



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.: 4/9/2020

45 Day Lock Exp.: 4/24/2020

60 Day Lock Exp.: 5/11/2020

W. Rate Sheet Dated: 3/10/2020

Release Time: 1:00 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	101.191	101.035	100.832	2.750	101.324	101.168	100.965	2.375	99.611	99.461	99.311	3.125	99.110	98.960	98.810
2.875	101.722	101.566	101.363	2.875	101.746	101.590	101.387	2.500	100.068	99.918	99.768	3.250	99.706	99.556	99.406
3.000	102.242	102.086	101.882	3.000	102.084	101.928	101.725	2.625	100.480	100.330	100.180	3.375	99.880	99.730	99.580
3.125	102.716	102.560	102.357	3.125	102.459	102.303	102.100	2.750	100.147	99.997	99.847	3.500	100.054	99.904	99.754
3.250	102.304	102.101	101.945	3.250	101.811	101.608	101.452	2.875	100.544	100.394	100.244	3.625	100.227	100.077	99.927
3.375	102.763	102.560	102.404	3.375	102.191	101.988	101.832	3.000	100.857	100.707	100.557	Margin = 2.250		Index = 0.620	
3.500	103.139	102.935	102.779	3.500	102.509	102.306	102.150	3.125	101.207	101.057	100.907				
3.625	103.551	103.348	103.192	3.625	102.850	102.647	102.491	3.250	102.482	102.332	102.182				
4.000	103.464	103.314	103.164	4.000	102.654	102.504	102.354	3.375	102.837	102.687	102.537				
4.125	103.842	103.692	103.542	4.125	102.893	102.743	102.593	3.500	103.130	102.980	102.830				
4.500	104.276	104.176	104.076	4.500	103.859	103.759	103.659	3.625	103.446	103.296	103.146				
4.625	104.541	104.441	104.341	4.625	104.098	103.998	103.898	3.750	103.898	103.748	103.598				
4.750	104.877	104.777	104.677	4.750	104.512	104.412	104.312	3.875	104.200	104.050	103.900				
4.875	105.170	105.070	104.970	4.875	104.779	104.679	104.579	4.000	104.316	104.166	104.016				
5.000	105.419	105.319	105.219	5.000	105.001	104.901	104.801	4.125	104.538	104.388	104.238				
5.125	105.684	105.584	105.484	5.125	105.240	105.140	105.040	4.250	104.177	104.027	103.877				
5.250	106.473	106.373	106.273	5.250	106.108	106.008	105.908	4.375	104.425	104.275	104.125				
5.375	106.765	106.665	106.565	5.375	106.374	106.274	106.174	4.500	104.630	104.480	104.330				
6.250	106.000	105.850	105.700	6.250	105.900	105.750	105.600	4.625	104.852	104.702	104.552				

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	100.441	100.285	100.082	2.750	100.324	100.168	99.965	2.375	98.611	98.461	98.311	3.125	98.110	97.960	97.810
2.875	100.972	100.816	100.613	2.875	100.746	100.590	100.387	2.500	99.068	98.918	98.768	3.250	98.706	98.556	98.406
3.000	101.492	101.336	101.132	3.000	101.084	100.928	100.725	2.625	99.480	99.330	99.180	3.375	98.880	98.730	98.580
3.125	101.966	101.810	101.607	3.125	101.459	101.303	101.100	2.750	99.147	98.997	98.847	3.500	99.054	98.904	98.754
3.250	101.254	101.051	100.895	3.250	100.811	100.608	100.452	2.875	99.544	99.394	99.244	3.625	99.227	99.077	98.927
3.375	101.713	101.510	101.354	3.375	101.191	100.988	100.832	3.000	99.857	99.707	99.557	Margin = 2.250		Index = 0.620	
3.500	102.089	101.885	101.729	3.500	101.509	101.306	101.150	3.125	100.207	100.057	99.907	30 Year OTC			
3.625	102.501	102.298	102.142	3.625	101.850	101.647	101.491	3.250	101.482	101.332	101.182	Rate	30 Day	45 Day	60 Day
4.000	102.514	102.364	102.214	4.000	101.654	101.504	101.354	3.375	101.837	101.687	101.537	3.875	101.058	100.808	100.558
4.125	102.892	102.742	102.592	4.125	101.893	101.743	101.593	3.500	102.130	101.980	101.830	4.000	101.414	101.164	100.914
4.500	103.526	103.426	103.326	4.500	102.859	102.759	102.659	3.625	102.446	102.296	102.146	4.125	101.792	101.542	101.292
4.625	103.791	103.691	103.591	4.625	103.098	102.998	102.898	3.750	102.898	102.748	102.598	4.375	102.117	101.867	101.617
4.750	104.127	104.027	103.927	4.750	103.512	103.412	103.312	3.875	103.200	103.050	102.900	4.500	102.226	101.976	101.726
4.875	104.420	104.320	104.220	4.875	103.779	103.679	103.579	4.000	103.316	103.166	103.016	4.625	102.491	102.241	101.991
5.000	104.669	104.569	104.469	5.000	104.001	103.901	103.801	4.125	103.538	103.388	103.238	4.875	103.120	102.870	102.620
5.125	104.934	104.834	104.734	5.125	104.240	104.140	104.040	4.250	103.177	103.027	102.877	5.000	103.369	103.119	102.869
5.250	105.723	105.623	105.523	5.250	105.108	105.008	104.908	4.375	103.425	103.275	103.125	5.125	103.634	103.384	103.134
5.375	106.015	105.915	105.815	5.375	105.374	105.274	105.174	4.500	103.630	103.480	103.330	5.500	104.964	104.714	104.464
6.250	105.500	105.350	105.200	6.250	105.400	105.250	105.100	4.625	103.852	103.702	103.552	5.625	105.229	104.979	104.729

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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				3.875	98.308	98.058	97.808	4.750	100.000	99.750	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.664	98.414	98.164				
4.250	101.017	100.767	100.517	6.250	103.750	103.500	103.250	4.125	99.042	98.792	98.542				
4.375	101.217	100.967	100.717					4.375	99.367	99.117	98.867				
4.500	101.126	100.876	100.626					4.500	99.476	99.226	98.976				
4.625	101.391	101.141	100.891					4.625	99.741	99.491	99.241				
4.750	101.927	101.677	101.427					4.875	100.370	100.120	99.870				
5.000	102.469	102.219	101.969					5.000	100.619	100.369	100.119				
5.125	102.734	102.484	102.234					5.125	100.884	100.634	100.384				
5.250	103.134	102.884	102.634					5.500	102.214	101.964	101.714	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	102.479	102.229	101.979	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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4/9/2020

45 Day Lock Exp.:

4/24/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/10/2020

Release Time: 1:00 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	100.135	99.979	99.775	2.750	100.698	100.542	100.339	2.375	96.391	96.241	96.091	3.125	99.064	98.914	98.764
2.875	100.666	100.510	100.307	2.875	101.120	100.963	100.760	2.500	96.848	96.698	96.548	3.250	99.456	99.306	99.156
3.000	101.186	101.029	100.826	3.000	101.458	101.302	101.098	2.625	97.260	97.110	96.960	3.375	99.630	99.480	99.330
3.125	101.660	101.504	101.301	3.125	101.833	101.677	101.474	2.750	99.521	99.371	99.221	3.500	99.804	99.654	99.504
3.250	101.404	101.201	101.045	3.250	101.341	101.138	100.982	2.875	99.918	99.768	99.618	3.625	99.977	99.827	99.677
3.375	101.863	101.660	101.504	3.375	101.721	101.518	101.362	3.000	100.231	100.081	99.931	Margin = 2.250		Index = 0.620	
3.500	102.239	102.035	101.879	3.500	102.039	101.836	101.680	3.125	100.581	100.431	100.281				
3.625	102.651	102.448	102.292	3.625	102.380	102.177	102.021	3.250	102.012	101.862	101.712				
4.000	102.720	102.570	102.420	4.000	102.340	102.190	102.040	3.375	102.367	102.217	102.067				
4.125	103.099	102.949	102.799	4.125	102.579	102.429	102.279	3.500	102.660	102.510	102.360				
4.500	102.595	102.495	102.395	4.500	102.608	102.508	102.408	3.625	102.976	102.826	102.676				
4.625	102.860	102.760	102.660	4.625	102.846	102.746	102.646	3.750	103.585	103.435	103.285				
4.750	102.071	101.971	101.871	4.750	102.136	102.036	101.936	3.875	103.887	103.737	103.587				
4.875	102.363	102.263	102.163	4.875	102.402	102.302	102.202	4.000	104.003	103.853	103.703				
5.000	102.612	102.512	102.412	5.000	102.625	102.525	102.425	4.125	104.224	104.074	103.924				
5.125	102.877	102.777	102.677	5.125	102.864	102.764	102.664	4.250	102.925	102.775	102.625				
5.250	103.479	103.379	103.279	5.250	103.544	103.444	103.344	4.375	103.174	103.024	102.874				
5.375	103.771	103.671	103.571	5.375	103.810	103.710	103.610	4.500	103.379	103.229	103.079				
6.250	104.415	104.265	104.115	6.250	104.401	104.251	104.101	4.625	103.600	103.450	103.300				

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	99.385	99.229	99.025	2.750	99.268	99.112	98.909	2.375	97.211	97.061	96.911	3.125	97.054	96.904	96.754
2.875	99.916	99.760	99.557	2.875	99.690	99.533	99.330	2.500	97.668	97.518	97.368	3.250	97.806	97.656	97.506
3.000	100.436	100.279	100.076	3.000	100.028	99.872	99.668	2.625	98.080	97.930	97.780	3.375	97.980	97.830	97.680
3.125	100.910	100.754	100.551	3.125	100.403	100.247	100.044	2.750	98.404	98.254	98.104	3.500	98.154	98.004	97.854
3.250	100.354	100.151	99.995	3.250	99.911	99.708	99.552	2.875	98.800	98.650	98.500	3.625	98.327	98.177	98.027
3.375	100.813	100.610	100.454	3.375	100.291	100.088	99.932	3.000	99.113	98.963	98.813	Margin = 2.250		Index = 0.620	
3.500	101.189	100.985	100.829	3.500	100.609	100.406	100.250	3.125	99.463	99.313	99.163	30 Year OTC			
3.625	101.601	101.398	101.242	3.625	100.950	100.747	100.591	3.250	100.582	100.432	100.282	Rate	30 Day	45 Day	60 Day
4.000	101.770	101.620	101.470	4.000	100.910	100.760	100.610	3.375	100.937	100.787	100.637	3.875	100.315	100.065	99.815
4.125	102.149	101.999	101.849	4.125	101.149	100.999	100.849	3.500	101.230	101.080	100.930	4.000	100.670	100.420	100.170
4.500	101.845	101.745	101.645	4.500	101.178	101.078	100.978	3.625	101.546	101.396	101.246	4.125	101.049	100.799	100.549
4.625	102.110	102.010	101.910	4.625	101.416	101.316	101.216	3.750	101.490	101.340	101.190	4.375	100.436	100.186	99.936
4.750	101.321	101.221	101.121	4.750	100.706	100.606	100.506	3.875	101.793	101.643	101.493	4.500	100.545	100.295	100.045
4.875	101.613	101.513	101.413	4.875	100.972	100.872	100.772	4.000	101.908	101.758	101.608	4.625	100.810	100.560	100.310
5.000	101.862	101.762	101.662	5.000	101.195	101.095	100.995	4.125	102.130	101.980	101.830	4.875	100.313	100.063	99.813
5.125	102.127	102.027	101.927	5.125	101.434	101.334	101.234	4.250	101.527	101.377	101.227	5.000	100.562	100.312	100.062
5.250	102.729	102.629	102.529	5.250	102.114	102.014	101.914	4.375	101.775	101.625	101.475	5.125	100.827	100.577	100.327
5.375	103.021	102.921	102.821	5.375	102.380	102.280	102.180	4.500	101.980	101.830	101.680	5.500	101.970	101.720	101.470
6.250	103.665	103.515	103.365	6.250	102.971	102.821	102.671	4.625	102.202	102.052	101.902	5.625	102.235	101.985	101.735

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	97.565	97.315	97.065	4.750	N/A	N/A	N/A
4.250	98.986	98.736	98.486	6.250	99.750	99.500	99.250	4.000	97.920	97.670	97.420				
4.375	99.186	98.936	98.686					4.125	98.299	98.049	97.799				
4.500	99.095	98.845	98.595					4.375	97.686	97.436	97.186				
4.625	99.360	99.110	98.860					4.500	97.795	97.545	97.295				
4.750	98.771	98.521	98.271					4.625	98.060	97.810	97.560				
5.000	99.312	99.062	98.812					4.875	97.563	97.313	97.063				
5.125	99.577	99.327	99.077					5.000	97.812	97.562	97.312				
5.250	99.790	99.540	99.290					5.125	98.077	97.827	97.577				
Borrower Paid Comp Only				Lender Paid Only				5.500	99.220	98.970	98.720	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	99.485	99.235	98.985	Rate	30 Day	45 Day	60 Day
												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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5/11/2020

W. Rate Sheet Dated: 3/10/2020

Release Time: 1:00 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	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	102.932	102.832	102.732	4.000	102.557	102.457	102.357
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	102.952	102.852	102.752	4.125	102.577	102.477	102.377
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	102.331	102.231	102.131	4.250	101.956	101.856	101.756
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	102.602	102.502	102.402	4.375	102.227	102.127	102.027
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	102.088	101.988	101.888	4.500	101.463	101.363	101.263
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	102.155	102.055	101.955	4.625	101.530	101.430	101.330
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	102.817	102.717	102.617	4.750	102.192	102.092	101.992
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	102.051	101.951	101.851	4.875	101.426	101.326	101.226
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	102.175	102.075	101.975	4.990	101.175	101.075	100.975
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	102.275	102.175	102.075	5.000	101.275	101.175	101.075
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	102.438	102.338	102.238	5.125	101.438	101.338	101.238
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	102.025	102.925	102.825	5.250	102.025	101.925	101.825
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	103.214	103.114	103.014	5.375	103.214	103.114	103.014
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	103.390	103.290	103.190	5.500	103.390	103.290	103.190
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	103.636	103.536	103.436	5.625	103.636	103.536	103.436
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	103.834	103.734	103.634	5.750	103.834	103.734	103.634
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	103.837	103.737	103.637	5.875	103.837	103.737	103.637
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	103.758	103.658	103.558	5.990	103.758	103.658	103.558
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	103.858	103.758	103.658	6.000	103.858	103.758	103.658
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	102.557	102.457	102.357	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	102.577	102.477	102.377	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	100.446	100.305	100.246
4.250	101.956	101.856	101.756	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	101.058	100.921	100.858
4.375	102.227	102.127	102.027	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	101.531	101.397	101.331
4.500	101.463	101.363	101.263	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	102.031	101.901	101.831
4.625	101.530	101.430	101.330	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	102.321	102.193	102.121
4.750	102.192	102.092	101.992	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	102.470	102.341	102.270
4.875	101.426	101.326	101.226	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	102.570	102.441	102.370
4.990	101.175	101.075	100.975	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	102.792	102.692	102.592
5.000	101.275	101.175	101.075	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	103.140	103.040	102.940
5.125	101.438	101.338	101.238	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	103.443	103.343	103.243
5.250	102.025	101.925	101.825	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	103.693	103.593	103.493
5.375	103.214	103.114	103.014	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	103.552	103.452	103.352
5.500	103.390	103.290	103.190	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	103.901	103.801	103.701
5.625	103.636	103.536	103.436	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	104.035	103.935	103.835
5.750	103.834	103.734	103.634	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	104.288	104.188	104.088
5.875	103.837	103.737	103.637	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	104.388	104.288	104.188
5.990	103.758	103.658	103.558	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	104.507	104.407	104.307
6.000	103.858	103.758	103.658	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	104.870	104.770	104.670
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	102.446	102.305	102.246	2.375	102.696	102.555	102.496	2.375	99.933	99.792	99.733	2.375	101.933	101.792	101.733	2.375	102.183	102.042	101.983
2.500	103.058	102.921	102.858	2.500	103.308	103.171	103.108	2.500	100.545	100.408	100.345	2.500	102.545	102.408	102.345	2.500	102.795	102.658	102.595
2.625	103.531	103.397	103.331	2.625	103.781	103.647	103.581	2.625	101.018	100.884	100.818	2.625	103.018	102.884	102.818	2.625	103.268	103.134	103.068
2.750	104.031	103.901	103.831	2.750	104.281	104.151	104.081	2.750	101.518	101.388	101.318	2.750	103.518	103.388	103.318	2.750	103.768	103.638	103.568
2.875	102.321	102.193	102.121	2.875	102.321	102.193	102.121	2.875	101.808	101.680	101.608	2.875	101.808	101.680	101.608	2.875	101.808	101.680	101.608
2.990	102.470	102.341	102.270	2.990	102.470	102.341	102.270	2.990	101.957	101.828	101.757	2.990	101.957	101.828	101.757	2.990	101.957	101.828	101.757
3.000	102.570	102.441	102.370	3.000	102.570	102.441	102.370	3.000	102.057	101.928	101.857	3.000	102.057	101.928	101.857	3.000	102.057	101.928	101.857
3.125	102.792	102.692	102.592	3.125	102.792	102.692	102.592	3.125	102.404	102.304	102.204	3.125	102.404	102.304	102.204	3.125	102.404	102.304	102.204
3.250	103.140	103.040	102.940	3.250	103.140	103.040	102.940	3.250	102.752	102.652	102.552	3.250	102.752	102.652	102.552	3.250	102.752	102.652	102.552
3.375	103.443	103.343	103.243	3.375	103.443	103.343	103.243	3.375	103.055	102.955	102.855	3.375	103.055	102.955	102.855	3.375	103.055	102.955	102.855
3.500	103.693	103.593	103.493	3.500	103.693	103.593	103.493	3.500	103.305	103.205	103.105	3.500	103.305	103.205	103.105	3.500	103.305	103.205	103.105
3.625	103.552	103.452	103.352	3.625	103.552	103.452	103.352	3.625	102.677	102.577	102.477	3.625	102.677	102.577	102.477	3.625	102.677	102.577	102.477
3.750	10.																		



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/9/2020

45 Day Lock Exp.:

4/24/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/10/2020

Release Time: 1:00 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	99.961	99.791	99.761	2.500	N/A	N/A	N/A	2.250	99.793	99.652	99.593	4.000	102.582	102.482	102.382	2.375	99.633	99.492	99.433
2.875	100.795	100.631	100.595	2.625	N/A	N/A	N/A	2.375	100.446	100.305	100.246	4.125	102.602	102.502	102.402	2.500	100.245	100.108	100.045
2.990	101.422	101.267	101.222	2.750	99.898	99.749	99.698	2.500	101.058	100.921	100.858	4.250	101.981	101.881	101.781	2.625	100.718	100.584	100.518
3.000	101.522	101.367	101.322	2.875	100.260	100.121	100.060	2.625	101.531	101.397	101.331	4.375	102.252	102.152	102.052	2.750	101.218	101.088	101.018
3.125	102.000	101.851	101.800	2.990	100.838	100.700	100.638	2.750	102.031	101.901	101.831	4.500	101.738	101.638	101.538	2.875	101.508	101.380	101.308
3.250	102.120	101.990	101.920	3.000	100.938	100.800	100.738	2.875	102.321	102.193	102.121	4.625	101.805	101.705	101.605	2.990	101.657	101.528	101.457
3.375	102.669	102.548	102.469	3.125	101.613	101.478	101.413	2.990	102.470	102.341	102.270	4.750	102.467	102.367	102.267	3.000	101.757	101.628	101.557
3.500	103.079	102.967	102.879	3.250	102.288	102.160	102.088	3.000	102.570	102.441	102.370	4.875	101.701	101.601	101.501	3.125	102.104	102.004	101.904
3.625	103.448	103.345	103.248	3.375	102.676	102.555	102.476	3.125	102.792	102.692	102.592	4.990	101.825	101.725	101.625	3.250	102.452	102.352	102.252
3.750	102.952	102.852	102.752	3.500	103.357	103.239	103.157	3.250	103.140	103.040	102.940	5.000	101.925	101.825	101.725	3.375	102.755	102.655	102.555
3.875	103.295	103.195	103.095	3.625	103.507	103.388	103.307	3.375	103.443	103.343	103.243	5.125	102.088	101.988	101.888	3.500	103.005	102.905	102.805
3.990	103.522	103.422	103.322	3.750	103.526	103.398	103.326	3.500	103.693	103.593	103.493	5.250	102.675	102.575	102.475	3.625	102.377	102.277	102.177
4.000	103.622	103.522	103.422	3.875	103.890	103.765	103.690	3.625	103.552	103.452	103.352	5.375	102.864	102.764	102.664	3.750	102.726	102.626	102.526
4.125	103.642	103.542	103.442	3.990	104.056	103.936	103.856	3.750	103.901	103.801	103.701	5.500	103.040	102.940	102.840	3.875	102.860	102.760	102.660
4.250	104.083	103.983	103.883	4.000	104.156	104.036	103.956	3.875	104.035	103.935	103.835	5.625	103.286	103.186	103.086	3.990	103.113	103.013	102.913
4.375	104.354	104.254	104.154	4.125	104.345	104.227	104.145	3.990	104.288	104.188	104.088	5.750	103.484	103.384	103.284	4.000	103.213	103.113	103.013
4.500	104.654	104.554	104.454	4.250	104.720	104.620	104.520	4.000	104.388	104.288	104.188	5.875	103.487	103.387	103.287	4.125	102.945	102.845	102.745
4.625	104.721	104.621	104.521	4.375	104.958	104.858	104.758	4.125	104.507	104.407	104.307	5.990	103.408	103.308	103.208	4.250	103.308	103.208	103.108
4.750	105.383	105.283	105.183	4.500	105.220	105.120	105.020	4.250	104.870	104.770	104.670	6.000	103.508	103.408	103.308	4.375	103.626	103.526	103.426

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/9/2020

45 Day Lock Exp.:

4/24/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/10/2020

Release Time: 1:00 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	99.148	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)