

W. Rate Sheet Dated: 4/22/2020

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	100.019	99.769	99.503	2.750	99.848	99.598	99.332	2.375	97.391	97.241	97.091	3.125	95.840	95.690	95.540
2.875	100.024	99.774	99.508	2.875	99.853	99.603	99.337	2.500	97.396	97.246	97.096	3.250	97.328	97.178	97.028
3.000	100.030	99.780	99.514	3.000	99.858	99.608	99.342	2.625	97.401	97.251	97.101	3.375	97.332	97.182	97.032
3.125	100.034	99.784	99.519	3.125	99.863	99.613	99.347	2.750	98.503	98.353	98.203	3.500	97.335	97.185	97.035
3.250	101.234	100.984	100.812	3.250	100.863	100.613	100.441	2.875	98.507	98.357	98.207	3.625	97.322	97.172	97.022
3.375	101.139	100.889	100.717	3.375	100.868	100.618	100.446	3.000	98.512	98.362	98.212	Margin = 2.250		Index = 0.210	
3.500	101.143	100.893	100.722	3.500	100.872	100.622	100.450	3.125	98.516	98.366	98.216				
3.625	101.148	100.898	100.726	3.625	100.875	100.625	100.453	3.250	101.287	101.137	100.987				
3.750	101.992	101.842	101.692	3.750	101.472	101.322	101.172	3.375	101.291	101.141	100.991				
3.875	101.897	101.747	101.597	3.875	101.475	101.325	101.175	3.500	101.295	101.145	100.995				
4.000	101.901	101.751	101.601	4.000	101.479	101.329	101.179	3.625	101.298	101.148	100.998				
4.125	101.905	101.755	101.605	4.125	101.482	101.332	101.182	3.750	101.646	101.496	101.346				
4.250	102.601	102.501	102.401	4.250	102.081	101.981	101.881	3.875	101.649	101.499	101.349				
4.375	102.505	102.405	102.305	4.375	102.075	101.975	101.875	4.000	101.653	101.503	101.353				
4.500	102.501	102.401	102.301	4.500	102.078	101.978	101.878	4.125	101.656	101.506	101.356				
4.625	102.504	102.404	102.304	4.625	102.090	101.990	101.890	4.250	101.833	101.683	101.533				
4.750	103.043	102.943	102.843	4.750	102.520	102.420	102.320	4.375	101.829	101.679	101.529				
4.875	102.946	102.846	102.746	4.875	102.509	102.409	102.309	4.500	101.832	101.682	101.532				
6.250	104.179	104.029	103.879	6.250	103.754	103.604	103.454	4.625	101.846	101.696	101.546				

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	99.269	99.019	98.753	2.750	98.848	98.598	98.332	2.375	96.391	96.241	96.091	3.125	94.840	94.690	94.540
2.875	99.274	99.024	98.758	2.875	98.853	98.603	98.337	2.500	96.396	96.246	96.096	3.250	96.328	96.178	96.028
3.000	99.280	99.030	98.764	3.000	98.858	98.608	98.342	2.625	96.401	96.251	96.101	3.375	96.332	96.182	96.032
3.125	99.284	99.034	98.769	3.125	98.863	98.613	98.347	2.750	97.503	97.353	97.203	3.500	96.335	96.185	96.035
3.250	100.484	100.234	100.062	3.250	100.363	100.113	99.941	2.875	97.507	97.357	97.207	3.625	96.322	96.172	96.022
3.375	100.389	100.139	99.967	3.375	100.368	100.118	99.946	3.000	97.512	97.362	97.212	Margin = 2.250		Index = 0.210	
3.500	100.393	100.143	99.972	3.500	100.372	100.122	99.950	3.125	97.516	97.366	97.216	30 Year OTC			
3.625	100.398	100.148	99.976	3.625	100.375	100.125	99.953	3.250	100.287	100.137	99.987	Rate	30 Day	45 Day	60 Day
3.750	101.042	100.892	100.742	3.750	100.472	100.322	100.172	3.375	100.291	100.141	99.991	4.000	101.526	101.276	101.026
3.875	100.947	100.797	100.647	3.875	100.475	100.325	100.175	3.500	100.295	100.145	99.995	4.125	101.530	101.280	101.030
4.000	100.951	100.801	100.651	4.000	100.479	100.329	100.179	3.625	100.298	100.148	99.998	4.375	102.130	101.880	101.630
4.125	100.955	100.805	100.655	4.125	100.482	100.332	100.182	3.750	100.646	100.496	100.346	4.500	102.126	101.876	101.626
4.250	101.851	101.751	101.651	4.250	101.081	100.981	100.881	3.875	100.649	100.499	100.349	4.625	102.129	101.879	101.629
4.375	101.755	101.655	101.555	4.375	101.075	100.975	100.875	4.000	100.653	100.503	100.353	4.875	102.571	102.321	102.071
4.500	101.751	101.651	101.551	4.500	101.078	100.978	100.878	4.125	100.656	100.506	100.356	5.000	102.560	102.310	102.060
4.625	101.754	101.654	101.554	4.625	101.090	100.990	100.890	4.250	100.833	100.683	100.533	5.125	102.563	102.313	102.063
4.750	102.293	102.193	102.093	4.750	101.520	101.420	101.320	4.375	100.829	100.679	100.529	5.500	103.015	102.765	102.515
4.875	102.196	102.096	101.996	4.875	101.509	101.409	101.309	4.500	100.832	100.682	100.532	5.625	103.018	102.768	102.518
6.250	103.429	103.279	103.129	6.250	102.754	102.604	102.454	4.625	100.846	100.696	100.546	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	98.776	98.526	98.276	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.780	98.530	98.280				
4.125	98.955	98.705	98.455	6.250	103.750	103.500	103.250	4.375	99.380	99.130	98.880				
4.250	99.551	99.301	99.051					4.500	99.376	99.126	98.876				
4.375	99.555	99.305	99.055					4.625	99.379	99.129	98.879				
4.500	99.351	99.101	98.851					4.875	99.821	99.571	99.321				
4.625	99.354	99.104	98.854					5.000	99.810	99.560	99.310				
5.000	99.985	99.735	99.485					5.125	99.813	99.563	99.313				
5.125	99.988	99.738	99.488					5.500	100.265	100.015	99.765				
5.250	100.388	100.138	99.888					5.625	100.268	100.018	99.768				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250				

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

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

5/22/2020

45 Day Lock Exp.:

6/8/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/22/2020

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	94.869	94.619	94.353	2.750	95.128	94.878	94.612	2.375	94.171	94.021	93.871	3.125	91.700	91.550	91.400
2.875	94.874	94.624	94.358	2.875	95.133	94.883	94.617	2.500	94.176	94.026	93.876	3.250	93.501	93.351	93.201
3.000	94.880	94.630	94.364	3.000	95.138	94.888	94.622	2.625	94.181	94.031	93.881	3.375	93.504	93.354	93.204
3.125	94.884	94.634	94.369	3.125	95.143	94.893	94.627	2.750	93.783	93.633	93.483	3.500	93.508	93.358	93.208
3.250	96.396	96.146	95.975	3.250	96.456	96.206	96.034	2.875	93.787	93.637	93.487	3.625	93.494	93.344	93.194
3.375	96.301	96.051	95.880	3.375	96.460	96.210	96.038	3.000	93.792	93.642	93.492	Margin = 2.250		Index = 0.210	
3.500	96.306	96.056	95.884	3.500	96.464	96.214	96.042	3.125	93.796	93.646	93.496				
3.625	96.310	96.060	95.888	3.625	96.467	96.217	96.045	3.250	96.880	96.730	96.580				
3.750	97.155	97.005	96.855	3.750	97.064	96.914	96.764	3.375	96.884	96.734	96.584				
3.875	97.059	96.909	96.759	3.875	97.068	96.918	96.768	3.500	96.888	96.738	96.588				
4.000	97.063	96.913	96.763	4.000	97.072	96.922	96.772	3.625	96.890	96.740	96.590				
4.125	97.067	96.917	96.767	4.125	97.075	96.925	96.775	3.750	97.238	97.088	96.938				
4.250	97.764	97.664	97.564	4.250	97.673	97.573	97.473	3.875	97.242	97.092	96.942				
4.375	97.668	97.568	97.468	4.375	97.668	97.568	97.468	4.000	97.245	97.095	96.945				
4.500	97.663	97.563	97.463	4.500	97.671	97.571	97.471	4.125	97.248	97.098	96.948				
4.625	97.667	97.567	97.467	4.625	97.682	97.582	97.482	4.250	97.425	97.275	97.125				
4.750	98.206	98.106	98.006	4.750	98.112	98.012	97.912	4.375	97.422	97.272	97.122				
4.875	98.108	98.008	97.908	4.875	98.101	98.001	97.901	4.500	97.425	97.275	97.125				
6.250	100.529	100.379	100.229	6.250	100.534	100.384	100.234	4.625	97.438	97.288	97.138				

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	94.119	93.869	93.603	2.750	93.698	93.448	93.182	2.375	93.178	93.028	92.878	3.125	89.690	89.540	89.390
2.875	94.124	93.874	93.608	2.875	93.703	93.453	93.187	2.500	93.183	93.033	92.883	3.250	91.491	91.341	91.191
3.000	94.130	93.880	93.614	3.000	93.708	93.458	93.192	2.625	93.188	93.038	92.888	3.375	91.494	91.344	91.194
3.125	94.134	93.884	93.619	3.125	93.713	93.463	93.197	2.750	94.009	93.859	93.709	3.500	91.498	91.348	91.198
3.250	95.646	95.396	95.225	3.250	95.526	95.276	95.104	2.875	94.014	93.864	93.714	3.625	91.484	91.334	91.184
3.375	95.551	95.301	95.130	3.375	95.530	95.280	95.108	3.000	94.018	93.868	93.718	Margin = 2.250		Index = 0.210	
3.500	95.556	95.306	95.134	3.500	95.534	95.284	95.112	3.125	94.023	93.873	93.723	30 Year OTC			
3.625	95.560	95.310	95.138	3.625	95.537	95.287	95.115	3.250	96.450	96.300	96.150	Rate	30 Day	45 Day	60 Day
3.750	96.205	96.055	95.905	3.750	95.634	95.484	95.334	3.375	96.454	96.304	96.154	4.000	96.688	96.438	96.188
3.875	96.109	95.959	95.809	3.875	95.638	95.488	95.338	3.500	96.458	96.308	96.158	4.125	96.692	96.442	96.192
4.000	96.113	95.963	95.813	4.000	95.642	95.492	95.342	3.625	96.460	96.310	96.160	4.375	97.293	97.043	96.793
4.125	96.117	95.967	95.817	4.125	95.645	95.495	95.345	3.750	96.808	96.658	96.508	4.500	97.288	97.038	96.788
4.250	97.014	96.914	96.814	4.250	96.243	96.143	96.043	3.875	96.812	96.662	96.512	4.625	97.292	97.042	96.792
4.375	96.918	96.818	96.718	4.375	96.238	96.138	96.038	4.000	96.815	96.665	96.515	4.875	97.733	97.483	97.233
4.500	96.913	96.813	96.713	4.500	96.241	96.141	96.041	4.125	96.818	96.668	96.518	5.000	97.723	97.473	97.223
4.625	96.917	96.817	96.717	4.625	96.252	96.152	96.052	4.250	96.370	96.220	96.070	5.125	97.726	97.476	97.226
4.750	97.456	97.356	97.256	4.750	96.682	96.582	96.482	4.375	96.367	96.217	96.067	5.500	98.053	97.803	97.553
4.875	97.358	97.258	97.158	4.875	96.671	96.571	96.471	4.500	96.370	96.220	96.070	5.625	98.055	97.805	97.555
6.250	99.779	99.629	99.479	6.250	99.104	98.954	98.804	4.625	96.383	96.233	96.083	6.250	99.845	99.595	99.345

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	93.938	93.688	93.438	4.750	N/A	N/A	N/A
4.125	93.767	93.517	93.267	6.250	99.750	99.500	99.250	4.125	93.942	93.692	93.442				
4.250	94.364	94.114	93.864					4.375	94.543	94.293	94.043				
4.375	94.368	94.118	93.868					4.500	94.538	94.288	94.038				
4.500	94.163	93.913	93.663					4.625	94.542	94.292	94.042				
4.625	94.167	93.917	93.667					4.875	94.983	94.733	94.483				
5.000	94.798	94.548	94.298					5.000	94.973	94.723	94.473				
5.125	94.801	94.551	94.301					5.125	94.976	94.726	94.476				
5.250	95.076	94.826	94.576					5.500	95.303	95.053	94.803	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	95.305	95.055	94.805	Rate	30 Day	45 Day	60 Day
								6.250	97.095	96.845	96.595	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.:

5/22/2020

45 Day Lock Exp.:

6/8/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/22/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Confirming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	97.750	97.650	97.537	2.875	97.038	96.938	96.838	2.750	96.164	96.064	95.964	2.750	96.044	95.944	95.831	2.750	94.650	94.550	94.450				
2.875	98.359	98.259	98.146	2.990	97.495	97.395	97.295	2.875	96.851	96.751	96.651	2.875	96.636	96.536	96.423	2.875	95.315	95.215	95.115				
2.990	98.844	98.744	98.631	3.000	97.595	97.495	97.395	2.990	97.307	97.207	97.107	2.990	97.088	96.988	96.875	2.990	95.739	95.639	95.539				
3.000	98.944	98.844	98.731	3.125	98.378	98.278	98.178	3.000	97.407	97.307	97.207	3.000	97.188	97.088	96.975	3.000	95.839	95.739	95.639				
3.125	99.697	99.597	99.497	3.250	99.389	99.289	99.189	3.125	98.131	98.031	97.931	3.125	97.506	97.406	97.306	3.125	96.187	96.087	95.987				
3.250	100.486	100.386	100.286	3.375	99.931	99.831	99.731	3.250	99.197	99.097	98.997	3.250	98.219	98.119	98.019	3.250	97.122	97.022	96.922				
3.375	100.968	100.868	100.768	3.500	100.364	100.264	100.164	3.375	99.743	99.643	99.543	3.375	98.692	98.592	98.492	3.375	97.655	97.555	97.455				
3.500	101.362	101.262	101.162	3.625	101.048	100.948	100.848	3.500	100.176	100.076	99.976	3.500	99.085	98.985	98.885	3.500	98.087	97.987	97.887				
3.625	101.719	101.619	101.519	3.750	101.943	101.843	101.743	3.625	100.994	100.894	100.794	3.625	99.261	99.161	99.061	3.625	98.590	98.490	98.390				
3.750	102.008	101.908	101.808	3.875	102.375	102.275	102.175	3.750	101.939	101.839	101.739	3.750	99.302	99.202	99.102	3.750	99.237	99.137	99.037				
3.875	102.392	102.292	102.192	3.990	102.634	102.534	102.434	3.875	102.375	102.275	102.175	3.875	99.682	99.582	99.482	3.875	99.665	99.565	99.465				
3.990	102.620	102.520	102.420	4.000	102.734	102.634	102.534	3.990	102.634	102.534	102.434	3.990	99.903	99.803	99.703	3.990	99.903	99.803	99.703				
4.000	102.720	102.620	102.520	4.125	103.007	102.907	102.807	4.000	102.734	102.634	102.534	4.000	100.003	99.903	99.803	4.000	100.003	99.903	99.803				
4.125	102.918	102.818	102.718	4.250	103.298	103.198	103.098	4.125	103.007	102.907	102.807	4.125	100.169	100.069	99.969	4.125	100.169	100.069	99.969				
4.250	103.244	103.144	103.044	4.375	103.651	103.551	103.451	4.250	103.107	103.007	102.907	4.250	99.031	98.931	98.831	4.250	99.031	98.931	98.831				
4.375	103.656	103.556	103.456	4.500	103.934	103.834	103.734	4.375	103.464	103.364	103.264	4.375	99.347	99.247	99.147	4.375	99.347	99.247	99.147				
4.500	103.915	103.815	103.715	4.625	104.183	104.083	103.983	4.500	103.746	103.646	103.546	4.500	99.649	99.549	99.449	4.500	99.649	99.549	99.449				
4.625	103.039	102.939	102.839	4.750	104.716	104.616	104.516	4.625	104.045	103.945	103.845	4.625	99.800	99.700	99.600	4.625	99.800	99.700	99.600				
4.750	103.411	103.311	103.211	4.875	N/A	N/A	N/A	4.750	104.869	104.769	104.669	4.750	99.334	99.234	99.134	4.750	99.334	99.234	99.134				
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	94.458	94.358	94.258	2.875	98.841	98.741	98.641	2.875	98.253	98.153	98.053	2.875	98.190	97.990	97.990	2.750	99.861	99.761	99.661				
2.875	95.128	95.028	94.928	2.990	99.298	99.198	99.098	2.990	98.679	98.579	98.479	2.990	98.616	98.416	98.416	2.875	100.197	100.097	99.997				
2.990	95.551	95.451	95.351	3.000	99.398	99.298	99.198	3.000	98.779	98.679	98.579	3.000	98.716	98.516	98.516	2.990	100.389	100.289	100.189				
3.000	95.651	95.551	95.451	3.125	99.914	99.814	99.714	3.125	99.492	99.392	99.292	3.125	99.446	99.246	99.246	3.000	100.489	100.389	100.289				
3.125	95.940	95.840	95.740	3.250	100.653	100.553	100.453	3.250	100.425	100.325	100.225	3.250	100.425	100.225	100.225	3.125	100.100	100.000	100.800				
3.250	96.930	96.830	96.730	3.375	101.106	101.006	100.906	3.375	100.924	100.824	100.724	3.375	100.924	100.724	100.724	3.250	101.354	101.254	101.154				
3.375	97.467	97.367	97.267	3.500	101.479	101.379	101.279	3.500	101.333	101.233	101.133	3.500	101.333	101.133	101.133	3.375	101.684	101.584	101.484				
3.500	97.899	97.799	97.699	3.625	101.830	101.730	101.630	3.625	101.718	101.618	101.518	3.625	101.718	101.518	101.518	3.500	101.913	101.813	101.713				
3.625	98.536	98.436	98.336	3.750	102.214	102.114	102.014	3.750	102.171	102.071	101.971	3.750	102.015	101.815	101.815	3.625	102.022	101.922	101.822				
3.750	99.233	99.133	99.033	3.875	102.569	102.469	102.369	3.875	102.562	102.462	102.362	3.875	102.406	102.206	102.206	3.750	102.397	102.297	102.197				
3.875	99.665	99.565	99.465	3.990	102.780	102.680	102.580	3.990	102.803	102.703	102.603	3.990	102.647	102.447	102.447	3.875	102.716	102.616	102.516				
3.990	99.903	99.803	99.703	4.000	102.880	102.780	102.680	4.000	102.903	102.803	102.703	4.000	102.747	102.547	102.547	3.990	102.965	102.865	102.765				
4.000	100.003	99.903	99.803	4.125	103.041	102.941	102.841	4.125	103.168	103.068	102.968	4.125	103.012	102.812	102.812	4.000	103.065	102.965	102.865				
4.125	100.169	100.069	99.969	4.250	103.345	103.245	103.145	4.250	103.194	103.094	102.994	4.250	103.131	102.931	102.931	4.125	103.326	103.226	103.126				
4.250	99.031	98.931	98.831	4.375	102.629	102.529	102.429	4.375	102.506	102.406	102.306	4.375	102.443	102.243	102.243	4.250	102.598	102.498	102.398				
4.375	99.347	99.247	99.147	4.500	102.875	102.775	102.675	4.500	102.775	102.675	102.575	4.500	102.712	102.512	102.512	4.375	102.814	102.714	102.614				
4.500	99.649	99.549	99.449	4.625	102.995	102.895	102.795	4.625	103.019	102.919	102.819	4.625	102.957	102.757	102.757	4.500	102.926	102.826	102.726				
4.625	99.800	99.700	99.600	4.750	103.343	103.243	103.143	4.750	103.260	103.160	103.060	4.750	103.198	102.998	102.998	4.625	102.998	102.898	102.798				
4.750	99.334	99.234	99.134	4.875	103.604	103.504	103.404	4.875	103.547	103.447	103.347	4.875	103.484	103.284	103.284	4.750	103.329	103.229	103.129				



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.:

5/22/2020

45 Day Lock Exp.:

6/8/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/22/2020

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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 5/22/2020
45 Day Lock Exp.: 6/8/2020
60 Day Lock Exp.: 6/22/2020

W. Rate Sheet Dated: 4/22/2020

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	97.707	97.607	97.273	3.375	101.019	100.919	100.724	3.375	101.019	100.919	100.724	2.750	95.182	95.082	94.748	3.375	98.490	98.390	98.195
2.875	98.453	98.353	98.039	3.500	101.391	101.291	101.116	3.500	101.391	101.291	101.116	2.875	95.928	95.828	95.514	3.500	98.862	98.762	98.587
2.990	99.262	99.157	98.895	3.625	101.639	101.539	101.388	3.625	101.639	101.539	101.388	2.990	96.733	96.628	96.366	3.625	99.110	99.010	98.859
3.000	99.362	99.257	98.995	3.750	102.011	101.911	101.776	3.750	102.011	101.911	101.776	3.000	96.833	96.728	96.466	3.750	99.293	99.193	99.058
3.125	100.044	99.944	99.695	3.875	102.378	102.278	102.151	3.875	102.378	102.278	102.151	3.125	97.515	97.415	97.166	3.875	99.660	99.560	99.433
3.250	100.855	100.755	100.542	3.990	102.496	102.396	102.278	3.990	102.496	102.396	102.278	3.250	98.326	98.226	98.013	3.990	99.778	99.678	99.560
3.375	101.269	101.169	100.974	4.000	102.596	102.496	102.378	4.000	102.596	102.496	102.378	3.375	98.740	98.640	98.445	4.000	99.878	99.778	99.660
3.500	101.641	101.541	101.366	4.125	102.626	102.526	102.412	4.125	102.626	102.526	102.412	3.500	99.112	99.012	98.837	4.125	99.908	99.808	99.695
3.625	101.889	101.789	101.638	4.250	102.044	101.944	101.844	4.250	102.044	101.944	101.844	3.625	99.360	99.260	99.109	4.250	98.264	98.164	98.064
3.750	102.261	102.161	102.026	4.375	102.339	102.239	102.139	4.375	102.339	102.239	102.139	3.750	99.543	99.443	99.308	4.375	98.559	98.459	98.359
3.875	102.628	102.528	102.401	4.500	102.390	102.290	102.190	4.500	102.390	102.290	102.190	3.875	99.910	99.810	99.683	4.500	98.610	98.510	98.410
3.990	102.871	102.771	102.653	4.625	102.504	102.404	102.304	4.625	102.504	102.404	102.304	3.990	100.153	100.053	99.935	4.625	98.724	98.624	98.524
4.000	102.971	102.871	102.753	4.750	102.758	102.626	102.558	4.750	102.758	102.626	102.558	4.000	100.253	100.153	100.035	4.750	98.474	98.342	98.274
4.125	103.001	102.901	102.787	4.875	103.090	102.979	102.890	4.875	103.090	102.979	102.890	4.125	100.283	100.183	100.069	4.875	98.806	98.695	98.606
4.250	102.419	102.319	102.219	4.990	102.855	102.746	102.655	4.990	102.855	102.746	102.655	4.250	99.639	99.539	99.439	4.990	98.571	98.462	98.371
4.375	102.714	102.614	102.514	5.000	102.955	102.846	102.755	5.000	102.955	102.846	102.755	4.375	98.934	98.834	98.734	5.000	98.671	98.562	98.471
4.500	103.015	102.915	102.815	5.125	103.215	103.108	103.015	5.125	103.215	103.108	103.015	4.500	99.235	99.135	99.035	5.125	98.931	98.824	98.731
4.625	103.129	103.029	102.929	5.250	103.302	103.148	103.102	5.250	103.302	103.148	103.102	4.625	99.349	99.249	99.149	5.250	99.776	99.722	99.776
4.750	103.383	103.251	103.183	5.375	104.616	104.490	104.416	5.375	104.616	104.490	104.416	4.750	99.099	98.967	98.899	5.375	99.140	99.014	98.940
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	98.490	98.390	98.195	2.750	97.836	97.736	97.575	3.375	101.080	100.980	100.863	3.375	101.080	100.980	100.863	2.750	99.908	99.808	99.708
3.500	98.862	98.762	98.587	2.875	98.756	98.656	98.504	3.500	101.513	101.413	101.303	3.500	101.513	101.413	101.303	2.875	100.206	100.106	100.006
3.625	99.110	99.010	98.859	2.990	99.226	99.126	98.979	3.625	101.819	101.719	101.611	3.625	101.819	101.719	101.611	2.990	100.368	100.268	100.168
3.750	99.293	99.193	99.058	3.000	99.326	99.226	99.079	3.750	102.210	102.110	102.010	3.750	102.210	102.110	102.010	3.000	100.468	100.368	100.268
3.875	99.660	99.560	99.433	3.125	100.037	99.937	99.799	3.875	102.587	102.487	102.387	3.875	102.587	102.487	102.387	3.125	101.097	100.997	100.897
3.990	99.778	99.678	99.560	3.250	100.612	100.512	100.386	3.990	102.826	102.726	102.626	3.990	102.826	102.726	102.626	3.250	101.461	101.361	101.261
4.000	99.878	99.778	99.660	3.375	101.080	100.980	100.863	4.000	102.926	102.826	102.726	4.000	102.926	102.826	102.726	3.375	101.800	101.700	101.600
4.125	99.908	99.808	99.694	3.500	101.513	101.413	101.303	4.125	103.049	102.949	102.849	4.125	103.049	102.949	102.849	3.500	102.096	101.996	101.896
4.250	98.264	98.164	98.064	3.625	101.819	101.719	101.611	4.250	102.558	102.458	102.358	4.250	102.558	102.458	102.358	3.625	102.333	102.233	102.054
4.375	98.559	98.459	98.359	3.750	102.210	102.110	102.010	4.375	102.734	102.634	102.534	4.375	102.734	102.634	102.534	3.750	102.657	102.557	102.382
4.500	98.610	98.510	98.410	3.875	102.587	102.487	102.387	4.500	102.901	102.801	102.701	4.500	102.901	102.801	102.701	3.875	102.806	102.706	102.533
4.625	98.724	98.624	98.524	3.990	102.826	102.726	102.626	4.625	103.017	102.917	102.817	4.625	103.017	102.917	102.817	3.990	103.066	102.966	102.798
4.750	98.474	98.342	98.274	4.000	102.926	102.826	102.726	4.750	103.661	103.561	103.461	4.750	103.661	103.561	103.461	4.000	103.166	103.066	102.898
4.875	98.806	98.695	98.606	4.125	103.049	102.949	102.849	4.875	104.017	103.917	103.817	4.875	104.017	103.917	103.817	4.125	102.379	102.279	102.179
4.990	98.571	98.462	98.371	4.250	102.558	102.458	102.358	4.990	104.082	103.982	103.882	4.990	104.082	103.982	103.882	4.250	102.694	102.594	102.494
5.000	98.671	98.562	98.471	4.375	102.734	102.634	102.534	5.000	104.182	104.082	103.982	5.000	104.182	104.082	103.982	4.375	102.969	102.869	102.769
5.125	98.931	98.824	98.731	4.500	102.901	102.801	102.701	5.125	104.462	104.362	104.262	5.125	104.462	104.362	104.262	4.500	103.127	103.027	102.927
5.250	97.976	97.822	97.776	4.625	103.017	102.917	102.817	5.250	104.235	104.135	104.035	5.250	104.235	104.135	104.035	4.625	102.420	102.320	102.220
5.375	99.140	99.014	98.940	4.750	103.661	103.561	103.461	5.375	104.486	104.386	104.286	5.375	104.486	104.386	104.286	4.750	102.628	102.528	102.428
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	101.908	101.808	101.708	2.750	102.158	102.058	101.958	2.750	99.395	99.295	99.195	2.750	101.395	101.295	101.195	2.750	101.645	101.545	101.445
2.875	100.206	100.106	100.006	2.875	100.206	100.106	100.006	2.875	99.693	99.593	99.493	2.875	99.693	99.593	99.493	2.875	99.693	99.593	99.493
2.990	100.368	100.268	100.168	2.990	100.368	100.268	100.168	2.990	99.855	99.755	99.655	2.990	99.855	99.755	99.655	2.990	99.855	99.755	99.655
3.000	100.468	100.368	100.268	3.000	100.468	100.368	100.268	3.000	99.955	99.855	99.755	3.000	99.955	99.855	99.755	3.000	99.955	99.855	99.755
3.125	101.097	100.997	100.897	3.125	101.097	100.997	100.897	3.125	100.584	100.484	100.384	3.125	100.584	100.484	100.384	3.125	100.584	100.484	100.384
3.250	101.461	101.361	101.261	3.250	101.461	101.361	101.261	3.250	100.948	100.848	100.748	3.250	100.948	100.848	100.748	3.250	100.948	100.848	100.748
3.375	101.800	101.700	101.600	3.375	101.800	101.700	101.600	3.375	101.287	101.187	101.087	3.375	101.287	101.187	101.087	3.375	101.287	101.187	101.087
3.500	102.096	101.996	101.896	3.500	102.096	101.996	101.896	3.500	101.583	101.483	101.383	3.500	101.583	101.483	101.383	3.500	101.583	101.483	101.383
3.625	102.333	102.233	102.054	3.625	102.333	102.233	102.054	3.625	101.954	101.854	101.754	3.625	101.954	101.854	101.754	3.625	101.954	101.854	101.754
3.750	102.657	102.557	102.382	3.750	102.657	102.557	102.382	3.750	101.771	101.671	101.571	3.750	101.771	101.671	101.571	3.750	101.771	101.671	101.571
3.875	102.806	102.706	102.533	3.875															



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.:

5/22/2020

45 Day Lock Exp.:

6/8/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/22/2020

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	97.722	97.622	97.277	2.750	97.854	97.754	97.593	2.750	99.866	99.766	99.666	2.750	94.847	94.747	94.402	2.750	99.053	98.953	98.853
2.875	98.490	98.390	98.064	2.875	98.672	98.572	98.417	2.875	100.165	100.065	99.965	2.875	95.615	95.515	95.189	2.875	99.352	99.252	99.152
2.990	99.319	99.219	98.971	2.990	99.224	99.124	98.977	2.990	100.330	100.230	100.130	2.990	96.440	96.340	96.092	2.990	99.517	99.417	99.317
3.000	99.419	99.319	99.071	3.000	99.324	99.224	99.077	3.000	100.430	100.330	100.230	3.000	96.540	96.440	96.192	3.000	99.617	99.517	99.417
3.125	100.084	99.984	99.754	3.125	99.970	99.870	99.730	3.125	101.068	100.968	100.868	3.125	97.205	97.105	96.875	3.125	100.255	100.155	100.055
3.250	100.901	100.801	100.603	3.250	100.606	100.506	100.379	3.250	101.435	101.335	101.235	3.250	98.022	97.922	97.724	3.250	100.622	100.522	100.422
3.375	101.317	101.217	101.036	3.375	101.002	100.902	100.781	3.375	101.777	101.677	101.577	3.375	98.438	98.338	98.157	3.375	100.964	100.864	100.764
3.500	101.695	101.595	101.431	3.500	101.671	101.571	101.463	3.500	102.073	101.973	101.873	3.500	98.816	98.716	98.552	3.500	101.260	101.160	101.060
3.625	101.943	101.843	101.705	3.625	101.863	101.763	101.656	3.625	102.196	102.096	101.996	3.625	99.064	98.964	98.826	3.625	101.010	100.910	100.810
3.750	102.259	102.159	102.033	3.750	102.198	102.098	101.998	3.750	102.522	102.422	102.322	3.750	99.191	99.091	98.965	3.750	101.336	101.236	101.136
3.875	102.627	102.527	102.411	3.875	102.579	102.479	102.379	3.875	102.671	102.571	102.471	3.875	99.559	99.459	99.343	3.875	101.485	101.385	101.285
3.990	102.872	102.772	102.664	3.990	102.850	102.750	102.650	3.990	102.931	102.831	102.731	3.990	99.804	99.704	99.596	3.990	101.745	101.645	101.545
4.000	102.972	102.872	102.764	4.000	102.950	102.850	102.750	4.000	103.031	102.931	102.831	4.000	99.904	99.804	99.696	4.000	101.845	101.745	101.645
4.125	103.003	102.903	102.797	4.125	103.072	102.972	102.872	4.125	103.351	103.251	103.151	4.125	99.935	99.835	99.729	4.125	100.785	100.685	100.585
4.250	102.462	102.362	102.262	4.250	102.608	102.508	102.408	4.250	102.669	102.569	102.469	4.250	98.332	98.232	98.132	4.250	101.103	101.003	100.903
4.375	102.758	102.658	102.558	4.375	102.783	102.683	102.583	4.375	102.943	102.843	102.743	4.375	98.628	98.528	98.428	4.375	101.377	101.277	101.177
4.500	103.062	102.962	102.862	4.500	102.951	102.851	102.751	4.500	103.098	102.998	102.898	4.500	98.932	98.832	98.732	4.500	101.532	101.432	101.332
4.625	103.175	103.075	102.975	4.625	103.067	102.967	102.867	4.625	103.361	103.261	103.161	4.625	99.045	98.945	98.845	4.625	100.204	100.104	100.004
4.750	103.418	103.303	103.218	4.750	103.794	103.694	103.594	4.750	102.571	102.471	102.371	4.750	98.784	98.684	98.584	4.750	100.414	100.314	100.214

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/22/2020

45 Day Lock Exp.:

6/8/2020

60 Day Lock Exp.:

6/22/2020

W. Rate Sheet Dated: 4/22/2020

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	0.500	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)