



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/13/2020

45 Day Lock Exp.: 4/27/2020

60 Day Lock Exp.: 5/11/2020

W. Rate Sheet Dated: 3/12/2020

Release Time: 1:30 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	100.510	100.360	100.110	2.750	100.662	100.512	100.262	2.375	99.042	98.892	98.742	3.125	99.063	98.913	98.763
2.875	101.060	100.910	100.660	2.875	101.128	100.978	100.728	2.500	99.533	99.383	99.233	3.250	99.342	99.192	99.042
3.000	101.613	101.463	101.213	3.000	101.537	101.387	101.137	2.625	99.948	99.798	99.648	3.375	99.598	99.448	99.298
3.125	102.090	101.940	101.690	3.125	101.928	101.778	101.528	2.750	99.688	99.538	99.388	3.500	99.554	99.404	99.254
3.250	101.907	101.688	101.469	3.250	101.394	101.175	100.956	2.875	100.129	99.979	99.829	3.625	99.727	99.577	99.427
3.375	102.411	102.192	101.973	3.375	101.784	101.565	101.346	3.000	100.513	100.363	100.213	Margin = 2.250		Index = 0.620	
3.500	102.857	102.639	102.420	3.500	102.156	101.937	101.718	3.125	100.879	100.729	100.579				
3.625	103.285	103.067	102.848	3.625	102.527	102.308	102.090	3.250	102.006	101.856	101.706				
4.000	102.876	102.726	102.576	4.000	102.253	102.103	101.953	3.375	102.371	102.221	102.071				
4.125	103.285	103.135	102.985	4.125	102.568	102.418	102.268	3.500	102.718	102.568	102.418				
4.500	103.791	103.691	103.591	4.500	103.168	103.068	102.968	3.625	103.064	102.914	102.764				
4.625	104.138	104.038	103.938	4.625	103.428	103.328	103.228	3.750	103.138	102.988	102.838				
4.750	104.263	104.163	104.063	4.750	103.690	103.590	103.490	3.875	103.466	103.316	103.166				
4.875	104.328	104.228	104.128	4.875	103.937	103.837	103.737	4.000	103.740	103.590	103.440				
5.000	104.665	104.565	104.465	5.000	104.247	104.147	104.047	4.125	104.034	103.884	103.734				
5.125	104.951	104.851	104.751	5.125	104.507	104.407	104.307	4.250	103.354	103.204	103.054				
5.250	105.369	105.269	105.169	5.250	105.004	104.904	104.804	4.375	103.583	103.433	103.283				
5.375	105.642	105.542	105.442	5.375	105.251	105.151	105.051	4.500	103.877	103.727	103.577				
6.250	106.000	105.850	105.700	6.250	105.900	105.750	105.600	4.625	104.119	103.969	103.819				

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	99.760	99.610	99.360	2.750	99.662	99.512	99.262	2.375	98.042	97.892	97.742	3.125	98.063	97.913	97.763
2.875	100.310	100.160	99.910	2.875	100.128	99.978	99.728	2.500	98.533	98.383	98.233	3.250	98.342	98.192	98.042
3.000	100.863	100.713	100.463	3.000	100.537	100.387	100.137	2.625	98.948	98.798	98.648	3.375	98.598	98.448	98.298
3.125	101.340	101.190	100.940	3.125	100.928	100.778	100.528	2.750	98.688	98.538	98.388	3.500	98.554	98.404	98.254
3.250	100.857	100.638	100.419	3.250	100.394	100.175	99.956	2.875	99.129	98.979	98.829	3.625	98.727	98.577	98.427
3.375	101.361	101.142	100.923	3.375	100.784	100.565	100.346	3.000	99.513	99.363	99.213	Margin = 2.250		Index = 0.620	
3.500	101.807	101.589	101.370	3.500	101.156	100.937	100.718	3.125	99.879	99.729	99.579	30 Year OTC			
3.625	102.235	102.017	101.798	3.625	101.527	101.308	101.090	3.250	101.006	100.856	100.706	Rate	30 Day	45 Day	60 Day
4.000	101.926	101.776	101.626	4.000	101.253	101.103	100.953	3.375	101.371	101.221	101.071	3.875	100.416	100.166	99.916
4.125	102.335	102.185	102.035	4.125	101.568	101.418	101.268	3.500	101.718	101.568	101.418	4.000	100.826	100.576	100.326
4.500	103.041	102.941	102.841	4.500	102.168	102.068	101.968	3.625	102.064	101.914	101.764	4.125	101.235	100.985	100.735
4.625	103.388	103.288	103.188	4.625	102.428	102.328	102.228	3.750	102.138	101.988	101.838	4.375	101.465	101.215	100.965
4.750	103.513	103.413	103.313	4.750	102.690	102.590	102.490	3.875	102.466	102.316	102.166	4.500	101.741	101.491	101.241
4.875	103.578	103.478	103.378	4.875	102.937	102.837	102.737	4.000	102.740	102.590	102.440	4.625	102.088	101.838	101.588
5.000	103.915	103.815	103.715	5.000	103.247	103.147	103.047	4.125	103.034	102.884	102.734	4.875	102.278	102.028	101.778
5.125	104.201	104.101	104.001	5.125	103.507	103.407	103.307	4.250	102.354	102.204	102.054	5.000	102.615	102.365	102.115
5.250	104.619	104.519	104.419	5.250	104.004	103.904	103.804	4.375	102.583	102.433	102.283	5.125	102.901	102.651	102.401
5.375	104.892	104.792	104.692	5.375	104.251	104.151	104.051	4.500	102.877	102.727	102.577	5.500	103.929	103.679	103.429
6.250	105.500	105.350	105.200	6.250	105.400	105.250	105.100	4.625	103.119	102.969	102.819	5.625	104.215	103.965	103.715

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			Loan Size Adjuster		
FICO 720 +	0.250	0.250	\$0 - \$49,999	-2.500	-2.500
FICO 680- 719	0.250	0.250	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.250	0.250	\$85,001 - \$125,000	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	97.666	97.416	97.166	4.750	100.000	99.750	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	98.076	97.826	97.576				
4.250	100.460	100.210	99.960	6.250	103.750	103.500	103.250	4.125	98.485	98.235	97.985				
4.375	100.565	100.315	100.065					4.375	98.715	98.465	98.215				
4.500	100.641	100.391	100.141					4.500	98.991	98.741	98.491				
4.625	100.988	100.738	100.488					4.625	99.338	99.088	98.838				
4.750	101.104	100.854	100.604					4.875	99.528	99.278	99.028				
5.000	101.715	101.465	101.215					5.000	99.865	99.615	99.365				
5.125	102.001	101.751	101.501					5.125	100.151	99.901	99.651	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.250	102.401	102.151	101.901					5.500	101.179	100.929	100.679	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				5.625	101.465	101.215	100.965	6.250	102.750	102.500	102.250



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30 Day Lock Exp.:

4/13/2020

45 Day Lock Exp.:

4/27/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/12/2020

Release Time: 1:30 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	99.047	98.897	98.647	2.750	99.629	99.479	99.229	2.375	95.822	95.672	95.522	3.125	98.611	98.461	98.311
2.875	99.597	99.447	99.197	2.875	100.095	99.945	99.695	2.500	96.313	96.163	96.013	3.250	98.515	98.365	98.215
3.000	100.151	100.001	99.751	3.000	100.505	100.355	100.105	2.625	96.728	96.578	96.428	3.375	98.771	98.621	98.471
3.125	100.628	100.478	100.228	3.125	100.895	100.745	100.495	2.750	98.655	98.505	98.355	3.500	98.726	98.576	98.426
3.250	100.069	99.850	99.632	3.250	99.986	99.768	99.549	2.875	99.096	98.946	98.796	3.625	98.900	98.750	98.600
3.375	100.573	100.354	100.136	3.375	100.376	100.157	99.939	3.000	99.481	99.331	99.181	Margin = 2.250		Index = 0.620	
3.500	101.020	100.801	100.582	3.500	100.748	100.530	100.311	3.125	99.846	99.696	99.546				
3.625	101.448	101.229	101.010	3.625	101.120	100.901	100.682	3.250	100.598	100.448	100.298				
4.000	101.663	101.513	101.363	4.000	101.470	101.320	101.170	3.375	100.963	100.813	100.663				
4.125	102.072	101.922	101.772	4.125	101.786	101.636	101.486	3.500	101.310	101.160	101.010				
4.500	101.953	101.853	101.753	4.500	101.760	101.660	101.560	3.625	101.657	101.507	101.357				
4.625	102.301	102.201	102.101	4.625	102.020	101.920	101.820	3.750	102.356	102.206	102.056				
4.750	101.238	101.138	101.038	4.750	101.095	100.995	100.895	3.875	102.684	102.534	102.384				
4.875	101.303	101.203	101.103	4.875	101.342	101.242	101.142	4.000	102.957	102.807	102.657				
5.000	101.640	101.540	101.440	5.000	101.652	101.552	101.452	4.125	103.251	103.101	102.951				
5.125	101.926	101.826	101.726	5.125	101.912	101.812	101.712	4.250	101.946	101.796	101.646				
5.250	102.375	102.275	102.175	5.250	102.440	102.340	102.240	4.375	102.176	102.026	101.876				
5.375	102.648	102.548	102.448	5.375	102.687	102.587	102.487	4.500	102.469	102.319	102.169				
6.250	103.401	103.251	103.101	6.250	103.387	103.237	103.087	4.625	102.712	102.562	102.412				

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	98.297	98.147	97.897	2.750	98.199	98.049	97.799	2.375	96.642	96.492	96.342	3.125	96.601	96.451	96.301
2.875	98.847	98.697	98.447	2.875	98.665	98.515	98.265	2.500	97.133	96.983	96.833	3.250	96.505	96.355	96.205
3.000	99.401	99.251	99.001	3.000	99.075	98.925	98.675	2.625	97.548	97.398	97.248	3.375	96.761	96.611	96.461
3.125	99.878	99.728	99.478	3.125	99.465	99.315	99.065	2.750	97.944	97.794	97.644	3.500	96.716	96.566	96.416
3.250	99.019	98.800	98.582	3.250	98.556	98.338	98.119	2.875	98.385	98.235	98.085	3.625	96.890	96.740	96.590
3.375	99.523	99.304	99.086	3.375	98.946	98.727	98.509	3.000	98.769	98.619	98.469	Margin = 2.250		Index = 0.620	
3.500	99.970	99.751	99.532	3.500	99.318	99.100	98.881	3.125	99.135	98.985	98.835	30 Year OTC			
3.625	100.398	100.179	99.960	3.625	99.690	99.471	99.252	3.250	100.106	99.956	99.806	Rate	30 Day	45 Day	60 Day
4.000	100.713	100.563	100.413	4.000	100.040	99.890	99.740	3.375	100.471	100.321	100.171	3.875	99.204	98.954	98.704
4.125	101.122	100.972	100.822	4.125	100.356	100.206	100.056	3.500	100.818	100.668	100.518	4.000	99.613	99.363	99.113
4.500	101.203	101.103	101.003	4.500	100.330	100.230	100.130	3.625	101.164	101.014	100.864	4.125	100.022	99.772	99.522
4.625	101.551	101.451	101.351	4.625	100.590	100.490	100.390	3.750	100.731	100.581	100.431	4.375	99.627	99.377	99.127
4.750	100.488	100.388	100.288	4.750	99.665	99.565	99.465	3.875	101.058	100.908	100.758	4.500	99.903	99.653	99.403
4.875	100.553	100.453	100.353	4.875	99.912	99.812	99.712	4.000	101.332	101.182	101.032	4.625	100.251	100.001	99.751
5.000	100.890	100.790	100.690	5.000	100.222	100.122	100.022	4.125	101.626	101.476	101.326	4.875	99.253	99.003	98.753
5.125	101.176	101.076	100.976	5.125	100.482	100.382	100.282	4.250	100.704	100.554	100.404	5.000	99.590	99.340	99.090
5.250	101.625	101.525	101.425	5.250	101.010	100.910	100.810	4.375	100.933	100.783	100.633	5.125	99.876	99.626	99.376
5.375	101.898	101.798	101.698	5.375	101.257	101.157	101.057	4.500	101.227	101.077	100.927	5.500	100.935	100.685	100.435
6.250	102.651	102.501	102.351	6.250	101.957	101.807	101.657	4.625	101.469	101.319	101.169	5.625	101.221	100.971	100.721

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"			
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
4.250	98.272	98.022	97.772	6.250	99.750	99.500	99.250	4.000	96.863	96.613	96.363	4.750	N/A	N/A	N/A
4.375	98.377	98.127	97.877					4.125	97.272	97.022	96.772				
4.500	98.453	98.203	97.953					4.375	96.877	96.627	96.377				
4.625	98.801	98.551	98.301					4.500	97.153	96.903	96.653				
4.750	97.729	97.479	97.229					4.625	97.501	97.251	97.001				
5.000	98.340	98.090	97.840					4.875	96.503	96.253	96.003				
5.125	98.626	98.376	98.126					5.000	96.840	96.590	96.340				
5.250	99.057	98.807	98.557					5.125	97.126	96.876	96.626				
								5.500	98.185	97.935	97.685				
								6.250	98.471	98.221	97.971				
Borrower Paid Comp Only				Lender Paid Only				30 yr DPA "3.5% DPA ; Lender Paid Only"							
								Rate	30 Day	45 Day	60 Day				
								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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/13/2020
45 Day Lock Exp.: 4/27/2020
60 Day Lock Exp.: 5/11/2020

W. Rate Sheet Dated: 3/12/2020

Release Time: 1:30 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
3.125	100.045	99.931	99.845	3.375	101.048	100.948	100.848	3.375	101.048	100.948	100.848	4.000	101.544	101.444	101.344	4.000	101.169	101.069	100.969
3.250	100.924	100.824	100.724	3.500	101.406	101.306	101.206	3.500	101.406	101.306	101.206	4.125	101.568	101.468	101.368	4.125	101.193	101.093	100.993
3.375	101.298	101.198	101.098	3.625	101.729	101.629	101.529	3.625	101.729	101.629	101.529	4.250	101.606	101.506	101.406	4.250	101.631	101.531	101.431
3.500	101.656	101.556	101.456	3.750	101.385	101.285	101.185	3.750	101.385	101.285	101.185	4.375	101.490	101.390	101.290	4.375	101.115	101.015	100.915
3.625	101.979	101.879	101.779	3.875	101.696	101.596	101.496	3.875	101.696	101.596	101.496	4.500	101.030	100.930	100.830	4.500	100.405	100.305	100.205
3.750	101.635	101.535	101.435	3.990	101.759	101.659	101.559	3.990	101.759	101.659	101.559	4.625	101.122	101.022	100.922	4.625	100.497	100.397	100.297
3.875	101.946	101.846	101.746	4.000	101.859	101.759	101.659	4.000	101.859	101.759	101.659	4.750	101.914	101.814	101.714	4.750	101.289	101.189	101.089
3.990	102.134	102.034	101.934	4.125	101.883	101.783	101.683	4.125	101.883	101.783	101.683	4.875	101.118	101.018	100.918	4.875	100.493	100.393	100.293
4.000	102.234	102.134	102.034	4.250	102.383	102.283	102.183	4.250	102.383	102.283	102.183	4.990	101.225	101.125	101.025	4.990	100.225	100.125	100.025
4.125	102.258	102.158	102.058	4.375	102.867	102.767	102.667	4.375	102.867	102.767	102.667	5.000	101.325	101.225	101.125	5.000	100.325	100.225	100.125
4.250	102.258	102.158	102.058	4.500	102.971	102.871	102.771	4.500	102.971	102.871	102.771	5.125	101.398	101.298	101.198	5.125	100.398	100.298	100.198
4.375	102.242	102.142	102.042	4.625	103.063	102.963	102.863	4.625	103.063	102.963	102.863	5.250	101.953	101.853	101.753	5.250	100.953	100.853	100.753
4.500	103.596	103.496	103.396	4.750	103.855	103.755	103.655	4.750	103.855	103.755	103.655	5.375	102.130	102.030	101.930	5.375	102.130	102.030	101.930
4.625	103.688	103.588	103.488	4.875	104.153	104.053	103.953	4.875	104.153	104.053	103.953	5.500	102.297	102.197	102.097	5.500	102.297	102.197	102.097
4.750	104.480	104.380	104.280	4.990	103.885	103.785	103.685	4.990	103.885	103.785	103.685	5.625	102.537	102.437	102.337	5.625	102.537	102.437	102.337
4.875	104.778	104.678	104.578	5.000	103.985	103.885	103.785	5.000	103.985	103.885	103.785	5.750	103.150	103.050	102.950	5.750	103.150	103.050	102.950
4.990	104.885	104.785	104.685	5.125	104.058	103.958	103.858	5.125	104.058	103.958	103.858	5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A
5.000	104.985	104.885	104.785	5.250	104.613	104.513	104.413	5.250	104.613	104.513	104.413	5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A
5.125	105.058	104.958	104.858	5.375	105.790	105.690	105.590	5.375	105.790	105.690	105.590	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	101.169	101.069	100.969	2.875	99.065	98.925	98.865	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.250	98.222	98.072	98.022
4.125	101.193	101.093	100.993	2.990	99.591	99.458	99.391	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.375	98.826	98.679	98.626
4.250	100.631	100.531	100.431	3.000	99.691	99.558	99.491	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.500	99.397	99.255	99.197
4.375	101.115	101.015	100.915	3.125	100.300	100.174	100.100	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.625	99.832	99.695	99.632
4.500	100.405	100.305	100.205	3.250	100.895	100.781	100.695	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.750	100.310	100.178	100.110
4.625	100.497	100.397	100.297	3.375	101.251	101.148	101.051	3.375	101.251	101.148	101.051	3.375	101.251	101.148	101.051	2.875	100.580	100.453	100.380
4.750	101.289	101.189	101.089	3.500	101.869	101.769	101.669	3.500	101.869	101.769	101.669	3.500	101.869	101.769	101.669	2.990	100.736	100.613	100.536
4.875	100.493	100.393	100.293	3.625	101.792	101.692	101.592	3.625	101.792	101.692	101.592	3.625	101.792	101.692	101.592	3.000	100.836	100.713	100.636
4.990	100.225	100.125	100.025	3.750	102.296	102.196	102.096	3.750	102.296	102.196	102.096	3.750	102.296	102.196	102.096	3.125	101.862	101.762	101.662
5.000	100.325	100.225	100.125	3.875	102.606	102.506	102.406	3.875	102.606	102.506	102.406	3.875	102.606	102.506	102.406	3.250	102.198	102.098	101.998
5.125	100.398	100.298	100.198	3.990	102.810	102.710	102.610	3.990	102.810	102.710	102.610	3.990	102.810	102.710	102.610	3.375	102.494	102.394	102.294
5.250	100.953	100.853	100.753	4.000	102.910	102.810	102.710	4.000	102.910	102.810	102.710	4.000	102.910	102.810	102.710	3.500	102.736	102.636	102.536
5.375	102.130	102.030	101.930	4.125	103.099	102.999	102.899	4.125	103.099	102.999	102.899	4.125	103.099	102.999	102.899	3.625	102.665	102.565	102.465
5.500	102.297	102.197	102.097	4.250	103.424	103.324	103.224	4.250	103.424	103.324	103.224	4.250	103.424	103.324	103.224	3.750	102.971	102.871	102.771
5.625	102.537	102.437	102.337	4.375	103.635	103.535	103.435	4.375	103.635	103.535	103.435	4.375	103.635	103.535	103.435	3.875	103.073	102.973	102.873
5.750	103.150	103.050	102.950	4.500	104.041	103.941	103.841	4.500	104.041	103.941	103.841	4.500	104.041	103.941	103.841	3.990	103.269	103.169	103.069
5.875	N/A	N/A	N/A	4.625	104.106	104.006	103.906	4.625	104.106	104.006	103.906	4.625	104.106	104.006	103.906	4.000	103.369	103.269	103.169
5.990	100	N/A	N/A	4.750	104.762	104.662	104.562	4.750	104.762	104.662	104.562	4.750	104.762	104.662	104.562	4.125	103.471	103.371	103.271
6.000	N/A	N/A	N/A	4.875	105.018	104.918	104.818	4.875	105.018	104.918	104.818	4.875	105.018	104.918	104.818	4.250	103.790	103.690	103.590
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	100.826	100.679	100.626	2.375	101.076	100.929	100.876	2.375	98.313	98.166	98.113	2.375	100.313	100.166	100.113	2.375	100.563	100.416	100.363
2.500	101.397	101.255	101.197	2.500	101.647	101.505	101.447	2.500	98.884	98.742	98.684	2.500	100.884	100.742	100.684	2.500	101.134	100.992	100.934
2.625	101.832	101.695	101.632	2.625	102.082	101.945	101.882	2.625	99.319	99.182	99.119	2.625	101.319	101.182	101.119	2.625	101.569	101.432	101.369
2.750	102.310	102.178	102.110	2.750	102.560	102.428	102.360	2.750	99.797	99.665	99.597	2.750	101.797	101.665	101.597	2.750	102.047	101.915	101.847
2.875	100.580	100.453	100.380	2.875	100.580	100.453	100.380	2.875	100.067	99.940	99.867	2.875	100.067	99.940	99.867	2.875	100.067	99.940	99.867
2.990	100.736	100.613	100.536	2.990	100.736	100.613	100.536	2.990	100.223	100.100	100.023	2.990	100.223	100.100	100.023	2.990	100.223	100.100	100.023
3.000	100.836	100.713	100.636	3.000	100.836	100.713	100.636	3.000	100.323	100.200	100.123	3.000	100.323	100.200	100.123	3.000	100.323	100.200	100.123
3.125	101.862	101.762	101.662	3.125	101.862	101.762	101.662	3.125	101.474	101.374	101.274	3.125	101.474	101.374	101.274	3.125	101.474	101.374	101.274
3.250	102.198	102.098	101.998	3.250	102.198	102.098	101.998	3.250	101.810	101.710	101.610	3.250	101.810	101.710	101.610	3.250	101.810	101.710	101.610
3.375	102.494	102.394	102.294	3.375	102.494	102.394	102.294	3.375	102.106	102.006	101.906	3.375	102.106	102.006	101.906	3.375	102.106	102.006	101.906
3.500	102.736	102.636	102.536	3.500	102.736	102.636	102.536	3.500	102.348	102.248	102.148	3.500	102.348	102.248	102.148	3.500	102.348	102.248	



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.:

4/13/2020

45 Day Lock Exp.:

4/27/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/12/2020

Release Time: 1:30 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
3.125	100.045	99.931	99.845	2.875	99.065	98.925	98.865	2.250	98.222	98.072	98.022	4.000	101.194	101.094	100.994	2.375	98.013	97.866	97.813
3.250	100.924	100.824	100.724	2.990	99.591	99.458	99.391	2.375	98.826	98.679	98.626	4.125	101.218	101.118	101.018	2.500	98.584	98.442	98.384
3.375	101.298	101.198	101.098	3.000	99.691	99.558	99.491	2.500	99.397	99.255	99.197	4.250	100.656	100.556	100.456	2.625	99.019	98.882	98.819
3.500	101.656	101.556	101.456	3.125	100.300	100.174	100.100	2.625	99.832	99.695	99.632	4.375	101.140	101.040	100.940	2.750	99.497	99.365	99.297
3.625	101.979	101.879	101.779	3.250	100.895	100.781	100.695	2.750	100.310	100.178	100.110	4.500	100.680	100.580	100.480	2.875	99.767	99.640	99.567
3.750	101.635	101.535	101.435	3.375	101.251	101.148	101.051	2.875	100.580	100.453	100.380	4.625	100.772	100.672	100.572	2.990	99.923	99.800	99.723
3.875	101.946	101.846	101.746	3.500	101.869	101.769	101.669	2.990	100.736	100.613	100.536	4.750	101.564	101.464	101.364	3.000	100.023	99.900	99.823
3.990	102.134	102.034	101.934	3.625	101.792	101.692	101.592	3.000	100.836	100.713	100.636	4.875	100.768	100.668	100.568	3.125	101.174	101.074	100.974
4.000	102.234	102.134	102.034	3.750	102.296	102.196	102.096	3.125	101.862	101.762	101.662	4.990	100.875	100.775	100.675	3.250	101.510	101.410	101.310
4.125	102.258	102.158	102.058	3.875	102.606	102.506	102.406	3.250	102.198	102.098	101.998	5.000	100.975	100.875	100.775	3.375	101.806	101.706	101.606
4.250	102.758	102.658	102.558	3.990	102.810	102.710	102.610	3.375	102.494	102.394	102.294	5.125	101.048	100.948	100.848	3.500	102.048	101.948	101.848
4.375	103.242	103.142	103.042	4.000	102.910	102.810	102.710	3.500	102.736	102.636	102.536	5.250	101.603	101.503	101.403	3.625	101.490	101.390	101.290
4.500	103.596	103.496	103.396	4.125	103.099	102.999	102.899	3.625	102.665	102.565	102.465	5.375	101.780	101.680	101.580	3.750	101.796	101.696	101.596
4.625	103.688	103.588	103.488	4.250	103.424	103.324	103.224	3.750	102.971	102.871	102.771	5.500	101.947	101.847	101.747	3.875	101.898	101.798	101.698
4.750	104.480	104.380	104.280	4.375	103.635	103.535	103.435	3.875	103.073	102.973	102.873	5.625	102.187	102.087	101.987	3.990	102.094	101.994	101.894
4.875	104.778	104.678	104.578	4.500	104.041	103.941	103.841	3.990	103.269	103.169	103.069	5.750	102.800	102.700	102.600	4.000	102.194	102.094	101.994
4.990	104.885	104.785	104.685	4.625	104.106	104.006	103.906	4.000	103.369	103.269	103.169	5.875	N/A	N/A	N/A	4.125	101.909	101.809	101.709
5.000	104.985	104.885	104.785	4.750	104.762	104.662	104.562	4.125	103.471	103.371	103.271	5.990	N/A	N/A	N/A	4.250	102.228	102.128	102.028
5.125	105.058	104.958	104.858	4.875	105.018	104.918	104.818	4.250	103.790	103.690	103.590	6.000	N/A	N/A	N/A	4.375	102.503	102.403	102.303

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/13/2020

45 Day Lock Exp.:

4/27/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/12/2020

Release Time: 1:30 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	99.113	99.050	98.988	
3.500	99.531	99.468	99.406	
3.625	99.997	99.934	99.872	
3.750	100.306	100.243	100.181	
3.875	100.336	100.274	100.211	
4.000	100.593	100.530	100.468	
4.125	100.824	100.762	100.699	
4.250	101.195	101.132	101.070	
4.375	101.488	101.425	101.363	
4.500	101.631	101.568	101.506	
4.625	101.668	101.605	101.543	
4.750	101.841	101.779	101.716	
4.875	102.125	102.062	102.000	

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	99.540	99.415	99.290	
3.375	100.008	99.883	99.758	
3.500	100.417	100.292	100.167	
3.625	100.906	100.781	100.656	
3.750	101.326	101.201	101.076	
3.875	101.715	101.590	101.465	
4.000	102.056	101.931	101.806	
4.125	102.187	102.062	101.937	
4.250	102.496	102.371	102.246	
4.375	102.778	102.653	102.528	
4.500	102.932	102.807	102.682	

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	98.325	98.200	98.075	
3.375	98.735	98.610	98.485	
3.500	99.115	98.990	98.865	
3.625	99.472	99.347	99.222	
3.750	100.080	99.955	99.830	
3.875	100.406	100.281	100.156	
4.000	100.693	100.568	100.443	
4.125	100.979	100.854	100.729	
4.250	101.264	101.139	101.014	
4.375	101.550	101.425	101.300	
4.500	101.842	101.717	101.592	
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)