

W. Rate Sheet Dated: 3/17/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.482	100.232	99.904	2.750	100.770	100.520	100.192	2.375	98.698	98.491	98.284	3.125	99.033	98.883	98.733
2.875	101.047	100.797	100.468	2.875	101.237	100.987	100.659	2.500	99.189	98.982	98.775	3.250	99.317	99.167	99.017
3.000	101.589	101.339	101.011	3.000	101.646	101.396	101.068	2.625	99.604	99.397	99.190	3.375	99.573	99.423	99.273
3.125	102.144	101.894	101.566	3.125	102.037	101.787	101.458	2.750	99.113	98.942	98.770	3.500	99.533	99.383	99.233
3.250	101.818	101.568	101.318	3.250	101.315	101.065	100.815	2.875	99.555	99.383	99.211	3.625	99.706	99.556	99.406
3.375	102.343	102.093	101.843	3.375	101.705	101.455	101.205	3.000	99.939	99.767	99.595	Margin = 2.250		Index = 0.380	
3.500	102.832	102.582	102.332	3.500	102.077	101.827	101.577	3.125	100.305	100.133	99.961				
3.625	103.259	103.009	102.759	3.625	102.448	102.198	101.948	3.250	101.447	101.297	101.147				
4.000	102.373	102.223	102.073	4.000	101.628	101.478	101.328	3.375	101.812	101.662	101.512				
4.125	102.773	102.623	102.473	4.125	101.943	101.793	101.643	3.500	102.159	102.009	101.859				
4.500	102.773	102.673	102.573	4.500	101.950	101.850	101.750	3.625	102.505	102.355	102.205				
4.625	103.014	102.914	102.814	4.625	102.210	102.110	102.010	3.750	102.752	102.602	102.452				
4.750	103.139	103.039	102.939	4.750	102.409	102.309	102.209	3.875	103.079	102.929	102.779				
4.875	103.134	103.034	102.934	4.875	102.656	102.556	102.456	4.000	103.322	103.172	103.022				
5.000	103.403	103.303	103.203	5.000	102.967	102.867	102.767	4.125	103.616	103.466	103.316				
5.125	103.762	103.662	103.562	5.125	103.227	103.127	103.027	4.250	102.561	102.411	102.261				
5.250	104.732	104.632	104.532	5.250	104.270	104.170	104.070	4.375	102.791	102.641	102.491				
5.375	104.995	104.895	104.795	5.375	104.517	104.417	104.317	4.500	103.084	102.934	102.784				
6.250	106.000	105.850	105.700	6.250	105.874	105.724	105.574	4.625	103.327	103.177	103.027				

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	99.732	99.482	99.154	2.750	99.770	99.520	99.192	2.375	97.698	97.491	97.284	3.125	98.033	97.883	97.733
2.875	100.297	100.047	99.718	2.875	100.237	99.987	99.659	2.500	98.189	97.982	97.775	3.250	98.317	98.167	98.017
3.000	100.839	100.589	100.261	3.000	100.646	100.396	100.068	2.625	98.604	98.397	98.190	3.375	98.573	98.423	98.273
3.125	101.394	101.144	100.816	3.125	101.037	100.787	100.458	2.750	98.113	97.942	97.770	3.500	98.533	98.383	98.233
3.250	101.068	100.818	100.568	3.250	100.315	100.065	99.815	2.875	98.555	98.383	98.211	3.625	98.706	98.556	98.406
3.375	101.593	101.343	101.093	3.375	100.705	100.455	100.205	3.000	98.939	98.767	98.595	Margin = 2.250		Index = 0.380	
3.500	102.082	101.832	101.582	3.500	101.077	100.827	100.577	3.125	99.305	99.133	98.961	30 Year OTC			
3.625	102.509	102.259	102.009	3.625	101.448	101.198	100.948	3.250	100.447	100.297	100.147	Rate	30 Day	45 Day	60 Day
4.000	101.423	101.273	101.123	4.000	100.628	100.478	100.328	3.375	100.812	100.662	100.512	3.875	99.903	99.653	99.403
4.125	101.823	101.673	101.523	4.125	100.943	100.793	100.643	3.500	101.159	101.009	100.859	4.000	100.323	100.073	99.823
4.500	102.023	101.923	101.823	4.500	100.950	100.850	100.750	3.625	101.505	101.355	101.205	4.125	100.723	100.473	100.223
4.625	102.264	102.164	102.064	4.625	101.210	101.110	101.010	3.750	101.752	101.602	101.452	4.375	100.338	100.088	99.838
4.750	102.389	102.289	102.189	4.750	101.409	101.309	101.209	3.875	102.079	101.929	101.779	4.500	100.723	100.473	100.223
4.875	102.384	102.284	102.184	4.875	101.656	101.556	101.456	4.000	102.322	102.172	102.022	4.625	100.964	100.714	100.464
5.000	102.653	102.553	102.453	5.000	101.967	101.867	101.767	4.125	102.616	102.466	102.316	4.875	101.084	100.834	100.584
5.125	103.012	102.912	102.812	5.125	102.227	102.127	102.027	4.250	101.561	101.411	101.261	5.000	101.353	101.103	100.853
5.250	103.982	103.882	103.782	5.250	103.270	103.170	103.070	4.375	101.791	101.641	101.491	5.125	101.712	101.462	101.212
5.375	104.245	104.145	104.045	5.375	103.517	103.417	103.317	4.500	102.084	101.934	101.784	5.500	103.214	102.964	102.714
6.250	105.659	105.509	105.359	6.250	104.874	104.724	104.574	4.625	102.327	102.177	102.027	5.625	103.573	103.323	103.073

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	N/A	N/A			
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	97.153	96.903	96.653	6.250	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	97.573	97.323	97.073				
4.125	99.823	99.573	99.323	6.250	103.750	103.500	103.250	4.125	97.973	97.723	97.473				
4.250	99.948	99.698	99.448					4.375	97.588	97.338	97.088				
4.375	99.438	99.188	98.938					4.500	97.973	97.723	97.473				
4.500	99.623	99.373	99.123					4.625	98.214	97.964	97.714				
4.625	99.864	99.614	99.364					4.875	98.334	98.084	97.834				
5.000	100.453	100.203	99.953					5.000	98.603	98.353	98.103				
5.125	100.812	100.562	100.312					5.125	98.962	98.712	98.462				
5.250	101.212	100.962	100.712					5.500	100.464	100.214	99.964	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	100.823	100.573	100.323	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 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

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.:

4/16/2020

45 Day Lock Exp.:

5/1/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/17/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.020	98.770	98.442	2.750	99.738	99.488	99.160	2.375	95.478	95.271	95.064	3.125	98.581	98.431	98.281
2.875	99.584	99.334	99.006	2.875	100.204	99.954	99.626	2.500	95.969	95.762	95.555	3.250	98.239	98.089	97.939
3.000	100.126	99.876	99.548	3.000	100.613	100.363	100.035	2.625	96.384	96.177	95.970	3.375	98.495	98.345	98.195
3.125	100.682	100.432	100.103	3.125	101.004	100.754	100.426	2.750	98.081	97.909	97.737	3.500	98.455	98.305	98.155
3.250	99.731	99.481	99.231	3.250	99.658	99.408	99.158	2.875	98.522	98.350	98.178	3.625	98.629	98.479	98.329
3.375	100.255	100.005	99.755	3.375	100.047	99.797	99.547	3.000	98.906	98.735	98.563	Margin = 2.250		Index = 0.380	
3.500	100.745	100.495	100.245	3.500	100.420	100.170	99.920	3.125	99.272	99.100	98.928				
3.625	101.171	100.921	100.671	3.625	100.791	100.541	100.291	3.250	99.790	99.640	99.490				
4.000	101.160	101.010	100.860	4.000	100.845	100.695	100.545	3.375	100.155	100.005	99.855				
4.125	101.561	101.411	101.261	4.125	101.161	101.011	100.861	3.500	100.502	100.352	100.202				
4.500	100.560	100.460	100.360	4.500	100.168	100.068	99.968	3.625	100.848	100.698	100.548				
4.625	100.802	100.702	100.602	4.625	100.427	100.327	100.227	3.750	101.969	101.819	101.669				
4.750	99.802	99.702	99.602	4.750	99.502	99.402	99.302	3.875	102.297	102.147	101.997				
4.875	99.797	99.697	99.597	4.875	99.749	99.649	99.549	4.000	102.539	102.389	102.239				
5.000	100.066	99.966	99.866	5.000	100.060	99.960	99.860	4.125	102.834	102.684	102.534				
5.125	100.424	100.324	100.224	5.125	100.320	100.220	100.120	4.250	100.779	100.629	100.479				
5.250	101.488	101.388	101.288	5.250	101.457	101.357	101.257	4.375	101.008	100.858	100.708				
5.375	101.751	101.651	101.551	5.375	101.704	101.604	101.504	4.500	101.302	101.152	101.002				
6.250	102.759	102.609	102.459	6.250	102.654	102.504	102.354	4.625	101.544	101.394	101.244				

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	98.270	98.020	97.692	2.750	98.308	98.058	97.730	2.375	96.298	96.091	95.884	3.125	96.571	96.421	96.271
2.875	98.834	98.584	98.256	2.875	98.774	98.524	98.196	2.500	96.789	96.582	96.375	3.250	96.229	96.079	95.929
3.000	99.376	99.126	98.798	3.000	99.183	98.933	98.605	2.625	97.204	96.997	96.790	3.375	96.485	96.335	96.185
3.125	99.932	99.682	99.353	3.125	99.574	99.324	98.996	2.750	97.370	97.198	97.026	3.500	96.445	96.295	96.145
3.250	98.981	98.731	98.481	3.250	98.228	97.978	97.728	2.875	97.811	97.639	97.467	3.625	96.619	96.469	96.319
3.375	99.505	99.255	99.005	3.375	98.617	98.367	98.117	3.000	98.195	98.023	97.851	Margin = 2.250		Index = 0.380	
3.500	99.995	99.745	99.495	3.500	98.990	98.740	98.490	3.125	98.561	98.389	98.217	30 Year OTC			
3.625	100.421	100.171	99.921	3.625	99.361	99.111	98.861	3.250	99.547	99.397	99.247	Rate	30 Day	45 Day	60 Day
4.000	100.210	100.060	99.910	4.000	99.415	99.265	99.115	3.375	99.912	99.762	99.612	3.875	98.691	98.441	98.191
4.125	100.611	100.461	100.311	4.125	99.731	99.581	99.431	3.500	100.259	100.109	99.959	4.000	99.110	98.860	98.610
4.500	99.810	99.710	99.610	4.500	98.738	98.638	98.538	3.625	100.605	100.455	100.305	4.125	99.511	99.261	99.011
4.625	100.052	99.952	99.852	4.625	98.997	98.897	98.797	3.750	100.344	100.194	100.044	4.375	98.125	97.875	97.625
4.750	99.052	98.952	98.852	4.750	98.072	97.972	97.872	3.875	100.672	100.522	100.372	4.500	98.510	98.260	98.010
4.875	99.047	98.947	98.847	4.875	98.319	98.219	98.119	4.000	100.914	100.764	100.614	4.625	98.752	98.502	98.252
5.000	99.316	99.216	99.116	5.000	98.630	98.530	98.430	4.125	101.208	101.058	100.908	4.875	97.747	97.497	97.247
5.125	99.674	99.574	99.474	5.125	98.890	98.790	98.690	4.250	99.911	99.761	99.611	5.000	98.016	97.766	97.516
5.250	100.738	100.638	100.538	5.250	100.027	99.927	99.827	4.375	100.141	99.991	99.841	5.125	98.374	98.124	97.874
5.375	101.001	100.901	100.801	5.375	100.274	100.174	100.074	4.500	100.434	100.284	100.134	5.500	99.971	99.721	99.471
6.250	102.009	101.859	101.709	6.250	101.224	101.074	100.924	4.625	100.677	100.527	100.377	5.625	100.329	100.079	99.829

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	N/A	N/A
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	95.941	95.691	95.441	6.250	N/A	N/A	N/A
4.125	98.261	98.011	97.761	6.250	99.750	99.500	99.250	4.000	96.360	96.110	95.860				
4.250	97.386	97.136	96.886					4.125	96.761	96.511	96.261				
4.375	96.875	96.625	96.375					4.375	95.375	95.125	94.875				
4.500	97.060	96.810	96.560					4.500	95.760	95.510	95.260				
4.625	97.302	97.052	96.802					4.625	96.002	95.752	95.502				
5.000	96.766	96.516	96.266					4.875	94.997	94.747	94.497				
5.125	97.124	96.874	96.624					5.000	95.266	95.016	94.766				
5.250	97.618	97.368	97.118					5.125	95.624	95.374	95.124				
Borrower Paid Comp Only				Lender Paid Only				5.250	97.221	96.971	96.721	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								5.500	97.579	97.329	97.079	Rate	30 Day	45 Day	60 Day
								6.250				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@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/16/2020

45 Day Lock Exp.:

5/1/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/17/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125								30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
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				
3.625	102.558	102.458	102.358	3.000	98.199	98.099	97.999	3.000	98.011	97.911	97.811	4.000	100.968	100.868	100.768	3.750	100.052	99.952	99.852				
3.750	102.002	101.902	101.802	3.125	99.185	99.085	98.985	3.125	98.941	98.841	98.741	4.125	101.092	100.992	100.892	3.875	100.496	100.396	100.296				
3.875	102.395	102.295	102.195	3.250	100.157	100.057	99.957	3.250	99.966	99.866	99.766	4.250	99.629	99.529	99.429	3.990	100.746	100.646	100.546				
3.990	102.615	102.515	102.415	3.375	100.707	100.607	100.507	3.375	100.519	100.419	100.319	4.375	99.868	99.768	99.668	4.000	100.846	100.746	100.646				
4.000	102.715	102.615	102.515	3.500	101.178	101.078	100.978	3.500	100.991	100.891	100.791	4.500	100.118	100.018	99.918	4.125	101.092	100.992	100.892				
4.125	102.830	102.730	102.630	3.625	101.586	101.486	101.386	3.625	101.398	101.298	101.198	4.625	100.252	100.152	100.052	4.250	99.629	99.529	99.429				
4.250	102.367	102.267	102.167	3.750	101.793	101.693	101.593	3.750	101.789	101.689	101.589	4.750	99.499	99.399	99.299	4.375	99.868	99.768	99.668				
4.375	102.644	102.544	102.444	3.875	102.237	102.137	102.037	3.875	102.237	102.137	102.037	4.875	99.792	99.692	99.592	4.500	100.118	100.018	99.918				
4.500	102.849	102.749	102.649	3.990	102.493	102.393	102.293	3.990	102.493	102.393	102.293	4.990	99.950	99.850	99.750	4.625	100.252	100.152	100.052				
4.625	102.957	102.857	102.757	4.000	102.593	102.493	102.393	4.000	102.593	102.493	102.393	5.000	100.050	99.950	99.850	4.750	99.499	99.399	99.299				
4.750	103.177	103.077	102.977	4.125	103.835	103.735	103.635	4.125	103.835	103.735	103.635	5.125	100.181	100.081	99.981	4.875	99.792	99.692	99.592				
4.875	103.441	103.341	103.241	4.250	103.074	102.974	102.874	4.250	102.883	102.783	102.683	5.250	100.170	100.070	99.970	4.990	99.950	99.850	99.750				
4.990	103.535	103.435	103.335	4.375	103.389	103.289	103.189	4.375	103.202	103.102	103.002	5.375	100.450	100.350	100.250	5.000	100.050	99.950	99.850				
5.000	103.635	103.535	103.435	4.500	103.621	103.521	103.421	4.500	103.433	103.333	103.233	5.500	100.704	100.604	100.504	5.125	100.181	100.081	99.981				
5.125	103.927	103.827	103.727	4.625	103.851	103.751	103.651	4.625	103.810	103.710	103.610	5.625	100.827	100.727	100.627	5.250	100.170	100.070	99.970				
5.250	104.449	104.349	104.249	4.750	104.328	104.228	104.128	4.750	104.482	104.382	104.282	5.750	101.310	101.210	101.110	5.375	0.000	N/A	N/A				
5.375	104.665	104.565	104.465	4.875	104.706	104.606	104.506	4.875	104.784	104.684	104.584	5.875	101.578	101.478	101.378	5.500	0.000	N/A	N/A				
5.500	104.850	104.750	104.650	4.990	105.222	105.122	105.022	4.990	105.305	105.205	105.105	5.990	101.718	101.618	101.518	5.625	0.000	N/A	N/A				
5.625	105.134	105.034	104.934	5.000	105.322	105.222	105.122	5.000	105.405	105.305	105.205	6.000	101.818	101.718	101.618	5.750	101.310	101.210	101.110				
30/25 Year >125 High Balance				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				
3.250	98.602	98.502	98.402	3.625	102.822	102.722	102.622	3.750	101.715	101.615	101.515	3.750	101.559	101.359	101.359	3.125	101.614	101.514	101.414				
3.375	99.148	99.048	98.948	3.750	102.526	102.426	102.326	3.875	102.101	102.001	101.901	3.875	101.944	101.744	101.744	3.250	101.739	101.639	101.539				
3.500	99.618	99.518	99.418	3.875	102.873	102.773	102.673	3.990	102.340	102.240	102.140	3.990	102.183	101.983	101.983	3.375	102.083	101.983	101.883				
3.625	99.830	99.730	99.630	3.990	103.077	102.977	102.877	4.000	102.440	102.340	102.240	4.000	102.283	102.083	102.083	3.500	102.296	102.196	102.096				
3.750	100.048	99.948	99.848	4.000	103.177	103.077	102.977	4.125	102.671	102.571	102.471	4.125	102.515	102.315	102.315	3.625	102.554	102.454	102.354				
3.875	100.496	100.396	100.296	4.125	103.303	103.203	103.103	4.250	102.624	102.524	102.424	4.250	101.561	101.361	101.361	3.750	102.509	102.409	102.309				
3.990	100.746	100.646	100.546	4.250	102.606	102.506	102.406	4.375	102.925	102.825	102.725	4.375	101.863	101.663	101.663	3.875	102.795	102.695	102.595				
4.000	100.846	100.746	100.646	4.375	102.830	102.730	102.630	4.500	102.172	102.072	101.972	4.500	102.110	101.910	101.910	3.990	102.988	102.888	102.788				
4.125	101.092	100.992	100.892	4.500	103.051	102.951	102.851	4.625	102.398	102.298	102.198	4.625	102.335	102.135	102.135	4.000	103.088	102.988	102.888				
4.250	99.629	99.529	99.429	4.625	103.155	103.055	102.955	4.750	102.573	102.473	102.373	4.750	102.510	102.310	102.310	4.125	103.325	103.225	103.125				
4.375	99.868	99.768	99.668	4.750	103.406	103.306	103.206	4.875	102.842	102.742	102.642	4.875	102.779	102.579	102.579	4.250	103.449	103.349	103.249				
4.500	100.118	100.018	99.918	4.875	103.649	103.549	103.449	4.990	103.002	102.902	102.802	4.990	102.940	102.740	102.740	4.375	103.647	103.547	103.447				
4.625	100.252	100.152	100.052	4.990	103.734	103.634	103.534	5.000	103.102	103.002	102.902	5.000	103.040	102.840	102.840	4.500	103.869	103.769	103.669				
4.750	99.499	99.399	99.299	5.000	103.834	103.734	103.634	5.125	103.395	103.295	103.195	5.125	103.332	103.132	103.132	4.625	103.736	103.636	103.536				
4.875	99.792	99.692	99.592	5.125	104.098	103.998	103.898	5.250	103.868	103.768	103.668	5.250	103.712	103.512	103.512	4.750	103.577	103.477	103.377				
4.990	99.950	99.850	99.750	5.250	104.338	104.238	104.138	5.375	104.066	103.966	103.866	5.375	103.909	103.709	103.709	4.875	103.680	103.580	103.480				
5.000	100.050	99.950	99.850	5.375	104.516	104.416	104.316	5.500	104.262	104.162	104.062	5.500	104.105	103.905	103.905	4.990	103.641	103.541	103.441				
5.125	100.181	100.081	99.981	5.500	104.694	104.594	104.494	5.625	104.743	104.643	104.543	5.625	104.493	104.293	104.293	5.000	103.741	103.641	103.541				
5.250	100.170	100.070	99.970	5.625	105.158	105.058	104.958	5.750	105.339	105.239	105.139	5.750	105.121	104.921	104.921	5.125	103.792	103.692	103.592				



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.:

4/16/2020

45 Day Lock Exp.:

5/1/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/17/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.002	95.877	95.627	
2.875	95.953	95.828	95.578	
3.000	96.715	96.590	96.340	
3.125	97.342	97.217	96.967	
3.250	98.246	98.121	97.871	
3.375	98.751	98.626	98.376	
3.500	99.115	98.990	98.740	
3.625	99.455	99.330	99.080	
3.750	99.236	99.111	98.861	
3.875	99.272	99.147	98.897	
3.990	99.522	99.397	99.147	
4.000	99.543	99.418	99.168	
4.125	99.518	99.393	99.143	
4.250	100.045	99.920	99.670	
4.375	100.172	100.047	99.797	
4.500	100.574	100.449	100.199	
4.625	100.703	100.578	100.328	
4.750	101.546	101.421	101.171	
4.875	102.370	102.245	101.995	
4.990	102.590	102.465	102.215	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	N/A	N/A	N/A	
2.750	96.320	96.195	95.945	
2.875	96.352	96.227	95.977	
3.000	96.998	96.873	96.623	
3.125	97.641	97.516	97.266	
3.250	98.268	98.143	97.893	
3.375	98.763	98.638	98.388	
3.500	99.379	99.254	99.004	
3.625	99.511	99.386	99.136	
3.750	100.034	99.909	99.659	
3.875	100.179	100.054	99.804	
4.000	100.486	100.361	100.111	
4.125	100.697	100.572	100.322	
4.250	101.087	100.962	100.712	
4.375	101.307	101.182	100.932	
4.500	101.467	101.342	101.092	

15 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
1.750	N/A	N/A	N/A	
1.875	N/A	N/A	N/A	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	97.239	97.114	96.864	
2.500	97.822	97.697	97.447	
2.625	98.272	98.147	97.897	
2.750	98.765	98.640	98.390	
2.875	98.451	98.326	98.076	
3.000	98.716	98.591	98.341	
3.125	99.386	99.261	99.011	
3.250	99.726	99.601	99.351	
3.375	100.090	99.965	99.715	
3.500	100.322	100.197	99.947	
3.625	100.279	100.154	99.904	
3.750	100.553	100.428	100.178	
3.875	100.512	100.387	100.137	
4.000	100.833	100.708	100.458	
4.125	101.172	101.047	100.797	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	94.690	94.565	94.315	
3.000	95.570	95.445	95.195	
3.125	96.197	96.072	95.822	
3.250	97.102	96.977	96.727	
3.375	97.606	97.481	97.231	
3.500	97.971	97.846	97.596	
3.625	98.310	98.185	97.935	
3.750	97.621	97.496	97.246	
3.875	97.657	97.532	97.282	
4.000	97.928	97.803	97.553	
4.125	97.903	97.778	97.528	
4.250	97.513	97.388	97.138	
4.375	96.898	96.773	96.523	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	98.025	97.900	97.650	
3.000	97.711	97.586	97.336	
3.125	97.976	97.851	97.601	
3.250	98.771	98.646	98.396	
3.375	99.111	98.986	98.736	
3.500	99.475	99.350	99.100	
3.625	99.707	99.582	99.332	
3.750	99.212	99.087	98.837	
3.875	99.486	99.361	99.111	
4.000	99.445	99.320	99.070	
4.125	99.767	99.642	99.392	
4.250	99.845	99.720	99.470	
4.375	100.209	100.084	99.834	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.925	97.800	97.550	
2.875	97.611	97.486	97.236	
3.000	97.876	97.751	97.501	
3.125	98.671	98.546	98.296	
3.250	99.011	98.886	98.636	
3.375	99.375	99.250	99.000	
3.500	99.607	99.482	99.232	
3.625	99.112	98.987	98.737	
3.750	99.386	99.261	99.011	
3.875	99.345	99.220	98.970	
4.000	99.667	99.542	99.292	
4.125	99.745	99.620	99.370	
4.250	100.109	99.984	99.734	

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%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

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%
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-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 HB	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 <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.:

4/16/2020

45 Day Lock Exp.:

5/1/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/17/2020

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
3.500	102.508	102.408	102.289	3.500	102.258	102.158	102.039	3.500	102.258	102.158	102.039	4.000	101.654	101.554	101.454	4.000	101.279	101.179	101.079
3.625	102.810	102.710	102.609	3.625	102.560	102.460	102.359	3.625	102.560	102.460	102.359	4.125	101.675	101.575	101.475	4.125	101.300	101.200	101.100
3.750	102.197	102.097	101.982	3.750	101.947	101.847	101.732	3.750	101.947	101.847	101.732	4.250	100.679	100.579	100.479	4.250	100.304	100.203	100.104
3.875	102.554	102.454	102.353	3.875	102.304	102.204	102.103	3.875	102.304	102.204	102.103	4.375	100.934	100.832	100.734	4.375	100.559	100.457	100.359
3.990	102.779	102.679	102.579	3.990	102.404	102.304	102.204	3.990	102.404	102.304	102.204	4.500	101.218	101.116	101.018	4.500	100.593	100.491	100.393
4.000	102.879	102.779	102.679	4.000	102.504	102.404	102.304	4.000	102.504	102.404	102.304	4.625	101.308	101.206	101.108	4.625	100.683	100.581	100.483
4.125	102.900	102.800	102.700	4.125	102.525	102.425	102.325	4.125	102.525	102.425	102.325	4.750	100.974	100.853	100.749	4.750	100.349	100.228	100.104
4.250	102.724	102.623	102.524	4.250	102.349	102.248	102.149	4.250	102.349	102.248	102.149	4.875	101.298	101.178	101.080	4.875	100.673	100.553	100.433
4.375	102.979	102.877	102.779	4.375	102.604	102.502	102.404	4.375	102.604	102.502	102.404	4.990	101.421	101.301	101.108	4.990	100.421	100.301	100.108
4.500	103.263	103.161	103.063	4.500	102.638	102.536	102.438	4.500	102.638	102.536	102.438	5.000	101.521	101.401	101.208	5.000	100.521	100.401	100.208
4.625	103.353	103.251	103.153	4.625	102.728	102.626	102.528	4.625	102.728	102.626	102.528	5.125	101.685	101.565	101.377	5.125	100.685	100.565	100.377
4.750	103.760	103.639	103.435	4.750	103.135	103.014	102.810	4.750	103.135	103.014	102.810	5.250	101.102	100.963	100.882	5.250	100.102	99.963	99.882
4.875	104.084	103.964	103.766	4.875	103.459	103.339	103.141	4.875	103.459	103.339	103.141	5.375	101.141	101.002	100.926	5.375	101.141	101.002	100.926
4.990	104.207	104.087	103.894	4.990	103.207	103.087	102.894	4.990	103.207	103.087	102.894	5.500	101.168	101.029	100.954	5.500	101.168	101.029	100.954
5.000	104.307	104.187	103.994	5.000	103.307	103.187	102.994	5.000	103.307	103.187	102.994	5.625	101.264	101.125	101.054	5.625	101.264	101.125	101.054
5.125	104.471	104.351	104.163	5.125	103.471	103.351	103.163	5.125	103.471	103.351	103.163	5.750	102.053	101.894	101.853	5.750	102.053	101.894	101.853
5.250	104.777	104.638	104.557	5.250	103.777	103.638	103.557	5.250	103.777	103.638	103.557	5.875	N/A	N/A	N/A	5.875	N/A	N/A	N/A
5.375	104.966	104.827	104.751	5.375	104.966	104.827	104.751	5.375	104.966	104.827	104.751	5.990	N/A	N/A	N/A	5.990	N/A	N/A	N/A
5.500	105.143	105.004	104.929	5.500	105.143	105.004	104.929	5.500	105.143	105.004	104.929	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	101.279	101.179	101.079	3.625	102.176	102.076	101.923	3.625	102.176	102.076	101.923	3.625	102.176	102.076	101.923	3.375	102.307	102.207	102.107
4.125	101.300	101.200	101.100	3.750	102.721	102.621	102.478	3.750	102.721	102.621	102.478	3.750	102.721	102.621	102.478	3.500	102.559	102.459	102.359
4.250	100.304	100.203	100.104	3.875	102.371	102.271	102.146	3.875	102.371	102.271	102.146	3.875	102.371	102.271	102.146	3.625	102.267	102.167	102.067
4.375	100.559	100.457	100.359	3.990	102.601	102.501	102.382	3.990	102.601	102.501	102.382	3.990	102.601	102.501	102.382	3.750	102.589	102.489	102.389
4.500	100.593	100.491	100.393	4.000	102.701	102.601	102.482	4.000	102.701	102.601	102.482	4.000	102.701	102.601	102.482	3.875	102.699	102.599	102.499
4.625	100.683	100.581	100.483	4.125	102.909	102.809	102.696	4.125	102.909	102.809	102.696	4.125	102.909	102.809	102.696	3.990	102.913	102.813	102.713
4.750	100.349	100.228	100.104	4.250	103.260	103.160	103.054	4.250	103.260	103.160	103.054	4.250	103.260	103.160	103.054	4.000	103.013	102.913	102.813
4.875	100.673	100.553	100.355	4.375	103.489	103.389	103.289	4.375	103.489	103.389	103.289	4.375	103.489	103.389	103.289	4.125	103.158	103.058	102.958
4.990	100.421	100.301	100.108	4.500	103.749	103.649	103.549	4.500	103.749	103.649	103.549	4.500	103.749	103.649	103.549	4.250	103.498	103.398	103.298
5.000	100.521	100.401	100.208	4.625	103.819	103.719	103.619	4.625	103.819	103.719	103.619	4.625	103.819	103.719	103.619	4.375	103.796	103.696	103.596
5.125	100.685	100.565	100.373	4.750	103.988	103.876	103.633	4.750	103.988	103.876	103.633	4.750	103.988	103.876	103.633	4.500	103.949	103.849	103.749
5.250	100.102	99.963	99.882	4.875	104.263	104.151	103.913	4.875	104.263	104.151	103.913	4.875	104.263	104.151	103.913	4.625	102.726	102.626	102.526
5.375	101.141	101.002	100.926	4.990	104.403	104.291	104.059	4.990	104.403	104.291	104.059	4.990	104.403	104.291	104.059	4.750	102.527	102.427	102.327
5.500	101.168	101.029	100.954	5.000	104.503	104.391	104.159	5.000	104.503	104.391	104.159	5.000	104.503	104.391	104.159	4.875	102.736	102.636	102.536
5.625	101.264	101.125	101.054	5.125	104.824	104.712	104.484	5.125	104.824	104.712	104.484	5.125	104.824	104.712	104.484	4.990	102.921	102.821	102.721
5.750	102.053	101.894	101.853	5.250	104.439	104.307	104.193	5.250	104.439	104.307	104.193	5.250	104.439	104.307	104.193	5.000	103.021	102.921	102.821
5.875	N/A	N/A	N/A	5.375	104.672	104.540	104.428	5.375	104.672	104.540	104.428	5.375	104.672	104.540	104.428	5.125	103.310	103.210	103.110
5.990	N/A	N/A	N/A	5.500	104.934	104.802	104.692	5.500	104.934	104.802	104.692	5.500	104.934	104.802	104.692	5.250	103.676	103.576	103.476
6.000	N/A	N/A	N/A	5.625	105.429	105.297	105.192	5.625	105.429	105.297	105.192	5.625	105.429	105.297	105.192	5.375	N/A	N/A	N/A
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
3.375	102.307	102.201	102.107	3.375	102.307	102.201	102.107	3.250	101.513	101.407	101.306	3.250	101.513	101.407	101.306	3.250	101.513	101.407	101.306
3.500	102.559	102.455	102.359	3.500	102.559	102.455	102.359	3.375	101.825	101.719	101.625	3.375	101.825	101.719	101.625	3.375	101.825	101.719	101.625
3.625	102.267	102.167	102.067	3.625	102.267	102.167	102.067	3.500	102.077	101.973	101.877	3.500	102.077	101.973	101.877	3.500	102.077	101.973	101.877
3.750	102.589	102.489	102.389	3.750	102.589	102.489	102.389	3.625	101.326	101.226	101.126	3.625	101.326	101.226	101.126	3.625	101.326	101.226	101.126
3.875	102.699	102.599	102.499	3.875	102.699	102.599	102.499	3.750	101.648	101.548	101.448	3.750	101.648	101.548	101.448	3.750	101.648	101.548	101.448
3.990	102.913	102.813	102.713	3.990	102.913	102.813	102.713	3.875	101.758	101.658	101.558	3.875	101.758	101.658	101.558	3.875	101.758	101.658	101.558
4.000	103.013	102.913	102.813	4.000	103.013	102.913	102.813	3.990	101.972	101.872	101.772	3.990	101.972	101.872	101.772	3.990	101.972	101.872	101.772
4.125	103.158	103.058	102.958	4.125	103.158	103.058	102.958	4.000	102.072	101.972	101.872	4.000	102.072	101.972	101.872	4.000	102.072	101.972	101.872
4.250	103.498	103.398	103.298	4.250	103.498	103.398	103.298	4.125	101.854	101.754	101.654	4.125	101.854	101.754	101.654	4.125	101.854	101.754	101.654
4.375	103.671	103.571	103.471	4.375	103.671	103.571	103.471	4.250	102.194	102.094	101.994	4.250	102.194	102.094	101.994	4.250	102.194	102.094	101.994
4.500	103.824	103.724	103.624	4.500	103.824	103.724	103.624	4.375	102.492	102.392	102.292	4.375	102.367	102.267	102.167	4.375	102.367	102.267	102.167
4.625	102.601	102																	



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.:

4/16/2020

45 Day Lock Exp.:

5/1/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/17/2020

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
3.500	102.365	102.265	102.157	3.625	102.592	102.492	102.368	3.375	102.310	102.128	102.110	4.000	101.153	101.053	100.953	3.250	101.201	101.014	101.001
3.625	102.680	102.580	102.480	3.750	102.449	102.349	102.223	3.500	102.589	102.405	102.389	4.125	101.205	101.105	101.005	3.375	101.528	101.346	101.328
3.750	102.021	101.921	101.810	3.875	102.833	102.733	102.615	3.625	102.360	102.248	102.160	4.250	100.239	100.139	100.039	3.500	101.807	101.623	101.607
3.875	102.374	102.274	102.174	3.990	102.998	102.898	102.790	3.750	102.707	102.597	102.507	4.375	100.501	100.401	100.301	3.625	101.119	101.007	100.919
3.990	102.628	102.528	102.428	4.000	103.098	102.998	102.890	3.875	102.817	102.705	102.617	4.500	100.799	100.699	100.599	3.750	101.466	101.356	101.266
4.000	102.728	102.628	102.528	4.125	103.266	103.166	103.063	3.990	103.047	102.934	102.847	4.625	100.871	100.771	100.671	3.875	101.576	101.464	101.376
4.125	102.780	102.680	102.580	4.250	103.223	103.123	103.023	4.000	103.147	103.034	102.947	4.750	100.568	100.468	100.265	3.990	101.806	101.693	101.606
4.250	102.634	102.534	102.434	4.375	103.438	103.338	103.238	4.125	102.914	102.814	102.714	4.875	100.899	100.799	100.604	4.000	101.906	101.793	101.706
4.375	102.896	102.796	102.696	4.500	103.682	103.582	103.482	4.250	103.238	103.138	103.038	4.990	101.024	100.924	100.737	4.125	101.310	101.210	101.110
4.500	103.194	103.094	102.994	4.625	103.723	103.623	103.523	4.375	103.515	103.415	103.315	5.000	101.124	101.024	100.837	4.250	101.634	101.534	101.434
4.625	103.266	103.166	103.066	4.750	103.929	103.829	103.594	4.500	103.663	103.563	103.463	5.125	101.287	101.187	101.007	4.375	101.911	101.811	101.711
4.750	103.704	103.604	103.401	4.875	104.208	104.108	103.879	4.625	102.806	102.706	102.606	5.250	100.726	100.626	100.526	4.500	102.059	101.959	101.859
4.875	104.035	103.935	103.740	4.990	104.351	104.251	104.030	4.750	103.056	102.956	102.856	5.375	100.394	100.294	100.194	4.625	100.587	100.487	100.387
4.990	104.160	104.060	103.873	5.000	104.451	104.351	104.130	4.875	103.171	103.071	102.971	5.500	100.586	100.486	100.386	4.750	100.837	100.737	100.637
5.000	104.260	104.160	103.973	5.125	104.774	104.674	104.463	4.990	103.216	103.116	103.016	5.625	100.925	100.825	100.725	4.875	100.952	100.852	100.752
5.125	104.423	104.323	104.143	5.250	104.430	104.330	104.205	5.000	103.316	103.216	103.116	5.750	101.425	101.325	101.225	4.990	100.997	100.897	100.797
5.250	104.751	104.651	104.551	5.375	N/A	N/A	N/A	5.125	104.263	104.163	104.063	5.875	N/A	N/A	N/A	5.000	101.097	100.997	100.897
5.375	104.569	104.469	104.369	5.500	N/A	N/A	N/A	5.250	104.633	104.533	104.433	5.990	N/A	N/A	N/A	5.125	102.294	102.194	102.094
5.500	104.911	104.811	104.711	5.625	N/A	N/A	N/A	5.375	N/A	N/A	N/A	6.000	N/A	N/A	N/A	5.250	102.664	102.564	102.464

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%	97.01 - 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.:

4/16/2020

45 Day Lock Exp.:

5/1/2020

60 Day Lock Exp.:

5/18/2020

W. Rate Sheet Dated: 3/17/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	98.351	98.288	98.226	
3.500	98.806	98.744	98.681	
3.625	99.187	99.125	99.062	
3.750	99.284	99.222	99.159	
3.875	99.420	99.358	99.295	
4.000	99.513	99.451	99.388	
4.125	99.743	99.680	99.618	
4.250	99.924	99.862	99.799	
4.375	100.212	100.150	100.087	
4.500	100.434	100.372	100.309	
4.625	100.494	100.431	100.369	
4.750	100.747	100.684	100.622	
4.875	101.109	101.046	100.984	

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	98.725	98.600	98.475	
3.375	99.190	99.065	98.940	
3.500	99.596	99.471	99.346	
3.625	100.081	99.956	99.831	
3.750	100.497	100.372	100.247	
3.875	100.874	100.749	100.624	
4.000	101.213	101.088	100.963	
4.125	101.344	101.219	101.094	
4.250	101.652	101.527	101.402	
4.375	101.931	101.806	101.681	
4.500	102.086	101.961	101.836	

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	97.652	97.527	97.402	
3.375	98.060	97.935	97.810	
3.500	98.438	98.313	98.188	
3.625	98.794	98.669	98.544	
3.750	99.395	99.270	99.145	
3.875	99.716	99.591	99.466	
4.000	100.001	99.876	99.751	
4.125	100.286	100.161	100.036	
4.250	100.571	100.446	100.321	
4.375	100.855	100.730	100.605	
4.500	101.146	101.021	100.896	
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		
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)