



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/6/2020

45 Day Lock Exp.: 4/20/2020

60 Day Lock Exp.: 5/4/2020

W. Rate Sheet Dated: 3/5/2020

Release Time: 4:45 pm 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	101.804	101.654	101.466	2.750	101.350	101.200	101.012	2.375	99.723	99.573	99.423	3.125	99.085	98.935	98.785
2.875	102.329	102.179	101.991	2.875	101.779	101.629	101.442	2.500	100.165	100.015	99.865	3.250	99.817	99.667	99.517
3.000	102.818	102.668	102.480	3.000	102.185	102.035	101.848	2.625	100.616	100.466	100.316	3.375	99.859	99.709	99.559
3.125	103.245	103.095	102.907	3.125	102.489	102.339	102.151	2.750	100.085	99.935	99.785	3.500	100.033	99.883	99.733
3.250	102.837	102.665	102.509	3.250	101.756	101.584	101.427	2.875	100.489	100.339	100.189	3.625	100.206	100.056	99.906
3.375	103.248	103.076	102.920	3.375	102.137	101.965	101.809	3.000	100.870	100.720	100.570	Margin = 2.250		Index = 1.210	
3.500	103.668	103.496	103.340	3.500	102.512	102.340	102.184	3.125	101.149	100.999	100.849				
3.625	104.068	103.896	103.740	3.625	102.810	102.638	102.482	3.250	102.440	102.290	102.140				
4.000	103.936	103.786	103.636	4.000	102.828	102.678	102.528	3.375	102.796	102.646	102.496				
4.125	104.205	104.055	103.905	4.125	102.873	102.723	102.573	3.500	103.146	102.996	102.846				
4.500	104.027	103.927	103.827	4.500	103.588	103.488	103.388	3.625	103.419	103.269	103.119				
4.625	104.386	104.286	104.186	4.625	103.796	103.696	103.596	3.750	103.649	103.499	103.349				
4.750	104.528	104.428	104.328	4.750	104.068	103.968	103.868	3.875	103.956	103.806	103.656				
4.875	104.791	104.691	104.591	4.875	104.357	104.257	104.157	4.000	104.254	104.104	103.954				
5.000	105.060	104.960	104.860	5.000	104.620	104.520	104.420	4.125	104.310	104.160	104.010				
5.125	105.419	105.319	105.219	5.125	104.829	104.729	104.629	4.250	103.927	103.777	103.627				
5.250	106.248	106.148	106.048	5.250	105.788	105.688	105.588	4.375	104.200	104.050	103.900				
5.375	106.511	106.411	106.311	5.375	106.078	105.978	105.878	4.500	104.445	104.295	104.145				
6.250	106.000	105.850	105.700	6.250	105.900	105.750	105.600	4.625	104.636	104.486	104.336				

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	101.054	100.904	100.716	2.750	100.350	100.200	100.012	2.375	98.723	98.573	98.423	3.125	98.085	97.935	97.785
2.875	101.579	101.429	101.241	2.875	100.779	100.629	100.442	2.500	99.165	99.015	98.865	3.250	98.817	98.667	98.517
3.000	102.068	101.918	101.730	3.000	101.185	101.035	100.848	2.625	99.616	99.466	99.316	3.375	98.859	98.709	98.559
3.125	102.495	102.345	102.157	3.125	101.489	101.339	101.151	2.750	99.085	98.935	98.785	3.500	99.033	98.883	98.733
3.250	101.787	101.615	101.459	3.250	100.756	100.584	100.427	2.875	99.489	99.339	99.189	3.625	99.206	99.056	98.906
3.375	102.198	102.026	101.870	3.375	101.137	100.965	100.809	3.000	99.870	99.720	99.570	Margin = 2.250		Index = 1.210	
3.500	102.618	102.446	102.290	3.500	101.512	101.340	101.184	3.125	100.149	99.999	99.849	30 Year OTC			
3.625	103.018	102.846	102.690	3.625	101.810	101.638	101.482	3.250	101.440	101.290	101.140	Rate	30 Day	45 Day	60 Day
4.000	102.986	102.836	102.686	4.000	101.828	101.678	101.528	3.375	101.796	101.646	101.496	3.875	101.002	100.752	100.502
4.125	103.255	103.105	102.955	4.125	101.873	101.723	101.573	3.500	102.146	101.996	101.846	4.000	101.386	101.136	100.886
4.500	103.277	103.177	103.077	4.500	102.588	102.488	102.388	3.625	102.419	102.269	102.119	4.125	101.655	101.405	101.155
4.625	103.636	103.536	103.436	4.625	102.796	102.696	102.596	3.750	102.649	102.499	102.349	4.375	101.708	101.458	101.208
4.750	103.778	103.678	103.578	4.750	103.068	102.968	102.868	3.875	102.956	102.806	102.656	4.500	101.977	101.727	101.477
4.875	104.041	103.941	103.841	4.875	103.357	103.257	103.157	4.000	103.254	103.104	102.954	4.625	102.336	102.086	101.836
5.000	104.310	104.210	104.110	5.000	103.620	103.520	103.420	4.125	103.310	103.160	103.010	4.875	102.741	102.491	102.241
5.125	104.669	104.569	104.469	5.125	103.829	103.729	103.629	4.250	102.927	102.777	102.627	5.000	103.010	102.760	102.510
5.250	105.498	105.398	105.298	5.250	104.788	104.688	104.588	4.375	103.200	103.050	102.900	5.125	103.369	103.119	102.869
5.375	105.761	105.661	105.561	5.375	105.078	104.978	104.878	4.500	103.445	103.295	103.145	5.500	104.731	104.481	104.231
6.250	105.500	105.350	105.200	6.250	105.400	105.250	105.100	4.625	103.636	103.486	103.336	5.625	105.089	104.839	104.589

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	-2.000	-2.000	\$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

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	98.252	98.002	97.752	4.750	100.000	99.750	99.500
4.250	100.880	100.630	100.380	6.250	103.750	103.500	103.250	4.000	98.636	98.386	98.136				
4.375	100.808	100.558	100.308					4.125	98.905	98.655	98.405				
4.500	100.877	100.627	100.377					4.375	98.958	98.708	98.458				
4.625	101.236	100.986	100.736					4.500	99.227	98.977	98.727				
4.750	101.578	101.328	101.078					4.625	99.586	99.336	99.086				
5.000	102.110	101.860	101.610					4.875	99.991	99.741	99.491				
5.125	102.469	102.219	101.969					5.000	100.260	100.010	99.760				
5.250	102.869	102.619	102.369					5.125	100.619	100.369	100.119				
Borrower Paid Comp Only				Lender Paid Only				5.500	101.981	101.731	101.481	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								5.625	102.339	102.089	101.839	Rate	30 Day	45 Day	60 Day
												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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10:00 am ET - 11:00 pm ET

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4/6/2020

45 Day Lock Exp.:

4/20/2020

60 Day Lock Exp.:

5/4/2020

W. Rate Sheet Dated: 3/5/2020

Release Time: 4:45 pm 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	101.091	100.941	100.754	2.750	101.067	100.917	100.730	2.375	96.503	96.353	96.203	3.125	98.835	98.685	98.535
2.875	101.616	101.466	101.279	2.875	101.497	101.347	101.159	2.500	96.945	96.795	96.645	3.250	99.567	99.417	99.267
3.000	102.105	101.955	101.768	3.000	101.903	101.753	101.565	2.625	97.396	97.246	97.096	3.375	99.609	99.459	99.309
3.125	102.532	102.382	102.195	3.125	102.206	102.056	101.869	2.750	99.802	99.652	99.502	3.500	99.783	99.633	99.483
3.250	102.218	102.047	101.890	3.250	101.567	101.395	101.239	2.875	100.207	100.057	99.907	3.625	99.956	99.806	99.656
3.375	102.629	102.457	102.301	3.375	101.948	101.776	101.620	3.000	100.588	100.438	100.288	Margin = 2.250		Index = 1.210	
3.500	103.049	102.877	102.721	3.500	102.324	102.152	101.995	3.125	100.866	100.716	100.566				
3.625	103.449	103.278	103.121	3.625	102.621	102.450	102.293	3.250	102.251	102.101	101.951				
4.000	103.411	103.261	103.111	4.000	102.733	102.583	102.433	3.375	102.607	102.457	102.307				
4.125	103.680	103.530	103.380	4.125	102.778	102.628	102.478	3.500	102.958	102.808	102.658				
4.500	103.252	103.152	103.052	4.500	103.243	103.143	103.043	3.625	103.231	103.081	102.931				
4.625	103.611	103.511	103.411	4.625	103.451	103.351	103.251	3.750	103.554	103.404	103.254				
4.750	102.190	102.090	101.990	4.750	102.160	102.060	101.960	3.875	103.861	103.711	103.561				
4.875	102.453	102.353	102.253	4.875	102.450	102.350	102.250	4.000	104.159	104.009	103.859				
5.000	102.723	102.623	102.523	5.000	102.713	102.613	102.513	4.125	104.215	104.065	103.915				
5.125	103.081	102.981	102.881	5.125	102.921	102.821	102.721	4.250	103.582	103.432	103.282				
5.250	103.692	103.592	103.492	5.250	103.662	103.562	103.462	4.375	103.855	103.705	103.555				
5.375	103.955	103.855	103.755	5.375	103.952	103.852	103.752	4.500	104.100	103.950	103.800				
6.250	104.275	104.125	103.975	6.250	104.115	103.965	103.815	4.625	104.291	104.141	103.991				

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	100.341	100.191	100.004	2.750	99.637	99.487	99.300	2.375	97.323	97.173	97.023	3.125	97.372	97.222	97.072
2.875	100.866	100.716	100.529	2.875	100.067	99.917	99.729	2.500	97.765	97.615	97.465	3.250	98.198	98.048	97.898
3.000	101.355	101.205	101.018	3.000	100.473	100.323	100.135	2.625	98.216	98.066	97.916	3.375	98.240	98.090	97.940
3.125	101.782	101.632	101.445	3.125	100.776	100.626	100.439	2.750	98.341	98.191	98.041	3.500	98.414	98.264	98.114
3.250	101.168	100.997	100.840	3.250	100.137	99.965	99.809	2.875	98.745	98.595	98.445	3.625	98.588	98.438	98.288
3.375	101.579	101.407	101.251	3.375	100.518	100.346	100.190	3.000	99.126	98.976	98.826	Margin = 2.250		Index = 1.210	
3.500	101.999	101.827	101.671	3.500	100.894	100.722	100.565	3.125	99.405	99.255	99.105	30 Year OTC			
3.625	102.399	102.228	102.071	3.625	101.191	101.020	100.863	3.250	100.540	100.390	100.240	Rate	30 Day	45 Day	60 Day
4.000	102.461	102.311	102.161	4.000	101.303	101.153	101.003	3.375	100.896	100.746	100.596	3.875	100.477	100.227	99.977
4.125	102.730	102.580	102.430	4.125	101.348	101.198	101.048	3.500	101.246	101.096	100.946	4.000	100.861	100.611	100.361
4.500	102.502	102.402	102.302	4.500	101.813	101.713	101.613	3.625	101.519	101.369	101.219	4.125	101.130	100.880	100.630
4.625	102.861	102.761	102.661	4.625	102.021	101.921	101.821	3.750	101.241	101.091	100.941	4.375	100.933	100.683	100.433
4.750	101.440	101.340	101.240	4.750	100.730	100.630	100.530	3.875	101.548	101.398	101.248	4.500	101.202	100.952	100.702
4.875	101.703	101.603	101.503	4.875	101.020	100.920	100.820	4.000	101.846	101.696	101.546	4.625	101.561	101.311	101.061
5.000	101.973	101.873	101.773	5.000	101.283	101.183	101.083	4.125	101.902	101.752	101.602	4.875	100.403	100.153	99.903
5.125	102.331	102.231	102.131	5.125	101.491	101.391	101.291	4.250	101.277	101.127	100.977	5.000	100.673	100.423	100.173
5.250	102.942	102.842	102.742	5.250	102.232	102.132	102.032	4.375	101.550	101.400	101.250	5.125	101.031	100.781	100.531
5.375	103.205	103.105	103.005	5.375	102.522	102.422	102.322	4.500	101.795	101.645	101.495	5.500	102.174	101.924	101.674
6.250	103.525	103.375	103.225	6.250	102.685	102.535	102.385	4.625	101.986	101.836	101.686	5.625	102.533	102.283	102.033

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	-2.000	-2.000
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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.875	97.727	97.477	97.227	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.111	97.861	97.611				
4.250	99.755	99.505	99.255	6.250	99.750	99.500	99.250	4.125	98.380	98.130	97.880				
4.375	99.683	99.433	99.183					4.375	98.183	97.933	97.683				
4.500	99.752	99.502	99.252					4.500	98.452	98.202	97.952				
4.625	100.111	99.861	99.611					4.625	98.811	98.561	98.311				
4.750	98.890	98.640	98.390					4.875	97.653	97.403	97.153				
5.000	99.423	99.173	98.923					5.000	97.923	97.673	97.423				
5.125	99.781	99.531	99.281					5.125	98.281	98.031	97.781				
5.250	99.963	99.713	99.463					5.500	99.424	99.174	98.924				
Borrower Paid Comp Only				Lender Paid Only				5.625	99.783	99.533	99.283	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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Release Time: 4:45 pm 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		
2.750	100.211	100.041	100.011	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	103.156	103.056	102.956	4.000	102.781		
2.875	101.045	100.881	100.845	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	103.176	103.076	102.976	4.125	102.801		
2.990	101.672	101.517	101.472	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.250	102.850	102.750	102.650	4.250	102.475		
3.000	101.772	101.617	101.572	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.375	103.121	103.021	102.921	4.375	102.746		
3.125	102.250	102.101	102.050	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.500	103.421	103.321	103.221	4.500	102.796		
3.250	102.370	102.240	102.170	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.625	103.488	103.388	103.288	4.625	102.863		
3.375	102.919	102.798	102.719	3.375	102.669	102.548	102.469	3.375	102.669	102.548	102.469	4.750	103.737	103.637	103.537	4.750	103.112		
3.500	103.329	103.217	103.129	3.500	103.079	102.967	102.879	3.500	103.079	102.967	102.879	4.875	104.065	103.965	103.865	4.875	103.440		
3.625	103.698	103.595	103.498	3.625	103.448	103.345	103.248	3.625	103.448	103.345	103.248	4.990	104.189	104.089	103.989	4.990	103.189		
3.750	103.202	103.102	103.002	3.750	102.952	102.852	102.752	3.750	102.952	102.852	102.752	5.000	104.289	104.189	104.089	5.000	103.289		
3.875	103.545	103.445	103.345	3.875	103.295	103.195	103.095	3.875	103.295	103.195	103.095	5.125	104.452	104.352	104.252	5.125	103.452		
3.990	103.772	103.672	103.572	3.990	103.397	103.297	103.197	3.990	103.397	103.297	103.197	5.250	103.897	103.797	103.697	5.250	102.897		
4.000	103.872	103.772	103.672	4.000	103.497	103.397	103.297	4.000	103.497	103.397	103.297	5.375	104.086	103.986	103.886	5.375	103.086		
4.125	103.892	103.792	103.692	4.125	103.517	103.417	103.317	4.125	103.517	103.417	103.317	5.500	104.262	104.162	104.062	5.500	103.262		
4.250	104.333	104.233	104.133	4.250	103.958	103.858	103.758	4.250	103.958	103.858	103.758	5.625	104.508	104.408	104.308	5.625	103.508		
4.375	104.604	104.504	104.404	4.375	104.229	104.129	104.029	4.375	104.229	104.129	104.029	5.750	104.724	104.624	104.524	5.750	103.724		
4.500	104.904	104.804	104.704	4.500	104.279	104.179	104.079	4.500	104.279	104.179	104.079	5.875	104.727	104.627	104.527	5.875	103.727		
4.625	104.971	104.871	104.771	4.625	104.346	104.246	104.146	4.625	104.346	104.246	104.146	5.990	104.648	104.548	104.448	5.990	103.648		
4.750	105.633	105.533	105.433	4.750	105.008	104.908	104.808	4.750	105.008	104.908	104.808	6.000	104.748	104.648	104.548	6.000	103.748		
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		
4.000	102.781	102.681	102.581	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	2.250	N/A	N/A	N/A	3.375	103.693		
4.125	102.801	102.701	102.601	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	2.375	N/A	N/A	N/A	3.500	103.943		
4.250	102.475	102.375	102.275	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	3.625	103.802		
4.375	102.746	102.646	102.546	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	3.750	104.151		
4.500	102.796	102.696	102.596	2.750	100.180	100.031	99.980	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	3.875	104.285		
4.625	102.863	102.763	102.663	2.875	100.542	100.403	100.342	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	3.990	104.538		
4.750	103.112	103.012	102.912	2.990	101.120	100.982	100.920	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	4.000	104.638		
4.875	103.440	103.340	103.240	3.000	101.220	101.082	101.020	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	4.125	104.757		
4.990	103.189	103.089	102.989	3.125	101.895	101.760	101.695	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.250	105.120		
5.000	103.289	103.189	103.089	3.250	102.570	102.442	102.370	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.375	105.438		
5.125	103.452	103.352	103.252	3.375	102.958	102.837	102.758	3.375	102.958	102.837	102.758	3.375	102.958	102.837	102.758	4.500	105.603		
5.250	102.897	102.797	102.697	3.500	103.639	103.521	103.439	3.500	103.639	103.521	103.439	3.500	103.639	103.521	103.439	4.625	104.837		
5.375	104.086	103.986	103.886	3.625	103.789	103.670	103.589	3.625	103.789	103.670	103.589	3.625	103.789	103.670	103.589	4.750	105.099		
5.500	104.262	104.162	104.062	3.750	103.808	103.680	103.608	3.750	103.808	103.680	103.608	3.750	103.808	103.680	103.608	4.875	105.218		
5.625	104.508	104.408	104.308	3.875	104.172	104.047	103.972	3.875	104.172	104.047	103.972	3.875	104.172	104.047	103.972	4.990	105.260		
5.750	104.724	104.624	104.524	3.990	104.338	104.218	104.138	3.990	104.338	104.218	104.138	3.990	104.338	104.218	104.138	5.000	105.360		
5.875	104.727	104.627	104.527	4.000	104.438	104.318	104.238	4.000	104.438	104.318	104.238	4.000	104.438	104.318	104.238	5.125	105.284		
5.990	104.648	104.548	104.448	4.125	104.627	104.509	104.427	4.125	104.627	104.509	104.427	4.125	104.627	104.509	104.427	5.250	105.657		
6.000	104.748	104.648	104.548	4.250	105.002	104.902	104.802	4.250	105.002	104.902	104.802	4.250	105.002	104.902	104.802	5.375	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		
3.375	103.693	103.593	103.493	3.375	103.693	103.593	103.493	3.375	103.305	103.205	103.105	3.375	103.305	103.205	103.105	3.375	103.305		
3.500	103.943	103.843	103.743	3.500	103.943	103.843	103.743	3.500	103.555	103.455	103.355	3.500	103.555	103.455	103.355	3.500	103.555		
3.625	103.802	103.702	103.602	3.625	103.802	103.702	103.602	3.625	102.932	102.832	102.732	3.625	102.932	102.832	102.732	3.625	102.932		
3.750	104.151	104.051	103.951	3.750	104.151	104.051	103.951	3.750	103.281	103.181	103.081	3.750	103.281	103.181	103.081	3.750	103.281		
3.875	104.285	104.185	104.085	3.875	104.285	104.185	104.085	3.875	103.415	103.315	103.215	3.875	103.415	103.315	103.215	3.875	103.415		
3.990	104.538	104.438	104.338	3.990	104.538	104.438	104.338	3.990	103.668	103.568	103.468	3.990	103.668	103.568	103.468	3.990	103.668		
4.000	104.638	104.538	104.438	4.000	104.638	104.538	104.438	4.000	103.768	103.668	103.568	4.000	103.768	103.668	103.568	4.000	103.768		
4.125	104.757	104.657	104.557	4.125	104.757	104.657	104.557	4.125	103.513	103.413	103.313	4.125	103.513	103.413	103.313	4.125	103.513		
4.250	105.120	105.020	104.920	4.250	105.120	105.020	104.920	4.250	103.776	103.676	103.576	4.250	103.776	103.676	103.576	4.250	103.776		
4.375	105.313	105.213	105.113	4.375	105.313	105.213	105.113	4.375	104.194	104.094	103.994	4.375	104.194	104.094	103.994	4.375	104.194		
4.500	105.478	105.378	105.278	4.500	105.478	105.378	105.278	4.500	104.359	104.259	104.159	4.500	104.359	104.259	104.159	4.500	104.359		
4.625	104.712	104.612	104.512	4.625	104.712	104.612	104.512	4.625	102.980	102.880	102.780	4.625	102.980	102.880	102.780	4.625	102.980		
4.750	104.974	104.874	104.774	4.750	104.974	104.874	104.774	4.750	103.242	103.142	103.042	4.750	103.242	103.142	103.042	4.750	103.242		
4.875	105.218	105.118	105.018	4.875	105.218	105.118	105.018	4.875	103.361	103.261	103.161	4.875	103.361	103.261	103.161	4.875	103.361		
4.990	105.260	105.160	105.060	4.990	105.260	105.160	105.060	4.990	103.403	103.303	103.203	4.990	103.403	103.303	103.203	4.990	103.403		
5.000	105.360	105.260	105.160	5.000	105.360	105.260	105.160	5.000	103.503	103.403	103.303	5.000	103.503	103.403	103.303	5.000	103.503		
5.125	105.284	105.184	105.084	5.125	105.284	105.184	105.084	5.125	103.677	103.577	103.477	5.125	103.677	103.577	103.477	5.125	103.677		
5.250	105.657	105.557	105.457	5.250	105.657	105.557	105.457	5.250	104.050	103.950	103.850	5.250	104.050	103.950	103.850	5.250	104.050		
5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	5.375	N/A		



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.:

4/6/2020

45 Day Lock Exp.:

4/20/2020

60 Day Lock Exp.:

5/4/2020

W. Rate Sheet Dated: 3/5/2020

Release Time: 4:45 pm 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	100.381	100.211	100.181	2.250	N/A	N/A	N/A	3.375	103.636	103.536	103.436	4.000	102.908	102.808	102.708	3.375	102.948	102.848	102.748
2.875	101.210	101.046	101.010	2.375	N/A	N/A	N/A	3.500	103.884	103.784	103.684	4.125	102.927	102.827	102.727	3.500	103.196	103.096	102.996
2.990	101.830	101.677	101.630	2.500	N/A	N/A	N/A	3.625	103.769	103.669	103.569	4.250	102.490	102.390	102.290	3.625	102.584	102.484	102.384
3.000	101.930	101.777	101.730	2.625	N/A	N/A	N/A	3.750	104.113	104.013	103.913	4.375	102.757	102.657	102.557	3.750	102.928	102.828	102.728
3.125	102.399	102.258	102.199	2.750	100.348	100.200	100.148	3.875	104.248	104.148	104.048	4.500	103.056	102.956	102.856	3.875	103.063	102.963	102.863
3.250	102.538	102.424	102.338	2.875	100.725	100.581	100.525	3.990	104.499	104.399	104.299	4.625	103.122	103.022	102.922	3.990	103.314	103.214	103.114
3.375	103.080	102.978	102.880	2.990	101.298	101.159	101.098	4.000	104.599	104.499	104.399	4.750	103.319	103.219	103.119	4.000	103.414	103.314	103.214
3.500	103.486	103.386	103.286	3.000	101.398	101.259	101.198	4.125	104.755	104.655	104.555	4.875	103.646	103.546	103.446	4.125	103.204	103.104	103.004
3.625	103.845	103.745	103.645	3.125	102.070	101.934	101.870	4.250	105.116	105.016	104.916	4.990	103.768	103.668	103.568	4.250	103.565	103.465	103.365
3.750	103.260	103.160	103.060	3.250	102.738	102.611	102.538	4.375	105.431	105.331	105.231	5.000	103.868	103.768	103.668	4.375	103.880	103.780	103.680
3.875	103.598	103.498	103.398	3.375	103.122	103.003	102.922	4.500	105.590	105.490	105.390	5.125	104.029	103.929	103.829	4.500	104.039	103.939	103.839
3.990	103.822	103.722	103.622	3.500	103.795	103.681	103.595	4.625	104.852	104.752	104.652	5.250	103.390	103.290	103.190	4.625	102.695	102.595	102.495
4.000	103.922	103.822	103.722	3.625	103.943	103.828	103.743	4.750	105.110	105.010	104.910	5.375	103.578	103.478	103.378	4.750	102.953	102.853	102.753
4.125	103.941	103.841	103.741	3.750	103.859	103.759	103.659	4.875	105.228	105.128	105.028	5.500	103.752	103.652	103.552	4.875	103.071	102.971	102.871
4.250	104.329	104.229	104.129	3.875	104.218	104.118	104.018	4.990	105.269	105.169	105.069	5.625	103.999	103.899	103.799	4.990	103.112	103.012	102.912
4.375	104.596	104.496	104.396	3.990	104.383	104.283	104.183	5.000	105.369	105.269	105.169	5.750	104.338	104.238	104.138	5.000	103.212	103.112	103.012
4.500	104.895	104.795	104.695	4.000	104.483	104.383	104.283	5.125	105.255	105.155	105.055	5.875	104.339	104.239	104.139	5.125	103.348	103.248	103.148
4.625	104.961	104.861	104.761	4.125	104.670	104.570	104.470	5.250	105.625	105.525	105.425	5.990	104.259	104.159	104.059	5.250	103.718	103.618	103.518
4.750	105.568	105.468	105.368	4.250	105.002	104.902	104.802	5.375	N/A	N/A	N/A	6.000	104.359	104.259	104.159	5.375	N/A	N/A	N/A

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 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	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/6/2020

45 Day Lock Exp.:

4/20/2020

60 Day Lock Exp.:

5/4/2020

W. Rate Sheet Dated: 3/5/2020

Release Time: 4:45 pm 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	99.371	99.309	99.246	
3.500	99.788	99.726	99.663	
3.625	100.191	100.129	100.066	
3.750	100.604	100.542	100.479	
3.875	100.780	100.717	100.655	
4.000	101.036	100.974	100.911	
4.125	101.205	101.143	101.080	
4.250	101.409	101.346	101.284	
4.375	101.576	101.514	101.451	
4.500	101.718	101.656	101.593	
4.625	101.922	101.859	101.797	
4.750	102.136	102.074	102.011	
4.875	102.335	102.273	102.210	

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	99.607	99.482	99.357	
3.375	100.074	99.949	99.824	
3.500	100.481	100.356	100.231	
3.625	100.969	100.844	100.719	
3.750	101.387	101.262	101.137	
3.875	101.776	101.651	101.526	
4.000	102.116	101.991	101.866	
4.125	102.247	102.122	101.997	
4.250	102.556	102.431	102.306	
4.375	102.837	102.712	102.587	
4.500	102.992	102.867	102.742	

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	98.280	98.155	98.030	
3.375	98.688	98.563	98.438	
3.500	99.067	98.942	98.817	
3.625	99.423	99.298	99.173	
3.750	100.028	99.903	99.778	
3.875	100.356	100.231	100.106	
4.000	100.642	100.517	100.392	
4.125	100.927	100.802	100.677	
4.250	101.212	101.087	100.962	
4.375	101.497	101.372	101.247	
4.500	101.789	101.664	101.539	
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)