

W. Rate Sheet Dated: 4/17/2020

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	100.769	100.519	100.206	2.750	100.648	100.398	100.085	2.375	97.637	97.487	97.337	3.125	95.828	95.678	95.528
2.875	100.774	100.524	100.212	2.875	100.653	100.403	100.090	2.500	97.642	97.492	97.342	3.250	97.332	97.182	97.032
3.000	100.779	100.529	100.217	3.000	100.658	100.408	100.095	2.625	97.646	97.496	97.346	3.375	97.335	97.185	97.035
3.125	100.784	100.534	100.222	3.125	100.662	100.412	100.099	2.750	98.764	98.614	98.464	3.500	97.322	97.172	97.022
3.250	101.937	101.687	101.499	3.250	101.616	101.366	101.179	2.875	98.769	98.619	98.469	3.625	97.314	97.164	97.014
3.375	101.842	101.592	101.404	3.375	101.620	101.370	101.183	3.000	98.773	98.623	98.473	Margin = 2.250		Index = 0.220	
3.500	101.846	101.596	101.409	3.500	101.624	101.374	101.186	3.125	98.778	98.628	98.478				
3.625	101.849	101.599	101.412	3.625	101.627	101.377	101.190	3.250	101.295	101.145	100.995				
3.750	102.445	102.295	102.145	3.750	101.975	101.825	101.675	3.375	101.299	101.149	100.999				
3.875	102.350	102.200	102.050	3.875	101.978	101.828	101.678	3.500	101.302	101.152	101.002				
4.000	102.354	102.204	102.054	4.000	101.982	101.832	101.682	3.625	101.305	101.155	101.005				
4.125	102.357	102.207	102.057	4.125	101.985	101.835	101.685	3.750	101.700	101.550	101.400				
4.250	102.632	102.532	102.432	4.250	102.145	102.045	101.945	3.875	101.704	101.554	101.404				
4.375	102.529	102.429	102.329	4.375	102.149	102.049	101.949	4.000	101.707	101.557	101.407				
4.500	102.532	102.432	102.332	4.500	102.154	102.054	101.954	4.125	101.710	101.560	101.410				
4.625	102.545	102.445	102.345	4.625	102.156	102.056	101.956	4.250	101.857	101.707	101.557				
4.750	102.887	102.787	102.687	4.750	102.385	102.285	102.185	4.375	101.860	101.710	101.560				
4.875	102.776	102.676	102.576	4.875	102.387	102.287	102.187	4.500	101.874	101.724	101.574				
6.250	104.147	103.997	103.847	6.250	103.758	103.608	103.458	4.625	101.877	101.727	101.577				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	100.019	99.769	99.456	2.750	99.648	99.398	99.085	2.375	96.637	96.487	96.337	3.125	94.828	94.678	94.528
2.875	100.024	99.774	99.462	2.875	99.653	99.403	99.090	2.500	96.642	96.492	96.342	3.250	96.332	96.182	96.032
3.000	100.029	99.779	99.467	3.000	99.658	99.408	99.095	2.625	96.646	96.496	96.346	3.375	96.335	96.185	96.035
3.125	100.034	99.784	99.472	3.125	99.662	99.412	99.099	2.750	97.764	97.614	97.464	3.500	96.322	96.172	96.022
3.250	101.187	100.937	100.749	3.250	101.116	100.866	100.679	2.875	97.769	97.619	97.469	3.625	96.314	96.164	96.014
3.375	101.092	100.842	100.654	3.375	101.120	100.870	100.683	3.000	97.773	97.623	97.473	Margin = 2.250		Index = 0.220	
3.500	101.096	100.846	100.659	3.500	101.124	100.874	100.686	3.125	97.778	97.628	97.478	30 Year OTC			
3.625	101.099	100.849	100.662	3.625	101.127	100.877	100.690	3.250	100.295	100.145	99.995	Rate	30 Day	45 Day	60 Day
3.750	101.495	101.345	101.195	3.750	100.975	100.825	100.675	3.375	100.299	100.149	99.999	4.000	101.979	101.729	101.479
3.875	101.400	101.250	101.100	3.875	100.978	100.828	100.678	3.500	100.302	100.152	100.002	4.125	101.982	101.732	101.482
4.000	101.404	101.254	101.104	4.000	100.982	100.832	100.682	3.625	100.305	100.155	100.005	4.375	102.154	101.904	101.654
4.125	101.407	101.257	101.107	4.125	100.985	100.835	100.685	3.750	100.700	100.550	100.400	4.500	102.157	101.907	101.657
4.250	101.882	101.782	101.682	4.250	101.145	101.045	100.945	3.875	100.704	100.554	100.404	4.625	102.170	101.920	101.670
4.375	101.779	101.679	101.579	4.375	101.149	101.049	100.949	4.000	100.707	100.557	100.407	4.875	102.401	102.151	101.901
4.500	101.782	101.682	101.582	4.500	101.154	101.054	100.954	4.125	100.710	100.560	100.410	5.000	102.404	102.154	101.904
4.625	101.795	101.695	101.595	4.625	101.156	101.056	100.956	4.250	100.857	100.707	100.557	5.125	102.406	102.156	101.906
4.750	102.137	102.037	101.937	4.750	101.385	101.285	101.185	4.375	100.860	100.710	100.560	5.500	102.984	102.734	102.484
4.875	102.026	101.926	101.826	4.875	101.387	101.287	101.187	4.500	100.874	100.724	100.574	5.625	102.986	102.736	102.486
6.250	103.397	103.247	103.097	6.250	102.758	102.608	102.458	4.625	100.877	100.727	100.577	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	99.229	98.979	98.729	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.232	98.982	98.732				
4.125	99.407	99.157	98.907	6.250	103.750	103.500	103.250	4.375	99.404	99.154	98.904				
4.250	99.582	99.332	99.082					4.500	99.407	99.157	98.907				
4.375	99.579	99.329	99.079					4.625	99.420	99.170	98.920				
4.500	99.382	99.132	98.882					4.875	99.651	99.401	99.151				
4.625	99.395	99.145	98.895					5.000	99.654	99.404	99.154				
5.000	99.829	99.579	99.329					5.125	99.656	99.406	99.156				
5.125	99.831	99.581	99.331					5.500	100.234	99.984	99.734				
5.250	100.231	99.981	99.731					5.625	100.236	99.986	99.736	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250	6.250	102.750	102.500	102.250

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@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: 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	95.619	95.369	95.056	2.750	95.928	95.678	95.365	2.375	94.417	94.267	94.117	3.125	91.688	91.538	91.388
2.875	95.624	95.374	95.062	2.875	95.933	95.683	95.370	2.500	94.422	94.272	94.122	3.250	93.504	93.354	93.204
3.000	95.629	95.379	95.067	3.000	95.938	95.688	95.375	2.625	94.426	94.276	94.126	3.375	93.508	93.358	93.208
3.125	95.634	95.384	95.072	3.125	95.942	95.692	95.379	2.750	94.044	93.894	93.744	3.500	93.494	93.344	93.194
3.250	97.099	96.849	96.662	3.250	97.209	96.959	96.771	2.875	94.049	93.899	93.749	3.625	93.487	93.337	93.187
3.375	97.004	96.754	96.567	3.375	97.213	96.963	96.775	3.000	94.053	93.903	93.753	Margin = 2.250		Index = 0.220	
3.500	97.009	96.759	96.571	3.500	97.216	96.966	96.779	3.125	94.058	93.908	93.758				
3.625	97.012	96.762	96.574	3.625	97.220	96.970	96.782	3.250	96.887	96.737	96.587				
3.750	97.608	97.458	97.308	3.750	97.567	97.417	97.267	3.375	96.891	96.741	96.591				
3.875	97.512	97.362	97.212	3.875	97.571	97.421	97.271	3.500	96.894	96.744	96.594				
4.000	97.516	97.366	97.216	4.000	97.574	97.424	97.274	3.625	96.898	96.748	96.598				
4.125	97.520	97.370	97.220	4.125	97.578	97.428	97.278	3.750	97.293	97.143	96.993				
4.250	97.795	97.695	97.595	4.250	97.738	97.638	97.538	3.875	97.296	97.146	96.996				
4.375	97.691	97.591	97.491	4.375	97.741	97.641	97.541	4.000	97.299	97.149	96.999				
4.500	97.695	97.595	97.495	4.500	97.746	97.646	97.546	4.125	97.303	97.153	97.003				
4.625	97.708	97.608	97.508	4.625	97.748	97.648	97.548	4.250	97.450	97.300	97.150				
4.750	98.049	97.949	97.849	4.750	97.977	97.877	97.777	4.375	97.453	97.303	97.153				
4.875	97.939	97.839	97.739	4.875	97.980	97.880	97.780	4.500	97.467	97.317	97.167				
6.250	100.497	100.347	100.197	6.250	100.538	100.388	100.238	4.625	97.469	97.319	97.169				

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	94.869	94.619	94.306	2.750	94.498	94.248	93.935	2.375	93.424	93.274	93.124	3.125	89.678	89.528	89.378
2.875	94.874	94.624	94.312	2.875	94.503	94.253	93.940	2.500	93.429	93.279	93.129	3.250	91.494	91.344	91.194
3.000	94.879	94.629	94.317	3.000	94.508	94.258	93.945	2.625	93.434	93.284	93.134	3.375	91.498	91.348	91.198
3.125	94.884	94.634	94.322	3.125	94.512	94.262	93.949	2.750	94.270	94.120	93.970	3.500	91.484	91.334	91.184
3.250	96.349	96.099	95.912	3.250	96.279	96.029	95.841	2.875	94.275	94.125	93.975	3.625	91.477	91.327	91.177
3.375	96.254	96.004	95.817	3.375	96.283	96.033	95.845	3.000	94.280	94.130	93.980	Margin = 2.250		Index = 0.220	
3.500	96.259	96.009	95.821	3.500	96.286	96.036	95.849	3.125	94.284	94.134	93.984	30 Year OTC			
3.625	96.262	96.012	95.824	3.625	96.290	96.040	95.852	3.250	96.457	96.307	96.157	Rate	30 Day	45 Day	60 Day
3.750	96.658	96.508	96.358	3.750	96.137	95.987	95.837	3.375	96.461	96.311	96.161	4.000	97.141	96.891	96.641
3.875	96.562	96.412	96.262	3.875	96.141	95.991	95.841	3.500	96.464	96.314	96.164	4.125	97.145	96.895	96.645
4.000	96.566	96.416	96.266	4.000	96.144	95.994	95.844	3.625	96.468	96.318	96.168	4.375	97.316	97.066	96.816
4.125	96.570	96.420	96.270	4.125	96.148	95.998	95.848	3.750	96.863	96.713	96.563	4.500	97.320	97.070	96.820
4.250	97.045	96.945	96.845	4.250	96.308	96.208	96.108	3.875	96.866	96.716	96.566	4.625	97.333	97.083	96.833
4.375	96.941	96.841	96.741	4.375	96.311	96.211	96.111	4.000	96.869	96.719	96.569	4.875	97.564	97.314	97.064
4.500	96.945	96.845	96.745	4.500	96.316	96.216	96.116	4.125	96.873	96.723	96.573	5.000	97.566	97.316	97.066
4.625	96.958	96.858	96.758	4.625	96.318	96.218	96.118	4.250	96.395	96.245	96.095	5.125	97.569	97.319	97.069
4.750	97.299	97.199	97.099	4.750	96.547	96.447	96.347	4.375	96.398	96.248	96.098	5.500	98.021	97.771	97.521
4.875	97.189	97.089	96.989	4.875	96.550	96.450	96.350	4.500	96.412	96.262	96.112	5.625	98.024	97.774	97.524
6.250	99.747	99.597	99.447	6.250	99.108	98.958	98.808	4.625	96.414	96.264	96.114	6.250	99.814	99.564	99.314

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	94.391	94.141	93.891	4.750	N/A	N/A	N/A
4.125	94.220	93.970	93.720	6.250	99.750	99.500	99.250	4.125	94.395	94.145	93.895				
4.250	94.395	94.145	93.895					4.375	94.566	94.316	94.066				
4.375	94.391	94.141	93.891					4.500	94.570	94.320	94.070				
4.500	94.195	93.945	93.695					4.625	94.583	94.333	94.083				
4.625	94.208	93.958	93.708					4.875	94.814	94.564	94.314				
5.000	94.641	94.391	94.141					5.000	94.816	94.566	94.316				
5.125	94.644	94.394	94.144					5.125	94.819	94.569	94.319				
5.250	94.919	94.669	94.419					5.500	95.271	95.021	94.771	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	95.274	95.024	94.774	Rate	30 Day	45 Day	60 Day
								6.250	97.064	96.814	96.564	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: 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				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	97.938	97.832	97.693	2.875	97.226	97.115	97.026	2.750	96.352	96.241	96.152	2.750	95.920	95.814	95.675	2.750	94.526	94.415	94.326
2.875	98.547	98.441	98.302	2.990	97.683	97.572	97.483	2.875	97.039	96.928	96.839	2.875	96.512	96.406	96.267	2.875	95.191	95.080	94.991
2.990	99.032	98.932	98.832	3.000	97.783	97.672	97.583	2.990	97.495	97.384	97.295	2.990	96.964	96.858	96.719	2.990	95.615	95.504	95.415
3.000	99.132	99.032	98.932	3.125	98.692	98.592	98.492	3.000	97.595	97.484	97.395	3.000	97.064	96.958	96.819	3.000	95.715	95.604	95.515
3.125	100.010	99.910	99.810	3.250	99.698	99.598	99.498	3.125	98.446	98.346	98.246	3.125	97.274	97.174	97.074	3.125	95.956	95.856	95.756
3.250	100.795	100.695	100.595	3.375	100.228	100.128	100.028	3.250	99.506	99.406	99.306	3.250	97.934	97.834	97.734	3.250	96.837	96.737	96.637
3.375	101.267	101.167	101.067	3.500	100.645	100.545	100.445	3.375	100.041	99.941	99.841	3.375	98.397	98.297	98.197	3.375	97.358	97.258	97.158
3.500	101.646	101.546	101.446	3.625	101.405	101.305	101.205	3.500	100.458	100.358	100.258	3.500	98.773	98.673	98.573	3.500	97.772	97.672	97.572
3.625	101.990	101.890	101.790	3.750	102.272	102.172	102.072	3.625	101.354	101.254	101.154	3.625	98.944	98.844	98.744	3.625	98.359	98.259	98.159
3.750	102.336	102.236	102.136	3.875	102.689	102.589	102.489	3.750	102.268	102.168	102.068	3.750	99.286	99.186	99.086	3.750	99.222	99.122	99.022
3.875	102.707	102.607	102.507	3.990	102.934	102.834	102.734	3.875	102.689	102.589	102.489	3.875	99.653	99.553	99.453	3.875	99.635	99.535	99.435
3.990	102.922	102.822	102.722	4.000	103.034	102.934	102.834	3.990	102.934	102.834	102.734	3.990	99.860	99.760	99.660	3.990	99.860	99.760	99.660
4.000	103.022	102.922	102.822	4.125	103.296	103.196	103.096	4.000	103.034	102.934	102.834	4.000	99.960	99.860	99.760	4.000	99.960	99.860	99.760
4.125	103.210	103.110	103.010	4.250	103.689	103.589	103.489	4.125	103.296	103.196	103.096	4.125	100.121	100.021	99.921	4.125	100.121	100.021	99.921
4.250	103.546	103.446	103.346	4.375	104.029	103.929	103.829	4.250	103.498	103.398	103.298	4.250	99.108	99.008	98.908	4.250	99.108	99.008	98.908
4.375	102.848	102.748	102.648	4.500	104.303	104.203	104.103	4.375	103.842	103.742	103.642	4.375	99.414	99.314	99.214	4.375	99.414	99.314	99.214
4.500	103.096	102.996	102.896	4.625	104.544	104.444	104.344	4.500	104.115	104.015	103.915	4.500	99.706	99.606	99.506	4.500	99.706	99.606	99.506
4.625	103.216	103.116	103.016	4.750	104.859	104.759	104.659	4.625	104.357	104.257	104.157	4.625	99.855	99.755	99.655	4.625	99.855	99.755	99.655
4.750	103.335	103.235	103.135	4.875	N/A	N/A	N/A	4.750	96.935	96.835	96.735	4.750	98.851	98.751	98.651	4.750	98.851	98.751	98.651
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	94.334	94.223	94.134	2.875	98.841	98.735	98.641	2.875	98.441	98.330	98.241	2.875	98.378	98.178	98.178	2.750	100.047	99.947	99.812
2.875	95.004	94.893	94.804	2.990	99.299	99.199	99.099	2.990	98.867	98.756	98.667	2.990	98.804	98.604	98.604	2.875	100.373	100.273	100.138
2.990	95.427	95.316	95.227	3.000	99.399	99.299	99.199	3.000	98.967	98.856	98.767	3.000	98.904	98.704	98.704	2.990	100.546	100.446	100.346
3.000	95.527	95.416	95.327	3.125	100.226	100.126	100.026	3.125	99.805	99.705	99.605	3.125	99.759	99.559	99.559	3.000	100.646	100.546	100.446
3.125	95.710	95.610	95.510	3.250	100.960	100.860	100.760	3.250	100.732	100.632	100.532	3.250	100.732	100.532	100.532	3.125	101.117	101.017	100.917
3.250	96.645	96.545	96.445	3.375	101.403	101.303	101.203	3.375	101.219	101.119	101.019	3.375	101.219	101.019	101.019	3.250	101.458	101.358	101.258
3.375	97.171	97.071	96.971	3.500	101.760	101.660	101.560	3.500	101.612	101.512	101.412	3.500	101.612	101.412	101.412	3.375	101.779	101.679	101.579
3.500	97.585	97.485	97.385	3.625	102.097	101.997	101.897	3.625	101.982	101.882	101.782	3.625	101.982	101.782	101.782	3.500	101.993	101.893	101.793
3.625	98.308	98.208	98.108	3.750	102.538	102.438	102.338	3.750	102.495	102.395	102.295	3.750	102.339	102.139	102.139	3.625	102.271	102.171	102.071
3.750	99.218	99.118	99.018	3.875	102.881	102.781	102.681	3.875	102.872	102.772	102.672	3.875	102.716	102.516	102.516	3.750	102.369	102.269	102.169
3.875	99.635	99.535	99.435	3.990	103.080	102.980	102.880	3.990	103.101	103.001	102.901	3.990	102.944	102.744	102.744	3.875	102.679	102.579	102.479
3.990	99.860	99.760	99.660	4.000	103.180	103.080	102.980	4.000	103.201	103.101	103.001	4.000	103.044	102.844	102.844	3.990	102.916	102.816	102.716
4.000	99.960	99.860	99.760	4.125	103.331	103.231	103.131	4.125	103.454	103.354	103.254	4.125	103.298	103.098	103.098	4.000	103.016	102.916	102.816
4.125	100.121	100.021	99.921	4.250	102.732	102.632	102.532	4.250	102.580	102.480	102.380	4.250	102.518	102.318	102.318	4.125	103.271	103.171	103.071
4.250	99.108	99.008	98.908	4.375	103.005	102.905	102.805	4.375	102.881	102.781	102.681	4.375	102.819	102.619	102.619	4.250	102.597	102.497	102.397
4.375	99.414	99.314	99.214	4.500	103.242	103.142	103.042	4.500	103.142	103.042	102.942	4.500	103.079	102.879	102.879	4.375	102.811	102.711	102.611
4.500	99.706	99.606	99.506	4.625	103.358	103.258	103.158	4.625	103.378	103.278	103.178	4.625	103.316	103.116	103.116	4.500	103.045	102.945	102.845
4.625	99.855	99.755	99.655	4.750	103.483	103.383	103.283	4.750	103.400	103.300	103.200	4.750	103.337	103.137	103.137	4.625	102.984	102.884	102.784
4.750	92.451	92.351	92.251	4.875	103.736	103.636	103.536	4.875	103.677	103.577	103.477	4.875	103.615	103.415	103.415	4.750	102.320	102.220	102.107
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	98.458	98.347	98.258	2.750	98.458	98.258	98.258	2.750	98.772	98.772	98.766	2.750	97.383	97.183	97.183	2.750	97.383	97.183	97.183
2.875	98.815	98.704	98.615	2.875	98.815	98.615	98.615	2.875	99.200	99.000	98.994	2.875	97.642	97.442	97.442	2.875	97.642	97.442	97.442
2.990	99.358	99.247	99.158	2.990	99.280	99.080	99.080	2.990	99.291	99.091	99.085	2.990	98.103	97.903	97.903	2.990	98.025	97.825	97.825
3.000	99.458	99.347	99.258	3.000	99.380	99.180	99.180	3.000	99.391	99.191	99.185	3.000	98.203	98.003	98.003	3.000	98.125	97.925	97.925
3.125	100.014	100.014	99.914	3.125	100.052	99.852	99.852	3.125	99.702	99.502	99.496	3.125	98.699	98.499	98.499	3.125	98.637	98.437	98.437
3.250	100.489	100.389	100.289	3.250	100.427	100.227	100.227	3.250	99.397	99.197	99.197	3.250	98.428	98.228	98.228	3.250	98.366	98.166	98.166
3.375	100.841	100.741	100.641	3.375	100.779	100.579	100.579	3.375	99.621	99.421	99.421	3.375	98.683	98.483	98.483	3.375	98.621	98.421	98.421
3.500	101.081	100.981	100.881	3.500	101.019	100.819	100.819	3.500	99.772	99.572	99.572	3.500	98.860	98.660	98.660	3.500	98.798	98.598	98.598
3.625	101.402	101.302	101.202	3.625	101.396	101.196	101.196	3.625	99.967	99.767	99.767	3.625	99.098	98.898	98.898	3.625	99.092	98.892	98.892
3.750	101.725	101.625	101.525	3.750	101.725	101.525	101.525	3.750	99.775	99.575	99.575	3.750	99.313	99.113	99.113	3.750	99.313	99.113	99.113
3.875	102.065	101.965	101.865	3.875	102.065	101.865	101.865	3.875	99.993	99.793	99.793	3.875	99.379	99.179	99.179	3.875	99.379	99.179	99.179
3.990	102.336	102.236	102.136	3.990	102.336	102.136	102.136	3.990	100.129	99.929	99.929	3.990	99.549	99.349	99.349	3.990	99.549	99.349	99.349
4.000	102.436	102.336	102.236	4.000	102.436	102.236	102.236	4.000	100.229	100.029	100.029	4.000	99.649	99.449	99.449	4.000	99.649	99.449	99.449
4.125	102.716	102.616	102.516	4.125	102.716	102.516	102.516	4.125</											



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: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.092	95.967	95.717	
2.875	96.854	96.729	96.479	
3.000	97.740	97.615	97.365	
3.125	98.398	98.273	98.023	
3.250	99.200	99.075	98.825	
3.375	99.628	99.503	99.253	
3.500	99.995	99.870	99.620	
3.625	100.202	100.077	99.827	
3.750	100.517	100.392	100.142	
3.875	100.841	100.716	100.466	
4.000	101.138	101.013	100.763	
4.125	101.120	100.995	100.745	
4.250	100.589	100.464	100.214	
4.375	100.834	100.709	100.459	
4.500	101.107	100.982	100.732	
4.625	101.194	101.069	100.819	
4.750	101.136	101.011	100.761	
4.875	101.453	101.328	101.078	
4.990	N/A	N/A	N/A	
5.000	N/A	N/A	N/A	

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	95.239	95.114	94.864	
2.750	96.083	95.958	95.708	
2.875	96.902	96.777	96.527	
3.000	97.551	97.426	97.176	
3.125	98.198	98.073	97.823	
3.250	98.819	98.694	98.444	
3.375	99.232	99.107	98.857	
3.500	99.895	99.770	99.520	
3.625	100.047	99.922	99.672	
3.750	100.389	100.264	100.014	
3.875	100.723	100.598	100.348	
4.000	101.050	100.925	100.675	
4.125	101.128	101.003	100.753	
4.250	100.673	100.548	100.298	
4.375	100.796	100.671	100.421	

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	96.388	96.263	96.013	
2.500	97.030	96.905	96.655	
2.625	97.463	97.338	97.088	
2.750	97.854	97.729	97.479	
2.875	98.122	97.997	97.747	
3.000	98.357	98.232	97.982	
3.125	98.789	98.664	98.414	
3.250	99.125	99.000	98.750	
3.375	99.439	99.314	99.064	
3.500	99.711	99.586	99.336	
3.625	99.652	99.527	99.277	
3.750	99.961	99.836	99.586	
3.875	100.089	99.964	99.714	
4.000	100.437	100.312	100.062	
4.125	99.643	99.518	99.268	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	93.855	93.730	93.480	
3.000	94.494	94.369	94.119	
3.125	95.152	95.027	94.777	
3.250	95.954	95.829	95.579	
3.375	96.382	96.257	96.007	
3.500	96.746	96.621	96.371	
3.625	96.953	96.828	96.578	
3.750	96.890	96.765	96.515	
3.875	97.214	97.089	96.839	
4.000	97.511	97.386	97.136	
4.125	97.493	97.368	97.118	
4.250	96.399	96.274	96.024	
4.375	96.644	96.519	96.269	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.114	96.989	96.739	
3.000	97.382	97.257	97.007	
3.125	97.617	97.492	97.242	
3.250	97.955	97.830	97.580	
3.375	98.291	98.166	97.916	
3.500	98.605	98.480	98.230	
3.625	98.878	98.753	98.503	
3.750	98.472	98.347	98.097	
3.875	98.781	98.656	98.406	
4.000	98.908	98.783	98.533	
4.125	99.256	99.131	98.881	
4.250	98.094	97.969	97.719	
4.375	98.402	98.277	98.027	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.014	96.889	96.639	
2.875	97.282	97.157	96.907	
3.000	97.517	97.392	97.142	
3.125	97.855	97.730	97.480	
3.250	98.191	98.066	97.816	
3.375	98.505	98.380	98.130	
3.500	98.778	98.653	98.403	
3.625	98.372	98.247	97.997	
3.750	98.681	98.556	98.306	
3.875	98.808	98.683	98.433	
4.000	99.156	99.031	98.781	
4.125	97.994	97.869	97.619	
4.250	98.302	98.177	97.927	

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

W. Rate Sheet Dated: 4/17/2020

Release Time: 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	97.917	97.817	97.463	3.375	101.287	101.187	101.013	3.375	101.287	101.187	101.013	2.750	95.392	95.292	94.938	3.375	98.585	98.485	98.311
2.875	98.682	98.582	98.246	3.500	101.667	101.567	101.411	3.500	101.667	101.567	101.411	2.875	96.157	96.057	95.721	3.500	98.965	98.865	98.709
2.990	99.536	99.436	99.198	3.625	101.920	101.820	101.687	3.625	101.920	101.820	101.687	2.990	96.834	96.734	96.496	3.625	99.218	99.118	98.985
3.000	99.636	99.536	99.298	3.750	102.339	102.239	102.139	3.750	102.339	102.239	102.139	3.000	96.934	96.834	96.596	3.750	99.324	99.224	99.124
3.125	100.300	100.200	99.979	3.875	102.712	102.612	102.512	3.875	102.712	102.612	102.512	3.125	97.598	97.498	97.277	3.875	99.697	99.597	99.497
3.250	101.118	101.018	100.828	3.990	102.837	102.737	102.637	3.990	102.837	102.737	102.637	3.250	98.416	98.316	98.126	3.990	99.822	99.722	99.622
3.375	101.537	101.437	101.263	4.000	102.937	102.837	102.737	4.000	102.937	102.837	102.737	3.375	98.835	98.735	98.561	4.000	99.922	99.822	99.722
3.500	101.917	101.817	101.661	4.125	102.965	102.865	102.765	4.125	102.965	102.865	102.765	3.500	99.215	99.115	98.959	4.125	99.950	99.850	99.750
3.625	102.170	102.070	101.937	4.250	102.436	102.336	102.236	4.250	102.436	102.336	102.236	3.625	99.468	99.368	99.235	4.250	98.921	98.821	98.721
3.750	102.589	102.489	102.389	4.375	102.735	102.635	102.535	4.375	102.735	102.635	102.535	3.750	99.574	99.474	99.374	4.375	99.220	99.120	99.020
3.875	102.962	102.862	102.762	4.500	102.793	102.693	102.593	4.500	102.793	102.693	102.593	3.875	99.947	99.847	99.747	4.500	99.278	99.178	99.078
3.990	103.212	103.112	103.012	4.625	102.906	102.806	102.706	4.625	102.906	102.806	102.706	3.990	100.197	100.097	99.997	4.625	99.391	99.291	99.191
4.000	103.312	103.212	103.112	4.750	102.864	102.764	102.664	4.750	102.864	102.764	102.664	4.000	100.297	100.197	100.097	4.750	98.870	98.770	98.670
4.125	103.340	103.240	103.140	4.875	103.203	103.103	103.003	4.875	103.203	103.103	103.003	4.125	100.325	100.225	100.125	4.875	99.209	99.109	99.009
4.250	102.811	102.711	102.611	4.990	102.970	102.870	102.770	4.990	102.970	102.870	102.770	4.250	99.296	99.196	99.096	4.990	98.976	98.876	98.776
4.375	103.110	103.010	102.910	5.000	103.070	102.970	102.870	5.000	103.070	102.970	102.870	4.375	99.595	99.495	99.395	5.000	99.076	98.976	98.876
4.500	103.418	103.318	103.218	5.125	103.330	103.230	103.130	5.125	103.330	103.230	103.130	4.500	99.903	99.803	99.703	5.125	99.336	99.236	99.136
4.625	103.531	103.431	103.331	5.250	103.255	103.144	103.055	5.250	103.255	103.144	103.055	4.625	100.016	99.916	99.816	5.250	98.294	98.183	98.094
4.750	103.489	103.389	103.289	5.375	104.531	104.431	104.331	5.375	104.531	104.431	104.331	4.750	99.495	99.395	99.295	5.375	99.420	99.320	99.220
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	98.585	98.485	98.311	2.750	98.041	97.941	97.790	3.375	101.214	101.114	101.002	3.375	101.214	101.114	101.002	2.750	100.123	100.023	99.923
3.500	98.965	98.865	98.709	2.875	98.858	98.758	98.615	3.500	101.894	101.794	101.688	3.500	101.894	101.794	101.688	2.875	100.426	100.326	100.226
3.625	99.218	99.118	98.985	2.990	99.415	99.315	99.177	3.625	102.086	101.986	101.886	3.625	102.086	101.986	101.886	2.990	100.593	100.493	100.393
3.750	99.324	99.224	99.124	3.000	99.515	99.415	99.277	3.750	102.539	102.439	102.339	3.750	102.539	102.439	102.339	3.000	100.693	100.593	100.493
3.875	99.697	99.597	99.497	3.125	100.166	100.066	99.937	3.875	102.926	102.826	102.726	3.875	102.926	102.826	102.726	3.125	101.247	101.147	101.047
3.990	99.822	99.722	99.622	3.250	100.811	100.711	100.593	3.990	103.203	103.103	103.003	3.990	103.203	103.103	103.003	3.250	101.613	101.513	101.413
4.000	99.922	99.822	99.722	3.375	101.214	101.114	101.002	4.000	103.303	103.203	103.103	4.000	103.303	103.203	103.103	3.375	101.959	101.859	101.759
4.125	99.950	99.850	99.750	3.500	101.894	101.794	101.688	4.125	103.428	103.328	103.228	4.125	103.428	103.328	103.228	3.500	102.264	102.164	102.064
4.250	98.921	98.821	98.721	3.625	102.086	101.986	101.886	4.250	102.963	102.863	102.763	4.250	102.963	102.863	102.763	3.625	102.269	102.169	102.069
4.375	99.220	99.120	99.020	3.750	102.539	102.439	102.339	4.375	103.141	103.041	102.941	4.375	103.141	103.041	102.941	3.750	102.600	102.500	102.400
4.500	99.278	99.178	99.078	3.875	102.926	102.826	102.726	4.500	103.311	103.211	103.111	4.500	103.311	103.211	103.111	3.875	102.751	102.651	102.551
4.625	99.391	99.291	99.191	3.990	103.203	103.103	103.003	4.625	103.426	103.326	103.226	4.625	103.426	103.326	103.226	3.990	103.019	102.919	102.819
4.750	98.870	98.770	98.670	4.000	103.303	103.203	103.103	4.750	103.869	103.769	103.669	4.750	103.869	103.769	103.669	4.000	103.119	103.019	102.919
4.875	99.209	99.109	99.009	4.125	103.428	103.328	103.228	4.875	104.126	104.026	103.926	4.875	104.126	104.026	103.926	4.125	103.430	103.330	103.230
4.990	98.976	98.876	98.776	4.250	102.963	102.863	102.763	4.990	104.192	104.092	103.992	4.990	104.192	104.092	103.992	4.250	102.755	102.655	102.555
5.000	99.076	98.976	98.876	4.375	103.141	103.041	102.941	5.000	104.292	104.192	104.092	5.000	104.292	104.192	104.092	4.375	103.042	102.942	102.842
5.125	99.336	99.236	99.136	4.500	103.311	103.211	103.111	5.125	104.571	104.471	104.371	5.125	104.571	104.471	104.371	4.500	103.207	103.107	103.007
5.250	98.294	98.183	98.094	4.625	103.426	103.326	103.226	5.250	104.126	104.026	103.926	5.250	104.126	104.026	103.926	4.625	102.364	102.264	102.164
5.375	99.420	99.320	99.220	4.750	103.869	103.769	103.669	5.375	104.378	104.278	104.178	5.375	104.378	104.278	104.178	4.750	102.578	102.478	102.378
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	102.123	102.023	101.923	2.750	102.373	102.273	102.173	2.750	99.610	99.510	99.410	2.750	101.610	101.510	101.410	2.750	101.860	101.760	101.660
2.875	100.426	100.326	100.226	2.875	100.426	100.326	100.226	2.875	99.913	99.813	99.713	2.875	99.913	99.813	99.713	2.875	99.913	99.813	99.713
2.990	100.593	100.493	100.393	2.990	100.593	100.493	100.393	2.990	100.080	99.980	99.880	2.990	100.080	99.980	99.880	2.990	100.080	99.980	99.880
3.000	100.693	100.593	100.493	3.000	100.693	100.593	100.493	3.000	100.180	100.080	99.980	3.000	100.180	100.080	99.980	3.000	100.180	100.080	99.980
3.125	101.247	101.147	101.047	3.125	101.247	101.147	101.047	3.125	100.734	100.634	100.534	3.125	100.734	100.634	100.534	3.125	100.734	100.634	100.534
3.250	101.613	101.513	101.413	3.250	101.613	101.513	101.413	3.250	101.100	101.000	100.900	3.250	101.100	101.000	100.900	3.250	101.100	101.000	100.900
3.375	101.959	101.859	101.759	3.375	101.959	101.859	101.759	3.375	101.446	101.346	101.246	3.375	101.446	101.346	101.246	3.375	101.446	101.346	101.246
3.500	102.264	102.164	102.064	3.500	102.264	102.164	102.064	3.500	101.751	101.651	101.551	3.500	101.751	101.651	101.551	3.500	101.751	101.651	101.551
3.625	102.269	102.169	102.069	3.625	102.269	102.169	102.069	3.625	101.384	101.284	101.184	3.625	101.384	101.284	101.184	3.625	101.384	101.284	101.184
3.750	102.600	102.500	102.400	3.750	102.600	102.500	102.400	3.750	101.715	101.615	101.515	3.750	101.715	101.615	101.515	3.750	101.715	101.615	101.515
3.875	102.751	102.651	102.551																



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: 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	98.075	97.975	97.619	2.750	98.141	98.041	97.900	2.750	100.387	100.287	100.187	2.750	95.200	95.100	94.744	2.750	99.574	99.474	99.374
2.875	98.846	98.746	98.408	2.875	98.963	98.863	98.731	2.875	100.690	100.590	100.490	2.875	95.971	95.871	95.533	2.875	99.877	99.777	99.677
2.990	99.641	99.541	99.314	2.990	99.522	99.422	99.296	2.990	100.858	100.758	100.658	2.990	96.589	96.489	96.262	2.990	100.045	99.945	99.845
3.000	99.741	99.641	99.414	3.000	99.622	99.522	99.396	3.000	100.958	100.858	100.758	3.000	96.689	96.589	96.362	3.000	100.145	100.045	99.945
3.125	100.408	100.308	100.099	3.125	100.276	100.176	100.058	3.125	101.449	101.349	101.249	3.125	97.356	97.256	97.047	3.125	100.636	100.536	100.436
3.250	101.228	101.128	100.953	3.250	100.920	100.820	100.717	3.250	101.815	101.715	101.615	3.250	98.176	98.076	97.901	3.250	101.002	100.902	100.802
3.375	101.648	101.548	101.391	3.375	101.321	101.221	101.121	3.375	102.160	102.060	101.960	3.375	98.596	98.496	98.339	3.375	101.347	101.247	101.147
3.500	102.026	101.926	101.787	3.500	101.996	101.896	101.796	3.500	102.462	102.362	102.262	3.500	98.974	98.874	98.735	3.500	101.649	101.549	101.449
3.625	102.280	102.180	102.064	3.625	102.190	102.090	101.990	3.625	102.407	102.307	102.207	3.625	99.228	99.128	99.012	3.625	101.222	101.122	101.022
3.750	102.620	102.520	102.420	3.750	102.565	102.465	102.365	3.750	102.738	102.638	102.538	3.750	99.255	99.155	99.055	3.750	101.553	101.453	101.353
3.875	102.992	102.892	102.792	3.875	102.948	102.848	102.748	3.875	102.889	102.789	102.689	3.875	99.627	99.527	99.427	3.875	101.704	101.604	101.504
3.990	103.238	103.138	103.038	3.990	103.224	103.124	103.024	3.990	103.155	103.055	102.955	3.990	99.873	99.773	99.673	3.990	101.970	101.870	101.770
4.000	103.338	103.238	103.138	4.000	103.324	103.224	103.124	4.000	103.255	103.155	103.055	4.000	99.973	99.873	99.773	4.000	102.070	101.970	101.870
4.125	103.365	103.265	103.165	4.125	103.448	103.348	103.248	4.125	102.475	102.375	102.275	4.125	100.000	99.900	99.800	4.125	100.919	100.819	100.719
4.250	102.918	102.818	102.718	4.250	103.074	102.974	102.874	4.250	102.798	102.698	102.598	4.250	99.053	98.953	98.853	4.250	101.242	101.142	101.042
4.375	103.216	103.116	103.016	4.375	103.249	103.149	103.049	4.375	103.079	102.979	102.879	4.375	99.351	99.251	99.151	4.375	101.523	101.423	101.323
4.500	103.522	103.422	103.322	4.500	103.417	103.317	103.217	4.500	103.238	103.138	103.038	4.500	99.657	99.557	99.457	4.500	101.682	101.582	101.482
4.625	103.634	103.534	103.434	4.625	103.532	103.432	103.332	4.625	102.595	102.495	102.395	4.625	99.769	99.669	99.569	4.625	100.438	100.338	100.238
4.750	103.520	103.420	103.320	4.750	103.902	103.802	103.702	4.750	102.805	102.705	102.605	4.750	99.176	99.076	98.976	4.750	100.648	100.548	100.448

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.:

5/18/2020

45 Day Lock Exp.:

6/1/2020

60 Day Lock Exp.:

6/16/2020

W. Rate Sheet Dated: 4/17/2020

Release Time: 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)