

W. Rate Sheet Dated: 4/15/2020

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	100.362	100.112	99.847	2.750	100.242	99.992	99.726	2.375	97.777	97.627	97.477	3.125	95.832	95.682	95.532
2.875	100.368	100.118	99.852	2.875	100.246	99.996	99.731	2.500	97.782	97.632	97.482	3.250	97.335	97.185	97.035
3.000	100.373	100.123	99.857	3.000	100.251	100.001	99.735	2.625	97.787	97.637	97.487	3.375	97.322	97.172	97.022
3.125	100.378	100.128	99.862	3.125	100.255	100.005	99.739	2.750	98.866	98.716	98.566	3.500	97.314	97.164	97.014
3.250	101.578	101.428	101.224	3.250	101.256	101.106	100.903	2.875	98.870	98.720	98.570	3.625	97.302	97.152	97.002
3.375	101.482	101.332	101.129	3.375	101.260	101.110	100.907	3.000	98.875	98.725	98.575	Margin = 2.250		Index = 0.220	
3.500	101.487	101.337	101.134	3.500	101.264	101.114	100.911	3.125	98.878	98.728	98.578				
3.625	101.490	101.340	101.137	3.625	101.268	101.118	100.915	3.250	101.349	101.199	101.049				
3.750	102.414	102.264	102.114	3.750	101.943	101.793	101.643	3.375	101.353	101.203	101.053				
3.875	102.318	102.168	102.018	3.875	101.947	101.797	101.647	3.500	101.356	101.206	101.056				
4.000	102.322	102.172	102.022	4.000	101.950	101.800	101.650	3.625	101.360	101.210	101.060				
4.125	102.326	102.176	102.026	4.125	101.937	101.787	101.637	3.750	101.771	101.621	101.471				
4.250	102.351	102.251	102.151	4.250	101.864	101.764	101.664	3.875	101.774	101.624	101.474				
4.375	102.247	102.147	102.047	4.375	101.870	101.770	101.670	4.000	101.777	101.627	101.477				
4.500	102.251	102.151	102.051	4.500	101.872	101.772	101.672	4.125	101.773	101.623	101.473				
4.625	102.264	102.164	102.064	4.625	101.862	101.762	101.662	4.250	101.857	101.707	101.557				
4.750	102.699	102.599	102.499	4.750	102.197	102.097	101.997	4.375	101.872	101.722	101.572				
4.875	102.589	102.489	102.389	4.875	102.199	102.099	101.999	4.500	101.874	101.724	101.574				
6.250	103.897	103.747	103.597	6.250	103.495	103.345	103.195	4.625	101.864	101.714	101.564				

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	99.612	99.362	99.097	2.750	99.242	98.992	98.726	2.375	96.777	96.627	96.477	3.125	94.832	94.682	94.532
2.875	99.618	99.368	99.102	2.875	99.246	98.996	98.731	2.500	96.782	96.632	96.482	3.250	96.335	96.185	96.035
3.000	99.623	99.373	99.107	3.000	99.251	99.001	98.735	2.625	96.787	96.637	96.487	3.375	96.322	96.172	96.022
3.125	99.628	99.378	99.112	3.125	99.255	99.005	98.739	2.750	97.866	97.716	97.566	3.500	96.314	96.164	96.014
3.250	100.828	100.678	100.474	3.250	100.756	100.606	100.403	2.875	97.870	97.720	97.570	3.625	96.302	96.152	96.002
3.375	100.732	100.582	100.379	3.375	100.760	100.610	100.407	3.000	97.875	97.725	97.575	Margin = 2.250		Index = 0.220	
3.500	100.737	100.587	100.384	3.500	100.764	100.614	100.411	3.125	97.878	97.728	97.578	30 Year OTC			
3.625	100.740	100.590	100.387	3.625	100.768	100.618	100.415	3.250	100.349	100.199	100.049	Rate	30 Day	45 Day	60 Day
3.750	101.464	101.314	101.164	3.750	100.943	100.793	100.643	3.375	100.353	100.203	100.053	4.000	101.947	101.697	101.447
3.875	101.368	101.218	101.068	3.875	100.947	100.797	100.647	3.500	100.356	100.206	100.056	4.125	101.951	101.701	101.451
4.000	101.372	101.222	101.072	4.000	100.950	100.800	100.650	3.625	100.360	100.210	100.060	4.375	101.872	101.622	101.372
4.125	101.376	101.226	101.076	4.125	100.937	100.787	100.637	3.750	100.771	100.621	100.471	4.500	101.876	101.626	101.376
4.250	101.601	101.501	101.401	4.250	100.864	100.764	100.664	3.875	100.774	100.624	100.474	4.625	101.889	101.639	101.389
4.375	101.497	101.397	101.297	4.375	100.870	100.770	100.670	4.000	100.777	100.627	100.477	4.875	102.214	101.964	101.714
4.500	101.501	101.401	101.301	4.500	100.872	100.772	100.672	4.125	100.773	100.623	100.473	5.000	102.216	101.966	101.716
4.625	101.514	101.414	101.314	4.625	100.862	100.762	100.662	4.250	100.857	100.707	100.557	5.125	102.219	101.969	101.719
4.750	101.949	101.849	101.749	4.750	101.197	101.097	100.997	4.375	100.872	100.722	100.572	5.500	102.734	102.484	102.234
4.875	101.839	101.739	101.639	4.875	101.199	101.099	100.999	4.500	100.874	100.724	100.574	5.625	102.736	102.486	102.236
6.250	103.147	102.997	102.847	6.250	102.495	102.345	102.195	4.625	100.864	100.714	100.564	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	99.197	98.947	98.697	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.201	98.951	98.701				
4.125	99.376	99.126	98.876	6.250	103.750	103.500	103.250	4.375	99.122	98.872	98.622				
4.250	99.501	99.251	99.001					4.500	99.126	98.876	98.626				
4.375	99.297	99.047	98.797					4.625	99.139	98.889	98.639				
4.500	99.101	98.851	98.601					4.875	99.464	99.214	98.964				
4.625	99.114	98.864	98.614					5.000	99.466	99.216	98.966				
5.000	99.641	99.391	99.141					5.125	99.469	99.219	98.969				
5.125	99.644	99.394	99.144					5.500	99.984	99.734	99.484				
5.250	100.044	99.794	99.544					5.625	99.986	99.736	99.486	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250	Rate	30 Day	45 Day	60 Day
								6.250	102.750	102.500	102.250	6.250	102.750	102.500	102.250

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/15/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/15/2020

W. Rate Sheet Dated: 4/15/2020

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	95.259	95.009	94.744	2.750	95.568	95.318	95.053	2.375	94.557	94.407	94.257	3.125	91.738	91.588	91.438
2.875	95.265	95.015	94.749	2.875	95.573	95.323	95.058	2.500	94.562	94.412	94.262	3.250	93.554	93.404	93.254
3.000	95.270	95.020	94.754	3.000	95.578	95.328	95.062	2.625	94.567	94.417	94.267	3.375	93.541	93.391	93.241
3.125	95.275	95.025	94.759	3.125	95.582	95.332	95.066	2.750	94.193	94.043	93.893	3.500	93.533	93.383	93.233
3.250	96.787	96.637	96.434	3.250	96.896	96.746	96.543	2.875	94.197	94.047	93.897	3.625	93.522	93.372	93.222
3.375	96.692	96.542	96.338	3.375	96.900	96.750	96.546	3.000	94.201	94.051	93.901	Margin = 2.250		Index = 0.220	
3.500	96.696	96.546	96.343	3.500	96.903	96.753	96.550	3.125	94.205	94.055	93.905				
3.625	96.699	96.549	96.346	3.625	96.907	96.757	96.554	3.250	96.989	96.839	96.689				
3.750	97.936	97.786	97.636	3.750	97.895	97.745	97.595	3.375	96.992	96.842	96.692				
3.875	97.840	97.690	97.540	3.875	97.899	97.749	97.599	3.500	96.996	96.846	96.696				
4.000	97.844	97.694	97.544	4.000	97.902	97.752	97.602	3.625	96.999	96.849	96.699				
4.125	97.848	97.698	97.548	4.125	97.889	97.739	97.589	3.750	97.722	97.572	97.422				
4.250	97.935	97.835	97.735	4.250	97.878	97.778	97.678	3.875	97.726	97.576	97.426				
4.375	97.832	97.732	97.632	4.375	97.884	97.784	97.684	4.000	97.729	97.579	97.429				
4.500	97.835	97.735	97.635	4.500	97.887	97.787	97.687	4.125	97.725	97.575	97.425				
4.625	97.848	97.748	97.648	4.625	97.876	97.776	97.676	4.250	97.871	97.721	97.571				
4.750	97.846	97.746	97.646	4.750	97.774	97.674	97.574	4.375	97.886	97.736	97.586				
4.875	97.735	97.635	97.535	4.875	97.776	97.676	97.576	4.500	97.889	97.739	97.589				
6.250	100.247	100.097	99.947	6.250	100.275	100.125	99.975	4.625	97.878	97.728	97.578				

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	94.509	94.259	93.994	2.750	94.138	93.888	93.623	2.375	93.565	93.415	93.265	3.125	89.728	89.578	89.428
2.875	94.515	94.265	93.999	2.875	94.143	93.893	93.628	2.500	93.570	93.420	93.270	3.250	91.544	91.394	91.244
3.000	94.520	94.270	94.004	3.000	94.148	93.898	93.632	2.625	93.574	93.424	93.274	3.375	91.531	91.381	91.231
3.125	94.525	94.275	94.009	3.125	94.152	93.902	93.636	2.750	94.372	94.222	94.072	3.500	91.523	91.373	91.223
3.250	96.037	95.887	95.684	3.250	95.966	95.816	95.613	2.875	94.377	94.227	94.077	3.625	91.512	91.362	91.212
3.375	95.942	95.792	95.588	3.375	95.970	95.820	95.616	3.000	94.381	94.231	94.081	Margin = 2.250		Index = 0.220	
3.500	95.946	95.796	95.593	3.500	95.973	95.823	95.620	3.125	94.384	94.234	94.084	30 Year OTC			
3.625	95.949	95.799	95.596	3.625	95.977	95.827	95.624	3.250	96.512	96.362	96.212	Rate	30 Day	45 Day	60 Day
3.750	96.986	96.836	96.686	3.750	96.465	96.315	96.165	3.375	96.515	96.365	96.215	4.000	97.469	97.219	96.969
3.875	96.890	96.740	96.590	3.875	96.469	96.319	96.169	3.500	96.519	96.369	96.219	4.125	97.473	97.223	96.973
4.000	96.894	96.744	96.594	4.000	96.472	96.322	96.172	3.625	96.522	96.372	96.222	4.375	97.457	97.207	96.957
4.125	96.898	96.748	96.598	4.125	96.459	96.309	96.159	3.750	96.933	96.783	96.633	4.500	97.460	97.210	96.960
4.250	97.185	97.085	96.985	4.250	96.448	96.348	96.248	3.875	96.936	96.786	96.636	4.625	97.473	97.223	96.973
4.375	97.082	96.982	96.882	4.375	96.454	96.354	96.254	4.000	96.939	96.789	96.639	4.875	97.360	97.110	96.860
4.500	97.085	96.985	96.885	4.500	96.457	96.357	96.257	4.125	96.935	96.785	96.635	5.000	97.363	97.113	96.863
4.625	97.098	96.998	96.898	4.625	96.446	96.346	96.246	4.250	96.395	96.245	96.095	5.125	97.366	97.116	96.866
4.750	97.096	96.996	96.896	4.750	96.344	96.244	96.144	4.375	96.410	96.260	96.110	5.500	97.787	97.537	97.287
4.875	96.985	96.885	96.785	4.875	96.346	96.246	96.146	4.500	96.412	96.262	96.112	5.625	97.789	97.539	97.289
6.250	99.497	99.347	99.197	6.250	98.845	98.695	98.545	4.625	96.401	96.251	96.101	6.250	99.564	99.314	99.064

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	94.719	94.469	94.219	4.750	N/A	N/A	N/A
4.125	94.548	94.298	94.048	6.250	99.750	99.500	99.250	4.125	94.723	94.473	94.223				
4.250	94.735	94.485	94.235					4.375	94.707	94.457	94.207				
4.375	94.532	94.282	94.032					4.500	94.710	94.460	94.210				
4.500	94.335	94.085	93.835					4.625	94.723	94.473	94.223				
4.625	94.348	94.098	93.848					4.875	94.610	94.360	94.110				
5.000	94.438	94.188	93.938					5.000	94.613	94.363	94.113				
5.125	94.441	94.191	93.941					5.125	94.616	94.366	94.116				
5.250	94.747	94.497	94.247					5.500	95.037	94.787	94.537				
Borrower Paid Comp Only				Lender Paid Only				5.625	95.039	94.789	94.539	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	96.814	96.564	96.314	Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/15/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/15/2020

W. Rate Sheet Dated: 4/15/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA															
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance			
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	97.769	97.657	97.427	3.000	97.569	97.469	97.369	2.750	96.184	96.070	95.925	2.750	95.750	95.638	95.408
2.875	98.313	98.213	98.091	3.125	98.596	98.496	98.396	2.875	96.799	96.685	96.540	2.875	96.279	96.167	95.937
2.990	98.941	98.841	98.719	3.250	99.200	99.100	99.000	2.990	97.209	97.109	97.009	2.990	96.726	96.614	96.384
3.000	99.141	99.041	98.941	3.375	100.007	99.907	99.807	3.000	97.309	97.209	97.109	3.000	96.826	96.714	96.484
3.125	99.943	99.843	99.743	3.500	100.397	100.297	100.197	3.125	98.353	98.253	98.153	3.125	97.134	97.034	96.804
3.250	100.666	100.566	100.466	3.625	101.221	101.121	101.021	3.250	99.329	99.229	99.129	3.250	97.804	97.704	97.474
3.375	101.099	100.999	100.899	3.750	101.991	101.891	101.791	3.375	99.820	99.720	99.620	3.375	98.230	98.130	97.900
3.500	101.453	101.353	101.253	3.875	102.372	102.272	102.172	3.500	100.277	100.177	100.077	3.500	98.582	98.482	98.252
3.625	101.771	101.671	101.571	3.990	102.590	102.490	102.390	3.625	101.177	101.077	100.977	3.625	98.737	98.637	98.407
3.750	102.104	102.004	101.904	4.000	102.690	102.590	102.490	3.750	101.988	101.888	101.788	3.750	99.052	98.952	98.722
3.875	102.444	102.344	102.244	4.125	102.911	102.811	102.711	3.875	102.372	102.272	102.172	3.875	99.389	99.289	99.059
3.990	102.633	102.533	102.433	4.250	103.421	103.321	103.221	3.990	102.590	102.490	102.390	3.990	99.573	99.473	99.243
4.000	102.733	102.633	102.533	4.375	103.705	103.605	103.505	4.000	102.690	102.590	102.490	4.000	99.673	99.573	99.343
4.125	102.833	102.733	102.633	4.500	103.926	103.826	103.726	4.125	102.911	102.811	102.711	4.125	99.802	99.702	99.472
4.250	102.933	102.833	102.733	4.625	104.148	104.048	103.948	4.250	103.231	103.131	103.031	4.250	99.882	99.782	99.552
4.375	103.033	102.933	102.833	4.750	104.337	104.237	104.137	4.375	103.518	103.418	103.318	4.375	99.809	99.709	99.479
4.500	103.133	103.033	102.933	4.875	104.706	104.606	104.506	4.500	103.738	103.638	103.538	4.500	99.324	99.224	98.994
4.625	103.233	103.133	103.033	4.990	100	100	100	4.625	104.010	103.910	103.810	4.625	99.458	99.358	99.128
4.750	103.299	103.199	103.099	5.000	N/A	N/A	N/A	4.750	104.591	104.491	104.391	4.750	98.420	98.320	98.090
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >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
2.750	94.165	94.051	93.906	2.875	98.922	98.822	98.722	2.875	98.183	98.069	97.924	2.875	98.121	97.921	97.862
2.875	94.765	94.651	94.506	2.990	99.614	99.514	99.414	2.990	98.592	98.492	98.392	2.990	98.510	98.310	98.250
2.990	94.894	94.794	94.694	3.000	99.714	99.614	99.514	3.000	98.692	98.592	98.492	3.000	98.610	98.410	98.350
3.000	94.994	94.894	94.794	3.125	100.507	100.407	100.307	3.125	99.689	99.589	99.489	3.125	99.646	99.446	99.386
3.125	95.544	95.444	95.344	3.250	101.181	101.081	100.981	3.250	100.540	100.440	100.340	3.250	100.540	100.340	100.280
3.250	96.467	96.367	96.267	3.375	101.589	101.489	101.389	3.375	100.988	100.888	100.788	3.375	100.988	100.788	100.728
3.375	96.951	96.851	96.751	3.500	101.923	101.823	101.723	3.500	101.357	101.257	101.157	3.500	101.357	101.157	101.097
3.500	97.406	97.306	97.206	3.625	102.235	102.135	102.035	3.625	101.700	101.600	101.500	3.625	101.700	101.500	101.440
3.625	98.143	98.043	97.943	3.750	102.595	102.495	102.395	3.750	102.021	101.921	101.821	3.750	102.045	101.845	101.785
3.750	98.936	98.836	98.736	3.875	102.910	102.810	102.710	3.875	102.548	102.448	102.348	3.875	102.391	102.191	102.131
3.875	99.317	99.217	99.117	3.990	103.085	102.985	102.885	3.990	102.750	102.650	102.550	3.990	102.594	102.394	102.334
3.990	99.530	99.430	99.330	4.000	103.185	103.085	102.985	4.000	102.850	102.750	102.650	4.000	102.694	102.494	102.434
4.000	99.630	99.530	99.430	4.125	103.297	103.197	103.097	4.125	103.062	102.962	102.862	4.125	102.906	102.706	102.646
4.125	99.802	99.702	99.602	4.250	103.793	103.693	103.593	4.250	103.291	103.191	103.091	4.250	103.228	103.028	102.968
4.250	99.882	99.782	99.682	4.375	104.068	103.968	103.868	4.375	103.547	103.447	103.347	4.375	103.484	103.284	103.224
4.375	99.989	99.889	99.789	4.500	104.165	104.065	103.965	4.500	103.754	103.654	103.554	4.500	103.691	103.491	103.431
4.500	99.324	99.224	99.124	4.625	103.253	103.153	103.053	4.625	102.963	102.863	102.763	4.625	102.901	102.701	102.641
4.625	99.458	99.358	99.258	4.750	103.340	103.240	103.140	4.750	103.056	102.956	102.856	4.750	103.093	102.893	102.833
4.750	98.420	98.320	98.220	4.875	103.561	103.461	103.361	4.875	103.199	103.099	102.999	4.875	103.137	102.937	102.877
15 Year 105-125				15 Year >125				15 Year High Balance				15 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
2.750	98.478	98.364	98.219	2.750	98.426	98.326	98.226	2.750	98.981	98.881	98.781	2.750	97.405	97.205	97.145
2.875	99.136	99.022	98.877	2.875	99.046	98.946	98.846	2.875	99.192	99.092	98.992	2.875	97.918	97.718	97.658
2.990	99.632	99.532	99.432	2.990	99.557	99.457	99.357	2.990	99.275	99.175	99.075	2.990	98.119	97.919	97.859
3.000	99.732	99.632	99.532	3.000	99.657	99.557	99.457	3.000	99.375	99.275	99.175	3.000	98.219	98.019	97.959
3.125	100.258	100.158	100.058	3.125	100.196	100.096	99.996	3.125	99.661	99.561	99.461	3.125	98.608	98.408	98.348
3.250	100.604	100.504	100.404	3.250	100.542	100.442	100.342	3.250	99.563	99.463	99.363	3.250	98.541	98.341	98.281
3.375	100.929	100.829	100.729	3.375	100.867	100.767	100.667	3.375	99.770	99.670	99.570	3.375	98.780	98.580	98.520
3.500	101.148	101.048	100.948	3.500	101.086	100.986	100.886	3.500	99.908	99.808	99.708	3.500	98.938	98.738	98.678
3.625	101.477	101.377	101.277	3.625	101.477	101.377	101.277	3.625	100.070	99.970	99.870	3.625	99.196	98.996	98.936
3.750	101.765	101.665	101.565	3.750	101.765	101.665	101.565	3.750	99.871	99.771	99.671	3.750	99.157	98.957	98.897
3.875	102.048	101.948	101.848	3.875	102.048	101.948	101.848	3.875	100.052	99.952	99.852	3.875	99.364	99.164	99.104
3.990	102.238	102.138	102.038	3.990	102.238	102.138	102.038	3.990	100.137	99.937	99.837	3.990	99.477	99.277	99.217
4.000	102.338	102.238	102.138	4.000	102.338	102.238	102.138	4.000	100.237	100.037	99.937	4.000	99.577	99.377	99.317
4.125	102.586	102.486	102.386	4.125	102.586	102.486	102.386	4.125	100.394	100.194	100.094	4.125	99.753	99.553	99.493
4.250	102.326	102.226	102.126	4.250	102.326	102.226	102.126	4.250	98.966	98.766	98.666	4.250	98.595	98.395	98.335
4.375	102.537	102.437	102.337	4.375	102.537	102.437	102.337	4.375	99.100	98.900	98.800	4.375	98.748	98.548	98.488
4.500	102.777	102.677	102.577	4.500	102.777	102.677	102.577	4.500	99.252	99.052	98.952	4.500	98.924	98.724	98.664
4.625	102.978	102.878	102.778	4.625	103.033	102.933	102.833	4.625	99.375	99.175	99.075	4.625	99.375	99.175	99.115
4.750	103.108	103.008	102.908	4.750	103.170	103.070	102.970	4.750	98.457	98.257	98.157	4.750	98.457	98.257	98.197

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%	> 97.00%



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.:

5/15/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/15/2020

W. Rate Sheet Dated: 4/15/2020

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	96.285	96.160	95.910	
3.000	97.204	97.079	96.829	
3.125	97.878	97.753	97.503	
3.250	98.652	98.527	98.277	
3.375	99.083	98.958	98.708	
3.500	99.531	99.406	99.156	
3.625	99.748	99.623	99.373	
3.750	100.037	99.912	99.662	
3.875	100.375	100.250	100.000	
3.990	100.662	100.537	100.287	
4.000	100.687	100.562	100.312	
4.125	100.687	100.562	100.312	
4.250	100.296	100.171	99.921	
4.375	100.568	100.443	100.193	
4.500	100.867	100.742	100.492	
4.625	100.954	100.829	100.579	
4.750	100.728	100.603	100.353	
4.875	101.055	100.930	100.680	
4.990	101.264	101.139	100.889	
5.000	101.282	101.157	100.907	

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	94.641	94.516	94.266	
2.750	95.527	95.402	95.152	
2.875	96.359	96.234	95.984	
3.000	97.024	96.899	96.649	
3.125	97.685	97.560	97.310	
3.250	98.329	98.204	97.954	
3.375	98.742	98.617	98.367	
3.500	99.434	99.309	99.059	
3.625	99.589	99.464	99.214	
3.750	99.952	99.827	99.577	
3.875	100.300	100.175	99.925	
4.000	100.639	100.514	100.264	
4.125	100.723	100.598	100.348	
4.250	100.348	100.223	99.973	
4.375	100.493	100.368	100.118	

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	96.147	96.022	95.772	
2.500	96.800	96.675	96.425	
2.625	97.244	97.119	96.869	
2.750	97.645	97.520	97.270	
2.875	97.920	97.795	97.545	
3.000	98.162	98.037	97.787	
3.125	98.522	98.397	98.147	
3.250	98.868	98.743	98.493	
3.375	99.191	99.066	98.816	
3.500	99.472	99.347	99.097	
3.625	99.399	99.274	99.024	
3.750	99.715	99.590	99.340	
3.875	99.862	99.737	99.487	
4.000	100.220	100.095	99.845	
4.125	99.539	99.414	99.164	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	93.286	93.161	92.911	
3.000	94.022	93.897	93.647	
3.125	94.696	94.571	94.321	
3.250	95.470	95.345	95.095	
3.375	95.901	95.776	95.526	
3.500	96.346	96.221	95.971	
3.625	96.562	96.437	96.187	
3.750	96.547	96.422	96.172	
3.875	96.886	96.761	96.511	
4.000	97.197	97.072	96.822	
4.125	97.197	97.072	96.822	
4.250	96.306	96.181	95.931	
4.375	96.579	96.454	96.204	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.905	96.780	96.530	
3.000	97.180	97.055	96.805	
3.125	97.422	97.297	97.047	
3.250	97.813	97.688	97.438	
3.375	98.159	98.034	97.784	
3.500	98.482	98.357	98.107	
3.625	98.764	98.639	98.389	
3.750	98.247	98.122	97.872	
3.875	98.563	98.438	98.188	
4.000	98.710	98.585	98.335	
4.125	99.068	98.943	98.693	
4.250	98.019	97.894	97.644	
4.375	98.336	98.211	97.961	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.805	96.680	96.430	
2.875	97.080	96.955	96.705	
3.000	97.322	97.197	96.947	
3.125	97.713	97.588	97.338	
3.250	98.059	97.934	97.684	
3.375	98.382	98.257	98.007	
3.500	98.664	98.539	98.289	
3.625	98.147	98.022	97.772	
3.750	98.463	98.338	98.088	
3.875	98.610	98.485	98.235	
4.000	98.968	98.843	98.593	
4.125	97.919	97.794	97.544	
4.250	98.236	98.111	97.861	

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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

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



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

30 Day Lock Exp.: 5/15/2020
45 Day Lock Exp.: 6/1/2020
60 Day Lock Exp.: 6/15/2020

W. Rate Sheet Dated: 4/15/2020

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	97.762	97.662	97.311	3.375	101.066	100.966	100.807	3.375	101.066	100.966	100.807	2.750	95.237	95.137	94.786	3.375	98.364	98.264	98.105				
2.875	98.550	98.450	98.113	3.500	101.462	101.362	101.220	3.500	101.462	101.362	101.220	2.875	96.025	95.925	95.588	3.500	98.760	98.660	98.518				
2.990	99.254	99.154	98.935	3.625	101.727	101.627	101.506	3.625	101.727	101.627	101.506	2.990	96.552	96.452	96.233	3.625	99.025	98.925	98.804				
3.000	99.354	99.254	99.035	3.750	102.023	101.923	101.807	3.750	102.023	101.923	101.807	3.000	96.652	96.552	96.333	3.750	99.008	98.908	98.792				
3.125	100.036	99.936	99.732	3.875	102.408	102.308	102.199	3.875	102.408	102.308	102.199	3.125	97.334	97.234	97.030	3.875	99.393	99.293	99.184				
3.250	100.881	100.781	100.606	3.990	102.540	102.440	102.340	3.990	102.540	102.440	102.340	3.250	98.179	98.079	97.904	3.990	99.525	99.425	99.325				
3.375	101.316	101.216	101.057	4.000	102.640	102.540	102.440	4.000	102.640	102.540	102.440	3.375	98.614	98.514	98.355	4.000	99.625	99.525	99.425				
3.500	101.712	101.612	101.470	4.125	102.668	102.568	102.468	4.125	102.668	102.568	102.468	3.500	99.010	98.910	98.768	4.125	99.653	99.553	99.453				
3.625	101.977	101.877	101.756	4.250	102.381	102.281	102.181	4.250	102.381	102.281	102.181	3.625	99.275	99.175	99.054	4.250	98.866	98.766	98.666				
3.750	102.273	102.173	102.057	4.375	102.689	102.589	102.489	4.375	102.689	102.589	102.489	3.750	99.258	99.158	99.042	4.375	99.174	99.074	98.974				
3.875	102.658	102.558	102.449	4.500	102.752	102.652	102.552	4.500	102.752	102.652	102.552	3.875	99.643	99.543	99.434	4.500	99.237	99.137	99.037				
3.990	102.915	102.815	102.715	4.625	102.869	102.769	102.669	4.625	102.869	102.769	102.669	3.990	99.900	99.800	99.700	4.625	99.354	99.254	99.154				
4.000	103.015	102.915	102.815	4.750	102.699	102.599	102.499	4.750	102.699	102.599	102.499	4.000	100.000	99.900	99.800	4.750	98.705	98.605	98.505				
4.125	103.043	102.943	102.843	4.875	103.047	102.947	102.847	4.875	103.047	102.947	102.847	4.125	100.028	99.928	99.828	4.875	99.053	98.953	98.853				
4.250	102.756	102.656	102.556	4.990	102.818	102.718	102.618	4.990	102.818	102.718	102.618	4.250	99.241	99.141	99.041	4.990	98.824	98.724	98.624				
4.375	103.064	102.964	102.864	5.000	102.918	102.818	102.718	5.000	102.918	102.818	102.718	4.375	99.549	99.449	99.349	5.000	98.924	98.824	98.724				
4.500	103.377	103.277	103.177	5.125	103.182	103.082	102.982	5.125	103.182	103.082	102.982	4.500	99.862	99.762	99.662	5.125	99.188	99.088	98.988				
4.625	103.494	103.394	103.294	5.250	103.295	103.195	103.095	5.250	103.295	103.195	103.095	4.625	99.979	99.879	99.779	5.250	98.334	98.211	98.022				
4.750	103.324	103.224	103.124	5.375	104.575	104.475	104.300	5.375	104.575	104.475	104.300	4.750	99.330	99.230	99.130	5.375	99.464	99.364	99.189				
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	98.364	98.264	98.105	2.750	97.788	97.688	97.560	3.375	101.048	100.948	100.848	3.375	101.048	100.948	100.848	2.750	100.391	100.196	100.191				
3.500	98.760	98.660	98.518	2.875	98.625	98.525	98.401	3.500	101.747	101.647	101.547	3.500	101.747	101.647	101.547	2.875	100.699	100.504	100.499				
3.625	99.025	98.925	98.804	2.990	99.197	99.097	98.978	3.625	101.946	101.846	101.746	3.625	101.946	101.846	101.746	2.990	100.873	100.681	100.673				
3.750	99.008	98.908	98.792	3.000	99.297	99.197	99.078	3.750	102.241	102.141	102.041	3.750	102.241	102.141	102.041	3.000	100.973	100.781	100.773				
3.875	99.393	99.293	99.184	3.125	99.966	99.866	99.755	3.875	102.637	102.537	102.437	3.875	102.637	102.537	102.437	3.125	101.489	101.358	101.289				
3.990	99.525	99.425	99.325	3.250	100.630	100.530	100.430	3.990	102.925	102.825	102.725	3.990	102.925	102.825	102.725	3.250	101.865	101.739	101.665				
4.000	99.625	99.525	99.425	3.375	101.048	100.948	100.848	4.000	103.025	102.925	102.825	4.000	103.025	102.925	102.825	3.375	102.216	102.090	102.016				
4.125	99.653	99.553	99.453	3.500	101.747	101.647	101.547	4.125	103.151	103.051	102.951	4.125	103.151	103.051	102.951	3.500	102.524	102.396	102.324				
4.250	98.866	98.766	98.666	3.625	101.946	101.846	101.746	4.250	102.909	102.809	102.709	4.250	102.909	102.809	102.709	3.625	102.380	102.280	102.180				
4.375	99.174	99.074	98.974	3.750	102.241	102.141	102.041	4.375	103.092	102.992	102.892	4.375	103.092	102.992	102.892	3.750	102.719	102.619	102.519				
4.500	99.237	99.137	99.037	3.875	102.637	102.537	102.437	4.500	103.264	103.164	103.064	4.500	103.264	103.164	103.064	3.875	102.872	102.772	102.672				
4.625	99.354	99.254	99.154	3.990	102.925	102.825	102.725	4.625	103.381	103.281	103.181	4.625	103.381	103.281	103.181	3.990	103.145	103.045	102.945				
4.750	98.705	98.605	98.505	4.000	103.025	102.925	102.825	4.750	103.713	103.613	103.513	4.750	103.713	103.613	103.513	4.000	103.245	103.145	103.045				
4.875	99.053	98.953	98.853	4.125	103.151	103.051	102.951	4.875	103.976	103.876	103.776	4.875	103.976	103.876	103.776	4.125	102.486	102.386	102.286				
4.990	98.824	98.724	98.624	4.250	102.909	102.809	102.709	4.990	104.044	103.944	103.844	4.990	104.044	103.944	103.844	4.250	102.818	102.718	102.618				
5.000	98.824	98.824	98.824	4.375	103.092	102.992	102.892	5.000	104.144	104.044	103.944	5.000	104.144	104.044	103.944	4.375	103.110	103.010	102.910				
5.125	99.188	99.088	98.988	4.500	103.264	103.164	103.064	5.125	104.429	104.329	104.229	5.125	104.429	104.329	104.229	4.500	103.275	103.175	103.075				
5.250	98.334	98.211	98.022	4.625	103.381	103.281	103.181	5.250	104.166	104.066	103.922	5.250	104.166	104.066	103.922	4.625	102.458	102.358	102.258				
5.375	99.464	99.364	99.189	4.750	103.713	103.613	103.513	5.375	104.421	104.321	104.179	5.375	104.421	104.321	104.179	4.750	102.674	102.574	102.474				
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	102.391	102.196	102.191	2.750	102.641	102.446	102.441	2.750	99.878	99.683	99.678	2.750	101.878	101.683	101.678	2.750	102.128	101.933	101.928				
2.875	100.699	100.504	100.499	2.875	100.699	100.504	100.499	2.875	100.186	99.991	99.986	2.875	100.186	99.991	99.986	2.875	100.186	99.991	99.986				
2.990	100.873	100.681	100.673	2.990	100.873	100.681	100.673	2.990	100.360	100.168	100.160	2.990	100.360	100.168	100.160	2.990	100.360	100.168	100.160				
3.000	100.973	100.781	100.773	3.000	100.973	100.781	100.773	3.000	100.460	100.268	100.260	3.000	100.460	100.268	100.260	3.000	100.460	100.268	100.260				
3.125	101.489	101.358	101.289	3.125	101.489	101.358	101.289	3.125	100.976	100.845	100.776	3.125	100.976	100.845	100.776	3.125	100.976	100.845	100.776				
3.250	101.865	101.739	101.665	3.250	101.865	101.739	101.665	3.250	101.352	101.226	101.152	3.250	101.352	101.226	101.152	3.250	101.352	101.226	101.152				
3.375	102.126	102.090	102.016	3.375	102.126	102.090	102.016	3.375	101.703	101.577	101.503	3.375	101.703	101.577	101.503	3.375	101.703	101.577	101.503				
3.500	102.524	102.396	102.324	3.500	102.524	102.396	102.324	3.500	102.011	101.883	101.811	3.500	102.011	101.883	101.811	3.500	102.011	101.883	101.811				
3.625	102.380	102.280	102.180	3.625	102.380	102.280	102.180	3.625	101.495	101.395	101.295	3.625	101.495	101.395	101.295	3.625	101.495	101.395	101.295				
3.750	102.719	102.618	102.519	3.750	102.719	102.618	102.519	3.750	101.834	101.733	101.634	3.750	101.834	101.733	101.634	3.750	101.834	101.733	101.634				
3.875	102.872	102.770	102.672	3.875	102.872	102.770	102.672	3.875	101.987	101.885	101.787	3.875	101.987	101.885	101.787								



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.:

5/15/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/15/2020

W. Rate Sheet Dated: 4/15/2020

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	97.651	97.551	97.203	2.750	97.732	97.632	97.486	2.750	100.390	100.171	100.190	2.750	94.776	94.676	94.328	2.750	99.577	99.358	99.377
2.875	98.440	98.340	98.008	2.875	98.566	98.466	98.328	2.875	100.699	100.479	100.499	2.875	95.565	95.465	95.133	2.875	99.886	99.666	99.686
2.990	99.267	99.167	98.916	2.990	99.139	99.039	98.906	2.990	100.870	100.657	100.670	2.990	96.215	96.115	95.864	2.990	100.057	99.844	99.857
3.000	99.367	99.267	99.016	3.000	99.239	99.139	99.006	3.000	100.970	100.757	100.770	3.000	96.315	96.215	95.964	3.000	100.157	99.944	99.957
3.125	100.050	99.950	99.715	3.125	99.909	99.809	99.684	3.125	101.425	101.306	101.225	3.125	96.998	96.898	96.663	3.125	100.612	100.493	100.412
3.250	100.842	100.742	100.537	3.250	100.575	100.475	100.362	3.250	101.801	101.687	101.601	3.250	97.790	97.690	97.485	3.250	100.988	100.874	100.788
3.375	101.282	101.182	100.994	3.375	100.992	100.892	100.787	3.375	102.152	102.041	101.952	3.375	98.230	98.130	97.942	3.375	101.339	101.228	101.139
3.500	101.740	101.640	101.474	3.500	101.694	101.594	101.494	3.500	102.460	102.344	102.260	3.500	98.688	98.588	98.422	3.500	101.647	101.531	101.447
3.625	102.003	101.903	101.760	3.625	101.894	101.794	101.694	3.625	102.427	102.327	102.227	3.625	98.951	98.851	98.708	3.625	101.242	101.142	101.042
3.750	102.288	102.188	102.042	3.750	102.261	102.161	102.061	3.750	102.765	102.665	102.565	3.750	98.923	98.823	98.677	3.750	101.580	101.480	101.380
3.875	102.673	102.573	102.435	3.875	102.658	102.558	102.458	3.875	102.918	102.818	102.718	3.875	99.308	99.208	99.070	3.875	101.733	101.633	101.533
3.990	102.931	102.831	102.705	3.990	102.947	102.847	102.747	3.990	103.192	103.092	102.992	3.990	99.566	99.466	99.340	3.990	102.007	101.907	101.807
4.000	103.031	102.931	102.805	4.000	103.047	102.947	102.847	4.000	103.292	103.192	103.092	4.000	99.666	99.566	99.440	4.000	102.107	102.007	101.907
4.125	103.076	102.976	102.854	4.125	103.174	103.074	102.974	4.125	102.487	102.387	102.287	4.125	99.711	99.611	99.489	4.125	100.931	100.831	100.731
4.250	102.742	102.642	102.522	4.250	102.844	102.744	102.644	4.250	102.820	102.720	102.620	4.250	98.877	98.777	98.657	4.250	101.264	101.164	101.064
4.375	103.050	102.950	102.836	4.375	103.027	102.927	102.827	4.375	103.114	103.012	102.914	4.375	99.185	99.085	98.971	4.375	101.558	101.456	101.358
4.500	103.380	103.280	103.174	4.500	103.199	103.099	102.999	4.500	103.280	103.173	103.080	4.500	99.515	99.415	99.309	4.500	101.724	101.617	101.524
4.625	103.496	103.396	103.289	4.625	103.318	103.218	103.118	4.625	102.414	102.314	102.214	4.625	99.631	99.531	99.424	4.625	100.257	100.157	100.057
4.750	103.354	103.254	103.133	4.750	103.688	103.588	103.488	4.750	102.631	102.531	102.431	4.750	99.010	98.910	98.789	4.750	100.474	100.374	100.274

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.:

5/15/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/15/2020

W. Rate Sheet Dated: 4/15/2020

Release Time: 10:00 am ET

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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)