

W. Rate Sheet Dated: 3/11/2020

Release Time: 11:30 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	100.124	99.974	99.771	2.750	100.275	100.125	99.922	2.375	98.189	98.039	97.889	3.125	98.860	98.710	98.560
2.875	100.675	100.525	100.322	2.875	100.704	100.554	100.351	2.500	98.631	98.481	98.331	3.250	99.592	99.442	99.292
3.000	101.180	101.030	100.826	3.000	101.110	100.960	100.757	2.625	99.082	98.932	98.782	3.375	99.630	99.480	99.330
3.125	101.694	101.544	101.340	3.125	101.414	101.264	101.061	2.750	99.527	99.377	99.227	3.500	99.804	99.654	99.504
3.250	101.536	101.348	101.176	3.250	101.024	100.837	100.665	2.875	99.932	99.782	99.632	3.625	99.977	99.827	99.677
3.375	102.003	101.815	101.643	3.375	101.405	101.218	101.046	3.000	100.313	100.163	100.013	Margin = 2.250		Index = 0.620	
3.500	102.446	102.258	102.087	3.500	101.781	101.594	101.422	3.125	100.591	100.441	100.291				
3.625	102.787	102.600	102.428	3.625	102.079	101.891	101.720	3.250	101.621	101.471	101.321				
4.000	102.251	102.101	101.951	4.000	101.630	101.480	101.330	3.375	101.977	101.827	101.677				
4.125	102.587	102.437	102.287	4.125	101.629	101.479	101.329	3.500	102.327	102.177	102.027				
4.500	103.590	103.490	103.390	4.500	102.969	102.869	102.769	3.625	102.600	102.450	102.300				
4.625	103.622	103.522	103.422	4.625	103.178	103.078	102.978	3.750	103.490	103.340	103.190				
4.750	103.752	103.652	103.552	4.750	103.387	103.287	103.187	3.875	103.788	103.638	103.488				
4.875	104.068	103.968	103.868	4.875	103.677	103.577	103.477	4.000	104.086	103.936	103.786				
5.000	104.357	104.257	104.157	5.000	103.940	103.840	103.740	4.125	104.134	103.984	103.834				
5.125	104.592	104.492	104.392	5.125	104.148	104.048	103.948	4.250	103.677	103.527	103.377				
5.250	106.223	106.123	106.023	5.250	105.858	105.758	105.658	4.375	103.949	103.799	103.649				
5.375	106.538	106.438	106.338	5.375	106.147	106.047	105.947	4.500	104.194	104.044	103.894				
6.250	106.000	105.850	105.700	6.250	105.900	105.750	105.600	4.625	104.385	104.235	104.085				

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	99.374	99.224	99.021	2.750	99.275	99.125	98.922	2.375	97.189	97.039	96.889	3.125	97.860	97.710	97.560
2.875	99.925	99.775	99.572	2.875	99.704	99.554	99.351	2.500	97.631	97.481	97.331	3.250	98.592	98.442	98.292
3.000	100.430	100.280	100.076	3.000	100.110	99.960	99.757	2.625	98.082	97.932	97.782	3.375	98.630	98.480	98.330
3.125	100.944	100.794	100.590	3.125	100.414	100.264	100.061	2.750	98.527	98.377	98.227	3.500	98.804	98.654	98.504
3.250	100.486	100.298	100.126	3.250	100.024	99.837	99.665	2.875	98.932	98.782	98.632	3.625	98.977	98.827	98.677
3.375	100.953	100.765	100.593	3.375	100.405	100.218	100.046	3.000	99.313	99.163	99.013	Margin = 2.250		Index = 0.620	
3.500	101.396	101.208	101.037	3.500	100.781	100.594	100.422	3.125	99.591	99.441	99.291	30 Year OTC			
3.625	101.737	101.550	101.378	3.625	101.079	100.891	100.720	3.250	100.621	100.471	100.321	Rate	30 Day	45 Day	60 Day
4.000	101.301	101.151	101.001	4.000	100.630	100.480	100.330	3.375	100.977	100.827	100.677	3.875	99.788	99.538	99.288
4.125	101.637	101.487	101.337	4.125	100.629	100.479	100.329	3.500	101.327	101.177	101.027	4.000	100.201	99.951	99.701
4.500	102.840	102.740	102.640	4.500	101.969	101.869	101.769	3.625	101.600	101.450	101.300	4.125	100.537	100.287	100.037
4.625	102.872	102.772	102.672	4.625	102.178	102.078	101.978	3.750	102.490	102.340	102.190	4.375	101.189	100.939	100.689
4.750	103.002	102.902	102.802	4.750	102.387	102.287	102.187	3.875	102.788	102.638	102.488	4.500	101.540	101.290	101.040
4.875	103.318	103.218	103.118	4.875	102.677	102.577	102.477	4.000	103.086	102.936	102.786	4.625	101.572	101.322	101.072
5.000	103.607	103.507	103.407	5.000	102.940	102.840	102.740	4.125	103.134	102.984	102.834	4.875	102.018	101.768	101.518
5.125	103.842	103.742	103.642	5.125	103.148	103.048	102.948	4.250	102.677	102.527	102.377	5.000	102.307	102.057	101.807
5.250	105.473	105.373	105.273	5.250	104.858	104.758	104.658	4.375	102.949	102.799	102.649	5.125	102.542	102.292	102.042
5.375	105.788	105.688	105.588	5.375	105.147	105.047	104.947	4.500	103.194	103.044	102.894	5.500	104.778	104.528	104.278
6.250	105.500	105.350	105.200	6.250	105.400	105.250	105.100	4.625	103.385	103.235	103.085	5.625	105.012	104.762	104.512

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	-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	97.038	96.788	96.538	4.750	100.000	99.750	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	97.451	97.201	96.951				
4.250	99.979	99.729	99.479	6.250	103.750	103.500	103.250	4.125	97.487	97.537	97.287				
4.375	100.289	100.039	99.789					4.375	98.439	98.189	97.939				
4.500	100.440	100.190	99.940					4.500	98.790	98.540	98.290				
4.625	100.472	100.222	99.972					4.625	98.822	98.572	98.322				
4.750	100.802	100.552	100.302					4.875	99.268	99.018	98.768				
5.000	101.407	101.157	100.907					5.000	99.557	99.307	99.057				
5.125	101.642	101.392	101.142					5.125	99.792	99.542	99.292				
5.250	102.042	101.792	101.542					5.500	102.028	101.778	101.528	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	102.262	102.012	101.762	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@afrrwholesale.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: 11:30 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	99.068	98.918	98.715	2.750	99.649	99.499	99.295	2.375	94.969	94.819	94.669	3.125	98.814	98.664	98.514
2.875	99.619	99.469	99.266	2.875	100.078	99.928	99.725	2.500	95.411	95.261	95.111	3.250	99.342	99.192	99.042
3.000	100.123	99.973	99.770	3.000	100.484	100.334	100.131	2.625	95.862	95.712	95.562	3.375	99.380	99.230	99.080
3.125	100.637	100.487	100.284	3.125	100.788	100.638	100.434	2.750	98.901	98.751	98.601	3.500	99.554	99.404	99.254
3.250	100.636	100.448	100.276	3.250	100.554	100.367	100.195	2.875	99.306	99.156	99.006	3.625	99.727	99.577	99.427
3.375	101.103	100.915	100.743	3.375	100.935	100.748	100.576	3.000	99.687	99.537	99.387	Margin = 2.250		Index = 0.620	
3.500	101.546	101.358	101.187	3.500	101.311	101.124	100.952	3.125	99.965	99.815	99.665				
3.625	101.887	101.700	101.528	3.625	101.609	101.421	101.250	3.250	101.151	101.001	100.851				
4.000	101.507	101.357	101.207	4.000	101.316	101.166	101.016	3.375	101.507	101.357	101.207				
4.125	101.843	101.693	101.543	4.125	101.316	101.166	101.016	3.500	101.857	101.707	101.557				
4.500	101.909	101.809	101.709	4.500	101.718	101.618	101.518	3.625	102.130	101.980	101.830				
4.625	101.940	101.840	101.740	4.625	101.927	101.827	101.727	3.750	103.176	103.026	102.876				
4.750	100.946	100.846	100.746	4.750	101.011	100.911	100.811	3.875	103.474	103.324	103.174				
4.875	101.262	101.162	101.062	4.875	101.301	101.201	101.101	4.000	103.772	103.622	103.472				
5.000	101.551	101.451	101.351	5.000	101.564	101.464	101.364	4.125	103.820	103.670	103.520				
5.125	101.786	101.686	101.586	5.125	101.772	101.672	101.572	4.250	102.425	102.275	102.125				
5.250	103.229	103.129	103.029	5.250	103.294	103.194	103.094	4.375	102.697	102.547	102.397				
5.375	103.545	103.445	103.345	5.375	103.583	103.483	103.383	4.500	102.943	102.793	102.643				
6.250	104.198	104.048	103.898	6.250	104.185	104.035	103.885	4.625	103.134	102.984	102.834				

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	98.318	98.168	97.965	2.750	98.219	98.069	97.865	2.375	95.789	95.639	95.489	3.125	96.804	96.654	96.504
2.875	98.869	98.719	98.516	2.875	98.648	98.498	98.295	2.500	96.231	96.081	95.931	3.250	97.692	97.542	97.392
3.000	99.373	99.223	99.020	3.000	99.054	98.904	98.701	2.625	96.682	96.532	96.382	3.375	97.730	97.580	97.430
3.125	99.887	99.737	99.534	3.125	99.358	99.208	99.004	2.750	97.784	97.634	97.484	3.500	97.904	97.754	97.604
3.250	99.586	99.398	99.226	3.250	99.124	98.937	98.765	2.875	98.188	98.038	97.888	3.625	98.077	97.927	97.777
3.375	100.053	99.865	99.693	3.375	99.505	99.318	99.146	3.000	98.569	98.419	98.269	Margin = 2.250		Index = 0.620	
3.500	100.496	100.308	100.137	3.500	99.881	99.694	99.522	3.125	98.848	98.698	98.548	30 Year OTC			
3.625	100.837	100.650	100.478	3.625	100.179	99.991	99.820	3.250	99.721	99.571	99.421	Rate	30 Day	45 Day	60 Day
4.000	100.557	100.407	100.257	4.000	99.886	99.736	99.586	3.375	100.077	99.927	99.777	3.875	99.044	98.794	98.544
4.125	100.893	100.743	100.593	4.125	99.886	99.736	99.586	3.500	100.427	100.277	100.127	4.000	99.457	99.207	98.957
4.500	101.159	101.059	100.959	4.500	100.288	100.188	100.088	3.625	100.700	100.550	100.400	4.125	99.793	99.543	99.293
4.625	101.190	101.090	100.990	4.625	100.497	100.397	100.297	3.750	101.082	100.932	100.782	4.375	99.508	99.258	99.008
4.750	100.196	100.096	99.996	4.750	99.581	99.481	99.381	3.875	101.380	101.230	101.080	4.500	99.859	99.609	99.359
4.875	100.512	100.412	100.312	4.875	99.871	99.771	99.671	4.000	101.678	101.528	101.378	4.625	99.890	99.640	99.390
5.000	100.801	100.701	100.601	5.000	100.134	100.034	99.934	4.125	101.726	101.576	101.426	4.875	99.212	98.962	98.712
5.125	101.036	100.936	100.836	5.125	100.342	100.242	100.142	4.250	101.027	100.877	100.727	5.000	99.501	99.251	99.001
5.250	102.479	102.379	102.279	5.250	101.864	101.764	101.664	4.375	101.299	101.149	100.999	5.125	99.736	99.486	99.236
5.375	102.795	102.695	102.595	5.375	102.153	102.053	101.953	4.500	101.544	101.394	101.244	5.500	101.784	101.534	101.284
6.250	103.448	103.298	103.148	6.250	102.755	102.605	102.455	4.625	101.735	101.585	101.435	5.625	102.019	101.769	101.519

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	96.294	96.044	95.794	4.750	N/A	N/A	N/A
4.250	97.948	97.698	97.448	6.250	99.750	99.500	99.250	4.000	96.707	96.457	96.207				
4.375	98.258	98.008	97.758					4.125	97.043	96.793	96.543				
4.500	98.409	98.159	97.909					4.375	96.758	96.508	96.258				
4.625	98.440	98.190	97.940					4.500	97.109	96.859	96.609				
4.750	97.646	97.396	97.146					4.625	97.140	96.890	96.640				
5.000	98.251	98.001	97.751					4.875	96.462	96.212	95.962				
5.125	98.486	98.236	97.986					5.000	96.751	96.501	96.251				
5.250	98.698	98.448	98.198					5.125	96.986	96.736	96.486				
Borrower Paid Comp Only				Lender Paid Only				5.500	99.034	98.784	98.534	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	99.269	99.019	98.769	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.:

4/10/2020

45 Day Lock Exp.:

4/27/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/11/2020

Release Time: 11:30 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
2.875	99.588	99.364	99.332	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.000	102.247	102.147	102.047	4.000	101.872	101.772	101.672
2.990	100.175	99.960	99.928	3.375	101.582	101.461	101.382	3.375	101.582	101.461	101.382	4.125	102.273	102.173	102.073	4.125	101.898	101.798	101.698
3.000	100.275	100.060	100.028	3.500	101.973	101.863	101.773	3.500	101.973	101.863	101.773	4.250	101.555	101.455	101.355	4.250	101.180	101.080	100.980
3.125	100.704	100.497	100.466	3.625	102.338	102.238	102.138	3.625	102.338	102.238	102.138	4.375	101.712	101.612	101.512	4.375	101.337	101.237	101.137
3.250	101.420	101.290	101.220	3.750	102.035	101.935	101.835	3.750	102.035	101.935	101.835	4.500	101.315	101.215	101.115	4.500	100.690	100.590	100.490
3.375	101.832	101.711	101.632	3.875	102.363	102.263	102.163	3.875	102.363	102.263	102.163	4.625	101.421	101.321	101.221	4.625	100.796	100.696	100.596
3.500	102.223	102.113	102.023	3.990	102.462	102.362	102.262	3.990	102.462	102.362	102.262	4.750	102.261	102.161	102.061	4.750	101.636	101.536	101.436
3.625	102.588	102.488	102.388	4.000	102.562	102.462	102.362	4.000	102.562	102.462	102.362	4.875	101.487	101.387	101.287	4.875	100.862	100.762	100.662
3.750	102.285	102.185	102.085	4.125	102.588	102.488	102.388	4.125	102.588	102.488	102.388	4.990	101.606	101.506	101.406	4.990	100.606	100.506	100.406
3.875	102.613	102.513	102.413	4.250	102.932	102.832	102.732	4.250	102.932	102.832	102.732	5.000	101.706	101.606	101.506	5.000	100.706	100.606	100.506
3.990	102.837	102.737	102.637	4.375	103.089	102.989	102.889	4.375	103.089	102.989	102.889	5.125	101.950	101.850	101.750	5.125	100.950	100.850	100.750
4.000	102.937	102.837	102.737	4.500	103.256	103.156	103.056	4.500	103.256	103.156	103.056	5.250	102.527	102.427	102.327	5.250	101.527	101.427	101.327
4.125	102.963	102.863	102.763	4.625	103.362	103.262	103.162	4.625	103.362	103.262	103.162	5.375	102.712	102.612	102.512	5.375	102.712	102.612	102.512
4.250	103.307	103.207	103.107	4.750	104.202	104.102	104.002	4.750	104.202	104.102	104.002	5.500	102.884	102.784	102.684	5.500	102.884	102.784	102.684
4.375	103.464	103.364	103.264	4.875	104.524	104.424	104.324	4.875	104.524	104.424	104.324	5.625	103.059	102.959	102.859	5.625	103.059	102.959	102.859
4.500	103.881	103.781	103.681	4.990	104.266	104.166	104.066	4.990	104.266	104.166	104.066	5.750	103.532	103.432	103.332	5.750	103.532	103.432	103.332
4.625	103.987	103.887	103.787	5.000	104.366	104.266	104.166	5.000	104.366	104.266	104.166	5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A
4.750	104.827	104.727	104.627	5.125	104.610	104.510	104.410	5.125	104.610	104.510	104.410	5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A
4.875	105.147	105.047	104.947	5.250	105.187	105.087	104.987	5.250	105.187	105.087	104.987	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	101.872	101.772	101.672	2.750	98.616	98.445	98.396	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	2.250	99.063	98.913	98.863
4.125	101.898	101.798	101.698	2.875	99.461	99.296	99.246	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.375	99.700	99.554	99.500
4.250	101.180	101.080	100.980	2.990	100.029	99.866	99.816	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.500	100.309	100.167	100.109
4.375	101.337	101.237	101.137	3.000	100.129	99.966	99.916	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.625	100.783	100.643	100.583
4.500	100.690	100.590	100.490	3.125	100.794	100.637	100.588	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.750	101.291	101.156	101.091
4.625	100.796	100.696	100.596	3.250	101.446	101.299	101.246	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.875	101.574	101.444	101.374
4.750	101.636	101.536	101.436	3.375	101.852	101.712	101.652	3.375	101.852	101.712	101.652	3.375	101.852	101.712	101.652	2.990	101.739	101.613	101.539
4.875	100.862	100.762	100.662	3.500	102.552	102.418	102.352	3.500	102.552	102.418	102.352	3.500	102.552	102.418	102.352	3.000	101.839	101.713	101.639
4.990	100.606	100.506	100.406	3.625	102.713	102.582	102.513	3.625	102.713	102.582	102.513	3.625	102.713	102.582	102.513	3.125	102.429	102.329	102.229
5.000	100.706	100.606	100.506	3.750	103.070	102.970	102.870	3.750	103.070	102.970	102.870	3.750	103.070	102.970	102.870	3.250	102.776	102.676	102.576
5.125	100.950	100.850	100.750	3.875	103.441	103.341	103.241	3.875	103.441	103.341	103.241	3.875	103.441	103.341	103.241	3.375	103.079	102.979	102.879
5.250	101.527	101.427	101.327	3.990	103.592	103.492	103.392	3.990	103.592	103.492	103.392	3.990	103.592	103.492	103.392	3.500	103.341	103.241	103.141
5.375	102.712	102.612	102.512	4.000	103.692	103.592	103.492	4.000	103.692	103.592	103.492	4.000	103.692	103.592	103.492	3.625	103.175	103.075	102.975
5.500	102.884	102.784	102.684	4.125	103.854	103.754	103.654	4.125	103.854	103.754	103.654	4.125	103.854	103.754	103.654	3.750	103.496	103.396	103.296
5.625	103.059	102.959	102.859	4.250	104.076	103.976	103.876	4.250	104.076	103.976	103.876	4.250	104.076	103.976	103.876	3.875	103.630	103.530	103.430
5.750	103.532	103.432	103.332	4.375	104.316	104.216	104.116	4.375	104.316	104.216	104.116	4.375	104.316	104.216	104.116	3.990	103.889	103.789	103.689
5.875	N/A	N/A	N/A	4.500	104.585	104.485	104.385	4.500	104.585	104.485	104.385	4.500	104.585	104.485	104.385	4.000	103.989	103.889	103.789
5.990	100	N/A	N/A	4.625	104.438	104.338	104.238	4.625	104.438	104.338	104.238	4.625	104.438	104.338	104.238	4.125	104.357	104.257	104.157
6.000	N/A	N/A	N/A	4.750	105.159	105.059	104.959	4.750	105.159	105.059	104.959	4.750	105.159	105.059	104.959	4.250	104.711	104.611	104.511
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	101.700	101.554	101.500	2.375	101.950	101.804	101.750	2.375	99.187	99.041	98.987	2.375	101.187	101.041	100.987	2.375	101.437	101.291	101.237
2.500	102.309	102.167	102.100	2.500	102.559	102.417	102.359	2.500	99.796	99.654	99.596	2.500	101.796	101.654	101.596	2.500	102.046	101.904	101.846
2.625	102.783	102.643	102.583	2.625	103.033	102.893	102.833	2.625	100.270	100.130	100.070	2.625	102.270	102.130	102.070	2.625	102.520	102.380	102.320
2.750	103.291	103.156	103.091	2.750	103.541	103.406	103.341	2.750	100.778	100.643	100.578	2.750	102.778	102.643	102.578	2.750	103.028	102.893	102.828
2.875	101.574	101.444	101.374	2.875	101.574	101.444	101.374	2.875	101.061	100.931	100.861	2.875	101.061	100.931	100.861	2.875	101.061	100.931	100.861
2.990	101.739	101.613	101.539	2.990	101.739	101.613	101.539	2.990	101.226	101.100	101.026	2.990	101.226	101.100	101.026	2.990	101.226	101.100	101.026
3.000	101.839	101.713	101.639	3.000	101.839	101.713	101.639	3.000	101.326	101.200	101.126	3.000	101.326	101.200	101.126	3.000	101.326	101.200	101.126
3.125	102.429	102.329	102.229	3.125	102.429	102.329	102.229	3.125	102.041	101.941	101.841	3.125	102.041	101.941	101.841	3.125	102.041	101.941	101.841
3.250	102.776	102.676	102.576	3.250	102.776	102.676</													



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: 11:30 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
2.875	99.696	99.409	99.370	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
2.990	100.297	100.020	99.982	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
3.000	100.397	100.120	100.082	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
3.125	100.841	100.582	100.543	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
3.250	101.628	101.495	101.428	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
3.375	102.050	101.925	101.850	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
3.500	102.445	102.334	102.245	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
3.625	102.822	102.722	102.622	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
3.750	102.418	102.318	102.218	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
3.875	102.751	102.651	102.551	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
3.990	102.972	102.872	102.772	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
4.000	103.072	102.972	102.872	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
4.125	103.106	103.006	102.906	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
4.250	103.577	103.477	103.377	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
4.375	103.842	103.742	103.642	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
4.500	104.181	104.081	103.981	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
4.625	104.292	104.192	104.092	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
4.750	105.110	105.010	104.910	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
4.875	105.088	104.988	104.888	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", 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.:

4/10/2020

45 Day Lock Exp.:

4/27/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/11/2020

Release Time: 11:30 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)