



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/20/2020

45 Day Lock Exp.: 5/4/2020

60 Day Lock Exp.: 5/19/2020

W. Rate Sheet Dated: 3/20/2020

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
3.250	99.145	98.995	98.698	3.250	98.833	98.683	98.386	2.375	95.616	95.382	95.148	3.125	98.830	98.680	98.530
3.375	99.709	99.559	99.262	3.375	99.299	99.149	98.852	2.500	96.123	95.889	95.655	3.250	99.138	98.988	98.838
3.500	100.251	100.101	99.805	3.500	99.708	99.558	99.262	2.625	96.631	96.396	96.162	3.375	99.512	99.362	99.212
3.625	100.807	100.657	100.360	3.625	100.099	99.949	99.652	2.750	97.211	97.051	96.891	3.500	99.824	99.674	99.524
3.750	99.453	99.303	99.153	3.750	98.925	98.775	98.625	2.875	97.698	97.538	97.378	3.625	100.158	100.008	99.858
3.875	99.977	99.827	99.677	3.875	99.314	99.164	99.014	3.000	98.189	98.029	97.869	Margin = 2.250		Index = 0.380	
4.000	100.467	100.317	100.167	4.000	99.686	99.536	99.386	3.125	98.604	98.444	98.283				
4.125	100.893	100.743	100.593	4.125	100.058	99.908	99.758	3.250	99.996	99.846	99.696				
4.250	100.745	100.645	100.427	4.250	100.229	100.129	99.910	3.375	100.438	100.288	100.138				
4.375	101.156	101.056	100.837	4.375	100.582	100.482	100.263	3.500	100.822	100.672	100.522				
4.500	101.576	101.476	101.257	4.500	100.831	100.731	100.512	3.625	101.187	101.037	100.887				
4.625	101.976	101.876	101.658	4.625	101.146	101.046	100.828	3.750	101.854	101.704	101.554				
4.750	102.074	101.974	101.874	4.750	101.455	101.355	101.255	3.875	102.218	102.068	101.918				
4.875	102.450	102.350	102.250	4.875	101.702	101.602	101.502	4.000	102.565	102.415	102.265				
5.000	102.835	102.735	102.635	5.000	102.013	101.913	101.813	4.125	102.912	102.762	102.612				
5.125	103.077	102.977	102.877	5.125	102.272	102.172	102.072	4.250	101.705	101.555	101.405				
5.250	103.275	103.175	103.075	5.250	102.738	102.638	102.538	4.375	102.033	101.883	101.733				
5.375	103.462	103.362	103.262	5.375	102.985	102.885	102.785	4.500	102.275	102.125	101.975				
6.250	104.876	104.726	104.576	6.250	104.341	104.191	104.041	4.625	102.569	102.419	102.269				

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
3.250	98.395	98.245	97.948	3.250	97.833	97.683	97.386	2.375	94.616	94.382	94.148	3.125	97.830	97.680	97.530
3.375	98.959	98.809	98.512	3.375	98.299	98.149	97.852	2.500	95.123	94.889	94.655	3.250	98.138	97.988	97.838
3.500	99.501	99.351	99.055	3.500	98.708	98.558	98.262	2.625	95.631	95.396	95.162	3.375	98.512	98.362	98.212
3.625	100.057	99.907	99.610	3.625	99.099	98.949	98.652	2.750	96.211	96.051	95.891	3.500	98.824	98.674	98.524
3.750	98.503	98.353	98.203	3.750	97.925	97.775	97.625	2.875	96.698	96.538	96.378	3.625	99.158	99.008	98.858
3.875	99.027	98.877	98.727	3.875	98.314	98.164	98.014	3.000	97.189	97.029	96.869	Margin = 2.250		Index = 0.380	
4.000	99.517	99.367	99.217	4.000	98.686	98.536	98.386	3.125	97.604	97.444	97.283	30 Year OTC			
4.125	99.943	99.793	99.643	4.125	99.058	98.908	98.758	3.250	98.996	98.846	98.696	Rate	30 Day	45 Day	60 Day
4.250	99.995	99.895	99.677	4.250	99.229	99.129	98.910	3.375	99.438	99.288	99.138	4.000	100.092	99.842	99.592
4.375	100.406	100.306	100.087	4.375	99.582	99.482	99.263	3.500	99.822	99.672	99.522	4.125	100.518	100.268	100.018
4.500	100.826	100.726	100.507	4.500	99.831	99.731	99.512	3.625	100.187	100.037	99.887	4.375	100.781	100.531	100.281
4.625	101.226	101.126	100.908	4.625	100.146	100.046	99.828	3.750	100.854	100.704	100.554	4.500	101.201	100.951	100.701
4.750	101.324	101.224	101.124	4.750	100.455	100.355	100.255	3.875	101.218	101.068	100.918	4.625	101.601	101.351	101.101
4.875	101.700	101.600	101.500	4.875	100.702	100.602	100.502	4.000	101.565	101.415	101.265	4.875	102.075	101.825	101.575
5.000	102.085	101.985	101.885	5.000	101.013	100.913	100.813	4.125	101.912	101.762	101.612	5.000	102.460	102.210	101.960
5.125	102.327	102.227	102.127	5.125	101.272	101.172	101.072	4.250	100.705	100.555	100.405	5.125	102.702	102.452	102.202
5.250	102.525	102.425	102.325	5.250	101.738	101.638	101.538	4.375	101.033	100.883	100.733	5.500	103.356	103.106	102.856
5.375	102.712	102.612	102.512	5.375	101.985	101.885	101.785	4.500	101.275	101.125	100.975	5.625	103.715	103.465	103.215
6.250	104.126	103.976	103.826	6.250	103.341	103.191	103.041	4.625	101.569	101.419	101.269	6.250	103.500	103.250	103.000

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

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 "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	4.000	97.342	97.092	96.842
4.125	97.943	97.693	97.443	6.250	103.750	103.500	103.250	4.125	97.768	97.518	97.268
4.250	98.068	97.818	97.568					4.375	98.031	97.781	97.531
4.375	98.206	97.956	97.706					4.500	98.451	98.201	97.951
4.500	98.426	98.176	97.926					4.625	98.851	98.601	98.351
4.625	98.826	98.576	98.326					4.875	99.325	99.075	98.825
5.000	99.885	99.635	99.385					5.000	99.710	99.460	99.210
5.125	100.127	99.877	99.627					5.125	99.952	99.702	99.452
5.250	100.527	100.277	100.027					5.500	100.606	100.356	100.106
Borrower Paid Comp Only				Lender Paid Only				5.625	100.965	100.715	100.465
								6.250	100.750	100.500	100.250
								30 yr DPA "3.5% DPA ; Lender Paid Only"			
								Rate	30 Day	45 Day	60 Day
								6.250	102.750	102.500	102.250

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
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)	



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60 Day Lock Exp.:

4/20/2020

5/4/2020

5/19/2020

W. Rate Sheet Dated: 3/20/2020

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
3.250	97.057	96.907	96.610	3.250	97.175	97.025	96.728	2.375	92.396	92.162	91.928	3.125	98.377	98.227	98.077
3.375	97.622	97.472	97.175	3.375	97.642	97.492	97.195	2.500	92.903	92.669	92.435	3.250	98.060	97.910	97.760
3.500	98.164	98.014	97.717	3.500	98.051	97.901	97.604	2.625	93.411	93.176	92.942	3.375	98.434	98.284	98.134
3.625	98.719	98.569	98.272	3.625	98.442	98.292	97.995	2.750	96.179	96.018	95.858	3.500	98.746	98.596	98.446
3.750	98.240	98.090	97.940	3.750	98.142	97.992	97.842	2.875	96.666	96.506	96.345	3.625	99.081	98.931	98.781
3.875	98.765	98.615	98.465	3.875	98.532	98.382	98.232	3.000	97.157	96.997	96.836	Margin = 2.250		Index = 0.380	
4.000	99.254	99.104	98.954	4.000	98.904	98.754	98.604	3.125	97.571	97.411	97.251				
4.125	99.681	99.531	99.381	4.125	99.275	99.125	98.975	3.250	98.339	98.189	98.039				
4.250	98.533	98.433	98.214	4.250	98.446	98.346	98.128	3.375	98.780	98.630	98.480				
4.375	98.944	98.844	98.625	4.375	98.799	98.699	98.480	3.500	99.164	99.014	98.864				
4.500	99.364	99.264	99.045	4.500	99.048	98.948	98.730	3.625	99.530	99.380	99.230				
4.625	99.764	99.664	99.445	4.625	99.364	99.264	99.045	3.750	101.071	100.921	100.771				
4.750	98.737	98.637	98.537	4.750	98.547	98.447	98.347	3.875	101.436	101.286	101.136				
4.875	99.113	99.013	98.913	4.875	98.794	98.694	98.594	4.000	101.783	101.633	101.483				
5.000	99.498	99.398	99.298	5.000	99.105	99.005	98.905	4.125	102.129	101.979	101.829				
5.125	99.739	99.639	99.539	5.125	99.365	99.265	99.165	4.250	99.922	99.772	99.622				
5.250	100.031	99.931	99.831	5.250	99.924	99.824	99.724	4.375	100.250	100.100	99.950				
5.375	100.218	100.118	100.018	5.375	100.171	100.071	99.971	4.500	100.492	100.342	100.192				
6.250	101.226	101.076	100.926	6.250	101.121	100.971	100.821	4.625	100.787	100.637	100.487				

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
3.250	96.307	96.157	95.860	3.250	95.745	95.595	95.298	2.375	93.216	92.982	92.748	3.125	96.367	96.217	96.067
3.375	96.872	96.722	96.425	3.375	96.212	96.062	95.765	2.500	93.723	93.489	93.255	3.250	96.050	95.900	95.750
3.500	97.414	97.264	96.967	3.500	96.621	96.471	96.174	2.625	94.231	93.996	93.762	3.375	96.424	96.274	96.124
3.625	97.969	97.819	97.522	3.625	97.012	96.862	96.565	2.750	95.467	95.307	95.147	3.500	96.736	96.586	96.436
3.750	97.290	97.140	96.990	3.750	96.712	96.562	96.412	2.875	95.955	95.794	95.634	3.625	97.071	96.921	96.771
3.875	97.815	97.665	97.515	3.875	97.102	96.952	96.802	3.000	96.446	96.285	96.125	Margin = 2.250		Index = 0.380	
4.000	98.304	98.154	98.004	4.000	97.474	97.324	97.174	3.125	96.860	96.700	96.540	30 Year OTC			
4.125	98.731	98.581	98.431	4.125	97.845	97.695	97.545	3.250	98.096	97.946	97.796	Rate	30 Day	45 Day	60 Day
4.250	97.783	97.683	97.464	4.250	97.016	96.916	96.698	3.375	98.538	98.388	98.238	4.000	98.879	98.629	98.379
4.375	98.194	98.094	97.875	4.375	97.369	97.269	97.050	3.500	98.922	98.772	98.622	4.125	99.306	99.056	98.806
4.500	98.614	98.514	98.295	4.500	97.618	97.518	97.300	3.625	99.287	99.137	98.987	4.375	98.569	98.319	98.069
4.625	99.014	98.914	98.695	4.625	97.934	97.834	97.615	3.750	99.446	99.296	99.146	4.500	98.989	98.739	98.489
4.750	97.987	97.887	97.787	4.750	97.117	97.017	96.917	3.875	99.811	99.661	99.511	4.625	99.389	99.139	98.889
4.875	98.363	98.263	98.163	4.875	97.364	97.264	97.164	4.000	100.158	100.008	99.858	4.875	98.738	98.488	98.238
5.000	98.748	98.648	98.548	5.000	97.675	97.575	97.475	4.125	100.504	100.354	100.204	5.000	99.123	98.873	98.623
5.125	98.989	98.889	98.789	5.125	97.935	97.835	97.735	4.250	99.055	98.905	98.755	5.125	99.364	99.114	98.864
5.250	99.281	99.181	99.081	5.250	98.494	98.394	98.294	4.375	99.383	99.233	99.083	5.500	100.113	99.863	99.613
5.375	99.468	99.368	99.268	5.375	98.741	98.641	98.541	4.500	99.625	99.475	99.325	5.625	100.471	100.221	99.971
6.250	100.476	100.326	100.176	6.250	99.691	99.541	99.391	4.625	99.919	99.769	99.619	6.250	99.646	99.396	99.146

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"			
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	96.129	95.879	95.629	4.000	96.129	95.879	95.629	4.125	96.556	96.306	96.056	4.750	N/A	N/A	N/A
4.125	96.381	96.131	95.881	4.125	96.556	96.306	96.056	4.375	95.819	95.569	95.319				
4.250	95.506	95.256	95.006	4.250	95.819	95.569	95.319	4.500	96.239	95.989	95.739				
4.375	95.644	95.394	95.144	4.375	96.239	95.989	95.739	4.625	96.639	96.389	96.139				
4.500	95.864	95.614	95.364	4.500	96.639	96.389	96.139	4.750	95.988	95.738	95.488				
4.625	96.264	96.014	95.764	4.625	96.639	96.389	96.139	5.000	96.373	96.123	95.873				
5.000	96.198	95.948	95.698	5.000	96.639	96.389	96.139	5.125	96.614	96.364	96.114				
5.125	96.439	96.189	95.939	5.125	96.614	96.364	96.114	5.500	97.363	97.113	96.863	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.250	96.933	96.683	96.433	5.250	97.363	97.113	96.863	5.625	97.721	97.471	97.221	Rate	30 Day	45 Day	60 Day
Borrower Paid Comp Only				Lender Paid Only				6.250	96.896	96.646	96.396	6.250	N/A	N/A	N/A

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)	



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W. Rate Sheet Dated: 3/20/2020

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	99.713	99.613	99.513	3.250	97.016	96.916	96.816	3.250	96.824	96.724	96.624	3.625	98.053	97.953	97.853	3.625	97.039	96.939	96.839				
3.750	99.850	99.750	99.650	3.375	97.632	97.532	97.432	3.375	97.444	97.344	97.244	3.750	98.172	98.072	97.972	3.750	98.023	97.923	97.823				
3.875	100.328	100.228	100.128	3.500	98.194	98.094	97.994	3.500	98.007	97.907	97.807	3.875	98.649	98.549	98.449	3.875	98.561	98.461	98.361				
3.990	100.661	100.561	100.461	3.625	98.699	98.599	98.499	3.625	98.627	98.527	98.427	3.990	98.974	98.874	98.774	3.990	98.932	98.832	98.732				
4.000	100.761	100.661	100.561	3.750	99.701	99.601	99.501	3.750	99.697	99.597	99.497	4.000	99.074	98.974	98.874	4.000	99.032	98.932	98.832				
4.125	100.910	100.810	100.710	3.875	100.240	100.140	100.040	3.875	100.240	100.140	100.040	4.125	99.217	99.117	99.017	4.125	99.217	99.117	99.017				
4.250	100.238	100.138	100.038	3.990	100.619	100.519	100.419	3.990	100.619	100.519	100.419	4.250	97.874	97.774	97.674	4.250	97.874	97.774	97.674				
4.375	100.565	100.465	100.365	4.000	100.719	100.619	100.519	4.000	100.719	100.619	100.519	4.375	98.168	98.068	97.968	4.375	98.168	98.068	97.968				
4.500	100.803	100.703	100.603	4.125	100.998	100.898	100.798	4.125	100.998	100.898	100.798	4.500	98.456	98.356	98.256	4.500	98.456	98.356	98.256				
4.625	100.905	100.805	100.705	4.250	101.318	101.218	101.118	4.250	101.126	101.026	100.926	4.625	98.575	98.475	98.375	4.625	98.575	98.475	98.375				
4.750	101.411	101.311	101.211	4.375	101.689	101.589	101.489	4.375	101.502	101.402	101.302	4.750	98.076	97.976	97.876	4.750	98.076	97.976	97.876				
4.875	101.706	101.606	101.506	4.500	101.957	101.857	101.757	4.500	101.770	101.670	101.570	4.875	98.405	98.305	98.205	4.875	98.405	98.305	98.205				
4.990	101.829	101.729	101.629	4.625	102.193	102.093	101.993	4.625	102.304	102.204	102.104	4.990	98.593	98.493	98.393	4.990	98.593	98.493	98.393				
5.000	101.929	101.829	101.729	4.750	102.905	102.805	102.705	4.750	103.058	102.958	102.858	5.000	98.693	98.593	98.493	5.000	98.693	98.593	98.493				
5.125	102.222	102.122	102.022	4.875	103.240	103.140	103.040	4.875	103.396	103.296	103.196	5.125	98.837	98.737	98.637	5.125	98.837	98.737	98.637				
5.250	102.683	102.583	102.483	4.990	103.628	103.528	103.428	4.990	103.703	103.603	103.503	5.250	98.717	98.617	98.517	5.250	98.717	98.617	98.517				
5.375	102.924	102.824	102.724	5.000	103.728	103.628	103.528	5.000	103.803	103.703	103.603	5.375	99.027	98.927	98.827	5.375	99.027	98.927	98.827				
5.500	103.128	103.028	102.928	5.125	104.351	104.251	104.151	5.125	104.462	104.362	104.262	5.500	99.310	99.210	99.110	5.500	99.310	99.210	99.110				
5.625	103.516	103.416	103.316	5.250	105.100	105.000	104.900	5.250	105.253	105.153	105.053	5.625	99.427	99.327	99.227	5.625	99.427	99.327	99.227				
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				
3.625	96.967	96.867	96.767	3.625	99.805	99.705	99.605	3.250	97.802	97.702	97.602	3.250	97.802	97.602	97.602	2.750	97.867	97.767	97.667				
3.750	98.019	97.919	97.819	3.750	100.073	99.973	99.873	3.375	98.373	98.273	98.173	3.375	98.373	98.173	98.173	2.875	98.436	98.336	98.236				
3.875	98.561	98.461	98.361	3.875	100.502	100.402	100.302	3.500	98.906	98.806	98.706	3.500	98.906	98.706	98.706	2.990	98.901	98.801	98.701				
3.990	98.932	98.832	98.732	3.990	100.798	100.698	100.598	3.625	99.395	99.295	99.195	3.625	99.395	99.195	99.195	3.000	99.001	98.901	98.801				
4.000	99.032	98.932	98.832	4.000	100.898	100.798	100.698	3.750	99.669	99.569	99.469	3.750	99.513	99.313	99.313	3.125	99.582	99.482	99.382				
4.125	99.217	99.117	99.017	4.125	101.053	100.953	100.853	3.875	100.146	100.046	99.946	3.875	99.990	99.790	99.790	3.250	100.026	99.926	99.826				
4.250	97.874	97.774	97.674	4.250	100.598	100.498	100.398	3.990	100.485	100.385	100.285	3.990	100.329	100.129	100.129	3.375	100.474	100.374	100.274				
4.375	98.168	98.068	97.968	4.375	100.835	100.735	100.635	4.000	100.585	100.485	100.385	4.000	100.429	100.229	100.229	3.500	100.798	100.698	100.598				
4.500	98.456	98.356	98.256	4.500	101.076	100.976	100.876	4.125	100.850	100.750	100.650	4.125	100.694	100.494	100.494	3.625	101.115	101.015	100.915				
4.625	98.575	98.475	98.375	4.625	101.203	101.103	101.003	4.250	99.898	99.798	99.698	4.250	99.835	99.635	99.635	3.750	100.478	100.378	100.278				
4.750	98.076	97.976	97.876	4.750	101.681	101.581	101.481	4.375	100.218	100.118	100.018	4.375	100.155	99.955	99.955	3.875	100.824	100.724	100.624				
4.875	98.405	98.305	98.205	4.875	101.952	101.852	101.752	4.500	100.486	100.386	100.286	4.500	100.424	100.224	100.224	3.990	101.104	101.004	100.904				
4.990	98.593	98.493	98.393	4.990	102.065	101.965	101.865	4.625	100.738	100.638	100.538	4.625	100.676	100.476	100.476	4.000	101.204	101.104	101.004				
5.000	98.693	98.593	98.493	5.000	102.165	102.065	101.965	4.750	101.161	101.061	100.961	4.750	101.098	100.898	100.898	4.125	101.681	101.581	101.481				
5.125	98.837	98.737	98.637	5.125	102.460	102.360	102.260	4.875	101.462	101.362	101.262	4.875	101.399	101.199	101.199	4.250	101.983	101.883	101.783				
5.250	98.717	98.617	98.517	5.250	102.894	102.794	102.694	4.990	101.654	101.554	101.454	4.990	101.591	101.391	101.391	4.375	102.186	102.086	101.986				
5.375	99.027	98.927	98.827	5.375	103.092	102.992	102.892	5.000	101.754	101.654	101.554	5.000	101.691	101.491	101.491	4.500	102.412	102.312	102.212				
5.500	99.310	99.210	99.110	5.500	103.288	103.188	103.088	5.125	102.080	101.980	101.880	5.125	102.017	101.817	101.817	4.625	102.269	102.169	102.069				
5.625	99.427	99.327	99.227	5.625	103.612	103.512	103.412	5.250	102.424	102.324	102.224	5.250	102.268	102.068	102.068	4.750	102.083	101.983	101.883				
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >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				
2.750	96.357	#N/A	#N/A	2.750	96.242	96.042	96.042	2.750	97.714	97.514	97.514	2.750	96.204	96.004	96.004	2.750	96.089	95.889	95.889				
2.875	97.064	96.964	96.864	2.875	96.968	96.768	96.768	2.875	98.190	97.990	97.990	2.875	96.818	96.618	96.618	2.875	96.722	96.522	96.522				
2.990	97.676	97.576	97.476	2.990	97.597	97.397	97.397	2.990	98.539	98.339	98.339	2.990	97.314	97.114	97.114	2.990	97.235	97.035	97.035				
3.000	97.776	97.676	97.576	3.000	97.697	97.497	97.497	3.000	98.639	98.439	98.439	3.000	97.414	97.214	97.214	3.000	97.335	97.135	97.135				
3.125	98.499	98.399	98.299	3.125	98.437	98.237	98.237	3.125	99.113	98.913	98.913	3.125	98.030	97.830	97.830	3.125	97.968	97.768	97.768				
3.250	98.989	98.889	98.789	3.250	98.927	98.727	98.727	3.250	99.421	99.221	99.221	3.250	98.384	98.184	98.184	3.250	98.322	98.122	98.122				
3.375	99.483	99.383	99.283	3.375	99.421	99.221	99.221	3.375	99.736	99.536	99.536	3.375	98.745	98.545	98.545	3.375	98.683	98.483	98.483				
3.500	99.898	99.798	99.698	3.500	99.775	99.575	99.575	3.500	99.956	99.756	99.756	3.500	98.996	98.796	98.796	3.500	98.933	98.733	98.733				
3.625	100.188	100.088	99.988	3.625	100.126	99.926	99.926	3.625	100.177	99.977	99.977	3.625	99.250	99.050	99.050	3.625	99.188	98.988	98.988				
3.750	100.777	99.677	99.577	3.750	99.777	99.577	99.577	3.750	99.706	99.506	99.506	3.750	99.005	98.805	98.805	3.750	99.005	98.805	98.805				
3.875	100.159	100.059	99.959	3.875	100.159	99.959	99.959	3.875	99.941	99.741	99.741	3.875	99.276	99.076	99.076	3.875	99.276	99.076	99.076				
3.990	100.571	100.471	100.371	3.990	100.557	100.357	100.357	3.990	100.184	99.984	99.984	3.990	99.651	99.451	99.451	3.990	99.637	99.437	99.437				
4.000	100.771	100.571	100.471	4.000	100.657	100.457	100.457	4.000	100.284	100.080													



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/20/2020

45 Day Lock Exp.:

5/4/2020

60 Day Lock Exp.:

5/19/2020

W. Rate Sheet Dated: 3/20/2020

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	94.964	94.839	94.589	
2.875	94.361	94.236	93.986	
3.000	95.087	94.962	94.712	
3.125	95.772	95.647	95.397	
3.250	96.725	96.600	96.350	
3.375	97.548	97.423	97.173	
3.500	98.051	97.926	97.676	
3.625	98.376	98.251	98.001	
3.750	98.175	98.050	97.800	
3.875	98.710	98.585	98.335	
3.990	99.000	98.875	98.625	
4.000	99.025	98.900	98.650	
4.125	98.983	98.858	98.608	
4.250	98.772	98.647	98.397	
4.375	99.135	99.010	98.760	
4.500	99.462	99.337	99.087	
4.625	99.577	99.452	99.202	
4.750	100.102	99.977	99.727	
4.875	100.817	100.692	100.442	
4.990	101.053	100.928	100.678	

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	95.260	95.135	94.885	
2.875	94.724	94.599	94.349	
3.000	95.413	95.288	95.038	
3.125	96.109	95.984	95.734	
3.250	96.774	96.649	96.399	
3.375	97.543	97.418	97.168	
3.500	98.260	98.135	97.885	
3.625	98.411	98.286	98.036	
3.750	98.728	98.603	98.353	
3.875	99.354	99.229	98.979	
4.000	99.616	99.491	99.241	
4.125	99.839	99.714	99.464	
4.250	99.390	99.265	99.015	
4.375	99.761	99.636	99.386	
4.500	100.068	99.943	99.693	

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	94.987	94.862	94.612	
2.500	95.602	95.477	95.227	
2.625	96.085	95.960	95.710	
2.750	96.617	96.492	96.242	
2.875	96.451	96.326	96.076	
3.000	96.813	96.688	96.438	
3.125	97.756	97.631	97.381	
3.250	98.081	97.956	97.706	
3.375	98.411	98.286	98.036	
3.500	98.668	98.543	98.293	
3.625	98.264	98.139	97.889	
3.750	98.591	98.466	98.216	
3.875	98.983	98.858	98.608	
4.000	99.377	99.252	99.002	
4.125	100.075	99.950	99.700	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	93.342	93.217	92.967	
3.000	94.166	94.041	93.791	
3.125	94.851	94.726	94.476	
3.250	95.804	95.679	95.429	
3.375	96.627	96.502	96.252	
3.500	97.129	97.004	96.754	
3.625	97.455	97.330	97.080	
3.750	96.796	96.671	96.421	
3.875	97.332	97.207	96.957	
4.000	97.646	97.521	97.271	
4.125	97.604	97.479	97.229	
4.250	96.318	96.193	95.943	
4.375	96.682	96.557	96.307	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.018	95.893	95.643	
3.000	95.852	95.727	95.477	
3.125	96.213	96.088	95.838	
3.250	97.183	97.058	96.808	
3.375	97.550	97.425	97.175	
3.500	97.863	97.738	97.488	
3.625	98.119	97.994	97.744	
3.750	97.249	97.124	96.874	
3.875	97.546	97.421	97.171	
4.000	97.922	97.797	97.547	
4.125	98.268	98.143	97.893	
4.250	98.636	98.511	98.261	
4.375	99.027	98.902	98.652	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	95.918	95.793	95.543	
2.875	95.752	95.627	95.377	
3.000	96.113	95.988	95.738	
3.125	97.083	96.958	96.708	
3.250	97.450	97.325	97.075	
3.375	97.763	97.638	97.388	
3.500	98.019	97.894	97.644	
3.625	97.149	97.024	96.774	
3.750	97.446	97.321	97.071	
3.875	97.822	97.697	97.447	
4.000	98.168	98.043	97.793	
4.125	98.536	98.411	98.161	
4.250	98.927	98.802	98.552	

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 *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)



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.: 4/20/2020
45 Day Lock Exp.: 5/4/2020
60 Day Lock Exp.: 5/19/2020

W. Rate Sheet Dated: 3/20/2020

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
3.625	99.564	99.464	99.364	3.375	98.492	98.392	98.273	3.375	98.492	98.392	98.273	3.750	99.026	98.926	98.826	3.750	98.776	98.676	98.576
3.750	99.931	99.831	99.731	3.500	98.985	98.885	98.778	3.500	98.985	98.885	98.778	3.875	99.403	99.303	99.203	3.875	99.153	99.053	98.953
3.875	100.308	100.208	100.108	3.625	99.314	99.214	99.114	3.625	99.314	99.214	99.114	3.990	99.667	99.567	99.467	3.990	99.292	99.192	99.092
3.990	100.572	100.472	100.372	3.750	99.681	99.581	99.481	3.750	99.681	99.581	99.481	4.000	99.767	99.667	99.567	4.000	99.392	99.292	99.192
4.000	100.672	100.572	100.472	3.875	100.058	99.958	99.858	3.875	100.058	99.958	99.858	4.125	99.794	99.694	99.594	4.125	99.419	99.319	99.219
4.125	100.699	100.599	100.499	3.990	100.197	100.097	99.997	3.990	100.197	100.097	99.997	4.250	98.692	98.592	98.492	4.250	98.317	98.217	97.963
4.250	100.671	100.571	100.317	4.000	100.297	100.197	100.097	4.000	100.297	100.197	100.097	4.375	98.963	98.863	98.612	4.375	98.588	98.488	98.237
4.375	100.942	100.842	100.591	4.125	100.324	100.224	100.124	4.125	100.324	100.224	100.124	4.500	99.272	99.172	98.925	4.500	98.647	98.547	98.306
4.500	101.251	101.151	100.904	4.250	100.296	100.196	99.942	4.250	100.296	100.196	99.942	4.625	99.334	99.234	98.989	4.625	98.709	98.609	98.366
4.625	101.313	101.213	100.968	4.375	100.567	100.467	100.216	4.375	100.567	100.467	100.216	4.750	99.204	99.104	98.879	4.750	98.579	98.479	98.235
4.750	101.796	101.696	101.471	4.500	100.626	100.526	100.279	4.500	100.626	100.526	100.279	4.875	99.544	99.444	99.224	4.875	98.919	98.819	98.599
4.875	102.136	102.036	101.816	4.625	100.688	100.588	100.343	4.625	100.688	100.588	100.343	4.990	99.679	99.579	99.360	4.990	98.679	98.579	98.360
4.990	102.271	102.171	101.952	4.750	101.171	101.071	100.846	4.750	101.171	101.071	100.846	5.000	99.779	99.679	99.460	5.000	98.779	98.679	98.460
5.000	102.371	102.271	102.052	4.875	101.511	101.411	101.191	4.875	101.511	101.411	101.191	5.125	99.950	99.850	99.634	5.125	98.950	98.850	98.634
5.125	102.542	102.442	102.226	4.990	101.711	101.171	100.952	4.990	101.711	101.171	100.952	5.250	99.599	99.499	99.366	5.250	98.599	98.499	98.366
5.250	103.020	102.920	102.787	5.000	101.371	101.271	101.052	5.000	101.371	101.271	101.052	5.375	99.646	99.546	99.416	5.375	98.646	98.546	98.416
5.375	103.217	103.117	102.987	5.125	101.542	101.442	101.226	5.125	101.542	101.442	101.226	5.500	99.677	99.577	99.450	5.500	98.677	98.577	99.450
5.500	103.398	103.298	103.171	5.250	102.020	101.920	101.787	5.250	102.020	101.920	101.787	5.625	99.776	99.676	99.552	5.625	98.776	98.676	99.552
5.625	103.647	103.547	103.423	5.375	103.217	103.117	102.987	5.375	103.217	103.117	102.987	5.750	100.569	100.469	100.369	5.750	100.569	100.469	100.369
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
3.750	98.776	98.676	98.576	3.625	99.475	99.375	99.238	3.375	98.414	98.314	98.161	3.375	98.414	98.314	98.161	2.750	97.856	97.756	97.593
3.875	99.153	99.053	98.953	3.750	100.063	99.963	99.833	3.500	99.215	99.115	98.974	3.500	99.215	99.115	98.974	2.875	98.192	98.092	97.935
3.990	99.292	99.192	99.092	3.875	100.433	100.333	100.208	3.625	99.475	99.375	99.238	3.625	99.475	99.375	99.238	2.990	98.439	98.339	98.182
4.000	99.392	99.292	99.192	3.990	100.587	100.487	100.365	3.750	100.063	99.963	99.833	3.750	100.063	99.963	99.833	3.000	98.539	98.439	98.282
4.125	99.419	99.319	99.219	4.000	100.687	100.587	100.465	3.875	100.433	100.333	100.208	3.875	100.433	100.333	100.208	3.125	98.666	98.566	98.409
4.250	98.317	98.217	97.963	4.125	100.858	100.758	100.640	3.990	100.587	100.487	100.365	3.990	100.587	100.487	100.365	3.250	98.840	98.740	98.583
4.375	98.588	98.488	98.237	4.250	100.771	100.671	100.551	4.000	100.687	100.587	100.465	4.000	100.687	100.587	100.465	3.375	100.179	100.079	99.904
4.500	98.647	98.547	98.300	4.375	100.982	100.882	100.595	4.125	100.858	100.758	100.640	4.125	100.858	100.758	100.640	3.500	100.469	100.369	100.239
4.625	98.709	98.609	98.364	4.500	101.252	101.152	100.869	4.250	100.771	100.671	100.551	4.250	100.771	100.671	100.551	3.625	100.719	100.619	100.428
4.750	98.579	98.479	98.254	4.625	101.324	101.224	100.942	4.375	100.982	100.882	100.595	4.375	100.982	100.882	100.595	3.750	100.579	100.479	100.379
4.875	98.919	98.819	98.599	4.750	101.334	101.234	101.024	4.500	101.252	101.152	100.869	4.500	101.252	101.152	100.869	3.875	100.714	100.614	100.514
4.990	98.679	98.579	98.360	4.875	101.618	101.518	101.260	4.625	101.324	101.224	100.942	4.625	101.324	101.224	100.942	3.990	100.968	100.868	100.768
5.000	98.779	98.679	98.460	4.990	101.768	101.668	101.414	4.750	101.334	101.234	101.024	4.750	101.334	101.234	101.024	4.000	101.068	100.968	100.868
5.125	98.950	98.850	98.634	5.000	101.868	101.768	101.514	4.875	101.618	101.518	101.260	4.875	101.618	101.518	101.260	4.125	101.882	101.782	101.572
5.250	98.599	98.499	98.366	5.125	102.196	102.096	101.848	4.990	101.768	101.668	101.414	4.990	101.768	101.668	101.414	4.250	102.214	102.114	101.905
5.375	99.646	99.546	99.416	5.250	102.641	102.541	102.374	5.000	101.868	101.768	101.514	5.000	101.868	101.768	101.514	4.375	102.510	102.410	102.199
5.500	99.677	99.577	99.450	5.375	102.880	102.780	102.615	5.125	102.196	102.096	101.848	5.125	102.196	102.096	101.848	4.500	102.652	102.552	102.341
5.625	99.776	99.676	99.552	5.500	103.146	103.046	102.884	5.250	102.641	102.541	102.374	5.250	102.641	102.541	102.374	4.625	102.171	102.071	101.971
5.750	100.569	100.469	100.369	5.625	103.650	103.550	103.389	5.375	102.880	102.780	102.615	5.375	102.880	102.780	102.615	4.750	102.434	102.334	102.234
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
2.750	99.856	99.756	99.593	2.750	100.106	100.006	99.843	2.750	97.468	97.368	97.205	2.750	99.468	99.368	99.205	2.750	99.718	99.618	99.455
2.875	98.192	98.092	97.935	2.875	98.192	98.092	97.935	2.875	97.804	97.704	97.547	2.875	97.804	97.704	97.547	2.875	97.804	97.704	97.547
2.990	98.439	98.339	98.182	2.990	98.439	98.339	98.182	2.990	98.051	97.951	97.794	2.990	98.051	97.951	97.794	2.990	98.051	97.951	97.794
3.000	98.539	98.439	98.282	3.000	98.539	98.439	98.282	3.000	98.151	98.051	97.894	3.000	98.151	98.051	97.894	3.000	98.151	98.051	97.894
3.125	99.466	99.366	99.221	3.125	99.466	99.366	99.221	3.125	99.078	98.978	98.833	3.125	99.078	98.978	98.833	3.125	99.078	98.978	98.833
3.250	99.840	99.740	99.604	3.250	99.840	99.740	99.604	3.250	99.452	99.352	99.216	3.250	99.452	99.352	99.216	3.250	99.452	99.352	99.216
3.375	100.179	100.079	99.953	3.375	100.179	100.079	99.953	3.375	99.791	99.691	99.565	3.375	99.791	99.691	99.565	3.375	99.791	99.691	99.565
3.500	100.469	100.369	100.239	3.500	100.469	100.369	100.239	3.500	100.081	99.981	99.851	3.500	100.081	99.981	99.851	3.500	100.081	99.981	99.851
3.625	100.228	100.128	100.028	3.625	100.228	100.128	100.028	3.625	99.347	99.247	99.147	3.625	99.347	99.247	99.147	3.625	99.347	99.247	99.147
3.750	100.579	100.479	100.379	3.750	100.579	100.479	100.379	3.750	99.698	99.598	99.498	3.750	99.698	99.598	99.498	3.750	99.698	99.598	99.498
3.875	100.714	100.614	100.514	3.875	100.714	100.614	100.514	3.875	99.833	99.733	99.633	3.875	99.833	99.733	99.633	3.875	99.833	99.7	



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.:

4/20/2020

45 Day Lock Exp.:

5/4/2020

60 Day Lock Exp.:

5/19/2020

W. Rate Sheet Dated: 3/20/2020

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
3.625	99.982	99.882	99.782	3.625	99.924	99.824	99.684	2.750	97.882	97.782	97.682	3.750	98.757	98.657	98.557	2.750	97.194	97.094	96.994
3.750	100.012	99.912	99.812	3.750	100.458	100.358	100.229	2.875	97.764	97.664	97.441	3.875	99.150	99.050	98.950	2.875	97.076	96.976	96.753
3.875	100.405	100.305	100.205	3.875	100.865	100.765	100.641	2.990	98.031	97.931	97.711	3.990	99.428	99.328	99.228	2.990	97.343	97.243	97.023
3.990	100.683	100.583	100.483	3.990	101.026	100.926	100.808	3.000	98.131	98.031	97.811	4.000	99.528	99.428	99.328	3.000	97.443	97.343	97.123
4.000	100.783	100.683	100.583	4.000	101.126	101.026	100.908	3.125	99.081	98.981	98.772	4.125	99.546	99.446	99.346	3.125	98.393	98.293	98.084
4.125	100.801	100.701	100.601	4.125	101.304	101.204	101.089	3.250	99.479	99.379	99.180	4.250	98.490	98.390	98.290	3.250	98.791	98.691	98.492
4.250	100.819	100.719	100.619	4.250	101.006	100.906	100.806	3.375	99.821	99.721	99.528	4.375	98.767	98.667	98.567	3.375	99.133	99.033	98.840
4.375	101.096	100.996	100.896	4.375	101.234	101.134	101.034	3.500	100.123	100.023	99.829	4.500	99.084	98.984	98.884	3.500	99.435	99.335	99.141
4.500	101.413	101.313	101.213	4.500	101.482	101.382	101.282	3.625	100.017	99.917	99.774	4.625	99.149	99.049	98.949	3.625	98.836	98.736	98.593
4.625	101.478	101.378	101.278	4.625	101.554	101.454	101.354	3.750	100.379	100.279	100.138	4.750	98.899	98.799	98.500	3.750	99.198	99.098	98.957
4.750	101.841	101.741	101.442	4.750	101.459	101.359	101.021	3.875	100.515	100.415	100.274	4.875	99.245	99.145	98.852	3.875	99.334	99.234	99.093
4.875	102.187	102.087	101.794	4.875	101.748	101.648	101.315	3.990	100.757	100.657	100.523	4.990	99.384	99.284	98.992	3.990	99.576	99.476	99.342
4.990	102.326	102.226	101.934	4.990	101.901	101.801	101.473	4.000	100.857	100.757	100.623	5.000	99.484	99.384	99.092	4.000	99.676	99.576	99.442
5.000	102.426	102.326	102.034	5.000	102.001	101.901	101.573	4.125	101.428	101.328	101.121	5.125	99.651	99.551	99.263	4.125	99.917	99.817	99.610
5.125	102.593	102.493	102.205	5.125	102.336	102.236	101.910	4.250	101.767	101.667	101.466	5.250	98.291	98.191	98.091	4.250	100.256	100.156	99.955
5.250	102.062	101.962	101.862	5.250	101.779	101.679	101.579	4.375	102.065	101.965	101.769	5.375	98.340	98.240	98.140	4.375	100.554	100.454	100.258
5.375	102.261	102.161	102.061	5.375	N/A	N/A	N/A	4.500	102.197	102.097	101.900	5.500	98.370	98.270	98.170	4.500	100.686	100.586	100.389
5.500	102.441	102.341	102.241	5.500	N/A	N/A	N/A	4.625	101.934	101.834	101.734	5.625	98.473	98.373	98.273	4.625	99.777	99.677	99.577
5.625	102.694	102.594	102.494	5.625	N/A	N/A	N/A	4.750	102.196	102.096	101.996	5.750	100.413	100.313	100.213	4.750	100.039	99.939	99.839

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%	> 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.:

4/20/2020

45 Day Lock Exp.:

5/4/2020

60 Day Lock Exp.:

5/19/2020

W. Rate Sheet Dated: 3/20/2020

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	97.317	97.254	97.192	
3.500	97.591	97.529	97.466	
3.625	97.928	97.865	97.803	
3.750	98.107	98.045	97.982	
3.875	98.305	98.242	98.180	
4.000	98.419	98.357	98.294	
4.125	98.548	98.485	98.423	
4.250	98.708	98.645	98.583	
4.375	99.030	98.967	98.905	
4.500	99.208	99.145	99.083	
4.625	99.328	99.266	99.203	
4.750	99.617	99.555	99.492	
4.875	99.933	99.870	99.808	

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	98.381	98.256	98.131	
3.375	98.846	98.721	98.596	
3.500	99.252	99.127	99.002	
3.625	99.736	99.611	99.486	
3.750	100.152	100.027	99.902	
3.875	100.524	100.399	100.274	
4.000	100.863	100.738	100.613	
4.125	100.996	100.871	100.746	
4.250	101.304	101.179	101.054	
4.375	101.583	101.458	101.333	
4.500	101.739	101.614	101.489	

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	97.316	97.191	97.066	
3.375	97.724	97.599	97.474	
3.500	98.102	97.977	97.852	
3.625	98.456	98.331	98.206	
3.750	99.056	98.931	98.806	
3.875	99.374	99.249	99.124	
4.000	99.660	99.535	99.410	
4.125	99.944	99.819	99.694	
4.250	100.229	100.104	99.979	
4.375	100.514	100.389	100.264	
4.500	100.805	100.680	100.555	
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	0.500	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)