



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.: 4/10/2020

45 Day Lock Exp.: 4/27/2020

60 Day Lock Exp.: 5/11/2020

W. Rate Sheet Dated: 3/11/2020

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	100.577	100.427	100.208	2.750	100.728	100.578	100.359	2.375	98.939	98.789	98.639	3.125	98.860	98.710	98.560
2.875	101.129	100.979	100.760	2.875	101.157	101.007	100.789	2.500	99.381	99.231	99.081	3.250	99.592	99.442	99.292
3.000	101.633	101.483	101.264	3.000	101.563	101.413	101.195	2.625	99.832	99.682	99.532	3.375	99.630	99.480	99.330
3.125	102.147	101.997	101.778	3.125	101.867	101.717	101.498	2.750	99.738	99.588	99.438	3.500	99.804	99.654	99.504
3.250	101.895	101.723	101.551	3.250	101.384	101.212	101.040	2.875	100.143	99.993	99.843	3.625	99.977	99.827	99.677
3.375	102.362	102.190	102.018	3.375	101.765	101.593	101.421	3.000	100.524	100.374	100.224	Margin = 2.250		Index = 0.620	
3.500	102.805	102.633	102.462	3.500	102.140	101.969	101.797	3.125	100.802	100.652	100.502				
3.625	103.146	102.975	102.803	3.625	102.438	102.266	102.095	3.250	101.992	101.842	101.692				
4.000	103.111	102.961	102.811	4.000	102.489	102.339	102.189	3.375	102.348	102.198	102.048				
4.125	103.446	103.296	103.146	4.125	102.489	102.339	102.189	3.500	102.699	102.549	102.399				
4.500	104.137	104.037	103.937	4.500	103.516	103.416	103.316	3.625	102.971	102.821	102.671				
4.625	104.169	104.069	103.969	4.625	103.725	103.625	103.525	3.750	103.646	103.496	103.346				
4.750	104.487	104.387	104.287	4.750	104.122	104.022	103.922	3.875	103.944	103.794	103.644				
4.875	104.802	104.702	104.602	4.875	104.411	104.311	104.211	4.000	104.242	104.092	103.942				
5.000	105.092	104.992	104.892	5.000	104.674	104.574	104.474	4.125	104.290	104.140	103.990				
5.125	105.326	105.226	105.126	5.125	104.883	104.783	104.683	4.250	103.786	103.636	103.486				
5.250	105.894	105.794	105.694	5.250	105.529	105.429	105.329	4.375	104.058	103.908	103.758				
5.375	106.210	106.110	106.010	5.375	105.819	105.719	105.619	4.500	104.303	104.153	104.003				
6.250	106.000	105.850	105.700	6.250	105.900	105.750	105.600	4.625	104.495	104.345	104.195				

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	99.827	99.677	99.458	2.750	99.728	99.578	99.359	2.375	97.939	97.789	97.639	3.125	97.860	97.710	97.560
2.875	100.379	100.229	100.010	2.875	100.157	100.007	99.789	2.500	98.381	98.231	98.081	3.250	98.592	98.442	98.292
3.000	100.883	100.733	100.514	3.000	100.563	100.413	100.195	2.625	98.832	98.682	98.532	3.375	98.630	98.480	98.330
3.125	101.397	101.247	101.028	3.125	100.867	100.717	100.498	2.750	98.738	98.588	98.438	3.500	98.804	98.654	98.504
3.250	100.845	100.673	100.501	3.250	100.384	100.212	100.040	2.875	99.143	98.993	98.843	3.625	98.977	98.827	98.677
3.375	101.312	101.140	100.968	3.375	100.765	100.593	100.421	3.000	99.524	99.374	99.224	Margin = 2.250		Index = 0.620	
3.500	101.755	101.583	101.412	3.500	101.140	100.969	100.797	3.125	99.802	99.652	99.502	30 Year OTC			
3.625	102.096	101.925	101.753	3.625	101.438	101.266	101.095	3.250	100.992	100.842	100.692	Rate	30 Day	45 Day	60 Day
4.000	102.161	102.011	101.861	4.000	101.489	101.339	101.189	3.375	101.348	101.198	101.048	3.875	100.647	100.397	100.147
4.125	102.496	102.346	102.196	4.125	101.489	101.339	101.189	3.500	101.699	101.549	101.399	4.000	101.061	100.811	100.561
4.500	103.387	103.287	103.187	4.500	102.516	102.416	102.316	3.625	101.971	101.821	101.671	4.125	101.396	101.146	100.896
4.625	103.419	103.319	103.219	4.625	102.725	102.625	102.525	3.750	102.646	102.496	102.346	4.375	101.736	101.486	101.236
4.750	103.737	103.637	103.537	4.750	103.122	103.022	102.922	3.875	102.944	102.794	102.644	4.500	102.087	101.837	101.587
4.875	104.052	103.952	103.852	4.875	103.411	103.311	103.211	4.000	103.242	103.092	102.942	4.625	102.119	101.869	101.619
5.000	104.342	104.242	104.142	5.000	103.674	103.574	103.474	4.125	103.290	103.140	102.990	4.875	102.752	102.502	102.252
5.125	104.576	104.476	104.376	5.125	103.883	103.783	103.683	4.250	102.786	102.636	102.486	5.000	103.042	102.792	102.542
5.250	105.144	105.044	104.944	5.250	104.529	104.429	104.329	4.375	103.058	102.908	102.758	5.125	103.276	103.026	102.776
5.375	105.460	105.360	105.260	5.375	104.819	104.719	104.619	4.500	103.303	103.153	103.003	5.500	104.449	104.199	103.949
6.250	105.500	105.350	105.200	6.250	105.400	105.250	105.100	4.625	103.495	103.345	103.195	5.625	104.684	104.434	104.184

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	0.000	0.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	0.000	0.000
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	97.897	97.647	97.397	4.750	100.000	99.750	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.311	98.061	97.811				
4.250	100.526	100.276	100.026	6.250	103.750	103.500	103.250	4.125	98.646	98.396	98.146				
4.375	100.836	100.586	100.336					4.375	98.986	98.736	98.486				
4.500	100.987	100.737	100.487					4.500	99.337	99.087	98.837				
4.625	101.019	100.769	100.519					4.625	99.369	99.119	98.869				
4.750	101.537	101.287	101.037					4.875	100.002	99.752	99.502				
5.000	102.142	101.892	101.642					5.000	100.292	100.042	99.792				
5.125	102.376	102.126	101.876					5.125	100.526	100.276	100.026		30 yr DPA "3.5% DPA ; Lender Paid Only"		
5.250	102.776	102.526	102.276					5.500	101.699	101.449	101.199		Rate	30 Day	45 Day
Borrower Paid Comp Only				Lender Paid Only				5.625	101.934	101.684	101.434	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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4/10/2020

45 Day Lock Exp.:

4/27/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/11/2020

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	99.521	99.371	99.152	2.750	100.102	99.952	99.733	2.375	95.719	95.569	95.419	3.125	98.814	98.664	98.514
2.875	100.072	99.922	99.704	2.875	100.531	100.381	100.162	2.500	96.161	96.011	95.861	3.250	99.342	99.192	99.042
3.000	100.576	100.426	100.208	3.000	100.937	100.787	100.568	2.625	96.612	96.462	96.312	3.375	99.380	99.230	99.080
3.125	101.090	100.940	100.722	3.125	101.241	101.091	100.872	2.750	99.112	98.962	98.812	3.500	99.554	99.404	99.254
3.250	100.995	100.823	100.651	3.250	100.914	100.742	100.570	2.875	99.517	99.367	99.217	3.625	99.727	99.577	99.427
3.375	101.462	101.290	101.118	3.375	101.295	101.123	100.951	3.000	99.898	99.748	99.598	Margin = 2.250		Index = 0.620	
3.500	101.905	101.733	101.562	3.500	101.670	101.499	101.327	3.125	100.176	100.026	99.876				
3.625	102.246	102.075	101.903	3.625	101.968	101.796	101.625	3.250	101.522	101.372	101.222				
4.000	102.367	102.217	102.067	4.000	102.176	102.026	101.876	3.375	101.878	101.728	101.578				
4.125	102.702	102.552	102.402	4.125	102.175	102.025	101.875	3.500	102.229	102.079	101.929				
4.500	102.456	102.356	102.256	4.500	102.265	102.165	102.065	3.625	102.501	102.351	102.201				
4.625	102.487	102.387	102.287	4.625	102.474	102.374	102.274	3.750	103.332	103.182	103.032				
4.750	101.680	101.580	101.480	4.750	101.745	101.645	101.545	3.875	103.630	103.480	103.330				
4.875	101.996	101.896	101.796	4.875	102.035	101.935	101.835	4.000	103.928	103.778	103.628				
5.000	102.285	102.185	102.085	5.000	102.298	102.198	102.098	4.125	103.976	103.826	103.676				
5.125	102.520	102.420	102.320	5.125	102.506	102.406	102.306	4.250	102.535	102.385	102.235				
5.250	102.901	102.801	102.701	5.250	102.966	102.866	102.766	4.375	102.807	102.657	102.507				
5.375	103.217	103.117	103.017	5.375	103.255	103.155	103.055	4.500	103.052	102.902	102.752				
6.250	103.870	103.720	103.570	6.250	103.857	103.707	103.557	4.625	103.243	103.093	102.943				

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	98.771	98.621	98.402	2.750	98.672	98.522	98.303	2.375	96.539	96.389	96.239	3.125	96.804	96.654	96.504
2.875	99.322	99.172	98.954	2.875	99.101	98.951	98.732	2.500	96.981	96.831	96.681	3.250	97.692	97.542	97.392
3.000	99.826	99.676	99.458	3.000	99.507	99.357	99.138	2.625	97.432	97.282	97.132	3.375	97.730	97.580	97.430
3.125	100.340	100.190	99.972	3.125	99.811	99.661	99.442	2.750	97.995	97.845	97.695	3.500	97.904	97.754	97.604
3.250	99.945	99.773	99.601	3.250	99.484	99.312	99.140	2.875	98.399	98.249	98.099	3.625	98.077	97.927	97.777
3.375	100.412	100.240	100.068	3.375	99.865	99.693	99.521	3.000	98.780	98.630	98.480	Margin = 2.250		Index = 0.620	
3.500	100.855	100.683	100.512	3.500	100.240	100.069	99.897	3.125	99.059	98.909	98.759	30 Year OTC			
3.625	101.196	101.025	100.853	3.625	100.538	100.366	100.195	3.250	100.092	99.942	99.792	Rate	30 Day	45 Day	60 Day
4.000	101.417	101.267	101.117	4.000	100.746	100.596	100.446	3.375	100.448	100.298	100.148	3.875	99.904	99.654	99.404
4.125	101.752	101.602	101.452	4.125	100.745	100.595	100.445	3.500	100.799	100.649	100.499	4.000	100.317	100.067	99.817
4.500	101.706	101.606	101.506	4.500	100.835	100.735	100.635	3.625	101.071	100.921	100.771	4.125	100.652	100.402	100.152
4.625	101.737	101.637	101.537	4.625	101.044	100.944	100.844	3.750	101.238	101.088	100.938	4.375	100.055	99.805	99.555
4.750	100.930	100.830	100.730	4.750	100.315	100.215	100.115	3.875	101.536	101.386	101.236	4.500	100.406	100.156	99.906
4.875	101.246	101.146	101.046	4.875	100.605	100.505	100.405	4.000	101.834	101.684	101.534	4.625	100.437	100.187	99.937
5.000	101.535	101.435	101.335	5.000	100.868	100.768	100.668	4.125	101.882	101.732	101.582	4.875	99.946	99.696	99.446
5.125	101.770	101.670	101.570	5.125	101.076	100.976	100.876	4.250	101.136	100.986	100.836	5.000	100.235	99.985	99.735
5.250	102.151	102.051	101.951	5.250	101.536	101.436	101.336	4.375	101.408	101.258	101.108	5.125	100.470	100.220	99.970
5.375	102.467	102.367	102.267	5.375	101.825	101.725	101.625	4.500	101.653	101.503	101.353	5.500	101.456	101.206	100.956
6.250	103.120	102.970	102.820	6.250	102.427	102.277	102.127	4.625	101.845	101.695	101.545	5.625	101.691	101.441	101.191

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	97.154	96.904	96.654	4.750	N/A	N/A	N/A
4.250	98.495	98.245	97.995	6.250	99.750	99.500	99.250	4.000	97.567	97.317	97.067				
4.375	98.805	98.555	98.305					4.125	97.902	97.652	97.402				
4.500	98.956	98.706	98.456					4.375	97.305	97.055	96.805				
4.625	98.987	98.737	98.487					4.500	97.656	97.406	97.156				
4.750	98.380	98.130	97.880					4.625	97.687	97.437	97.187				
5.000	98.985	98.735	98.485					4.875	97.196	96.946	96.696				
5.125	99.220	98.970	98.720					5.000	97.485	97.235	96.985				
5.250	99.432	99.182	98.932					5.125	97.720	97.470	97.220				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.706	98.456	98.206	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
								6.250	98.941	98.691	98.441	6.250	N/A	N/A	N/A

Lock Desk Policy	
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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Release Time: 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	98.910	98.612	98.573	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.000	102.382	102.282	102.182	4.000	102.007	101.907	101.807
2.875	99.696	99.409	99.370	3.375	101.800	101.675	101.600	3.375	101.800	101.675	101.600	4.125	102.416	102.316	102.216	4.125	102.041	101.941	101.841
2.990	100.297	100.020	99.982	3.500	102.195	102.084	101.995	3.500	102.195	102.084	101.995	4.250	101.825	101.725	101.625	4.250	101.450	101.350	101.250
3.000	100.397	100.120	100.082	3.625	102.572	102.472	102.372	3.625	102.572	102.472	102.372	4.375	102.090	101.990	101.890	4.375	101.715	101.615	101.515
3.125	100.841	100.582	100.543	3.750	102.168	102.068	101.968	3.750	102.168	102.068	101.968	4.500	101.615	101.515	101.415	4.500	100.990	100.890	100.790
3.250	101.628	101.495	101.428	3.875	102.501	102.401	102.301	3.875	102.501	102.401	102.301	4.625	101.726	101.626	101.526	4.625	101.101	101.001	100.901
3.375	102.050	101.925	101.850	3.990	102.597	102.497	102.397	3.990	102.597	102.497	102.397	4.750	102.544	102.444	102.344	4.750	101.919	101.819	101.719
3.500	102.445	102.334	102.245	4.000	102.697	102.597	102.497	4.000	102.697	102.597	102.497	4.875	101.428	101.328	101.228	4.875	100.803	100.703	100.603
3.625	102.822	102.722	102.622	4.125	102.731	102.631	102.531	4.125	102.731	102.631	102.531	4.990	101.691	101.591	101.491	4.990	100.691	100.591	100.491
3.750	102.418	102.318	102.218	4.250	103.202	103.102	103.002	4.250	103.202	103.102	103.002	5.000	101.791	101.691	101.591	5.000	100.791	100.691	100.591
3.875	102.751	102.651	102.551	4.375	103.467	103.367	103.267	4.375	103.467	103.367	103.267	5.125	102.106	102.006	101.906	5.125	101.106	101.006	100.906
3.990	102.972	102.872	102.772	4.500	103.556	103.456	103.356	4.500	103.556	103.456	103.356	5.250	102.688	102.588	102.488	5.250	101.688	101.588	101.488
4.000	103.072	102.972	102.872	4.625	103.667	103.567	103.467	4.625	103.667	103.567	103.467	5.375	102.874	102.774	102.674	5.375	102.874	102.774	102.674
4.125	103.106	103.006	102.906	4.750	104.485	104.385	104.285	4.750	104.485	104.385	104.285	5.500	103.047	102.947	102.847	5.500	103.047	102.947	102.847
4.250	103.577	103.477	103.377	4.875	104.463	104.363	104.263	4.875	104.463	104.363	104.263	5.625	103.287	103.187	103.087	5.625	103.287	103.187	103.087
4.375	103.842	103.742	103.642	4.990	104.351	104.251	104.151	4.990	104.351	104.251	104.151	5.750	103.464	103.364	103.264	5.750	103.464	103.364	103.264
4.500	104.181	104.081	103.981	5.000	104.451	104.351	104.251	5.000	104.451	104.351	104.251	5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A
4.625	104.292	104.192	104.092	5.125	104.766	104.666	104.566	5.125	104.766	104.666	104.566	5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A
4.750	105.110	105.010	104.910	5.250	105.348	105.248	105.148	5.250	105.348	105.248	105.148	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	102.007	101.907	101.807	2.750	98.686	98.375	98.337	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.188	99.088	98.988
4.125	102.041	101.941	101.841	2.875	99.354	99.050	99.011	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	99.829	99.729	99.629
4.250	101.450	101.350	101.250	2.990	99.752	99.457	99.418	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.442	100.342	100.242
4.375	101.715	101.615	101.515	3.000	99.852	99.557	99.518	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	100.917	100.817	100.717
4.500	100.990	100.890	100.790	3.125	100.962	100.802	100.742	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.419	101.319	101.219
4.625	101.101	101.001	100.901	3.250	101.618	101.468	101.408	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.702	101.602	101.502
4.750	101.919	101.819	101.719	3.375	102.016	101.876	101.816	3.375	102.016	101.876	101.816	3.375	102.016	101.876	101.816	2.990	101.866	101.766	101.666
4.875	100.803	100.703	100.603	3.500	102.700	102.570	102.500	3.500	102.700	102.570	102.500	3.500	102.700	102.570	102.500	3.000	101.966	101.866	101.766
4.990	100.691	100.591	100.491	3.625	102.853	102.718	102.653	3.625	102.853	102.718	102.653	3.625	102.853	102.718	102.653	3.125	102.566	102.466	102.366
5.000	100.791	100.691	100.591	3.750	103.143	103.043	102.943	3.750	103.143	103.043	102.943	3.750	103.143	103.043	102.943	3.250	102.906	102.806	102.706
5.125	101.106	101.006	100.906	3.875	103.513	103.413	103.313	3.875	103.513	103.413	103.313	3.875	103.513	103.413	103.313	3.375	103.202	103.102	103.002
5.250	101.688	101.588	101.488	3.990	103.657	103.557	103.457	3.990	103.657	103.557	103.457	3.990	103.657	103.557	103.457	3.500	103.459	103.359	103.259
5.375	102.874	102.774	102.674	4.000	103.757	103.657	103.557	4.000	103.757	103.657	103.557	4.000	103.757	103.657	103.557	3.625	103.252	103.152	103.052
5.500	103.047	102.947	102.847	4.125	103.904	103.804	103.704	4.125	103.904	103.804	103.704	4.125	103.904	103.804	103.704	3.750	103.565	103.465	103.365
5.625	103.287	103.187	103.087	4.250	104.296	104.196	104.096	4.250	104.296	104.196	104.096	4.250	104.296	104.196	104.096	3.875	103.701	103.601	103.501
5.750	103.464	103.364	103.264	4.375	104.532	104.432	104.332	4.375	104.532	104.432	104.332	4.375	104.532	104.432	104.332	3.990	103.951	103.851	103.751
5.875	N/A	N/A	N/A	4.500	104.794	104.694	104.594	4.500	104.794	104.694	104.594	4.500	104.794	104.694	104.594	4.000	104.051	103.951	103.851
5.990	N/A	N/A	N/A	4.625	104.840	104.740	104.640	4.625	104.840	104.740	104.640	4.625	104.840	104.740	104.640	4.125	104.443	104.343	104.243
6.000	N/A	N/A	N/A	4.750	105.414	105.314	105.214	4.750	105.414	105.314	105.214	4.750	105.414	105.314	105.214	4.250	104.805	104.705	104.605
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	101.829	101.729	101.629	2.375	102.079	101.979	101.879	2.375	99.316	99.216	99.116	2.375	101.316	101.216	101.116	2.375	101.566	101.466	101.366
2.500	102.442	102.342	102.242	2.500	102.692	102.592	102.492	2.500	99.929	99.829	99.729	2.500	101.929	101.829	101.729	2.500	102.179	102.079	101.979
2.625	102.917	102.817	102.717	2.625	103.167	103.067	102.967	2.625	100.404	100.304	100.204	2.625	102.404	102.304	102.204	2.625	102.654	102.554	102.454
2.750	103.419	103.319	103.219	2.750	103.669	103.569	103.469	2.750	100.906	100.806	100.706	2.750	102.906	102.806	102.706	2.750	103.156	103.056	102.956
2.875	101.702	101.602	101.502	2.875	101.702	101.602	101.502	2.875	101.189	101.089	100.989	2.875	101.189	101.089	100.989	2.875	101.189	101.089	100.989
2.990	101.866	101.766	101.666	2.990	101.866	101.766	101.666	2.990	101.353	101.253	101.153	2.990	101.353	101.253	101.153	2.990	101.353	101.253	101.153
3.000	101.966	101.866	101.766	3.000	101.966	101.866	101.766	3.000	101.453	101.353	101.253	3.000	101.453	101.353	101.253	3.000	101.453	101.353	101.253
3.125	102.566	102.466	102.366	3.125	102.566	102.466	102.366	3.125	102.178	102.078	101.978	3.125	102.178	102.078	101.978	3.125	102.178	102.078	101.978
3.250	102.906	102.806	102.706	3.250	102.906	102.806	102.706	3.250	102.518	102.418	102.318	3.250	102.518	102.418	102.318	3.250	102.518	102.418	102.318
3.375	103.202	103.102	103.002	3.375	103.202	103.102	103.002	3.375	102.814	102.714	102.614	3.375	102.814	102.714	102.614	3.375	102.814	102.714	102.614
3.500	103.459	103.359	103.259	3.500	103.459	103.359	103.259	3.500	103.071	102.971	102.871	3.500	103.071	102.971	102.871	3.500	103.071	102.971	102.871
3.625	103.252	103.152	103.052	3.625	103.252	103.152	103.052	3.625	102.377	102.277	102.177	3.625	102.377	102.277	102.177	3.625	102.377	102.277	102.177
3.750	103.565	103.465	103.365	3.750</															



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.:

4/10/2020

45 Day Lock Exp.:

4/27/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/11/2020

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	98.910	98.612	98.573	2.750	98.686	98.375	98.337	2.250	99.188	99.088	98.988	4.000	102.032	101.932	101.832	2.375	99.016	98.916	98.816
2.875	99.696	99.409	99.370	2.875	99.354	99.050	99.011	2.375	99.829	99.729	99.629	4.125	102.066	101.966	101.866	2.500	99.629	99.529	99.429
2.990	100.297	100.020	99.982	2.990	99.752	99.457	99.418	2.500	100.442	100.342	100.242	4.250	101.475	101.375	101.275	2.625	100.104	100.004	99.904
3.000	100.397	100.120	100.082	3.000	99.852	99.557	99.518	2.625	100.917	100.817	100.717	4.375	101.740	101.640	101.540	2.750	100.606	100.506	100.406
3.125	100.841	100.582	100.543	3.125	100.962	100.802	100.742	2.750	101.419	101.319	101.219	4.500	101.265	101.165	101.065	2.875	100.889	100.789	100.689
3.250	101.628	101.495	101.428	3.250	101.618	101.468	101.408	2.875	101.702	101.602	101.502	4.625	101.376	101.276	101.176	2.990	101.053	100.953	100.853
3.375	102.050	101.925	101.850	3.375	102.016	101.876	101.816	2.990	101.866	101.766	101.666	4.750	102.194	102.094	101.994	3.000	101.153	101.053	100.953
3.500	102.445	102.334	102.245	3.500	102.700	102.570	102.500	3.000	101.966	101.866	101.766	4.875	101.078	100.978	100.878	3.125	101.878	101.778	101.678
3.625	102.822	102.722	102.622	3.625	102.853	102.718	102.653	3.125	102.566	102.466	102.366	4.990	101.341	101.241	101.141	3.250	102.218	102.118	102.018
3.750	102.418	102.318	102.218	3.750	103.143	103.043	102.943	3.250	102.906	102.806	102.706	5.000	101.441	101.341	101.241	3.375	102.514	102.414	102.314
3.875	102.751	102.651	102.551	3.875	103.513	103.413	103.313	3.375	103.202	103.102	103.002	5.125	101.756	101.656	101.556	3.500	102.771	102.671	102.571
3.990	102.972	102.872	102.772	3.990	103.657	103.557	103.457	3.500	103.459	103.359	103.259	5.250	102.338	102.238	102.138	3.625	102.077	101.977	101.877
4.000	103.072	102.972	102.872	4.000	103.757	103.657	103.557	3.625	103.252	103.152	103.052	5.375	102.524	102.424	102.324	3.750	102.390	102.290	102.190
4.125	103.106	103.006	102.906	4.125	103.904	103.804	103.704	3.750	103.565	103.465	103.365	5.500	102.697	102.597	102.497	3.875	102.526	102.426	102.326
4.250	103.577	103.477	103.377	4.250	104.296	104.196	104.096	3.875	103.701	103.601	103.501	5.625	102.937	102.837	102.737	3.990	102.776	102.676	102.576
4.375	103.842	103.742	103.642	4.375	104.532	104.432	104.332	3.990	103.951	103.851	103.751	5.750	103.114	103.014	102.914	4.000	102.876	102.776	102.676
4.500	104.181	104.081	103.981	4.500	104.794	104.694	104.594	4.000	104.051	103.951	103.851	5.875	N/A	N/A	N/A	4.125	102.881	102.781	102.681
4.625	104.292	104.192	104.092	4.625	104.840	104.740	104.640	4.125	104.443	104.343	104.243	5.990	N/A	N/A	N/A	4.250	103.243	103.143	103.043
4.750	105.110	105.010	104.910	4.750	105.414	105.314	105.214	4.250	104.805	104.705	104.605	6.000	N/A	N/A	N/A	4.375	103.562	103.462	103.362

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", LPML		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 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.:

4/10/2020

45 Day Lock Exp.:

4/27/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/11/2020

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	99.189	99.127	99.064	
3.500	99.606	99.543	99.481	
3.625	100.110	100.048	99.985	
3.750	100.583	100.520	100.458	
3.875	100.778	100.716	100.653	
4.000	101.035	100.973	100.910	
4.125	101.266	101.204	101.141	
4.250	101.511	101.449	101.386	
4.375	101.804	101.741	101.679	
4.500	101.946	101.884	101.821	
4.625	101.983	101.921	101.858	
4.750	102.156	102.094	102.031	
4.875	102.439	102.377	102.314	

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	99.706	99.581	99.456	
3.375	100.174	100.049	99.924	
3.500	100.581	100.456	100.331	
3.625	101.070	100.945	100.820	
3.750	101.488	101.363	101.238	
3.875	101.875	101.750	101.625	
4.000	102.216	102.091	101.966	
4.125	102.346	102.221	102.096	
4.250	102.655	102.530	102.405	
4.375	102.936	102.811	102.686	
4.500	103.091	102.966	102.841	

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	98.371	98.246	98.121	
3.375	98.780	98.655	98.530	
3.500	99.159	99.034	98.909	
3.625	99.516	99.391	99.266	
3.750	100.121	99.996	99.871	
3.875	100.446	100.321	100.196	
4.000	100.732	100.607	100.482	
4.125	101.017	100.892	100.767	
4.250	101.303	101.178	101.053	
4.375	101.588	101.463	101.338	
4.500	101.879	101.754	101.629	
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)