

W. Rate Sheet Dated: 3/12/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.651	99.501	99.251	2.750	99.802	99.652	99.402	2.375	98.230	98.080	97.930	3.125	99.063	98.913	98.763
2.875	100.200	100.050	99.800	2.875	100.269	100.119	99.869	2.500	98.721	98.571	98.421	3.250	99.342	99.192	99.042
3.000	100.754	100.604	100.354	3.000	100.678	100.528	100.278	2.625	99.135	98.985	98.835	3.375	99.598	99.448	99.298
3.125	101.231	101.081	100.831	3.125	101.068	100.918	100.668	2.750	99.008	98.858	98.708	3.500	99.554	99.404	99.254
3.250	101.188	100.969	100.766	3.250	100.675	100.456	100.253	2.875	99.449	99.299	99.149	3.625	99.727	99.577	99.427
3.375	101.692	101.473	101.270	3.375	101.065	100.846	100.643	3.000	99.834	99.684	99.534	Margin = 2.250		Index = 0.620	
3.500	102.139	101.920	101.717	3.500	101.437	101.218	101.015	3.125	100.199	100.049	99.899				
3.625	102.567	102.348	102.145	3.625	101.808	101.590	101.386	3.250	101.490	101.340	101.190				
4.000	102.329	102.179	102.029	4.000	101.706	101.556	101.406	3.375	101.855	101.705	101.555				
4.125	102.738	102.588	102.438	4.125	102.021	101.871	101.721	3.500	102.022	102.052	101.902				
4.500	103.385	103.285	103.185	4.500	102.761	102.661	102.561	3.625	102.548	102.398	102.248				
4.625	103.732	103.632	103.532	4.625	103.021	102.921	102.821	3.750	102.920	102.770	102.620				
4.750	103.961	103.861	103.761	4.750	103.596	103.496	103.396	3.875	103.247	103.097	102.947				
4.875	104.234	104.134	104.034	4.875	103.843	103.743	103.643	4.000	103.521	103.371	103.221				
5.000	104.571	104.471	104.371	5.000	104.154	104.054	103.954	4.125	103.815	103.665	103.515				
5.125	104.857	104.757	104.657	5.125	104.414	104.314	104.214	4.250	103.166	103.016	102.866				
5.250	105.290	105.190	105.090	5.250	104.926	104.826	104.726	4.375	103.396	103.246	103.096				
5.375	105.564	105.464	105.364	5.375	105.173	105.073	104.973	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	98.901	98.751	98.501	2.750	98.802	98.652	98.402	2.375	97.230	97.080	96.930	3.125	98.063	97.913	97.763
2.875	99.450	99.300	99.050	2.875	99.269	99.119	98.869	2.500	97.721	97.571	97.421	3.250	98.342	98.192	98.042
3.000	100.004	99.854	99.604	3.000	99.678	99.528	99.278	2.625	98.135	97.985	97.835	3.375	98.598	98.448	98.298
3.125	100.481	100.331	100.081	3.125	100.068	99.918	99.668	2.750	98.008	97.858	97.708	3.500	98.554	98.404	98.254
3.250	100.138	99.919	99.716	3.250	99.675	99.456	99.253	2.875	98.449	98.299	98.149	3.625	98.727	98.577	98.427
3.375	100.642	100.423	100.220	3.375	100.065	99.846	99.643	3.000	98.834	98.684	98.534	Margin = 2.250		Index = 0.620	
3.500	101.089	100.870	100.667	3.500	100.437	100.218	100.015	3.125	99.199	99.049	98.899	30 Year OTC			
3.625	101.517	101.298	101.095	3.625	100.808	100.590	100.386	3.250	100.490	100.340	100.190	Rate	30 Day	45 Day	60 Day
4.000	101.379	101.229	101.079	4.000	100.706	100.556	100.406	3.375	100.855	100.705	100.555	3.875	99.869	99.619	99.369
4.125	101.788	101.638	101.488	4.125	101.021	100.871	100.721	3.500	101.202	101.052	100.902	4.000	100.279	100.029	99.779
4.500	102.635	102.535	102.435	4.500	101.761	101.661	101.561	3.625	101.548	101.398	101.248	4.125	100.688	100.438	100.188
4.625	102.982	102.882	102.782	4.625	102.021	101.921	101.821	3.750	101.920	101.770	101.620	4.375	101.059	100.809	100.559
4.750	103.211	103.111	103.011	4.750	102.596	102.496	102.396	3.875	102.247	102.097	101.947	4.500	101.335	101.085	100.835
4.875	103.484	103.384	103.284	4.875	102.843	102.743	102.643	4.000	102.521	102.371	102.221	4.625	101.682	101.432	101.182
5.000	103.821	103.721	103.621	5.000	103.154	103.054	102.954	4.125	102.815	102.665	102.515	4.875	102.184	101.934	101.684
5.125	104.107	104.007	103.907	5.125	103.414	103.314	103.214	4.250	102.166	102.016	101.866	5.000	102.521	102.271	102.021
5.250	104.540	104.440	104.340	5.250	103.926	103.826	103.726	4.375	102.396	102.246	102.096	5.125	102.807	102.557	102.307
5.375	104.814	104.714	104.614	5.375	104.173	104.073	103.973	4.500	102.689	102.539	102.389	5.500	103.851	103.601	103.351
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	104.137	103.887	103.637

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	97.119	96.869	96.619	4.750	100.000	99.750	99.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	97.529	97.279	97.029				
4.250	99.913	99.663	99.413	6.250	103.750	103.500	103.250	4.125	97.938	97.688	97.438				
4.375	100.159	99.909	99.659					4.375	98.309	98.059	97.809				
4.500	100.235	99.985	99.735					4.500	98.585	98.335	98.085				
4.625	100.582	100.332	100.082					4.625	98.932	98.682	98.432				
4.750	101.011	100.761	100.511					4.875	99.434	99.184	98.934				
5.000	101.621	101.371	101.121					5.000	99.771	99.521	99.271				
5.125	101.907	101.657	101.407					5.125	100.057	99.807	99.557				
5.250	102.307	102.057	101.807					5.500	101.101	100.851	100.601	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	101.387	101.137	100.887	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: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	98.594	98.444	98.194	2.750	99.176	99.026	98.776	2.375	95.010	94.860	94.710	3.125	99.017	98.867	98.717
2.875	99.144	98.994	98.744	2.875	99.642	99.492	99.242	2.500	95.501	95.351	95.201	3.250	99.092	98.942	98.792
3.000	99.697	99.547	99.297	3.000	100.052	99.902	99.652	2.625	95.915	95.765	95.615	3.375	99.348	99.198	99.048
3.125	100.174	100.024	99.774	3.125	100.442	100.292	100.042	2.750	98.382	98.232	98.082	3.500	99.304	99.154	99.004
3.250	100.288	100.069	99.866	3.250	100.205	99.986	99.783	2.875	98.823	98.673	98.523	3.625	99.477	99.327	99.177
3.375	100.792	100.573	100.370	3.375	100.595	100.376	100.173	3.000	99.207	99.057	98.907	Margin = 2.250		Index = 0.620	
3.500	101.239	101.020	100.817	3.500	100.967	100.748	100.545	3.125	99.573	99.423	99.273				
3.625	101.667	101.448	101.245	3.625	101.338	101.120	100.916	3.250	101.020	100.870	100.720				
4.000	101.585	101.435	101.285	4.000	101.392	101.242	101.092	3.375	101.385	101.235	101.085				
4.125	101.994	101.844	101.694	4.125	101.707	101.557	101.407	3.500	101.732	101.582	101.432				
4.500	101.703	101.603	101.503	4.500	101.510	101.410	101.310	3.625	102.078	101.928	101.778				
4.625	102.051	101.951	101.851	4.625	101.770	101.670	101.570	3.750	102.606	102.456	102.306				
4.750	101.154	101.054	100.954	4.750	101.220	101.120	101.020	3.875	102.934	102.784	102.634				
4.875	101.428	101.328	101.228	4.875	101.467	101.367	101.267	4.000	103.207	103.057	102.907				
5.000	101.765	101.665	101.565	5.000	101.777	101.677	101.577	4.125	103.501	103.351	103.201				
5.125	102.051	101.951	101.851	5.125	102.037	101.937	101.837	4.250	101.915	101.765	101.615				
5.250	102.297	102.197	102.097	5.250	102.362	102.262	102.162	4.375	102.145	101.995	101.845				
5.375	102.570	102.470	102.370	5.375	102.609	102.509	102.409	4.500	102.438	102.288	102.138				
6.250	103.323	103.173	103.023	6.250	103.309	103.159	103.009	4.625	102.680	102.530	102.380				

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	97.844	97.694	97.444	2.750	97.746	97.596	97.346	2.375	95.830	95.680	95.530	3.125	97.007	96.857	96.707
2.875	98.394	98.244	97.994	2.875	98.212	98.062	97.812	2.500	96.321	96.171	96.021	3.250	97.442	97.292	97.142
3.000	98.947	98.797	98.547	3.000	98.622	98.472	98.222	2.625	96.735	96.585	96.435	3.375	97.698	97.548	97.398
3.125	99.424	99.274	99.024	3.125	99.012	98.862	98.612	2.750	97.264	97.114	96.964	3.500	97.654	97.504	97.354
3.250	99.238	99.019	98.816	3.250	98.775	98.556	98.353	2.875	97.706	97.556	97.406	3.625	97.827	97.677	97.527
3.375	99.742	99.523	99.320	3.375	99.165	98.946	98.743	3.000	98.090	97.940	97.790	Margin = 2.250		Index = 0.620	
3.500	100.189	99.970	99.767	3.500	99.537	99.318	99.115	3.125	98.455	98.305	98.155	30 Year OTC			
3.625	100.617	100.398	100.195	3.625	99.908	99.690	99.486	3.250	99.590	99.440	99.290	Rate	30 Day	45 Day	60 Day
4.000	100.635	100.485	100.335	4.000	99.962	99.812	99.662	3.375	99.955	99.805	99.655	3.875	99.126	98.876	98.626
4.125	101.044	100.894	100.744	4.125	100.277	100.127	99.977	3.500	100.302	100.152	100.002	4.000	99.535	99.285	99.035
4.500	100.953	100.853	100.753	4.500	100.080	99.980	99.880	3.625	100.648	100.498	100.348	4.125	99.944	99.694	99.444
4.625	101.301	101.201	101.101	4.625	100.340	100.240	100.140	3.750	100.512	100.362	100.212	4.375	99.377	99.127	98.877
4.750	100.404	100.304	100.204	4.750	99.790	99.690	99.590	3.875	100.840	100.690	100.540	4.500	99.653	99.403	99.153
4.875	100.678	100.578	100.478	4.875	100.037	99.937	99.837	4.000	101.113	100.963	100.813	4.625	100.001	99.751	99.501
5.000	101.015	100.915	100.815	5.000	100.347	100.247	100.147	4.125	101.407	101.257	101.107	4.875	99.378	99.128	98.878
5.125	101.301	101.201	101.101	5.125	100.607	100.507	100.407	4.250	100.516	100.366	100.216	5.000	99.715	99.465	99.215
5.250	101.547	101.447	101.347	5.250	100.932	100.832	100.732	4.375	100.746	100.596	100.446	5.125	100.001	99.751	99.501
5.375	101.820	101.720	101.620	5.375	101.179	101.079	100.979	4.500	101.039	100.889	100.739	5.500	100.857	100.607	100.357
6.250	102.573	102.423	102.273	6.250	101.879	101.729	101.579	4.625	101.282	101.132	100.982	5.625	101.143	100.893	100.643

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	96.376	96.126	95.876	4.750	N/A	N/A	N/A
4.250	97.882	97.632	97.382	6.250	99.750	99.500	99.250	4.000	96.785	96.535	96.285				
4.375	98.127	97.877	97.627					4.125	97.194	96.944	96.694				
4.500	98.203	97.953	97.703					4.375	96.627	96.377	96.127				
4.625	98.551	98.301	98.051					4.500	96.903	96.653	96.403				
4.750	97.854	97.604	97.354					4.625	97.251	97.001	96.751				
5.000	98.465	98.215	97.965					4.875	96.628	96.378	96.128				
5.125	98.751	98.501	98.251					5.000	96.965	96.715	96.465				
5.250	98.963	98.713	98.463					5.125	97.251	97.001	96.751				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.107	97.857	97.607	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	98.393	98.143	97.893	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@afwholesale.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: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.125	99.903	99.741	99.691	3.375	101.008	100.871	100.808	3.375	101.008	100.871	100.808	4.000	101.668	101.568	101.468	4.000	101.293	101.193	101.093
3.250	100.849	100.703	100.649	3.500	101.397	101.269	101.197	3.500	101.397	101.269	101.197	4.125	101.690	101.590	101.490	4.125	101.315	101.215	101.115
3.375	101.258	101.121	101.058	3.625	101.748	101.638	101.548	3.625	101.748	101.638	101.548	4.250	101.119	101.019	100.919	4.250	100.744	100.644	100.544
3.500	101.647	101.519	101.447	3.750	101.459	101.359	101.259	3.750	101.459	101.359	101.259	4.375	101.419	101.319	101.219	4.375	101.044	100.944	100.844
3.625	101.998	101.888	101.798	3.875	101.794	101.694	101.594	3.875	101.794	101.694	101.594	4.500	100.980	100.880	100.780	4.500	100.355	100.255	100.155
3.750	101.709	101.609	101.509	3.990	101.883	101.783	101.683	3.990	101.883	101.783	101.683	4.625	101.082	100.982	100.882	4.625	100.457	100.357	100.257
3.875	102.044	101.944	101.844	4.000	101.983	101.883	101.783	4.000	101.983	101.883	101.783	4.750	101.907	101.807	101.707	4.750	101.282	101.182	101.082
3.990	102.258	102.158	102.058	4.125	102.005	101.905	101.805	4.125	102.005	101.905	101.805	4.875	101.125	101.025	100.925	4.875	100.500	100.400	100.300
4.000	102.358	102.258	102.158	4.250	102.496	102.396	102.296	4.250	102.496	102.396	102.296	4.990	101.238	101.138	101.038	4.990	100.238	100.138	100.038
4.125	102.380	102.280	102.180	4.375	102.796	102.696	102.596	4.375	102.796	102.696	102.596	5.000	101.338	101.238	101.138	5.000	100.338	100.238	100.138
4.250	102.871	102.771	102.671	4.500	102.921	102.821	102.721	4.500	102.921	102.821	102.721	5.125	101.527	101.427	101.327	5.125	100.527	100.427	100.327
4.375	103.171	103.071	102.971	4.625	103.023	102.923	102.823	4.625	103.023	102.923	102.823	5.250	102.097	101.997	101.897	5.250	101.097	100.997	100.897
4.500	103.546	103.446	103.346	4.750	103.848	103.748	103.648	4.750	103.848	103.748	103.648	5.375	102.278	102.178	102.078	5.375	102.278	102.178	102.078
4.625	103.648	103.548	103.448	4.875	104.160	104.060	103.960	4.875	104.160	104.060	103.960	5.500	102.451	102.351	102.251	5.500	102.451	102.351	102.251
4.750	104.473	104.373	104.273	4.990	103.898	103.798	103.698	4.990	103.898	103.798	103.698	5.625	102.694	102.594	102.494	5.625	102.694	102.594	102.494
4.875	104.785	104.685	104.585	5.000	103.998	103.898	103.798	5.000	103.998	103.898	103.798	5.750	103.182	103.082	102.982	5.750	103.182	103.082	102.982
4.990	104.898	104.798	104.698	5.125	104.187	104.087	103.987	5.125	104.187	104.087	103.987	5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A
5.000	104.998	104.898	104.798	5.250	104.757	104.657	104.557	5.250	104.757	104.657	104.557	5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A
5.125	105.187	105.087	104.987	5.375	105.938	105.838	105.738	5.375	105.938	105.838	105.738	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	101.293	101.193	101.093	2.875	98.866	98.682	98.632	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	2.250	98.413	98.313	98.213
4.125	101.315	101.215	101.115	2.990	99.424	99.246	99.196	2.990	N/A	N/A	N/A	2.990	N/A	N/A	N/A	2.375	99.041	98.941	98.841
4.250	100.744	100.644	100.544	3.000	99.524	99.346	99.296	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	2.500	99.637	99.537	99.437
4.375	101.044	100.944	100.844	3.125	100.172	99.999	99.949	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	2.625	100.097	99.997	99.897
4.500	100.355	100.255	100.155	3.250	100.831	100.651	100.601	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.750	100.599	100.499	100.399
4.625	100.457	100.357	100.257	3.375	101.199	101.049	100.999	3.375	101.199	101.049	100.999	3.375	101.199	101.049	100.999	2.875	100.883	100.783	100.683
4.750	101.282	101.182	101.082	3.500	101.864	101.722	101.664	3.500	101.864	101.722	101.664	3.500	101.864	101.722	101.664	2.990	101.055	100.955	100.855
4.875	100.500	100.400	100.300	3.625	101.819	101.719	101.619	3.625	101.819	101.719	101.619	3.625	101.819	101.719	101.619	3.000	101.155	101.055	100.955
4.990	100.238	100.138	100.038	3.750	102.361	102.261	102.161	3.750	102.361	102.261	102.161	3.750	102.361	102.261	102.161	3.125	101.867	101.767	101.667
5.000	100.338	100.238	100.138	3.875	102.633	102.533	102.433	3.875	102.633	102.533	102.433	3.875	102.633	102.533	102.433	3.250	102.226	102.126	102.026
5.125	100.527	100.427	100.327	3.990	102.858	102.758	102.658	3.990	102.858	102.758	102.658	3.990	102.858	102.758	102.658	3.375	102.539	102.439	102.339
5.250	101.097	100.997	100.897	4.000	102.958	102.858	102.758	4.000	102.958	102.858	102.758	4.000	102.958	102.858	102.758	3.500	102.794	102.694	102.594
5.375	102.278	102.178	102.078	4.125	103.164	103.064	102.964	4.125	103.164	103.064	102.964	4.125	103.164	103.064	102.964	3.625	102.730	102.630	102.530
5.500	102.451	102.351	102.251	4.250	103.510	103.410	103.310	4.250	103.510	103.410	103.310	4.250	103.510	103.410	103.310	3.750	103.048	102.948	102.848
5.625	102.694	102.594	102.494	4.375	103.735	103.635	103.535	4.375	103.735	103.635	103.535	4.375	103.735	103.635	103.535	3.875	103.158	103.058	102.958
5.750	103.182	103.082	102.982	4.500	103.981	103.881	103.781	4.500	103.981	103.881	103.781	4.500	103.981	103.881	103.781	3.990	103.366	103.266	103.166
5.875	N/A	N/A	N/A	4.625	104.054	103.954	103.854	4.625	104.054	103.954	103.854	4.625	104.054	103.954	103.854	4.000	103.466	103.366	103.266
5.990	100	N/A	N/A	4.750	104.738	104.638	104.538	4.750	104.738	104.638	104.538	4.750	104.738	104.638	104.538	4.125	103.122	103.022	102.922
6.000	N/A	N/A	N/A	4.875	105.004	104.904	104.804	4.875	105.004	104.904	104.804	4.875	105.004	104.904	104.804	4.250	103.457	103.357	103.257
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	101.041	100.941	100.841	2.375	101.291	101.191	101.091	2.375	98.528	98.428	98.328	2.375	100.528	100.428	100.328	2.375	100.778	100.678	100.578
2.500	101.637	101.537	101.437	2.500	101.887	101.787	101.687	2.500	99.124	99.024	98.924	2.500	101.124	101.024	100.924	2.500	101.374	101.274	101.174
2.625	102.097	101.997	101.897	2.625	102.347	102.247	102.147	2.625	99.584	99.484	99.384	2.625	101.584	101.484	101.384	2.625	101.834	101.734	101.634
2.750	102.599	102.499	102.399	2.750	102.849	102.749	102.649	2.750	100.086	99.986	99.886	2.750	102.086	101.986	101.886	2.750	102.336	102.236	102.136
2.875	100.883	100.783	100.683	2.875	100.883	100.783	100.683	2.875	100.370	100.270	100.170	2.875	100.370	100.270	100.170	2.875	100.370	100.270	100.170
2.990	101.055	100.955	100.855	2.990	101.055	100.955	100.855	2.990	100.542	100.442	100.342	2.990	100.542	100.442	100.342	2.990	100.542	100.442	100.342
3.000	101.155	101.055	100.955	3.000	101.155	101.055	100.955	3.000	100.642	100.542	100.442	3.000	100.642	100.542	100.442	3.000	100.642	100.542	100.442
3.125	101.867	101.767	101.667	3.125	101.867	101.767	101.667	3.125	101.479	101.379	101.279	3.125	101.479	101.379	101.279	3.125	101.479	101.379	101.279
3.250	102.226	102.126	102.026	3.250	102.226	102.126	102.026	3.250	101.838	101.738	101.638	3.250	101.838	101.738	101.638	3.250	101.838	101.738	101.638
3.375	102.539	102.439	102.339	3.375	102.539	102.439	102.339	3.375	102.151	102.051	101.951	3.375	102.151	102.051	101.951	3.375	102.151	102.051	101.951
3.500	102.794	102.694	102.594	3.500	102.794	102.694	102.594	3.500	102.406	102.306	102.206	3.500	102.406	102.306	102.206	3.500	102.406	102.306	



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: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.125	99.814	99.608	99.576	2.875	98.738	98.554	98.504	2.250	98.431	98.265	98.231	4.000	101.361	101.261	101.161	2.375	98.263	98.101	98.063
3.250	100.812	100.665	100.612	2.990	99.317	99.139	99.089	2.375	99.076	98.914	98.876	4.125	101.393	101.293	101.193	2.500	98.883	98.725	98.683
3.375	101.239	101.103	101.039	3.000	99.417	99.239	99.189	2.500	99.696	99.538	99.496	4.250	100.733	100.633	100.533	2.625	99.367	99.212	99.167
3.500	101.652	101.523	101.452	3.125	100.098	99.926	99.876	2.625	100.180	100.025	99.980	4.375	100.922	100.822	100.722	2.750	99.887	99.736	99.687
3.625	102.032	101.921	101.832	3.250	100.770	100.607	100.557	2.750	100.700	100.549	100.500	4.500	100.537	100.437	100.337	2.875	100.177	100.032	99.977
3.750	101.722	101.622	101.522	3.375	101.189	101.033	100.983	2.875	100.990	100.845	100.790	4.625	100.648	100.548	100.448	2.990	100.350	100.204	100.150
3.875	102.064	101.964	101.864	3.500	101.914	101.764	101.714	2.990	101.163	101.017	100.963	4.750	101.511	101.411	101.311	3.000	100.450	100.304	100.250
3.990	102.301	102.201	102.101	3.625	102.083	101.932	101.882	3.000	101.263	101.117	101.063	4.875	100.746	100.646	100.546	3.125	101.188	101.088	100.988
4.000	102.401	102.301	102.201	3.750	102.399	102.299	102.199	3.125	101.876	101.776	101.676	4.990	100.869	100.769	100.669	3.250	101.543	101.443	101.343
4.125	102.433	102.333	102.233	3.875	102.784	102.684	102.584	3.250	102.231	102.131	102.031	5.000	100.969	100.869	100.769	3.375	101.850	101.750	101.650
4.250	102.835	102.735	102.635	3.990	102.946	102.846	102.746	3.375	102.538	102.438	102.338	5.125	101.122	101.022	100.922	3.500	102.119	102.019	101.919
4.375	103.024	102.924	102.824	4.000	103.046	102.946	102.846	3.500	102.807	102.707	102.607	5.250	101.710	101.610	101.510	3.625	101.603	101.503	101.403
4.500	103.453	103.353	103.253	4.125	103.213	103.113	103.013	3.625	102.778	102.678	102.578	5.375	101.899	101.799	101.699	3.750	101.932	101.832	101.732
4.625	103.564	103.464	103.364	4.250	103.517	103.417	103.317	3.750	103.107	103.007	102.907	5.500	102.074	101.974	101.874	3.875	102.068	101.968	101.868
4.750	104.427	104.327	104.227	4.375	103.767	103.667	103.567	3.875	103.243	103.143	103.043	5.625	102.284	102.184	102.084	3.990	102.335	102.235	102.135
4.875	104.756	104.656	104.556	4.500	104.043	103.943	103.843	3.990	103.510	103.410	103.310	5.750	102.761	102.661	102.561	4.000	102.435	102.335	102.235
4.990	104.879	104.779	104.679	4.625	103.936	103.836	103.736	4.000	103.610	103.510	103.410	5.875	N/A	N/A	N/A	4.125	102.269	102.169	102.069
5.000	104.979	104.879	104.779	4.750	104.676	104.576	104.476	4.125	103.831	103.731	103.631	5.990	N/A	N/A	N/A	4.250	102.633	102.533	102.433
5.125	105.132	105.032	104.932	4.875	104.965	104.865	104.765	4.250	104.195	104.095	103.995	6.000	N/A	N/A	N/A	4.375	102.960	102.860	102.760

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@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: 10:00 am 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	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)