

W. Rate Sheet Dated: 4/21/2020

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	99.815	99.565	99.331	2.750	99.645	99.395	99.160	2.375	97.281	97.131	96.981	3.125	95.828	95.678	95.528
2.875	99.821	99.571	99.337	2.875	99.650	99.400	99.165	2.500	97.286	97.136	96.986	3.250	97.332	97.182	97.032
3.000	99.827	99.577	99.342	3.000	99.654	99.404	99.170	2.625	97.291	97.141	96.991	3.375	97.335	97.185	97.035
3.125	99.831	99.581	99.347	3.125	99.659	99.409	99.174	2.750	98.424	98.274	98.124	3.500	97.322	97.172	97.022
3.250	101.171	100.921	100.750	3.250	100.800	100.550	100.379	2.875	98.429	98.279	98.129	3.625	97.314	97.164	97.014
3.375	101.076	100.826	100.655	3.375	100.805	100.555	100.383	3.000	98.434	98.284	98.134	Margin = 2.250		Index = 0.210	
3.500	101.081	100.831	100.659	3.500	100.808	100.558	100.386	3.125	98.438	98.288	98.138				
3.625	101.085	100.835	100.663	3.625	100.812	100.562	100.390	3.250	101.146	100.996	100.846				
3.750	101.945	101.795	101.645	3.750	101.425	101.275	101.125	3.375	101.150	101.000	100.850				
3.875	101.850	101.700	101.550	3.875	101.428	101.278	101.128	3.500	101.154	101.004	100.854				
4.000	101.854	101.704	101.554	4.000	101.432	101.282	101.132	3.625	101.157	101.007	100.857				
4.125	101.858	101.708	101.558	4.125	101.435	101.285	101.135	3.750	101.157	101.007	100.857				
4.250	102.492	102.392	102.292	4.250	101.962	101.862	101.762	3.875	101.579	101.429	101.279				
4.375	102.396	102.296	102.196	4.375	101.966	101.866	101.766	4.000	101.582	101.432	101.282				
4.500	102.392	102.292	102.192	4.500	101.978	101.878	101.778	4.125	101.585	101.435	101.285				
4.625	102.395	102.295	102.195	4.625	101.980	101.880	101.780	4.250	101.717	101.567	101.417				
4.750	102.762	102.662	102.562	4.750	102.225	102.125	102.025	4.375	101.720	101.570	101.420				
4.875	102.665	102.565	102.465	4.875	102.227	102.127	102.027	4.500	101.734	101.584	101.434				
6.250	103.835	103.685	103.535	6.250	103.410	103.260	103.110	4.625	101.736	101.586	101.436				

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	99.065	98.815	98.581	2.750	98.645	98.395	98.160	2.375	96.281	96.131	95.981	3.125	94.828	94.678	94.528
2.875	99.071	98.821	98.587	2.875	98.650	98.400	98.165	2.500	96.286	96.136	95.986	3.250	96.332	96.182	96.032
3.000	99.077	98.827	98.592	3.000	98.654	98.404	98.170	2.625	96.291	96.141	95.991	3.375	96.335	96.185	96.035
3.125	99.081	98.831	98.597	3.125	98.659	98.409	98.174	2.750	97.424	97.274	97.124	3.500	96.322	96.172	96.022
3.250	100.421	100.171	100.000	3.250	100.300	100.050	99.879	2.875	97.429	97.279	97.129	3.625	96.314	96.164	96.014
3.375	100.326	100.076	99.905	3.375	100.305	100.055	99.883	3.000	97.434	97.284	97.134	Margin = 2.250		Index = 0.210	
3.500	100.331	100.081	99.909	3.500	100.308	100.058	99.886	3.125	97.438	97.288	97.138	30 Year OTC			
3.625	100.335	100.085	99.913	3.625	100.312	100.062	99.890	3.250	100.146	99.996	99.846	Rate	30 Day	45 Day	60 Day
3.750	100.995	100.845	100.695	3.750	100.425	100.275	100.125	3.375	100.150	100.000	99.850	4.000	101.479	101.229	100.979
3.875	100.900	100.750	100.600	3.875	100.428	100.278	100.128	3.500	100.154	100.004	99.854	4.125	101.483	101.233	100.983
4.000	100.904	100.754	100.604	4.000	100.432	100.282	100.132	3.625	100.157	100.007	99.857	4.375	102.021	101.771	101.521
4.125	100.908	100.758	100.608	4.125	100.435	100.285	100.135	3.750	100.575	100.425	100.275	4.500	102.017	101.767	101.517
4.250	101.742	101.642	101.542	4.250	100.962	100.862	100.762	3.875	100.579	100.429	100.279	4.625	102.020	101.770	101.520
4.375	101.646	101.546	101.446	4.375	100.966	100.866	100.766	4.000	100.582	100.432	100.282	4.875	102.290	102.040	101.790
4.500	101.642	101.542	101.442	4.500	100.978	100.878	100.778	4.125	100.585	100.435	100.285	5.000	102.279	102.029	101.779
4.625	101.645	101.545	101.445	4.625	100.980	100.880	100.780	4.250	100.717	100.567	100.417	5.125	102.282	102.032	101.782
4.750	102.012	101.912	101.812	4.750	101.225	101.125	101.025	4.375	100.720	100.570	100.420	5.500	102.671	102.421	102.171
4.875	101.915	101.815	101.715	4.875	101.227	101.127	101.027	4.500	100.734	100.584	100.434	5.625	102.674	102.424	102.174
6.250	103.085	102.935	102.785	6.250	102.410	102.260	102.110	4.625	100.736	100.586	100.436	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	98.729	98.479	98.229	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.733	98.483	98.233				
4.125	98.908	98.658	98.408	6.250	103.750	103.500	103.250	4.375	99.271	99.021	98.771				
4.250	99.442	99.192	98.942					4.500	99.267	99.017	98.767				
4.375	99.446	99.196	98.946					4.625	99.270	99.020	98.770				
4.500	99.242	98.992	98.742					4.875	99.540	99.290	99.040				
4.625	99.245	98.995	98.745					5.000	99.529	99.279	99.029				
5.000	99.704	99.454	99.204					5.125	99.532	99.282	99.032				
5.125	99.707	99.457	99.207					5.500	99.921	99.671	99.421				
5.250	100.107	99.857	99.607					5.625	99.924	99.674	99.424				
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.:

5/21/2020

45 Day Lock Exp.:

6/5/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/21/2020

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	94.665	94.415	94.181	2.750	94.925	94.675	94.440	2.375	94.061	93.911	93.761	3.125	91.688	91.538	91.388
2.875	94.671	94.421	94.187	2.875	94.930	94.680	94.445	2.500	94.066	93.916	93.766	3.250	93.504	93.354	93.204
3.000	94.677	94.427	94.192	3.000	94.934	94.684	94.450	2.625	94.071	93.921	93.771	3.375	93.508	93.358	93.208
3.125	94.681	94.431	94.197	3.125	94.939	94.689	94.454	2.750	93.704	93.554	93.404	3.500	93.494	93.344	93.194
3.250	96.334	96.084	95.912	3.250	96.393	96.143	95.971	2.875	93.709	93.559	93.409	3.625	93.487	93.337	93.187
3.375	96.239	95.989	95.817	3.375	96.397	96.147	95.975	3.000	93.714	93.564	93.414	Margin = 2.250		Index = 0.210	
3.500	96.243	95.993	95.822	3.500	96.401	96.151	95.979	3.125	93.718	93.568	93.418				
3.625	96.248	95.998	95.826	3.625	96.404	96.154	95.982	3.250	96.739	96.589	96.439				
3.750	97.108	96.958	96.808	3.750	97.017	96.867	96.717	3.375	96.743	96.593	96.443				
3.875	97.012	96.862	96.712	3.875	97.021	96.871	96.721	3.500	96.746	96.596	96.446				
4.000	97.016	96.866	96.716	4.000	97.024	96.874	96.724	3.625	96.750	96.600	96.450				
4.125	97.020	96.870	96.720	4.125	97.028	96.878	96.728	3.750	97.168	97.018	96.868				
4.250	97.654	97.554	97.454	4.250	97.555	97.455	97.355	3.875	97.171	97.021	96.871				
4.375	97.558	97.458	97.358	4.375	97.558	97.458	97.358	4.000	97.174	97.024	96.874				
4.500	97.554	97.454	97.354	4.500	97.570	97.470	97.370	4.125	97.178	97.028	96.878				
4.625	97.558	97.458	97.358	4.625	97.573	97.473	97.373	4.250	97.309	97.159	97.009				
4.750	97.924	97.824	97.724	4.750	97.817	97.717	97.617	4.375	97.312	97.162	97.012				
4.875	97.827	97.727	97.627	4.875	97.820	97.720	97.620	4.500	97.326	97.176	97.026				
6.250	100.185	100.035	99.885	6.250	100.190	100.040	99.890	4.625	97.329	97.179	97.029				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	93.915	93.665	93.431	2.750	93.495	93.245	93.010	2.375	93.069	92.919	92.769	3.125	89.678	89.528	89.378
2.875	93.921	93.671	93.437	2.875	93.500	93.250	93.015	2.500	93.074	92.924	92.774	3.250	91.494	91.344	91.194
3.000	93.927	93.677	93.442	3.000	93.504	93.254	93.020	2.625	93.078	92.928	92.778	3.375	91.498	91.348	91.198
3.125	93.931	93.681	93.447	3.125	93.509	93.259	93.024	2.750	93.931	93.781	93.631	3.500	91.484	91.334	91.184
3.250	95.584	95.334	95.162	3.250	95.463	95.213	95.041	2.875	93.935	93.785	93.635	3.625	91.477	91.327	91.177
3.375	95.489	95.239	95.067	3.375	95.467	95.217	95.045	3.000	93.940	93.790	93.640	Margin = 2.250		Index = 0.210	
3.500	95.493	95.243	95.072	3.500	95.471	95.221	95.049	3.125	93.944	93.794	93.644	30 Year OTC			
3.625	95.498	95.248	95.076	3.625	95.474	95.224	95.052	3.250	96.309	96.159	96.009	Rate	30 Day	45 Day	60 Day
3.750	96.158	96.008	95.858	3.750	95.587	95.437	95.287	3.375	96.313	96.163	96.013	4.000	96.641	96.391	96.141
3.875	96.062	95.912	95.762	3.875	95.591	95.441	95.291	3.500	96.316	96.166	96.016	4.125	96.645	96.395	96.145
4.000	96.066	95.916	95.766	4.000	95.594	95.444	95.294	3.625	96.320	96.170	96.020	4.375	97.183	96.933	96.683
4.125	96.070	95.920	95.770	4.125	95.598	95.448	95.298	3.750	96.738	96.588	96.438	4.500	97.179	96.929	96.679
4.250	96.904	96.804	96.704	4.250	96.125	96.025	95.925	3.875	96.741	96.591	96.441	4.625	97.183	96.933	96.683
4.375	96.808	96.708	96.608	4.375	96.128	96.028	95.928	4.000	96.744	96.594	96.444	4.875	97.452	97.202	96.952
4.500	96.804	96.704	96.604	4.500	96.140	96.040	95.940	4.125	96.748	96.598	96.448	5.000	97.442	97.192	96.942
4.625	96.808	96.708	96.608	4.625	96.143	96.043	95.943	4.250	96.254	96.104	95.954	5.125	97.444	97.194	96.944
4.750	97.174	97.074	96.974	4.750	96.387	96.287	96.187	4.375	96.257	96.107	95.957	5.500	97.709	97.459	97.209
4.875	97.077	96.977	96.877	4.875	96.390	96.290	96.190	4.500	96.271	96.121	95.971	5.625	97.712	97.462	97.212
6.250	99.435	99.285	99.135	6.250	98.760	98.610	98.460	4.625	96.274	96.124	95.974	6.250	99.501	99.251	99.001

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	93.891	93.641	93.391	4.750	N/A	N/A	N/A
4.125	93.720	93.470	93.220	6.250	99.750	99.500	99.250	4.125	93.895	93.645	93.395				
4.250	94.254	94.004	93.754					4.375	94.433	94.183	93.933				
4.375	94.258	94.008	93.758					4.500	94.429	94.179	93.929				
4.500	94.054	93.804	93.554					4.625	94.433	94.183	93.933				
4.625	94.058	93.808	93.558					4.875	94.702	94.452	94.202				
5.000	94.517	94.267	94.017					5.000	94.692	94.442	94.192				
5.125	94.519	94.269	94.019					5.125	94.694	94.444	94.194				
5.250	94.795	94.545	94.295					5.500	94.959	94.709	94.459	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	94.962	94.712	94.462	Rate	30 Day	45 Day	60 Day
								6.250	96.751	96.501	96.251	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.:

5/21/2020

45 Day Lock Exp.:

6/5/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/21/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Confirming FNMA																											
30/25 Year				30/25 Year 105-125								30/25 Year >125								30/25 Year High Balance				30/25 Year 105-125 High Balance			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	97.785	97.685	97.572	2.875	97.073	96.973	96.873	2.750	96.198	96.098	95.998	2.750	96.079	95.979	95.866	2.750	94.685	94.585	94.485	2.750	94.685	94.585	94.485				
2.875	98.394	98.294	98.181	2.990	97.529	97.429	97.329	2.875	96.885	96.785	96.685	2.875	96.671	96.571	96.458	2.875	95.350	95.250	95.150	2.875	95.350	95.250	95.150				
2.990	98.879	98.779	98.666	3.000	97.629	97.529	97.429	2.990	97.342	97.242	97.142	2.990	97.123	97.023	96.910	2.990	95.773	95.673	95.573	2.990	95.773	95.673	95.573				
3.000	98.979	98.879	98.766	3.125	98.410	98.310	98.210	3.000	97.442	97.342	97.242	3.000	97.223	97.123	97.010	3.000	95.873	95.773	95.673	3.000	95.873	95.773	95.673				
3.125	99.729	99.629	99.529	3.250	99.422	99.322	99.222	3.125	98.163	98.063	97.963	3.125	97.442	97.342	97.229	3.125	96.123	96.023	95.923	3.125	96.123	96.023	95.923				
3.250	100.519	100.419	100.319	3.375	99.966	99.866	99.766	3.250	99.230	99.130	99.030	3.250	98.002	97.902	97.802	3.250	96.905	96.805	96.705	3.250	96.905	96.805	96.705				
3.375	101.004	100.904	100.804	3.500	100.404	100.304	100.204	3.375	99.779	99.679	99.579	3.375	98.478	98.378	98.278	3.375	97.440	97.340	97.240	3.375	97.440	97.340	97.240				
3.500	101.403	101.303	101.203	3.625	100.979	100.879	100.779	3.500	100.217	100.117	100.017	3.500	98.873	98.773	98.673	3.500	97.874	97.774	97.674	3.500	97.874	97.774	97.674				
3.625	101.763	101.663	101.563	3.750	101.882	101.782	101.682	3.625	100.927	100.827	100.727	3.625	99.050	98.950	98.850	3.625	98.266	98.166	98.066	3.625	98.266	98.166	98.066				
3.750	101.947	101.847	101.747	3.875	102.319	102.219	102.119	3.750	101.878	101.778	101.678	3.750	99.085	98.985	98.885	3.750	99.020	98.920	98.820	3.750	99.020	98.920	98.820				
3.875	102.335	102.235	102.135	3.990	102.581	102.481	102.381	3.875	102.319	102.219	102.119	3.875	99.469	99.369	99.269	3.875	99.453	99.353	99.253	3.875	99.453	99.353	99.253				
3.990	102.566	102.466	102.366	4.000	102.681	102.581	102.481	3.990	102.581	102.481	102.381	3.990	99.692	99.592	99.492	3.990	99.692	99.592	99.492	3.990	99.692	99.592	99.492				
4.000	102.666	102.566	102.466	4.125	102.957	102.857	102.757	4.000	102.681	102.581	102.481	4.000	99.792	99.692	99.592	4.000	99.792	99.692	99.592	4.000	99.792	99.692	99.592				
4.125	102.868	102.768	102.668	4.250	103.233	103.133	103.033	4.125	102.957	102.857	102.757	4.125	99.958	99.858	99.758	4.125	99.958	99.858	99.758	4.125	99.958	99.858	99.758				
4.250	102.991	101.991	101.891	4.375	103.590	103.490	103.390	4.250	103.042	102.942	102.842	4.250	98.654	98.554	98.454	4.250	98.654	98.554	98.454	4.250	98.654	98.554	98.454				
4.375	102.408	102.308	102.208	4.500	103.877	103.777	103.677	4.375	103.403	103.303	103.203	4.375	98.874	98.774	98.674	4.375	98.874	98.774	98.674	4.375	98.874	98.774	98.674				
4.500	102.670	102.570	102.470	4.625	104.129	104.029	103.929	4.500	103.689	103.589	103.489	4.500	99.280	99.180	99.080	4.500	99.280	99.180	99.080	4.500	99.280	99.180	99.080				
4.625	102.798	102.698	102.598	4.750	104.653	104.553	104.453	4.625	103.971	103.871	103.771	4.625	99.433	99.333	99.233	4.625	99.433	99.333	99.233	4.625	99.433	99.333	99.233				
4.750	103.129	103.029	102.929	4.875	N/A	N/A	N/A	4.750	104.806	104.706	104.606	4.750	98.959	98.859	98.759	4.750	98.959	98.859	98.759	4.750	98.959	98.859	98.759				
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	94.492	94.392	94.292	2.875	98.688	98.588	98.488	2.875	98.287	98.187	98.087	2.875	98.225	98.025	98.025	2.750	98.801	98.701	98.584	2.750	98.801	98.701	98.584				
2.875	95.162	95.062	94.962	2.990	99.145	99.045	98.945	2.990	98.713	98.613	98.513	2.990	98.651	98.451	98.451	2.875	100.139	100.039	99.922	2.875	100.139	100.039	99.922				
2.990	95.586	95.486	95.386	3.000	99.245	99.145	99.045	3.000	98.813	98.713	98.613	3.000	98.751	98.551	98.551	2.990	100.331	100.231	100.131	2.990	100.331	100.231	100.131				
3.000	95.686	95.586	95.486	3.125	99.946	99.846	99.746	3.125	99.524	99.424	99.324	3.125	99.478	99.278	99.278	3.000	100.431	100.331	100.231	3.000	100.431	100.331	100.231				
3.125	95.876	95.776	95.676	3.250	100.687	100.587	100.487	3.250	100.458	100.358	100.258	3.250	100.458	100.258	100.258	3.125	100.939	100.839	100.739	3.125	100.939	100.839	100.739				
3.250	96.713	96.613	96.513	3.375	101.143	101.043	100.943	3.375	100.960	100.860	100.760	3.375	100.960	100.760	100.760	3.250	101.295	101.195	101.095	3.250	101.295	101.195	101.095				
3.375	97.253	97.153	97.053	3.500	101.520	101.420	101.320	3.500	101.374	101.274	101.174	3.500	101.374	101.174	101.174	3.375	101.631	101.531	101.431	3.375	101.631	101.531	101.431				
3.500	97.687	97.587	97.487	3.625	101.874	101.774	101.674	3.625	101.762	101.662	101.562	3.625	101.762	101.562	101.562	3.500	101.863	101.763	101.663	3.500	101.863	101.763	101.663				
3.625	98.214	98.114	98.014	3.750	102.154	102.054	101.954	3.750	102.112	102.012	101.912	3.750	101.955	101.755	101.755	3.625	102.155	102.055	101.955	3.625	102.155	102.055	101.955				
3.750	99.016	98.916	98.816	3.875	102.513	102.413	102.313	3.875	102.506	102.406	102.306	3.875	102.350	102.150	102.150	3.750	102.213	102.113	102.013	3.750	102.213	102.113	102.013				
3.875	99.453	99.353	99.253	3.990	102.728	102.628	102.528	3.990	102.751	102.651	102.551	3.990	102.595	102.395	102.395	3.875	102.535	102.435	102.335	3.875	102.535	102.435	102.335				
3.990	99.692	99.592	99.492	4.000	102.828	102.728	102.628	4.000	102.851	102.751	102.651	4.000	102.695	102.495	102.495	3.990	102.792	102.692	102.592	3.990	102.792	102.692	102.592				
4.000	99.792	99.692	99.592	4.125	102.992	102.892	102.792	4.125	103.118	103.018	102.918	4.125	102.962	102.762	102.762	4.000	102.892	102.792	102.692	4.000	102.892	102.792	102.692				
4.125	99.958	99.858	99.758	4.250	102.282	102.182	102.082	4.250	102.130	102.030	101.930	4.250	102.068	101.868	101.868	4.125	103.152	103.052	102.952	4.125	103.152	103.052	102.952				
4.250	98.654	98.554	98.454	4.375	102.569	102.469	102.369	4.375	102.446	102.346	102.246	4.375	102.383	102.183	102.183	4.250	102.569	102.469	102.369	4.250	102.569	102.469	102.369				
4.375	98.974	98.874	98.774	4.500	102.819	102.719	102.619	4.500	102.719	102.619	102.519	4.500	102.656	102.456	102.456	4.375	102.789	102.689	102.589	4.375	102.789	102.689	102.589				
4.500	99.280	99.180	99.080	4.625	102.942	102.842	102.742	4.625	102.966	102.866	102.766	4.625	102.903	102.703	102.703	4.500	102.900	102.800	102.700	4.500	102.900	102.800	102.700				
4.625	99.433	99.333	99.233	4.750	103.281	103.181	103.081	4.750	103.198	103.098	102.998	4.750	103.136	102.936	102.936	4.625	102.975	102.875	102.775	4.625	102.975	102.875	102.775				
4.750	98.959	98.859	98.759	4.875	103.544	103.444	103.344	4.875	103.487	103.387	103.287	4.875	103.425	103.225	103.225	4.750	102.296	102.196	102.071	4.750	102.296	102.196	102.071				
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	Rate	30 Day	45 Day	60 Day				
2.750	98.213	98.113	98.013	2.750	98.213	98.013	98.013	2.750	98.725	98.525	98.508	2.750	97.137	96.937	96.937	2.750	97.137	96.937	96.937	2.750	97.137	96.937	96.937				
2.875	98.584	98.484	98.384	2.875	98.584	98.384	98.384	2.875	98.961	98.761	98.744	2.875	97.406	97.206	97.206	2.875	97.406	97.206	97.206	2.875	97.406	97.206	97.206				
2.990	99.156	99.056	98.956	2.990	99.077	98.877	98.877	2.990	99.066	98.866	98.849	2.990	97.891	97.691	97.691	2.990	97.812	97.612	97.612	2.990	97.812	97.612	97.612				
3.000	99.256	99.156	99.056	3.000	99.177	98.977	98.977	3.000	99.166	98.966	98.949	3.000	97.991	97.791	97.791	3.000	97.912	97.712	97.712	3.000	97.912	97.712	97.712				
3.125	99.37	99.37	99.37	3.125	99.874	99.674	99.674	3.125	99.493	99.293	99.276	3.125	98.491	98.291	98.291	3.125											



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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

5/21/2020

6/5/2020

6/22/2020

W. Rate Sheet Dated: 4/21/2020

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	95.708	95.583	95.333	
2.875	96.469	96.344	96.094	
3.000	97.401	97.276	97.026	
3.125	98.058	97.933	97.683	
3.250	98.858	98.733	98.483	
3.375	99.267	99.142	98.892	
3.500	99.636	99.511	99.261	
3.625	99.838	99.713	99.463	
3.750	100.125	100.000	99.750	
3.875	100.446	100.321	100.071	
4.000	100.745	100.620	100.370	
4.125	100.730	100.605	100.355	
4.250	100.133	100.008	99.758	
4.375	100.393	100.268	100.018	
4.500	100.666	100.541	100.291	
4.625	100.753	100.628	100.378	
4.750	100.972	100.847	100.597	
4.875	101.290	101.165	100.915	
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	94.854	94.729	94.479	
2.750	95.779	95.654	95.404	
2.875	96.590	96.465	96.215	
3.000	97.236	97.111	96.861	
3.125	97.874	97.749	97.499	
3.250	98.489	98.364	98.114	
3.375	98.881	98.756	98.506	
3.500	99.543	99.418	99.168	
3.625	99.692	99.567	99.317	
3.750	99.996	99.871	99.621	
3.875	100.328	100.203	99.953	
4.000	100.652	100.527	100.277	
4.125	100.728	100.603	100.353	
4.250	100.207	100.082	99.832	
4.375	100.345	100.220	99.970	

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	95.870	95.745	95.495	
2.500	96.500	96.375	96.125	
2.625	96.927	96.802	96.552	
2.750	97.316	97.191	96.941	
2.875	97.583	97.458	97.208	
3.000	97.815	97.690	97.440	
3.125	98.439	98.314	98.064	
3.250	98.775	98.650	98.400	
3.375	99.089	98.964	98.714	
3.500	99.356	99.231	98.981	
3.625	99.439	99.314	99.064	
3.750	99.744	99.619	99.369	
3.875	99.874	99.749	99.499	
4.000	100.215	100.090	99.840	
4.125	99.519	99.394	99.144	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	93.470	93.345	93.095	
3.000	94.497	94.372	94.122	
3.125	95.550	95.425	95.175	
3.250	96.350	96.225	95.975	
3.375	96.759	96.634	96.384	
3.500	97.125	97.000	96.750	
3.625	97.327	97.202	96.952	
3.750	97.614	97.489	97.239	
3.875	97.311	97.186	96.936	
4.000	97.610	97.485	97.235	
4.125	97.595	97.470	97.220	
4.250	96.997	96.872	96.622	
4.375	96.763	96.638	96.388	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	96.576	96.451	96.201	
3.000	96.843	96.718	96.468	
3.125	97.075	96.950	96.700	
3.250	97.699	97.574	97.324	
3.375	98.035	97.910	97.660	
3.500	98.349	98.224	97.974	
3.625	98.616	98.491	98.241	
3.750	98.318	98.193	97.943	
3.875	98.623	98.498	98.248	
4.000	98.752	98.627	98.377	
4.125	99.093	98.968	98.718	
4.250	98.020	97.895	97.645	
4.375	98.323	98.198	97.948	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.476	96.351	96.101	
2.875	96.743	96.618	96.368	
3.000	96.975	96.850	96.600	
3.125	97.599	97.474	97.224	
3.250	97.935	97.810	97.560	
3.375	98.249	98.124	97.874	
3.500	98.516	98.391	98.141	
3.625	98.218	98.093	97.843	
3.750	98.523	98.398	98.148	
3.875	98.652	98.527	98.277	
4.000	98.993	98.868	98.618	
4.125	97.920	97.795	97.545	
4.250	98.223	98.098	97.848	

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

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

^Does not apply to MH Advantage products

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

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

Lock Desk Policy

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

Flood Certification = \$10.00

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

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

FHA ID# - 1358600006

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/21/2020

45 Day Lock Exp.:

6/5/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/21/2020

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	97.722	97.622	97.277	3.375	101.067	100.967	100.786	3.375	101.067	100.967	100.786	2.750	95.197	95.097	94.752	3.375	98.538	98.438	98.257
2.875	98.490	98.390	98.064	3.500	101.445	101.345	101.181	3.500	101.445	101.345	101.181	2.875	95.965	95.865	95.539	3.500	98.916	98.816	98.652
2.990	99.319	99.219	98.971	3.625	101.693	101.593	101.455	3.625	101.693	101.593	101.455	2.990	96.790	96.690	96.442	3.625	99.164	99.064	98.926
3.000	99.419	99.319	99.071	3.750	102.009	101.909	101.783	3.750	102.009	101.909	101.783	3.000	96.890	96.790	96.542	3.750	99.291	99.191	99.065
3.125	100.084	99.984	99.754	3.875	102.377	102.277	102.161	3.875	102.377	102.277	102.161	3.125	97.555	97.455	97.225	3.875	99.659	99.559	99.443
3.250	100.901	100.801	100.603	3.990	102.497	102.397	102.289	3.990	102.497	102.397	102.289	3.250	98.372	98.272	98.074	3.990	99.779	99.679	99.571
3.375	101.317	101.217	101.036	4.000	102.597	102.497	102.389	4.000	102.597	102.497	102.389	3.375	98.788	98.688	98.507	4.000	99.879	99.779	99.671
3.500	101.695	101.595	101.431	4.125	102.628	102.528	102.422	4.125	102.628	102.528	102.422	3.500	99.166	99.066	98.902	4.125	99.910	99.810	99.704
3.625	101.943	101.843	101.705	4.250	102.087	101.987	101.887	4.250	102.087	101.987	101.887	3.625	99.414	99.314	99.176	4.250	98.307	98.207	98.107
3.750	102.259	102.159	102.033	4.375	102.383	102.283	102.183	4.375	102.383	102.283	102.183	3.750	99.541	99.441	99.315	4.375	98.603	98.503	98.403
3.875	102.627	102.527	102.411	4.500	102.437	102.337	102.237	4.500	102.437	102.337	102.237	3.875	99.909	99.809	99.693	4.500	98.657	98.557	98.457
3.990	102.872	102.772	102.664	4.625	102.550	102.450	102.350	4.625	102.550	102.450	102.350	3.990	100.154	100.054	99.946	4.625	98.770	98.670	98.570
4.000	102.972	102.872	102.764	4.750	102.793	102.693	102.593	4.750	102.793	102.693	102.593	4.000	100.254	100.154	100.046	4.750	98.509	98.394	98.309
4.125	103.003	102.903	102.797	4.875	103.131	103.031	102.931	4.875	103.131	103.031	102.931	4.125	100.285	100.185	100.079	4.875	98.847	98.747	98.647
4.250	102.462	102.362	102.262	4.990	102.897	102.797	102.697	4.990	102.897	102.797	102.697	4.250	98.682	98.582	98.482	4.990	98.613	98.513	98.413
4.375	102.758	102.658	102.558	5.000	102.997	102.897	102.797	5.000	102.997	102.897	102.797	4.375	98.978	98.878	98.778	5.000	98.713	98.613	98.513
4.500	103.062	102.962	102.862	5.125	103.256	103.156	103.056	5.125	103.256	103.156	103.056	4.500	99.282	99.182	99.082	5.125	98.972	98.872	98.772
4.625	103.175	103.075	102.975	5.250	103.243	103.146	103.043	5.250	103.243	103.146	103.043	4.625	99.395	99.295	99.195	5.250	97.917	97.780	97.717
4.750	103.418	103.303	103.218	5.375	104.519	104.407	104.319	5.375	104.519	104.407	104.319	4.750	99.134	99.019	98.934	5.375	99.043	98.931	98.843
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	98.538	98.438	98.257	2.750	97.854	97.754	97.593	3.375	101.002	100.902	100.781	3.375	101.002	100.902	100.781	2.750	99.866	99.766	99.666
3.500	98.916	98.816	98.652	2.875	98.672	98.572	98.417	3.500	101.671	101.571	101.463	3.500	101.671	101.571	101.463	2.875	100.165	100.065	99.965
3.625	99.164	99.064	98.926	2.990	99.224	99.124	98.977	3.625	101.863	101.763	101.656	3.625	101.863	101.763	101.656	2.990	100.330	100.230	100.130
3.750	99.291	99.191	99.065	3.000	99.324	99.224	99.077	3.750	102.198	102.098	101.998	3.750	102.198	102.098	101.998	3.000	100.430	100.330	100.230
3.875	99.659	99.559	99.443	3.125	99.970	99.870	99.730	3.875	102.579	102.479	102.379	3.875	102.579	102.479	102.379	3.125	101.068	100.968	100.868
3.990	99.779	99.679	99.571	3.250	100.606	100.506	100.379	3.990	102.850	102.750	102.650	3.990	102.850	102.750	102.650	3.250	101.435	101.335	101.235
4.000	99.879	99.779	99.671	3.375	101.002	100.902	100.781	4.000	102.950	102.850	102.750	4.000	102.950	102.850	102.750	3.375	101.777	101.677	101.577
4.125	99.910	99.810	99.704	3.500	101.671	101.571	101.463	4.125	103.072	102.972	102.872	4.125	103.072	102.972	102.872	3.500	102.073	101.973	101.873
4.250	98.307	98.207	98.107	3.625	101.863	101.763	101.656	4.250	102.608	102.508	102.408	4.250	102.608	102.508	102.408	3.625	102.196	102.096	101.996
4.375	98.603	98.503	98.403	3.750	102.198	102.098	101.998	4.375	102.783	102.683	102.583	4.375	102.783	102.683	102.583	3.750	102.522	102.422	102.322
4.500	98.657	98.557	98.457	3.875	102.579	102.479	102.379	4.500	102.951	102.851	102.751	4.500	102.951	102.851	102.751	3.875	102.671	102.571	102.471
4.625	98.770	98.670	98.570	3.990	102.850	102.750	102.650	4.625	103.067	102.967	102.867	4.625	103.067	102.967	102.867	3.990	102.931	102.831	102.731
4.750	98.509	98.394	98.309	4.000	102.950	102.850	102.750	4.750	103.794	103.694	103.594	4.750	103.794	103.694	103.594	4.000	103.031	102.931	102.831
4.875	98.847	98.747	98.647	4.125	103.072	102.972	102.872	4.875	104.049	103.949	103.849	4.875	104.049	103.949	103.849	4.125	103.351	103.251	103.151
4.990	98.613	98.513	98.413	4.250	102.608	102.508	102.408	4.990	104.115	104.015	103.915	4.990	104.115	104.015	103.915	4.250	102.669	102.569	102.469
5.000	98.713	98.613	98.513	4.375	102.783	102.683	102.583	5.000	104.215	104.115	104.015	5.000	104.215	104.115	104.015	4.375	102.943	102.843	102.743
5.125	98.972	98.872	98.772	4.500	102.951	102.851	102.751	5.125	104.497	104.397	104.297	5.125	104.497	104.397	104.297	4.500	103.098	102.998	102.898
5.250	97.917	97.780	97.717	4.625	103.067	102.967	102.867	5.250	104.114	104.014	103.914	5.250	104.114	104.014	103.914	4.625	102.361	102.261	102.161
5.375	99.043	98.931	98.843	4.750	103.794	103.694	103.594	5.375	104.366	104.266	104.166	5.375	104.366	104.266	104.166	4.750	102.571	102.471	102.371
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	101.866	101.766	101.666	2.750	102.116	102.016	101.916	2.750	99.353	99.253	99.153	2.750	101.353	101.253	101.153	2.750	101.603	101.503	101.403
2.875	100.165	100.065	99.965	2.875	100.165	100.065	99.965	2.875	99.652	99.552	99.452	2.875	99.652	99.552	99.452	2.875	99.652	99.552	99.452
2.990	100.330	100.230	100.130	2.990	100.330	100.230	100.130	2.990	99.817	99.717	99.617	2.990	99.817	99.717	99.617	2.990	99.817	99.717	99.617
3.000	100.430	100.330	100.230	3.000	100.430	100.330	100.230	3.000	99.917	99.817	99.717	3.000	99.917	99.817	99.717	3.000	99.917	99.817	99.717
3.125	101.068	100.968	100.868	3.125	101.068	100.968	100.868	3.125	100.555	100.455	100.355	3.125	100.555	100.455	100.355	3.125	100.555	100.455	100.355
3.250	101.435	101.335	101.235	3.250	101.435	101.335	101.235	3.250	100.922	100.822	100.722	3.250	100.922	100.822	100.722	3.250	100.922	100.822	100.722
3.375	101.777	101.677	101.577	3.375	101.777	101.677	101.577	3.375	101.264	101.164	101.064	3.375	101.264	101.164	101.064	3.375	101.264	101.164	101.064
3.500	102.073	101.973	101.873	3.500	102.073	101.973	101.873	3.500	101.560	101.460	101.360	3.500	101.560	101.460	101.360	3.500	101.560	101.460	101.360
3.625	102.196	102.096	101.996	3.625	102.196	102.096	101.996	3.625	101.310	101.210	101.110	3.625	101.310	101.210	101.110	3.625	101.310	101.210	101.110
3.750	102.522	102.422	102.322	3.750	102.522	102.422	102.322	3.750	101.636	101.536	101.436	3.750	101.636	101.536	101.436	3.750	101.636	101.536	101.436
3.875	102.671	102.571	102.471	3.875	102.671	102.571	102.471	3.875	101.785	101.685	101.585	3.875	101.785	101.685	101.585	3.875	101.785	101.685	101.585
3.990	102.931	102.831	102.731	3.990	102.931	1													



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.:

5/21/2020

45 Day Lock Exp.:

6/5/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/21/2020

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	97.579	97.479	97.127	2.750	97.611	97.511	97.339	2.750	99.764	99.664	99.564	2.750	94.704	94.604	94.252	2.750	98.951	98.851	98.751
2.875	98.382	98.282	97.946	2.875	98.453	98.353	98.185	2.875	100.073	99.973	99.873	2.875	95.507	95.407	95.071	2.875	99.260	99.160	99.060
2.990	99.136	99.036	98.769	2.990	99.029	98.929	98.766	2.990	100.248	100.148	100.048	2.990	96.257	96.157	95.890	2.990	99.435	99.335	99.235
3.000	99.236	99.136	98.869	3.000	99.129	99.029	98.866	3.000	100.348	100.248	100.148	3.000	96.357	96.257	95.990	3.000	99.535	99.435	99.335
3.125	99.929	99.829	99.578	3.125	99.800	99.700	99.545	3.125	101.002	100.902	100.802	3.125	97.050	96.950	96.699	3.125	100.189	100.089	99.989
3.250	100.790	100.690	100.469	3.250	100.469	100.369	100.225	3.250	101.383	101.283	101.183	3.250	97.911	97.811	97.590	3.250	100.570	100.470	100.370
3.375	101.235	101.135	100.930	3.375	100.888	100.788	100.649	3.375	101.735	101.635	101.535	3.375	98.356	98.256	98.051	3.375	100.922	100.822	100.722
3.500	101.640	101.540	101.351	3.500	101.594	101.494	101.366	3.500	102.041	101.941	101.841	3.500	98.761	98.661	98.472	3.500	101.228	101.128	101.028
3.625	101.909	101.809	101.645	3.625	101.800	101.700	101.576	3.625	102.147	102.047	101.930	3.625	99.030	98.930	98.766	3.625	100.961	100.861	100.744
3.750	102.234	102.134	101.989	3.750	102.216	102.116	102.016	3.750	102.485	102.385	102.271	3.750	99.166	99.066	98.921	3.750	101.299	101.199	101.085
3.875	102.625	102.525	102.388	3.875	102.620	102.520	102.420	3.875	102.638	102.538	102.428	3.875	99.557	99.457	99.320	3.875	101.452	101.352	101.242
3.990	102.893	102.793	102.662	3.990	102.913	102.813	102.713	3.990	102.914	102.814	102.709	3.990	99.825	99.725	99.594	3.990	101.728	101.628	101.523
4.000	102.993	102.893	102.762	4.000	103.013	102.913	102.813	4.000	103.014	102.914	102.809	4.000	99.925	99.825	99.694	4.000	101.828	101.728	101.623
4.125	103.023	102.923	102.797	4.125	103.141	103.041	102.941	4.125	102.316	102.216	101.943	4.125	99.955	99.855	99.729	4.125	100.750	100.650	100.377
4.250	102.458	102.358	102.258	4.250	102.634	102.534	102.434	4.250	102.650	102.550	102.280	4.250	98.328	98.228	98.128	4.250	101.084	100.984	100.714
4.375	102.772	102.672	102.572	4.375	102.821	102.721	102.621	4.375	102.942	102.842	102.577	4.375	98.642	98.542	98.442	4.375	101.376	101.276	101.011
4.500	103.093	102.993	102.893	4.500	102.996	102.896	102.796	4.500	103.112	103.012	102.747	4.500	98.963	98.863	98.763	4.500	101.546	101.446	101.181
4.625	103.209	103.109	103.009	4.625	103.116	103.016	102.916	4.625	102.449	102.349	102.249	4.625	99.079	98.979	98.879	4.625	100.292	100.192	100.092
4.750	103.376	103.257	103.176	4.750	103.765	103.665	103.565	4.750	102.670	102.570	102.470	4.750	98.742	98.623	98.542	4.750	100.513	100.413	100.313

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/21/2020

45 Day Lock Exp.:

6/5/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/21/2020

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)