

W. Rate Sheet Dated: 3/12/2020

Release Time: 4:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.838	98.682	98.447	2.750	98.990	98.833	98.599	2.375	97.667	97.517	97.367	3.125	99.063	98.913	98.763
2.875	99.388	99.231	98.997	2.875	99.456	99.300	99.065	2.500	98.158	98.008	97.858	3.250	99.342	99.192	99.042
3.000	99.941	99.785	99.551	3.000	99.865	99.709	99.475	2.625	98.573	98.423	98.273	3.375	99.598	99.448	99.298
3.125	100.418	100.262	100.028	3.125	100.256	100.100	99.865	2.750	98.481	98.331	98.181	3.500	99.554	99.404	99.254
3.250	100.625	100.344	100.141	3.250	100.113	99.831	99.628	2.875	98.922	98.772	98.622	3.625	99.727	99.577	99.427
3.375	101.129	100.848	100.645	3.375	100.502	100.221	100.018	3.000	99.306	99.156	99.006	Margin = 2.250		Index = 0.620	
3.500	101.576	101.295	101.092	3.500	100.875	100.593	100.390	3.125	99.672	99.522	99.372				
3.625	102.004	101.723	101.520	3.625	101.246	100.965	100.761	3.250	100.873	100.723	100.573				
4.000	101.923	101.773	101.623	4.000	101.299	101.149	100.999	3.375	101.238	101.088	100.938				
4.125	102.332	102.182	102.032	4.125	101.615	101.465	101.315	3.500	101.585	101.435	101.285				
4.500	103.135	103.035	102.935	4.500	102.511	102.411	102.311	3.625	101.931	101.781	101.631				
4.625	103.482	103.382	103.282	4.625	102.771	102.671	102.571	3.750	102.170	102.020	101.870				
4.750	103.607	103.507	103.407	4.750	103.080	102.980	102.880	3.875	102.497	102.347	102.197				
4.875	103.718	103.618	103.518	4.875	103.327	103.227	103.127	4.000	102.771	102.621	102.471				
5.000	104.055	103.955	103.855	5.000	103.638	103.538	103.438	4.125	103.065	102.915	102.765				
5.125	104.342	104.242	104.142	5.125	103.898	103.798	103.698	4.250	103.166	103.016	102.866				
5.250	105.103	105.003	104.903	5.250	104.738	104.638	104.538	4.375	103.396	103.246	103.096				
5.375	105.376	105.276	105.176	5.375	104.985	104.885	104.785	4.500	103.689	103.539	103.389				
6.250	106.000	105.850	105.700	6.250	105.900	105.750	105.600	4.625	103.932	103.782	103.632				

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	98.088	97.932	97.697	2.750	97.990	97.833	97.599	2.375	96.667	96.517	96.367	3.125	98.063	97.913	97.763
2.875	98.638	98.481	98.247	2.875	98.456	98.300	98.065	2.500	97.158	97.008	96.858	3.250	98.342	98.192	98.042
3.000	99.191	99.035	98.801	3.000	98.865	98.709	98.475	2.625	97.573	97.423	97.273	3.375	98.598	98.448	98.298
3.125	99.668	99.512	99.278	3.125	99.256	99.100	98.865	2.750	97.481	97.331	97.181	3.500	98.554	98.404	98.254
3.250	99.575	99.294	99.091	3.250	99.113	98.831	98.628	2.875	97.922	97.772	97.622	3.625	98.727	98.577	98.427
3.375	100.079	99.798	99.595	3.375	99.502	99.221	99.018	3.000	98.306	98.156	98.006	Margin = 2.250		Index = 0.620	
3.500	100.526	100.245	100.042	3.500	99.875	99.593	99.390	3.125	98.672	98.522	98.372	30 Year OTC			
3.625	100.954	100.673	100.470	3.625	100.246	99.965	99.761	3.250	99.873	99.723	99.573	Rate	30 Day	45 Day	60 Day
4.000	100.973	100.823	100.673	4.000	100.299	100.149	99.999	3.375	100.238	100.088	99.938	3.875	99.463	99.213	98.963
4.125	101.382	101.232	101.082	4.125	100.615	100.465	100.315	3.500	100.585	100.435	100.285	4.000	99.873	99.623	99.373
4.500	102.385	102.285	102.185	4.500	101.511	101.411	101.311	3.625	100.931	100.781	100.631	4.125	100.282	100.032	99.782
4.625	102.732	102.632	102.532	4.625	101.771	101.671	101.571	3.750	101.170	101.020	100.870	4.375	100.809	100.559	100.309
4.750	102.857	102.757	102.657	4.750	102.080	101.980	101.880	3.875	101.497	101.347	101.197	4.500	101.085	100.835	100.585
4.875	102.968	102.868	102.768	4.875	102.327	102.227	102.127	4.000	101.771	101.621	101.471	4.625	101.432	101.182	100.932
5.000	103.305	103.205	103.105	5.000	102.638	102.538	102.438	4.125	102.065	101.915	101.765	4.875	101.668	101.418	101.168
5.125	103.592	103.492	103.392	5.125	102.898	102.798	102.698	4.250	102.166	102.016	101.866	5.000	102.005	101.755	101.505
5.250	104.353	104.253	104.153	5.250	103.738	103.638	103.538	4.375	102.396	102.246	102.096	5.125	102.292	102.042	101.792
5.375	104.626	104.526	104.426	5.375	103.985	103.885	103.785	4.500	102.689	102.539	102.389	5.500	103.663	103.413	103.163
6.250	105.500	105.350	105.200	6.250	105.400	105.250	105.100	4.625	102.932	102.782	102.632	5.625	103.949	103.699	103.449

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	96.713	96.463	96.213	4.750	100.000	99.750	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	97.123	96.873	96.623				
4.250	99.518	99.268	99.018	6.250	103.750	103.500	103.250	4.125	97.532	97.282	97.032				
4.375	99.909	99.659	99.409					4.375	98.059	97.809	97.559				
4.500	99.985	99.735	99.485					4.500	98.335	98.085	97.835				
4.625	100.332	100.082	99.832					4.625	98.682	98.432	98.182				
4.750	100.495	100.245	99.995					4.875	98.918	98.668	98.418				
5.000	101.105	100.855	100.605					5.000	99.255	99.005	98.755				
5.125	101.392	101.142	100.892					5.125	99.542	99.292	99.042				
5.250	101.792	101.542	101.292					5.500	100.913	100.663	100.413	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	101.199	100.949	100.699	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.:

4/13/2020

45 Day Lock Exp.:

4/27/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/12/2020

Release Time: 4:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	97.376	97.219	96.985	2.750	97.957	97.801	97.567	2.375	94.447	94.297	94.147	3.125	98.611	98.461	98.311
2.875	97.925	97.769	97.535	2.875	98.424	98.267	98.033	2.500	94.938	94.788	94.638	3.250	98.515	98.365	98.215
3.000	98.479	98.322	98.088	3.000	98.833	98.677	98.442	2.625	95.353	95.203	95.053	3.375	98.771	98.621	98.471
3.125	98.956	98.799	98.565	3.125	99.223	99.067	98.833	2.750	97.448	97.298	97.148	3.500	98.726	98.576	98.426
3.250	98.788	98.507	98.304	3.250	98.705	98.424	98.221	2.875	97.889	97.739	97.589	3.625	98.900	98.750	98.600
3.375	99.292	99.011	98.807	3.375	99.095	98.814	98.611	3.000	98.274	98.124	97.974	Margin = 2.250		Index = 0.620	
3.500	99.739	99.457	99.254	3.500	99.467	99.186	98.983	3.125	98.639	98.489	98.339				
3.625	100.167	99.885	99.682	3.625	99.838	99.557	99.354	3.250	99.466	99.316	99.166				
4.000	100.710	100.560	100.410	4.000	100.517	100.367	100.217	3.375	99.830	99.680	99.530				
4.125	101.119	100.969	100.819	4.125	100.832	100.682	100.532	3.500	100.178	100.028	99.878				
4.500	101.297	101.197	101.097	4.500	101.104	101.004	100.904	3.625	100.524	100.374	100.224				
4.625	101.645	101.545	101.445	4.625	101.364	101.264	101.164	3.750	101.387	101.237	101.087				
4.750	100.582	100.482	100.382	4.750	100.485	100.385	100.285	3.875	101.715	101.565	101.415				
4.875	100.693	100.593	100.493	4.875	100.732	100.632	100.532	4.000	101.988	101.838	101.688				
5.000	101.030	100.930	100.830	5.000	101.043	100.943	100.843	4.125	102.283	102.133	101.983				
5.125	101.317	101.217	101.117	5.125	101.303	101.203	101.103	4.250	101.759	101.609	101.459				
5.250	102.109	102.009	101.909	5.250	102.174	102.074	101.974	4.375	101.988	101.838	101.688				
5.375	102.382	102.282	102.182	5.375	102.421	102.321	102.221	4.500	102.282	102.132	101.982				
6.250	103.135	102.985	102.835	6.250	103.122	102.972	102.822	4.625	102.524	102.374	102.224				

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	96.626	96.469	96.235	2.750	96.527	96.371	96.137	2.375	95.267	95.117	94.967	3.125	96.601	96.451	96.301
2.875	97.175	97.019	96.785	2.875	96.994	96.837	96.603	2.500	95.758	95.608	95.458	3.250	96.505	96.355	96.205
3.000	97.729	97.572	97.338	3.000	97.403	97.247	97.012	2.625	96.173	96.023	95.873	3.375	96.761	96.611	96.461
3.125	98.206	98.049	97.815	3.125	97.793	97.637	97.403	2.750	96.737	96.587	96.437	3.500	96.716	96.566	96.416
3.250	97.738	97.457	97.254	3.250	97.275	96.994	96.791	2.875	97.178	97.028	96.878	3.625	96.890	96.740	96.590
3.375	98.242	97.961	97.757	3.375	97.665	97.384	97.181	3.000	97.562	97.412	97.262	Margin = 2.250		Index = 0.620	
3.500	98.689	98.407	98.204	3.500	98.037	97.756	97.553	3.125	97.928	97.778	97.628	30 Year OTC			
3.625	99.117	98.835	98.632	3.625	98.408	98.127	97.924	3.250	98.973	98.823	98.673	Rate	30 Day	45 Day	60 Day
4.000	99.760	99.610	99.460	4.000	99.087	98.937	98.787	3.375	99.338	99.188	99.038	3.875	98.251	98.001	97.751
4.125	100.169	100.019	99.869	4.125	99.402	99.252	99.102	3.500	99.685	99.535	99.385	4.000	98.660	98.410	98.160
4.500	100.547	100.447	100.347	4.500	99.674	99.574	99.474	3.625	100.031	99.881	99.731	4.125	99.069	98.819	98.569
4.625	100.895	100.795	100.695	4.625	99.934	99.834	99.734	3.750	99.762	99.612	99.462	4.375	98.971	98.721	98.471
4.750	99.832	99.732	99.632	4.750	99.055	98.955	98.855	3.875	100.090	99.940	99.790	4.500	99.247	98.997	98.747
4.875	99.943	99.843	99.743	4.875	99.302	99.202	99.102	4.000	100.363	100.213	100.063	4.625	99.595	99.345	99.095
5.000	100.280	100.180	100.080	5.000	99.613	99.513	99.413	4.125	100.657	100.507	100.357	4.875	98.643	98.393	98.143
5.125	100.567	100.467	100.367	5.125	99.873	99.773	99.673	4.250	100.516	100.366	100.216	5.000	98.980	98.730	98.480
5.250	101.359	101.259	101.159	5.250	100.744	100.644	100.544	4.375	100.746	100.596	100.446	5.125	99.267	99.017	98.767
5.375	101.632	101.532	101.432	5.375	100.991	100.891	100.791	4.500	101.039	100.889	100.739	5.500	100.670	100.420	100.170
6.250	102.385	102.235	102.085	6.250	101.692	101.542	101.392	4.625	101.282	101.132	100.982	5.625	100.956	100.706	100.456

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	95.501	95.251	95.001	4.750	N/A	N/A	N/A
4.250	97.331	97.081	96.831	6.250	99.750	99.500	99.250	4.000	95.910	95.660	95.410				
4.375	97.721	97.471	97.221					4.125	96.319	96.069	95.819				
4.500	97.797	97.547	97.297					4.375	96.221	95.971	95.721				
4.625	98.145	97.895	97.645					4.500	96.497	96.247	95.997				
4.750	97.120	96.870	96.620					4.625	96.845	96.595	96.345				
5.000	97.730	97.480	97.230					4.875	95.893	95.643	95.393				
5.125	98.017	97.767	97.517					5.000	96.230	95.980	95.730				
5.250	98.448	98.198	97.948					5.125	96.517	96.267	96.017	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.500	97.920	97.670	97.420	Rate	30 Day	45 Day	60 Day
								6.250	98.206	97.956	97.706	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.:

4/13/2020

45 Day Lock Exp.:

4/27/2020

60 Day Lock Exp.:

5/11/2020

W. Rate Sheet Dated: 3/12/2020

Release Time: 4:00 pm ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.348	100.203	100.148	3.375	100.508	100.371	100.308	3.375	100.508	100.371	100.308	4.000	101.289	101.189	101.089	4.000	100.914	100.814	100.714
3.375	100.758	100.621	100.558	3.500	100.900	100.772	100.700	3.500	100.900	100.772	100.700	4.125	101.317	101.217	101.117	4.125	100.942	100.842	100.742
3.500	101.150	101.022	100.950	3.625	101.256	101.142	101.056	3.625	101.256	101.142	101.056	4.250	100.765	100.665	100.565	4.250	100.390	100.290	100.190
3.625	101.506	101.392	101.306	3.750	101.070	100.970	100.870	3.750	101.070	100.970	100.870	4.375	101.122	101.022	100.922	4.375	100.747	100.647	100.547
3.750	101.320	101.220	101.120	3.875	101.409	101.309	101.209	3.875	101.409	101.309	101.209	4.500	100.689	100.589	100.489	4.500	100.064	99.964	99.864
3.875	101.659	101.559	101.459	3.990	101.504	101.404	101.304	3.990	101.504	101.404	101.304	4.625	100.794	100.694	100.594	4.625	100.169	100.069	99.969
3.990	101.879	101.779	101.679	4.000	101.604	101.504	101.404	4.000	101.604	101.504	101.404	4.750	101.628	101.528	101.428	4.750	101.003	100.903	100.803
4.000	101.979	101.879	101.779	4.125	101.632	101.532	101.432	4.125	101.632	101.532	101.432	4.875	100.851	100.751	100.651	4.875	100.226	100.126	100.026
4.125	102.007	101.907	101.807	4.250	102.142	102.042	101.942	4.250	102.142	102.042	101.942	4.990	100.968	100.868	100.768	4.990	99.968	99.868	99.768
4.250	102.517	102.417	102.317	4.375	102.499	102.399	102.299	4.375	102.499	102.399	102.299	5.000	101.068	100.968	100.868	5.000	100.068	99.968	99.868
4.375	102.874	102.774	102.674	4.500	102.630	102.530	102.430	4.500	102.630	102.530	102.430	5.125	101.225	101.125	101.025	5.125	100.225	100.125	100.025
4.500	103.255	103.155	103.055	4.625	102.735	102.635	102.535	4.625	102.735	102.635	102.535	5.250	101.801	101.701	101.601	5.250	100.801	100.701	100.601
4.625	103.360	103.260	103.160	4.750	103.569	103.469	103.369	4.750	103.569	103.469	103.369	5.375	101.984	101.884	101.784	5.375	101.984	101.884	101.784
4.750	104.194	104.094	103.994	4.875	103.886	103.786	103.686	4.875	103.886	103.786	103.686	5.500	102.156	102.056	101.956	5.500	102.156	102.056	101.956
4.875	104.511	104.411	104.311	4.990	103.628	103.528	103.428	4.990	103.628	103.528	103.428	5.625	102.398	102.298	102.198	5.625	102.398	102.298	102.198
4.990	104.628	104.528	104.428	5.000	103.728	103.628	103.528	5.000	103.728	103.628	103.528	5.750	102.900	102.800	102.700	5.750	102.900	102.800	102.700
5.000	104.728	104.628	104.528	5.125	103.885	103.785	103.685	5.125	103.885	103.785	103.685	5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A
5.125	104.885	104.785	104.685	5.250	104.461	104.361	104.261	5.250	104.461	104.361	104.261	5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A
5.250	105.461	105.361	105.261	5.375	105.644	105.544	105.444	5.375	105.644	105.544	105.444	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	100.914	100.814	100.714	3.125	99.674	99.486	99.435	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.250	98.012	97.800	97.769
4.125	100.942	100.842	100.742	3.250	100.310	100.133	100.083	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.375	98.637	98.429	98.398
4.250	100.930	100.290	100.190	3.375	100.695	100.530	100.480	3.375	100.695	100.530	100.480	3.375	100.695	100.530	100.480	2.500	99.232	99.027	98.996
4.375	100.747	100.647	100.547	3.500	101.361	101.206	101.156	3.500	101.361	101.206	101.156	3.500	101.361	101.206	101.156	2.625	99.689	99.489	99.458
4.500	100.064	99.964	99.864	3.625	101.475	101.375	101.275	3.625	101.475	101.375	101.275	3.625	101.475	101.375	101.275	2.750	100.190	99.995	99.964
4.625	100.169	100.069	99.969	3.750	102.021	101.921	101.821	3.750	102.021	101.921	101.821	3.750	102.021	101.921	101.821	2.875	100.474	100.285	100.254
4.750	101.003	100.903	100.803	3.875	102.316	102.216	102.116	3.875	102.316	102.216	102.116	3.875	102.316	102.216	102.116	2.990	100.642	100.457	100.426
4.875	100.226	100.126	100.026	3.990	102.544	102.444	102.344	3.990	102.544	102.444	102.344	3.990	102.544	102.444	102.344	3.000	100.742	100.557	100.526
4.990	99.968	99.868	99.768	4.000	102.644	102.544	102.444	4.000	102.644	102.544	102.444	4.000	102.644	102.544	102.444	3.125	101.473	101.356	101.273
5.000	100.068	99.968	99.868	4.125	102.852	102.752	102.652	4.125	102.852	102.752	102.652	4.125	102.852	102.752	102.652	3.250	101.829	101.720	101.629
5.125	100.225	100.125	100.025	4.250	103.201	103.101	103.001	4.250	103.201	103.101	103.001	4.250	103.201	103.101	103.001	3.375	102.139	102.039	101.939
5.250	100.801	100.701	100.601	4.375	103.429	103.329	103.229	4.375	103.429	103.329	103.229	4.375	103.429	103.329	103.229	3.500	102.396	102.294	102.196
5.375	101.984	101.884	101.784	4.500	103.711	103.611	103.511	4.500	103.711	103.611	103.511	4.500	103.711	103.611	103.511	3.625	102.369	102.269	102.169
5.500	102.156	102.056	101.956	4.625	103.788	103.688	103.588	4.625	103.788	103.688	103.588	4.625	103.788	103.688	103.588	3.750	102.691	102.591	102.491
5.625	102.398	102.298	102.198	4.750	104.481	104.381	104.281	4.750	104.481	104.381	104.281	4.750	104.481	104.381	104.281	3.875	102.801	102.701	102.601
5.750	102.900	102.800	102.700	4.875	104.751	104.651	104.551	4.875	104.751	104.651	104.551	4.875	104.751	104.651	104.551	3.990	103.015	102.915	102.815
5.875	N/A	N/A	N/A	4.990	104.886	104.786	104.686	4.990	104.886	104.786	104.686	4.990	104.886	104.786	104.686	4.000	103.115	103.015	102.915
5.990	100	N/A	N/A	5.000	104.986	104.886	104.786	5.000	104.986	104.886	104.786	5.000	104.986	104.886	104.786	4.125	103.733	103.633	103.533
6.000	N/A	N/A	N/A	5.125	105.300	105.200	105.100	5.125	105.300	105.200	105.100	5.125	105.300	105.200	105.100	4.250	104.073	103.973	103.873
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	100.637	100.429	100.398	2.375	100.887	100.679	100.648	2.375	98.124	97.916	97.885	2.375	100.124	99.916	99.885	2.375	100.374	100.166	100.135
2.500	101.232	101.027	100.996	2.500	101.482	101.277	101.246	2.500	98.719	98.514	98.483	2.500	100.719	100.514	100.483	2.500	100.969	100.764	100.733
2.625	101.689	101.489	101.458	2.625	101.939	101.739	101.708	2.625	99.176	98.976	98.945	2.625	101.176	100.976	100.945	2.625	101.426	101.226	101.195
2.750	102.190	101.995	101.964	2.750	102.440	102.245	102.214	2.750	99.677	99.482	99.451	2.750	101.677	101.482	101.451	2.750	101.927	101.732	101.701
2.875	100.474	100.285	100.254	2.875	100.474	100.285	100.254	2.875	99.961	99.772	99.741	2.875	99.961	99.772	99.741	2.875	99.961	99.772	99.741
2.990	100.642	100.457	100.426	2.990	100.642	100.457	100.426	2.990	100.129	99.944	99.913	2.990	100.129	99.944	99.913	2.990	100.129	99.944	99.913
3.000	100.742	100.557	100.526	3.000	100.742	100.557	100.526	3.000	100.229	100.044	100.013	3.000	100.229	100.044	100.013	3.000	100.229	100.044	100.013
3.125	101.473	101.356	101.273	3.125	101.473	101.356	101.273	3.125	101.085	100.968	100.885	3.125	101.085	100.968	100.885	3.125	101.085	100.968	100.885
3.250	101.829	101.720	101.629	3.250	101.829	101.720	101.629	3.250	101.441	101.332	101.241	3.250	101.441	101.332	101.241	3.250	101.441	101.332	101.241
3.375	102.139	102.039	101.939	3.375	102.139	102.039	101.939	3.375	101.751	101.651	101.551	3.375	101.751	101.651	101.551	3.375	101.751	101.651	101.551
3.500	102.396	102.294	102.196	3.500	102.396	102.294	102.196	3.500	102.008	101.906	101.808	3.500	102.008	101.906	101.808	3.500	102.008	101.906	101.808
3.625	102.369	102.269	102.169	3.625	102.369	102.269	102.169	3.625	101.494	101.394	101.294</								



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: 4:00 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.924	100.824	100.724	3.125	100.300	100.174	100.100	2.250	98.222	98.072	98.022	4.000	101.194	101.094	100.994	2.375	98.013	97.866	97.813
3.375	101.298	101.198	101.098	3.250	100.895	100.781	100.695	2.375	98.826	98.679	98.626	4.125	101.218	101.118	101.018	2.500	98.584	98.442	98.384
3.500	101.656	101.556	101.456	3.375	101.251	101.148	101.051	2.500	99.397	99.255	99.197	4.250	100.656	100.556	100.456	2.625	99.019	98.882	98.819
3.625	101.979	101.879	101.779	3.500	101.869	101.769	101.669	2.625	99.832	99.695	99.632	4.375	101.140	101.040	100.940	2.750	99.497	99.365	99.297
3.750	101.635	101.535	101.435	3.625	101.792	101.692	101.592	2.750	100.310	100.178	100.110	4.500	100.680	100.580	100.480	2.875	99.767	99.640	99.567
3.875	101.946	101.846	101.746	3.750	102.296	102.196	102.096	2.875	100.580	100.453	100.380	4.625	100.772	100.672	100.572	2.990	99.923	99.800	99.723
3.990	102.134	102.034	101.934	3.875	102.606	102.506	102.406	2.990	100.736	100.613	100.536	4.750	101.564	101.464	101.364	3.000	100.023	99.900	99.823
4.000	102.234	102.134	102.034	3.990	102.810	102.710	102.610	3.000	100.836	100.713	100.636	4.875	100.768	100.668	100.568	3.125	101.174	101.074	100.974
4.125	102.258	102.158	102.058	4.000	102.910	102.810	102.710	3.125	101.862	101.762	101.662	4.990	100.875	100.775	100.675	3.250	101.510	101.410	101.310
4.250	102.758	102.658	102.558	4.125	103.099	102.999	102.899	3.250	102.198	102.098	101.998	5.000	100.975	100.875	100.775	3.375	101.806	101.706	101.606
4.375	103.242	103.142	103.042	4.250	103.424	103.324	103.224	3.375	102.494	102.394	102.294	5.125	101.048	100.948	100.848	3.500	102.048	101.948	101.848
4.500	103.596	103.496	103.396	4.375	103.635	103.535	103.435	3.500	102.736	102.636	102.536	5.250	101.603	101.503	101.403	3.625	101.490	101.390	101.290
4.625	103.688	103.588	103.488	4.500	104.041	103.941	103.841	3.625	102.665	102.565	102.465	5.375	101.780	101.680	101.580	3.750	101.796	101.696	101.596
4.750	104.480	104.380	104.280	4.625	104.106	104.006	103.906	3.750	102.971	102.871	102.771	5.500	101.947	101.847	101.747	3.875	101.898	101.798	101.698
4.875	104.778	104.678	104.578	4.750	104.762	104.662	104.562	3.875	103.073	102.973	102.873	5.625	102.187	102.087	101.987	3.990	102.094	101.994	101.894
4.990	104.885	104.785	104.685	4.875	105.018	104.918	104.818	3.990	103.269	103.169	103.069	5.750	102.800	102.700	102.600	4.000	102.194	102.094	101.994
5.000	104.985	104.885	104.785	4.990	105.143	105.043	104.943	4.000	103.369	103.269	103.169	5.875	N/A	N/A	N/A	4.125	101.909	101.809	101.709
5.125	105.058	104.958	104.858	5.000	105.243	105.143	105.043	4.125	103.471	103.371	103.271	5.990	N/A	N/A	N/A	4.250	102.228	102.128	102.028
5.250	105.613	105.513	105.413	5.125	105.548	105.448	105.348	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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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: 4:00 pm ET

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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	98.660	98.598	98.535	
3.500	99.117	99.055	98.992	
3.625	99.683	99.621	99.558	
3.750	100.051	99.989	99.926	
3.875	100.165	100.102	100.040	
4.000	100.483	100.420	100.358	
4.125	100.713	100.651	100.588	
4.250	101.083	101.020	100.958	
4.375	101.375	101.313	101.250	
4.500	101.517	101.455	101.392	
4.625	101.491	101.429	101.366	
4.750	101.664	101.601	101.539	
4.875	101.863	101.800	101.738	

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	99.372	99.247	99.122	
3.375	99.839	99.714	99.589	
3.500	100.247	100.122	99.997	
3.625	100.735	100.610	100.485	
3.750	101.154	101.029	100.904	
3.875	101.541	101.416	101.291	
4.000	101.881	101.756	101.631	
4.125	102.011	101.886	101.761	
4.250	102.320	102.195	102.070	
4.375	102.601	102.476	102.351	
4.500	102.755	102.630	102.505	

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	98.167	98.042	97.917	
3.375	98.577	98.452	98.327	
3.500	98.956	98.831	98.706	
3.625	99.313	99.188	99.063	
3.750	99.920	99.795	99.670	
3.875	100.245	100.120	99.995	
4.000	100.531	100.406	100.281	
4.125	100.817	100.692	100.567	
4.250	101.102	100.977	100.852	
4.375	101.387	101.262	101.137	
4.500	101.679	101.554	101.429	
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)