

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.:

5/18/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/16/2020

W. Rate Sheet Dated: 4/17/2020

Release Time: 3:30 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	95.337	95.087	94.822	2.750	95.647	95.397	95.131	2.375	94.292	94.142	93.992	3.125	91.688	91.538	91.388
2.875	95.343	95.093	94.827	2.875	95.652	95.402	95.136	2.500	94.297	94.147	93.997	3.250	93.504	93.354	93.204
3.000	95.348	95.098	94.832	3.000	95.656	95.406	95.141	2.625	94.301	94.151	94.001	3.375	93.508	93.358	93.208
3.125	95.353	95.103	94.837	3.125	95.661	95.411	95.145	2.750	93.849	93.699	93.549	3.500	93.494	93.344	93.194
3.250	96.943	96.693	96.506	3.250	97.052	96.802	96.615	2.875	93.854	93.704	93.554	3.625	93.487	93.337	93.187
3.375	96.848	96.598	96.410	3.375	97.057	96.807	96.619	3.000	93.858	93.708	93.558	Margin = 2.250		Index = 0.220	
3.500	96.852	96.602	96.415	3.500	97.060	96.810	96.622	3.125	93.862	93.712	93.562				
3.625	96.856	96.606	96.418	3.625	97.064	96.814	96.626	3.250	96.856	96.706	96.556				
3.750	97.420	97.270	97.120	3.750	97.380	97.230	97.080	3.375	96.860	96.710	96.560				
3.875	97.325	97.175	97.025	3.875	97.383	97.233	97.083	3.500	96.863	96.713	96.563				
4.000	97.329	97.179	97.029	4.000	97.387	97.237	97.087	3.625	96.867	96.717	96.567				
4.125	97.332	97.182	97.032	4.125	97.390	97.240	97.090	3.750	97.160	97.010	96.860				
4.250	97.779	97.679	97.579	4.250	97.722	97.622	97.522	3.875	97.164	97.014	96.864				
4.375	97.675	97.575	97.475	4.375	97.726	97.626	97.526	4.000	97.167	97.017	96.867				
4.500	97.679	97.579	97.479	4.500	97.730	97.630	97.530	4.125	97.170	97.020	96.870				
4.625	97.692	97.592	97.492	4.625	97.733	97.633	97.533	4.250	97.403	97.253	97.103				
4.750	98.112	98.012	97.912	4.750	98.040	97.940	97.840	4.375	97.406	97.256	97.106				
4.875	98.001	97.901	97.801	4.875	98.042	97.942	97.842	4.500	97.420	97.270	97.120				
6.250	100.310	100.160	100.010	6.250	100.350	100.200	100.050	4.625	97.422	97.272	97.122				

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	94.587	94.337	94.072	2.750	94.217	93.967	93.701	2.375	93.299	93.149	92.999	3.125	89.678	89.528	89.378
2.875	94.593	94.343	94.077	2.875	94.222	93.972	93.706	2.500	93.304	93.154	93.004	3.250	91.494	91.344	91.194
3.000	94.598	94.348	94.082	3.000	94.226	93.976	93.711	2.625	93.309	93.159	93.009	3.375	91.498	91.348	91.198
3.125	94.603	94.353	94.087	3.125	94.231	93.981	93.715	2.750	94.075	93.925	93.775	3.500	91.484	91.334	91.184
3.250	96.193	95.943	95.756	3.250	96.122	95.872	95.685	2.875	94.080	93.930	93.780	3.625	91.477	91.327	91.177
3.375	96.098	95.848	95.660	3.375	96.127	95.877	95.689	3.000	94.084	93.934	93.784	Margin = 2.250		Index = 0.220	
3.500	96.102	95.852	95.665	3.500	96.130	95.880	95.692	3.125	94.088	93.938	93.788	30 Year OTC			
3.625	96.106	95.856	95.668	3.625	96.134	95.884	95.696	3.250	96.426	96.276	96.126	Rate	30 Day	45 Day	60 Day
3.750	96.470	96.320	96.170	3.750	95.950	95.800	95.650	3.375	96.430	96.280	96.130	4.000	96.954	96.704	96.454
3.875	96.375	96.225	96.075	3.875	95.953	95.803	95.653	3.500	96.433	96.283	96.133	4.125	96.957	96.707	96.457
4.000	96.379	96.229	96.079	4.000	95.957	95.807	95.657	3.625	96.437	96.287	96.137	4.375	97.300	97.050	96.800
4.125	96.382	96.232	96.082	4.125	95.960	95.810	95.660	3.750	96.730	96.580	96.430	4.500	97.304	97.054	96.804
4.250	97.029	96.929	96.829	4.250	96.292	96.192	96.092	3.875	96.734	96.584	96.434	4.625	97.317	97.067	96.817
4.375	96.925	96.825	96.725	4.375	96.296	96.196	96.096	4.000	96.737	96.587	96.437	4.875	97.626	97.376	97.126
4.500	96.929	96.829	96.729	4.500	96.300	96.200	96.100	4.125	96.740	96.590	96.440	5.000	97.629	97.379	97.129
4.625	96.942	96.842	96.742	4.625	96.303	96.203	96.103	4.250	96.348	96.198	96.048	5.125	97.631	97.381	97.131
4.750	97.362	97.262	97.162	4.750	96.610	96.510	96.410	4.375	96.351	96.201	96.051	5.500	97.834	97.584	97.334
4.875	97.251	97.151	97.051	4.875	96.612	96.512	96.412	4.500	96.365	96.215	96.065	5.625	97.836	97.586	97.336
6.250	99.560	99.410	99.260	6.250	98.920	98.770	98.620	4.625	96.367	96.217	96.067	6.250	99.626	99.376	99.126

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	94.204	93.954	93.704	4.750	N/A	N/A	N/A
4.125	94.032	93.782	93.532	6.250	99.750	99.500	99.250	4.125	94.207	93.957	93.707				
4.250	94.379	94.129	93.879					4.375	94.550	94.300	94.050				
4.375	94.375	94.125	93.875					4.500	94.554	94.304	94.054				
4.500	94.179	93.929	93.679					4.625	94.567	94.317	94.067				
4.625	94.192	93.942	93.692					4.875	94.876	94.626	94.376				
5.000	94.704	94.454	94.204					5.000	94.879	94.629	94.379				
5.125	94.706	94.456	94.206					5.125	94.881	94.631	94.381				
5.250	94.982	94.732	94.482					5.500	95.084	94.834	94.584				
Borrower Paid Comp Only				Lender Paid Only				5.625	95.086	94.836	94.586	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	96.876	96.626	96.376	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.:

5/18/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/16/2020

W. Rate Sheet Dated: 4/17/2020

Release Time: 3:30 pm ET

Prices are subject to change without notice.

30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	97.813	97.707	97.568	2.875	97.101	96.990	96.901	2.750	96.227	96.116	96.027	2.750	95.795	95.689	95.550	2.750	94.401	94.290	94.201
2.875	98.422	98.316	98.177	2.990	97.558	97.447	97.358	2.875	96.914	96.803	96.714	2.875	96.387	96.281	96.142	2.875	95.066	94.955	94.866
2.990	98.907	98.807	98.707	3.000	97.658	97.547	97.458	2.990	97.370	97.259	97.170	2.990	96.839	96.733	96.594	2.990	95.490	95.379	95.290
3.000	99.007	98.907	98.807	3.125	98.567	98.467	98.367	3.000	97.470	97.359	97.270	3.000	96.939	96.833	96.694	3.000	95.590	95.479	95.390
3.125	99.885	99.785	99.685	3.250	99.573	99.473	99.373	3.125	98.321	98.221	98.121	3.125	97.149	97.049	96.949	3.125	95.831	95.731	95.631
3.250	100.670	100.570	100.470	3.375	100.103	100.003	99.903	3.250	99.381	99.281	99.181	3.250	97.809	97.709	97.609	3.250	96.712	96.612	96.512
3.375	101.142	101.042	100.942	3.500	100.520	100.420	100.320	3.375	99.916	99.816	99.716	3.375	98.272	98.172	98.072	3.375	97.233	97.133	97.033
3.500	101.521	101.421	101.321	3.625	101.280	101.180	101.080	3.500	100.333	100.233	100.133	3.500	98.648	98.548	98.448	3.500	97.647	97.547	97.447
3.625	101.865	101.765	101.665	3.750	102.147	102.047	101.947	3.625	101.229	101.129	101.029	3.625	98.819	98.719	98.619	3.625	98.234	98.134	98.034
3.750	102.211	102.111	102.011	3.875	102.564	102.464	102.364	3.750	102.143	102.043	101.943	3.750	99.161	99.061	98.961	3.750	99.597	99.497	99.397
3.875	102.582	102.482	102.382	3.990	102.809	102.709	102.609	3.875	102.564	102.464	102.364	3.875	99.528	99.428	99.328	3.875	99.510	99.410	99.310
3.990	102.797	102.697	102.597	4.000	102.909	102.809	102.709	3.990	102.809	102.709	102.609	3.990	99.735	99.635	99.535	3.990	99.735	99.635	99.535
4.000	102.897	102.797	102.697	4.125	103.171	103.071	102.971	4.000	102.909	102.809	102.709	4.000	99.835	99.735	99.635	4.000	99.835	99.735	99.635
4.125	103.085	102.985	102.885	4.250	103.501	103.401	103.301	4.125	103.171	103.071	102.971	4.125	99.996	99.896	99.796	4.125	99.996	99.896	99.796
4.250	102.359	102.259	102.159	4.375	103.842	103.742	103.642	4.250	103.310	103.210	103.110	4.250	98.921	98.821	98.721	4.250	98.921	98.821	98.721
4.375	102.660	102.560	102.460	4.500	104.115	104.015	103.915	4.375	103.654	103.554	103.454	4.375	99.226	99.126	99.026	4.375	99.226	99.126	99.026
4.500	102.909	102.809	102.709	4.625	104.357	104.257	104.157	4.500	103.928	103.828	103.728	4.500	99.518	99.418	99.318	4.500	99.518	99.418	99.318
4.625	103.029	102.929	102.829	4.750	104.671	104.571	104.471	4.625	104.169	104.069	103.969	4.625	99.667	99.567	99.467	4.625	99.667	99.567	99.467
4.750	103.147	103.047	102.947	4.875	N/A	N/A	N/A	4.750	104.824	104.724	104.624	4.750	98.664	98.564	98.464	4.750	98.664	98.564	98.464



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/18/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/16/2020

W. Rate Sheet Dated: 4/17/2020

Release Time: 3:30 pm ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	95.961	95.836	95.586	
2.875	96.714	96.589	96.339	
3.000	97.685	97.560	97.310	
3.125	98.337	98.212	97.962	
3.250	99.132	99.007	98.757	
3.375	99.541	99.416	99.166	
3.500	99.908	99.783	99.533	
3.625	100.116	99.991	99.741	
3.750	100.499	100.374	100.124	
3.875	100.823	100.698	100.448	
4.000	101.123	100.998	100.748	
4.125	101.105	100.980	100.730	
4.250	100.512	100.387	100.137	
4.375	100.774	100.649	100.399	
4.500	101.048	100.923	100.673	
4.625	101.135	101.010	100.760	
4.750	101.074	100.949	100.699	
4.875	101.392	101.267	101.017	
4.990	#VALUE!	#VALUE!	#VALUE!	
5.000	#VALUE!	#VALUE!	#VALUE!	

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	95.115	94.990	94.740	
2.750	96.041	95.916	95.666	
2.875	96.847	96.722	96.472	
3.000	97.495	97.370	97.120	
3.125	98.136	98.011	97.761	
3.250	98.755	98.630	98.380	
3.375	99.150	99.025	98.775	
3.500	99.814	99.689	99.439	
3.625	99.964	99.839	99.589	
3.750	100.378	100.253	100.003	
3.875	100.712	100.587	100.337	
4.000	101.038	100.913	100.663	
4.125	101.120	100.995	100.745	
4.250	100.588	100.463	100.213	
4.375	100.728	100.603	100.353	

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	96.142	96.017	95.767	
2.500	96.781	96.656	96.406	
2.625	97.212	97.087	96.837	
2.750	97.601	97.476	97.226	
2.875	97.870	97.745	97.495	
3.000	98.104	97.979	97.729	
3.125	98.646	98.521	98.271	
3.250	98.982	98.857	98.607	
3.375	99.295	99.170	98.920	
3.500	99.571	99.446	99.196	
3.625	99.558	99.433	99.183	
3.750	99.867	99.742	99.492	
3.875	99.999	99.874	99.624	
4.000	100.347	100.222	99.972	
4.125	99.597	99.472	99.222	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	93.715	93.590	93.340	
3.000	94.442	94.317	94.067	
3.125	95.094	94.969	94.719	
3.250	95.889	95.764	95.514	
3.375	96.298	96.173	95.923	
3.500	96.662	96.537	96.287	
3.625	96.870	96.745	96.495	
3.750	96.875	96.750	96.500	
3.875	97.199	97.074	96.824	
4.000	97.499	97.374	97.124	
4.125	97.481	97.356	97.106	
4.250	96.258	96.133	95.883	
4.375	96.520	96.395	96.145	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.861	96.736	96.486	
3.000	97.130	97.005	96.755	
3.125	97.364	97.239	96.989	
3.250	97.812	97.687	97.437	
3.375	98.148	98.023	97.773	
3.500	98.461	98.336	98.086	
3.625	98.738	98.613	98.363	
3.750	98.373	98.248	97.998	
3.875	98.682	98.557	98.307	
4.000	98.813	98.688	98.438	
4.125	99.161	99.036	98.786	
4.250	98.041	97.916	97.666	
4.375	98.351	98.226	97.976	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.761	96.636	96.386	
2.875	97.030	96.905	96.655	
3.000	97.264	97.139	96.889	
3.125	97.712	97.587	97.337	
3.250	98.048	97.923	97.673	
3.375	98.361	98.236	97.986	
3.500	98.638	98.513	98.263	
3.625	98.273	98.148	97.898	
3.750	98.582	98.457	98.207	
3.875	98.713	98.588	98.338	
4.000	99.061	98.936	98.686	
4.125	97.941	97.816	97.566	
4.250	98.251	98.126	97.876	

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

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

^Does not apply to MH Advantage products

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

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

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



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

30 Day Lock Exp.: 5/18/2020
45 Day Lock Exp.: 6/1/2020
60 Day Lock Exp.: 6/16/2020

W. Rate Sheet Dated: 4/17/2020

Release Time: 3:30 pm ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	97.874	97.774	97.425	3.375	101.238	101.138	100.969	3.375	101.238	101.138	100.969	2.750	95.349	95.249	94.900	3.375	98.536	98.436	98.267
2.875	98.648	98.548	98.216	3.500	101.624	101.524	101.373	3.500	101.624	101.524	101.373	2.875	96.123	96.023	95.691	3.500	98.922	98.822	98.671
2.990	99.466	99.366	99.133	3.625	101.883	101.783	101.650	3.625	101.883	101.783	101.650	2.990	96.764	96.664	96.431	3.625	99.181	99.081	98.948
3.000	99.566	99.466	99.233	3.750	102.315	102.215	102.105	3.750	102.315	102.215	102.105	3.000	96.864	96.764	96.531	3.750	99.300	99.200	99.090
3.125	100.236	100.136	99.920	3.875	102.693	102.593	102.489	3.875	102.693	102.593	102.489	3.125	97.534	97.434	97.218	3.875	99.678	99.578	99.474
3.250	101.063	100.963	100.778	3.990	102.820	102.720	102.620	3.990	102.820	102.720	102.620	3.250	98.361	98.261	98.076	3.990	99.805	99.705	99.605
3.375	101.488	101.388	101.219	4.000	102.920	102.820	102.720	4.000	102.920	102.820	102.720	3.375	98.786	98.686	98.517	4.000	99.905	99.805	99.705
3.500	101.874	101.774	101.623	4.125	102.949	102.849	102.749	4.125	102.949	102.849	102.749	3.500	99.172	99.072	98.921	4.125	99.934	99.834	99.734
3.625	102.133	102.033	101.900	4.250	102.347	102.247	102.147	4.250	102.347	102.247	102.147	3.625	99.431	99.331	99.198	4.250	98.832	98.732	98.632
3.750	102.565	102.465	102.355	4.375	102.650	102.550	102.450	4.375	102.650	102.550	102.450	3.750	99.550	99.450	99.340	4.375	99.135	99.035	98.935
3.875	102.943	102.843	102.739	4.500	102.709	102.609	102.509	4.500	102.709	102.609	102.509	3.875	99.928	99.828	99.724	4.500	99.194	99.094	98.994
3.990	103.195	103.095	102.995	4.625	102.823	102.723	102.623	4.625	102.823	102.723	102.623	3.990	100.180	100.080	99.980	4.625	99.308	99.208	99.108
4.000	103.295	103.195	103.095	4.750	102.820	102.708	102.620	4.750	102.820	102.708	102.620	4.000	100.280	100.180	100.080	4.750	98.826	98.714	98.626
4.125	103.324	103.224	103.124	4.875	103.163	103.063	102.963	4.875	103.163	103.063	102.963	4.125	100.309	100.209	100.109	4.875	99.169	99.069	98.969
4.250	102.722	102.622	102.522	4.990	102.930	102.830	102.730	4.990	102.930	102.830	102.730	4.250	99.207	99.107	99.007	4.990	98.936	98.836	98.736
4.375	103.025	102.925	102.825	5.000	103.030	102.930	102.830	5.000	103.030	102.930	102.830	4.375	99.510	99.410	99.310	5.000	99.036	98.936	98.836
4.500	103.334	103.234	103.134	5.125	103.293	103.193	103.093	5.125	103.293	103.193	103.093	4.500	99.819	99.719	99.619	5.125	99.299	99.199	99.099
4.625	103.448	103.348	103.248	5.250	103.288	103.156	103.088	5.250	103.288	103.156	103.088	4.625	99.933	99.833	99.733	5.250	98.327	98.195	98.127
4.750	103.445	103.333	103.245	5.375	104.566	104.459	104.366	5.375	104.566	104.459	104.366	4.750	99.451	99.339	99.251	5.375	99.455	99.348	99.255
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	98.536	98.436	98.267	2.750	97.959	97.859	97.718	3.375	101.163	101.063	100.955	3.375	101.163	101.063	100.955	2.750	100.062	99.962	99.862
3.500	98.922	98.822	98.671	2.875	98.785	98.685	98.548	3.500	101.848	101.748	101.648	3.500	101.848	101.748	101.648	2.875	100.366	100.266	100.166
3.625	99.181	99.081	98.948	2.990	99.345	99.245	99.113	3.625	102.047	101.947	101.847	3.625	102.047	101.947	101.847	2.990	100.532	100.432	100.332
3.750	99.300	99.200	99.090	3.000	99.445	99.345	99.213	3.750	102.526	102.426	102.326	3.750	102.526	102.426	102.326	3.000	100.632	100.532	100.432
3.875	99.678	99.578	99.474	3.125	100.103	100.003	99.879	3.875	102.917	102.817	102.717	3.875	102.917	102.817	102.717	3.125	101.229	101.129	101.029
3.990	99.805	99.705	99.605	3.250	100.755	100.655	100.543	3.990	103.200	103.100	103.000	3.990	103.200	103.100	103.000	3.250	101.598	101.498	101.398
4.000	99.905	99.805	99.705	3.375	101.163	101.063	100.955	4.000	103.300	103.200	103.100	4.000	103.300	103.200	103.100	3.375	101.947	101.847	101.747
4.125	99.934	99.834	99.734	3.500	101.848	101.748	101.648	4.125	103.427	103.327	103.227	4.125	103.427	103.327	103.227	3.500	102.251	102.151	102.051
4.250	98.832	98.732	98.632	3.625	102.047	101.947	101.847	4.250	102.886	102.786	102.686	4.250	102.886	102.786	102.686	3.625	102.329	102.229	102.129
4.375	99.135	99.035	98.935	3.750	102.526	102.426	102.326	4.375	103.065	102.965	102.865	4.375	103.065	102.965	102.865	3.750	102.664	102.564	102.464
4.500	99.194	99.094	98.994	3.875	102.917	102.817	102.717	4.500	103.238	103.138	103.038	4.500	103.238	103.138	103.038	3.875	102.817	102.717	102.617
4.625	99.308	99.208	99.108	3.990	103.200	103.100	103.000	4.625	103.354	103.254	103.154	4.625	103.354	103.254	103.154	3.990	103.088	102.988	102.888
4.750	98.826	98.714	98.626	4.000	103.300	103.200	103.100	4.750	103.839	103.739	103.639	4.750	103.839	103.739	103.639	4.000	103.188	103.088	102.988
4.875	99.169	99.069	98.969	4.125	103.427	103.327	103.227	4.875	104.097	103.997	103.897	4.875	104.097	103.997	103.897	4.125	102.412	102.312	102.212
4.990	98.936	98.836	98.736	4.250	102.886	102.786	102.686	4.990	104.163	104.063	103.963	4.990	104.163	104.063	103.963	4.250	102.741	102.641	102.541
5.000	99.036	98.936	98.836	4.375	103.065	102.965	102.865	5.000	104.263	104.163	104.063	5.000	104.263	104.163	104.063	4.375	103.031	102.931	102.831
5.125	99.299	99.199	99.099	4.500	103.238	103.138	103.038	5.125	104.343	104.243	104.143	5.125	104.343	104.243	104.143	4.500	103.199	103.099	102.999
5.250	98.327	98.195	98.127	4.625	103.354	103.254	103.154	5.250	104.160	104.060	103.960	5.250	104.160	104.060	103.960	4.625	102.548	102.448	102.348
5.375	99.455	99.348	99.255	4.750	103.839	103.739	103.639	5.375	104.413	104.313	104.213	5.375	104.413	104.313	104.213	4.750	102.763	102.663	102.563
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	102.062	101.962	101.862	2.750	102.312	102.212	102.112	2.750	99.549	99.449	99.349	2.750	101.549	101.449	101.349	2.750	101.799	101.699	101.599
2.875	100.366	100.266	100.166	2.875	100.366	100.266	100.166	2.875	99.853	99.753	99.653	2.875	99.853	99.753	99.653	2.875	99.853	99.753	99.653
2.990	100.532	100.432	100.332	2.990	100.532	100.432	100.332	2.990	100.019	99.919	99.819	2.990	100.019	99.919	99.819	2.990	100.019	99.919	99.819
3.000	100.632	100.532	100.432	3.000	100.632	100.532	100.432	3.000	100.119	100.019	99.919	3.000	100.119	100.019	99.919	3.000	100.119	100.019	99.919
3.125	101.229	101.129	101.029	3.125	101.229	101.129	101.029	3.125	100.716	100.616	100.516	3.125	100.716	100.616	100.516	3.125	100.716	100.616	100.516
3.250	101.598	101.498	101.398	3.250	101.598	101.498	101.398	3.250	101.085	100.985	100.885	3.250	101.085	100.985	100.885	3.250	101.085	100.985	100.885
3.375	101.947	101.847	101.747	3.375	101.947	101.847	101.747	3.375	101.434	101.334	101.234	3.375	101.434	101.334	101.234	3.375	101.434	101.334	101.234
3.500	102.251	102.151	102.051	3.500	102.251	102.151	102.051	3.500	101.738	101.638	101.538	3.500	101.738	101.638	101.538	3.500	101.738	101.638	101.538
3.625	102.329	102.229	102.129	3.625	102.329	102.229	102.129	3.625	101.444	101.344	101.244	3.625	101.444	101.344	101.244	3.625	101.444	101.344	101.244
3.750	102.664	102.564	102.464	3.750	102.664	102.564	102.464	3.750	101.779	101.679	101.579	3.750	101.779	101.679	101.579	3.750	101.779	101.679	101.579
3.875	102.817	102.717	102.617	3.8															



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.:

5/18/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/16/2020

W. Rate Sheet Dated: 4/17/2020

Release Time: 3:30 pm ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	97.917	97.817	97.463	2.750	98.041	97.941	97.790	2.750	100.123	100.023	99.923	2.750	95.042	94.942	94.588	2.750	99.310	99.210	99.110
2.875	98.682	98.582	98.246	2.875	98.858	98.758	98.615	2.875	100.426	100.326	100.226	2.875	95.807	95.707	95.371	2.875	99.613	99.513	99.413
2.990	99.536	99.436	99.198	2.990	99.415	99.315	99.177	2.990	100.593	100.493	100.393	2.990	96.484	96.384	96.146	2.990	99.780	99.680	99.580
3.000	99.636	99.536	99.298	3.000	99.515	99.415	99.277	3.000	100.693	100.593	100.493	3.000	96.584	96.484	96.246	3.000	99.880	99.780	99.680
3.125	100.300	100.200	99.979	3.125	100.166	100.066	99.937	3.125	101.247	101.147	101.047	3.125	97.248	97.148	96.927	3.125	100.434	100.334	100.234
3.250	101.118	101.018	100.828	3.250	100.811	100.711	100.593	3.250	101.613	101.513	101.413	3.250	98.066	97.966	97.776	3.250	100.800	100.700	100.600
3.375	101.537	101.437	101.263	3.375	101.214	101.114	101.002	3.375	101.959	101.859	101.759	3.375	98.485	98.385	98.211	3.375	101.146	101.046	100.946
3.500	101.917	101.817	101.661	3.500	101.894	101.794	101.688	3.500	102.264	102.164	102.064	3.500	98.865	98.765	98.609	3.500	101.451	101.351	101.251
3.625	102.170	102.070	101.937	3.625	102.086	101.986	101.886	3.625	102.269	102.169	102.069	3.625	99.118	99.018	98.885	3.625	101.084	100.984	100.884
3.750	102.589	102.489	102.389	3.750	102.539	102.439	102.339	3.750	102.600	102.500	102.400	3.750	99.224	99.124	99.024	3.750	101.415	101.315	101.215
3.875	102.962	102.862	102.762	3.875	102.926	102.826	102.726	3.875	102.751	102.651	102.551	3.875	99.597	99.497	99.397	3.875	101.566	101.466	101.366
3.990	103.212	103.112	103.012	3.990	103.203	103.103	103.003	3.990	103.019	102.919	102.819	3.990	99.847	99.747	99.647	3.990	101.834	101.734	101.634
4.000	103.312	103.212	103.112	4.000	103.303	103.203	103.103	4.000	103.119	103.019	102.919	4.000	99.947	99.847	99.747	4.000	101.934	101.834	101.734
4.125	103.340	103.240	103.140	4.125	103.428	103.328	103.228	4.125	102.430	102.330	102.230	4.125	99.975	99.875	99.775	4.125	100.874	100.774	100.674
4.250	102.811	102.711	102.611	4.250	102.963	102.863	102.763	4.250	102.755	102.655	102.555	4.250	98.946	98.846	98.746	4.250	101.199	101.099	100.999
4.375	103.110	103.010	102.910	4.375	103.141	103.041	102.941	4.375	103.042	102.942	102.842	4.375	99.245	99.145	99.045	4.375	101.486	101.386	101.286
4.500	103.418	103.318	103.218	4.500	103.311	103.211	103.111	4.500	103.207	103.107	103.007	4.500	99.553	99.453	99.353	4.500	101.651	101.551	101.451
4.625	103.531	103.431	103.331	4.625	103.426	103.326	103.226	4.625	102.364	102.264	102.164	4.625	99.666	99.566	99.466	4.625	100.207	100.107	100.007
4.750	103.489	103.389	103.289	4.750	103.869	103.769	103.669	4.750	102.578	102.478	102.378	4.750	99.145	99.045	98.945	4.750	100.421	100.321	100.221

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/18/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/16/2020

W. Rate Sheet Dated: 4/17/2020

Release Time: 3:30 pm ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

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

Lock Desk Policy

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

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

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

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

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