



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.: 4/8/2020

45 Day Lock Exp.: 4/23/2020

60 Day Lock Exp.: 5/8/2020

W. Rate Sheet Dated: 3/9/2020

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	101.484	101.334	101.146	2.750	101.621	101.471	101.284	2.375	99.752	99.602	99.452	3.125	99.110	98.960	98.810
2.875	102.009	101.859	101.671	2.875	102.043	101.893	101.705	2.500	100.209	100.059	99.909	3.250	99.706	99.556	99.406
3.000	102.498	102.348	102.160	3.000	102.381	102.231	102.043	2.625	100.621	100.471	100.321	3.375	99.880	99.730	99.580
3.125	102.925	102.775	102.587	3.125	102.756	102.606	102.419	2.750	100.116	99.966	99.816	3.500	100.054	99.904	99.754
3.250	102.517	102.345	102.189	3.250	102.045	101.873	101.717	2.875	100.513	100.363	100.213	3.625	100.227	100.077	99.927
3.375	102.928	102.756	102.600	3.375	102.426	102.254	102.098	3.000	100.826	100.676	100.526	Margin = 2.250		Index = 1.210	
3.500	103.348	103.176	103.020	3.500	102.744	102.572	102.416	3.125	101.176	101.026	100.876				
3.625	103.748	103.576	103.420	3.625	103.085	102.913	102.757	3.250	102.489	102.339	102.189				
4.000	103.616	103.466	103.316	4.000	102.826	102.676	102.526	3.375	102.845	102.695	102.545				
4.125	103.858	103.708	103.558	4.125	103.065	102.915	102.765	3.500	103.138	102.988	102.838				
4.500	104.153	104.053	103.953	4.500	103.750	103.650	103.550	3.625	103.454	103.304	103.154				
4.625	104.512	104.412	104.312	4.625	103.988	103.888	103.788	3.750	103.695	103.545	103.395				
4.750	104.654	104.554	104.454	4.750	104.294	104.194	104.094	3.875	103.997	103.847	103.697				
4.875	104.917	104.817	104.717	4.875	104.560	104.460	104.360	4.000	104.113	103.963	103.813				
5.000	105.186	105.086	104.986	5.000	104.782	104.682	104.582	4.125	104.334	104.184	104.034				
5.125	105.545	105.445	105.345	5.125	105.021	104.921	104.821	4.250	103.985	103.835	103.685				
5.250	106.374	106.274	106.174	5.250	106.014	105.914	105.814	4.375	104.234	104.084	103.934				
5.375	106.637	106.537	106.437	5.375	106.280	106.180	106.080	4.500	104.439	104.289	104.139				
6.250	106.000	105.850	105.700	6.250	105.900	105.750	105.600	4.625	104.660	104.510	104.360				

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	100.734	100.584	100.396	2.750	100.621	100.471	100.284	2.375	98.752	98.602	98.452	3.125	98.110	97.960	97.810
2.875	101.259	101.109	100.921	2.875	101.043	100.893	100.705	2.500	99.209	99.059	98.909	3.250	98.706	98.556	98.406
3.000	101.748	101.598	101.410	3.000	101.381	101.231	101.043	2.625	99.621	99.471	99.321	3.375	98.880	98.730	98.580
3.125	102.175	102.025	101.837	3.125	101.756	101.606	101.419	2.750	99.116	98.966	98.816	3.500	99.054	98.904	98.754
3.250	101.467	101.295	101.139	3.250	101.045	100.873	100.717	2.875	99.513	99.363	99.213	3.625	99.227	99.077	98.927
3.375	101.878	101.706	101.550	3.375	101.426	101.254	101.098	3.000	99.826	99.676	99.526	Margin = 2.250		Index = 1.210	
3.500	102.298	102.126	101.970	3.500	101.744	101.572	101.416	3.125	100.176	100.026	99.876	30 Year OTC			
3.625	102.698	102.526	102.370	3.625	102.085	101.913	101.757	3.250	101.489	101.339	101.189	Rate	30 Day	45 Day	60 Day
4.000	102.666	102.516	102.366	4.000	101.826	101.676	101.526	3.375	101.845	101.695	101.545	3.875	101.182	100.932	100.682
4.125	102.908	102.758	102.608	4.125	102.065	101.915	101.765	3.500	102.138	101.988	101.838	4.000	101.566	101.316	101.066
4.500	103.403	103.303	103.203	4.500	102.750	102.650	102.550	3.625	102.454	102.304	102.154	4.125	101.808	101.558	101.308
4.625	103.762	103.662	103.562	4.625	102.988	102.888	102.788	3.750	102.695	102.545	102.395	4.375	101.834	101.584	101.334
4.750	103.904	103.804	103.704	4.750	103.294	103.194	103.094	3.875	102.997	102.847	102.697	4.500	102.103	101.853	101.603
4.875	104.167	104.067	103.967	4.875	103.560	103.460	103.360	4.000	103.113	102.963	102.813	4.625	102.462	102.212	101.962
5.000	104.436	104.336	104.236	5.000	103.782	103.682	103.582	4.125	103.334	103.184	103.034	4.875	102.867	102.617	102.367
5.125	104.795	104.695	104.595	5.125	104.021	103.921	103.821	4.250	102.985	102.835	102.685	5.000	103.136	102.886	102.636
5.250	105.624	105.524	105.424	5.250	105.014	104.914	104.814	4.375	103.234	103.084	102.934	5.125	103.495	103.245	102.995
5.375	105.887	105.787	105.687	5.375	105.280	105.180	105.080	4.500	103.439	103.289	103.139	5.500	104.857	104.607	104.357
6.250	105.500	105.350	105.200	6.250	105.400	105.250	105.100	4.625	103.660	103.510	103.360	5.625	105.215	104.965	104.715

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 "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	3.875	98.432	98.182	97.932
4.250	101.033	100.783	100.533	6.250	103.750	103.500	103.250	4.000	98.816	98.566	98.316
4.375	100.934	100.684	100.434					4.125	99.058	98.808	98.558
4.500	101.003	100.753	100.503					4.375	99.084	98.834	98.584
4.625	101.362	101.112	100.862					4.500	99.353	99.103	98.853
4.750	101.704	101.454	101.204					4.625	99.712	99.462	99.212
5.000	102.236	101.986	101.736					4.875	100.117	99.867	99.617
5.125	102.595	102.345	102.095					5.000	100.386	100.136	99.886
5.250	102.995	102.745	102.495					5.125	100.745	100.495	100.245
Borrower Paid Comp Only				Lender Paid Only				5.500	102.107	101.857	101.607
								5.625	102.465	102.215	101.965
								30 yr DPA "3.5% DPA ; Lender Paid Only"			
								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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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4/8/2020

45 Day Lock Exp.:

4/23/2020

60 Day Lock Exp.:

5/8/2020

W. Rate Sheet Dated: 3/9/2020

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	100.521	100.371	100.184	2.750	101.089	100.939	100.751	2.375	96.532	96.382	96.232	3.125	98.860	98.710	98.560
2.875	101.046	100.896	100.709	2.875	101.510	101.360	101.173	2.500	96.989	96.839	96.689	3.250	99.456	99.306	99.156
3.000	101.535	101.385	101.198	3.000	101.848	101.698	101.511	2.625	97.401	97.251	97.101	3.375	99.630	99.480	99.330
3.125	101.962	101.812	101.625	3.125	102.224	102.074	101.886	2.750	99.584	99.434	99.284	3.500	99.804	99.654	99.504
3.250	101.711	101.539	101.383	3.250	101.669	101.497	101.341	2.875	99.980	99.830	99.680	3.625	99.977	99.827	99.677
3.375	102.122	101.950	101.794	3.375	102.049	101.878	101.721	3.000	100.293	100.143	99.993	Margin = 2.250		Index = 1.210	
3.500	102.542	102.370	102.214	3.500	102.367	102.196	102.039	3.125	100.643	100.493	100.343				
3.625	102.942	102.770	102.614	3.625	102.709	102.537	102.380	3.250	102.113	101.963	101.813				
4.000	102.966	102.816	102.666	4.000	102.606	102.456	102.306	3.375	102.468	102.318	102.168				
4.125	103.208	103.058	102.908	4.125	102.845	102.695	102.545	3.500	102.761	102.611	102.461				
4.500	102.566	102.466	102.366	4.500	102.592	102.492	102.392	3.625	103.078	102.928	102.778				
4.625	102.924	102.824	102.724	4.625	102.831	102.731	102.631	3.750	103.475	103.325	103.175				
4.750	101.941	101.841	101.741	4.750	102.011	101.911	101.811	3.875	103.777	103.627	103.477				
4.875	102.204	102.104	102.004	4.875	102.277	102.177	102.077	4.000	103.893	103.743	103.593				
5.000	102.474	102.374	102.274	5.000	102.500	102.400	102.300	4.125	104.114	103.964	103.814				
5.125	102.832	102.732	102.632	5.125	102.739	102.639	102.539	4.250	102.828	102.678	102.528				
5.250	103.412	103.312	103.212	5.250	103.481	103.381	103.281	4.375	103.076	102.926	102.776				
5.375	103.675	103.575	103.475	5.375	103.748	103.648	103.548	4.500	103.282	103.132	102.982				
6.250	104.401	104.251	104.101	6.250	104.308	104.158	104.008	4.625	103.503	103.353	103.203				

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	99.771	99.621	99.434	2.750	99.659	99.509	99.321	2.375	97.352	97.202	97.052	3.125	97.148	96.998	96.848
2.875	100.296	100.146	99.959	2.875	100.080	99.930	99.743	2.500	97.809	97.659	97.509	3.250	97.900	97.750	97.600
3.000	100.785	100.635	100.448	3.000	100.418	100.268	100.081	2.625	98.221	98.071	97.921	3.375	98.074	97.924	97.774
3.125	101.212	101.062	100.875	3.125	100.794	100.644	100.456	2.750	98.372	98.222	98.072	3.500	98.247	98.097	97.947
3.250	100.661	100.489	100.333	3.250	100.239	100.067	99.911	2.875	98.769	98.619	98.469	3.625	98.421	98.271	98.121
3.375	101.072	100.900	100.744	3.375	100.619	100.448	100.291	3.000	99.082	98.932	98.782	Margin = 2.250		Index = 1.210	
3.500	101.492	101.320	101.164	3.500	100.937	100.766	100.609	3.125	99.432	99.282	99.132	30 Year OTC			
3.625	101.892	101.720	101.564	3.625	101.279	101.107	100.950	3.250	100.589	100.439	100.289	Rate	30 Day	45 Day	60 Day
4.000	102.016	101.866	101.716	4.000	101.176	101.026	100.876	3.375	100.945	100.795	100.645	3.875	100.532	100.282	100.032
4.125	102.258	102.108	101.958	4.125	101.415	101.265	101.115	3.500	101.238	101.088	100.938	4.000	100.916	100.666	100.416
4.500	101.816	101.716	101.616	4.500	101.162	101.062	100.962	3.625	101.554	101.404	101.254	4.125	101.158	100.908	100.658
4.625	102.174	102.074	101.974	4.625	101.401	101.301	101.201	3.750	101.287	101.137	100.987	4.375	100.247	99.997	99.747
4.750	101.191	101.091	100.991	4.750	100.581	100.481	100.381	3.875	101.589	101.439	101.289	4.500	100.516	100.266	100.016
4.875	101.454	101.354	101.254	4.875	100.847	100.747	100.647	4.000	101.705	101.555	101.405	4.625	100.874	100.624	100.374
5.000	101.724	101.624	101.524	5.000	101.070	100.970	100.870	4.125	101.927	101.777	101.627	4.875	100.154	99.904	99.654
5.125	102.082	101.982	101.882	5.125	101.309	101.209	101.109	4.250	101.335	101.185	101.035	5.000	100.424	100.174	99.924
5.250	102.662	102.562	102.462	5.250	102.051	101.951	101.851	4.375	101.584	101.434	101.284	5.125	100.782	100.532	100.282
5.375	102.925	102.825	102.725	5.375	102.318	102.218	102.118	4.500	101.789	101.639	101.489	5.500	101.894	101.644	101.394
6.250	103.651	103.501	103.351	6.250	102.878	102.728	102.578	4.625	102.010	101.860	101.710	5.625	102.252	102.002	101.752

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"			
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	97.782	97.532	97.282	4.750	N/A	N/A	N/A
4.250	99.096	98.846	98.596	6.250	99.750	99.500	99.250	4.000	98.166	97.916	97.666				
4.375	98.997	98.747	98.497					4.125	98.408	98.158	97.908				
4.500	99.066	98.816	98.566					4.375	97.497	97.247	96.997				
4.625	99.424	99.174	98.924					4.500	97.766	97.516	97.266				
4.750	98.641	98.391	98.141					4.625	98.124	97.874	97.624				
5.000	99.174	98.924	98.674					4.875	97.404	97.154	96.904				
5.125	99.532	99.282	99.032					5.000	97.674	97.424	97.174				
5.250	99.683	99.433	99.183					5.125	98.032	97.782	97.532	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.500	99.144	98.894	98.644	Rate	30 Day	45 Day	60 Day
								6.250	99.502	99.252	99.002	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)	



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.: 4/8/2020
45 Day Lock Exp.: 4/23/2020
60 Day Lock Exp.: 5/8/2020

W. Rate Sheet Dated: 3/9/2020

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	99.961	99.791	99.761	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.000	102.786	102.686	102.586	4.000	102.411	102.311	102.211	
2.875	100.795	100.631	100.595	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.125	102.806	102.706	102.606	4.125	102.431	102.331	102.231	
2.990	101.422	101.267	101.222	3.375	102.419	102.298	102.219	3.375	102.419	102.298	102.219	4.250	102.759	102.659	102.559	4.250	102.384	102.284	102.184	
3.000	101.522	101.367	101.322	3.500	102.829	102.717	102.629	3.500	102.829	102.717	102.629	4.375	103.030	102.930	102.830	4.375	102.655	102.555	102.455	
3.125	102.000	101.851	101.800	3.625	103.198	103.095	102.998	3.625	103.198	103.095	102.998	4.500	103.330	103.230	103.130	4.500	102.705	102.605	102.505	
3.250	102.120	101.990	101.920	3.750	102.702	102.602	102.502	3.750	102.702	102.602	102.502	4.625	102.706	102.606	102.506	4.625	102.081	101.981	101.881	
3.375	102.669	102.548	102.469	3.875	103.045	102.945	102.845	3.875	103.045	102.945	102.845	4.750	103.368	103.268	103.168	4.750	102.743	102.643	102.543	
3.500	103.079	102.967	102.879	3.990	103.147	103.047	102.947	3.990	103.147	103.047	102.947	4.875	102.529	102.429	102.329	4.875	101.904	101.804	101.704	
3.625	103.448	103.345	103.248	4.000	103.247	103.147	103.047	4.000	103.247	103.147	103.047	4.990	102.653	102.553	102.453	4.990	101.653	101.553	101.453	
3.750	102.952	102.852	102.752	4.125	103.267	103.167	103.067	4.125	103.267	103.167	103.067	5.000	102.753	102.653	102.553	5.000	101.753	101.653	101.553	
3.875	103.295	103.195	103.095	4.250	103.708	103.608	103.508	4.250	103.708	103.608	103.508	5.125	102.916	102.816	102.716	5.125	101.916	101.816	101.716	
3.990	103.522	103.422	103.322	4.375	103.979	103.879	103.779	4.375	103.979	103.879	103.779	5.250	103.503	103.403	103.303	5.250	102.503	102.403	102.303	
4.000	103.622	103.522	103.422	4.500	104.029	103.929	103.829	4.500	104.029	103.929	103.829	5.375	103.692	103.592	103.492	5.375	103.692	103.592	103.492	
4.125	103.642	103.542	103.442	4.625	104.096	103.996	103.896	4.625	104.096	103.996	103.896	5.500	103.868	103.768	103.668	5.500	103.868	103.768	103.668	
4.250	104.083	103.983	103.883	4.750	104.758	104.658	104.558	4.750	104.758	104.658	104.558	5.625	104.114	104.014	103.914	5.625	104.114	104.014	103.914	
4.375	104.354	104.254	104.154	4.875	105.086	104.986	104.886	4.875	105.086	104.986	104.886	5.750	104.379	104.279	104.179	5.750	104.379	104.279	104.179	
4.500	104.654	104.554	104.454	4.990	104.835	104.735	104.635	4.990	104.835	104.735	104.635	5.875	104.382	104.282	104.182	5.875	104.382	104.282	104.182	
4.625	104.721	104.621	104.521	5.000	104.935	104.835	104.735	5.000	104.935	104.835	104.735	5.990	104.303	104.203	104.103	5.990	104.303	104.203	104.103	
4.750	105.383	105.283	105.183	5.125	105.098	104.998	104.898	5.125	105.098	104.998	104.898	6.000	104.403	104.303	104.203	6.000	104.403	104.303	104.203	
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	102.411	102.311	102.211	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.500	N/A	N/A	N/A	2.250	99.793	99.652	99.593	
4.125	102.431	102.331	102.231	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.625	N/A	N/A	N/A	2.375	100.456	100.315	100.256	
4.250	102.384	102.284	102.184	2.750	99.898	99.749	99.698	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.500	101.068	100.931	100.868	
4.375	102.655	102.555	102.455	2.875	100.260	100.121	100.060	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.625	101.551	101.417	101.351	
4.500	102.705	102.605	102.505	2.990	100.838	100.700	100.638	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.750	102.051	101.921	101.851	
4.625	102.081	101.981	101.881	3.000	100.938	100.800	100.738	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.875	102.341	102.213	102.141	
4.750	102.743	102.643	102.543	3.125	101.613	101.478	101.413	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.990	102.510	102.381	102.310	
4.875	101.904	101.804	101.704	3.250	102.288	102.160	102.088	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.000	102.610	102.481	102.410	
4.990	101.653	101.553	101.453	3.375	102.676	102.555	102.476	3.375	102.676	102.555	102.476	3.375	102.676	102.555	102.476	3.125	102.832	102.732	102.632	
5.000	101.753	101.653	101.553	3.500	103.357	103.239	103.157	3.500	103.357	103.239	103.157	3.500	103.357	103.239	103.157	3.250	103.180	103.080	102.980	
5.125	101.916	101.816	101.716	3.625	103.507	103.388	103.307	3.625	103.507	103.388	103.307	3.625	103.507	103.388	103.307	3.375	103.483	103.383	103.283	
5.250	102.503	102.403	102.303	3.750	103.526	103.398	103.326	3.750	103.526	103.398	103.326	3.750	103.526	103.398	103.326	3.500	103.743	103.643	103.543	
5.375	103.692	103.592	103.492	3.875	103.890	103.765	103.690	3.875	103.890	103.765	103.690	3.875	103.890	103.765	103.690	3.625	103.572	103.472	103.372	
5.500	103.868	103.768	103.668	3.990	104.056	103.936	103.856	3.990	104.056	103.936	103.856	3.990	104.056	103.936	103.856	3.750	103.921	103.821	103.721	
5.625	104.114	104.014	103.914	4.000	104.156	104.036	103.956	4.000	104.156	104.036	103.956	4.000	104.156	104.036	103.956	3.875	104.055	103.955	103.855	
5.750	104.379	104.279	104.179	4.125	104.345	104.227	104.145	4.125	104.345	104.227	104.145	4.125	104.345	104.227	104.145	3.990	104.308	104.208	104.108	
5.875	104.382	104.282	104.182	4.250	104.720	104.620	104.520	4.250	104.720	104.620	104.520	4.250	104.720	104.620	104.520	4.000	104.408	104.308	104.208	
5.990	104.303	104.203	104.103	4.375	104.958	104.858	104.758	4.375	104.958	104.858	104.758	4.375	104.958	104.858	104.758	4.125	104.527	104.427	104.327	
6.000	104.403	104.303	104.203	4.500	105.220	105.120	105.020	4.500	105.220	105.120	105.020	4.500	105.220	105.120	105.020	4.250	104.890	104.790	104.690	
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	
2.375	102.456	102.315	102.256	2.375	102.706	102.565	102.506	2.375	99.943	99.802	99.743	2.375	101.943	101.802	101.743	2.375	102.193	102.052	101.993	
2.500	103.068	102.931	102.868	2.500	103.318	103.181	103.118	2.500	100.555	100.418	100.355	2.500	102.555	102.418	102.355	2.500	102.805	102.668	102.605	
2.625	103.551	103.417	103.351	2.625	103.801	103.667	103.601	2.625	101.038	100.904	100.838	2.625	103.038	102.904	102.838	2.625	103.288	103.154	103.088	
2.750	104.051	103.921	103.851	2.750	104.301	104.171	104.101	2.750	101.538	101.408	101.338	2.750	103.538	103.408	103.338	2.750	103.788	103.658	103.588	
2.875	102.341	102.213	102.141	2.875	102.341	102.213	102.141	2.875	101.828	101.700	101.628	2.875	101.828	101.700	101.628	2.875	101.828	101.700	101.628	
2.990	102.510	102.381	102.310	2.990	102.510	102.381	102.310	2.990	101.997	101.868	101.797	2.990	101.997	101.868	101.797	2.990	101.997	101.868	101.797	
3.000	102.610	102.481	102.410	3.000	102.610	102.481	102.410	3.000	102.097	101.968	101.897	3.000	102.097	101.968	101.897	3.000	102.097	101.968	101.897	
3.125	102.832	102.732	102.632	3.125	102.832	102.732	102.632	3.125	102.444	102.344	102.244	3.125	102.444	102.344	102.244	3.125	102.444	102.344	102.244	
3.250	103.180	103.080	102.980	3.250	103.180	103.080	102.980	3.250	102.792	102.692	102.592	3.250	102.792	102.692	102.592	3.250	102.792	102.692	102.592	
3.375	103.483	103.383	103.283	3.375	103.483	103.383	103.283	3.375	103.095	102.995	102.895	3.375	103.095	102.995	102.895	3.375	103.095	102.995	102.895	
3.500	103.743	103.643	103.543	3.500	103.743	103.643	103.543	3.500	103.355	103.255	103.155	3.500	103.355	103.255	103.155	3.500	103.355	103.255	103.155	
3.625																				



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.:

4/8/2020

45 Day Lock Exp.:

4/23/2020

60 Day Lock Exp.:

5/8/2020

W. Rate Sheet Dated: 3/9/2020

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	100.221	100.051	100.021	2.500	N/A	N/A	N/A	2.250	100.043	99.902	99.843	4.000	102.783	102.683	102.583	2.375	99.893	99.752	99.693
2.875	101.045	100.881	100.845	2.625	N/A	N/A	N/A	2.375	100.706	100.565	100.506	4.125	102.813	102.713	102.613	2.500	100.505	100.368	100.305
2.990	101.682	101.527	101.482	2.750	100.190	100.041	99.990	2.500	101.318	101.181	101.118	4.250	102.363	102.263	102.163	2.625	100.988	100.854	100.788
3.000	101.782	101.627	101.582	2.875	100.552	100.413	100.352	2.625	101.801	101.667	101.601	4.375	102.634	102.534	102.434	2.750	101.488	101.358	101.288
3.125	102.260	102.111	102.060	2.990	101.140	101.002	100.940	2.750	102.301	102.171	102.101	4.500	102.934	102.834	102.734	2.875	101.778	101.650	101.578
3.250	102.390	102.260	102.190	3.000	101.240	101.102	101.040	2.875	102.591	102.463	102.391	4.625	103.001	102.901	102.801	2.990	101.947	101.818	101.747
3.375	102.939	102.818	102.739	3.125	101.915	101.780	101.715	2.990	102.760	102.631	102.560	4.750	103.284	103.184	103.084	3.000	102.047	101.918	101.847
3.500	103.349	103.237	103.149	3.250	102.590	102.462	102.390	3.000	102.860	102.731	102.660	4.875	103.612	103.512	103.412	3.125	102.394	102.294	102.194
3.625	103.738	103.635	103.538	3.375	102.998	102.877	102.798	3.125	103.082	102.982	102.882	4.990	103.736	103.636	103.536	3.250	102.742	102.642	102.542
3.750	103.242	103.142	103.042	3.500	103.679	103.561	103.479	3.250	103.430	103.330	103.230	5.000	103.836	103.736	103.636	3.375	103.045	102.945	102.845
3.875	103.585	103.485	103.385	3.625	103.829	103.710	103.629	3.375	103.733	103.633	103.533	5.125	103.999	103.899	103.799	3.500	103.305	103.205	103.105
3.990	103.812	103.712	103.612	3.750	103.848	103.720	103.648	3.500	103.993	103.893	103.793	5.250	103.583	103.483	103.383	3.625	102.634	102.534	102.434
4.000	103.912	103.812	103.712	3.875	104.222	104.097	104.022	3.625	103.822	103.722	103.622	5.375	103.772	103.672	103.572	3.750	102.983	102.883	102.783
4.125	103.942	103.842	103.742	3.990	104.358	104.238	104.158	3.750	104.171	104.071	103.971	5.500	103.948	103.848	103.748	3.875	103.117	103.017	102.917
4.250	104.353	104.253	104.153	4.000	104.458	104.338	104.258	3.875	104.305	104.205	104.105	5.625	104.194	104.094	103.994	3.990	103.370	103.270	103.170
4.375	104.624	104.524	104.424	4.125	104.647	104.529	104.447	3.990	104.558	104.458	104.358	5.750	104.361	104.261	104.161	4.000	103.470	103.370	103.270
4.500	104.924	104.824	104.724	4.250	105.022	104.922	104.822	4.000	104.658	104.558	104.458	5.875	104.364	104.264	104.164	4.125	103.227	103.127	103.027
4.625	104.991	104.891	104.791	4.375	105.260	105.160	105.060	4.125	104.777	104.677	104.577	5.990	104.285	104.185	104.085	4.250	103.590	103.490	103.390
4.750	105.653	105.553	105.453	4.500	105.522	105.422	105.322	4.250	105.140	105.040	104.940	6.000	104.385	104.285	104.185	4.375	103.908	103.808	103.708

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%	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.:

4/8/2020

45 Day Lock Exp.:

4/23/2020

60 Day Lock Exp.:

5/8/2020

W. Rate Sheet Dated: 3/9/2020

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	99.148	99.085	99.023	
3.500	99.565	99.502	99.440	
3.625	99.967	99.905	99.842	
3.750	100.379	100.316	100.254	
3.875	100.555	100.493	100.430	
4.000	100.812	100.749	100.687	
4.125	100.981	100.919	100.856	
4.250	101.185	101.122	101.060	
4.375	101.435	101.372	101.310	
4.500	101.577	101.514	101.452	
4.625	101.781	101.718	101.656	
4.750	101.995	101.933	101.870	
4.875	102.194	102.132	102.069	

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	99.843	99.718	99.593	
3.375	100.311	100.186	100.061	
3.500	100.719	100.594	100.469	
3.625	101.208	101.083	100.958	
3.750	101.627	101.502	101.377	
3.875	102.019	101.894	101.769	
4.000	102.360	102.235	102.110	
4.125	102.491	102.366	102.241	
4.250	102.800	102.675	102.550	
4.375	103.082	102.957	102.832	
4.500	103.237	103.112	102.987	

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	98.500	98.375	98.250	
3.375	98.909	98.784	98.659	
3.500	99.289	99.164	99.039	
3.625	99.646	99.521	99.396	
3.750	100.252	100.127	100.002	
3.875	100.581	100.456	100.331	
4.000	100.867	100.742	100.617	
4.125	101.153	101.028	100.903	
4.250	101.439	101.314	101.189	
4.375	101.724	101.599	101.474	
4.500	102.016	101.891	101.766	
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)