

W. Rate Sheet Dated: 3/23/2020

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	101.615	101.303	101.006	3.250	101.293	100.980	100.683	2.375	98.847	98.577	98.308	3.125	98.773	98.623	98.473		
3.375	102.140	101.827	101.530	3.375	101.714	101.402	101.105	2.500	99.347	99.077	98.808	3.250	99.103	98.953	98.803		
3.500	102.629	102.317	102.020	3.500	102.052	101.740	101.443	2.625	99.819	99.550	99.280	3.375	99.450	99.300	99.150		
3.625	103.056	102.743	102.446	3.625	102.427	102.115	101.818	2.750	99.013	98.841	98.670	3.500	99.454	99.304	99.154		
3.750	101.370	101.120	100.839	3.750	100.888	100.638	100.357	2.875	99.482	99.310	99.138	3.625	99.710	99.560	99.410		
3.875	101.781	101.531	101.250	3.875	101.269	101.019	100.738	3.000	99.939	99.767	99.595	Margin = 2.250		Index = 0.380			
4.000	102.201	101.951	101.670	4.000	101.587	101.337	101.056	3.125	100.351	100.179	100.007						
4.125	102.601	102.351	102.070	4.125	101.928	101.678	101.397	3.250	100.972	100.815	100.659						
4.250	101.684	101.434	101.334	4.250	101.166	100.916	100.816	3.375	101.368	101.212	101.056						
4.375	102.060	101.810	101.710	4.375	101.489	101.239	101.139	3.500	101.681	101.525	101.369						
4.500	102.444	102.194	102.094	4.500	101.577	101.327	101.227	3.625	102.031	101.875	101.719						
4.625	102.686	102.436	102.336	4.625	101.816	101.566	101.466	3.750	102.474	102.324	102.174						
4.750	102.811	102.711	102.352	4.750	101.277	101.177	100.818	3.875	102.829	102.679	102.529						
4.875	101.978	101.878	101.518	4.875	101.544	101.444	101.084	4.000	103.122	102.972	102.822						
5.000	102.247	102.147	101.788	5.000	101.766	101.666	101.307	4.125	103.438	103.288	103.138						
5.125	102.605	102.505	102.146	5.125	102.005	101.905	101.546	4.250	103.277	103.127	102.977						
5.250	102.826	102.726	102.626	5.250	102.388	102.288	102.188	4.375	103.579	103.429	103.279						
5.375	103.089	102.989	102.889	5.375	102.655	102.555	102.455	4.500	103.664	103.514	103.364						
6.250	104.502	104.352	104.202	6.250	103.902	103.752	103.602	4.625	103.886	103.736	103.586						

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	100.865	100.553	100.256	3.250	100.293	99.980	99.683	2.375	97.847	97.577	97.308	3.125	97.773	97.623	97.473
3.375	101.390	101.077	100.780	3.375	100.714	100.402	100.105	2.500	98.347	98.077	97.808	3.250	98.103	97.953	97.803
3.500	101.879	101.567	101.270	3.500	101.052	100.740	100.443	2.625	98.819	98.550	98.280	3.375	98.450	98.300	98.150
3.625	102.306	101.993	101.696	3.625	101.427	101.115	100.818	2.750	98.013	97.841	97.670	3.500	98.454	98.304	98.154
3.750	100.420	100.170	99.889	3.750	99.888	99.638	99.357	2.875	98.482	98.310	98.138	3.625	98.710	98.560	98.410
3.875	100.831	100.581	100.300	3.875	100.269	100.019	99.738	3.000	98.939	98.767	98.595	Margin = 2.250		Index = 0.380	
4.000	101.251	101.001	100.720	4.000	100.587	100.337	100.056	3.125	99.351	99.179	99.007	30 Year OTC			
4.125	101.651	101.401	101.120	4.125	100.928	100.678	100.397	3.250	99.972	99.815	99.659	Rate	30 Day	45 Day	60 Day
4.250	100.934	100.684	100.584	4.250	100.166	99.916	99.816	3.375	100.368	100.212	100.056	4.000	101.826	101.576	101.295
4.375	101.310	101.060	100.960	4.375	100.489	100.239	100.139	3.500	100.681	100.525	100.369	4.125	102.226	101.976	101.695
4.500	101.694	101.444	101.344	4.500	100.577	100.327	100.227	3.625	101.031	100.875	100.719	4.375	101.685	101.419	101.169
4.625	101.936	101.686	101.586	4.625	100.816	100.566	100.466	3.750	101.474	101.324	101.174	4.500	102.069	101.803	101.553
4.750	102.061	101.961	101.602	4.750	100.277	100.177	99.818	3.875	101.829	101.679	101.529	4.625	102.311	102.045	101.795
4.875	101.228	101.128	100.768	4.875	100.544	100.444	100.084	4.000	102.122	101.972	101.822	4.875	101.603	101.353	100.994
5.000	101.497	101.397	101.038	5.000	100.766	100.666	100.307	4.125	102.438	102.288	102.138	5.000	101.872	101.622	101.263
5.125	101.855	101.755	101.396	5.125	101.005	100.905	100.546	4.250	102.277	102.127	101.977	5.125	102.230	101.980	101.621
5.250	102.076	101.976	101.876	5.250	101.388	101.288	101.188	4.375	102.579	102.429	102.279	5.500	102.983	102.733	102.483
5.375	102.339	102.239	102.139	5.375	101.655	101.555	101.455	4.500	102.664	102.514	102.364	5.625	103.341	103.091	102.841
6.250	103.752	103.602	103.452	6.250	102.902	102.752	102.602	4.625	102.886	102.736	102.586	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	-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				4.000	99.076	98.826	98.545	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.476	99.226	98.945				
4.125	99.651	99.401	99.120	6.250	103.750	103.500	103.250	4.375	98.935	98.669	98.419				
4.250	99.776	99.511	99.261					4.500	99.319	99.053	98.803				
4.375	99.110	98.844	98.594					4.625	99.561	99.295	99.045				
4.500	99.294	99.029	98.779					4.875	98.853	98.603	98.244				
4.625	99.536	99.271	99.021					5.000	99.122	98.872	98.513				
5.000	99.297	99.047	98.688					5.125	99.480	99.230	98.871				
5.125	99.655	99.405	99.046					5.500	100.233	99.983	99.733				
5.250	100.055	99.805	99.555					5.625	100.591	100.341	100.091				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250		Rate	30 Day	45 Day
												6.250	102.750	102.500	102.250

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
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The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/22/2020

45 Day Lock Exp.:

5/7/2020

60 Day Lock Exp.:

5/22/2020

W. Rate Sheet Dated: 3/23/2020

Release Time: 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	99.528	99.215	98.918	3.250	99.635	99.323	99.026	2.375	95.627	95.357	95.088	3.125	98.320	98.170	98.020
3.375	100.052	99.740	99.443	3.375	100.057	99.744	99.447	2.500	96.127	95.857	95.588	3.250	98.026	97.876	97.726
3.500	100.542	100.229	99.932	3.500	100.395	100.082	99.785	2.625	96.599	96.330	96.060	3.375	98.372	98.222	98.072
3.625	100.968	100.656	100.359	3.625	100.770	100.457	100.160	2.750	97.981	97.809	97.637	3.500	98.376	98.226	98.076
3.750	100.158	99.908	99.627	3.750	100.106	99.856	99.575	2.875	98.450	98.278	98.106	3.625	98.632	98.482	98.332
3.875	100.569	100.319	100.037	3.875	100.486	100.236	99.955	3.000	98.907	98.735	98.563	Margin = 2.250		Index = 0.380	
4.000	100.989	100.739	100.457	4.000	100.804	100.554	100.273	3.125	99.319	99.147	98.975				
4.125	101.389	101.139	100.858	4.125	101.145	100.895	100.614	3.250	99.314	99.158	99.002				
4.250	99.940	99.690	99.590	4.250	99.852	99.602	99.502	3.375	99.711	99.554	99.398				
4.375	100.316	100.066	99.966	4.375	100.175	99.925	99.825	3.500	100.024	99.867	99.711				
4.500	100.701	100.451	100.351	4.500	100.263	100.013	99.913	3.625	100.374	100.218	100.061				
4.625	100.943	100.693	100.593	4.625	100.502	100.252	100.152	3.750	101.691	101.541	101.391				
4.750	99.786	99.686	99.327	4.750	98.682	98.582	98.223	3.875	102.047	101.897	101.747				
4.875	98.953	98.853	98.493	4.875	98.949	98.849	98.489	4.000	102.340	102.190	102.040				
5.000	99.222	99.122	98.763	5.000	99.171	99.071	98.712	4.125	102.656	102.506	102.356				
5.125	99.580	99.480	99.121	5.125	99.410	99.310	98.951	4.250	101.964	101.814	101.664				
5.250	99.582	99.482	99.382	5.250	99.575	99.475	99.375	4.375	102.266	102.116	101.966				
5.375	99.845	99.745	99.645	5.375	99.841	99.741	99.641	4.500	102.351	102.201	102.051				
6.250	100.852	100.702	100.552	6.250	100.682	100.532	100.382	4.625	102.572	102.422	102.272				

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	98.778	98.465	98.168	3.250	98.205	97.893	97.596	2.375	96.447	96.177	95.908	3.125	96.310	96.160	96.010
3.375	99.302	98.990	98.693	3.375	98.627	98.314	98.017	2.500	96.947	96.677	96.408	3.250	96.016	95.866	95.716
3.500	99.792	99.479	99.182	3.500	98.965	98.652	98.355	2.625	97.419	97.150	96.880	3.375	96.362	96.212	96.062
3.625	100.218	99.906	99.609	3.625	99.340	99.027	98.730	2.750	97.270	97.098	96.926	3.500	96.366	96.216	96.066
3.750	99.208	98.958	98.677	3.750	98.676	98.426	98.145	2.875	97.738	97.567	97.395	3.625	96.622	96.472	96.322
3.875	99.619	99.369	99.087	3.875	99.056	98.806	98.525	3.000	98.195	98.024	97.852	Margin = 2.250		Index = 0.380	
4.000	100.039	99.789	99.507	4.000	99.374	99.124	98.843	3.125	98.607	98.436	98.264	30 Year OTC			
4.125	100.439	100.189	99.908	4.125	99.715	99.465	99.184	3.250	99.072	98.915	98.759	Rate	30 Day	45 Day	60 Day
4.250	99.190	98.940	98.840	4.250	98.422	98.172	98.072	3.375	99.468	99.312	99.156	4.000	100.614	100.364	100.083
4.375	99.566	99.316	99.216	4.375	98.745	98.495	98.395	3.500	99.781	99.625	99.469	4.125	101.014	100.764	100.483
4.500	99.951	99.701	99.601	4.500	98.833	98.583	98.483	3.625	100.131	99.975	99.819	4.375	99.941	99.675	99.425
4.625	100.193	99.943	99.843	4.625	99.072	98.822	98.722	3.750	100.066	99.916	99.766	4.500	100.326	100.060	99.810
4.750	99.036	98.936	98.577	4.750	97.252	97.152	96.793	3.875	100.421	100.271	100.121	4.625	100.568	100.302	100.052
4.875	98.203	98.103	97.743	4.875	97.519	97.419	97.059	4.000	100.714	100.564	100.414	4.875	98.578	98.328	97.969
5.000	98.472	98.372	98.013	5.000	97.741	97.641	97.282	4.125	101.030	100.880	100.730	5.000	98.847	98.597	98.238
5.125	98.830	98.730	98.371	5.125	97.980	97.880	97.521	4.250	100.627	100.477	100.327	5.125	99.205	98.955	98.596
5.250	98.832	98.732	98.632	5.250	98.145	98.045	97.945	4.375	100.929	100.779	100.629	5.500	99.739	99.489	99.239
5.375	99.095	98.995	98.895	5.375	98.411	98.311	98.211	4.500	101.014	100.864	100.714	5.625	100.098	99.848	99.598
6.250	100.102	99.952	99.802	6.250	99.252	99.102	98.952	4.625	101.236	101.086	100.936	6.250	99.273	99.023	98.773

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	4.000	97.864	97.614	97.333	4.750	N/A	N/A	N/A
4.125	98.089	97.839	97.558	6.250	99.750	99.500	99.250	4.125	98.264	98.014	97.733				
4.250	97.683	97.417	97.167					4.375	97.191	96.925	96.675				
4.375	97.016	96.750	96.500					4.500	97.576	97.310	97.060				
4.500	97.201	96.935	96.685					4.625	97.818	97.552	97.302				
4.625	97.443	97.177	96.927					4.875	95.828	95.578	95.219				
5.000	95.922	95.672	95.313					5.000	96.097	95.847	95.488				
5.125	96.280	96.030	95.671					5.125	96.455	96.205	95.846				
5.250	96.461	96.211	95.961					5.500	96.989	96.739	96.489				
Borrower Paid Comp Only				Lender Paid Only				5.625	97.348	97.098	96.848	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	96.523	96.273	96.023	Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.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: 10:00 am ET

Prices are subject to change without notice.

Confirming 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	Rate	30 Day	45 Day	60 Day								
3.625	102.766	102.666	102.566	3.250	100.311	100.211	100.111	3.250	100.120	100.020	99.920	3.625	101.133	101.033	100.933	3.625	100.102	100.002	99.902	3.625	100.102	100.002	99.902								
3.750	101.661	101.561	101.461	3.375	100.857	100.757	100.657	3.375	100.670	100.570	100.470	3.750	99.983	99.883	99.783	3.750	99.836	99.736	99.636	3.750	99.836	99.736	99.636								
3.875	102.051	101.951	101.851	3.500	101.330	101.230	101.130	3.500	101.143	101.043	100.943	3.875	100.373	100.273	100.173	3.875	100.280	100.180	100.080	3.875	100.280	100.180	100.080								
3.990	102.294	102.194	102.094	3.625	101.735	101.635	101.535	3.625	101.547	101.447	101.347	3.990	100.610	100.510	100.410	3.990	100.556	100.456	100.356	3.990	100.556	100.456	100.356								
4.000	102.394	102.294	102.194	3.750	101.514	101.414	101.314	3.750	101.511	101.411	101.311	4.000	100.710	100.610	100.510	4.000	100.656	100.556	100.456	4.000	100.656	100.556	100.456								
4.125	102.498	102.398	102.298	3.875	101.958	101.858	101.758	3.875	101.958	101.858	101.758	4.125	100.819	100.719	100.619	4.125	100.819	100.719	100.619	4.125	100.819	100.719	100.619								
4.250	101.515	101.415	101.315	3.990	102.240	102.140	102.040	3.990	102.240	102.140	102.040	4.250	99.151	99.051	98.951	4.250	99.151	99.051	98.951	4.250	99.151	99.051	98.951								
4.375	101.812	101.712	101.612	4.000	102.340	102.240	102.140	4.000	102.340	102.240	102.140	4.375	99.412	99.312	99.212	4.375	99.412	99.312	99.212	4.375	99.412	99.312	99.212								
4.500	102.038	101.938	101.838	4.125	102.570	102.470	102.370	4.125	102.570	102.470	102.370	4.500	99.681	99.581	99.481	4.500	99.681	99.581	99.481	4.500	99.681	99.581	99.481								
4.625	102.149	102.049	101.949	4.250	102.596	102.496	102.396	4.250	102.405	102.305	102.205	4.625	99.816	99.716	99.616	4.625	99.816	99.716	99.616	4.625	99.816	99.716	99.616								
4.750	101.948	101.848	101.748	4.375	102.934	102.834	102.734	4.375	102.746	102.646	102.546	4.750	98.613	98.513	98.413	4.750	98.613	98.513	98.413	4.750	98.613	98.513	98.413								
4.875	102.212	102.112	102.012	4.500	103.185	103.085	102.985	4.500	102.997	102.897	102.797	4.875	98.908	98.808	98.708	4.875	98.908	98.808	98.708	4.875	98.908	98.808	98.708								
4.990	102.310	102.210	102.110	4.625	103.414	103.314	103.214	4.625	103.227	103.127	103.027	4.990	99.072	98.972	98.872	4.990	99.072	98.972	98.872	4.990	99.072	98.972	98.872								
5.000	102.410	102.310	102.210	4.750	103.443	103.343	103.243	4.750	103.597	103.497	103.397	5.000	99.172	99.072	98.972	5.000	99.172	99.072	98.972	5.000	99.172	99.072	98.972								
5.125	102.679	102.579	102.479	4.875	103.743	103.643	103.543	4.875	103.900	103.800	103.700	5.125	99.305	99.205	99.105	5.125	99.305	99.205	99.105	5.125	99.305	99.205	99.105								
5.250	102.857	102.757	102.657	4.990	103.955	103.855	103.755	4.990	104.094	103.994	103.894	5.250	98.891	98.791	98.691	5.250	98.891	98.791	98.691	5.250	98.891	98.791	98.691								
5.375	103.078	102.978	102.878	5.000	104.055	103.955	103.855	5.000	104.194	104.094	103.994	5.375	99.175	99.075	98.975	5.375	99.175	99.075	98.975	5.375	99.175	99.075	98.975								
5.500	103.266	103.166	103.066	5.125	104.592	104.492	104.392	5.125	104.707	104.607	104.507	5.500	99.437	99.337	99.237	5.500	99.437	99.337	99.237	5.500	99.437	99.337	99.237								
5.625	103.727	103.627	103.527	5.250	105.275	105.175	105.075	5.250	105.428	105.328	105.228	5.625	99.551	99.451	99.351	5.625	99.551	99.451	99.351	5.625	99.551	99.451	99.351								
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	Rate	30 Day	45 Day	60 Day								
3.625	99.914	99.814	99.714	3.625	102.805	102.705	102.605	3.250	101.058	100.958	100.858	3.250	101.058	100.958	100.858	2.750	100.110	100.010	99.910	3.625	100.110	100.010	99.910								
3.750	99.833	99.733	99.633	3.750	101.825	101.725	101.625	3.375	101.547	101.447	101.347	3.375	101.547	101.447	101.347	2.875	100.457	100.357	100.257	3.750	100.457	100.357	100.257								
3.875	100.280	100.180	100.080	3.875	102.179	102.079	101.979	3.500	101.978	101.878	101.778	3.500	101.978	101.878	101.778	2.900	100.821	100.721	100.621	3.875	100.821	100.721	100.621								
3.990	100.556	100.456	100.356	3.990	102.427	102.327	102.227	3.625	102.377	102.277	102.177	3.625	102.377	102.277	102.177	3.000	100.921	100.821	100.721	3.990	100.921	100.821	100.721								
4.000	100.656	100.556	100.456	4.000	102.527	102.427	102.327	3.750	102.421	102.321	102.221	3.750	101.265	101.165	101.065	3.125	101.396	101.296	101.196	4.000	101.396	101.296	101.196								
4.125	100.819	100.719	100.619	4.125	102.670	102.570	102.470	3.875	101.816	101.716	101.616	3.875	101.660	101.560	101.460	3.250	101.752	101.652	101.552	4.125	101.752	101.652	101.552								
4.250	99.151	99.051	98.951	4.250	101.899	101.799	101.699	3.990	102.101	102.001	101.901	3.990	101.945	101.845	101.745	3.375	102.095	101.995	101.895	4.250	102.095	101.995	101.895								
4.375	99.412	99.312	99.212	4.375	102.122	102.022	101.922	4.000	102.201	102.101	102.001	4.000	102.045	101.945	101.845	3.500	102.331	102.231	102.131	4.375	102.331	102.231	102.131								
4.500	99.681	99.581	99.481	4.500	102.332	102.232	102.132	4.125	102.449	102.349	102.249	4.125	102.292	102.192	102.092	3.625	102.571	102.471	102.371	4.500	102.571	102.471	102.371								
4.625	99.816	99.716	99.616	4.625	102.439	102.339	102.239	4.250	101.198	101.098	100.998	4.250	101.135	101.035	100.935	3.750	102.944	102.844	102.744	4.625	102.944	102.844	102.744								
4.750	98.613	98.513	98.413	4.750	102.208	102.108	102.008	4.375	101.500	101.400	101.300	4.375	101.438	101.338	101.238	3.875	102.244	102.144	102.044	4.750	102.244	102.144	102.044								
4.875	98.908	98.808	98.708	4.875	102.451	102.351	102.251	4.500	101.735	101.635	101.535	4.500	101.672	101.572	101.472	3.990	102.446	102.346	102.246	4.875	102.446	102.346	102.246								
4.990	99.072	98.972	98.872	4.990	102.541	102.441	102.341	4.625	101.960	101.860	101.760	4.625	101.898	101.798	101.698	4.000	102.546	102.446	102.346	4.990	102.546	102.446	102.346								
5.000	99.172	99.072	98.972	5.000	102.641	102.541	102.441	4.750	101.687	101.587	101.487	4.750	101.625	101.525	101.425	4.125	102.800	102.700	102.600	5.000	102.800	102.700	102.600								
5.125	99.305	99.205	99.105	5.125	102.911	102.811	102.711	4.875	101.958	101.858	101.758	4.875	101.895	101.795	101.695	4.250	103.044	102.944	102.844	5.125	103.044	102.944	102.844								
5.250	98.891	98.791	98.691	5.250	103.060	102.960	102.860	4.990	102.125	102.025	101.925	4.990	102.062	101.962	101.862	4.375	103.246	103.146	103.046	5.250	103.246	103.146	103.046								
5.375	99.175	99.075	98.975	5.375	103.241	103.141	103.041	5.000	102.225	102.125	102.025	5.000	102.162	102.062	101.962	4.500	103.473	103.373	103.273	5.375	103.473	103.373	103.273								
5.500	99.437	99.337	99.237	5.500	103.423	103.323	103.223	5.125	102.524	102.424	102.324	5.125	102.462	102.362	102.262	4.625	103.342	103.242	103.142	5.500	103.342	103.242	103.142								
5.625	99.551	99.451	99.351	5.625	103.814	103.714	103.614	5.250	102.590	102.490	102.390	5.250	102.433	102.333	102.233	4.750	103.144	103.044	102.944	5.625	103.144	103.044	102.944								
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	Rate	30 Day	45 Day	60 Day								
2.750	98.442	98.342	98.242	2.750	98.442	98.242	98.242	2.750	99.652	99.452	99.452	2.750	97.984	97.784	97.784	2.750	97.984	97.784	97.784	2.750	97.984	97.784	97.784								
2.875	99.050	98.950	98.850	2.875	98.956	98.756	98.756	2.875	100.195	99.995	99.995	2.875	98.698	98.498	98.498	2.875	98.604	98.404	98.404	2.875	98.604	98.404	98.404								
2.990	99.611	99.511	99.411	2.990	99.534	99.334	99.334	2.990	100.429	100.229	100.229	2.990	99.219	99.019	99.019	2.990	99.142	98.942	98.942	2.990											



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.:

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: 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	94.173	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@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: 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	102.612	102.512	102.380	3.375	101.609	101.509	101.338	3.375	101.609	101.509	101.338	3.750	100.954	100.854	100.695	3.750	100.704	100.604	100.445
3.750	101.859	101.759	101.600	3.500	102.076	101.976	101.826	3.500	102.076	101.976	101.826	3.875	101.298	101.198	101.057	3.875	101.048	100.948	100.807
3.875	102.203	102.103	101.962	3.625	102.362	102.262	102.130	3.625	102.362	102.262	102.130	3.990	101.529	101.429	101.292	3.990	101.154	101.054	100.917
4.000	102.434	102.334	102.197	3.750	101.609	101.509	101.350	3.750	101.609	101.509	101.350	4.000	101.629	101.529	101.392	4.000	101.254	101.154	101.017
4.000	102.534	102.434	102.297	3.875	101.953	101.853	101.712	3.875	101.953	101.853	101.712	4.125	101.642	101.542	101.407	4.125	101.267	101.167	101.032
4.125	102.547	102.447	102.312	3.990	102.059	101.959	101.822	3.990	102.059	101.959	101.822	4.250	99.917	99.817	99.610	4.250	99.542	99.442	99.235
4.250	101.896	101.796	101.589	4.000	102.159	102.059	101.922	4.000	102.159	102.059	101.922	4.375	100.197	100.097	99.897	4.375	99.822	99.722	99.522
4.375	102.176	102.076	101.876	4.125	102.172	102.072	101.937	4.125	102.172	102.072	101.937	4.500	100.514	100.414	100.221	4.500	99.889	99.789	99.595
4.500	102.493	102.393	102.200	4.250	101.521	101.421	101.214	4.250	101.521	101.421	101.214	4.625	100.603	100.503	100.312	4.625	99.978	99.878	99.686
4.625	102.582	102.482	102.291	4.375	101.801	101.701	101.501	4.375	101.801	101.701	101.501	4.750	99.487	99.387	99.193	4.750	98.862	98.762	98.568
4.750	102.079	101.979	101.785	4.500	101.868	101.768	101.575	4.500	101.868	101.768	101.575	4.875	99.814	99.714	99.531	4.875	99.189	99.089	98.906
4.875	102.406	102.306	102.123	4.625	101.957	101.857	101.666	4.625	101.957	101.857	101.666	4.990	99.940	99.840	99.662	4.990	98.940	98.840	98.662
4.990	102.532	102.432	102.254	4.750	101.454	101.354	101.160	4.750	101.454	101.354	101.160	5.000	100.040	99.940	99.762	5.000	99.040	98.940	98.762
5.000	102.632	102.532	102.354	4.875	101.781	101.681	101.498	4.875	101.781	101.681	101.498	5.125	100.202	100.102	99.927	5.125	99.202	99.102	98.927
5.125	102.794	102.694	102.519	4.990	101.532	101.432	101.254	4.990	101.532	101.432	101.254	5.250	99.679	99.579	99.277	5.250	98.679	98.579	98.277
5.250	103.100	103.000	102.698	5.000	101.632	101.532	101.354	5.000	101.632	101.532	101.354	5.375	99.719	99.619	99.322	5.375	99.719	99.619	99.322
5.375	103.290	103.190	102.893	5.125	101.794	101.694	101.519	5.125	101.794	101.694	101.519	5.500	99.431	99.331	99.231	5.500	99.431	99.331	99.231
5.500	103.152	103.052	102.952	5.250	102.100	102.000	101.698	5.250	102.100	102.000	101.698	5.625	99.768	99.668	99.568	5.625	99.768	99.668	99.568
5.625	103.639	103.539	103.439	5.375	103.290	103.190	102.893	5.375	103.290	103.190	102.893	5.750	100.260	100.160	100.060	5.750	100.260	100.160	100.060
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	100.704	100.604	100.445	3.625	102.494	102.394	102.258	3.375	101.682	101.582	101.428	3.375	101.682	101.582	101.428	2.750	100.484	100.384	100.203
3.875	101.048	100.948	100.807	3.500	101.868	101.768	101.611	3.500	102.337	102.237	102.096	3.500	102.337	102.237	102.096	2.875	100.189	100.089	99.940
3.990	101.154	101.054	100.917	3.875	102.217	102.117	101.972	3.625	102.494	102.394	102.258	3.625	102.494	102.394	102.258	2.990	100.419	100.319	100.173
4.000	101.254	101.154	101.017	3.990	102.382	102.282	102.142	3.750	101.868	101.768	101.611	3.750	101.868	101.768	101.611	3.000	100.519	100.419	100.273
4.125	101.267	101.167	101.032	4.000	102.482	102.382	102.242	3.875	102.217	102.117	101.972	3.875	102.217	102.117	101.972	3.125	101.392	101.292	101.165
4.250	99.542	99.442	99.235	4.125	102.663	102.563	102.433	3.990	102.382	102.282	102.142	3.990	102.382	102.282	102.142	3.250	101.732	101.632	101.518
4.375	99.822	99.722	99.522	4.250	102.012	101.912	101.698	4.000	102.482	102.382	102.242	4.000	102.482	102.382	102.242	3.375	102.027	101.927	101.822
4.500	99.889	99.789	99.596	4.375	102.244	102.144	101.937	4.125	102.663	102.563	102.433	4.125	102.663	102.563	102.433	3.500	102.280	102.180	102.070
4.625	99.978	99.878	99.687	4.500	102.506	102.406	102.204	4.250	102.012	101.912	101.698	4.250	102.012	101.912	101.698	3.625	101.434	101.334	101.113
4.750	98.862	98.762	98.568	4.625	102.575	102.475	102.275	4.375	102.244	102.144	101.937	4.375	102.244	102.144	101.937	3.750	101.778	101.678	101.461
4.875	99.189	99.089	98.906	4.750	101.649	101.549	101.346	4.500	102.506	102.406	102.204	4.500	102.506	102.406	102.204	3.875	101.909	101.809	101.598
4.990	98.940	98.840	98.662	4.875	101.925	101.825	101.628	4.625	102.575	102.475	102.275	4.625	102.575	102.475	102.275	3.990	102.157	102.057	101.853
5.000	99.040	98.940	98.762	4.990	102.067	101.967	101.773	4.750	101.649	101.549	101.346	4.750	101.649	101.549	101.346	4.000	102.257	102.157	101.953
5.125	99.202	99.102	98.927	5.000	102.167	102.067	101.873	4.875	101.925	101.825	101.628	4.875	101.925	101.825	101.628	4.125	102.452	102.352	102.145
5.250	98.679	98.579	98.277	5.125	102.484	102.384	102.198	4.990	102.067	101.967	101.773	4.990	102.067	101.967	101.773	4.250	102.795	102.695	102.494
5.375	99.719	99.619	99.322	5.250	102.729	102.629	102.318	5.000	102.167	102.067	101.873	5.000	102.167	102.067	101.873	4.375	103.098	102.998	102.802
5.500	99.431	99.331	99.231	5.375	102.962	102.862	102.553	5.125	102.484	102.384	102.198	5.125	102.484	102.384	102.198	4.500	103.249	103.149	102.953
5.625	99.768	99.668	99.568	5.500	103.222	103.122	102.816	5.250	102.729	102.629	102.318	5.250	102.729	102.629	102.318	4.625	102.782	102.682	102.582
5.750	100.260	100.160	100.060	5.625	103.715	103.615	103.314	5.375	102.962	102.862	102.553	5.375	102.962	102.862	102.553	4.750	103.034	102.934	102.834
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	102.484	102.384	102.203	2.750	102.734	102.634	102.453	2.750	100.096	99.996	99.815	2.750	102.096	101.996	101.815	2.750	102.346	102.246	102.065
2.875	100.189	100.089	99.940	2.875	100.189	100.089	99.940	2.875	99.801	99.701	99.552	2.875	99.801	99.701	99.552	2.875	99.801	99.701	99.552
2.990	100.419	100.319	100.173	2.990	100.419	100.319	100.173	2.990	100.031	99.931	99.785	2.990	100.031	99.931	99.785	2.990	100.031	99.931	99.785
3.000	100.519	100.419	100.273	3.000	100.519	100.419	100.273	3.000	100.131	100.031	99.885	3.000	100.131	100.031	99.885	3.000	100.131	100.031	99.885
3.125	101.392	101.292	101.165	3.125	101.392	101.292	101.165	3.125	101.004	100.904	100.777	3.125	101.004	100.904	100.777	3.125	101.004	100.904	100.777
3.250	101.732	101.632	101.518	3.250	101.732	101.632	101.518	3.250	101.344	101.244	101.130	3.250	101.344	101.244	101.130	3.250	101.344	101.244	101.130
3.375	102.027	101.927	101.822	3.375	102.027	101.927	101.822	3.375	101.639	101.539	101.434	3.375	101.639	101.539	101.434	3.375	101.639	101.539	101.434
3.500	102.280	102.180	102.070	3.500	102.280	102.180	102.070	3.500	101.892	101.792	101.682	3.500	101.892	101.792	101.682	3.500	101.892	101.792	101.682
3.625	101.434	101.334	101.113	3.625	101.434	101.334	101.113	3.625	100.553	100.453	100.232	3.625	100.553	100.453	100.232	3.625	100.553	100.453	100.232
3.750	101.778	101.678	101.461	3.750	101.778	101.678	101.461	3.750	100.897	100.797	100.580	3.750	100.897	100.797	100.580	3.750	100.8		



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: 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	99.564	99.464	99.364	3.625	99.475	99.375	99.238	2.750	97.856	97.756	97.593	3.750	98.676	98.576	98.476	2.750	97.168	97.068	96.905
3.750	99.931	99.831	99.731	3.750	100.063	99.963	99.833	2.875	98.192	98.092	97.935	3.875	99.053	98.953	98.853	2.875	97.504	97.404	97.247
3.875	100.308	100.208	100.108	3.875	100.433	100.333	100.208	2.990	98.439	98.339	98.182	3.990	99.317	99.217	99.117	2.990	97.751	97.651	97.494
3.990	100.572	100.472	100.372	3.990	100.587	100.487	100.365	3.000	98.539	98.439	98.282	4.000	99.417	99.317	99.217	3.000	97.851	97.751	97.594
4.000	100.672	100.572	100.472	4.000	100.687	100.587	100.465	3.125	99.466	99.366	99.221	4.125	99.444	99.344	99.244	3.125	98.778	98.678	98.533
4.125	100.699	100.599	100.499	4.125	100.858	100.758	100.640	3.250	99.840	99.740	99.604	4.250	98.342	98.242	97.988	3.250	99.152	99.052	98.916
4.250	100.671	100.571	100.317	4.250	100.771	100.671	100.381	3.375	100.179	100.079	99.953	4.375	98.613	98.513	98.262	3.375	99.491	99.391	99.265
4.375	100.942	100.842	100.591	4.375	100.982	100.882	100.595	3.500	100.469	100.369	100.239	4.500	98.922	98.822	98.575	3.500	99.781	99.681	99.551
4.500	101.251	101.151	100.904	4.500	101.252	101.152	100.869	3.625	100.228	100.128	100.028	4.625	98.984	98.884	98.639	3.625	99.047	98.947	98.847
4.625	101.313	101.213	100.968	4.625	101.324	101.224	100.942	3.750	100.579	100.479	100.379	4.750	98.854	98.754	98.529	3.750	99.398	99.298	99.198
4.750	101.796	101.696	101.471	4.750	101.334	101.234	100.972	3.875	100.714	100.614	100.514	4.875	99.194	99.094	98.874	3.875	99.533	99.433	99.333
4.875	102.136	102.036	101.816	4.875	101.618	101.518	101.260	3.990	100.968	100.868	100.768	4.990	99.329	99.229	99.010	3.990	99.787	99.687	99.587
4.990	102.271	102.171	101.952	4.990	101.768	101.668	101.414	4.000	101.068	100.968	100.868	5.000	99.429	99.329	99.110	4.000	99.887	99.787	99.687
5.000	102.371	102.271	102.052	5.000	101.868	101.768	101.514	4.125	101.882	101.782	101.572	5.125	99.600	99.500	99.284	4.125	100.371	100.271	100.061
5.125	102.542	102.442	102.226	5.125	102.196	102.096	101.848	4.250	102.214	102.114	101.905	5.250	99.249	99.149	99.016	4.250	100.703	100.603	100.394
5.250	103.020	102.920	102.787	5.250	102.641	102.541	102.374	4.375	102.510	102.410	102.199	5.375	99.296	99.196	99.066	4.375	100.999	100.899	100.688
5.375	103.217	103.117	102.987	5.375	N/A	N/A	N/A	4.500	102.652	102.552	102.341	5.500	99.327	99.227	99.100	4.500	101.141	101.041	100.830
5.500	103.398	103.298	103.171	5.500	N/A	N/A	N/A	4.625	102.171	102.071	101.971	5.625	99.426	99.326	99.202	4.625	100.014	99.914	99.814
5.625	103.647	103.547	103.423	5.625	N/A	N/A	N/A	4.750	102.434	102.334	102.234	5.750	100.219	100.119	100.019	4.750	100.277	100.177	100.077

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)
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.			
FHA ID# - 1358600006			



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: 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	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)