

W. Rate Sheet Dated: 3/30/2020

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
2.750	100.175	99.925	99.737	2.750	100.754	100.504	100.317	2.375	98.879	98.729	98.579	3.125	96.116	95.966	95.816
2.875	100.180	99.930	99.743	2.875	100.759	100.509	100.322	2.500	98.884	98.734	98.584	3.250	97.620	97.470	97.320
3.000	100.185	99.935	99.748	3.000	100.765	100.515	100.327	2.625	98.889	98.739	98.589	3.375	97.608	97.458	97.308
3.125	100.190	99.940	99.753	3.125	100.769	100.519	100.331	2.750	99.475	99.325	99.175	3.500	97.612	97.462	97.312
3.250	102.103	101.853	101.649	3.250	101.832	101.582	101.379	2.875	99.480	99.330	99.180	3.625	97.615	97.465	97.315
3.375	102.107	101.857	101.654	3.375	101.837	101.587	101.384	3.000	99.485	99.335	99.185	Margin = 2.250		Index = 0.230	
3.500	102.112	101.862	101.659	3.500	101.841	101.591	101.388	3.125	99.489	99.339	99.189				
3.625	102.115	101.865	101.662	3.625	101.845	101.595	101.392	3.250	101.479	101.329	101.179				
4.250	102.548	102.298	101.876	4.250	102.127	101.877	101.456	3.375	101.483	101.333	101.183				
4.375	102.544	102.294	101.872	4.375	102.131	101.881	101.459	3.500	101.487	101.337	101.187				
4.500	102.548	102.298	101.876	4.500	102.125	101.875	101.453	3.625	101.491	101.341	101.191				
4.625	102.561	102.311	101.889	4.625	102.128	101.878	101.456	3.750	102.271	102.121	101.971				
4.750	103.037	102.937	102.837	4.750	102.613	102.513	102.413	3.875	102.275	102.125	101.975				
4.875	103.026	102.926	102.826	4.875	102.616	102.516	102.416	4.000	102.278	102.128	101.978				
5.000	103.029	102.929	102.829	5.000	102.605	102.505	102.405	4.125	102.281	102.131	101.981				
5.125	103.031	102.931	102.831	5.125	102.608	102.508	102.408	4.250	102.114	101.964	101.814				
5.250	102.992	102.892	102.792	5.250	102.568	102.468	102.368	4.375	102.117	101.967	101.817				
5.375	102.981	102.881	102.781	5.375	102.571	102.471	102.371	4.500	102.113	101.963	101.813				
6.250	103.772	103.622	103.472	6.250	103.348	103.198	103.048	4.625	102.116	101.966	101.816				

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	100.175	99.925	99.737	2.750	100.504	100.254	100.067	2.375	97.879	97.729	97.579	3.125	95.116	94.966	94.816
2.875	100.180	99.930	99.743	2.875	100.509	100.259	100.072	2.500	97.884	97.734	97.584	3.250	96.620	96.470	96.320
3.000	100.185	99.935	99.748	3.000	100.515	100.265	100.077	2.625	97.889	97.739	97.589	3.375	96.608	96.458	96.308
3.125	100.190	99.940	99.753	3.125	100.519	100.269	100.081	2.750	98.475	98.325	98.175	3.500	96.612	96.462	96.312
3.250	101.853	101.603	101.399	3.250	101.332	101.082	100.879	2.875	98.480	98.330	98.180	3.625	96.615	96.465	96.315
3.375	101.857	101.607	101.404	3.375	101.337	101.087	100.884	3.000	98.485	98.335	98.185	Margin = 2.250		Index = 0.230	
3.500	101.862	101.612	101.409	3.500	101.341	101.091	100.888	3.125	98.489	98.339	98.189	30 Year OTC			
3.625	101.865	101.615	101.412	3.625	101.345	101.095	100.892	3.250	100.479	100.329	100.179	Rate	30 Day	45 Day	60 Day
4.250	101.798	101.548	101.126	4.250	101.127	100.877	100.456	3.375	100.483	100.333	100.183	4.000	101.854	101.604	101.354
4.375	101.794	101.544	101.122	4.375	101.131	100.881	100.459	3.500	100.487	100.337	100.187	4.125	101.857	101.607	101.357
4.500	101.798	101.548	101.126	4.500	101.125	100.875	100.453	3.625	100.491	100.341	100.191	4.375	102.169	101.919	101.497
4.625	101.811	101.561	101.139	4.625	101.128	100.878	100.456	3.750	101.271	101.121	100.971	4.500	102.173	101.923	101.501
4.750	102.287	102.187	102.087	4.750	101.613	101.513	101.413	3.875	101.275	101.125	100.975	4.625	102.186	101.936	101.514
4.875	102.276	102.176	102.076	4.875	101.616	101.516	101.416	4.000	101.278	101.128	100.978	4.875	102.651	102.401	102.151
5.000	102.279	102.179	102.079	5.000	101.605	101.505	101.405	4.125	101.281	101.131	100.981	5.000	102.654	102.404	102.154
5.125	102.281	102.181	102.081	5.125	101.608	101.508	101.408	4.250	101.114	100.964	100.814	5.125	102.656	102.406	102.156
5.250	102.242	102.142	102.042	5.250	101.568	101.468	101.368	4.375	101.117	100.967	100.817	5.500	102.609	102.359	102.109
5.375	102.231	102.131	102.031	5.375	101.571	101.471	101.371	4.500	101.113	100.963	100.813	5.625	102.611	102.361	102.111
6.250	103.022	102.872	102.722	6.250	102.348	102.198	102.048	4.625	101.116	100.966	100.816	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	99.104	98.854	98.604	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.107	98.857	98.607				
4.125	99.282	99.032	98.782	6.250	103.750	103.500	103.250	4.375	99.419	99.169	98.747				
4.250	99.598	99.348	98.926					4.500	99.423	99.173	98.751				
4.375	99.594	99.344	98.922					4.625	99.436	99.186	98.764				
4.500	99.398	99.148	98.726					4.875	99.901	99.651	99.401				
4.625	99.411	99.161	98.739					5.000	99.904	99.654	99.404				
5.000	100.079	99.829	99.579					5.125	99.906	99.656	99.406				
5.125	100.081	99.831	99.581					5.500	99.859	99.609	99.359				
5.250	100.481	100.231	99.981					5.625	99.861	99.611	99.361				
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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/29/2020

45 Day Lock Exp.:

5/14/2020

60 Day Lock Exp.:

5/29/2020

W. Rate Sheet Dated: 3/30/2020

Release Time: 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
2.750	93.525	93.275	93.087	2.750	94.534	94.284	94.097	2.375	95.659	95.509	95.359	3.125	90.476	90.326	90.176
2.875	93.530	93.280	93.093	2.875	94.539	94.289	94.102	2.500	95.664	95.514	95.364	3.250	91.667	91.517	91.367
3.000	93.535	93.285	93.098	3.000	94.545	94.295	94.107	2.625	95.669	95.519	95.369	3.375	91.656	91.506	91.356
3.125	93.540	93.290	93.103	3.125	94.549	94.299	94.111	2.750	93.255	93.105	92.955	3.500	91.659	91.509	91.359
3.250	95.140	94.890	94.687	3.250	95.300	95.050	94.846	2.875	93.260	93.110	92.960	3.625	91.663	91.513	91.363
3.375	95.145	94.895	94.692	3.375	95.304	95.054	94.851	3.000	93.265	93.115	92.965	Margin = 2.250		Index = 0.230	
3.500	95.149	94.899	94.696	3.500	95.308	95.058	94.855	3.125	93.269	93.119	92.969				
3.625	95.153	94.903	94.699	3.625	95.312	95.062	94.859	3.250	94.946	94.796	94.646				
4.250	98.710	98.460	98.039	4.250	98.720	98.470	98.048	3.375	94.951	94.801	94.651				
4.375	98.707	98.457	98.035	4.375	98.723	98.473	98.052	3.500	94.955	94.805	94.655				
4.500	98.710	98.460	98.038	4.500	98.718	98.468	98.046	3.625	94.958	94.808	94.658				
4.625	98.723	98.473	98.052	4.625	98.721	98.471	98.049	3.750	98.863	98.713	98.563				
4.750	98.324	98.224	98.124	4.750	98.331	98.231	98.131	3.875	98.867	98.717	98.567				
4.875	98.314	98.214	98.114	4.875	98.333	98.233	98.133	4.000	98.871	98.721	98.571				
5.000	98.316	98.216	98.116	5.000	98.323	98.223	98.123	4.125	98.874	98.724	98.574				
5.125	98.319	98.219	98.119	5.125	98.325	98.225	98.125	4.250	98.707	98.557	98.407				
5.250	98.279	98.179	98.079	5.250	98.286	98.186	98.086	4.375	98.710	98.560	98.410				
5.375	98.268	98.168	98.068	5.375	98.288	98.188	98.088	4.500	98.706	98.556	98.406				
6.250	100.122	99.972	99.822	6.250	100.128	99.978	99.828	4.625	98.709	98.559	98.409				

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	93.525	93.275	93.087	2.750	93.854	93.604	93.417	2.375	96.479	96.329	96.179	3.125	88.466	88.316	88.166
2.875	93.530	93.280	93.093	2.875	93.859	93.609	93.422	2.500	96.484	96.334	96.184	3.250	89.657	89.507	89.357
3.000	93.535	93.285	93.098	3.000	93.865	93.615	93.427	2.625	96.489	96.339	96.189	3.375	89.646	89.496	89.346
3.125	93.540	93.290	93.103	3.125	93.869	93.619	93.431	2.750	97.732	97.582	97.432	3.500	89.649	89.499	89.349
3.250	94.890	94.640	94.437	3.250	94.370	94.120	93.916	2.875	97.736	97.586	97.436	3.625	89.653	89.503	89.353
3.375	94.895	94.645	94.442	3.375	94.374	94.124	93.921	3.000	97.741	97.591	97.441	Margin = 2.250		Index = 0.230	
3.500	94.899	94.649	94.446	3.500	94.378	94.128	93.925	3.125	97.745	97.595	97.445	30 Year OTC			
3.625	94.903	94.653	94.449	3.625	94.382	94.132	93.929	3.250	99.579	99.429	99.279	Rate	30 Day	45 Day	60 Day
4.250	97.960	97.710	97.289	4.250	97.290	97.040	96.618	3.375	99.583	99.433	99.283	4.000	98.016	97.766	97.516
4.375	97.957	97.707	97.285	4.375	97.293	97.043	96.622	3.500	99.587	99.437	99.287	4.125	98.020	97.770	97.520
4.500	97.960	97.710	97.288	4.500	97.288	97.038	96.616	3.625	99.591	99.441	99.291	4.375	98.332	98.082	97.660
4.625	97.973	97.723	97.302	4.625	97.291	97.041	96.619	3.750	99.863	99.713	99.563	4.500	98.335	98.085	97.663
4.750	97.574	97.474	97.374	4.750	96.901	96.801	96.701	3.875	99.867	99.717	99.567	4.625	98.348	98.098	97.676
4.875	97.564	97.464	97.364	4.875	96.903	96.803	96.703	4.000	99.870	99.720	99.570	4.875	97.939	97.689	97.439
5.000	97.566	97.466	97.366	5.000	96.893	96.793	96.693	4.125	99.874	99.724	99.574	5.000	97.941	97.691	97.441
5.125	97.569	97.469	97.369	5.125	96.895	96.795	96.695	4.250	99.464	99.314	99.164	5.125	97.944	97.694	97.444
5.250	97.529	97.429	97.329	5.250	96.856	96.756	96.656	4.375	99.467	99.317	99.167	5.500	97.896	97.646	97.396
5.375	97.518	97.418	97.318	5.375	96.858	96.758	96.658	4.500	99.463	99.313	99.163	5.625	97.899	97.649	97.399
6.250	99.372	99.222	99.072	6.250	98.698	98.548	98.398	4.625	99.466	99.316	99.166	6.250	99.439	99.189	98.939

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"			
								Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
30/25 Year				30/25 Year Lender Paid				4.000	95.266	95.016	94.766	4.750	N/A	N/A	N/A
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	95.270	95.020	94.770				
4.125	95.095	94.845	94.595	6.250	99.750	99.500	99.250	4.375	95.582	95.332	94.910				
4.250	95.410	95.160	94.739					4.500	95.585	95.335	94.913				
4.375	95.407	95.157	94.735					4.625	95.598	95.348	94.926				
4.500	95.210	94.960	94.538					4.875	95.189	94.939	94.689				
4.625	95.223	94.973	94.552					5.000	95.191	94.941	94.691				
5.000	95.016	94.766	94.516					5.125	95.194	94.944	94.694				
5.125	95.019	94.769	94.519					5.500	95.146	94.896	94.646				
5.250	95.019	95.169	94.919					5.625	95.149	94.899	94.649				
Borrower Paid Comp Only				Lender Paid Only				6.250	96.689	96.439	96.189	Rate	30 Day	45 Day	60 Day
								6.250	N/A	N/A	N/A	N/A	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@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: 10:00 am ET

Prices are subject to change without notice.

30/25 Year																							
30/25 Year 105-125																							
30/25 Year >125																							
30/25 Year High Balance																							
30/25 Year 105-125 High Balance																							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.625	103.009	102.890	102.809	2.750	97.866	97.677	97.658	3.000	98.814	98.640	98.614	3.625	100.209	100.090	100.009	2.750	96.347	96.158	96.139	3.625	103.009	102.890	102.809
3.750	102.754	102.654	102.554	2.875	98.491	98.302	98.283	3.125	99.706	99.587	99.506	3.750	99.389	99.289	99.189	2.875	96.957	96.768	96.749	3.750	102.754	102.654	102.554
3.875	103.072	102.972	102.872	2.900	98.901	98.712	98.698	3.250	100.686	100.567	100.486	3.875	99.706	99.606	99.506	2.900	97.282	97.093	97.079	3.875	103.072	102.972	102.872
3.990	103.251	103.151	103.051	3.000	99.001	98.812	98.798	3.375	101.153	101.034	100.953	3.990	99.878	99.778	99.678	3.000	97.382	97.193	97.179	3.990	103.251	103.151	103.051
4.000	103.351	103.251	103.151	3.125	99.949	99.814	99.749	3.500	101.494	101.375	101.294	4.000	99.978	99.878	99.778	3.125	97.664	97.529	97.464	4.000	103.351	103.251	103.151
4.125	103.442	103.342	103.242	3.250	100.878	100.743	100.678	3.625	101.924	101.824	101.724	4.125	100.102	100.002	99.902	3.250	98.235	98.100	98.035	4.125	103.442	103.342	103.242
4.250	103.082	102.982	102.882	3.375	101.340	101.205	101.140	3.750	102.670	102.570	102.470	4.250	99.095	98.995	98.895	3.375	98.689	98.554	98.489	4.250	103.082	102.982	102.882
4.375	103.324	103.224	103.124	3.500	101.681	101.546	101.481	3.875	103.031	102.931	102.831	4.375	99.291	99.191	99.091	3.500	99.028	98.893	98.828	4.375	103.324	103.224	103.124
4.500	103.515	103.415	103.315	3.625	102.009	101.892	101.809	3.990	103.237	103.137	103.037	4.500	99.517	99.417	99.317	3.625	99.209	99.092	99.009	4.500	103.515	103.415	103.315
4.625	103.605	103.505	103.405	3.750	102.673	102.573	102.473	4.000	103.337	103.237	103.137	4.625	99.648	99.548	99.448	3.750	99.308	99.208	99.108	4.625	103.605	103.505	103.405
4.750	103.608	103.508	103.408	3.875	103.031	102.931	102.831	4.125	103.548	103.448	103.348	4.750	98.807	98.707	98.607	3.875	99.665	99.565	99.465	4.750	103.608	103.508	103.408
4.875	103.840	103.740	103.640	3.990	103.237	103.137	103.037	4.250	104.038	103.938	103.838	4.875	99.062	98.962	98.862	3.990	99.864	99.764	99.664	4.875	103.840	103.740	103.640
4.990	103.918	103.818	103.718	4.000	103.337	103.237	103.137	4.375	104.313	104.213	104.113	4.990	99.204	99.104	99.004	4.000	99.964	99.864	99.764	4.990	103.918	103.818	103.718
5.000	104.018	103.918	103.818	4.125	103.629	103.529	103.429	4.500	104.525	104.425	104.325	5.000	99.304	99.204	99.104	4.125	100.102	100.002	99.902	5.000	104.018	103.918	103.818
5.125	104.265	104.165	104.065	4.250	104.228	104.128	104.028	4.625	104.732	104.632	104.532	5.125	99.435	99.335	99.235	4.250	99.095	98.995	98.895	5.125	104.265	104.165	104.065
5.250	104.431	104.331	104.231	4.375	104.501	104.401	104.301	4.750	97.185	97.085	96.985	5.250	99.310	99.210	99.110	4.375	99.291	99.191	99.091	5.250	104.431	104.331	104.231
5.375	104.637	104.537	104.437	4.500	104.712	104.612	104.512	4.875	97.184	97.084	96.984	5.375	99.570	99.470	99.370	4.500	99.517	99.417	99.317	5.375	104.637	104.537	104.437
5.500	104.819	104.719	104.619	4.625	104.920	104.820	104.720	4.990	100	100	100	5.500	99.811	99.711	99.611	4.625	99.648	99.548	99.448	5.500	104.819	104.719	104.619
5.625	104.973	104.873	104.773	4.750	105.105	105.005	104.905	5.000	N/A	N/A	N/A	5.625	99.936	99.836	99.736	4.750	98.807	98.707	98.607	5.625	104.973	104.873	104.773
30/25 Year >125 High Balance																							
20 Year																							
20 Year 105-125																							
20 Year >125																							
15 Year																							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.875	96.769	96.595	96.569	3.625	103.168	103.033	102.968	3.250	101.893	101.774	101.693	3.250	101.893	101.693	101.693	2.750	101.086	100.986	100.886	2.875	96.769	96.595	96.569
2.990	97.095	96.921	96.895	3.750	103.030	102.930	102.830	3.375	102.315	102.196	102.115	3.375	102.315	102.115	102.115	2.875	101.360	101.260	101.160	2.990	97.095	96.921	96.895
3.000	97.195	97.021	96.995	3.875	103.327	103.227	103.127	3.500	102.633	102.514	102.433	3.500	102.633	102.433	102.433	2.990	101.475	101.375	101.275	3.000	97.195	97.021	96.995
3.125	97.421	97.302	97.221	3.990	103.494	103.394	103.294	3.625	102.957	102.838	102.757	3.625	102.957	102.757	102.757	3.000	101.575	101.475	101.375	3.125	97.421	97.302	97.221
3.250	98.043	97.924	97.843	4.000	103.594	103.494	103.394	3.750	102.874	102.774	102.674	3.750	102.718	102.518	102.518	3.125	101.963	101.863	101.763	3.250	98.043	97.924	97.843
3.375	98.502	98.383	98.302	4.125	103.697	103.597	103.497	3.875	103.201	103.101	103.001	3.875	103.045	102.845	102.845	3.250	102.201	102.101	102.001	3.375	98.502	98.383	98.302
3.500	98.841	98.722	98.641	4.250	103.844	103.744	103.644	3.990	103.394	103.294	103.194	3.990	103.238	103.038	103.038	3.375	102.480	102.380	102.280	3.500	98.841	98.722	98.641
3.625	99.124	99.024	98.924	4.375	103.656	103.556	103.456	4.000	103.494	103.394	103.294	4.000	103.338	103.138	103.138	3.500	102.676	102.576	102.476	3.625	99.124	99.024	98.924
3.750	99.305	99.205	99.105	4.500	103.837	103.737	103.637	4.125	103.697	103.597	103.497	4.125	103.540	103.340	103.340	3.625	102.897	102.797	102.697	3.750	99.305	99.205	99.105
3.875	99.665	99.565	99.465	4.625	103.925	103.825	103.725	4.250	103.095	102.995	102.895	4.250	103.032	102.832	102.832	3.750	102.592	102.492	102.392	3.875	99.665	99.565	99.465
3.990	99.864	99.764	99.664	4.750	103.923	103.823	103.723	4.375	103.339	103.239	103.139	4.375	103.276	103.076	103.076	3.875	102.839	102.739	102.639	3.990	99.864	99.764	99.664
4.000	99.964	99.864	99.764	4.875	104.140	104.040	103.940	4.500	103.538	103.438	103.338	4.500	103.476	103.276	103.276	3.990	102.995	102.895	102.795	4.000	99.964	99.864	99.764
4.125	100.102	100.002	99.902	4.990	104.212	104.112	104.012	4.625	103.743	103.643	103.543	4.625	103.681	103.481	103.481	4.000	103.095	102.995	102.895	4.125	100.102	100.002	99.902
4.250	99.095	98.995	98.895	5.000	104.312	104.212	104.112	4.750	103.621	103.521	103.421	4.750	103.558	103.358	103.358	4.125	103.314	103.214	103.114	4.250	99.095	98.995	98.895
4.375	99.291	99.191	99.091	5.125	104.559	104.459	104.359	4.875	103.858	103.758	103.658	4.875	103.796	103.596	103.596	4.250	103.167	103.067	102.967	4.375	99.291	99.191	99.091
4.500	99.517	99.417	99.317	5.250	104.787	104.687	104.587	4.990	104.003	103.903	103.803	4.990	103.941	103.741	103.741	4.375	103.354	103.254	103.154				



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: 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	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 *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00

*UW Fee with option to buy out = \$895 / \$495 for streamline

^IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

4/29/2020

45 Day Lock Exp.:

5/14/2020

60 Day Lock Exp.:

5/29/2020

W. Rate Sheet Dated: 3/30/2020

Release Time: 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	103.172	103.041	102.972	3.375	102.315	102.135	102.115	3.375	102.315	102.135	102.115	3.750	101.959	101.816	101.759	3.750	101.709	101.566	101.509				
3.750	103.058	102.915	102.858	3.500	102.682	102.524	102.482	3.500	102.682	102.524	102.482	3.875	102.253	102.128	102.053	3.875	102.003	101.878	101.803				
3.875	103.352	103.227	103.152	3.625	102.922	102.791	102.722	3.625	102.922	102.791	102.722	3.990	102.439	102.324	102.239	3.990	102.064	101.949	101.864				
3.990	103.538	103.423	103.338	3.750	102.808	102.665	102.608	3.750	102.808	102.665	102.608	4.000	102.539	102.424	102.339	4.000	102.164	102.049	101.964				
4.000	103.638	103.523	103.438	3.875	103.102	102.977	102.902	3.875	103.102	102.977	102.902	4.125	102.588	102.479	102.388	4.125	102.213	102.104	102.013				
4.125	103.687	103.578	103.487	3.990	103.163	103.048	102.963	3.990	103.163	103.048	102.963	4.250	101.378	101.264	101.178	4.250	101.003	100.889	100.803				
4.250	103.351	103.237	103.151	4.000	103.263	103.148	103.063	4.000	103.263	103.148	103.063	4.375	101.627	101.525	101.427	4.375	101.252	101.150	101.052				
4.375	103.600	103.498	103.400	4.125	103.312	103.203	103.112	4.125	103.312	103.203	103.112	4.500	101.903	101.803	101.703	4.500	101.278	101.178	101.078				
4.500	103.876	103.776	103.676	4.250	102.976	102.862	102.776	4.250	102.976	102.862	102.776	4.625	102.007	101.907	101.807	4.625	101.382	101.282	101.182				
4.625	103.980	103.880	103.780	4.375	103.225	103.123	103.025	4.375	103.225	103.123	103.025	4.750	101.386	101.222	101.181	4.750	101.761	101.597	101.556				
4.750	104.055	103.891	103.850	4.500	103.251	103.151	103.051	4.500	103.251	103.151	103.051	4.875	101.666	101.512	101.466	4.875	101.041	100.887	100.841				
4.875	104.335	104.181	104.135	4.625	103.355	103.255	103.155	4.625	103.355	103.255	103.155	4.990	101.775	101.627	101.575	4.990	100.775	100.627	100.575				
4.990	104.444	104.296	104.244	4.750	103.430	103.266	103.225	4.750	103.430	103.266	103.225	5.000	101.875	101.727	101.675	5.000	100.875	100.727	100.675				
5.000	104.544	104.396	104.344	4.875	103.710	103.556	103.510	4.875	103.710	103.556	103.510	5.125	102.058	101.917	101.858	5.125	101.058	100.917	100.858				
5.125	104.727	104.586	104.527	4.990	103.444	103.296	103.244	4.990	103.444	103.296	103.244	5.250	101.528	101.378	101.319	5.250	100.528	100.378	100.319				
5.250	105.073	104.723	104.664	5.000	103.544	103.396	103.344	5.000	103.544	103.396	103.344	5.375	101.565	101.221	101.162	5.375	101.565	101.221	101.162				
5.375	105.260	104.916	104.857	5.125	103.727	103.586	103.527	5.125	103.727	103.586	103.527	5.500	101.651	101.310	101.251	5.500	101.651	101.310	101.251				
5.500	105.496	105.155	105.096	5.250	104.073	103.723	103.664	5.250	104.073	103.723	103.664	5.625	101.759	101.417	101.358	5.625	101.759	101.417	101.358				
5.625	105.754	105.412	105.353	5.375	105.260	104.916	104.857	5.375	105.260	104.916	104.857	5.750	101.262	100.662	100.577	5.750	101.262	100.662	100.577				
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	101.709	101.566	101.509	3.625	103.063	102.889	102.863	3.375	102.351	102.152	102.151	3.375	102.351	102.152	102.151	2.750	101.378	101.278	101.176				
3.875	102.003	101.878	101.803	3.750	102.953	102.787	102.753	3.500	102.898	102.723	102.698	3.500	102.898	102.723	102.698	2.875	101.641	101.541	101.441				
3.990	102.064	101.949	101.864	3.875	103.268	103.114	103.068	3.625	103.063	102.889	102.863	3.625	103.063	102.889	102.863	2.990	101.786	101.686	101.586				
4.000	102.164	102.049	101.964	3.990	103.393	103.246	103.193	3.750	102.953	102.787	102.753	3.750	102.953	102.787	102.753	3.000	101.886	101.786	101.686				
4.125	102.213	102.104	102.013	4.000	103.493	103.346	103.293	3.875	103.268	103.114	103.068	3.875	103.268	103.114	103.068	3.125	102.171	102.071	101.971				
4.250	101.003	100.889	100.803	4.125	103.652	103.513	103.452	3.990	103.393	103.246	103.193	3.990	103.393	103.246	103.193	3.250	102.500	102.400	102.300				
4.375	101.252	101.150	101.052	4.250	103.105	102.961	102.905	4.000	103.493	103.346	103.293	4.000	103.493	103.346	103.293	3.375	102.792	102.692	102.592				
4.500	101.278	101.178	101.078	4.375	103.303	103.168	103.103	4.125	103.652	103.513	103.452	4.125	103.652	103.513	103.452	3.500	103.047	102.947	102.847				
4.625	101.382	101.282	101.182	4.500	103.529	103.402	103.329	4.250	103.105	102.961	102.905	4.250	103.105	102.961	102.905	3.625	102.502	102.402	102.302				
4.750	100.761	100.597	100.556	4.625	103.615	103.489	103.415	4.375	103.303	103.168	103.103	4.375	103.303	103.168	103.103	3.750	102.818	102.718	102.618				
4.875	101.041	100.887	100.841	4.750	103.677	103.485	103.451	4.500	103.529	103.402	103.329	4.500	103.529	103.402	103.329	3.875	102.944	102.844	102.744				
4.990	100.775	100.627	100.575	4.875	103.931	103.745	103.712	4.625	103.615	103.489	103.415	4.625	103.615	103.489	103.415	3.990	103.152	103.052	102.952				
5.000	100.875	100.727	100.675	4.990	104.059	103.879	103.846	4.750	103.677	103.485	103.451	4.750	103.677	103.485	103.451	4.000	103.252	103.152	103.052				
5.125	101.058	100.917	100.858	5.000	104.159	103.979	103.946	4.875	103.931	103.745	103.712	4.875	103.931	103.745	103.712	4.125	102.897	102.797	102.697				
5.250	100.528	100.178	100.119	5.125	104.471	104.295	104.262	4.990	104.059	103.879	103.846	4.990	104.059	103.879	103.846	4.250	103.191	103.091	102.991				
5.375	101.565	101.221	101.162	5.250	104.788	104.414	104.361	5.000	104.159	103.979	103.946	5.000	104.159	103.979	103.946	4.375	103.434	103.334	103.234				
5.500	101.651	101.310	101.251	5.375	105.025	104.654	104.601	5.125	104.471	104.295	104.262	5.125	104.471	104.295	104.262	4.500	103.553	103.453	103.353				
5.625	101.759	101.417	101.358	5.500	105.291	104.924	104.871	5.250	104.788	104.414	104.361	5.250	104.788	104.414	104.361	4.625	103.651	103.551	103.451				
5.750	101.262	100.662	100.577	5.625	N/A	N/A	N/A	5.375	105.025	104.654	104.601	5.375	105.025	104.654	104.601	4.750	102.864	102.764	102.664				
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							



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: 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	102.361	102.261	102.153	3.625	102.284	102.184	102.040	2.750	100.474	100.374	100.274	3.750	100.719	100.619	100.485	2.750	99.786	99.686	99.586
3.750	102.168	102.068	101.934	3.750	102.242	102.142	101.972	2.875	100.761	100.661	100.561	3.875	101.064	100.964	100.848	2.875	100.073	99.973	99.873
3.875	102.513	102.413	102.297	3.875	102.603	102.503	102.346	2.990	100.935	100.835	100.735	3.990	101.296	101.196	101.090	2.990	100.247	100.147	100.047
3.990	102.745	102.645	102.539	3.990	102.761	102.661	102.511	3.000	101.035	100.935	100.835	4.000	101.396	101.296	101.190	3.000	100.347	100.247	100.147
4.000	102.845	102.745	102.639	4.000	102.861	102.761	102.611	3.125	101.534	101.434	101.308	4.125	101.451	101.351	101.245	3.125	100.846	100.746	100.620
4.125	102.900	102.800	102.694	4.125	103.042	102.942	102.800	3.250	101.898	101.798	101.687	4.250	100.309	100.209	100.109	3.250	101.210	101.110	100.999
4.250	102.632	102.532	102.432	4.250	102.377	102.277	102.158	3.375	102.216	102.116	102.013	4.375	100.595	100.495	100.395	3.375	101.528	101.428	101.325
4.375	102.918	102.818	102.718	4.375	102.606	102.506	102.395	3.500	102.493	102.393	102.293	4.500	100.905	100.805	100.705	3.500	101.805	101.705	101.605
4.500	103.228	103.128	103.028	4.500	102.860	102.760	102.658	3.625	101.988	101.888	101.788	4.625	101.012	100.912	100.812	3.625	100.787	100.687	100.587
4.625	103.335	103.235	103.135	4.625	102.946	102.846	102.744	3.750	102.332	102.232	102.132	4.750	100.296	100.196	100.094	3.750	101.131	101.031	100.931
4.750	103.315	103.215	103.023	4.750	102.943	102.843	102.625	3.875	102.471	102.371	102.271	4.875	100.609	100.509	100.328	3.875	101.270	101.170	101.070
4.875	103.628	103.528	103.347	4.875	103.218	103.118	102.907	3.990	102.713	102.613	102.513	4.990	100.734	100.634	100.459	3.990	101.512	101.412	101.312
4.990	103.753	103.653	103.478	4.990	103.363	103.263	103.057	4.000	102.813	102.713	102.613	5.000	100.834	100.734	100.559	4.000	101.612	101.512	101.412
5.000	103.853	103.753	103.578	5.000	103.463	103.363	103.157	4.125	102.657	102.557	102.457	5.125	101.031	100.931	100.759	4.125	101.167	101.067	100.967
5.125	104.050	103.950	103.778	5.125	103.788	103.688	103.489	4.250	102.989	102.889	102.789	5.250	100.192	100.092	99.978	4.250	101.499	101.399	101.299
5.250	104.087	103.987	103.873	5.250	103.767	103.667	103.531	4.375	103.275	103.175	103.075	5.375	100.242	100.142	100.033	4.375	101.785	101.685	101.585
5.375	104.287	104.187	104.078	5.375	N/A	N/A	N/A	4.500	103.411	103.311	103.211	5.500	100.337	100.237	100.132	4.500	101.921	101.821	101.721
5.500	104.532	104.432	104.327	5.500	N/A	N/A	N/A	4.625	102.608	102.508	102.408	5.625	100.446	100.346	100.242	4.625	100.451	100.351	100.251
5.625	104.791	104.691	104.587	5.625	N/A	N/A	N/A	4.750	102.847	102.747	102.647	5.750	99.942	99.842	99.713	4.750	100.690	100.590	100.490

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

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

Lock Desk Policy

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

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

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

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

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