



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.: 4/2/2020

45 Day Lock Exp.: 4/17/2020

60 Day Lock Exp.: 5/4/2020

W. Rate Sheet Dated: 3/3/2020

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	101.850	101.700	101.550	2.750	101.393	101.243	101.093	2.375	99.357	99.207	99.057	3.125	99.533	99.383	99.233
2.875	102.402	102.252	102.102	2.875	101.859	101.709	101.559	2.500	99.848	99.698	99.548	3.250	99.817	99.667	99.517
3.000	102.906	102.756	102.606	3.000	102.268	102.118	101.968	2.625	100.263	100.113	99.963	3.375	100.073	99.923	99.773
3.125	103.420	103.270	103.120	3.125	102.659	102.509	102.359	2.750	99.757	99.607	99.457	3.500	100.033	99.883	99.733
3.250	102.902	102.752	102.602	3.250	101.781	101.631	101.481	2.875	100.198	100.048	99.898	3.625	100.206	100.056	99.906
3.375	103.369	103.219	103.069	3.375	102.171	102.021	101.871	3.000	100.582	100.432	100.282	Margin = 2.250		Index = 1.210	
3.500	103.813	103.663	103.513	3.500	102.543	102.393	102.243	3.125	100.948	100.798	100.648				
3.625	104.154	104.004	103.854	3.625	102.915	102.765	102.615	3.250	102.118	101.968	101.818				
4.000	103.727	103.577	103.427	4.000	102.544	102.394	102.244	3.375	102.483	102.333	102.183				
4.125	104.063	103.913	103.763	4.125	102.860	102.710	102.560	3.500	102.830	102.680	102.530				
4.500	103.984	103.884	103.784	4.500	103.317	103.217	103.117	3.625	103.176	103.026	102.876				
4.625	104.043	103.943	103.843	4.625	103.577	103.477	103.377	3.750	103.508	103.358	103.208				
4.750	104.282	104.182	104.082	4.750	103.839	103.739	103.639	3.875	103.836	103.686	103.536				
4.875	104.598	104.498	104.398	4.875	104.086	103.986	103.886	4.000	104.118	103.968	103.818				
5.000	104.887	104.787	104.687	5.000	104.397	104.297	104.197	4.125	104.413	104.263	104.113				
5.125	105.122	105.022	104.922	5.125	104.657	104.557	104.457	4.250	103.749	103.599	103.449				
5.250	105.878	105.778	105.678	5.250	105.434	105.334	105.234	4.375	103.979	103.829	103.679				
5.375	106.194	106.094	105.994	5.375	105.681	105.581	105.481	4.500	104.272	104.122	103.972				
6.250	106.000	105.850	105.700	6.250	107.038	106.888	106.738	4.625	104.515	104.365	104.215				

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	101.100	100.950	100.800	2.750	100.393	100.243	100.093	2.375	98.357	98.207	98.057	3.125	98.533	98.383	98.233
2.875	101.652	101.502	101.352	2.875	100.859	100.709	100.559	2.500	98.848	98.698	98.548	3.250	98.817	98.667	98.517
3.000	102.156	102.006	101.856	3.000	101.268	101.118	100.968	2.625	99.263	99.113	98.963	3.375	99.073	98.923	98.773
3.125	102.670	102.520	102.370	3.125	101.659	101.509	101.359	2.750	98.757	98.607	98.457	3.500	99.033	98.883	98.733
3.250	101.852	101.702	101.552	3.250	100.781	100.631	100.481	2.875	99.198	99.048	98.898	3.625	99.206	99.056	98.906
3.375	102.319	102.169	102.019	3.375	101.171	101.021	100.871	3.000	99.582	99.432	99.282	Margin = 2.250		Index = 1.210	
3.500	102.763	102.613	102.463	3.500	101.543	101.393	101.243	3.125	99.948	99.798	99.648	30 Year OTC			
3.625	103.104	102.954	102.804	3.625	101.915	101.765	101.615	3.250	101.118	100.968	100.818	Rate	30 Day	45 Day	60 Day
4.000	102.777	102.627	102.477	4.000	101.544	101.394	101.244	3.375	101.483	101.333	101.183	3.875	101.014	100.764	100.514
4.125	103.113	102.963	102.813	4.125	101.860	101.710	101.560	3.500	101.830	101.680	101.530	4.000	101.427	101.177	100.927
4.500	103.234	103.134	103.034	4.500	102.317	102.217	102.117	3.625	102.176	102.026	101.876	4.125	101.763	101.513	101.263
4.625	103.293	103.193	103.093	4.625	102.577	102.477	102.377	3.750	102.508	102.358	102.208	4.375	101.833	101.583	101.333
4.750	103.532	103.432	103.332	4.750	102.839	102.739	102.639	3.875	102.836	102.686	102.536	4.500	102.184	101.934	101.684
4.875	103.848	103.748	103.648	4.875	103.086	102.986	102.886	4.000	103.118	102.968	102.818	4.625	102.243	101.993	101.743
5.000	104.137	104.037	103.937	5.000	103.397	103.297	103.197	4.125	103.413	103.263	103.113	4.875	102.798	102.548	102.298
5.125	104.372	104.272	104.172	5.125	103.657	103.557	103.457	4.250	102.749	102.599	102.449	5.000	103.087	102.837	102.587
5.250	105.128	105.028	104.928	5.250	104.434	104.334	104.234	4.375	102.979	102.829	102.679	5.125	103.322	103.072	102.822
5.375	105.444	105.344	105.244	5.375	104.681	104.581	104.481	4.500	103.272	103.122	102.972	5.500	104.683	104.433	104.183
6.250	106.754	106.604	106.454	6.250	106.038	105.888	105.738	4.625	103.515	103.365	103.215	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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.875	98.264	98.014	97.764	4.750	100.000	99.750	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.677	98.427	98.177				
4.250	100.738	100.488	100.238	6.250	103.750	103.500	103.250	4.125	99.013	98.763	98.513				
4.375	100.683	100.433	100.183					4.375	99.083	98.833	98.583				
4.500	100.834	100.584	100.334					4.500	99.434	99.184	98.934				
4.625	100.893	100.643	100.393					4.625	99.493	99.243	98.993				
4.750	101.332	101.082	100.832					4.875	100.048	99.798	99.548				
5.000	101.937	101.687	101.437					5.000	100.337	100.087	99.837				
5.125	102.172	101.922	101.672					5.125	100.572	100.322	100.072				
5.250	102.572	102.322	102.072					5.500	101.933	101.683	101.433				
Borrower Paid Comp Only				Lender Paid Only				5.625	102.168	101.918	101.668				
												6.250	102.750	102.500	102.250

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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30 Day Lock Exp.:

4/2/2020

45 Day Lock Exp.:

4/17/2020

60 Day Lock Exp.:

5/4/2020

W. Rate Sheet Dated: 3/3/2020

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	101.138	100.988	100.838	2.750	101.110	100.960	100.810	2.375	96.137	95.987	95.837	3.125	99.283	99.133	98.983
2.875	101.689	101.539	101.389	2.875	101.577	101.427	101.277	2.500	96.628	96.478	96.328	3.250	99.567	99.417	99.267
3.000	102.193	102.043	101.893	3.000	101.986	101.836	101.686	2.625	97.043	96.893	96.743	3.375	99.823	99.673	99.523
3.125	102.707	102.557	102.407	3.125	102.377	102.227	102.077	2.750	99.474	99.324	99.174	3.500	99.783	99.633	99.483
3.250	102.284	102.134	101.984	3.250	101.593	101.443	101.293	2.875	99.915	99.765	99.615	3.625	99.956	99.806	99.656
3.375	102.751	102.601	102.451	3.375	101.982	101.832	101.682	3.000	100.300	100.150	100.000	Margin = 2.250		Index = 1.210	
3.500	103.194	103.044	102.894	3.500	102.355	102.205	102.055	3.125	100.665	100.515	100.365				
3.625	103.535	103.385	103.235	3.625	102.726	102.576	102.426	3.250	101.929	101.779	101.629				
4.000	103.202	103.052	102.902	4.000	102.449	102.299	102.149	3.375	102.294	102.144	101.994				
4.125	103.538	103.388	103.238	4.125	102.765	102.615	102.465	3.500	102.641	102.491	102.341				
4.500	103.209	103.109	103.009	4.500	102.972	102.872	102.772	3.625	102.987	102.837	102.687				
4.625	103.268	103.168	103.068	4.625	103.232	103.132	103.032	3.750	103.413	103.263	103.113				
4.750	101.945	101.845	101.745	4.750	101.931	101.831	101.731	3.875	103.741	103.591	103.441				
4.875	102.261	102.161	102.061	4.875	102.178	102.078	101.978	4.000	104.023	103.873	103.723				
5.000	102.550	102.450	102.350	5.000	102.489	102.389	102.289	4.125	104.318	104.168	104.018				
5.125	102.785	102.685	102.585	5.125	102.749	102.649	102.549	4.250	103.404	103.254	103.104				
5.250	103.322	103.222	103.122	5.250	103.308	103.208	103.108	4.375	103.634	103.484	103.334				
5.375	103.637	103.537	103.437	5.375	103.555	103.455	103.355	4.500	103.927	103.777	103.627				
6.250	103.854	103.704	103.554	6.250	103.818	103.668	103.518	4.625	104.170	104.020	103.870				

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	100.388	100.238	100.088	2.750	99.680	99.530	99.380	2.375	96.957	96.807	96.657	3.125	97.821	97.671	97.521
2.875	100.939	100.789	100.639	2.875	100.147	99.997	99.847	2.500	97.448	97.298	97.148	3.250	98.198	98.048	97.898
3.000	101.443	101.293	101.143	3.000	100.556	100.406	100.256	2.625	97.863	97.713	97.563	3.375	98.454	98.304	98.154
3.125	101.957	101.807	101.657	3.125	100.947	100.797	100.647	2.750	98.200	98.050	97.900	3.500	98.414	98.264	98.114
3.250	101.234	101.084	100.934	3.250	100.163	100.013	99.863	2.875	98.642	98.492	98.342	3.625	98.588	98.438	98.288
3.375	101.701	101.551	101.401	3.375	100.552	100.402	100.252	3.000	99.026	98.876	98.726	Margin = 2.250		Index = 1.210	
3.500	102.144	101.994	101.844	3.500	100.925	100.775	100.625	3.125	99.391	99.241	99.091	30 Year OTC			
3.625	102.485	102.335	102.185	3.625	101.296	101.146	100.996	3.250	100.280	100.130	99.980	Rate	30 Day	45 Day	60 Day
4.000	102.252	102.102	101.952	4.000	101.019	100.869	100.719	3.375	100.645	100.495	100.345	3.875	100.489	100.239	99.989
4.125	102.588	102.438	102.288	4.125	101.335	101.185	101.035	3.500	100.992	100.842	100.692	4.000	100.902	100.652	100.402
4.500	102.459	102.359	102.259	4.500	101.542	101.442	101.342	3.625	101.338	101.188	101.038	4.125	101.238	100.988	100.738
4.625	102.518	102.418	102.318	4.625	101.802	101.702	101.602	3.750	101.100	100.950	100.800	4.375	101.058	100.808	100.558
4.750	101.195	101.095	100.995	4.750	100.501	100.401	100.301	3.875	101.428	101.278	101.128	4.500	101.409	101.159	100.909
4.875	101.511	101.411	101.311	4.875	100.748	100.648	100.548	4.000	101.710	101.560	101.410	4.625	101.468	101.218	100.968
5.000	101.800	101.700	101.600	5.000	101.059	100.959	100.859	4.125	102.005	101.855	101.705	4.875	100.461	100.211	99.961
5.125	102.035	101.935	101.835	5.125	101.319	101.219	101.119	4.250	101.099	100.949	100.799	5.000	100.750	100.500	100.250
5.250	102.572	102.472	102.372	5.250	101.878	101.778	101.678	4.375	101.329	101.179	101.029	5.125	100.985	100.735	100.485
5.375	102.887	102.787	102.687	5.375	102.125	102.025	101.925	4.500	101.622	101.472	101.322	5.500	102.127	101.877	101.627
6.250	103.104	102.954	102.804	6.250	102.388	102.238	102.088	4.625	101.865	101.715	101.565	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	97.739	97.489	97.239	4.750	N/A	N/A	N/A
4.250	99.613	99.363	99.113	6.250	99.750	99.500	99.250	4.000	98.152	97.902	97.652				
4.375	99.558	99.308	99.058					4.125	98.488	98.238	97.988				
4.500	99.709	99.459	99.209					4.375	98.308	98.058	97.808				
4.625	99.768	99.518	99.268					4.500	98.659	98.409	98.159				
4.750	98.645	98.395	98.145					4.625	98.718	98.468	98.218				
5.000	99.250	99.000	98.750					4.875	97.711	97.461	97.211				
5.125	99.485	99.235	98.985					5.000	98.000	97.750	97.500				
5.250	99.666	99.416	99.166					5.125	98.235	97.985	97.735	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.500	99.377	99.127	98.877	Rate	30 Day	45 Day	60 Day
								6.250	99.611	99.361	99.111	6.250	N/A	N/A	N/A

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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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Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

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45 Day Lock Exp.: 4/17/2020
60 Day Lock Exp.: 5/4/2020

W. Rate Sheet Dated: 3/3/2020

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	99.583	99.475	99.383	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	4.000	103.323	103.223	103.123	4.000	102.948	102.848	102.748
2.875	100.410	100.309	100.210	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	4.125	103.360	103.260	103.160	4.125	102.985	102.885	102.785
2.990	101.058	100.958	100.858	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	4.250	103.151	103.051	102.951	4.250	102.776	102.676	102.576
3.000	101.158	101.058	100.958	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	4.375	103.431	103.331	103.231	4.375	103.056	102.956	102.856
3.125	101.827	101.727	101.627	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	4.500	103.741	103.641	103.541	4.500	103.116	103.016	102.916
3.250	102.143	102.026	101.943	3.375	102.508	102.402	102.308	3.375	102.508	102.402	102.308	4.625	103.809	103.709	103.609	4.625	103.184	103.084	102.984
3.375	102.758	102.652	102.558	3.500	102.928	102.828	102.728	3.500	102.928	102.828	102.728	4.750	103.651	103.551	103.451	4.750	103.026	102.926	102.826
3.500	103.178	103.078	102.978	3.625	103.332	103.232	103.132	3.625	103.332	103.232	103.132	4.875	103.989	103.889	103.789	4.875	103.364	103.264	103.164
3.625	103.582	103.482	103.382	3.750	102.967	102.867	102.767	3.750	102.967	102.867	102.767	4.990	104.118	104.018	103.918	4.990	103.118	103.018	102.918
3.750	103.217	103.117	103.017	3.875	103.320	103.220	103.120	3.875	103.320	103.220	103.120	5.000	104.218	104.118	104.018	5.000	103.218	103.118	103.018
3.875	103.570	103.470	103.370	3.990	103.433	103.333	103.233	3.990	103.433	103.333	103.233	5.125	104.387	104.287	104.187	5.125	103.387	103.287	103.187
3.990	103.808	103.708	103.608	4.000	103.533	103.433	103.333	4.000	103.533	103.433	103.333	5.250	103.576	103.476	103.376	5.250	102.576	102.476	102.376
4.000	103.908	103.808	103.708	4.125	103.570	103.470	103.370	4.125	103.570	103.470	103.370	5.375	103.770	103.670	103.570	5.375	103.770	103.670	103.570
4.125	103.945	103.845	103.745	4.250	103.881	103.781	103.681	4.250	103.881	103.781	103.681	5.500	103.948	103.848	103.748	5.500	103.948	103.848	103.748
4.250	104.256	104.156	104.056	4.375	104.161	104.061	103.961	4.375	104.161	104.061	103.961	5.625	104.199	104.099	103.999	5.625	104.199	104.099	103.999
4.375	104.536	104.436	104.336	4.500	104.221	104.121	104.021	4.500	104.221	104.121	104.021	5.750	104.641	104.541	104.441	5.750	104.641	104.541	104.441
4.500	104.846	104.746	104.646	4.625	104.289	104.189	104.089	4.625	104.289	104.189	104.089	5.875	104.645	104.545	104.445	5.875	104.645	104.545	104.445
4.625	104.914	104.814	104.714	4.750	104.852	104.752	104.652	4.750	104.852	104.752	104.652	5.990	104.566	104.466	104.366	5.990	104.566	104.466	104.366
4.750	105.477	105.377	105.277	4.875	105.190	105.090	104.990	4.875	105.190	105.090	104.990	6.000	104.666	104.566	104.466	6.000	104.666	104.566	104.466
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	102.948	102.848	102.748	2.375	0.000	0.000	0.000	2.375	0.000	0.000	0.000	2.375	0.000	0.000	0.000	3.375	103.318	103.218	103.118
4.125	102.985	102.885	102.785	2.500	0.000	0.000	0.000	2.500	0.000	0.000	0.000	2.500	0.000	0.000	0.000	3.500	103.759	103.659	103.559
4.250	102.776	102.676	102.576	2.625	0.000	0.000	0.000	2.625	0.000	0.000	0.000	2.625	0.000	0.000	0.000	3.625	103.419	103.319	103.219
4.375	103.056	102.956	102.856	2.750	99.583	99.437	99.383	2.750	0.000	0.000	0.000	2.750	0.000	0.000	0.000	3.750	103.893	103.793	103.693
4.500	103.116	103.016	102.916	2.875	100.341	100.197	100.141	2.875	0.000	0.000	0.000	2.875	0.000	0.000	0.000	3.875	104.031	103.931	103.831
4.625	103.184	103.084	102.984	2.990	100.931	100.791	100.731	2.990	0.000	0.000	0.000	2.990	0.000	0.000	0.000	3.990	104.289	104.189	104.089
4.750	103.026	102.926	102.826	3.000	101.031	100.891	100.831	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	4.000	104.389	104.289	104.189
4.875	103.364	103.264	103.164	3.125	101.721	101.584	101.521	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	4.125	104.641	104.541	104.441
4.990	103.118	103.018	102.918	3.250	102.403	102.273	102.203	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	4.250	105.010	104.910	104.810
5.000	103.218	103.118	103.018	3.375	102.818	102.695	102.618	3.375	102.818	102.695	102.618	3.375	102.818	102.695	102.618	4.375	105.335	105.235	105.135
5.125	103.387	103.287	103.187	3.500	103.529	103.414	103.329	3.500	103.529	103.414	103.329	3.500	103.529	103.414	103.329	4.500	105.501	105.401	105.301
5.250	102.576	102.476	102.376	3.625	103.684	103.567	103.484	3.625	103.684	103.567	103.484	3.625	103.684	103.567	103.484	4.625	104.664	104.564	104.464
5.375	103.770	103.670	103.570	3.750	103.769	103.669	103.569	3.750	103.769	103.669	103.569	3.750	103.769	103.669	103.569	4.750	104.933	104.833	104.733
5.500	103.948	103.848	103.748	3.875	104.153	104.053	103.953	3.875	104.153	104.053	103.953	3.875	104.153	104.053	103.953	4.875	105.056	104.956	104.856
5.625	104.199	104.099	103.999	3.990	104.308	104.208	104.108	3.990	104.308	104.208	104.108	3.990	104.308	104.208	104.108	4.990	105.104	105.004	104.904
5.750	104.641	104.541	104.441	4.000	104.408	104.308	104.208	4.000	104.408	104.308	104.208	4.000	104.408	104.308	104.208	5.000	105.204	105.104	105.004
5.875	104.645	104.545	104.445	4.125	104.569	104.469	104.369	4.125	104.569	104.469	104.369	4.125	104.569	104.469	104.369	5.125	105.110	105.003	104.910
5.990	104.566	104.466	104.366	4.250	104.911	104.811	104.711	4.250	104.911	104.811	104.711	4.250	104.911	104.811	104.711	5.250	105.490	105.386	105.290
6.000	104.666	104.566	104.466	4.375	105.155	105.055	104.955	4.375	105.155	105.055	104.955	4.375	105.155	105.055	104.955	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	103.318	103.218	103.118	3.375	103.318	103.218	103.118	3.375	102.930	102.830	102.730	3.375	102.930	102.830	102.730	3.375	102.930	102.830	102.730
3.500	103.759	103.659	103.559	3.500	103.759	103.659	103.559	3.500	103.371	103.271	103.171	3.500	103.371	103.271	103.171	3.500	103.371	103.271	103.171
3.625	103.419	103.319	103.219	3.625	103.419	103.319	103.219	3.625	102.541	102.441	102.341	3.625	102.541	102.441	102.341	3.625	102.541	102.441	102.341
3.750	103.893	103.793	103.693	3.750	103.893	103.793	103.693	3.750	103.015	102.915	102.815	3.750	103.015	102.915	102.815	3.750	103.015	102.915	102.815
3.875	104.031	103.931	103.831	3.875	104.031	103.931	103.831	3.875	103.153	103.053	102.953	3.875	103.153	103.053	102.953	3.875	103.153	103.053	102.953
3.990	104.289	104.189	104.089	3.990	104.289	104.189	104.089	3.990	103.411	103.311	103.211	3.990	103.411	103.311	103.211	3.990	103.411	103.311	103.211
4.000	104.389	104.289	104.189	4.000	104.389	104.289	104.189	4.000	103.511	103.411	103.311	4.000	103.511	103.411	103.311	4.000	103.511	103.411	103.311
4.125	104.641	104.541	104.441	4.125	104.641	104.541	104.441	4.125	103.391	103.291	103.191	4.125	103.391	103.291	103.191	4.125	103.391	103.291	103.191
4.250	105.010	104.910	104.810	4.250	105.010	104.910	104.810	4.250	103.760	103.660	103.560	4.250	103.760	103.660	103.560	4.250	103.760	103.660	103.560
4.375	105.210	105.110	105.010	4.375	105.210	105.110	105.010	4.375	104.085	103.985	103.885	4.375	103.960	103.860	103.760	4.375	103.960	103.860	103.760
4.500	105.376	105.276.2																	



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.:

4/2/2020

45 Day Lock Exp.:

4/17/2020

60 Day Lock Exp.:

5/4/2020

W. Rate Sheet Dated: 3/3/2020

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	99.719	99.612	99.519	2.375	0.000	0.000	0.000	3.375	103.427	103.327	103.227	4.000	103.097	102.997	102.897	3.375	102.739	102.639	102.539
2.875	100.528	100.428	100.328	2.500	0.000	0.000	0.000	3.500	103.852	103.752	103.652	4.125	103.128	103.028	102.928	3.500	103.164	103.064	102.964
2.990	101.147	101.047	100.947	2.625	0.000	0.000	0.000	3.625	103.445	103.345	103.245	4.250	102.876	102.776	102.676	3.625	102.265	102.165	102.065
3.000	101.247	101.147	101.047	2.750	100.042	99.902	99.842	3.750	103.901	103.801	103.701	4.375	103.142	103.042	102.942	3.750	102.721	102.621	102.521
3.125	101.889	101.789	101.689	2.875	100.784	100.650	100.584	3.875	104.033	103.933	103.833	4.500	103.438	103.338	103.238	3.875	102.853	102.753	102.653
3.250	102.507	102.407	102.307	2.990	101.356	101.228	101.156	3.990	104.277	104.177	104.077	4.625	103.504	103.404	103.304	3.990	103.097	102.997	102.897
3.375	103.098	102.998	102.898	3.000	101.456	101.328	101.256	4.000	104.377	104.277	104.177	4.750	103.356	103.256	103.156	4.000	103.197	103.097	102.997
3.500	103.494	103.394	103.294	3.125	102.124	102.001	101.924	4.125	104.667	104.567	104.467	4.875	103.680	103.580	103.480	4.125	103.124	103.024	102.924
3.625	103.874	103.774	103.674	3.250	102.778	102.666	102.578	4.250	105.019	104.919	104.819	4.990	103.803	103.703	103.603	4.250	103.476	103.376	103.276
3.750	103.389	103.287	103.189	3.375	103.170	103.070	102.970	4.375	105.325	105.225	105.125	5.000	103.903	103.803	103.703	4.375	103.782	103.682	103.582
3.875	103.723	103.623	103.523	3.500	103.846	103.746	103.646	4.500	105.478	105.378	105.278	5.125	104.060	103.960	103.860	4.500	103.935	103.835	103.735
3.990	103.943	103.843	103.743	3.625	103.988	103.888	103.788	4.625	104.709	104.609	104.509	5.250	103.451	103.349	103.244	4.625	102.552	102.452	102.352
4.000	104.043	103.943	103.843	3.750	103.905	103.805	103.705	4.750	104.959	104.859	104.759	5.375	103.638	103.538	103.435	4.750	102.802	102.702	102.602
4.125	104.074	103.974	103.874	3.875	104.265	104.165	104.065	4.875	105.073	104.973	104.873	5.500	103.814	103.714	103.614	4.875	102.916	102.816	102.716
4.250	104.337	104.237	104.137	3.990	104.401	104.301	104.201	4.990	105.110	105.010	104.910	5.625	104.057	103.957	103.857	4.990	103.106	103.006	102.906
4.375	104.603	104.503	104.403	4.000	104.501	104.401	104.301	5.000	105.210	105.110	105.010	5.750	104.373	104.273	104.173	5.000	103.206	103.106	103.006
4.500	104.899	104.799	104.699	4.125	104.651	104.551	104.451	5.125	105.312	105.205	105.112	5.875	104.374	104.274	104.174	5.125	103.405	103.298	103.205
4.625	104.965	104.865	104.765	4.250	104.985	104.885	104.785	5.250	105.678	105.574	105.478	5.990	104.293	104.193	104.093	5.250	103.771	103.667	103.571
4.750	105.568	105.468	105.368	4.375	105.215	105.115	105.015	5.375	0.000	0.000	0.000	6.000	104.393	104.293	104.193	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", LPML		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/2/2020

45 Day Lock Exp.:

4/17/2020

60 Day Lock Exp.:

5/4/2020

W. Rate Sheet Dated: 3/3/2020

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	99.541	99.479	99.416	
3.500	99.958	99.896	99.833	
3.625	100.361	100.298	100.236	
3.750	100.795	100.733	100.670	
3.875	101.012	100.949	100.887	
4.000	101.269	101.206	101.144	
4.125	101.438	101.375	101.313	
4.250	101.600	101.538	101.475	
4.375	101.767	101.705	101.642	
4.500	101.909	101.847	101.784	
4.625	102.113	102.050	101.988	
4.750	102.369	102.306	102.244	
4.875	102.568	102.505	102.443	

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	99.500	99.375	99.250	
3.375	99.966	99.841	99.716	
3.500	100.373	100.248	100.123	
3.625	100.859	100.734	100.609	
3.750	101.276	101.151	101.026	
3.875	101.663	101.538	101.413	
4.000	102.003	101.878	101.753	
4.125	102.135	102.010	101.885	
4.250	102.444	102.319	102.194	
4.375	102.724	102.599	102.474	
4.500	102.879	102.754	102.629	

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	98.186	98.061	97.936	
3.375	98.594	98.469	98.344	
3.500	98.973	98.848	98.723	
3.625	99.328	99.203	99.078	
3.750	99.931	99.806	99.681	
3.875	100.259	100.134	100.009	
4.000	100.545	100.420	100.295	
4.125	100.830	100.705	100.580	
4.250	101.115	100.990	100.865	
4.375	101.399	101.274	101.149	
4.500	101.691	101.566	101.441	
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)