

W. Rate Sheet Dated: 3/30/2020

Release Time: 5:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.159	98.909	98.706	2.750	99.739	99.489	99.286	2.375	97.809	97.659	97.509	3.125	96.116	95.966	95.816
2.875	99.165	98.915	98.712	2.875	99.744	99.494	99.291	2.500	97.814	97.664	97.514	3.250	97.620	97.470	97.320
3.000	99.170	98.920	98.717	3.000	99.749	99.499	99.296	2.625	97.819	97.669	97.519	3.375	97.608	97.458	97.308
3.125	99.175	98.925	98.722	3.125	99.753	99.503	99.300	2.750	98.550	98.400	98.250	3.500	97.612	97.462	97.312
3.250	101.337	101.087	100.853	3.250	101.066	100.816	100.582	2.875	98.554	98.404	98.254	3.625	97.615	97.465	97.315
3.375	101.342	101.092	100.857	3.375	101.071	100.821	100.587	3.000	98.559	98.409	98.259	Margin = 2.250		Index = 0.230	
3.500	101.346	101.096	100.862	3.500	101.075	100.825	100.591	3.125	98.563	98.413	98.263				
3.625	101.349	101.099	100.865	3.625	101.079	100.829	100.595	3.250	100.745	100.595	100.445				
3.750	102.080	101.930	101.780	3.750	101.659	101.509	101.359	3.375	100.749	100.599	100.449				
3.875	102.084	101.934	101.784	3.875	101.663	101.513	101.363	3.500	100.753	100.603	100.453				
4.000	102.088	101.938	101.788	4.000	101.667	101.517	101.367	3.625	100.756	100.606	100.456				
4.125	102.091	101.941	101.791	4.125	101.671	101.521	101.371	3.750	102.005	101.855	101.705				
4.250	102.689	102.589	102.432	4.250	102.268	102.168	102.012	3.875	102.009	101.859	101.709				
4.375	102.685	102.585	102.429	4.375	102.272	102.172	102.015	4.000	102.012	101.862	101.712				
4.500	102.688	102.588	102.432	4.500	102.266	102.166	102.010	4.125	102.016	101.866	101.716				
4.625	102.702	102.602	102.445	4.625	102.269	102.169	102.013	4.250	101.880	101.730	101.580				
4.750	102.827	102.727	102.627	4.750	102.254	102.154	102.054	4.375	101.883	101.733	101.583				
4.875	102.667	102.567	102.467	4.875	102.257	102.157	102.057	4.500	101.879	101.729	101.579				
6.250	103.819	103.669	103.519	6.250	103.395	103.245	103.095	4.625	101.882	101.732	101.582				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.159	98.909	98.706	2.750	99.489	99.239	99.036	2.375	96.809	96.659	96.509	3.125	95.116	94.966	94.816
2.875	99.165	98.915	98.712	2.875	99.494	99.244	99.041	2.500	96.814	96.664	96.514	3.250	96.620	96.470	96.320
3.000	99.170	98.920	98.717	3.000	99.499	99.249	99.046	2.625	96.819	96.669	96.519	3.375	96.608	96.458	96.308
3.125	99.175	98.925	98.722	3.125	99.503	99.253	99.050	2.750	97.550	97.400	97.250	3.500	96.612	96.462	96.312
3.250	101.087	100.837	100.603	3.250	100.566	100.316	100.082	2.875	97.554	97.404	97.254	3.625	96.615	96.465	96.315
3.375	101.092	100.842	100.607	3.375	100.571	100.321	100.087	3.000	97.559	97.409	97.259	Margin = 2.250		Index = 0.230	
3.500	101.096	100.846	100.612	3.500	100.575	100.325	100.091	3.125	97.563	97.413	97.263	30 Year OTC			
3.625	101.099	100.849	100.615	3.625	100.579	100.329	100.095	3.250	99.745	99.595	99.445	Rate	30 Day	45 Day	60 Day
3.750	101.130	100.980	100.830	3.750	100.659	100.509	100.359	3.375	99.749	99.599	99.449	4.000	101.713	101.463	101.213
3.875	101.134	100.984	100.834	3.875	100.663	100.513	100.363	3.500	99.753	99.603	99.453	4.125	101.716	101.466	101.216
4.000	101.138	100.988	100.838	4.000	100.667	100.517	100.367	3.625	99.756	99.606	99.456	4.375	102.310	102.060	101.810
4.125	101.141	100.991	100.841	4.125	100.671	100.521	100.371	3.750	101.005	100.855	100.705	4.500	102.313	102.063	101.813
4.250	101.939	101.839	101.682	4.250	101.268	101.168	101.012	3.875	101.009	100.859	100.709	4.625	102.327	102.077	101.827
4.375	101.935	101.835	101.679	4.375	101.272	101.172	101.015	4.000	101.012	100.862	100.712	4.875	102.292	102.042	101.792
4.500	101.938	101.838	101.682	4.500	101.266	101.166	101.010	4.125	101.016	100.866	100.716	5.000	102.295	102.045	101.795
4.625	101.952	101.852	101.695	4.625	101.269	101.169	101.013	4.250	100.880	100.730	100.580	5.125	102.297	102.047	101.797
4.750	102.077	101.977	101.877	4.750	101.254	101.154	101.054	4.375	100.883	100.733	100.583	5.500	102.656	102.406	102.156
4.875	101.917	101.817	101.717	4.875	101.257	101.157	101.057	4.500	100.879	100.729	100.579	5.625	102.658	102.408	102.158
6.250	103.069	102.919	102.769	6.250	102.395	102.245	102.095	4.625	100.882	100.732	100.582	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	0.000	0.000	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.000	0.000	\$85,001 - \$125,000	0.000	0.000
FICO 640 - 659	-0.750	-0.750	\$125,001 - \$175,000	0.000	0.000
FICO 620 - 639	-1.000	-1.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	N/A	N/A	\$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	N/A	N/A
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000		Max Note Rate = 4.750		N/A	N/A

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	98.963	98.713	98.463	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.966	98.716	98.466				
4.125	99.141	98.891	98.641	6.250	103.750	103.500	103.250	4.375	99.560	99.310	99.060				
4.250	99.739	99.489	99.239					4.500	99.563	99.313	99.063				
4.375	99.735	99.485	99.235					4.625	99.577	99.327	99.077				
4.500	99.538	99.288	99.038					4.875	99.542	99.292	99.042				
4.625	99.552	99.302	99.052					5.000	99.545	99.295	99.045				
5.000	99.720	99.470	99.220					5.125	99.547	99.297	99.047				
5.125	99.722	99.472	99.222					5.500	99.906	99.656	99.406				
5.250	100.122	99.872	99.622					5.625	99.908	99.658	99.408	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250	6.250	102.750	102.500	102.250

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM 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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/29/2020

45 Day Lock Exp.:

5/14/2020

60 Day Lock Exp.:

5/29/2020

W. Rate Sheet Dated: 3/30/2020

Release Time: 5:00 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	92.509	92.259	92.056	2.750	93.519	93.269	93.066	2.375	94.589	94.439	94.289	3.125	90.476	90.326	90.176
2.875	92.515	92.265	92.062	2.875	93.524	93.274	93.071	2.500	94.594	94.444	94.294	3.250	91.667	91.517	91.367
3.000	92.520	92.270	92.067	3.000	93.529	93.279	93.076	2.625	94.599	94.449	94.299	3.375	91.656	91.506	91.356
3.125	92.525	92.275	92.072	3.125	93.533	93.283	93.080	2.750	92.330	92.180	92.030	3.500	91.659	91.509	91.359
3.250	94.374	94.124	93.890	3.250	94.534	94.284	94.050	2.875	92.334	92.184	92.034	3.625	91.663	91.513	91.363
3.375	94.379	94.129	93.895	3.375	94.539	94.289	94.054	3.000	92.339	92.189	92.039	Margin = 2.250		Index = 0.230	
3.500	94.384	94.134	93.899	3.500	94.543	94.293	94.058	3.125	92.343	92.193	92.043				
3.625	94.387	94.137	93.903	3.625	94.547	94.297	94.062	3.250	94.212	94.062	93.912				
3.750	98.242	98.092	97.942	3.750	98.252	98.102	97.952	3.375	94.216	94.066	93.916				
3.875	98.246	98.096	97.946	3.875	98.256	98.106	97.956	3.500	94.220	94.070	93.920				
4.000	98.251	98.101	97.951	4.000	98.259	98.109	97.959	3.625	94.224	94.074	93.924				
4.125	98.254	98.104	97.954	4.125	98.263	98.113	97.963	3.750	98.598	98.448	98.298				
4.250	98.851	98.751	98.595	4.250	98.861	98.761	98.604	3.875	98.601	98.451	98.301				
4.375	98.847	98.747	98.591	4.375	98.864	98.764	98.608	4.000	98.605	98.455	98.305				
4.500	98.851	98.751	98.595	4.500	98.858	98.758	98.602	4.125	98.608	98.458	98.308				
4.625	98.864	98.764	98.608	4.625	98.861	98.761	98.605	4.250	98.472	98.322	98.172				
4.750	98.114	98.014	97.914	4.750	97.972	97.872	97.772	4.375	98.475	98.325	98.175				
4.875	97.954	97.854	97.754	4.875	97.974	97.874	97.774	4.500	98.472	98.322	98.172				
6.250	100.169	100.019	99.869	6.250	100.175	100.025	99.875	4.625	98.474	98.324	98.174				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	92.509	92.259	92.056	2.750	92.839	92.589	92.386	2.375	95.409	95.259	95.109	3.125	88.466	88.316	88.166
2.875	92.515	92.265	92.062	2.875	92.844	92.594	92.391	2.500	95.414	95.264	95.114	3.250	89.657	89.507	89.357
3.000	92.520	92.270	92.067	3.000	92.849	92.599	92.396	2.625	95.419	95.269	95.119	3.375	89.646	89.496	89.346
3.125	92.525	92.275	92.072	3.125	92.853	92.603	92.400	2.750	96.806	96.656	96.506	3.500	89.649	89.499	89.349
3.250	94.124	93.874	93.640	3.250	93.604	93.354	93.120	2.875	96.811	96.661	96.511	3.625	89.653	89.503	89.353
3.375	94.129	93.879	93.645	3.375	93.609	93.359	93.124	3.000	96.816	96.666	96.516	Margin = 2.250		Index = 0.230	
3.500	94.134	93.884	93.649	3.500	93.613	93.363	93.128	3.125	96.820	96.670	96.520	30 Year OTC			
3.625	94.137	93.887	93.653	3.625	93.617	93.367	93.132	3.250	98.845	98.695	98.545	Rate	30 Day	45 Day	60 Day
3.750	97.292	97.142	96.992	3.750	96.822	96.672	96.522	3.375	98.849	98.699	98.549	4.000	97.876	97.626	97.376
3.875	97.296	97.146	96.996	3.875	96.826	96.676	96.526	3.500	98.853	98.703	98.553	4.125	97.879	97.629	97.379
4.000	97.301	97.151	97.001	4.000	96.829	96.679	96.529	3.625	98.856	98.706	98.556	4.375	98.472	98.222	97.972
4.125	97.304	97.154	97.004	4.125	96.833	96.683	96.533	3.750	99.597	99.447	99.297	4.500	98.476	98.226	97.976
4.250	98.101	98.001	97.845	4.250	97.431	97.331	97.174	3.875	99.601	99.451	99.301	4.625	98.489	98.239	97.989
4.375	98.097	97.997	97.841	4.375	97.434	97.334	97.178	4.000	99.605	99.455	99.305	4.875	97.579	97.329	97.079
4.500	98.101	98.001	97.845	4.500	97.428	97.328	97.172	4.125	99.608	99.458	99.308	5.000	97.582	97.332	97.082
4.625	98.114	98.014	97.858	4.625	97.431	97.331	97.175	4.250	99.230	99.080	98.930	5.125	97.584	97.334	97.084
4.750	97.364	97.264	97.164	4.750	96.542	96.442	96.342	4.375	99.233	99.083	98.933	5.500	97.943	97.693	97.443
4.875	97.204	97.104	97.004	4.875	96.544	96.444	96.344	4.500	99.229	99.079	98.929	5.625	97.945	97.695	97.445
6.250	99.419	99.269	99.119	6.250	98.745	98.595	98.445	4.625	99.232	99.082	98.932	6.250	99.485	99.235	98.985

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	-1.000
FICO 680 - 719	0.000	0.000	FICO 600 - 619	N/A	N/A
FICO 660 - 679	0.000	0.000	FICO 580 - 599	N/A	N/A
FICO 640 - 659	-0.750	-0.750			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	VA Jumbo	N/A	N/A
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750	N/A	N/A

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	95.126	94.876	94.626	4.750	N/A	N/A	N/A
4.125	94.954	94.704	94.454	6.250	99.750	99.500	99.250	4.125	95.129	94.879	94.629				
4.250	95.551	95.301	95.051					4.375	95.722	95.472	95.222				
4.375	95.547	95.297	95.047					4.500	95.726	95.476	95.226				
4.500	95.547	95.297	95.047					4.625	95.739	95.489	95.239				
4.625	95.547	95.297	95.047					4.875	94.829	94.579	94.329				
5.000	94.657	94.407	94.157					5.000	94.832	94.582	94.332				
5.125	94.659	94.409	94.159					5.125	94.834	94.584	94.334				
5.250	95.060	94.810	94.560					5.500	95.193	94.943	94.693	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	95.195	94.945	94.695	Rate	30 Day	45 Day	60 Day
								6.250	96.735	96.485	96.235	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@afwloans.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.:

4/29/2020

5/14/2020

5/29/2020

W. Rate Sheet Dated: 3/30/2020

Release Time: 5:00 pm 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				
2.750	98.119	97.945	97.919	2.875	97.381	97.192	97.173	2.750	96.565	96.391	96.365	2.750	96.163	95.989	95.963	2.750	94.801	94.612	94.593				
2.875	98.675	98.501	98.475	2.990	97.792	97.657	97.592	2.875	97.194	97.020	96.994	2.875	96.704	96.530	96.504	2.875	95.410	95.221	95.202				
2.990	99.342	99.223	99.142	3.000	97.892	97.757	97.692	2.990	97.604	97.430	97.404	2.990	97.162	96.988	96.962	2.990	95.612	95.477	95.412				
3.000	99.442	99.323	99.242	3.125	98.965	98.830	98.765	3.000	97.704	97.530	97.504	3.000	97.262	97.088	97.062	3.000	95.712	95.577	95.512				
3.125	100.282	100.163	100.082	3.250	99.893	99.758	99.693	3.125	98.722	98.603	98.522	3.125	97.436	97.262	97.236	3.125	96.119	95.984	95.919				
3.250	101.007	100.888	100.807	3.375	100.356	100.221	100.156	3.250	99.702	99.583	99.502	3.250	97.551	97.432	97.351	3.250	96.437	96.302	96.237				
3.375	101.419	101.300	101.219	3.500	100.697	100.562	100.497	3.375	100.168	100.049	99.968	3.375	97.955	97.836	97.755	3.375	96.892	96.757	96.692				
3.500	101.728	101.609	101.528	3.625	101.263	101.163	101.063	3.500	100.509	100.390	100.309	3.500	98.263	98.144	98.063	3.500	97.232	97.097	97.033				
3.625	102.025	101.906	101.825	3.750	101.970	101.870	101.770	3.625	101.221	101.121	101.021	3.625	98.412	98.293	98.212	3.625	97.650	97.550	97.455				
3.750	102.051	101.951	101.851	3.875	102.328	102.228	102.128	3.750	101.967	101.867	101.767	3.750	98.061	97.961	97.861	3.750	97.980	97.880	97.780				
3.875	102.369	102.269	102.169	3.990	102.534	102.434	102.334	3.875	102.328	102.228	102.128	3.875	98.378	98.278	98.178	3.875	98.337	98.237	98.137				
3.990	102.547	102.447	102.347	4.000	102.634	102.534	102.434	3.990	102.534	102.434	102.334	3.990	98.550	98.450	98.350	3.990	98.537	98.437	98.337				
4.000	102.647	102.547	102.447	4.125	103.160	103.060	102.960	4.000	102.634	102.534	102.434	4.000	98.650	98.550	98.450	4.000	98.637	98.537	98.437				
4.125	102.739	102.639	102.539	4.250	103.759	103.659	103.559	4.125	102.938	102.838	102.738	4.125	98.774	98.674	98.574	4.125	98.774	98.674	98.574				
4.250	102.613	102.513	102.413	4.375	104.032	103.932	103.832	4.250	103.570	103.470	103.370	4.250	98.158	98.058	97.958	4.250	98.158	98.058	97.958				
4.375	102.855	102.755	102.655	4.500	104.244	104.144	104.044	4.375	103.845	103.745	103.645	4.375	98.353	98.253	98.153	4.375	98.353	98.253	98.153				
4.500	103.047	102.947	102.847	4.625	104.451	104.351	104.251	4.500	104.056	103.956	103.856	4.500	98.579	98.479	98.379	4.500	98.579	98.479	98.379				
4.625	103.137	103.037	102.937	4.750	104.792	104.692	104.592	4.625	104.387	104.287	104.187	4.625	98.711	98.611	98.511	4.625	98.711	98.611	98.511				
4.750	103.296	103.196	103.096	4.875	N/A	N/A	N/A	4.750	104.946	104.846	104.746	4.750	98.182	98.082	97.982	4.750	98.182	98.082	97.982				
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				
2.750	94.609	94.435	94.409	2.875	99.051	98.877	98.851	2.875	98.582	98.408	98.382	2.875	98.520	98.320	98.320	2.750	100.242	100.142	100.042				
2.875	95.223	95.049	95.023	2.990	99.620	99.485	99.420	2.990	98.966	98.815	98.766	2.990	98.903	98.703	98.703	2.875	100.516	100.416	100.316				
2.990	95.424	95.250	95.224	3.000	99.720	99.585	99.520	3.000	99.066	98.915	98.866	3.000	99.003	98.803	98.803	2.990	100.709	100.609	100.509				
3.000	95.524	95.350	95.324	3.125	100.546	100.411	100.346	3.125	100.058	99.939	99.858	3.125	100.015	99.815	99.815	3.000	100.809	100.709	100.609				
3.125	95.876	95.757	95.676	3.250	101.220	101.085	101.020	3.250	100.909	100.790	100.709	3.250	100.909	100.709	100.709	3.125	101.196	101.096	100.996				
3.250	96.246	96.127	96.046	3.375	101.603	101.468	101.403	3.375	101.330	101.211	101.130	3.375	101.330	101.130	101.130	3.250	101.483	101.383	101.283				
3.375	96.704	96.585	96.504	3.500	101.891	101.756	101.691	3.500	101.648	101.529	101.448	3.500	101.648	101.448	101.448	3.375	101.761	101.661	101.561				
3.500	97.044	96.925	96.844	3.625	102.184	102.049	101.984	3.625	101.973	101.854	101.773	3.625	101.973	101.773	101.773	3.500	101.958	101.858	101.758				
3.625	97.608	97.508	97.408	3.750	102.327	102.227	102.127	3.750	102.171	102.071	101.971	3.750	102.015	101.815	101.815	3.625	102.178	102.078	101.978				
3.750	97.977	97.877	97.777	3.875	102.624	102.524	102.424	3.875	102.498	102.398	102.298	3.875	102.342	102.142	102.142	3.750	101.999	101.899	101.799				
3.875	98.337	98.237	98.137	3.990	102.791	102.691	102.591	3.990	102.691	102.591	102.491	3.990	102.534	102.334	102.334	3.875	102.245	102.145	102.045				
3.990	98.537	98.437	98.337	4.000	102.891	102.791	102.691	4.000	102.791	102.691	102.591	4.000	102.634	102.434	102.434	3.990	102.401	102.301	102.201				
4.000	98.637	98.537	98.437	4.125	102.994	102.894	102.794	4.125	102.993	102.893	102.793	4.125	102.837	102.637	102.637	4.000	102.501	102.401	102.301				
4.125	98.774	98.674	98.574	4.250	103.016	102.916	102.816	4.250	102.626	102.526	102.426	4.250	102.563	102.363	102.363	4.125	102.720	102.620	102.520				
4.250	98.158	98.058	97.958	4.375	103.188	103.088	102.988	4.375	102.870	102.770	102.670	4.375	102.807	102.607	102.607	4.250	102.573	102.473	102.373				
4.375	98.353	98.253	98.153	4.500	103.368	103.268	103.168	4.500	103.070	102.970	102.870	4.500	103.007	102.807	102.807	4.375	102.760	102.660	102.560				
4.500	98.579	98.479	98.379	4.625	103.456	103.356	103.256	4.625	103.275	103.175	103.075	4.625	103.212	103.012	103.012	4.500	102.974	102.874	102.774				
4.625	98.711	98.611	98.511	4.750	103.611	103.511	103.411	4.750	103.308	103.208	103.108	4.750	103.246	103.046	103.046	4.625	102.836	102.736	102.636				
4.750	98.182	98.082	97.982	4.875	103.827	103.727	103.627	4.875	103.546	103.446	103.346	4.875	103.483	103.283	103.283	4.750	102.292	102.192	102.092				
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	98.598	98.424	98.398	2.750	98.598	98.398	98.398	2.750	99.422	99.222	99.222	2.750	97.778	97.578	97.578	2.750	97.778	97.578	97.578				
2.875	99.075	98.901	98.875	2.875	98.990	98.790	98.790	2.875	99.821	99.621	99.621	2.875	98.380	98.180	98.180	2.875	98.295	98.095	98.095				
2.990	99.558	99.384	99.358	2.990	99.483	99.283	99.283	2.990	100.127	99.927	99.927	2.990	99.876	99.776	99.776	2.990	98.901	98.701	98.701				
3.000	99.658	99.484	99.458	3.000	99.583	99.383	99.383	3.000	100.227	100.027	100.027	3.000	99.076	98.876	98.876	3.000	99.001	98.801	98.801				
3.125	100.137	100.018	99.937	3.125	100.075	99.875	99.875	3.125	100.597	100.397	100.397	3.125	99.538	99.338	99.338	3.125	99.476	99.276	99.276				
3.250	100.460	100.341	100.260	3.250	100.397	100.197	100.197	3.250	100.803	100.603	100.603	3.250	99.780	99.580	99.580	3.250	99.717	99.517	99.517				
3.375	100.766	100.647	100.566	3.375	100.704	100.504	100.504	3.375	100.997	100.797	100.797	3.375	100.002	99.802	99.802	3.375	99.940	99.740	99.740				
3.500	100.881	100.862	100.781	3.500	100.919	100.719	100.719	3.500	101.134	100.934	100.934	3.500	100.157	99.957	99.957	3.500	100.095	99.895	99.895				
3.625	101.225	101.125	101.025	3.625	101.163	100.963	100.963	3.625	101.292	101.092	101.092	3.625	100.339	100.139	100.139	3.625	100.277	100.077	100.077				
3.750	101.583	101.483	101.083	3.750	101.283	101.083	101.083	3.750	100.957	100.757	100.757	3.750	100.241	100.041	100.041	3.750	100.241	100.041	100.041				
3.875	101.255	101.155	101.355	3.875	101.555	101.355	101.355	3.875	101.129	100.929	100.929	3.875	100.439	100.239	100.239	3.875	100.439	100.239	100.239				
3.990	101.733	101.633	101.533	3.990	101.733	101.533	101.533	3.990	101.206	101.006	101.006	3.990	100.538	100.338	100.338	3.990	100.538	100.338	100.338				
4.000	101.833	101.733	101.633	4.000	101.833	101.633	101.633	4.000	101.306	101.106	101.106	4.000	100.638	100.438	100.438	4.000	100.638	100.438	100.438				
4.125	102.080	101.980																					



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.:

4/29/2020

45 Day Lock Exp.:

5/14/2020

60 Day Lock Exp.:

5/29/2020

W. Rate Sheet Dated: 3/30/2020

Release Time: 5:00 pm ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	98.273	98.148	97.898	
2.875	99.092	98.967	98.717	
3.000	99.873	99.748	99.498	
3.125	100.389	100.264	100.014	
3.250	101.117	100.992	100.742	
3.375	101.399	101.274	101.024	
3.500	101.775	101.650	101.400	
3.625	102.053	101.928	101.678	
3.750	102.125	102.000	101.750	
3.875	102.458	102.333	102.083	
3.990	102.758	102.633	102.383	
4.000	102.785	102.660	102.410	
4.125	102.837	102.712	102.462	
4.250	103.056	102.931	102.681	
4.375	103.336	103.211	102.961	
4.500	103.642	103.517	103.267	
4.625	103.752	103.627	103.377	
4.750	103.757	103.632	103.382	
4.875	104.064	103.939	103.689	
4.990	104.269	104.144	103.894	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
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	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	97.794	97.669	97.419	
2.750	98.748	98.623	98.373	
2.875	99.449	99.324	99.074	
3.000	99.994	99.869	99.619	
3.125	100.548	100.423	100.173	
3.250	101.120	100.995	100.745	
3.375	101.452	101.327	101.077	
3.500	102.071	101.946	101.696	
3.625	102.251	102.126	101.876	
3.750	102.402	102.277	102.027	
3.875	102.756	102.631	102.381	
4.000	103.010	102.885	102.635	
4.125	103.190	103.065	102.815	
4.250	103.170	103.045	102.795	
4.375	103.394	103.269	103.019	

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	98.836	98.711	98.461	
2.500	99.310	99.185	98.935	
2.625	99.670	99.545	99.295	
2.750	100.074	99.949	99.699	
2.875	100.320	100.195	99.945	
3.000	100.520	100.395	100.145	
3.125	101.280	101.155	100.905	
3.250	101.634	101.509	101.259	
3.375	101.884	101.759	101.509	
3.500	102.159	102.034	101.784	
3.625	101.956	101.831	101.581	
3.750	102.297	102.172	101.922	
3.875	102.434	102.309	102.059	
4.000	102.773	102.648	102.398	
4.125	102.615	102.490	102.240	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.077	96.952	96.702	
3.000	97.858	97.733	97.483	
3.125	98.374	98.249	97.999	
3.250	99.102	98.977	98.727	
3.375	99.383	99.258	99.008	
3.500	99.759	99.634	99.384	
3.625	100.037	99.912	99.662	
3.750	99.689	99.564	99.314	
3.875	100.022	99.897	99.647	
4.000	100.349	100.224	99.974	
4.125	100.401	100.276	100.026	
4.250	99.665	99.540	99.290	
4.375	99.945	99.820	99.570	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	99.334	99.209	98.959	
3.000	99.580	99.455	99.205	
3.125	99.780	99.655	99.405	
3.250	100.664	100.539	100.289	
3.375	101.018	100.893	100.643	
3.500	101.269	101.144	100.894	
3.625	101.544	101.419	101.169	
3.750	100.856	100.731	100.481	
3.875	101.197	101.072	100.822	
4.000	101.334	101.209	100.959	
4.125	101.673	101.548	101.298	
4.250	101.166	101.041	100.791	
4.375	101.494	101.369	101.119	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	99.234	99.109	98.859	
2.875	99.480	99.355	99.105	
3.000	99.680	99.555	99.305	
3.125	100.564	100.439	100.189	
3.250	100.918	100.793	100.543	
3.375	101.169	101.044	100.794	
3.500	101.444	101.319	101.069	
3.625	100.756	100.631	100.381	
3.750	101.097	100.972	100.722	
3.875	101.234	101.109	100.859	
4.000	101.573	101.448	101.198	
4.125	101.066	100.941	100.691	
4.250	101.394	101.269	101.019	

Applicable for all mortgages with greater than 15 year terms							
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

Product Features							
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

^Does not apply to MH Advantage products

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 4/29/2020
45 Day Lock Exp.: 5/14/2020
60 Day Lock Exp.: 5/29/2020

W. Rate Sheet Dated: 3/30/2020

Release Time: 5:00 pm ET

Prices are subject to change without notice.

Conforming FHLMC																				
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
2.750	98.373	98.002	98.024	3.375	101.288	101.085	101.088	3.375	101.288	101.085	101.088	2.750	97.691	97.320	97.342	3.375	99.062	98.859	98.862	
2.875	99.134	98.784	98.807	3.500	101.754	101.574	101.554	3.500	101.754	101.574	101.554	2.875	98.452	98.102	98.125	3.500	99.528	99.348	99.328	
2.990	99.431	99.164	99.170	3.625	102.064	101.907	101.864	3.625	102.064	101.907	101.864	2.990	97.205	96.938	96.944	3.625	99.838	99.681	99.638	
3.000	99.531	99.264	99.270	3.750	101.897	101.797	101.697	3.750	101.897	101.797	101.697	3.000	97.305	97.038	97.044	3.750	99.211	99.111	99.011	
3.125	100.203	99.954	99.961	3.875	102.263	102.163	102.163	3.875	102.263	102.163	102.163	3.125	97.977	97.728	97.735	3.875	99.577	99.477	99.377	
3.250	101.119	100.900	100.909	3.990	102.395	102.295	102.295	3.990	102.395	102.295	102.295	3.250	98.893	98.674	98.683	3.990	99.709	99.609	99.509	
3.375	101.538	101.335	101.338	4.000	102.495	102.395	102.395	4.000	102.495	102.395	102.395	3.375	99.312	99.109	99.112	4.000	99.809	99.709	99.609	
3.500	102.004	101.824	101.804	4.125	102.553	102.453	102.453	4.125	102.553	102.453	102.453	3.500	99.778	99.598	99.578	4.125	99.867	99.767	99.667	
3.625	102.314	102.157	102.114	4.250	102.410	102.310	102.310	4.250	102.410	102.310	102.310	3.625	100.088	99.931	99.888	4.250	99.370	99.270	99.170	
3.750	102.147	102.047	101.947	4.375	102.712	102.612	102.612	4.375	102.712	102.612	102.612	3.750	99.461	99.361	99.261	4.375	99.672	99.572	99.472	
3.875	102.513	102.413	102.313	4.500	102.784	102.684	102.584	4.500	102.784	102.684	102.584	3.875	99.827	99.727	99.627	4.500	99.744	99.644	99.544	
3.990	102.770	102.670	102.570	4.625	102.893	102.793	102.693	4.625	102.893	102.793	102.693	3.990	100.084	99.984	99.884	4.625	99.853	99.753	99.653	
4.000	102.870	102.770	102.670	4.750	102.994	102.828	102.786	4.750	102.994	102.828	102.786	4.000	100.184	100.084	99.984	4.750	99.322	99.156	99.114	
4.125	102.928	102.828	102.728	4.875	103.320	103.163	103.120	4.875	103.320	103.163	103.120	4.125	100.242	100.142	100.042	4.875	99.648	99.491	99.448	
4.250	102.785	102.685	102.585	4.990	103.078	102.927	102.878	4.990	103.078	102.927	102.878	4.250	99.745	99.645	99.545	4.990	99.406	99.255	99.206	
4.375	103.087	102.987	102.887	5.000	103.178	103.027	102.978	5.000	103.178	103.027	102.978	4.375	100.047	99.947	99.847	5.000	99.506	99.355	99.306	
4.500	103.409	103.309	103.209	5.125	103.383	103.234	103.183	5.125	103.383	103.234	103.183	4.500	100.369	100.269	100.169	5.125	99.711	99.562	99.511	
4.625	103.518	103.418	103.318	5.250	103.766	103.617	103.567	5.250	103.766	103.617	103.567	4.625	100.478	100.378	100.278	5.250	99.396	99.241	99.186	
4.750	103.619	103.519	103.419	5.375	104.970	104.821	104.771	5.375	104.970	104.821	104.771	4.750	99.947	99.847	99.747	5.375	100.450	99.793	99.732	
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	
3.375	99.062	98.859	98.862	2.750	98.155	97.866	97.891	3.375	101.317	101.102	101.117	3.375	101.317	101.102	101.117	2.750	100.394	100.294	100.176	
3.500	99.528	99.348	99.328	2.875	98.970	98.696	98.721	3.500	101.990	101.789	101.790	3.500	101.990	101.789	101.790	2.875	100.689	100.589	100.478	
3.625	99.838	99.681	99.638	2.990	99.628	99.364	99.389	3.625	102.179	101.985	101.979	3.625	102.179	101.985	101.979	2.990	100.868	100.768	100.664	
3.750	99.211	99.111	99.011	3.000	99.628	99.364	99.389	3.750	102.181	102.081	102.081	3.750	102.181	102.081	102.081	3.000	100.968	100.868	100.764	
3.875	99.577	99.477	99.377	3.125	100.277	100.028	100.053	3.875	102.564	102.464	102.364	3.875	102.564	102.464	102.364	3.125	101.315	101.215	101.115	
3.990	99.709	99.609	99.509	3.250	100.918	100.689	100.714	3.990	102.733	102.633	102.533	3.990	102.733	102.633	102.533	3.250	101.687	101.587	101.487	
4.000	99.809	99.709	99.609	3.375	101.317	101.102	101.117	4.000	102.833	102.733	102.633	4.000	102.833	102.733	102.633	3.375	102.020	101.920	101.820	
4.125	99.867	99.767	99.667	3.500	101.990	101.789	101.790	4.125	103.028	102.928	102.828	4.125	103.028	102.928	102.828	3.500	102.308	102.208	102.108	
4.250	99.370	99.270	99.170	3.625	102.179	101.985	101.979	4.250	102.562	102.462	102.362	4.250	102.562	102.462	102.362	3.625	101.906	101.806	101.706	
4.375	99.672	99.572	99.472	3.750	102.181	102.081	102.081	4.375	102.802	102.702	102.602	4.375	102.802	102.702	102.602	3.750	102.261	102.161	102.061	
4.500	99.744	99.644	99.544	3.875	102.564	102.464	102.364	4.500	103.070	102.970	102.870	4.500	103.070	102.970	102.870	3.875	102.409	102.309	102.209	
4.625	99.853	99.753	99.653	3.990	102.733	102.633	102.533	4.625	103.157	103.057	102.957	4.625	103.157	103.057	102.957	3.990	102.667	102.567	102.467	
4.750	99.322	99.156	99.114	4.000	102.833	102.733	102.633	4.750	103.262	103.162	103.062	4.750	103.262	103.162	103.062	4.000	102.767	102.667	102.567	
4.875	99.648	99.491	99.448	4.125	103.028	102.928	102.828	4.875	103.546	103.446	103.346	4.875	103.546	103.446	103.346	4.125	102.728	102.628	102.528	
4.990	99.406	99.255	99.206	4.250	102.562	102.462	102.362	4.990	103.695	103.595	103.495	4.990	103.695	103.595	103.495	4.250	103.079	102.979	102.879	
5.000	99.506	99.355	99.306	4.375	102.802	102.702	102.602	5.000	103.795	103.695	103.595	5.000	103.795	103.695	103.595	4.375	103.386	103.286	103.186	
5.125	99.711	99.562	99.511	4.500	103.070	102.970	102.870	5.125	104.122	104.022	103.922	5.125	104.122	104.022	103.922	4.500	103.543	103.443	103.343	
5.250	99.396	98.731	98.665	4.625	103.157	103.057	102.957	5.250	104.485	104.385	104.285	5.250	104.485	104.385	104.285	4.625	102.579	102.479	102.379	
5.375	100.450	99.793	99.732	4.750	103.262	103.162	103.062	5.375	104.731	104.631	104.531	5.375	104.731	104.631	104.531	4.750	102.835	102.735	102.635	
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	102.394	102.294	102.176	2.750	102.644	102.544	102.426	2.750	99.881	99.781	99.663	2.750	101.881	101.781	101.663	2.750	102.131	102.031	101.913	
2.875	100.689	100.589	100.478	2.875	100.689	100.589	100.478	2.875	100.176	100.076	99.965	2.875	100.176	100.076	99.965	2.875	100.176	100.076	99.965	
2.990	100.868	100.768	100.664	2.990	100.868	100.768	100.664	2.990	100.355	100.255	100.151	2.990	100.355	100.255	100.151	2.990	100.355	100.255	100.151	
3.000	100.968	100.868	100.764	3.000	100.968	100.868	100.764	3.000	100.455	100.355	100.251	3.000	100.455	100.355	100.251	3.000	100.455	100.355	100.251	
3.125	101.315	101.215	101.115	3.125	101.315	101.215	101.115	3.125	100.927	100.827	100.727	3.125	100.927	100.827	100.727	3.125	100.927	100.827	100.727	
3.250	101.687	101.587	101.487	3.250	101.687	101.587	101.487	3.250	101.299	101.199	101.099	3.250	101.299	101.199	101.099	3.250	101.299	101.199	101.099	
3.375	102.020	101.920	101.820	3.375	102.020	101.920	101.820	3.375	101.632	101.532	101.432	3.375	101.632	101.532	101.432	3.375	101.632	101.532	101.432	
3.500	102.308	102.208	102.108	3.500	102.308	102.208	102.108	3.500	101.920	101.820	101.720	3.500	101.920	101.820	101.720	3.500	101.920	101.820	101.720	
3.625	101.906	101.806	101.706	3.625	101.906	101.806	101.706	3.625	101.017	100.917	100.817	3.625	101.017	100.917	100.817	3.625	101.017	100.917	100.817	
3.750	102.261	102.161	102.061	3.750	102.261	102.161	102.061	3.750	101.372	101.272	101.172	3.750	101.372	101.272	101.172	3.750	101.372	101.272	101.172	
3.875	102.409	102.309	102.209																	



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.:

4/29/2020

45 Day Lock Exp.:

5/14/2020

60 Day Lock Exp.:

5/29/2020

W. Rate Sheet Dated: 3/30/2020

Release Time: 5:00 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	99.069	98.699	98.723	2.750	98.796	98.526	98.552	2.750	100.978	100.878	100.758	2.750	98.037	97.667	97.691	2.750	100.165	100.065	99.945
2.875	99.777	99.426	99.452	2.875	99.576	99.319	99.344	2.875	101.259	101.159	101.045	2.875	98.745	98.394	98.420	2.875	100.446	100.346	100.232
2.990	100.025	99.777	99.784	2.990	100.100	99.853	99.879	2.990	101.422	101.322	101.218	2.990	97.449	97.201	97.208	2.990	100.609	100.509	100.405
3.000	100.125	99.877	99.884	3.000	100.200	99.953	99.979	3.000	101.522	101.422	101.318	3.000	97.549	97.301	97.308	3.000	100.709	100.609	100.505
3.125	100.756	100.523	100.532	3.125	100.812	100.577	100.603	3.125	101.667	101.567	101.467	3.125	98.180	97.947	97.956	3.125	100.979	100.879	100.779
3.250	101.601	101.399	101.401	3.250	101.406	101.192	101.206	3.250	102.021	101.921	101.821	3.250	99.025	98.823	98.825	3.250	101.333	101.233	101.133
3.375	101.982	101.796	101.782	3.375	101.771	101.571	101.571	3.375	102.336	102.236	102.136	3.375	99.406	99.220	99.206	3.375	101.648	101.548	101.448
3.500	102.405	102.239	102.205	3.500	102.389	102.207	102.189	3.500	102.608	102.508	102.408	3.500	99.829	99.663	99.629	3.500	101.920	101.820	101.720
3.625	102.684	102.543	102.484	3.625	102.566	102.392	102.366	3.625	102.370	102.270	102.170	3.625	100.108	99.967	99.908	3.625	101.181	101.081	100.981
3.750	102.637	102.507	102.437	3.750	102.602	102.450	102.402	3.750	102.709	102.609	102.509	3.750	99.601	99.471	99.401	3.750	101.520	101.420	101.320
3.875	102.971	102.860	102.771	3.875	102.954	102.814	102.754	3.875	102.846	102.746	102.646	3.875	99.935	99.824	99.735	3.875	101.657	101.557	101.457
3.990	103.196	103.092	103.096	3.990	103.107	102.973	102.907	3.990	103.083	102.983	102.883	3.990	100.160	100.056	99.960	3.990	101.894	101.794	101.694
4.000	103.296	103.192	103.096	4.000	103.207	103.073	103.007	4.000	103.183	103.083	102.983	4.000	100.260	100.156	100.060	4.000	101.994	101.894	101.794
4.125	103.353	103.251	103.153	4.125	103.383	103.256	103.183	4.125	102.729	102.629	102.529	4.125	100.317	100.215	100.117	4.125	101.138	101.038	100.938
4.250	103.345	103.244	103.145	4.250	103.085	102.957	102.885	4.250	103.055	102.955	102.855	4.250	99.955	99.854	99.755	4.250	101.464	101.364	101.264
4.375	103.624	103.524	103.424	4.375	103.307	103.186	103.107	4.375	103.334	103.234	103.134	4.375	100.234	100.134	100.034	4.375	101.743	101.643	101.543
4.500	103.925	103.825	103.725	4.500	103.556	103.443	103.356	4.500	103.475	103.375	103.275	4.500	100.535	100.435	100.335	4.500	101.884	101.784	101.684
4.625	104.033	103.933	103.833	4.625	103.643	103.530	103.443	4.625	102.663	102.563	102.463	4.625	100.643	100.543	100.443	4.625	100.506	100.406	100.306
4.750	104.175	104.072	103.975	4.750	103.777	103.646	103.577	4.750	102.899	102.799	102.699	4.750	100.153	100.050	99.953	4.750	100.811	100.711	100.611

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

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

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

Product Features										
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/29/2020

45 Day Lock Exp.:

5/14/2020

60 Day Lock Exp.:

5/29/2020

W. Rate Sheet Dated: 3/30/2020

Release Time: 5:00 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

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	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

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	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
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)