020

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	98.715	98.615	98.515	2.500	0.000	0.000	0.000	3.375	102.828	102.728	102.628	4.000	102.670	102.570	102.470	3.375	102.140	102.040	101.940
2.875	99.624	99.524	99.424	2.625	0.000	0.000	0.000	3.500	103.219	103.119	103.019	4.125	102.703	102.603	102.503	3.500	102.531	102.431	102.331
2.990	100.233	100.133	100.033	2.750	98.956	98.856	98.756	3.625	103.092	102.992	102.892	4.250	102.559	102.459	102.359	3.625	101.904	101.804	101.704
3.000	100.333	100.233	100.133	2.875	99.712	99.612	99.512	3.750	103.538	103.438	103.338	4.375	102.815	102.715	102.615	3.750	102.350	102.250	102.150
3.125	100.989	100.889	100.789	2.990	100.306	100.206	100.106	3.875	103.676	103.576	103.476	4.500	103.130	103.030	102.930	3.875	102.488	102.388	102.288
3.250	101.472	101.372	101.272	3.000	100.406	100.306	100.206	3.990	103.933	103.833	103.733	4.625	103.199	103.099	102.999	3.990	102.745	102.645	102.545
3.375	102.165	102.065	101.965	3.125	101.099	100.999	100.899	4.000	104.033	103.933	103.833	4.750	103.010	102.910	102.810	4.000	102.845	102.745	102.645
3.500	102.570	102.470	102.370	3.250	101.787	101.687	101.587	4.125	104.300	104.200	104.100	4.875	103.323	103.223	103.123	4.125	102.739	102.639	102.539
3.625	102.958	102.858	102.758	3.375	102.208	102.108	102.008	4.250	104.672	104.572	104.472	4.990	103.429	103.329	103.229	4.250	103.111	103.011	102.911
3.750	102.791	102.691	102.591	3.500	102.928	102.828	102.728	4.375	105.000	104.900	104.800	5.000	103.529	103.429	103.329	4.375	103.439	103.339	103.239
3.875	103.152	103.052	102.952	3.625	103.090	102.990	102.890	4.500	105.167	105.067	104.967	5.125	103.741	103.641	103.541	4.500	103.606	103.506	103.406
3.990	103.402	103.302	103.202	3.750	103.287	103.187	103.087	4.625	104.187	104.087	103.987	5.250	103.191	103.080	102.978	4.625	102.030	101.930	101.830
4.000	103.502	103.402	103.302	3.875	103.675	103.575	103.475	4.750	104.455	104.355	104.255	5.375	103.387	103.276	103.178	4.750	102.298	102.198	102.098
4.125	103.535	103.435	103.335	3.990	103.831	103.731	103.631	4.875	104.555	104.455	104.355	5.500	103.566	103.456	103.361	4.875	102.398	102.298	102.198
4.250	103.869	103.769	103.669	4.000	103.931	103.831	103.731	4.990	104.623	104.523	104.423	5.625	103.816	103.707	103.616	4.990	102.573	102.473	102.373
4.375	104.125	104.025	103.925	4.125	104.094	103.994	103.894	5.000	104.723	104.623	104.523	5.750	104.142	104.014	103.942	5.000	102.673	102.573	102.473
4.500	104.440	104.340	104.240	4.250	104.416	104.316	104.216	5.125	104.839	104.739	104.639	5.875	104.148	104.020	103.948	5.125	102.932	102.832	102.732
4.625	104.509	104.409	104.309	4.375	104.663	104.563	104.463	5.250	105.219	105.119	105.019	5.990	104.070	103.943	103.870	5.250	103.312	103.212	103.112
4.750	105.135	105.035	104.935	4.500	104.935	104.835	104.735	5.375	0.000	0.000	0.000	6.000	104.170	104.043	103.970	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.:

3/30/2020

45 Day Lock Exp.:

4/13/2020

60 Day Lock Exp.:

4/28/2020

W. Rate Sheet Dated: 2/28/2020

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	99.766	99.703	99.641	
3.500	100.203	100.141	100.078	
3.625	100.581	100.518	100.456	
3.750	100.993	100.930	100.868	
3.875	101.124	101.062	100.999	
4.000	101.402	101.339	101.277	
4.125	101.595	101.533	101.470	
4.250	101.759	101.696	101.634	
4.375	102.019	101.957	101.894	
4.500	102.198	102.135	102.073	
4.625	102.438	102.375	102.313	
4.750	102.653	102.591	102.528	
4.875	102.836	102.773	102.711	

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	99.148	99.023	98.898	
3.375	99.612	99.487	99.362	
3.500	100.018	99.893	99.768	
3.625	100.500	100.375	100.250	
3.750	100.915	100.790	100.665	
3.875	101.275	101.150	101.025	
4.000	101.615	101.490	101.365	
4.125	101.751	101.626	101.501	
4.250	102.059	101.934	101.809	
4.375	102.339	102.214	102.089	
4.500	102.497	102.372	102.247	

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	97.870	97.745	97.620	
3.375	98.276	98.151	98.026	
3.500	98.653	98.528	98.403	
3.625	99.006	98.881	98.756	
3.750	99.600	99.475	99.350	
3.875	99.910	99.785	99.660	
4.000	100.195	100.070	99.945	
4.125	100.480	100.355	100.230	
4.250	100.765	100.640	100.515	
4.375	101.049	100.924	100.799	
4.500	101.340	101.215	101.090	
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)