

W. Rate Sheet Dated: 3/23/2020

Release Time: 3:10 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT																	
30/25 Year				20 Year				15/10 Year				5/1 Arm					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
3.250	101.115	100.803	100.506	3.250	100.793	100.480	100.183	2.375	98.347	98.077	97.808	3.125	98.273	98.123	97.973		
3.375	101.640	101.327	101.030	3.375	101.214	100.902	100.605	2.500	98.847	98.577	98.308	3.250	98.603	98.453	98.303		
3.500	102.129	101.817	101.520	3.500	101.552	101.240	100.943	2.625	99.319	99.050	98.780	3.375	98.950	98.800	98.650		
3.625	102.556	102.243	101.946	3.625	101.927	101.615	101.318	2.750	98.513	98.341	98.170	3.500	98.954	98.804	98.654		
3.750	100.870	100.620	100.339	3.750	100.388	100.138	99.857	2.875	98.982	98.810	98.638	3.625	99.210	99.060	98.910		
3.875	101.281	101.031	100.750	3.875	100.769	100.519	100.238	3.000	99.439	99.267	99.095	Margin = 2.250		Index = 0.380			
4.000	101.701	101.451	101.170	4.000	101.087	100.837	100.556	3.125	99.851	99.679	99.507						
4.125	102.101	101.851	101.570	4.125	101.428	101.178	100.897	3.250	100.472	100.315	100.159						
4.250	101.184	100.934	100.834	4.250	100.666	100.416	100.316	3.375	100.868	100.712	100.556						
4.375	101.560	101.310	101.210	4.375	100.989	100.739	100.639	3.500	101.181	101.025	100.869						
4.500	101.944	101.694	101.594	4.500	101.077	100.827	100.727	3.625	101.531	101.375	101.219						
4.625	102.186	101.936	101.836	4.625	101.316	101.066	100.966	3.750	101.974	101.824	101.674						
4.750	102.311	102.211	101.852	4.750	100.777	100.677	100.318	3.875	102.329	102.179	102.029						
4.875	101.478	101.378	101.018	4.875	101.044	100.944	100.584	4.000	102.622	102.472	102.322						
5.000	101.747	101.647	101.288	5.000	101.266	101.166	100.807	4.125	102.938	102.788	102.638						
5.125	102.105	102.005	101.646	5.125	101.505	101.405	101.046	4.250	102.777	102.627	102.477						
5.250	102.326	102.226	102.126	5.250	101.888	101.788	101.688	4.375	103.079	102.929	102.779						
5.375	102.589	102.489	102.389	5.375	102.155	102.055	101.955	4.500	103.164	103.014	102.864						
6.250	104.002	103.852	103.702	6.250	103.402	103.252	103.102	4.625	103.386	103.236	103.086						

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	100.365	100.053	99.756	3.250	99.793	99.480	99.183	2.375	97.347	97.077	96.808	3.125	97.273	97.123	96.973
3.375	100.890	100.577	100.280	3.375	100.214	99.902	99.605	2.500	97.847	97.577	97.308	3.250	97.603	97.453	97.303
3.500	101.379	101.067	100.770	3.500	100.552	100.240	99.943	2.625	98.319	98.050	97.780	3.375	97.950	97.800	97.650
3.625	101.806	101.493	101.196	3.625	100.927	100.615	100.318	2.750	97.513	97.341	97.170	3.500	97.954	97.804	97.654
3.750	99.920	99.670	99.389	3.750	99.388	99.138	98.857	2.875	97.982	97.810	97.638	3.625	98.210	98.060	97.910
3.875	100.331	100.081	99.800	3.875	99.769	99.519	99.238	3.000	98.439	98.267	98.095	Margin = 2.250		Index = 0.380	
4.000	100.751	100.501	100.220	4.000	100.087	99.837	99.556	3.125	98.851	98.679	98.507	30 Year OTC			
4.125	101.151	100.901	100.620	4.125	100.428	100.178	99.897	3.250	99.472	99.315	99.159	Rate	30 Day	45 Day	60 Day
4.250	100.434	100.184	100.084	4.250	99.666	99.416	99.316	3.375	99.868	99.712	99.556	4.000	101.326	101.076	100.795
4.375	100.810	100.560	100.460	4.375	99.989	99.739	99.639	3.500	100.181	100.025	99.869	4.125	101.726	101.476	101.195
4.500	101.194	100.944	100.844	4.500	100.077	99.827	99.727	3.625	100.531	100.375	100.219	4.375	101.185	100.919	100.669
4.625	101.436	101.186	101.086	4.625	100.316	100.066	99.966	3.750	100.974	100.824	100.674	4.500	101.569	101.303	101.053
4.750	101.561	101.461	101.102	4.750	99.777	99.677	99.318	3.875	101.329	101.179	101.029	4.625	101.811	101.545	101.295
4.875	100.728	100.628	100.268	4.875	100.044	99.944	99.584	4.000	101.622	101.472	101.322	4.875	101.103	100.853	100.494
5.000	100.997	100.897	100.538	5.000	100.266	100.166	99.807	4.125	101.938	101.788	101.638	5.000	101.372	101.122	100.763
5.125	101.355	101.255	100.896	5.125	100.505	100.405	100.046	4.250	101.777	101.627	101.477	5.125	101.730	101.480	101.121
5.250	101.576	101.476	101.376	5.250	100.888	100.788	100.688	4.375	102.079	101.929	101.779	5.500	102.483	102.233	101.983
5.375	101.839	101.739	101.639	5.375	101.155	101.055	100.955	4.500	102.164	102.014	101.864	5.625	102.841	102.591	102.341
6.250	103.252	103.102	102.952	6.250	102.402	102.252	102.102	4.625	102.386	102.236	102.086	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		-4.000	-4.000

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL $\leq$ 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				4.000	98.576	98.326	98.045	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.976	98.726	98.445				
4.125	99.151	98.901	98.620	6.250	103.750	103.500	103.250	4.375	98.435	98.169	97.919				
4.250	99.276	99.011	98.761					4.500	98.819	98.553	98.303				
4.375	98.610	98.344	98.094					4.625	99.061	98.795	98.545				
4.500	98.794	98.529	98.279					4.875	98.353	98.103	97.744				
4.625	99.036	98.771	98.521					5.000	98.622	98.372	98.013				
5.000	98.797	98.547	98.188					5.125	98.980	98.730	98.371	30 yr DPA "3.5% DPA ; Lender Paid Only"			
5.125	99.155	98.905	98.546					5.500	99.733	99.483	99.233				
5.250	99.555	99.305	99.055					5.625	100.091	99.841	99.591				
Borrower Paid Coma Only				Lender Paid Only				6.250	100.750	100.500	100.250	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	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.:

4/22/2020

45 Day Lock Exp.:

5/7/2020

60 Day Lock Exp.:

5/22/2020

W. Rate Sheet Dated: 3/23/2020

Release Time: 3:10 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.028	98.715	98.418	3.250	99.135	98.823	98.526	2.375	95.127	94.857	94.588	3.125	97.820	97.670	97.520
3.375	99.552	99.240	98.943	3.375	99.557	99.244	98.947	2.500	95.627	95.357	95.088	3.250	97.526	97.376	97.226
3.500	100.042	99.729	99.432	3.500	99.895	99.582	99.285	2.625	96.099	95.830	95.560	3.375	97.872	97.722	97.572
3.625	100.468	100.156	99.859	3.625	100.270	99.957	99.660	2.750	97.481	97.309	97.137	3.500	97.876	97.726	97.576
3.750	99.658	99.408	99.127	3.750	99.606	99.356	99.075	2.875	97.950	97.778	97.606	3.625	98.132	97.982	97.832
3.875	100.069	99.819	99.537	3.875	99.986	99.736	99.455	3.000	98.407	98.235	98.063	Margin = 2.250		Index = 0.380	
4.000	100.489	100.239	99.957	4.000	100.304	100.054	99.773	3.125	98.819	98.647	98.475				
4.125	100.889	100.639	100.358	4.125	100.645	100.395	100.114	3.250	98.814	98.658	98.502				
4.250	99.440	99.190	99.090	4.250	99.352	99.102	99.002	3.375	99.211	99.054	98.898				
4.375	99.816	99.566	99.466	4.375	99.675	99.425	99.325	3.500	99.524	99.367	99.211				
4.500	100.201	99.951	99.851	4.500	99.763	99.513	99.413	3.625	99.874	99.718	99.561				
4.625	100.443	100.193	100.093	4.625	100.002	99.752	99.652	3.750	101.191	101.041	100.891				
4.750	99.286	99.186	98.827	4.750	98.182	98.082	97.723	3.875	101.547	101.397	101.247				
4.875	98.453	98.353	97.993	4.875	98.449	98.349	97.989	4.000	101.840	101.690	101.540				
5.000	98.722	98.622	98.263	5.000	98.671	98.571	98.212	4.125	102.156	102.006	101.856				
5.125	99.080	98.980	98.621	5.125	98.910	98.810	98.451	4.250	101.464	101.314	101.164				
5.250	99.082	98.982	98.882	5.250	99.075	98.975	98.875	4.375	101.766	101.616	101.466				
5.375	99.345	99.245	99.145	5.375	99.341	99.241	99.141	4.500	101.851	101.701	101.551				
6.250	100.352	100.202	100.052	6.250	100.182	100.032	99.882	4.625	102.072	101.922	101.772				

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	98.278	97.965	97.668	3.250	97.705	97.393	97.096	2.375	95.947	95.677	95.408	3.125	95.810	95.660	95.510
3.375	98.802	98.490	98.193	3.375	98.127	97.814	97.517	2.500	96.447	96.177	95.908	3.250	95.516	95.366	95.216
3.500	99.292	98.979	98.682	3.500	98.465	98.152	97.855	2.625	96.919	96.650	96.380	3.375	95.862	95.712	95.562
3.625	99.718	99.406	99.109	3.625	98.840	98.527	98.230	2.750	96.770	96.598	96.426	3.500	95.866	95.716	95.566
3.750	98.708	98.458	98.177	3.750	98.176	97.926	97.645	2.875	97.238	97.067	96.895	3.625	96.122	95.972	95.822
3.875	99.119	98.869	98.587	3.875	98.556	98.306	98.025	3.000	97.695	97.524	97.352	Margin = 2.250		Index = 0.380	
4.000	99.539	99.289	99.007	4.000	98.874	98.624	98.343	3.125	98.107	97.936	97.764	30 Year OTC			
4.125	99.939	99.689	99.408	4.125	99.215	98.965	98.684	3.250	98.572	98.415	98.259	Rate	30 Day	45 Day	60 Day
4.250	98.690	98.440	98.340	4.250	97.922	97.672	97.572	3.375	98.968	98.812	98.656	4.000	100.114	99.864	99.583
4.375	99.066	98.816	98.716	4.375	98.245	97.995	97.895	3.500	99.281	99.125	98.969	4.125	100.514	100.264	99.983
4.500	99.451	99.201	99.101	4.500	98.333	98.083	97.983	3.625	99.631	99.475	99.319	4.375	99.441	99.175	98.925
4.625	99.693	99.443	99.343	4.625	98.572	98.322	98.222	3.750	99.566	99.416	99.266	4.500	99.826	99.560	99.310
4.750	98.536	98.436	98.077	4.750	96.752	96.652	96.293	3.875	99.921	99.771	99.621	4.625	100.068	99.802	99.552
4.875	97.703	97.603	97.243	4.875	97.019	96.919	96.559	4.000	100.214	100.064	99.914	4.875	98.078	97.828	97.469
5.000	97.972	97.872	97.513	5.000	97.241	97.141	96.782	4.125	100.530	100.380	100.230	5.000	98.347	98.097	97.738
5.125	98.330	98.230	97.871	5.125	97.480	97.380	97.021	4.250	100.127	99.977	99.827	5.125	98.705	98.455	98.096
5.250	98.332	98.232	98.132	5.250	97.645	97.545	97.445	4.375	100.429	100.279	100.129	5.500	99.239	98.989	98.739
5.375	98.595	98.495	98.395	5.375	97.911	97.811	97.711	4.500	100.514	100.364	100.214	5.625	99.598	99.348	99.098
6.250	99.602	99.452	99.302	6.250	98.752	98.602	98.452	4.625	100.736	100.586	100.436	6.250	98.773	98.523	98.273

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	-4.000	-4.000

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	4.000	97.364	97.114	96.833	4.750	N/A	N/A	N/A
4.125	97.589	97.339	97.058	6.250	99.750	99.500	99.250	4.125	97.764	97.514	97.233				
4.250	97.183	96.917	96.667					4.375	96.691	96.425	96.175				
4.375	96.516	96.250	96.000					4.500	97.076	96.810	96.560				
4.500	96.701	96.435	96.185					4.625	97.318	97.052	96.802				
4.625	96.943	96.677	96.427					4.875	95.328	95.078	94.719				
5.000	95.422	95.172	94.813					5.000	95.597	95.347	94.988				
5.125	95.780	95.530	95.171					5.125	95.955	95.705	95.346				
5.250	95.961	95.711	95.461					5.500	96.489	96.239	95.989	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	96.848	96.598	96.348	Rate	30 Day	45 Day	60 Day
								6.250	96.023	95.773	95.523	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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

4/22/2020

5/7/2020

5/22/2020

W. Rate Sheet Dated: 3/23/2020

Release Time: 3:10 pm 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	102.266	102.166	102.066	3.375	100.357	100.257	100.157	3.375	100.170	100.070	99.970	3.625	100.633	100.533	100.433	3.625	99.602	99.502	99.402				
3.750	101.161	101.061	100.961	3.500	100.830	100.730	100.630	3.500	100.643	100.543	100.443	3.750	99.483	99.383	99.283	3.750	99.336	99.236	99.136				
3.875	101.551	101.451	101.351	3.625	101.235	101.135	101.035	3.625	101.047	100.947	100.847	3.875	99.873	99.773	99.673	3.875	99.780	99.680	99.580				
3.990	101.794	101.694	101.594	3.750	101.014	100.914	100.814	3.750	101.011	100.911	100.811	3.990	100.110	100.010	99.910	3.990	100.056	99.956	99.856				
4.000	101.894	101.794	101.694	3.875	101.458	101.358	101.258	3.875	101.458	101.358	101.258	4.000	100.210	100.110	100.010	4.000	100.156	100.056	99.956				
4.125	101.998	101.898	101.798	3.990	101.740	101.640	101.540	3.990	101.740	101.640	101.540	4.125	100.319	100.219	100.119	4.125	100.319	100.219	100.119				
4.250	101.015	100.915	100.815	4.000	101.840	101.740	101.640	4.000	101.840	101.740	101.640	4.250	98.651	98.551	98.451	4.250	98.651	98.551	98.451				
4.375	101.312	101.212	101.112	4.125	102.070	101.970	101.870	4.125	102.070	101.970	101.870	4.375	98.912	98.812	98.712	4.375	98.912	98.812	98.712				
4.500	101.538	101.438	101.338	4.250	102.096	101.996	101.896	4.250	101.905	101.805	101.705	4.500	99.181	99.081	98.981	4.500	99.181	99.081	98.981				
4.625	101.649	101.549	101.449	4.375	102.434	102.334	102.234	4.375	102.246	102.146	102.046	4.625	99.316	99.216	99.116	4.625	99.316	99.216	99.116				
4.750	101.448	101.348	101.248	4.500	102.685	102.585	102.485	4.500	102.497	102.397	102.297	4.750	98.113	98.013	97.913	4.750	98.113	98.013	97.913				
4.875	101.712	101.612	101.512	4.625	102.914	102.814	102.714	4.625	102.727	102.627	102.527	4.875	98.408	98.308	98.208	4.875	98.408	98.308	98.208				
4.990	101.810	101.710	101.610	4.750	102.943	102.843	102.743	4.750	103.097	102.997	102.897	4.990	98.572	98.472	98.372	4.990	98.572	98.472	98.372				
5.000	101.910	101.810	101.710	4.875	103.243	103.143	103.043	4.875	103.400	103.300	103.200	5.000	98.672	98.572	98.472	5.000	98.672	98.572	98.472				
5.125	102.179	102.079	101.979	4.990	103.455	103.355	103.255	4.990	103.594	103.494	103.394	5.125	98.805	98.705	98.605	5.125	98.805	98.705	98.605				
5.250	102.357	102.257	102.157	5.000	103.555	103.455	103.355	5.000	103.694	103.594	103.494	5.250	98.391	98.291	98.191	5.250	98.391	98.291	98.191				
5.375	102.578	102.478	102.378	5.125	104.092	103.992	103.892	5.125	104.207	104.107	104.007	5.375	98.675	98.575	98.475	5.375	98.675	98.575	98.475				
5.500	102.766	102.666	102.566	5.250	104.775	104.675	104.575	5.250	104.928	104.828	104.728	5.500	98.937	98.837	98.737	5.500	98.937	98.837	98.737				
5.625	103.227	103.127	103.027	5.375	105.028	104.928	104.828	5.375	105.185	105.085	104.985	5.625	99.051	98.951	98.851	5.625	99.051	98.951	98.851				
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	99.414	99.314	99.214	3.625	102.305	102.205	102.105	3.250	100.558	100.458	100.358	3.250	100.558	100.358	100.358	2.750	99.610	99.510	99.410				
3.750	99.333	99.233	99.133	3.750	101.325	101.225	101.125	3.375	101.047	100.947	100.847	3.375	101.047	100.847	100.847	2.875	99.957	99.857	99.757				
3.875	99.780	99.680	99.580	3.875	101.679	101.579	101.479	3.500	101.478	101.378	101.278	3.500	101.478	101.278	101.278	2.990	100.321	100.221	100.121				
3.990	100.056	99.956	99.856	3.990	101.927	101.827	101.727	3.625	101.877	101.777	101.677	3.625	101.877	101.677	101.677	3.000	100.421	100.321	100.221				
4.000	100.156	100.056	99.956	4.000	102.027	101.927	101.827	3.750	102.921	102.821	102.721	3.750	100.765	100.565	100.565	3.125	100.896	100.796	100.696				
4.125	100.319	100.219	100.119	4.125	102.170	102.070	101.970	3.875	101.316	101.216	101.116	3.875	101.160	100.960	100.960	3.250	101.252	101.152	101.052				
4.250	98.651	98.551	98.451	4.250	101.399	101.299	101.199	3.990	101.601	101.501	101.401	3.990	101.445	101.245	101.245	3.375	101.595	101.495	101.395				
4.375	98.912	98.812	98.712	4.375	101.622	101.522	101.422	4.000	101.701	101.601	101.501	4.000	101.545	101.345	101.345	3.500	101.831	101.731	101.631				
4.500	99.181	99.081	98.981	4.500	101.832	101.732	101.632	4.125	101.949	101.849	101.749	4.125	101.792	101.592	101.592	3.625	102.071	101.971	101.871				
4.625	99.316	99.216	99.116	4.625	101.939	101.839	101.739	4.250	100.698	100.598	100.498	4.250	100.635	100.435	100.435	3.750	101.444	101.344	101.244				
4.750	98.113	98.013	97.913	4.750	101.708	101.608	101.508	4.375	101.000	100.900	100.800	4.375	100.938	100.738	100.738	3.875	101.744	101.644	101.544				
4.875	98.408	98.308	98.208	4.875	101.951	101.851	101.751	4.500	101.235	101.135	101.035	4.500	101.172	100.972	100.972	3.990	101.946	101.846	101.746				
4.990	98.572	98.472	98.372	4.990	102.041	101.941	101.841	4.625	101.460	101.360	101.260	4.625	101.398	101.198	101.198	4.000	102.046	101.946	101.846				
5.000	98.672	98.572	98.472	5.000	102.141	102.041	101.941	4.750	101.187	101.087	100.987	4.750	101.125	100.925	100.925	4.125	102.300	102.200	102.100				
5.125	98.805	98.705	98.605	5.125	102.411	102.311	102.211	4.875	101.458	101.358	101.258	4.875	101.395	101.195	101.195	4.250	102.544	102.444	102.344				
5.250	98.391	98.291	98.191	5.250	102.560	102.460	102.360	4.990	101.625	101.525	101.425	4.990	101.562	101.362	101.362	4.375	102.746	102.646	102.546				
5.375	98.675	98.575	98.475	5.375	102.741	102.641	102.541	5.000	101.725	101.625	101.525	5.000	101.662	101.462	101.462	4.500	102.973	102.873	102.773				
5.500	98.937	98.837	98.737	5.500	102.923	102.823	102.723	5.125	102.024	101.924	101.824	5.125	101.962	101.762	101.762	4.625	102.842	102.742	102.642				
5.625	99.051	98.951	98.851	5.625	103.314	103.214	103.114	5.250	102.090	101.990	101.890	5.250	101.933	101.733	101.733	4.750	102.644	102.544	102.444				
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 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						



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.:

4/22/2020

45 Day Lock Exp.:

5/7/2020

60 Day Lock Exp.:

5/22/2020

W. Rate Sheet Dated: 3/23/2020

Release Time: 3:10 pm ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	94.173	94.048	93.798	
2.875	95.138	95.013	94.763	
3.000	96.042	95.917	95.667	
3.125	96.668	96.543	96.293	
3.250	97.538	97.413	97.163	
3.375	97.981	97.856	97.606	
3.500	98.420	98.295	98.045	
3.625	98.696	98.571	98.321	
3.750	98.950	98.825	98.575	
3.875	99.141	99.016	98.766	
3.990	99.392	99.267	99.017	
4.000	99.414	99.289	99.039	
4.125	99.373	99.248	98.998	
4.250	99.063	98.938	98.688	
4.375	99.288	99.163	98.913	
4.500	99.581	99.456	99.206	
4.625	99.694	99.569	99.319	
4.750	100.510	100.385	100.135	
4.875	100.851	100.726	100.476	
4.990	101.075	100.950	100.700	

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	94.783	94.658	94.408	
2.875	95.586	95.461	95.211	
3.000	96.230	96.105	95.855	
3.125	96.874	96.749	96.499	
3.250	97.186	97.061	96.811	
3.375	97.679	97.554	97.304	
3.500	98.420	98.295	98.045	
3.625	98.625	98.500	98.250	
3.750	99.115	98.990	98.740	
3.875	99.396	99.271	99.021	
4.000	99.622	99.497	99.247	
4.125	99.821	99.696	99.446	
4.250	99.563	99.438	99.188	
4.375	99.794	99.669	99.419	
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	95.481	95.356	95.106	
2.500	96.063	95.938	95.688	
2.625	96.510	96.385	96.135	
2.750	96.999	96.874	96.624	
2.875	97.375	97.250	97.000	
3.000	97.706	97.581	97.331	
3.125	98.578	98.453	98.203	
3.250	98.874	98.749	98.499	
3.375	99.141	99.016	98.766	
3.500	99.368	99.243	98.993	
3.625	98.960	98.835	98.585	
3.750	99.259	99.134	98.884	
3.875	99.358	99.233	98.983	
4.000	99.719	99.594	99.344	
4.125	100.503	100.378	100.128	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	94.208	94.083	93.833	
3.000	95.112	94.987	94.737	
3.125	95.738	95.613	95.363	
3.250	96.608	96.483	96.233	
3.375	97.051	96.926	96.676	
3.500	97.490	97.365	97.115	
3.625	97.766	97.641	97.391	
3.750	97.516	97.391	97.141	
3.875	97.707	97.582	97.332	
4.000	97.980	97.855	97.605	
4.125	97.939	97.814	97.564	
4.250	96.568	96.443	96.193	
4.375	96.793	96.668	96.418	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.275	96.150	95.900	
3.000	96.776	96.651	96.401	
3.125	97.106	96.981	96.731	
3.250	98.005	97.880	97.630	
3.375	98.343	98.218	97.968	
3.500	98.593	98.468	98.218	
3.625	98.819	98.694	98.444	
3.750	98.438	98.313	98.063	
3.875	98.170	98.045	97.795	
4.000	98.253	98.128	97.878	
4.125	98.566	98.441	98.191	
4.250	99.350	99.225	98.975	
4.375	99.319	99.194	98.944	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.175	96.050	95.800	
2.875	96.676	96.551	96.301	
3.000	97.006	96.881	96.631	
3.125	97.905	97.780	97.530	
3.250	98.243	98.118	97.868	
3.375	98.493	98.368	98.118	
3.500	98.719	98.594	98.344	
3.625	98.338	98.213	97.963	
3.750	98.070	97.945	97.695	
3.875	98.153	98.028	97.778	
4.000	98.466	98.341	98.091	
4.125	99.250	99.125	98.875	
4.250	99.219	99.094	98.844	

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/22/2020

45 Day Lock Exp.:

5/7/2020

60 Day Lock Exp.:

5/22/2020

W. Rate Sheet Dated: 3/23/2020

Release Time: 3:10 pm ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.625	102.112	102.012	101.880	3.375	101.109	101.009	100.838	3.375	101.109	101.009	100.838	3.750	100.260	100.160	100.001	3.750	100.010	99.910	99.751				
3.750	101.359	101.259	101.100	3.500	101.576	101.476	101.326	3.500	101.576	101.476	101.326	3.875	100.604	100.504	100.363	3.875	100.354	100.254	100.113				
3.875	101.703	101.603	101.462	3.625	101.862	101.762	101.630	3.625	101.862	101.762	101.630	3.990	100.835	100.735	100.598	3.990	100.460	100.360	100.223				
3.990	101.934	101.834	101.697	3.750	101.109	101.009	100.850	3.750	101.109	101.009	100.850	4.000	100.935	100.835	100.698	4.000	100.560	100.460	100.323				
4.000	102.034	101.934	101.797	3.875	101.453	101.353	101.212	3.875	101.453	101.353	101.212	4.125	100.948	100.848	100.713	4.125	100.573	100.473	100.338				
4.125	102.047	101.947	101.812	3.990	101.559	101.459	101.322	3.990	101.559	101.459	101.322	4.250	99.423	99.323	99.116	4.250	99.048	98.948	98.741				
4.250	101.396	101.296	101.089	4.000	101.659	101.559	101.422	4.000	101.659	101.559	101.422	4.375	99.703	99.603	99.403	4.375	99.328	99.228	99.028				
4.375	101.676	101.576	101.376	4.125	101.672	101.572	101.437	4.125	101.672	101.572	101.437	4.500	100.020	99.920	99.727	4.500	99.395	99.295	99.102				
4.500	101.993	101.893	101.700	4.250	101.021	100.921	100.714	4.250	101.021	100.921	100.714	4.625	100.109	100.009	99.818	4.625	99.484	99.384	99.193				
4.625	102.082	101.982	101.791	4.375	101.301	101.201	101.001	4.375	101.301	101.201	101.001	4.750	98.910	98.810	98.616	4.750	98.285	98.185	97.991				
4.750	101.579	101.479	101.285	4.500	101.368	101.268	101.075	4.500	101.368	101.268	101.075	4.875	99.237	99.137	98.954	4.875	98.612	98.512	98.329				
4.875	101.906	101.806	101.623	4.625	101.457	101.357	101.166	4.625	101.457	101.357	101.166	4.990	99.363	99.263	99.085	4.990	98.363	98.263	98.085				
4.990	102.032	101.932	101.754	4.750	100.954	100.854	100.660	4.750	100.954	100.854	100.660	5.000	99.463	99.363	99.185	5.000	98.463	98.363	98.185				
5.000	102.132	102.032	101.854	4.875	101.281	101.181	100.998	4.875	101.281	101.181	100.998	5.125	99.625	99.525	99.350	5.125	98.625	98.525	98.350				
5.125	102.294	102.194	102.019	4.990	101.032	100.932	100.754	4.990	101.032	100.932	100.754	5.250	99.055	98.955	98.653	5.250	98.055	97.955	97.653				
5.250	102.600	102.500	102.198	5.000	101.132	101.032	100.854	5.000	101.132	101.032	100.854	5.375	99.095	98.995	98.698	5.375	99.095	98.995	98.698				
5.375	102.790	102.690	102.393	5.125	101.294	101.194	101.019	5.125	101.294	101.194	101.019	5.500	98.807	98.707	98.607	5.500	98.807	98.707	98.607				
5.500	102.652	102.552	102.452	5.250	101.600	101.500	101.398	5.250	101.600	101.500	101.398	5.625	99.144	99.044	98.944	5.625	99.144	99.044	98.944				
5.625	103.139	103.039	102.939	5.375	102.790	102.690	102.593	5.375	102.790	102.690	102.593	5.750	99.636	99.536	99.436	5.750	99.636	99.536	99.436				
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	Rate	30 Day	45 Day	60 Day
3.750	100.010	99.910	99.751	3.625	101.994	101.894	101.758	3.375	101.182	101.082	100.928	3.375	101.182	101.082	100.928	2.750	99.984	99.884	99.703				
3.875	100.354	100.254	100.113	3.750	101.368	101.268	101.111	3.500	101.837	101.737	101.596	3.500	101.837	101.737	101.596	2.875	99.689	99.589	99.440				
3.990	100.460	100.360	100.223	3.875	101.717	101.617	101.472	3.625	101.994	101.894	101.758	3.625	101.994	101.894	101.758	2.990	99.919	99.819	99.673				
4.000	100.560	100.460	100.323	3.990	101.882	101.782	101.642	3.750	101.368	101.268	101.111	3.750	101.368	101.268	101.111	3.000	100.019	99.919	99.773				
4.125	100.573	100.473	100.338	4.000	101.982	101.882	101.742	3.875	101.717	101.617	101.472	3.875	101.717	101.617	101.472	3.125	100.892	100.792	100.665				
4.250	99.048	98.948	98.741	4.125	102.163	102.063	101.933	3.990	101.882	101.782	101.642	3.990	101.882	101.782	101.642	3.250	101.232	101.132	101.018				
4.375	99.328	99.228	99.028	4.250	101.512	101.412	101.281	4.000	101.982	101.882	101.742	4.000	101.982	101.882	101.742	3.375	101.527	101.427	101.322				
4.500	99.395	99.295	99.102	4.375	101.744	101.644	101.513	4.125	102.163	102.063	101.933	4.125	102.163	102.063	101.933	3.500	101.780	101.680	101.570				
4.625	99.484	99.384	99.193	4.500	102.006	101.906	101.704	4.250	101.512	101.412	101.281	4.250	101.512	101.412	101.281	3.625	100.934	100.834	100.730				
4.750	98.285	98.185	97.991	4.625	102.075	101.975	101.775	4.375	101.744	101.644	101.513	4.375	101.744	101.644	101.513	3.750	101.278	101.178	101.061				
4.875	98.612	98.512	98.323	4.750	101.149	101.049	100.846	4.500	102.006	101.906	101.704	4.500	102.006	101.906	101.704	3.875	101.409	101.309	101.098				
4.990	98.363	98.263	98.085	4.875	101.425	101.325	101.128	4.625	102.075	101.975	101.775	4.625	102.075	101.975	101.775	3.990	101.657	101.557	101.353				
5.000	98.463	98.363	98.185	4.990	101.567	101.467	101.273	4.750	101.149	101.049	100.846	4.750	101.149	101.049	100.846	4.000	101.757	101.657	101.453				
5.125	98.625	98.525	98.350	5.000	101.667	101.567	101.373	4.875	101.425	101.325	101.128	4.875	101.425	101.325	101.128	4.125	101.952	101.852	101.645				
5.250	98.055	97.955	97.653	5.125	101.984	101.884	101.698	4.990	101.567	101.467	101.273	4.990	101.567	101.467	101.273	4.250	102.295	102.195	101.994				
5.375	99.095	98.995	98.698	5.250	102.229	102.129	101.818	5.000	101.667	101.567	101.373	5.000	101.667	101.567	101.373	4.375	102.598	102.498	102.302				
5.500	98.807	98.707	98.607	5.375	102.462	102.362	102.053	5.125	101.984	101.884	101.698	5.125	101.984	101.884	101.698	4.500	102.749	102.649	102.453				
5.625	99.144	99.044	98.944	5.500	102.722	102.622	102.316	5.250	102.229	102.129	101.818	5.250	102.229	102.129	101.818	4.625	102.282	102.182	102.082				
5.750	99.636	99.536	99.436	5.625	103.215	103.115	102.814	5.375	102.462	102.362	102.053	5.375	102.462	102.362	102.053	4.750	102.534	102.434	102.334				
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	Rate	30 Day	45 Day	60 Day
2.750	101.984	101.884	101.703	2.750	102.234	102.134	101.953	2.750	99.596	99.496	99.315	2.750	101.596	101.496	101.315	2.750	101.846	101.746	101.565				
2.875	99.689	99.589	99.440	2.875	99.689	99.589	99.440	2.875	99.301	99.201	99.052	2.875	99.301	99.201	99.052	2.875	99.301	99.201	99.052				
2.990	99.919	99.819	99.673	2.990	99.919	99.819	99.673	2.990	99.531	99.431	99.285	2.990	99.531	99.431	99.285	2.990	99.531	99.431	99.285				
3.000	100.019	99.919	99.773	3.000	100.019	99.919																	



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.:

4/22/2020

45 Day Lock Exp.:

5/7/2020

60 Day Lock Exp.:

5/22/2020

W. Rate Sheet Dated: 3/23/2020

Release Time: 3:10 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.625	102.612	102.512	102.380	3.625	102.494	102.394	102.258	2.750	100.484	100.384	100.203	3.750	100.604	100.504	100.345	2.750	99.796	99.696	99.515
3.750	101.859	101.759	101.600	3.750	101.868	101.768	101.611	2.875	100.189	100.089	99.940	3.875	100.948	100.848	100.707	2.875	99.501	99.401	99.252
3.875	102.203	102.103	101.962	3.875	102.217	102.117	101.972	2.990	100.419	100.319	100.173	3.990	101.179	101.079	100.942	2.990	99.731	99.631	99.485
3.990	102.434	102.334	102.197	3.990	102.382	102.282	102.142	3.000	100.519	100.419	100.273	4.000	101.279	101.179	101.042	3.000	99.831	99.731	99.585
4.000	102.534	102.434	102.297	4.000	102.482	102.382	102.242	3.125	101.392	101.292	101.165	4.125	101.292	101.192	101.057	3.125	100.704	100.604	100.477
4.125	102.547	102.447	102.312	4.125	102.663	102.563	102.433	3.250	101.732	101.632	101.518	4.250	99.567	99.467	99.260	3.250	101.044	100.944	100.830
4.250	101.896	101.796	101.589	4.250	102.012	101.912	101.698	3.375	102.027	101.927	101.822	4.375	99.847	99.747	99.547	3.375	101.339	101.239	101.134
4.375	102.176	102.076	101.876	4.375	102.244	102.144	101.937	3.500	102.280	102.180	102.070	4.500	100.164	100.064	99.871	3.500	101.592	101.492	101.382
4.500	102.493	102.393	102.200	4.500	102.506	102.406	102.204	3.625	101.434	101.334	101.113	4.625	100.253	100.153	99.962	3.625	100.253	100.153	99.932
4.625	102.582	102.482	102.291	4.625	102.575	102.475	102.275	3.750	101.778	101.678	101.461	4.750	99.137	99.037	98.843	3.750	100.597	100.497	100.280
4.750	102.079	101.979	101.785	4.750	101.649	101.549	101.346	3.875	101.909	101.809	101.598	4.875	99.464	99.364	99.181	3.875	100.728	100.628	100.417
4.875	102.406	102.306	102.123	4.875	101.925	101.825	101.628	3.990	102.157	102.057	101.853	4.990	99.590	99.490	99.312	3.990	100.976	100.876	100.672
4.990	102.532	102.432	102.254	4.990	102.067	101.967	101.773	4.000	102.257	102.157	101.953	5.000	99.690	99.590	99.412	4.000	101.076	100.976	100.772
5.000	102.632	102.532	102.354	5.000	102.167	102.067	101.873	4.125	102.452	102.352	102.145	5.125	99.852	99.752	99.577	4.125	100.941	100.841	100.634
5.125	102.794	102.694	102.519	5.125	102.484	102.384	102.198	4.250	102.795	102.695	102.494	5.250	99.329	99.229	98.927	4.250	101.284	101.184	100.983
5.250	103.100	103.000	102.698	5.250	102.729	102.629	102.318	4.375	103.098	102.998	102.802	5.375	99.369	99.269	98.972	4.375	101.587	101.487	101.291
5.375	103.290	103.190	102.893	5.375	N/A	N/A	N/A	4.500	103.249	103.149	102.953	5.500	99.081	98.981	98.881	4.500	101.738	101.638	101.442
5.500	103.152	103.052	102.952	5.500	N/A	N/A	N/A	4.625	102.782	102.682	102.582	5.625	99.418	99.318	99.218	4.625	100.625	100.525	100.425
5.625	103.639	103.539	103.439	5.625	N/A	N/A	N/A	4.750	103.034	102.934	102.834	5.750	99.910	99.810	99.710	4.750	100.877	100.777	100.677

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/22/2020

45 Day Lock Exp.:

5/7/2020

60 Day Lock Exp.:

5/22/2020

W. Rate Sheet Dated: 3/23/2020

Release Time: 3:10 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.375	96.612	96.550	96.487	
3.500	96.772	96.709	96.647	
3.625	97.223	97.161	97.098	
3.750	97.665	97.602	97.540	
3.875	97.981	97.918	97.856	
4.000	98.155	98.092	98.030	
4.125	98.382	98.320	98.257	
4.250	98.661	98.598	98.536	
4.375	99.062	98.999	98.937	
4.500	99.360	99.297	99.235	
4.625	99.481	99.418	99.356	
4.750	99.770	99.708	99.645	
4.875	100.127	100.065	100.002	

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	98.509	98.384	98.259	
3.375	98.974	98.849	98.724	
3.500	99.380	99.255	99.130	
3.625	99.865	99.740	99.615	
3.750	100.281	100.156	100.031	
3.875	100.654	100.529	100.404	
4.000	100.993	100.868	100.743	
4.125	101.127	101.002	100.877	
4.250	101.435	101.310	101.185	
4.375	101.715	101.590	101.465	
4.500	101.870	101.745	101.620	

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	97.372	97.247	97.122	
3.375	97.779	97.654	97.529	
3.500	98.157	98.032	97.907	
3.625	98.512	98.387	98.262	
3.750	99.112	98.987	98.862	
3.875	99.430	99.305	99.180	
4.000	99.716	99.591	99.466	
4.125	100.001	99.876	99.751	
4.250	100.285	100.160	100.035	
4.375	100.570	100.445	100.320	
4.500	100.861	100.736	100.611	
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)