

W. Rate Sheet Dated: 3/10/2020

Release Time: 4:20 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	100.566	100.416	100.197	2.750	100.699	100.549	100.331	2.375	98.908	98.758	98.608	3.125	98.860	98.710	98.560
2.875	101.097	100.947	100.729	2.875	101.121	100.971	100.752	2.500	99.365	99.215	99.065	3.250	99.456	99.306	99.156
3.000	101.617	101.467	101.248	3.000	101.459	101.309	101.090	2.625	99.777	99.627	99.477	3.375	99.630	99.480	99.330
3.125	102.091	101.941	101.723	3.125	101.834	101.684	101.465	2.750	99.710	99.560	99.410	3.500	99.804	99.654	99.504
3.250	101.866	101.695	101.523	3.250	101.373	101.202	101.030	2.875	100.106	99.956	99.806	3.625	99.977	99.827	99.677
3.375	102.325	102.154	101.982	3.375	101.754	101.582	101.410	3.000	100.420	100.270	100.120	Margin = 2.250		Index = 0.620	
3.500	102.701	102.529	102.357	3.500	102.072	101.900	101.728	3.125	100.770	100.620	100.470				
3.625	103.114	102.942	102.770	3.625	102.413	102.241	102.069	3.250	101.982	101.832	101.682				
4.000	103.042	102.892	102.742	4.000	102.232	102.082	101.932	3.375	102.337	102.187	102.037				
4.125	103.421	103.271	103.121	4.125	102.471	102.321	102.171	3.500	102.630	102.480	102.330				
4.500	103.886	103.786	103.686	4.500	103.468	103.368	103.268	3.625	102.946	102.796	102.646				
4.625	104.151	104.051	103.951	4.625	103.707	103.607	103.507	3.750	103.633	103.483	103.333				
4.750	104.502	104.402	104.302	4.750	104.137	104.037	103.937	3.875	103.935	103.785	103.635				
4.875	104.795	104.695	104.595	4.875	104.404	104.304	104.204	4.000	104.051	103.901	103.751				
5.000	105.044	104.944	104.844	5.000	104.626	104.526	104.426	4.125	104.272	104.122	103.972				
5.125	105.309	105.209	105.109	5.125	104.865	104.765	104.665	4.250	103.802	103.652	103.502				
5.250	105.910	105.810	105.710	5.250	105.545	105.445	105.345	4.375	104.050	103.900	103.750				
5.375	106.203	106.103	106.003	5.375	105.811	105.711	105.611	4.500	104.255	104.105	103.955				
6.250	106.000	105.850	105.700	6.250	105.900	105.750	105.600	4.625	104.477	104.327	104.177				

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	99.816	99.666	99.447	2.750	99.699	99.549	99.331	2.375	97.908	97.758	97.608	3.125	97.860	97.710	97.560
2.875	100.347	100.197	99.979	2.875	100.121	99.971	99.752	2.500	98.365	98.215	98.065	3.250	98.456	98.306	98.156
3.000	100.867	100.717	100.498	3.000	100.459	100.309	100.090	2.625	98.777	98.627	98.477	3.375	98.630	98.480	98.330
3.125	101.341	101.191	100.973	3.125	100.834	100.684	100.465	2.750	98.710	98.560	98.410	3.500	98.804	98.654	98.504
3.250	100.816	100.645	100.473	3.250	100.373	100.202	100.030	2.875	99.106	98.956	98.806	3.625	98.977	98.827	98.677
3.375	101.275	101.104	100.932	3.375	100.754	100.582	100.410	3.000	99.420	99.270	99.120	Margin = 2.250		Index = 0.620	
3.500	101.651	101.479	101.307	3.500	101.072	100.900	100.728	3.125	99.770	99.620	99.470	30 Year OTC			
3.625	102.064	101.892	101.720	3.625	101.413	101.241	101.069	3.250	100.982	100.832	100.682	Rate	30 Day	45 Day	60 Day
4.000	102.092	101.942	101.792	4.000	101.232	101.082	100.932	3.375	101.337	101.187	101.037	3.875	100.636	100.386	100.136
4.125	102.471	102.321	102.171	4.125	101.471	101.321	101.171	3.500	101.630	101.480	101.330	4.000	100.992	100.742	100.492
4.500	103.136	103.036	102.936	4.500	102.468	102.368	102.268	3.625	101.946	101.796	101.646	4.125	101.371	101.121	100.871
4.625	103.401	103.301	103.201	4.625	102.707	102.607	102.507	3.750	102.633	102.483	102.333	4.375	101.727	101.477	101.227
4.750	103.752	103.652	103.552	4.750	103.137	103.037	102.937	3.875	102.935	102.785	102.635	4.500	101.836	101.586	101.336
4.875	104.045	103.945	103.845	4.875	103.404	103.304	103.204	4.000	103.051	102.901	102.751	4.625	102.101	101.851	101.601
5.000	104.294	104.194	104.094	5.000	103.626	103.526	103.426	4.125	103.272	103.122	102.972	4.875	102.745	102.495	102.245
5.125	104.559	104.459	104.359	5.125	103.865	103.765	103.665	4.250	102.802	102.652	102.502	5.000	102.994	102.744	102.494
5.250	105.160	105.060	104.960	5.250	104.545	104.445	104.345	4.375	103.050	102.900	102.750	5.125	103.259	103.009	102.759
5.375	105.453	105.353	105.253	5.375	104.811	104.711	104.611	4.500	103.255	103.105	102.955	5.500	104.401	104.151	103.901
6.250	105.500	105.350	105.200	6.250	105.400	105.250	105.100	4.625	103.477	103.327	103.177	5.625	104.666	104.416	104.166

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	-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	97.886	97.636	97.386	4.750	100.000	99.750	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.242	97.992	97.742				
4.250	100.471	100.221	99.971	6.250	103.750	103.500	103.250	4.125	98.621	98.371	98.121				
4.375	100.827	100.577	100.327					4.375	98.977	98.727	98.477				
4.500	100.736	100.486	100.236					4.500	99.086	98.836	98.586				
4.625	101.001	100.751	100.501					4.625	99.351	99.101	98.851				
4.750	101.552	101.302	101.052					4.875	99.995	99.745	99.495				
5.000	102.094	101.844	101.594					5.000	100.244	99.994	99.744				
5.125	102.359	102.109	101.859					5.125	100.509	100.259	100.009				
5.250	102.759	102.509	102.259					5.500	101.651	101.401	101.151	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	101.916	101.666	101.416	Rate	30 Day	45 Day	60 Day
												6.250	102.750	102.500	102.250

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
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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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

4/9/2020

4/24/2020

5/11/2020

W. Rate Sheet Dated: 3/10/2020

Release Time: 4:20 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	99.510	99.360	99.141	2.750	100.073	99.923	99.704	2.375	95.688	95.538	95.388	3.125	98.814	98.664	98.514
2.875	100.041	99.891	99.672	2.875	100.495	100.345	100.126	2.500	96.145	95.995	95.845	3.250	99.206	99.056	98.906
3.000	100.561	100.411	100.192	3.000	100.833	100.683	100.464	2.625	96.557	96.407	96.257	3.375	99.380	99.230	99.080
3.125	101.035	100.885	100.666	3.125	101.208	101.058	100.839	2.750	99.084	98.934	98.784	3.500	99.554	99.404	99.254
3.250	100.966	100.795	100.623	3.250	100.903	100.732	100.560	2.875	99.480	99.330	99.180	3.625	99.727	99.577	99.427
3.375	101.425	101.254	101.082	3.375	101.284	101.112	100.940	3.000	99.793	99.643	99.493	Margin = 2.250		Index = 0.620	
3.500	101.801	101.629	101.457	3.500	101.602	101.430	101.258	3.125	100.143	99.993	99.843				
3.625	102.214	102.042	101.870	3.625	101.943	101.771	101.599	3.250	101.512	101.362	101.212				
4.000	102.298	102.148	101.998	4.000	101.919	101.769	101.619	3.375	101.867	101.717	101.567				
4.125	102.677	102.527	102.377	4.125	102.157	102.007	101.857	3.500	102.160	102.010	101.860				
4.500	102.204	102.104	102.004	4.500	102.217	102.117	102.017	3.625	102.476	102.326	102.176				
4.625	102.469	102.369	102.269	4.625	102.456	102.356	102.256	3.750	103.319	103.169	103.019				
4.750	101.696	101.596	101.496	4.750	101.761	101.661	101.561	3.875	103.621	103.471	103.321				
4.875	101.988	101.888	101.788	4.875	102.027	101.927	101.827	4.000	103.737	103.587	103.437				
5.000	102.237	102.137	102.037	5.000	102.250	102.150	102.050	4.125	103.958	103.808	103.658				
5.125	102.502	102.402	102.302	5.125	102.489	102.389	102.289	4.250	102.550	102.400	102.250				
5.250	102.916	102.816	102.716	5.250	102.981	102.881	102.781	4.375	102.799	102.649	102.499				
5.375	103.209	103.109	103.009	5.375	103.248	103.148	103.048	4.500	103.004	102.854	102.704				
6.250	103.852	103.702	103.552	6.250	103.839	103.689	103.539	4.625	103.225	103.075	102.925				

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	98.760	98.610	98.391	2.750	98.643	98.493	98.274	2.375	96.508	96.358	96.208	3.125	96.804	96.654	96.504
2.875	99.291	99.141	98.922	2.875	99.065	98.915	98.696	2.500	96.965	96.815	96.665	3.250	97.556	97.406	97.256
3.000	99.811	99.661	99.442	3.000	99.403	99.253	99.034	2.625	97.377	97.227	97.077	3.375	97.730	97.580	97.430
3.125	100.285	100.135	99.916	3.125	99.778	99.628	99.409	2.750	97.966	97.816	97.666	3.500	97.904	97.754	97.604
3.250	99.916	99.745	99.573	3.250	99.473	99.302	99.130	2.875	98.363	98.213	98.063	3.625	98.077	97.927	97.777
3.375	100.375	100.204	100.032	3.375	99.854	99.682	99.510	3.000	98.676	98.526	98.376	Margin = 2.250		Index = 0.620	
3.500	100.751	100.579	100.407	3.500	100.172	100.000	99.828	3.125	99.026	98.876	98.726	30 Year OTC			
3.625	101.164	100.992	100.820	3.625	100.513	100.341	100.169	3.250	100.082	99.932	99.782	Rate	30 Day	45 Day	60 Day
4.000	101.348	101.198	101.048	4.000	100.489	100.339	100.189	3.375	100.437	100.287	100.137	3.875	99.893	99.643	99.393
4.125	101.727	101.577	101.427	4.125	100.727	100.577	100.427	3.500	100.730	100.580	100.430	4.000	100.248	99.998	99.748
4.500	101.454	101.354	101.254	4.500	100.787	100.687	100.587	3.625	101.046	100.896	100.746	4.125	100.627	100.377	100.127
4.625	101.719	101.619	101.519	4.625	101.026	100.926	100.826	3.750	101.225	101.075	100.925	4.375	100.045	99.795	99.545
4.750	100.946	100.846	100.746	4.750	100.331	100.231	100.131	3.875	101.527	101.377	101.227	4.500	100.154	99.904	99.654
4.875	101.238	101.138	101.038	4.875	100.597	100.497	100.397	4.000	101.643	101.493	101.343	4.625	100.419	100.169	99.919
5.000	101.487	101.387	101.287	5.000	100.820	100.720	100.620	4.125	101.864	101.714	101.564	4.875	99.938	99.688	99.438
5.125	101.752	101.652	101.552	5.125	101.059	100.959	100.859	4.250	101.152	101.002	100.852	5.000	100.187	99.937	99.687
5.250	102.166	102.066	101.966	5.250	101.551	101.451	101.351	4.375	101.400	101.250	101.100	5.125	100.452	100.202	99.952
5.375	102.459	102.359	102.259	5.375	101.818	101.718	101.618	4.500	101.605	101.455	101.305	5.500	101.408	101.158	100.908
6.250	103.102	102.952	102.802	6.250	102.409	102.259	102.109	4.625	101.827	101.677	101.527	5.625	101.673	101.423	101.173

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	97.143	96.893	96.643	4.750	N/A	N/A	N/A
4.250	98.440	98.190	97.940	6.250	99.750	99.500	99.250	4.000	97.498	97.248	96.998				
4.375	98.795	98.545	98.295					4.125	97.877	97.627	97.377				
4.500	98.704	98.454	98.204					4.375	97.295	97.045	96.795				
4.625	98.969	98.719	98.469					4.500	97.404	97.154	96.904				
4.750	98.396	98.146	97.896					4.625	97.669	97.419	97.169				
5.000	98.937	98.687	98.437					4.875	97.188	96.938	96.688				
5.125	99.202	98.952	98.702					5.000	97.437	97.187	96.937				
5.250	99.415	99.165	98.915					5.125	97.702	97.452	97.202				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.658	98.408	98.158	Rate	30 Day	45 Day	60 Day
								6.250	98.923	98.673	98.423	6.250	N/A	N/A	N/A

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# - 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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.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: 4:20 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	98.900	98.602	98.563	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.000	102.342	102.242	102.142	4.000	101.967	101.867	101.767
2.875	99.696	99.409	99.370	3.375	101.780	101.655	101.580	3.375	101.780	101.655	101.580	4.125	102.366	102.266	102.166	4.125	101.991	101.891	101.791
2.990	100.287	100.010	99.972	3.500	102.175	102.064	101.975	3.500	102.175	102.064	101.975	4.250	101.805	101.705	101.605	4.250	101.430	101.330	101.230
3.000	100.387	100.110	100.072	3.625	102.532	102.432	102.332	3.625	102.532	102.432	102.332	4.375	102.070	101.970	101.870	4.375	101.695	101.595	101.495
3.125	100.831	100.552	100.533	3.750	102.128	102.028	101.928	3.750	102.128	102.028	101.928	4.500	101.595	101.495	101.395	4.500	100.970	100.870	100.770
3.250	101.608	101.475	101.408	3.875	102.461	102.361	102.261	3.875	102.461	102.361	102.261	4.625	101.706	101.606	101.506	4.625	101.081	100.981	100.881
3.375	102.030	101.905	101.830	3.990	102.557	102.457	102.357	3.990	102.557	102.457	102.357	4.750	102.524	102.424	102.324	4.750	101.899	101.799	101.699
3.500	102.425	102.314	102.225	4.000	102.657	102.557	102.457	4.000	102.657	102.557	102.457	4.875	101.408	101.308	101.208	4.875	100.783	100.683	100.583
3.625	102.782	102.682	102.582	4.125	102.681	102.581	102.481	4.125	102.681	102.581	102.481	4.990	101.671	101.571	101.471	4.990	100.671	100.571	100.471
3.750	102.378	102.278	102.178	4.250	103.182	103.082	102.982	4.250	103.182	103.082	102.982	5.000	101.771	101.671	101.571	5.000	100.771	100.671	100.571
3.875	102.711	102.611	102.511	4.375	103.447	103.347	103.247	4.375	103.447	103.347	103.247	5.125	102.086	101.986	101.886	5.125	101.086	100.986	100.886
3.990	102.932	102.832	102.732	4.500	103.536	103.436	103.336	4.500	103.536	103.436	103.336	5.250	102.668	102.568	102.468	5.250	101.668	101.568	101.468
4.000	103.032	102.932	102.832	4.625	103.647	103.547	103.447	4.625	103.647	103.547	103.447	5.375	102.854	102.754	102.654	5.375	102.854	102.754	102.654
4.125	103.056	102.956	102.856	4.750	104.465	104.365	104.265	4.750	104.465	104.365	104.265	5.500	103.027	102.927	102.827	5.500	103.027	102.927	102.827
4.250	103.557	103.457	103.357	4.875	104.443	104.343	104.243	4.875	104.443	104.343	104.243	5.625	103.267	103.167	103.067	5.625	103.267	103.167	103.067
4.375	103.822	103.722	103.622	4.990	104.331	104.231	104.131	4.990	104.331	104.231	104.131	5.750	103.444	103.344	103.244	5.750	103.444	103.344	103.244
4.500	104.161	104.061	103.961	5.000	104.431	104.331	104.231	5.000	104.431	104.331	104.231	5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A
4.625	104.272	104.172	104.072	5.125	104.746	104.646	104.546	5.125	104.746	104.646	104.546	5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A
4.750	105.090	104.990	104.890	5.250	105.328	105.228	105.128	5.250	105.328	105.228	105.128	6.000	N/A	N/A	N/A	6.000	N/A	N/A	N/A
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	101.967	101.867	101.767	2.750	98.676	98.365	98.327	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.178	99.078	98.978
4.125	101.991	101.891	101.791	2.875	99.334	99.030	98.991	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	99.819	99.719	99.619
4.250	101.430	101.330	101.230	2.990	99.722	99.427	99.388	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.422	100.322	100.222
4.375	101.695	101.595	101.495	3.000	99.822	99.527	99.488	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	100.887	100.787	100.687
4.500	100.970	100.870	100.770	3.125	100.922	100.762	100.702	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.379	101.279	101.179
4.625	101.081	100.981	100.881	3.250	101.578	101.428	101.368	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.662	101.562	101.462
4.750	101.899	101.799	101.699	3.375	101.956	101.816	101.756	3.375	101.956	101.816	101.756	3.375	101.956	101.816	101.756	2.990	101.806	101.706	101.606
4.875	100.783	100.683	100.583	3.500	102.620	102.490	102.420	3.500	102.620	102.490	102.420	3.500	102.620	102.490	102.420	3.000	101.906	101.806	101.706
4.990	100.671	100.571	100.471	3.625	102.773	102.638	102.573	3.625	102.773	102.638	102.573	3.625	102.773	102.638	102.573	3.125	102.486	102.386	102.286
5.000	100.771	100.671	100.571	3.750	103.063	102.963	102.863	3.750	103.063	102.963	102.863	3.750	103.063	102.963	102.863	3.250	102.826	102.726	102.626
5.125	101.086	100.986	100.886	3.875	103.423	103.323	103.223	3.875	103.423	103.323	103.223	3.875	103.423	103.323	103.223	3.375	103.122	103.022	102.922
5.250	101.668	101.568	101.468	3.990	103.587	103.487	103.387	3.990	103.587	103.487	103.387	3.990	103.587	103.487	103.387	3.500	103.369	103.269	103.169
5.375	102.854	102.754	102.654	4.000	103.687	103.587	103.487	4.000	103.687	103.587	103.487	4.000	103.687	103.587	103.487	3.625	103.182	103.082	102.982
5.500	103.027	102.927	102.827	4.125	103.864	103.764	103.664	4.125	103.864	103.764	103.664	4.125	103.864	103.764	103.664	3.750	103.525	103.425	103.325
5.625	103.267	103.167	103.067	4.250	104.256	104.156	104.056	4.250	104.256	104.156	104.056	4.250	104.256	104.156	104.056	3.875	103.661	103.561	103.461
5.750	103.444	103.344	103.244	4.375	104.492	104.392	104.292	4.375	104.492	104.392	104.292	4.375	104.492	104.392	104.292	3.990	103.911	103.811	103.711
5.875	N/A	N/A	N/A	4.500	104.754	104.654	104.554	4.500	104.754	104.654	104.554	4.500	104.754	104.654	104.554	4.000	104.011	103.911	103.811
5.990	100	N/A	N/A	4.625	104.800	104.700	104.600	4.625	104.800	104.700	104.600	4.625	104.800	104.700	104.600	4.125	104.403	104.303	104.203
6.000	N/A	N/A	N/A	4.750	105.374	105.274	105.174	4.750	105.374	105.274	105.174	4.750	105.374	105.274	105.174	4.250	104.765	104.665	104.565
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	101.819	101.719	101.619	2.375	102.069	101.969	101.869	2.375	99.306	99.206	99.106	2.375	101.306	101.206	101.106	2.375	101.556	101.456	101.356
2.500	102.422	102.322	102.222	2.500	102.672	102.572	102.472	2.500	99.909	99.809	99.709	2.500	101.909	101.809	101.709	2.500	102.159	102.059	101.959
2.625	102.887	102.787	102.687	2.625	103.137	103.037	102.937	2.625	100.374	100.274	100.174	2.625	102.374	102.274	102.174	2.625	102.624	102.524	102.424
2.750	103.379	103.279	103.179	2.750	103.629	103.529	103.429	2.750	100.866	100.766	100.666	2.750	102.866	102.766	102.666	2.750	103.116	103.016	102.916
2.875	101.662	101.562	101.462	2.875	101.662	101.562	101.462	2.875	101.149	101.049	100.949	2.875	101.149	101.049	100.949	2.875	101.149	101.049	100.949
2.990	101.806	101.706	101.606	2.990	101.806	101.706	101.606	2.990	101.293	101.193	101.093	2.990	101.293	101.193	101.093	2.990	101.293	101.193	101.093
3.000	101.906	101.806	101.706	3.000	101.906	101.806	101.706	3.000	101.393	101.293	101.193	3.000	101.393	101.293	101.193	3.000	101.393	101.293	101.193
3.125	102.486	102.386	102.286	3.125	102.486	102.386	102.286	3.125	102.098	101.998	101.898	3.125	102.098	101.998	101.898	3.125	102.098	101.998	101.898
3.250	102.826	102.726	102.626	3.250	102.826	102.726	102.626	3.250	102.098	101.998	101.898	3.250	102.438	102.338	102.238	3.250	102.438	102.338	102.238
3.375	103.122	103.022	102.922	3.375	103.122	103.022	102.922	3.375	102.734	102.634	102.534	3.375	102.734	102.634	102.534	3.375	102.734	102.634	102.534
3.500	103.369	103.269	103.169	3.500	103.369	103.269	103.169	3.500	102.981	102.881	102.781	3.500	102.981	102.881	102.781	3.500	102.981	102.881	102.781
3.625	103.182	103.082	102.982	3.625	103.182	103.082	102.982	3.625	102.307	102.207	102.107	3.625	102.307	102.207	102.107	3.625	102.307	102.207	102.107
3.750	103.525	103.425	103.325	3.															



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: 4:20 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	98.900	98.602	98.563	2.750	98.676	98.365	98.327	2.250	99.178	99.078	98.978	4.000	101.992	101.892	101.792	2.375	99.006	98.906	98.806
2.875	99.696	99.409	99.370	2.875	99.334	99.030	98.991	2.375	99.819	99.719	99.619	4.125	102.016	101.916	101.816	2.500	99.609	99.509	99.409
2.990	100.287	100.010	99.972	2.990	99.722	99.427	99.388	2.500	100.422	100.322	100.222	4.250	101.455	101.355	101.255	2.625	100.074	99.974	99.874
3.000	100.387	100.110	100.072	3.000	99.822	99.527	99.488	2.625	100.887	100.787	100.687	4.375	101.720	101.620	101.520	2.750	100.566	100.466	100.366
3.125	100.831	100.572	100.533	3.125	100.922	100.762	100.702	2.750	101.379	101.279	101.179	4.500	101.245	101.145	101.045	2.875	100.849	100.749	100.649
3.250	101.608	101.475	101.408	3.250	101.578	101.428	101.368	2.875	101.662	101.562	101.462	4.625	101.356	101.256	101.156	2.990	100.993	100.893	100.793
3.375	102.030	101.905	101.830	3.375	101.956	101.816	101.756	2.990	101.806	101.706	101.606	4.750	102.174	102.074	101.974	3.000	101.093	100.993	100.893
3.500	102.425	102.314	102.225	3.500	102.620	102.490	102.420	3.000	101.906	101.806	101.706	4.875	101.058	100.958	100.858	3.125	101.798	101.698	101.598
3.625	102.782	102.682	102.582	3.625	102.773	102.638	102.573	3.125	102.486	102.386	102.286	4.990	101.321	101.221	101.121	3.250	102.138	102.038	101.938
3.750	102.378	102.278	102.178	3.750	103.063	102.963	102.863	3.250	102.826	102.726	102.626	5.000	101.421	101.321	101.221	3.375	102.434	102.334	102.234
3.875	102.711	102.611	102.511	3.875	103.423	103.323	103.223	3.375	103.122	103.022	102.922	5.125	101.736	101.636	101.536	3.500	102.681	102.581	102.481
3.990	102.932	102.832	102.732	3.990	103.587	103.487	103.387	3.500	103.369	103.269	103.169	5.250	102.318	102.218	102.118	3.625	102.007	101.907	101.807
4.000	103.032	102.932	102.832	4.000	103.687	103.587	103.487	3.625	103.182	103.082	102.982	5.375	102.504	102.404	102.304	3.750	102.350	102.250	102.150
4.125	103.056	102.956	102.856	4.125	103.864	103.764	103.664	3.750	103.525	103.425	103.325	5.500	102.677	102.577	102.477	3.875	102.486	102.386	102.286
4.250	103.557	103.457	103.357	4.250	104.256	104.156	104.056	3.875	103.661	103.561	103.461	5.625	102.917	102.817	102.717	3.990	102.736	102.636	102.536
4.375	103.822	103.722	103.622	4.375	104.492	104.392	104.292	3.990	103.911	103.811	103.711	5.750	103.094	102.994	102.894	4.000	102.836	102.736	102.636
4.500	104.161	104.061	103.961	4.500	104.754	104.654	104.554	4.000	104.011	103.911	103.811	5.875	N/A	N/A	N/A	4.125	102.841	102.741	102.641
4.625	104.272	104.172	104.072	4.625	104.800	104.700	104.600	4.125	104.403	104.303	104.203	5.990	N/A	N/A	N/A	4.250	103.203	103.103	103.003
4.750	105.090	104.990	104.890	4.750	105.374	105.274	105.174	4.250	104.765	104.665	104.565	6.000	N/A	N/A	N/A	4.375	103.522	103.422	103.322

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.:

4/9/2020

45 Day Lock Exp.:

4/24/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/10/2020

Release Time: 4:20 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)