

W. Rate Sheet Dated: 4/6/2020

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	98.972	98.722	98.487	2.750	99.551	99.301	99.067	2.375	97.726	97.576	97.426	3.125	95.863	95.713	95.563
2.875	98.977	98.727	98.493	2.875	99.556	99.306	99.072	2.500	97.732	97.582	97.432	3.250	97.366	97.216	97.066
3.000	98.983	98.733	98.498	3.000	99.562	99.312	99.077	2.625	97.737	97.587	97.437	3.375	97.370	97.220	97.070
3.125	98.988	98.738	98.504	3.125	99.567	99.317	99.082	2.750	98.534	98.384	98.234	3.500	97.358	97.208	97.058
3.250	101.462	101.212	100.978	3.250	101.192	100.942	100.707	2.875	98.539	98.389	98.239	3.625	97.362	97.212	97.062
3.375	101.467	101.217	100.983	3.375	101.196	100.946	100.712	3.000	98.544	98.394	98.244	Margin = 2.250		Index = 0.170	
3.500	101.472	101.222	100.988	3.500	101.201	100.951	100.717	3.125	98.549	98.399	98.249				
3.625	101.477	101.227	100.992	3.625	101.205	100.955	100.720	3.250	101.084	100.934	100.784				
3.750	102.440	102.290	102.140	3.750	102.019	101.869	101.719	3.375	101.089	100.939	100.789				
3.875	102.444	102.294	102.144	3.875	102.023	101.873	101.723	3.500	101.093	100.943	100.793				
4.000	102.448	102.298	102.148	4.000	102.027	101.877	101.727	3.625	101.097	100.947	100.797				
4.125	102.452	102.302	102.152	4.125	102.030	101.880	101.730	3.750	101.592	101.442	101.292				
4.250	102.517	102.417	102.230	4.250	102.097	101.997	101.809	3.875	101.595	101.445	101.295				
4.375	102.521	102.421	102.233	4.375	102.100	102.000	101.812	4.000	101.599	101.449	101.299				
4.500	102.525	102.425	102.237	4.500	102.103	102.003	101.816	4.125	101.602	101.452	101.302				
4.625	102.520	102.420	102.233	4.625	102.097	101.997	101.810	4.250	101.817	101.667	101.517				
4.750	102.915	102.815	102.715	4.750	102.493	102.393	102.293	4.375	101.821	101.671	101.521				
4.875	102.930	102.830	102.730	4.875	102.507	102.407	102.307	4.500	101.824	101.674	101.524				
6.250	104.257	104.107	103.957	6.250	103.833	103.683	103.533	4.625	101.820	101.670	101.520				

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	98.222	97.972	97.737	2.750	99.301	99.051	98.817	2.375	96.726	96.576	96.426	3.125	94.863	94.713	94.563
2.875	98.227	97.977	97.743	2.875	99.306	99.056	98.822	2.500	96.732	96.582	96.432	3.250	96.366	96.216	96.066
3.000	98.233	97.983	97.748	3.000	99.312	99.062	98.827	2.625	96.737	96.587	96.437	3.375	96.370	96.220	96.070
3.125	98.238	97.988	97.754	3.125	99.317	99.067	98.832	2.750	97.534	97.384	97.234	3.500	96.358	96.208	96.058
3.250	100.712	100.462	100.228	3.250	100.692	100.442	100.207	2.875	97.539	97.389	97.239	3.625	96.362	96.212	96.062
3.375	100.717	100.467	100.233	3.375	100.696	100.446	100.212	3.000	97.544	97.394	97.244	Margin = 2.250		Index = 0.170	
3.500	100.722	100.472	100.238	3.500	100.701	100.451	100.217	3.125	97.549	97.399	97.249	30 Year OTC			
3.625	100.727	100.477	100.242	3.625	100.705	100.455	100.220	3.250	100.084	99.934	99.784	Rate	30 Day	45 Day	60 Day
3.750	101.490	101.340	101.190	3.750	101.019	100.869	100.719	3.375	100.089	99.939	99.789	4.000	102.073	101.823	101.573
3.875	101.494	101.344	101.194	3.875	101.023	100.873	100.723	3.500	100.093	99.943	99.793	4.125	102.077	101.827	101.577
4.000	101.498	101.348	101.198	4.000	101.027	100.877	100.727	3.625	100.097	99.947	99.797	4.375	102.146	101.896	101.646
4.125	101.502	101.352	101.202	4.125	101.030	100.880	100.730	3.750	100.592	100.442	100.292	4.500	102.150	101.900	101.650
4.250	101.767	101.667	101.480	4.250	101.097	100.997	100.809	3.875	100.595	100.445	100.295	4.625	102.145	101.895	101.645
4.375	101.771	101.671	101.483	4.375	101.100	101.000	100.812	4.000	100.599	100.449	100.299	4.875	102.555	102.305	102.055
4.500	101.775	101.675	101.487	4.500	101.103	101.003	100.816	4.125	100.602	100.452	100.302	5.000	102.558	102.308	102.058
4.625	101.770	101.670	101.483	4.625	101.097	100.997	100.810	4.250	100.817	100.667	100.517	5.125	102.548	102.298	102.048
4.750	102.165	102.065	101.965	4.750	101.493	101.393	101.293	4.375	100.821	100.671	100.521	5.500	103.106	102.856	102.606
4.875	102.180	102.080	101.980	4.875	101.507	101.407	101.307	4.500	100.824	100.674	100.524	5.625	103.096	102.846	102.596
6.250	103.507	103.357	103.207	6.250	102.833	102.683	102.533	4.625	100.820	100.670	100.520	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	99.323	99.073	98.823	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.327	99.077	98.827				
4.125	99.502	99.252	99.002	6.250	103.750	103.500	103.250	4.375	99.396	99.146	98.896				
4.250	99.567	99.317	99.067					4.500	99.400	99.150	98.900				
4.375	99.571	99.321	99.071					4.625	99.395	99.145	98.895				
4.500	99.375	99.125	98.875					4.875	99.805	99.555	99.305				
4.625	99.370	99.120	98.870					5.000	99.808	99.558	99.308				
5.000	99.983	99.733	99.483					5.125	99.798	99.548	99.298				
5.125	99.973	99.723	99.473					5.500	100.356	100.106	99.856				
5.250	100.373	100.123	99.873					5.625	100.346	100.096	99.846				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250				

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
-------------------------------	---	--	----------------------

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.:

5/6/2020

45 Day Lock Exp.:

5/21/2020

60 Day Lock Exp.:

6/5/2020

W. Rate Sheet Dated: 4/6/2020

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	93.884	93.634	93.400	2.750	94.894	94.644	94.409	2.375	94.506	94.356	94.206	3.125	91.785	91.635	91.485
2.875	93.890	93.640	93.406	2.875	94.899	94.649	94.415	2.500	94.512	94.362	94.212	3.250	93.601	93.451	93.301
3.000	93.895	93.645	93.411	3.000	94.904	94.654	94.420	2.625	94.517	94.367	94.217	3.375	93.605	93.455	93.305
3.125	93.901	93.651	93.417	3.125	94.909	94.659	94.425	2.750	93.876	93.726	93.576	3.500	93.593	93.443	93.293
3.250	96.687	96.437	96.203	3.250	96.847	96.597	96.362	2.875	93.881	93.731	93.581	3.625	93.597	93.447	93.297
3.375	96.692	96.442	96.208	3.375	96.851	96.601	96.367	3.000	93.886	93.736	93.586	Margin = 2.250		Index = 0.170	
3.500	96.697	96.447	96.213	3.500	96.856	96.606	96.372	3.125	93.891	93.741	93.591				
3.625	96.702	96.452	96.217	3.625	96.860	96.610	96.375	3.250	96.739	96.589	96.439				
3.750	97.977	97.827	97.677	3.750	97.986	97.836	97.686	3.375	96.744	96.594	96.444				
3.875	97.981	97.831	97.681	3.875	97.990	97.840	97.690	3.500	96.748	96.598	96.448				
4.000	97.985	97.835	97.685	4.000	97.994	97.844	97.694	3.625	96.752	96.602	96.452				
4.125	97.989	97.839	97.689	4.125	97.998	97.848	97.698	3.750	97.559	97.409	97.259				
4.250	97.742	97.642	97.455	4.250	97.752	97.652	97.464	3.875	97.563	97.413	97.263				
4.375	97.746	97.646	97.458	4.375	97.755	97.655	97.467	4.000	97.566	97.416	97.266				
4.500	97.750	97.650	97.462	4.500	97.758	97.658	97.471	4.125	97.569	97.419	97.269				
4.625	97.745	97.645	97.458	4.625	97.752	97.652	97.465	4.250	97.472	97.322	97.172				
4.750	98.140	98.040	97.940	4.750	98.148	98.048	97.948	4.375	97.476	97.326	97.176				
4.875	98.155	98.055	97.955	4.875	98.162	98.062	97.962	4.500	97.479	97.329	97.179				
6.250	100.607	100.457	100.307	6.250	100.613	100.463	100.313	4.625	97.475	97.325	97.175				

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	93.134	92.884	92.650	2.750	94.214	93.964	93.729	2.375	93.514	93.364	93.214	3.125	89.775	89.625	89.475
2.875	93.140	92.890	92.656	2.875	94.219	93.969	93.735	2.500	93.519	93.369	93.219	3.250	91.591	91.441	91.291
3.000	93.145	92.895	92.661	3.000	94.224	93.974	93.740	2.625	93.524	93.374	93.224	3.375	91.595	91.445	91.295
3.125	93.151	92.901	92.667	3.125	94.229	93.979	93.745	2.750	94.040	93.890	93.740	3.500	91.583	91.433	91.283
3.250	95.937	95.687	95.453	3.250	95.917	95.667	95.432	2.875	94.045	93.895	93.745	3.625	91.587	91.437	91.287
3.375	95.942	95.692	95.458	3.375	95.921	95.671	95.437	3.000	94.050	93.900	93.750	Margin = 2.250		Index = 0.170	
3.500	95.947	95.697	95.463	3.500	95.926	95.676	95.442	3.125	94.055	93.905	93.755	30 Year OTC			
3.625	95.952	95.702	95.467	3.625	95.930	95.680	95.445	3.250	96.247	96.097	95.947	Rate	30 Day	45 Day	60 Day
3.750	97.027	96.877	96.727	3.750	96.556	96.406	96.256	3.375	96.252	96.102	95.952	4.000	97.610	97.360	97.110
3.875	97.031	96.881	96.731	3.875	96.560	96.410	96.260	3.500	96.256	96.106	95.956	4.125	97.614	97.364	97.114
4.000	97.035	96.885	96.735	4.000	96.564	96.414	96.264	3.625	96.259	96.109	95.959	4.375	97.371	97.121	96.871
4.125	97.039	96.889	96.739	4.125	96.568	96.418	96.268	3.750	96.754	96.604	96.454	4.500	97.375	97.125	96.875
4.250	96.992	96.892	96.705	4.250	96.322	96.222	96.034	3.875	96.758	96.608	96.458	4.625	97.370	97.120	96.870
4.375	96.996	96.896	96.708	4.375	96.325	96.225	96.037	4.000	96.761	96.611	96.461	4.875	97.780	97.530	97.280
4.500	97.000	96.900	96.712	4.500	96.328	96.228	96.041	4.125	96.764	96.614	96.464	5.000	97.783	97.533	97.283
4.625	96.995	96.895	96.708	4.625	96.322	96.222	96.035	4.250	96.355	96.205	96.055	5.125	97.773	97.523	97.273
4.750	97.390	97.290	97.190	4.750	96.718	96.618	96.518	4.375	96.358	96.208	96.058	5.500	98.331	98.081	97.831
4.875	97.405	97.305	97.205	4.875	96.732	96.632	96.532	4.500	96.361	96.211	96.061	5.625	98.321	98.071	97.821
6.250	99.857	99.707	99.557	6.250	99.183	99.033	98.883	4.625	96.357	96.207	96.057	6.250	99.923	99.673	99.423

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	94.860	94.610	94.360	4.750	N/A	N/A	N/A
4.125	94.689	94.439	94.189	6.250	99.750	99.500	99.250	4.125	94.864	94.614	94.364				
4.250	94.442	94.192	93.942					4.375	94.621	94.371	94.121				
4.375	94.446	94.196	93.946					4.500	94.625	94.375	94.125				
4.500	94.250	94.000	93.750					4.625	94.620	94.370	94.120				
4.625	94.245	93.995	93.745					4.875	95.030	94.780	94.530				
5.000	94.858	94.608	94.358					5.000	95.033	94.783	94.533				
5.125	94.848	94.598	94.348					5.125	95.023	94.773	94.523				
5.250	95.248	94.998	94.748					5.500	95.581	95.331	95.081	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	95.571	95.321	95.071	Rate	30 Day	45 Day	60 Day
								6.250	97.173	96.923	96.673	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.:

5/6/2020

45 Day Lock Exp.:

5/21/2020

60 Day Lock Exp.:

6/5/2020

W. Rate Sheet Dated: 4/6/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Confirming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	97.548	97.384	97.348	2.875	96.780	96.556	96.555	2.750	95.996	95.753	95.728	2.750	95.567	95.341	95.324	2.750	94.207	93.964	93.939
2.875	98.251	98.125	98.051	2.990	97.574	97.432	97.374	2.875	96.585	96.342	96.317	2.875	96.074	95.848	95.851	2.875	94.603	94.379	94.378
2.990	99.072	98.946	98.872	3.000	97.674	97.532	97.474	2.990	97.280	97.138	97.080	2.990	96.537	96.398	96.337	2.990	95.039	94.897	94.839
3.000	99.172	99.046	98.972	3.125	98.657	98.515	98.457	3.000	97.380	97.238	97.180	3.000	96.637	96.498	96.437	3.000	95.139	94.997	94.939
3.125	99.940	99.814	99.740	3.250	99.547	99.405	99.347	3.125	98.417	98.275	98.217	3.125	97.317	97.191	97.117	3.125	96.034	95.892	95.834
3.250	100.636	100.510	100.436	3.375	100.019	99.877	99.819	3.250	99.356	99.214	99.156	3.250	97.962	97.836	97.762	3.250	96.873	96.731	96.673
3.375	101.057	100.931	100.857	3.500	100.402	100.260	100.202	3.375	99.832	99.690	99.632	3.375	98.376	98.250	98.176	3.375	97.338	97.196	97.138
3.500	101.404	101.278	101.204	3.625	100.980	100.871	100.780	3.500	100.214	100.072	100.014	3.500	98.720	98.594	98.520	3.500	97.718	97.576	97.518
3.625	101.728	101.603	101.528	3.750	101.741	101.632	101.541	3.625	100.936	100.827	100.736	3.625	98.883	98.757	98.683	3.625	98.135	98.026	97.935
3.750	101.798	101.698	101.598	3.875	102.130	102.021	101.930	3.750	101.738	101.629	101.538	3.750	98.840	98.740	98.640	3.750	98.783	98.674	98.583
3.875	102.144	102.044	101.944	3.990	102.366	102.257	102.166	3.875	102.130	102.021	101.930	3.875	99.184	99.084	98.984	3.875	99.170	99.061	98.970
3.990	102.348	102.248	102.148	4.000	102.466	102.357	102.266	3.990	102.366	102.257	102.166	3.990	99.382	99.282	99.182	3.990	99.382	99.273	99.182
4.000	102.448	102.348	102.248	4.125	102.985	102.885	102.785	4.000	102.466	102.357	102.266	4.000	99.482	99.382	99.282	4.000	99.482	99.373	99.282
4.125	102.560	102.460	102.360	4.250	103.643	103.543	103.443	4.125	102.759	102.659	102.559	4.125	99.620	99.520	99.420	4.125	99.620	99.520	99.420
4.250	102.473	102.373	102.273	4.375	103.943	103.843	103.743	4.250	103.453	103.353	103.253	4.250	98.643	98.543	98.443	4.250	98.643	98.543	98.443
4.375	102.740	102.640	102.540	4.500	104.178	104.078	103.978	4.375	103.756	103.656	103.556	4.375	98.865	98.765	98.665	4.375	98.865	98.765	98.665
4.500	102.954	102.854	102.754	4.625	104.393	104.293	104.193	4.500	103.990	103.890	103.790	4.500	99.116	99.016	98.916	4.500	99.116	99.016	98.916
4.625	103.050	102.950	102.850	4.750	104.902	104.802	104.702	4.625	104.447	104.347	104.247	4.625	99.247	99.147	99.047	4.625	99.247	99.147	99.047
4.750	103.381	103.281	103.181	4.875	N/A	N/A	N/A	4.750	96.935	96.835	96.735	4.750	98.423	98.323	98.223	4.750	98.423	98.323	98.223
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	94.015	93.772	93.747	2.875	98.884	98.458	98.684	2.875	97.964	97.721	97.715	2.875	97.902	97.659	97.634	2.750	100.209	100.058	100.009
2.875	94.408	94.165	94.140	2.990	99.701	99.275	99.501	2.990	98.670	98.528	98.470	2.990	98.576	98.376	98.376	2.875	100.503	100.352	100.303
2.990	94.745	94.603	94.545	3.000	99.801	99.375	99.601	3.000	98.770	98.628	98.570	3.000	98.676	98.476	98.476	2.990	100.662	100.511	100.462
3.000	94.845	94.703	94.645	3.125	100.559	100.133	100.359	3.125	99.741	99.599	99.541	3.125	99.700	99.500	99.500	3.000	100.762	100.611	100.562
3.125	95.794	95.652	95.594	3.250	101.210	100.784	101.010	3.250	100.562	100.420	100.362	3.250	100.562	100.362	100.362	3.125	101.179	101.028	100.979
3.250	96.682	96.540	96.482	3.375	101.606	101.180	101.406	3.375	100.996	100.854	100.796	3.375	100.996	100.796	100.796	3.250	101.362	101.262	101.162
3.375	97.151	97.009	96.951	3.500	101.935	101.509	101.735	3.500	101.359	101.217	101.159	3.500	101.359	101.159	101.159	3.375	101.668	101.568	101.468
3.500	97.530	97.388	97.330	3.625	102.255	101.830	102.055	3.625	101.709	101.567	101.509	3.625	101.709	101.509	101.509	3.500	101.887	101.787	101.687
3.625	98.091	97.982	97.891	3.750	102.351	101.959	102.151	3.750	101.951	101.842	101.751	3.750	101.795	101.595	101.595	3.625	102.129	102.029	101.929
3.750	98.780	98.671	98.580	3.875	102.674	102.282	102.474	3.875	102.307	102.198	102.107	3.875	102.150	101.950	101.950	3.750	102.348	102.248	102.148
3.875	99.170	99.061	98.970	3.990	102.866	102.474	102.666	3.990	102.530	102.421	102.330	3.990	102.374	102.174	102.174	3.875	102.619	102.519	102.419
3.990	99.382	99.273	99.182	4.000	102.966	102.574	102.766	4.000	102.630	102.521	102.430	4.000	102.474	102.274	102.274	3.990	102.802	102.702	102.602
4.000	99.482	99.373	99.282	4.125	103.090	102.698	102.890	4.125	102.852	102.743	102.652	4.125	102.696	102.496	102.496	4.000	102.902	102.802	102.702
4.125	99.620	99.520	99.420	4.250	103.026	102.642	102.826	4.250	102.517	102.417	102.317	4.250	102.455	102.255	102.255	4.125	103.131	103.031	102.931
4.250	98.643	98.543	98.443	4.375	103.221	102.837	103.021	4.375	102.787	102.687	102.587	4.375	102.725	102.525	102.525	4.250	102.664	102.564	102.464
4.375	98.865	98.765	98.665	4.500	103.423	103.039	103.223	4.500	103.008	102.908	102.808	4.500	102.946	102.746	102.746	4.375	102.858	102.758	102.658
4.500	99.116	99.016	98.916	4.625	103.518	103.134	103.318	4.625	103.221	103.121	103.021	4.625	103.159	102.959	102.959	4.500	103.072	102.972	102.872
4.625	99.247	99.147	99.047	4.750	103.814	103.447	103.614	4.750	103.424	103.324	103.224	4.750	103.361	103.161	103.161	4.625	102.938	102.838	102.738
4.750	99.177	99.177	99.177	4.875	104.041	103.674	103.841	4.875	103.673	103.573	103.473	4.875	103.610	103.410	103.410	4.750	102.370	102.270	102.170
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	98.566	98.323	98.298	2.750	98.566	98.366	98.366	2.750	99.140	98.940	98.940	2.750	97.497	97.297	97.297	2.750	97.497	97.297	97.297
2.875	98.904	98.661	98.636	2.875	98.890	98.690	98.690	2.875	99.346	99.146	99.146	2.875	97.747	97.547	97.547	2.875	97.733	97.533	97.533
2.990	99.379	99.237	99.179	2.990	99.305	99.105	99.105	2.990	99.427	99.227	99.227	2.990	98.144	97.944	97.944	2.990	98.070	97.870	97.870
3.000	99.479	99.337	99.279	3.000	99.405	99.205	99.205	3.000	99.527	99.327	99.327	3.000	98.244	98.044	98.044	3.000	98.170	97.970	97.970
3.125	99.994	99.852	99.794	3.125	99.931	99.731	99.731	3.125	99.818	99.618	99.618	3.125	98.633	98.433	98.433	3.125	98.570	98.370	98.370
3.250	100.342	100.200	100.142	3.250	100.280	100.080	100.080	3.250	99.300	99.100	99.100	3.250	98.280	98.080	98.080	3.250	98.218	98.018	98.018
3.375	100.618	100.536	100.478	3.375	100.616	100.416	100.416	3.375	99.514	99.314	99.314	3.375	98.524	98.324	98.324	3.375	98.462	98.262	98.262
3.500	100.978	100.776	100.718	3.500	100.855	100.655	100.655	3.500	99.667	99.467	99.467	3.500	98.698	98.498	98.498	3.500	98.635	98.435	98.435
3.625	101.333	101.224	101.133	3.625	101.333	101.133	101.133	3.625	99.839	99.639	99.639	3.625	99.043	98.843	98.843	3.625	99.043	98.843	98.843
3.750	101.635	101.526	101.435	3.750	101.635	101.435	101.435	3.750	99.736	99.536	99.536	3.750	99.023	98.823	98.823	3.750	99.023	98.823	98.823
3.875	101.934	101.825	101.734	3.875	101.934	101.734	101.734	3.875	99.925	99.725	99.725	3.875	99.240	99.040	99.040	3.875	99.240	99.040	99.040
3.990	102.146	102.037	101.946	3.990	102.146	101.946	101.946	3.990	100.027	99.827	99.827	3.990	99.371	99.171	99.171	3.990	99.371	99.171	99.171
4.000	102.246	102.137	102.046	4.000	102.246	102.046	102.046	4.000	100.127	99.927	99.927	4.000	99.471	99.271	99.271	4.000	99.471	99.271	99.271
4.125	102.500	102.400	102.300	4.125	102.500	102.300	102.300	4.125	100.284										



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.:

5/6/2020

45 Day Lock Exp.:

5/21/2020

60 Day Lock Exp.:

6/5/2020

W. Rate Sheet Dated: 4/6/2020

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	
2.875	96.248	96.123	95.873	
3.000	96.959	96.834	96.584	
3.125	97.616	97.491	97.241	
3.250	98.500	98.375	98.125	
3.375	98.870	98.745	98.495	
3.500	99.322	99.197	98.947	
3.625	99.596	99.471	99.221	
3.750	99.569	99.444	99.194	
3.875	99.868	99.743	99.493	
3.990	100.149	100.024	99.774	
4.000	100.173	100.048	99.798	
4.125	100.170	100.045	99.795	
4.250	100.186	100.061	99.811	
4.375	100.476	100.351	100.101	
4.500	100.745	100.620	100.370	
4.625	100.825	100.700	100.450	
4.750	100.909	100.784	100.534	
4.875	101.194	101.069	100.819	
4.990	101.387	101.262	101.012	
5.000	101.404	101.279	101.029	

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	N/A	N/A	N/A	
2.750	95.618	95.493	95.243	
2.875	96.411	96.286	96.036	
3.000	97.046	96.921	96.671	
3.125	97.672	97.547	97.297	
3.250	98.268	98.143	97.893	
3.375	98.615	98.490	98.240	
3.500	99.259	99.134	98.884	
3.625	99.438	99.313	99.063	
3.750	99.498	99.373	99.123	
3.875	99.805	99.680	99.430	
4.000	100.018	99.893	99.643	
4.125	100.160	100.035	99.785	
4.250	99.929	99.804	99.554	
4.375	100.167	100.042	99.792	

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	96.115	95.990	95.740	
2.500	96.696	96.571	96.321	
2.625	97.115	96.990	96.740	
2.750	97.551	97.426	97.176	
2.875	97.807	97.682	97.432	
3.000	98.032	97.907	97.657	
3.125	98.227	98.102	97.852	
3.250	98.562	98.437	98.187	
3.375	98.859	98.734	98.484	
3.500	99.111	98.986	98.736	
3.625	99.123	98.998	98.748	
3.750	99.414	99.289	99.039	
3.875	99.534	99.409	99.159	
4.000	99.864	99.739	99.489	
4.125	99.265	99.140	98.890	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	94.968	94.843	94.593	
3.000	93.564	93.439	93.189	
3.125	94.221	94.096	93.846	
3.250	95.105	94.980	94.730	
3.375	95.475	95.350	95.100	
3.500	95.927	95.802	95.552	
3.625	96.198	96.073	95.823	
3.750	95.292	95.167	94.917	
3.875	95.592	95.467	95.217	
4.000	95.897	95.772	95.522	
4.125	95.893	95.768	95.518	
4.250	94.989	94.864	94.614	
4.375	95.279	95.154	94.904	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.810	96.685	96.435	
3.000	97.067	96.942	96.692	
3.125	97.292	97.167	96.917	
3.250	97.612	97.487	97.237	
3.375	97.947	97.822	97.572	
3.500	98.244	98.119	97.869	
3.625	98.496	98.371	98.121	
3.750	98.011	97.886	97.636	
3.875	98.302	98.177	97.927	
4.000	98.422	98.297	98.047	
4.125	98.752	98.627	98.377	
4.250	97.796	97.671	97.421	
4.375	98.090	97.965	97.715	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.710	96.585	96.335	
2.875	96.967	96.842	96.592	
3.000	97.192	97.067	96.817	
3.125	97.512	97.387	97.137	
3.250	97.847	97.722	97.472	
3.375	98.144	98.019	97.769	
3.500	98.396	98.271	98.021	
3.625	97.911	97.786	97.536	
3.750	98.202	98.077	97.827	
3.875	98.322	98.197	97.947	
4.000	98.652	98.527	98.277	
4.125	97.696	97.571	97.321	
4.250	97.990	97.865	97.615	

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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

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



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

30 Day Lock Exp.: 5/6/2020
45 Day Lock Exp.: 5/21/2020
60 Day Lock Exp.: 6/5/2020

W. Rate Sheet Dated: 4/6/2020

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
2.750	97.795	97.548	97.490	3.375	101.028	100.909	100.828	3.375	101.028	100.909	100.828	2.750	97.113	96.866	96.808	3.375	98.802	98.683	98.602
2.875	98.549	98.312	98.260	3.500	101.490	101.385	101.290	3.500	101.490	101.385	101.290	2.875	97.867	97.630	97.578	3.500	99.264	99.159	99.064
2.990	99.182	99.041	98.971	3.625	101.779	101.679	101.579	3.625	101.779	101.679	101.579	2.990	96.956	96.815	96.745	3.625	99.553	99.453	99.353
3.000	99.282	99.141	99.071	3.750	101.774	101.674	101.574	3.750	101.774	101.674	101.574	3.000	97.056	96.915	96.845	3.750	99.088	98.988	98.888
3.125	99.951	99.817	99.751	3.875	102.140	102.040	101.940	3.875	102.140	102.040	101.940	3.125	97.725	97.591	97.525	3.875	99.454	99.354	99.254
3.250	100.862	100.737	100.662	3.990	102.269	102.169	102.069	3.990	102.269	102.169	102.069	3.250	98.636	98.511	98.436	3.990	99.583	99.483	99.383
3.375	101.278	101.159	101.078	4.000	102.369	102.269	102.169	4.000	102.369	102.269	102.169	3.375	99.052	98.933	98.852	4.000	99.683	99.583	99.483
3.500	101.740	101.635	101.540	4.125	102.415	102.315	102.215	4.125	102.415	102.315	102.215	3.500	99.514	99.409	99.314	4.125	99.729	99.629	99.529
3.625	102.029	101.929	101.829	4.250	102.474	102.374	102.274	4.250	102.474	102.374	102.274	3.625	99.803	99.703	99.603	4.250	99.434	99.334	99.234
3.750	102.024	101.924	101.824	4.375	102.762	102.662	102.562	4.375	102.762	102.662	102.562	3.750	99.338	99.238	99.138	4.375	99.722	99.622	99.522
3.875	102.390	102.290	102.190	4.500	102.820	102.720	102.620	4.500	102.820	102.720	102.620	3.875	99.704	99.604	99.504	4.500	99.780	99.680	99.580
3.990	102.644	102.544	102.444	4.625	102.930	102.830	102.730	4.625	102.930	102.830	102.730	3.990	99.958	99.858	99.758	4.625	99.890	99.790	99.690
4.000	102.744	102.644	102.544	4.750	103.002	102.902	102.802	4.750	103.002	102.902	102.802	4.000	100.058	99.958	99.858	4.750	99.330	99.230	99.130
4.125	102.790	102.690	102.590	4.875	103.342	103.242	103.142	4.875	103.342	103.242	103.142	4.125	100.104	100.004	99.904	4.875	99.670	99.570	99.470
4.250	102.849	102.749	102.649	4.990	103.100	103.000	102.900	4.990	103.100	103.000	102.900	4.250	99.809	99.709	99.609	4.990	99.428	99.328	99.228
4.375	103.137	103.037	102.937	5.000	103.200	103.100	103.000	5.000	103.200	103.100	103.000	4.375	100.097	99.997	99.897	5.000	99.528	99.428	99.328
4.500	103.445	103.345	103.245	5.125	103.439	103.339	103.239	5.125	103.439	103.339	103.239	4.500	100.405	100.305	100.205	5.125	99.767	99.667	99.567
4.625	103.555	103.455	103.355	5.250	103.526	103.426	103.326	5.250	103.526	103.426	103.326	4.625	100.515	100.415	100.315	5.250	99.156	99.056	98.956
4.750	103.627	103.527	103.427	5.375	104.809	104.709	104.609	5.375	104.809	104.709	104.609	4.750	99.955	99.855	99.755	5.375	100.289	100.189	100.089
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	98.802	98.683	98.602	2.750	97.988	97.707	97.732	3.375	101.094	100.877	100.894	3.375	101.094	100.877	100.894	2.750	100.395	100.174	100.195
3.500	99.264	99.159	99.064	2.875	98.794	98.526	98.550	3.500	101.749	101.548	101.549	3.500	101.749	101.548	101.549	2.875	100.683	100.470	100.483
3.625	99.553	99.453	99.353	2.990	99.338	99.078	99.103	3.625	101.941	101.739	101.741	3.625	101.941	101.739	101.741	2.990	100.841	100.633	100.641
3.750	99.088	98.988	98.888	3.000	99.438	99.178	99.203	3.750	102.036	101.852	101.836	3.750	102.036	101.852	101.836	3.000	100.941	100.733	100.741
3.875	99.454	99.354	99.254	3.125	100.077	99.828	99.853	3.875	102.412	102.239	102.212	3.875	102.412	102.239	102.212	3.125	101.220	101.031	101.020
3.990	99.583	99.483	99.383	3.250	100.704	100.473	100.498	3.990	102.578	102.413	102.378	3.990	102.578	102.413	102.378	3.250	101.590	101.413	101.390
4.000	99.683	99.583	99.483	3.375	101.094	100.877	100.894	4.000	102.678	102.513	102.478	4.000	102.678	102.513	102.478	3.375	101.916	101.747	101.716
4.125	99.729	99.629	99.529	3.500	101.749	101.548	101.549	4.125	102.866	102.705	102.666	4.125	102.866	102.705	102.666	3.500	102.203	102.034	102.003
4.250	99.434	99.334	99.234	3.625	101.941	101.739	101.741	4.250	102.673	102.529	102.473	4.250	102.673	102.529	102.473	3.625	102.215	102.107	102.015
4.375	99.722	99.622	99.522	3.750	102.036	101.852	101.836	4.375	102.909	102.773	102.709	4.375	102.909	102.773	102.709	3.750	102.534	102.431	102.334
4.500	99.780	99.680	99.580	3.875	102.412	102.239	102.212	4.500	103.172	103.042	102.972	4.500	103.172	103.042	102.972	3.875	102.678	102.575	102.478
4.625	99.890	99.790	99.690	3.990	102.578	102.413	102.378	4.625	103.260	103.129	103.060	4.625	103.260	103.129	103.060	3.990	102.935	102.835	102.735
4.750	99.330	99.230	99.130	4.000	102.678	102.513	102.478	4.750	103.420	103.320	103.220	4.750	103.420	103.320	103.220	4.000	103.035	102.935	102.835
4.875	99.670	99.570	99.470	4.125	102.866	102.705	102.666	4.875	103.702	103.602	103.502	4.875	103.702	103.602	103.502	4.125	102.376	102.276	102.176
4.990	99.428	99.328	99.228	4.250	102.673	102.529	102.473	4.990	103.852	103.752	103.652	4.990	103.852	103.752	103.652	4.250	102.691	102.591	102.491
5.000	99.528	99.428	99.328	4.375	102.909	102.773	102.709	5.000	103.952	103.852	103.752	5.000	103.952	103.852	103.752	4.375	102.994	102.894	102.794
5.125	99.767	99.667	99.567	4.500	103.172	103.042	102.972	5.125	104.284	104.184	104.084	5.125	104.284	104.184	104.084	4.500	103.142	103.042	102.942
5.250	99.156	99.056	98.956	4.625	103.260	103.129	103.060	5.250	104.428	104.273	104.220	5.250	104.428	104.273	104.220	4.625	102.439	102.339	102.239
5.375	100.289	100.189	100.089	4.750	103.420	103.320	103.220	5.375	104.677	104.523	104.471	5.375	104.677	104.523	104.471	4.750	102.666	102.566	102.466
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	102.395	102.174	102.195	2.750	102.645	102.424	102.445	2.750	99.882	99.661	99.682	2.750	101.882	101.661	101.682	2.750	102.132	101.911	101.932
2.875	100.683	100.470	100.483	2.875	100.683	100.470	100.483	2.875	100.170	99.957	99.970	2.875	100.170	99.957	99.970	2.875	100.170	99.957	99.970
2.990	100.841	100.633	100.641	2.990	100.841	100.633	100.641	2.990	100.328	100.120	100.128	2.990	100.328	100.120	100.128	2.990	100.328	100.120	100.128
3.000	100.941	100.733	100.741	3.000	100.941	100.733	100.741	3.000	100.428	100.220	100.228	3.000	100.428	100.220	100.228	3.000	100.428	100.220	100.228
3.125	101.220	101.031	101.020	3.125	101.220	101.031	101.020	3.125	100.832	100.643	100.632	3.125	100.832	100.643	100.632	3.125	100.832	100.643	100.632
3.250	101.590	101.413	101.390	3.250	101.590	101.413	101.390	3.250	101.202	101.025	101.002	3.250	101.202	101.025	101.002	3.250	101.202	101.025	101.002
3.375	101.916	101.747	101.716	3.375	101.916	101.747	101.716	3.375	101.528	101.359	101.328	3.375	101.528	101.359	101.328	3.375	101.528	101.359	101.328
3.500	102.203	102.034	102.003	3.500	102.203	102.034	102.003	3.500	101.815	101.646	101.615	3.500	101.815	101.646	101.615	3.500	101.815	101.646	101.615
3.625	102.215	102.107	102.015	3.625	102.215	102.107	102.015	3.625	101.515	101.326	101.218	3.625	101.515	101.326	101.218	3.625	101.515	101.326	101.218
3.750	102.534	102.431	102.334	3.750	102.534	102.431	102.334	3.750	101.645	101.542	101.445	3.750	101.645	101.542	101.445	3.750	101.645	101.542	101.445
3.875	102.678	102																	



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.:

5/6/2020

45 Day Lock Exp.:

5/21/2020

60 Day Lock Exp.:

6/5/2020

W. Rate Sheet Dated: 4/6/2020

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
2.750	97.912	97.661	97.604	2.750	98.097	97.807	97.832	2.750	100.554	100.316	100.354	2.750	96.880	96.629	96.572	2.750	99.741	99.503	99.541
2.875	98.658	98.416	98.365	2.875	98.897	98.614	98.639	2.875	100.840	100.608	100.640	2.875	97.626	97.384	97.333	2.875	100.027	99.795	99.827
2.990	99.283	99.127	99.058	2.990	99.438	99.162	99.187	2.990	100.997	100.767	100.797	2.990	96.707	96.551	96.482	2.990	100.184	99.954	99.984
3.000	99.383	99.227	99.158	3.000	99.538	99.262	99.287	3.000	101.097	100.867	100.897	3.000	96.807	96.651	96.582	3.000	100.284	100.054	100.084
3.125	100.048	99.897	99.834	3.125	100.172	99.906	99.931	3.125	101.309	101.115	101.109	3.125	97.472	97.321	97.258	3.125	100.621	100.427	100.421
3.250	100.949	100.804	100.749	3.250	100.789	100.541	100.566	3.250	101.673	101.487	101.473	3.250	98.373	98.228	98.173	3.250	100.985	100.799	100.785
3.375	101.357	101.220	101.157	3.375	101.173	100.936	100.961	3.375	102.000	101.816	101.800	3.375	98.781	98.644	98.581	3.375	101.312	101.128	101.112
3.500	101.814	101.687	101.614	3.500	101.822	101.600	101.622	3.500	102.282	102.106	102.082	3.500	99.238	99.111	99.038	3.500	101.594	101.418	101.394
3.625	102.097	101.986	101.897	3.625	102.005	101.790	101.805	3.625	102.725	102.133	102.075	3.625	99.521	99.410	99.321	3.625	101.086	100.944	100.886
3.750	102.113	102.013	101.913	3.750	102.109	101.924	101.909	3.750	102.590	102.456	102.390	3.750	99.077	98.977	98.877	3.750	101.401	101.267	101.201
3.875	102.473	102.373	102.273	3.875	102.478	102.302	102.278	3.875	102.731	102.600	102.531	3.875	99.437	99.337	99.237	3.875	101.542	101.411	101.342
3.990	102.724	102.624	102.524	3.990	102.639	102.474	102.439	3.990	102.982	102.857	102.782	3.990	99.688	99.588	99.488	3.990	101.793	101.668	101.593
4.000	102.824	102.724	102.624	4.000	102.739	102.574	102.539	4.000	103.082	102.957	102.882	4.000	99.788	99.688	99.588	4.000	101.893	101.768	101.693
4.125	102.868	102.768	102.668	4.125	102.929	102.767	102.729	4.125	102.484	102.384	102.284	4.125	99.832	99.732	99.632	4.125	100.893	100.793	100.693
4.250	102.927	102.827	102.727	4.250	102.757	102.614	102.557	4.250	102.795	102.695	102.595	4.250	99.537	99.437	99.337	4.250	101.204	101.104	101.004
4.375	103.210	103.110	103.010	4.375	102.990	102.853	102.790	4.375	103.090	102.990	102.890	4.375	99.820	99.720	99.620	4.375	101.499	101.399	101.299
4.500	103.515	103.415	103.315	4.500	103.249	103.119	103.049	4.500	103.237	103.137	103.037	4.500	100.125	100.025	99.925	4.500	101.646	101.546	101.446
4.625	103.624	103.524	103.424	4.625	103.337	103.207	103.137	4.625	102.333	102.233	102.133	4.625	100.234	100.134	100.034	4.625	100.176	100.076	99.976
4.750	103.710	103.610	103.510	4.750	103.506	103.406	103.306	4.750	102.555	102.455	102.355	4.750	99.688	99.588	99.488	4.750	100.467	100.367	100.267

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

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

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

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

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

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

5/6/2020

45 Day Lock Exp.:

5/21/2020

60 Day Lock Exp.:

6/5/2020

W. Rate Sheet Dated: 4/6/2020

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	0.250	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)