

W. Rate Sheet Dated: 3/24/2020

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	101.151	100.901	100.589	3.250	100.906	100.656	100.343	2.375	97.446	97.196	96.946	3.125	97.035	96.885	96.735
3.375	101.282	101.032	100.720	3.375	101.011	100.761	100.448	2.500	97.571	97.321	97.071	3.250	98.243	98.093	97.943
3.500	101.405	101.155	100.842	3.500	101.095	100.845	100.533	2.625	97.689	97.439	97.189	3.375	98.330	98.180	98.030
3.625	101.511	101.261	100.949	3.625	101.189	100.939	100.627	2.750	98.540	98.383	98.227	3.500	98.316	98.166	98.016
3.750	100.910	100.660	100.285	3.750	100.512	100.262	99.887	2.875	98.657	98.500	98.344	3.625	98.380	98.230	98.080
3.875	101.012	100.762	100.387	3.875	100.607	100.357	99.982	3.000	98.771	98.615	98.458	Margin = 2.250		Index = 0.230	
4.000	101.117	100.867	100.492	4.000	100.686	100.436	100.061	3.125	98.874	98.718	98.561				
4.125	101.217	100.967	100.592	4.125	100.771	100.521	100.146	3.250	100.261	100.111	99.961				
4.250	100.910	100.660	100.488	4.250	100.491	100.241	100.069	3.375	100.361	100.211	100.061				
4.375	101.004	100.754	100.582	4.375	100.572	100.322	100.150	3.500	100.439	100.289	100.139				
4.500	101.100	100.850	100.678	4.500	100.597	100.347	100.175	3.625	100.526	100.376	100.226				
4.625	101.155	100.905	100.733	4.625	100.656	100.406	100.234	3.750	101.985	101.835	101.685				
4.750	101.396	101.146	101.046	4.750	100.976	100.726	100.626	3.875	102.074	101.924	101.774				
4.875	101.453	101.203	101.103	4.875	101.043	100.793	100.693	4.000	102.147	101.997	101.847				
5.000	101.520	101.270	101.170	5.000	101.098	100.848	100.748	4.125	102.226	102.076	101.926				
5.125	101.599	101.349	101.249	5.125	101.158	100.908	100.808	4.250	102.080	101.930	101.780				
5.250	102.389	102.289	102.189	5.250	101.978	101.878	101.778	4.375	102.155	102.005	101.855				
5.375	102.454	102.354	102.254	5.375	102.044	101.944	101.844	4.500	102.183	102.033	101.883				
6.250	103.387	103.237	103.087	6.250	102.946	102.796	102.646	4.625	102.238	102.088	101.938				

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	100.401	100.151	99.839	3.250	99.906	99.656	99.343	2.375	96.446	96.196	95.946	3.125	96.035	95.885	95.735
3.375	100.532	100.282	99.970	3.375	100.011	99.761	99.448	2.500	96.571	96.321	96.071	3.250	97.243	97.093	96.943
3.500	100.655	100.405	100.092	3.500	100.095	99.845	99.533	2.625	96.689	96.439	96.189	3.375	97.330	97.180	97.030
3.625	100.761	100.511	100.199	3.625	100.189	99.939	99.627	2.750	97.540	97.383	97.227	3.500	97.316	97.166	97.016
3.750	99.960	99.710	99.335	3.750	99.512	99.262	98.887	2.875	97.657	97.500	97.344	3.625	97.380	97.230	97.080
3.875	100.062	99.812	99.437	3.875	99.607	99.357	98.982	3.000	97.771	97.615	97.458	Margin = 2.250		Index = 0.230	
4.000	100.167	99.917	99.542	4.000	99.686	99.436	99.061	3.125	97.874	97.718	97.561	30 Year OTC			
4.125	100.267	100.017	99.642	4.125	99.771	99.521	99.146	3.250	99.261	99.111	98.961	Rate	30 Day	45 Day	60 Day
4.250	100.160	99.910	99.738	4.250	99.491	99.241	99.069	3.375	99.361	99.211	99.061	4.000	100.742	100.492	100.117
4.375	100.254	100.004	99.832	4.375	99.572	99.322	99.150	3.500	99.439	99.289	99.139	4.125	100.842	100.592	100.217
4.500	100.350	100.100	99.928	4.500	99.597	99.347	99.175	3.625	99.526	99.376	99.226	4.375	100.629	100.379	100.129
4.625	100.405	100.155	99.983	4.625	99.656	99.406	99.234	3.750	100.985	100.835	100.685	4.500	100.725	100.475	100.225
4.750	100.646	100.396	100.296	4.750	99.976	99.726	99.626	3.875	101.074	100.924	100.774	4.625	100.780	100.530	100.280
4.875	100.703	100.453	100.353	4.875	100.043	99.793	99.693	4.000	101.147	100.997	100.847	4.875	101.078	100.828	100.578
5.000	100.770	100.520	100.420	5.000	100.098	99.848	99.748	4.125	101.226	101.076	100.926	5.000	101.145	100.895	100.645
5.125	100.849	100.599	100.499	5.125	100.158	99.908	99.808	4.250	101.080	100.930	100.780	5.125	101.224	100.974	100.724
5.250	101.639	101.539	101.439	5.250	100.978	100.878	100.778	4.375	101.155	101.005	100.855	5.500	102.147	101.897	101.647
5.375	101.704	101.604	101.504	5.375	101.044	100.944	100.844	4.500	101.183	101.033	100.883	5.625	102.226	101.976	101.726
6.250	102.637	102.487	102.337	6.250	101.946	101.796	101.646	4.625	101.238	101.088	100.938	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 ≤ 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	97.992	97.742	97.367	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.092	97.842	97.467				
4.125	98.267	98.017	97.642	6.250	103.750	103.500	103.250	4.375	97.879	97.629	97.379				
4.250	98.392	98.142	97.892					4.500	97.975	97.725	97.475				
4.375	98.054	97.804	97.554					4.625	98.030	97.780	97.530				
4.500	97.950	97.700	97.450					4.875	98.328	98.078	97.828				
4.625	98.005	97.755	97.505					5.000	98.395	98.145	97.895				
5.000	98.570	98.320	98.070					5.125	98.474	98.224	97.974				
5.125	98.649	98.399	98.149					5.500	99.397	99.147	98.897				
5.250	99.049	98.799	98.549					5.625	99.476	99.226	98.976	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250	Rate	30 Day	45 Day	60 Day
								6.250	102.750	102.500	102.250	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

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.:

4/23/2020

45 Day Lock Exp.:

5/8/2020

60 Day Lock Exp.:

5/25/2020

W. Rate Sheet Dated: 3/24/2020

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	99.064	98.814	98.501	3.250	99.248	98.998	98.686	2.375	94.226	93.976	93.726	3.125	96.583	96.433	96.283
3.375	99.195	98.945	98.632	3.375	99.353	99.103	98.791	2.500	94.351	94.101	93.851	3.250	97.166	97.016	96.866
3.500	99.317	99.067	98.755	3.500	99.438	99.188	98.875	2.625	94.469	94.219	93.969	3.375	97.252	97.102	96.952
3.625	99.424	99.174	98.861	3.625	99.532	99.282	98.969	2.750	97.507	97.351	97.195	3.500	97.238	97.088	96.938
3.750	99.697	99.447	99.072	3.750	99.729	99.479	99.104	2.875	97.624	97.468	97.312	3.625	97.302	97.152	97.002
3.875	99.800	99.550	99.175	3.875	99.824	99.574	99.199	3.000	97.738	97.582	97.426	Margin = 2.250		Index = 0.230	
4.000	99.905	99.655	99.280	4.000	99.904	99.654	99.279	3.125	97.841	97.685	97.529				
4.125	100.005	99.755	99.380	4.125	99.989	99.739	99.364	3.250	98.604	98.454	98.304				
4.250	99.166	98.916	98.744	4.250	99.177	98.927	98.755	3.375	98.703	98.553	98.403				
4.375	99.260	99.010	98.838	4.375	99.258	99.008	98.836	3.500	98.781	98.631	98.481				
4.500	99.356	99.106	98.934	4.500	99.283	99.033	98.861	3.625	98.869	98.719	98.569				
4.625	99.411	99.161	98.990	4.625	99.343	99.093	98.921	3.750	101.202	101.052	100.902				
4.750	98.371	98.121	98.021	4.750	98.381	98.131	98.031	3.875	101.291	101.141	100.991				
4.875	98.428	98.178	98.078	4.875	98.448	98.198	98.098	4.000	101.364	101.214	101.064				
5.000	98.495	98.245	98.145	5.000	98.503	98.253	98.153	4.125	101.443	101.293	101.143				
5.125	98.574	98.324	98.224	5.125	98.563	98.313	98.213	4.250	100.766	100.616	100.466				
5.250	99.145	99.045	98.945	5.250	99.164	99.064	98.964	4.375	100.841	100.691	100.541				
5.375	99.211	99.111	99.011	5.375	99.231	99.131	99.031	4.500	100.869	100.719	100.569				
6.250	99.737	99.587	99.437	6.250	99.726	99.576	99.426	4.625	100.925	100.775	100.625				

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	98.314	98.064	97.751	3.250	97.818	97.568	97.256	2.375	95.046	94.796	94.546	3.125	94.573	94.423	94.273
3.375	98.445	98.195	97.882	3.375	97.923	97.673	97.361	2.500	95.171	94.921	94.671	3.250	95.156	95.006	94.856
3.500	98.567	98.317	98.005	3.500	98.008	97.758	97.445	2.625	95.289	95.039	94.789	3.375	95.242	95.092	94.942
3.625	98.674	98.424	98.111	3.625	98.102	97.852	97.539	2.750	96.796	96.640	96.483	3.500	95.228	95.078	94.928
3.750	98.747	98.497	98.122	3.750	98.299	98.049	97.674	2.875	96.913	96.757	96.600	3.625	95.292	95.142	94.992
3.875	98.850	98.600	98.225	3.875	98.394	98.144	97.769	3.000	97.027	96.871	96.715	Margin = 2.250		Index = 0.230	
4.000	98.955	98.705	98.330	4.000	98.474	98.224	97.849	3.125	97.130	96.974	96.818	30 Year OTC			
4.125	99.055	98.805	98.430	4.125	98.559	98.309	97.934	3.250	98.361	98.211	98.061	Rate	30 Day	45 Day	60 Day
4.250	98.416	98.166	97.994	4.250	97.747	97.497	97.325	3.375	98.461	98.311	98.161	4.000	99.530	99.280	98.905
4.375	98.510	98.260	98.088	4.375	97.828	97.578	97.406	3.500	98.539	98.389	98.239	4.125	99.630	99.380	99.005
4.500	98.606	98.356	98.184	4.500	97.853	97.603	97.431	3.625	98.626	98.476	98.326	4.375	98.885	98.635	98.385
4.625	98.661	98.411	98.240	4.625	97.913	97.663	97.491	3.750	99.577	99.427	99.277	4.500	98.981	98.731	98.481
4.750	97.621	97.371	97.271	4.750	96.951	96.701	96.601	3.875	99.666	99.516	99.366	4.625	99.036	98.786	98.536
4.875	97.678	97.428	97.328	4.875	97.018	96.768	96.668	4.000	99.739	99.589	99.439	4.875	98.053	97.803	97.553
5.000	97.745	97.495	97.395	5.000	97.073	96.823	96.723	4.125	99.818	99.668	99.518	5.000	98.120	97.870	97.620
5.125	97.824	97.574	97.474	5.125	97.133	96.883	96.783	4.250	99.430	99.280	99.130	5.125	98.199	97.949	97.699
5.250	98.395	98.295	98.195	5.250	97.734	97.634	97.534	4.375	99.505	99.355	99.205	5.500	98.903	98.653	98.403
5.375	98.461	98.361	98.261	5.375	97.801	97.701	97.601	4.500	99.533	99.383	99.233	5.625	98.982	98.732	98.482
6.250	98.987	98.837	98.687	6.250	98.296	98.146	97.996	4.625	99.588	99.438	99.288	6.250	98.836	98.586	98.336

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	96.780	96.530	96.155	4.750	N/A	N/A	N/A
4.125	96.705	96.455	96.080	6.250	99.750	99.500	99.250	4.125	96.880	96.630	96.255				
4.250	96.299	96.049	95.799					4.375	96.135	95.885	95.635				
4.375	95.960	95.710	95.460					4.500	96.231	95.981	95.731				
4.500	95.856	95.606	95.356					4.625	96.286	96.036	95.786				
4.625	95.911	95.661	95.411					4.750	95.303	95.053	94.803				
5.000	95.195	94.945	94.695					5.000	95.370	95.120	94.870				
5.125	95.274	95.024	94.774					5.125	95.449	95.199	94.949				
5.250	95.455	95.205	94.955					5.500	96.153	95.903	95.653	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	96.232	95.982	95.732	Rate	30 Day	45 Day	60 Day
								6.250	96.086	95.836	95.586	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.:

4/23/2020

5/8/2020

5/25/2020

W. Rate Sheet Dated: 3/24/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.625	101.691	101.591	101.491	3.250	99.472	99.372	99.272	3.625	100.653	100.553	100.453	3.625	100.274	100.174	100.074	3.375	98.688	98.588	98.488
3.750	101.579	101.479	101.379	3.375	99.932	99.832	99.732	3.750	101.431	101.331	101.231	3.750	99.963	99.863	99.763	3.500	99.052	98.952	98.852
3.875	101.897	101.797	101.697	3.500	100.300	100.200	100.100	3.875	101.798	101.698	101.598	3.875	100.280	100.180	100.080	3.625	99.282	99.182	99.082
3.990	102.106	102.006	101.906	3.625	100.699	100.599	100.499	3.990	102.040	101.940	101.840	3.990	100.484	100.384	100.284	3.750	99.818	99.718	99.618
4.000	102.206	102.106	102.006	3.750	101.434	101.334	101.234	4.000	102.140	102.040	101.940	4.000	100.584	100.484	100.384	3.875	100.181	100.081	99.981
4.125	102.311	102.211	102.111	3.875	101.798	101.698	101.598	4.125	102.369	102.269	102.169	4.125	100.709	100.609	100.509	3.990	100.418	100.318	100.218
4.250	101.876	101.776	101.676	3.990	102.040	101.940	101.840	4.250	102.800	102.700	102.600	4.250	99.419	99.319	99.219	4.000	100.518	100.418	100.318
4.375	102.138	102.038	101.938	4.000	102.140	102.040	101.940	4.375	103.100	103.000	102.900	4.375	99.640	99.540	99.440	4.125	100.709	100.609	100.509
4.500	102.344	102.244	102.144	4.125	102.369	102.269	102.169	4.500	103.327	103.227	103.127	4.500	99.884	99.784	99.684	4.250	99.419	99.319	99.219
4.625	102.430	102.330	102.230	4.250	102.990	102.890	102.790	4.625	103.535	103.435	103.335	4.625	100.004	99.904	99.804	4.375	99.640	99.540	99.440
4.750	102.121	102.021	101.921	4.375	103.288	103.188	103.088	4.750	103.770	103.670	103.570	4.750	98.567	98.467	98.367	4.500	99.884	99.784	99.684
4.875	102.358	102.258	102.158	4.500	103.514	103.414	103.314	4.875	104.043	103.943	103.843	4.875	98.833	98.733	98.633	4.625	100.004	99.904	99.804
4.990	102.433	102.333	102.233	4.625	103.723	103.623	103.523	4.990	104.214	104.114	104.014	4.990	98.972	98.872	98.772	4.750	98.567	98.467	98.367
5.000	102.533	102.433	102.333	4.750	103.617	103.517	103.417	5.000	104.314	104.214	104.114	5.000	99.072	98.972	98.872	4.875	98.833	98.733	98.633
5.125	102.780	102.680	102.580	4.875	103.887	103.787	103.687	5.125	104.784	104.684	104.584	5.125	99.193	99.093	98.993	4.990	98.972	98.872	98.772
5.250	102.868	102.768	102.668	4.990	104.072	103.972	103.872	5.250	105.441	105.341	105.241	5.250	98.683	98.583	98.483	5.000	99.072	98.972	98.872
5.375	103.068	102.968	102.868	5.000	104.172	104.072	103.972	5.375	97.665	97.565	97.465	5.375	98.942	98.842	98.742	5.125	99.193	99.093	98.993
5.500	103.283	103.183	103.083	5.125	104.666	104.566	104.466	5.500	97.645	97.545	97.445	5.500	99.182	99.082	98.982	5.250	98.683	98.583	98.483
5.625	103.777	103.677	103.577	5.250	105.287	105.187	105.087	5.625	N/A	N/A	N/A	5.625	99.290	99.190	99.090	5.375	98.942	98.842	98.742
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
3.500	98.864	98.764	98.664	3.625	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	2.750	99.466	99.366	99.266
3.625	99.236	99.136	99.036	3.750	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.875	99.840	99.740	99.640
3.750	99.815	99.715	99.615	3.875	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.990	100.191	100.091	99.991
3.875	100.181	100.081	99.981	3.990	.100	.100	.100	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.000	100.291	100.191	100.091
3.990	100.418	100.318	100.218	4.000	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.125	100.691	100.591	100.491
4.000	100.518	100.418	100.318	4.125	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.250	100.980	100.880	100.780
4.125	100.709	100.609	100.509	4.250	N/A	N/A	N/A	3.990	.100	.100	.100	3.990	.100	.100	.100	3.375	101.288	101.188	101.088
4.250	99.419	99.319	99.219	4.375	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.500	101.503	101.403	101.303
4.375	99.640	99.540	99.440	4.500	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.625	101.746	101.646	101.546
4.500	99.884	99.784	99.684	4.625	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.750	101.289	101.189	101.089
4.625	100.004	99.904	99.804	4.750	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.875	101.556	101.456	101.356
4.750	98.567	98.467	98.367	4.875	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.990	101.735	101.635	101.535
4.875	98.833	98.733	98.633	4.990	.100	.100	.100	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.000	101.835	101.735	101.635
4.990	98.972	98.872	98.772	5.000	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.125	102.141	102.041	101.941
5.000	99.072	98.972	98.872	5.125	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.250	102.398	102.298	102.198
5.125	99.193	99.093	98.993	5.250	N/A	N/A	N/A	4.990	.100	.100	.100	4.990	.100	.100	.100	4.375	102.581	102.481	102.381
5.250	98.683	98.583	98.483	5.375	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.500	102.789	102.689	102.589
5.375	93.539	93.439	93.339	5.500	N/A	N/A	N/A	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.625	102.641	102.541	102.441
5.500	93.544	93.444	93.344	5.625	N/A	N/A	N/A	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.750	102.125	102.025	101.925
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	97.859	97.759	97.659	2.750	97.787	97.587	97.587	2.750	98.879	98.679	98.679	2.750	97.272	97.072	97.072	2.750	97.200	97.000	97.000
2.875	98.496	98.396	98.296	2.875	98.404	98.204	98.204	2.875	99.299	99.099	99.099	2.875	97.955	97.755	97.755	2.875	97.863	97.663	97.663
2.990	98.969	98.869	98.769	2.990	98.894	98.694	98.694	2.990	99.576	99.376	99.376	2.990	98.354	98.154	98.154	2.990	98.279	98.079	98.079
3.000	99.069	98.969	98.869	3.000	98.994	98.794	98.794	3.000	99.676	99.476	99.476	3.000	98.454	98.254		3.000	98.379	98.179	98.179
3.125	99.576	99.476	99.376	3.125	99.513	99.313	99.313	3.125	100.035	99.835	99.835	3.125	98.920	98.720	98.720	3.125	98.857	98.657	98.657
3.250	99.898	99.798	99.698	3.250	99.836	99.636	99.636	3.250	100.222	100.022	100.022	3.250	99.140	98.940	98.940	3.250	99.078	98.878	98.878
3.375	100.240	100.140	100.040	3.375	100.178	99.978	99.978	3.375	100.433	100.233	100.233	3.375	99.385	99.185	99.185	3.375	99.323	99.123	99.123
3.500	100.483	100.383	100.283	3.500	100.420	100.220	100.220	3.500	100.577	100.377	100.377	3.500	99.557	99.357	99.357	3.500	99.494	99.294	99.294
3.625	100.744	100.644	100.544	3.625	100.682	100.482	100.482	3.625	100.739	100.539	100.539	3.625	99.737	99.537	99.537	3.625	99.675	99.475	99.475
3.750	100.578	100.478	100.378	3.750	100.578	100.378	100.378	3.750	100.233	100.033	100.033	3.750	99.522	99.322	99.322	3.750	99.522	99.322	99.322
3.875	100.874	100.774	100.674	3.875	100.874	100.674	100.674	3.875	100.415	100.215	100.215	3.875	99.733	99.533	99.533	3.875	99.733	99.533	99.533
3.990	101.149	101.049	100.949	3.990	101.137	100.937	100.937	3.990	100.504	100.304	100.304	3.990	99.918	99.718	99.718	3.990	99.906	99.706	99.706
4.000	101.249	101.149	101.049	4.000	101.237	101.037	101.037	4.000	100.604	100.404	100.404	4.000	100.018	99.818	99.818	4.000	100.006	99.806	99.806
4.125	101.745	101.645	101.545	4.125	101.745	101.545	101.545	4.125	100.830	100.630	100.630	4.125	100.434	100.234	100.234	4.125	100.434	100.234	100.234
4.250	102.030	101.930	101.830	4.250	102.030	101.830	101.830	4.250	101.005	100.805	100.805	4.250	100.637	100.437	100.437	4.250	100.637	100.437	100.437
4.375	102.234	102.134	102.034	4.375	102.234	102.034	102.034	4.375	101.125	100.925	100.925	4.375	100.778	100.578	100.578	4.375	100.778	100.578	100.578
4.500	102.461	102.361	102.261	4.500	102.461	102.261	102.261	4.500	101.265	101.065	101.065	4.500	100.937	100.737	100.737	4.500	100.937	100.737	100.737
4.625	102.772	102.672	102.572																



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.:

4/23/2020

45 Day Lock Exp.:

5/8/2020

60 Day Lock Exp.:

5/25/2020

W. Rate Sheet Dated: 3/24/2020

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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/23/2020
45 Day Lock Exp.: 5/8/2020
60 Day Lock Exp.: 5/25/2020

W. Rate Sheet Dated: 3/24/2020

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	101.752	101.652	101.532	3.375	100.832	100.732	100.567	3.375	100.832	100.732	100.567	3.750	100.652	100.552	100.383	3.750	100.402	100.302	100.133
3.750	101.751	101.651	101.482	3.500	101.241	101.141	100.997	3.500	101.241	101.141	100.997	3.875	100.962	100.862	100.706	3.875	100.712	100.612	100.456
3.875	102.061	101.961	101.805	3.625	101.502	101.402	101.282	3.625	101.502	101.402	101.282	3.990	101.187	101.087	100.938	3.990	100.812	100.712	100.563
3.990	102.286	102.186	102.037	3.750	101.501	101.401	101.232	3.750	101.501	101.401	101.232	4.000	101.287	101.187	101.038	4.000	100.912	100.812	100.663
4.000	102.386	102.286	102.137	3.875	101.811	101.711	101.555	3.875	101.811	101.711	101.555	4.125	101.328	101.228	101.081	4.125	100.953	100.853	100.706
4.125	102.427	102.327	102.180	3.990	101.911	101.811	101.662	3.990	101.911	101.811	101.662	4.250	100.296	100.196	100.049	4.250	99.921	99.821	99.644
4.250	102.269	102.169	101.992	4.000	102.011	101.911	101.762	4.000	102.011	101.911	101.762	4.375	100.557	100.457	100.288	4.375	100.182	100.082	99.913
4.375	102.530	102.430	102.261	4.125	102.052	101.952	101.805	4.125	102.052	101.952	101.805	4.500	100.858	100.758	100.594	4.500	100.233	100.133	99.969
4.500	102.831	102.731	102.567	4.250	101.894	101.794	101.617	4.250	101.894	101.794	101.617	4.625	100.946	100.846	100.685	4.625	100.321	100.221	100.060
4.625	102.919	102.819	102.658	4.375	102.155	102.055	101.886	4.375	102.155	102.055	101.886	4.750	99.871	99.771	99.587	4.750	99.246	99.146	98.962
4.750	102.540	102.440	102.256	4.500	102.206	102.106	101.942	4.500	102.206	102.106	101.942	4.875	100.182	100.082	99.907	4.875	99.557	99.457	99.282
4.875	102.851	102.751	102.576	4.625	102.294	102.194	102.033	4.625	102.294	102.194	102.033	4.990	100.297	100.197	100.028	4.990	99.297	99.197	99.028
4.990	102.966	102.866	102.697	4.750	101.915	101.815	101.631	4.750	101.915	101.815	101.631	5.000	100.397	100.297	100.128	5.000	99.397	99.297	99.128
5.000	103.066	102.966	102.797	4.875	102.226	102.126	101.951	4.875	102.226	102.126	101.951	5.125	100.556	100.456	100.290	5.125	99.556	99.456	99.290
5.125	103.225	103.125	102.959	4.990	101.966	101.866	101.697	4.990	101.966	101.866	101.697	5.250	99.663	99.563	99.463	5.250	98.663	98.563	98.463
5.250	103.208	103.108	103.008	5.000	102.066	101.966	101.797	5.000	102.066	101.966	101.797	5.375	99.695	99.595	99.495	5.375	99.695	99.595	99.495
5.375	103.390	103.290	103.190	5.125	102.225	102.125	101.959	5.125	102.225	102.125	101.959	5.500	98.701	98.601	98.501	5.500	98.701	98.601	98.501
5.500	102.546	102.446	102.346	5.250	102.208	102.108	102.008	5.250	102.208	102.108	102.008	5.625	99.027	98.927	98.827	5.625	99.027	98.927	98.827
5.625	103.022	102.922	102.822	5.375	103.390	103.290	103.190	5.375	103.390	103.290	103.190	5.750	99.513	99.413	99.313	5.750	99.513	99.413	99.313
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	100.402	100.302	100.133	3.625	N/A	N/A	N/A	3.375	N/A	N/A	N/A	3.375	N/A	N/A	N/A	2.750	99.772	99.672	99.403
3.875	100.712	100.612	100.456	3.750	N/A	N/A	N/A	3.500	N/A	N/A	N/A	3.500	N/A	N/A	N/A	2.875	100.020	99.920	99.658
3.990	100.812	100.712	100.563	3.875	N/A	N/A	N/A	3.625	N/A	N/A	N/A	3.625	N/A	N/A	N/A	2.990	100.151	100.051	99.799
4.000	100.912	100.812	100.663	3.990	100	100	100	3.750	N/A	N/A	N/A	3.750	N/A	N/A	N/A	3.000	100.251	100.151	99.899
4.125	100.953	100.853	100.706	4.000	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.875	N/A	N/A	N/A	3.125	100.810	100.710	100.610
4.250	99.921	99.821	99.644	4.125	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.990	N/A	N/A	N/A	3.250	101.123	101.023	100.923
4.375	100.182	100.082	99.913	4.250	N/A	N/A	N/A	4.000	N/A	N/A	N/A	4.000	N/A	N/A	N/A	3.375	101.425	101.325	101.225
4.500	100.233	100.133	99.969	4.375	N/A	N/A	N/A	4.125	N/A	N/A	N/A	4.125	N/A	N/A	N/A	3.500	101.689	101.589	101.489
4.625	100.321	100.221	100.060	4.500	N/A	N/A	N/A	4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A	3.625	101.225	101.125	101.014
4.750	99.246	99.146	98.962	4.625	N/A	N/A	N/A	4.375	N/A	N/A	N/A	4.375	N/A	N/A	N/A	3.750	101.554	101.454	101.347
4.875	99.557	99.457	99.282	4.750	N/A	N/A	N/A	4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A	3.875	101.678	101.578	101.472
4.990	99.297	99.197	99.028	4.875	N/A	N/A	N/A	4.625	N/A	N/A	N/A	4.625	N/A	N/A	N/A	3.990	101.905	101.805	101.705
5.000	99.397	99.297	99.128	4.990	100	100	100	4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.000	102.005	101.905	101.805
5.125	99.556	99.456	99.290	5.000	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.875	N/A	N/A	N/A	4.125	102.152	102.052	101.952
5.250	98.663	98.563	98.463	5.125	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.990	N/A	N/A	N/A	4.250	102.475	102.375	102.275
5.375	99.695	99.595	99.495	5.250	N/A	N/A	N/A	5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A	4.375	102.754	102.654	102.554
5.500	98.701	98.601	98.501	5.375	N/A	N/A	N/A	5.125	N/A	N/A	N/A	5.125	N/A	N/A	N/A	4.500	102.890	102.790	102.690
5.625	99.027	98.927	98.827	5.500	N/A	N/A	N/A	5.250	N/A	N/A	N/A	5.250	N/A	N/A	N/A	4.625	102.236	102.136	101.919
5.750	99.513	99.413	99.313	5.625	N/A	N/A	N/A	5.375	N/A	N/A	N/A	5.375	N/A	N/A	N/A	4.750	102.471	102.371	102.160
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	101.772	101.672	101.403	2.750	102.022	101.922	101.653	2.750	99.384	99.284	99.015	2.750	101.384	101.284	101.015	2.750	101.634	101.534	101.265
2.875	100.020	99.920	99.658	2.875	100.020	99.920	99.658	2.875	99.632	99.532	99.270	2.875	99.632	99.532	99.270	2.875	99.632	99.532	99.270
2.990	100.151	100.051	99.799	2.990	100.151	100.051	99.799	2.990	99.763	99.663	99.411	2.990	99.763	99.663	99.411	2.990	99.763	99.663	99.411
3.000	100.251	100.151	99.899	3.000	100.251	100.151	99.899	3.000	99.863	99.763	99.511	3.000	99.863	99.763	99.511	3.000	99.863	99.763	99.511
3.125	100.810	100.710	100.610	3.125	100.810	100.710	100.610	3.125	100.422	100.322	100.222	3.125	100.422	100.322	100.222	3.125	100.422	100.322	100.222
3.250	101.123	101.023	100.923	3.250	101.123	101.023	100.923	3.250	100.735	100.635	100.535	3.250	100.735	100.635	100.535	3.250	100.735	100.635	100.535
3.375	101.425	101.325	101.225	3.375	101.425	101.325	101.225	3.375	101.037	100.937	100.837	3.375	101.037	100.937	100.837	3.375	101.037	100.937	100.837
3.500	101.689	101.589	101.489	3.500	101.689	101.589	101.489	3.500	101.301	101.201	101.101	3.500	101.301	101.201	101.101	3.500	101.301	101.201	101.101
3.625	101.225	101.125	101.014	3.625	101.225	101.125	101.014	3.625	100.324	100.224	100.113	3.625	100.324	100.224	100.113	3.625	100.324	100.224	100.113
3.750	101.554	101.454	101.347	3.750	101.554	101.454	101.347	3.750	100.653	100.553	100.446	3.750	100.653	100.553	100.446	3.750	100.653	100.553	100.446
3.875	101.678	101.578	101.472	3.875	101.678	101.578	101.472	3.875	100.777	100.677	100.571	3.875	100.777	100.677	100.571	3.875	100.777	100.677	100.571
3.990	101.905	101.805	101.705	3.990	101.905	101.805	101.705	3.990	101.004	100.904	100.804	3.990	101.004	100.904	100.804	3.990	101.004	100.904	100.804
4.000	102.005	101.905	101.805	4.000	102.005	101.905	101.805	4.000	101.104	101.004	100.904	4.000	101.104	101.004	100.904	4.000	101.104	101.004	100.804
4.125	102.152	102.052	101.952	4.125	102.152	102.052	101.952	4.125	100.962	100.862	100.762	4.125	100.962	100.862	100.762	4.125	100.962	100.862	100.762
4.250	102.475	102.375	102.275																



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.:

4/23/2020

45 Day Lock Exp.:

5/8/2020

60 Day Lock Exp.:

5/25/2020

W. Rate Sheet Dated: 3/24/2020

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	102.112	102.012	101.880	3.625	101.994	101.894	101.758	2.750	99.984	99.884	99.703	3.750	99.910	99.810	99.651	2.750	99.296	99.196	99.015
3.750	101.359	101.259	101.100	3.750	101.368	101.268	101.111	2.875	99.689	99.589	99.440	3.875	100.254	100.154	100.013	2.875	99.001	98.901	98.752
3.875	101.703	101.603	101.462	3.875	101.717	101.617	101.472	2.990	99.919	99.819	99.673	3.990	100.485	100.385	100.248	2.990	99.231	99.131	98.985
3.990	101.934	101.834	101.697	3.990	101.882	101.782	101.642	3.000	100.019	99.919	99.773	4.000	100.585	100.485	100.348	3.000	99.331	99.231	99.085
4.000	102.034	101.934	101.797	4.000	101.982	101.882	101.742	3.125	100.892	100.792	100.665	4.125	100.598	100.498	100.363	3.125	100.204	100.104	99.977
4.125	102.047	101.947	101.812	4.125	102.163	102.063	101.933	3.250	101.232	101.132	101.018	4.250	99.073	98.973	98.766	3.250	100.544	100.444	100.330
4.250	101.396	101.296	101.089	4.250	101.512	101.412	101.198	3.375	101.527	101.427	101.322	4.375	99.353	99.253	99.053	3.375	100.839	100.739	100.634
4.375	101.676	101.576	101.376	4.375	101.744	101.644	101.437	3.500	101.780	101.680	101.570	4.500	99.670	99.570	99.377	3.500	101.092	100.992	100.882
4.500	101.993	101.893	101.700	4.500	102.006	101.906	101.704	3.625	100.934	100.834	100.613	4.625	99.759	99.659	99.468	3.625	99.733	99.633	99.412
4.625	102.082	101.982	101.791	4.625	102.075	101.975	101.775	3.750	101.278	101.178	100.961	4.750	98.560	98.460	98.266	3.750	100.077	99.977	99.760
4.750	101.579	101.479	101.285	4.750	101.149	101.049	100.846	3.875	101.409	101.309	101.098	4.875	98.887	98.787	98.604	3.875	100.208	100.108	99.897
4.875	101.906	101.806	101.623	4.875	101.425	101.325	101.128	3.990	101.657	101.557	101.353	4.990	99.013	98.913	98.735	3.990	100.456	100.356	100.152
4.990	102.032	101.932	101.754	4.990	101.567	101.467	101.273	4.000	101.757	101.657	101.453	5.000	99.113	99.013	98.835	4.000	100.556	100.456	100.252
5.000	102.132	102.032	101.854	5.000	101.667	101.567	101.373	4.125	101.952	101.852	101.645	5.125	99.275	99.175	99.000	4.125	100.462	100.362	100.155
5.125	102.294	102.194	102.019	5.125	101.984	101.884	101.698	4.250	102.295	102.195	101.994	5.250	98.705	98.605	98.303	4.250	100.805	100.705	100.504
5.250	102.600	102.500	102.198	5.250	102.229	102.129	101.818	4.375	102.598	102.498	102.302	5.375	98.745	98.645	98.348	4.375	101.108	101.008	100.812
5.375	102.790	102.690	102.393	5.375	N/A	N/A	N/A	4.500	102.749	102.649	102.453	5.500	98.457	98.357	98.257	4.500	101.259	101.159	100.963
5.500	102.652	102.552	102.452	5.500	N/A	N/A	N/A	4.625	102.282	102.182	102.082	5.625	98.794	98.694	98.594	4.625	100.125	100.025	99.925
5.625	103.139	103.039	102.939	5.625	N/A	N/A	N/A	4.750	102.534	102.434	102.334	5.750	99.286	99.186	99.086	4.750	100.377	100.277	100.177

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	-0.250	-1.250	-2.500	-3.000	-3.000	-2.500	-2.500	-2.500	
640 - 659	-0.750	-1.500	-3.000	-3.250	-3.500	-3.000	-3.000	-3.000	
620 - 639	-0.750	-1.750	-3.250	-3.250	-3.500	-3.500	-3.500	-3.750	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/23/2020

45 Day Lock Exp.:

5/8/2020

60 Day Lock Exp.:

5/25/2020

W. Rate Sheet Dated: 3/24/2020

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	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

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

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