

W. Rate Sheet Dated: 4/27/2020

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	100.222	99.972	99.722	2.750	100.051	99.801	99.551	2.375	97.667	97.517	97.367	3.125	95.862	95.712	95.562
2.875	100.227	99.977	99.727	2.875	100.056	99.806	99.556	2.500	97.672	97.522	97.372	3.250	97.365	97.215	97.065
3.000	100.232	99.982	99.732	3.000	100.060	99.810	99.560	2.625	97.677	97.527	97.377	3.375	97.347	97.197	97.047
3.125	100.237	99.987	99.737	3.125	100.064	99.814	99.564	2.750	98.826	98.676	98.526	3.500	97.340	97.190	97.040
3.250	101.437	101.187	101.030	3.250	101.066	100.816	100.660	2.875	98.830	98.680	98.530	3.625	97.323	97.173	97.023
3.375	101.341	101.091	100.935	3.375	101.070	100.820	100.663	3.000	98.835	98.685	98.535	Margin = 2.250		Index = 0.210	
3.500	101.345	101.095	100.939	3.500	101.073	100.823	100.667	3.125	98.838	98.688	98.538				
3.625	101.349	101.099	100.943	3.625	101.077	100.827	100.671	3.250	101.524	101.374	101.224				
3.750	102.289	102.139	101.989	3.750	101.768	101.618	101.468	3.375	101.528	101.378	101.228				
3.875	102.193	102.043	101.893	3.875	101.772	101.622	101.472	3.500	101.531	101.381	101.231				
4.000	102.197	102.047	101.897	4.000	101.775	101.625	101.475	3.625	101.535	101.385	101.235				
4.125	102.201	102.051	101.901	4.125	101.769	101.619	101.469	3.750	101.899	101.749	101.599				
4.250	102.641	102.541	102.441	4.250	102.118	102.018	101.918	3.875	101.902	101.752	101.602				
4.375	102.544	102.444	102.344	4.375	102.132	102.032	101.932	4.000	101.905	101.755	101.605				
4.500	102.558	102.458	102.358	4.500	102.134	102.034	101.934	4.125	101.900	101.750	101.600				
4.625	102.561	102.461	102.361	4.625	102.123	102.023	101.923	4.250	102.094	101.944	101.794				
4.750	103.029	102.929	102.820	4.750	102.506	102.406	102.296	4.375	102.109	101.959	101.809				
4.875	102.932	102.832	102.723	4.875	102.508	102.408	102.299	4.500	102.111	101.961	101.811				
6.250	104.491	104.341	104.191	6.250	104.053	103.903	103.753	4.625	102.100	101.950	101.800				

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	99.472	99.222	98.972	2.750	99.051	98.801	98.551	2.375	96.667	96.517	96.367	3.125	94.862	94.712	94.562
2.875	99.477	99.227	98.977	2.875	99.056	98.806	98.556	2.500	96.672	96.522	96.372	3.250	96.365	96.215	96.065
3.000	99.482	99.232	98.982	3.000	99.060	98.810	98.560	2.625	96.677	96.527	96.377	3.375	96.347	96.197	96.047
3.125	99.487	99.237	98.987	3.125	99.064	98.814	98.564	2.750	97.826	97.676	97.526	3.500	96.340	96.190	96.040
3.250	100.687	100.437	100.280	3.250	100.566	100.316	100.160	2.875	97.830	97.680	97.530	3.625	96.323	96.173	96.023
3.375	100.591	100.341	100.185	3.375	100.570	100.320	100.163	3.000	97.835	97.685	97.535	Margin = 2.250		Index = 0.210	
3.500	100.595	100.345	100.189	3.500	100.573	100.323	100.167	3.125	97.838	97.688	97.538	30 Year OTC			
3.625	100.599	100.349	100.193	3.625	100.577	100.327	100.171	3.250	100.524	100.374	100.224	Rate	30 Day	45 Day	60 Day
3.750	101.339	101.189	101.039	3.750	100.768	100.618	100.468	3.375	100.528	100.378	100.228	4.000	101.822	101.572	101.322
3.875	101.243	101.093	100.943	3.875	100.772	100.622	100.472	3.500	100.531	100.381	100.231	4.125	101.826	101.576	101.326
4.000	101.247	101.097	100.947	4.000	100.775	100.625	100.475	3.625	100.535	100.385	100.235	4.375	102.169	101.919	101.669
4.125	101.251	101.101	100.951	4.125	100.769	100.619	100.469	3.750	100.899	100.749	100.599	4.500	102.183	101.933	101.683
4.250	101.891	101.791	101.691	4.250	101.118	101.018	100.918	3.875	100.902	100.752	100.602	4.625	102.186	101.936	101.686
4.375	101.794	101.694	101.594	4.375	101.132	101.032	100.932	4.000	100.905	100.755	100.605	4.875	102.557	102.307	102.057
4.500	101.808	101.708	101.608	4.500	101.134	101.034	100.934	4.125	100.900	100.750	100.600	5.000	102.560	102.310	102.060
4.625	101.811	101.711	101.611	4.625	101.123	101.023	100.923	4.250	101.094	100.944	100.794	5.125	102.562	102.312	102.062
4.750	102.279	102.179	102.070	4.750	101.506	101.406	101.296	4.375	101.109	100.959	100.809	5.500	103.327	103.077	102.827
4.875	102.182	102.082	101.973	4.875	101.508	101.408	101.299	4.500	101.111	100.961	100.811	5.625	103.330	103.080	102.830
6.250	103.741	103.591	103.441	6.250	103.053	102.903	102.753	4.625	101.100	100.950	100.800	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	99.072	98.822	98.572	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.076	98.826	98.576				
4.125	99.251	99.001	98.751	6.250	103.750	103.500	103.250	4.375	99.419	99.169	98.919				
4.250	99.591	99.341	99.091					4.500	99.433	99.183	98.933				
4.375	99.594	99.344	99.094					4.625	99.436	99.186	98.936				
4.500	99.408	99.158	98.908					4.875	99.807	99.557	99.307				
4.625	99.411	99.161	98.911					5.000	99.810	99.560	99.310				
5.000	99.985	99.735	99.485					5.125	99.812	99.562	99.312				
5.125	99.987	99.737	99.487					5.500	100.577	100.327	100.077				
5.250	100.387	100.137	99.887					5.625	100.580	100.330	100.080				
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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/27/2020

45 Day Lock Exp.:

6/11/2020

60 Day Lock Exp.:

6/26/2020

W. Rate Sheet Dated: 4/27/2020

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	96.884	96.634	96.384	2.750	97.143	96.893	96.643	2.375	94.447	94.297	94.147	3.125	93.534	93.384	93.234
2.875	96.889	96.639	96.389	2.875	97.148	96.898	96.648	2.500	94.452	94.302	94.152	3.250	95.163	95.013	94.863
3.000	96.895	96.645	96.395	3.000	97.153	96.903	96.653	2.625	94.457	94.307	94.157	3.375	95.145	94.995	94.845
3.125	96.899	96.649	96.399	3.125	97.157	96.907	96.657	2.750	95.918	95.768	95.618	3.500	95.137	94.987	94.837
3.250	98.224	97.974	97.818	3.250	98.283	98.033	97.877	2.875	95.923	95.773	95.623	3.625	95.121	94.971	94.821
3.375	98.129	97.879	97.722	3.375	98.287	98.037	97.881	3.000	95.927	95.777	95.627	Margin = 2.250		Index = 0.210	
3.500	98.132	97.882	97.726	3.500	98.291	98.041	97.885	3.125	95.931	95.781	95.631				
3.625	98.137	97.887	97.730	3.625	98.295	98.045	97.888	3.250	98.742	98.592	98.442				
3.750	98.702	98.552	98.402	3.750	98.611	98.461	98.311	3.375	98.745	98.595	98.445				
3.875	98.606	98.456	98.306	3.875	98.614	98.464	98.314	3.500	98.749	98.599	98.449				
4.000	98.609	98.459	98.309	4.000	98.618	98.468	98.318	3.625	98.752	98.602	98.452				
4.125	98.613	98.463	98.313	4.125	98.612	98.462	98.312	3.750	98.741	98.591	98.441				
4.250	99.178	99.078	98.978	4.250	99.086	98.986	98.886	3.875	98.744	98.594	98.444				
4.375	99.082	98.982	98.882	4.375	99.099	98.999	98.899	4.000	98.747	98.597	98.447				
4.500	99.096	98.996	98.896	4.500	99.102	99.002	98.902	4.125	98.743	98.593	98.443				
4.625	99.098	98.998	98.898	4.625	99.091	98.991	98.891	4.250	99.062	98.912	98.762				
4.750	99.567	99.467	99.357	4.750	99.473	99.373	99.264	4.375	99.076	98.926	98.776				
4.875	99.470	99.370	99.260	4.875	99.476	99.376	99.266	4.500	99.078	98.928	98.778				
6.250	100.841	100.691	100.541	6.250	100.833	100.683	100.533	4.625	99.068	98.918	98.768				

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	96.134	95.884	95.634	2.750	95.713	95.463	95.213	2.375	94.517	94.367	94.217	3.125	91.524	91.374	91.224
2.875	96.139	95.889	95.639	2.875	95.718	95.468	95.218	2.500	94.522	94.372	94.222	3.250	93.153	93.003	92.853
3.000	96.145	95.895	95.645	3.000	95.723	95.473	95.223	2.625	94.527	94.377	94.227	3.375	93.135	92.985	92.835
3.125	96.149	95.899	95.649	3.125	95.727	95.477	95.227	2.750	95.394	95.244	95.094	3.500	93.127	92.977	92.827
3.250	97.474	97.224	97.068	3.250	97.353	97.103	96.947	2.875	95.399	95.249	95.099	3.625	93.111	92.961	92.811
3.375	97.379	97.129	96.972	3.375	97.357	97.107	96.951	3.000	95.403	95.253	95.103	Margin = 2.250		Index = 0.210	
3.500	97.382	97.132	96.976	3.500	97.361	97.111	96.955	3.125	95.407	95.257	95.107	30 Year OTC			
3.625	97.387	97.137	96.980	3.625	97.365	97.115	96.958	3.250	97.749	97.599	97.449	Rate	30 Day	45 Day	60 Day
3.750	97.752	97.602	97.452	3.750	97.181	97.031	96.881	3.375	97.753	97.603	97.453	4.000	98.234	97.984	97.734
3.875	97.656	97.506	97.356	3.875	97.184	97.034	96.884	3.500	97.756	97.606	97.456	4.125	98.238	97.988	97.738
4.000	97.659	97.509	97.359	4.000	97.188	97.038	96.888	3.625	97.760	97.610	97.460	4.375	98.707	98.457	98.207
4.125	97.663	97.513	97.363	4.125	97.182	97.032	96.882	3.750	98.124	97.974	97.824	4.500	98.721	98.471	98.221
4.250	98.428	98.328	98.228	4.250	97.656	97.556	97.456	3.875	98.127	97.977	97.827	4.625	98.723	98.473	98.223
4.375	98.332	98.232	98.132	4.375	97.669	97.569	97.469	4.000	98.130	97.980	97.830	4.875	99.095	98.845	98.595
4.500	98.346	98.246	98.146	4.500	97.672	97.572	97.472	4.125	98.125	97.975	97.825	5.000	99.097	98.847	98.597
4.625	98.348	98.248	98.148	4.625	97.661	97.561	97.461	4.250	97.694	97.544	97.394	5.125	99.100	98.850	98.600
4.750	98.817	98.717	98.607	4.750	98.043	97.943	97.834	4.375	97.709	97.559	97.409	5.500	99.427	99.177	98.927
4.875	98.720	98.620	98.510	4.875	98.046	97.946	97.836	4.500	97.711	97.561	97.411	5.625	99.430	99.180	98.930
6.250	100.091	99.941	99.791	6.250	99.403	99.253	99.103	4.625	97.700	97.550	97.400	6.250	100.144	99.894	99.644

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	95.484	95.234	94.984	4.750	N/A	N/A	N/A
4.125	95.313	95.063	94.813	6.250	99.750	99.500	99.250	4.125	95.488	95.238	94.988				
4.250	95.778	95.528	95.278					4.375	95.957	95.707	95.457				
4.375	95.782	95.532	95.282					4.500	95.971	95.721	95.471				
4.500	95.596	95.346	95.096					4.625	95.973	95.723	95.473				
4.625	95.598	95.348	95.098					4.750	96.345	96.095	95.845				
5.000	96.172	95.922	95.672					5.000	96.347	96.097	95.847				
5.125	96.175	95.925	95.675					5.125	96.350	96.100	95.850				
5.250	96.137	95.887	95.637					5.500	96.677	96.427	96.177	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	96.680	96.430	96.180	Rate	30 Day	45 Day	60 Day
								6.250	97.394	97.144	96.894	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.:

5/27/2020

45 Day Lock Exp.:

6/11/2020

60 Day Lock Exp.:

6/26/2020

W. Rate Sheet Dated: 4/27/2020

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	98.202	98.102	98.002	2.875	97.490	97.389	97.290	2.750	96.616	96.515	96.416	2.750	96.621	96.521	96.421	2.750	95.227	95.126	95.027				
2.875	98.811	98.711	98.611	2.990	97.948	97.847	97.748	2.875	97.303	97.202	97.103	2.875	97.213	97.113	97.013	2.875	95.892	95.791	95.692				
2.990	99.297	99.197	99.097	3.000	98.048	97.947	97.848	2.990	97.760	97.659	97.560	2.990	97.666	97.566	97.466	2.990	96.317	96.216	96.117				
3.000	99.397	99.297	99.197	3.125	98.683	98.583	98.483	3.000	97.860	97.759	97.660	3.000	97.766	97.666	97.566	3.000	96.417	96.316	96.217				
3.125	100.001	99.901	99.801	3.250	99.692	99.592	99.492	3.125	98.436	98.336	98.236	3.125	98.123	98.023	97.923	3.125	96.805	96.705	96.605				
3.250	100.788	100.688	100.588	3.375	100.226	100.126	100.026	3.250	99.500	99.400	99.300	3.250	98.834	98.734	98.634	3.250	97.738	97.638	97.538				
3.375	101.264	101.164	101.064	3.500	100.651	100.551	100.451	3.375	100.039	99.939	99.839	3.375	99.300	99.200	99.100	3.375	98.262	98.162	98.062				
3.500	101.649	101.549	101.449	3.625	101.305	101.205	101.105	3.500	100.463	100.363	100.263	3.500	99.684	99.584	99.484	3.500	98.686	98.586	98.486				
3.625	101.997	101.897	101.797	3.750	102.185	102.085	101.985	3.625	101.254	101.154	101.054	3.625	99.856	99.756	99.656	3.625	99.164	99.064	98.964				
3.750	102.249	102.149	102.049	3.875	102.605	102.505	102.405	3.750	102.181	102.081	101.981	3.750	99.543	99.443	99.343	3.750	99.479	99.379	99.279				
3.875	102.623	102.523	102.423	3.990	102.854	102.754	102.654	3.875	102.605	102.505	102.405	3.875	99.913	99.813	99.713	3.875	99.895	99.795	99.695				
3.990	102.839	102.739	102.639	4.000	102.954	102.854	102.754	3.990	102.854	102.754	102.654	3.990	100.123	100.023	99.923	3.990	100.123	100.023	99.923				
4.000	102.939	102.839	102.739	4.125	103.219	103.119	103.019	4.000	102.954	102.854	102.754	4.000	100.223	100.123	100.023	4.000	100.223	100.123	100.023				
4.125	103.130	103.030	102.930	4.250	103.433	103.333	103.233	4.125	103.219	103.119	103.019	4.125	100.383	100.283	100.183	4.125	100.383	100.283	100.183				
4.250	103.249	103.149	103.049	4.375	103.777	103.677	103.577	4.250	103.242	103.142	103.042	4.250	99.322	99.222	99.122	4.250	99.322	99.222	99.122				
4.375	103.297	103.197	103.097	4.500	104.050	103.950	103.850	4.375	103.590	103.490	103.390	4.375	99.630	99.530	99.430	4.375	99.630	99.530	99.430				
4.500	103.156	103.056	102.956	4.625	104.293	104.193	104.093	4.500	103.863	103.763	103.663	4.500	99.922	99.822	99.722	4.500	99.922	99.822	99.722				
4.625	103.277	103.177	103.077	4.750	104.765	104.665	104.565	4.625	104.117	104.017	103.917	4.625	100.069	99.969	99.869	4.625	100.069	99.969	99.869				
4.750	103.491	103.391	103.291	4.875	N/A	N/A	N/A	4.750	N/A	N/A	N/A	4.750	99.539	99.439	99.339	4.750	99.539	99.439	99.339				
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	95.035	94.934	94.835	2.875	99.293	99.193	99.093	2.875	98.705	98.604	98.505	2.875	98.642	98.442	98.442	2.750	100.150	100.050	99.950				
2.875	95.705	95.604	95.505	2.990	99.750	99.650	99.550	2.990	99.131	99.030	98.931	2.990	99.068	98.868	98.868	2.875	100.478	100.378	100.278				
2.990	96.129	96.028	95.929	3.000	99.850	99.750	99.650	3.000	99.231	99.130	99.031	3.000	99.168	98.968	98.968	2.990	100.657	100.557	100.457				
3.000	96.229	96.128	96.029	3.125	100.217	100.117	100.017	3.125	99.796	99.696	99.596	3.125	99.750	99.550	99.550	3.000	100.757	100.657	100.557				
3.125	96.558	96.458	96.358	3.250	100.954	100.854	100.754	3.250	100.725	100.625	100.525	3.250	100.725	100.525	100.525	3.125	101.291	101.191	101.091				
3.250	97.466	97.466	97.346	3.375	101.401	101.301	101.201	3.375	101.218	101.118	101.018	3.375	101.218	101.018	101.018	3.250	101.636	101.536	101.436				
3.375	98.075	97.975	97.875	3.500	101.764	101.664	101.564	3.500	101.618	101.518	101.418	3.500	101.618	101.418	101.418	3.375	101.958	101.858	101.758				
3.500	98.498	98.398	98.298	3.625	102.105	102.005	101.905	3.625	101.994	101.894	101.794	3.625	101.994	101.794	101.794	3.500	102.179	102.079	101.979				
3.625	99.113	99.013	98.913	3.750	102.451	102.351	102.251	3.750	102.409	102.309	102.209	3.750	102.252	102.052	102.052	3.625	102.482	102.382	102.282				
3.750	99.475	99.375	99.275	3.875	102.797	102.697	102.597	3.875	102.789	102.689	102.589	3.875	102.633	102.433	102.433	3.750	102.781	102.681	102.581				
3.875	99.895	99.795	99.695	3.990	102.998	102.898	102.798	3.990	103.021	102.921	102.821	3.990	102.865	102.665	102.665	3.875	103.091	102.991	102.891				
3.990	100.123	100.023	99.923	4.000	103.098	102.998	102.898	4.000	103.121	103.021	102.921	4.000	102.965	102.765	102.765	3.990	103.329	103.229	103.129				
4.000	100.223	100.123	100.023	4.125	103.251	103.151	103.051	4.125	103.377	103.277	103.177	4.125	103.221	103.021	103.021	4.000	103.429	103.329	103.229				
4.125	100.383	100.283	100.183	4.250	103.477	103.377	103.277	4.250	103.326	103.226	103.126	4.250	103.263	103.063	103.063	4.125	103.681	103.581	103.481				
4.250	99.322	99.222	99.122	4.375	103.752	103.652	103.552	4.375	103.629	103.529	103.429	4.375	103.566	103.366	103.366	4.250	103.846	103.746	103.646				
4.375	99.630	99.530	99.430	4.500	104.090	103.990	103.890	4.500	103.927	103.827	103.727	4.500	103.864	103.664	103.664	4.375	104.060	103.960	103.860				
4.500	99.922	99.822	99.722	4.625	104.306	104.206	104.106	4.625	104.327	104.227	104.127	4.625	104.264	104.064	104.064	4.500	104.369	104.269	104.169				
4.625	100.069	99.969	99.869	4.750	104.589	104.489	104.389	4.750	104.506	104.406	104.306	4.750	104.443	104.243	104.243	4.625	104.673	104.573	104.473				
4.750	N/A	N/A	N/A	4.875	104.643	104.543	104.443	4.875	104.585	104.485	104.385	4.875	104.522	104.322	104.322	4.750	104.599	104.499	104.399				
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	98.561	98.460	98.361	2.750	98.561	98.361	98.361	2.750	99.074	98.874	98.874	2.750	97.485	97.285	97.285	2.750	97.485	97.285	97.285				
2.875	98.924	98.823	98.724	2.875	98.924	98.724	98.724	2.875	99.306	99.106	99.106	2.875	97.752	97.552	97.552	2.875	97.752	97.552	97.552				
2.990	99.524	99.423	99.324	2.990	99.446	99.246	99.246	2.990	99.403	99.203	99.203	2.990	98.270	98.070	98.070	2.990	98.192	97.992	97.992				
3.000	99.624	99.523	99.424	3.000	99.546	99.346	99.346	3.000	99.503	99.303	99.303	3.000	98.370	98.170	98.170	3.000	98.292	98.092	98.092				
3.125	100.289	100.189	100.089	3.125	100.226	100.026	100.026	3.125	99.817	99.617	99.617	3.125	98.815	98.615	98.615	3.125	98.752	98.552	98.552				
3.250	100.680	100.580	100.480	3.250	100.606	100.406	100.406	3.250	99.574	99.374	99.374	3.250	98.606	98.406	98.406	3.250	98.544	98.344	98.344				
3.375	101.023	100.923	100.823	3.375	100.960	100.760	100.760	3.375	99.800	99.600	99.600	3.375	98.865	98.665	98.665	3.375	98.802	98.602	98.602				
3.500	101.263	101.163	101.063	3.500	101.200	101.000	101.000	3.500	99.953	99.753	99.753	3.500	99.037	98.837	98.837	3.500	98.974	98.774	98.774				
3.625	101.806	101.706	101.606	3.625	101.806	101.606	101.606	3.625	100.151	99.951	99.951	3.625	99.475	99.275	99.275	3.625	99.475	99.275	99.275				
3.750	102.137	102.037	101.937	3.750	102.137	101.937	101.937	3.750	100.186	99.986	99.986	3.750	99.542	99.342	99.342	3.750	99.542	99.342	99.342				
3.875	102.477	102.377	102.277	3.875	102.477	102.277	102.277	3.875	100.402	100.202	100.202	3.875	99.788	99.588	99.588	3.875	99.788	99.588	99.588				
3.990	102.753	102.653	102.553	3.990	102.753	102.553	102.553	3.990	100.542	100.342	100.342	3.990	99.966	99.766	99.766	3.990	99.966	99.766	99.766				
4.000	102.853	102.753	102.653	4.000	102.853	102.653	102.653	4.000	100.642	100.442	100.442	4.000	100.066	99.866	99.866	4.000	100.066	99.866	99.866				
4.125	103.130	103.030	102.930	4.125	103.130	102.930	102.930	4.															



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.:

5/27/2020

45 Day Lock Exp.:

6/11/2020

60 Day Lock Exp.:

6/26/2020

W. Rate Sheet Dated: 4/27/2020

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	96.247	96.122	95.872	
2.875	97.011	96.886	96.636	
3.000	97.911	97.786	97.536	
3.125	98.594	98.469	98.219	
3.250	99.405	99.280	99.030	
3.375	99.803	99.678	99.428	
3.500	100.177	100.052	99.802	
3.625	100.385	100.260	100.010	
3.750	100.657	100.532	100.282	
3.875	100.982	100.857	100.607	
4.000	101.286	101.161	100.911	
4.125	101.269	101.144	100.894	
4.250	100.628	100.503	100.253	
4.375	100.891	100.766	100.516	
4.500	101.166	101.041	100.791	
4.625	101.252	101.127	100.877	
4.750	101.399	101.274	101.024	
4.875	101.707	101.582	101.332	
4.990	#VALUE!	#VALUE!	#VALUE!	
5.000	#VALUE!	#VALUE!	#VALUE!	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	95.939	95.814	95.564	
2.750	96.354	96.229	95.979	
2.875	97.285	97.160	96.910	
3.000	97.853	97.728	97.478	
3.125	98.564	98.439	98.189	
3.250	99.126	99.001	98.751	
3.375	99.582	99.457	99.207	
3.500	100.013	99.888	99.638	
3.625	100.280	100.155	99.905	
3.750	100.617	100.492	100.242	
3.875	100.950	100.825	100.575	
4.000	101.243	101.118	100.868	
4.125	101.321	101.196	100.946	
4.250	100.712	100.587	100.337	
4.375	100.853	100.728	100.478	

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	96.625	96.500	96.250	
2.500	97.257	97.132	96.882	
2.625	97.685	97.560	97.310	
2.750	98.073	97.948	97.698	
2.875	98.340	98.215	97.965	
3.000	98.576	98.451	98.201	
3.125	99.159	99.034	98.784	
3.250	99.497	99.372	99.122	
3.375	99.811	99.686	99.436	
3.500	100.080	99.955	99.705	
3.625	100.200	100.075	99.825	
3.750	100.506	100.381	100.131	
3.875	100.633	100.508	100.258	
4.000	100.979	100.854	100.604	
4.125	100.054	99.929	99.679	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	94.199	94.074	93.824	
3.000	95.477	95.352	95.102	
3.125	96.160	96.035	95.785	
3.250	96.971	96.846	96.596	
3.375	97.370	97.245	96.995	
3.500	97.741	97.616	97.366	
3.625	97.948	97.823	97.573	
3.750	97.908	97.783	97.533	
3.875	98.233	98.108	97.858	
4.000	98.537	98.412	98.162	
4.125	98.520	98.395	98.145	
4.250	97.377	97.252	97.002	
4.375	97.641	97.516	97.266	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.333	97.208	96.958	
3.000	97.600	97.475	97.225	
3.125	97.836	97.711	97.461	
3.250	98.419	98.294	98.044	
3.375	98.757	98.632	98.382	
3.500	99.071	98.946	98.696	
3.625	99.340	99.215	98.965	
3.750	99.085	98.960	98.710	
3.875	99.391	99.266	99.016	
4.000	99.518	99.393	99.143	
4.125	99.864	99.739	99.489	
4.250	98.570	98.445	98.195	
4.375	98.875	98.750	98.500	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.233	97.108	96.858	
2.875	97.500	97.375	97.125	
3.000	97.736	97.611	97.361	
3.125	98.319	98.194	97.944	
3.250	98.657	98.532	98.282	
3.375	98.971	98.846	98.596	
3.500	99.240	99.115	98.865	
3.625	98.985	98.860	98.610	
3.750	99.291	99.166	98.916	
3.875	99.418	99.293	99.043	
4.000	99.764	99.639	99.389	
4.125	98.470	98.345	98.095	
4.250	98.775	98.650	98.400	

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.: 5/27/2020
45 Day Lock Exp.: 6/11/2020
60 Day Lock Exp.: 6/26/2020

W. Rate Sheet Dated: 4/27/2020

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					
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
2.750	98.151	98.049	97.684	3.375	101.335	101.235	101.021	3.375	101.335	101.235	101.021	2.750	95.751	95.649	95.284	3.375	99.435
2.875	98.906	98.806	98.461	3.500	101.715	101.615	101.424	3.500	101.715	101.615	101.424	2.875	96.555	96.455	96.110	3.500	99.815
2.990	99.550	99.437	99.150	3.625	101.974	101.874	101.710	3.625	101.974	101.874	101.710	2.990	97.650	97.537	97.250	3.625	100.074
3.000	99.650	99.537	99.250	3.750	102.212	102.112	101.947	3.750	102.212	102.112	101.947	3.000	97.750	97.637	97.350	3.750	100.882
3.125	100.339	100.233	99.961	3.875	102.583	102.483	102.328	3.875	102.583	102.483	102.328	3.125	98.439	98.333	98.061	3.875	101.253
3.250	101.166	101.066	100.829	3.990	102.707	102.607	102.463	3.990	102.707	102.607	102.463	3.250	99.266	99.166	98.929	3.990	101.377
3.375	101.585	101.485	101.271	4.000	102.807	102.707	102.563	4.000	102.807	102.707	102.563	3.375	99.685	99.585	99.371	4.000	101.477
3.500	101.965	101.865	101.674	4.125	102.836	102.736	102.596	4.125	102.836	102.736	102.596	3.500	100.065	99.965	99.774	4.125	101.506
3.625	102.224	102.124	101.960	4.250	102.253	102.153	102.053	4.250	102.253	102.153	102.053	3.625	100.324	100.224	100.060	4.250	99.482
3.750	102.462	102.362	102.197	4.375	102.552	102.452	102.352	4.375	102.552	102.452	102.352	3.750	101.132	101.032	100.867	4.375	99.781
3.875	102.833	102.733	102.578	4.500	102.606	102.506	102.406	4.500	102.606	102.506	102.406	3.875	101.503	101.403	101.248	4.500	99.835
3.990	103.082	102.982	102.838	4.625	102.719	102.619	102.519	4.625	102.719	102.619	102.519	3.990	101.752	101.652	101.508	4.625	99.948
4.000	103.182	103.082	102.938	4.750	102.661	102.539	102.461	4.750	102.661	102.539	102.461	4.000	101.852	101.752	101.608	4.750	98.763
4.125	103.211	103.111	102.971	4.875	103.002	102.902	102.802	4.875	103.002	102.902	102.802	4.125	101.881	101.781	101.641	4.875	99.104
4.250	102.628	102.528	102.428	4.990	102.769	102.669	102.569	4.990	102.769	102.669	102.569	4.250	99.857	99.757	99.657	4.990	98.871
4.375	102.927	102.827	102.727	5.000	102.869	102.769	102.669	5.000	102.869	102.769	102.669	4.375	100.156	100.056	99.956	5.000	98.971
4.500	103.231	103.131	103.031	5.125	103.128	103.028	102.928	5.125	103.128	103.028	102.928	4.500	100.460	100.360	100.260	5.125	99.230
4.625	103.344	103.244	103.144	5.250	103.464	103.326	103.264	5.250	103.464	103.326	103.264	4.625	100.573	100.473	100.373	5.250	98.314
4.750	103.286	103.164	103.086	5.375	104.788	104.680	104.588	5.375	104.788	104.680	104.588	4.750	99.388	99.266	99.188	5.375	99.488
30/25 Year SC >125						20 Year						20 Year >125					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day
3.375	99.435	99.335	99.121	2.750	98.398	98.298	98.084	3.375	101.440	101.340	101.222	3.375	101.440	101.340	101.222	2.750	100.265
3.500	99.815	99.715	99.524	2.875	99.086	98.986	98.828	3.500	101.878	101.778	101.671	3.500	101.878	101.778	101.671	2.875	100.563
3.625	100.074	99.974	99.810	2.990	99.559	99.459	99.308	3.625	102.186	102.086	101.981	3.625	102.186	102.086	101.981	2.990	100.730
3.750	100.882	100.782	100.617	3.000	99.659	99.559	99.408	3.750	102.503	102.403	102.303	3.750	102.503	102.403	102.303	3.000	100.830
3.875	101.253	101.153	100.998	3.125	100.379	100.279	100.139	3.875	102.886	102.786	102.686	3.875	102.886	102.786	102.686	3.125	101.445
3.990	101.377	101.277	101.133	3.250	100.963	100.863	100.737	3.990	103.128	103.028	102.928	3.990	103.128	103.028	102.928	3.250	101.813
4.000	101.477	101.377	101.233	3.375	101.440	101.340	101.222	4.000	103.228	103.128	103.028	4.000	103.228	103.128	103.028	3.375	102.156
4.125	101.506	101.406	101.266	3.500	101.878	101.778	101.671	4.125	103.353	103.253	103.153	4.125	103.353	103.253	103.153	3.500	102.452
4.250	99.482	99.382	99.282	3.625	102.186	102.086	101.981	4.250	102.793	102.693	102.593	4.250	102.793	102.693	102.593	3.625	102.596
4.375	99.781	99.681	99.581	3.750	102.503	102.403	102.303	4.375	102.971	102.871	102.771	4.375	102.971	102.871	102.771	3.750	102.924
4.500	99.835	99.735	99.635	3.875	102.886	102.786	102.686	4.500	103.140	103.040	102.940	4.500	103.140	103.040	102.940	3.875	103.074
4.625	99.948	99.848	99.748	3.990	103.128	103.028	102.928	4.625	103.254	103.154	103.054	4.625	103.254	103.154	103.054	3.990	103.338
4.750	98.763	98.641	98.563	4.000	103.228	103.128	103.028	4.750	103.690	103.590	103.490	4.750	103.690	103.590	103.490	4.000	103.438
4.875	99.104	99.004	98.904	4.125	103.353	103.253	103.153	4.875	103.947	103.847	103.747	4.875	103.947	103.847	103.747	4.125	102.637
4.990	98.871	98.771	98.671	4.250	102.793	102.693	102.593	4.990	104.014	103.914	103.814	4.990	104.014	103.914	103.814	4.250	102.956
5.000	98.971	98.871	98.771	4.375	102.971	102.871	102.771	5.000	104.114	104.014	103.914	5.000	104.114	104.014	103.914	4.375	103.234
5.125	99.230	99.130	99.030	4.500	103.140	103.040	102.940	5.125	104.396	104.296	104.196	5.125	104.396	104.296	104.196	4.500	103.390
5.250	98.314	98.176	98.114	4.625	103.254	103.154	103.054	5.250	104.417	104.317	104.217	5.250	104.417	104.317	104.217	4.625	102.624
5.375	99.488	99.388	99.288	4.750	103.690	103.590	103.490	5.375	104.669	104.569	104.469	5.375	104.669	104.569	104.469	4.750	102.834
15 Year 105-125						15 Year >125						15 Year SC					
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
2.750	102.265	102.165	102.065	2.750	102.515	102.415	102.315	2.750	99.752	99.652	99.552	2.750	101.752	101.652	101.552	2.750	102.002
2.875	100.563	100.463	100.363	2.875	100.563	100.463	100.363	2.875	100.050	99.950	99.850	2.875	100.050	99.950	99.850	2.875	100.050
2.990	100.730	100.630	100.530	2.990	100.730	100.630	100.530	2.990	100.217	100.117	100.017	2.990	100.217	100.117	100.017	2.990	100.217
3.000	100.830	100.730	100.630	3.000	100.830	100.730	100.630	3.000	100.317	100.217	100.117	3.000	100.317	100.217	100.117	3.000	100.317
3.125	101.445	101.345	101.245	3.125	101.445	101.345	101.245	3.125	100.932	100.832	100.732	3.125	100.932	100.832	100.732	3.125	100.932
3.250	101.813	101.713	101.613	3.250	101.813	101.713	101.613	3.250	101.300	101.200	101.100	3.250	101.300	101.200	101.100	3.250	101.300
3.375	102.156	102.056	101.956	3.375	102.156	102.056	101.956	3.375	101.643	101.543	101.443	3.375	101.643	101.543	101.443	3.375	101.643
3.500	102.452	102.352	102.252	3.500	102.452	102.352	102.252	3.500	101.939	101.839	101.739	3.500	101.939	101.839	101.739	3.500	101.939
3.625	102.596	102.496	102.396	3.625	102.596	102.496	102.396	3.625	101.710	101.610	101.510	3.625	101.710	101.610	101.510	3.625	101.710
3.750	102.924	102.824	102.724	3.750	102.924	102.824	102.724	3.750	102.038	101.938	101.838	3.750	102.038	101.938	101.838	3.750	102.038
3.875	103.074	102.974	102.874	3.875	103.074	102.974	102.874	3.875	102.188	102.088	101.988	3.875	102.188	102.088	101.988	3.875	102.188
3.990	103.338	103.238	103.138	3.990	103.338	103.238	103.138	3.990	102.452	102.352	102.252	3.990	102.452	102.352	102.252	3.990	102.452
4.000	103.438	103.338	103.238	4.000	103.438	103.338	103.238	4.000	102.552	102.452	102.352	4.000	102.552	102.452	102.352	4.000	102.552
4.125	102.637	102.537	102.437	4.125	102.637	102.537	102.437	4.125	101.374	101.274	101.174	4.125	101.374	101.274	101.174	4.125	101.374
4.250	102.956	102.856	102.756	4.250	102.956	102.856	102.756	4.250	101.693	101.593	101.493	4.250	101.693	101.593	101.493	4.250	101.693
4.375	103.109	103.009	102.909	4.375	103.109	103.009	102.909	4.375	101.971	101.871	101.771	4.375	101.971	101.871			



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.:

5/27/2020

45 Day Lock Exp.:

6/11/2020

60 Day Lock Exp.:

6/26/2020

W. Rate Sheet Dated: 4/27/2020

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	98.026	97.924	97.559	2.750	98.178	98.078	97.928	2.750	100.373	100.273	100.173	2.750	95.151	95.049	94.684	2.750	99.560	99.460	99.360
2.875	98.781	98.681	98.335	2.875	99.102	99.002	98.865	2.875	100.672	100.572	100.472	2.875	95.906	95.806	95.460	2.875	99.859	99.759	99.659
2.990	99.564	99.451	99.183	2.990	99.577	99.477	99.342	2.990	100.840	100.740	100.640	2.990	96.685	96.572	96.304	2.990	100.027	99.927	99.827
3.000	99.664	99.551	99.283	3.000	99.677	99.577	99.442	3.000	100.940	100.840	100.740	3.000	96.785	96.672	96.404	3.000	100.127	100.027	99.927
3.125	100.354	100.248	99.994	3.125	100.394	100.294	100.170	3.125	101.554	101.454	101.354	3.125	97.475	97.369	97.115	3.125	100.741	100.641	100.541
3.250	101.182	101.082	100.860	3.250	100.978	100.878	100.767	3.250	101.922	101.822	101.722	3.250	98.303	98.203	97.981	3.250	101.109	101.009	100.909
3.375	101.603	101.503	101.301	3.375	101.453	101.353	101.249	3.375	102.265	102.165	102.065	3.375	98.724	98.624	98.422	3.375	101.452	101.352	101.252
3.500	101.986	101.886	101.703	3.500	101.890	101.790	101.690	3.500	102.562	102.462	102.362	3.500	99.107	99.007	98.824	3.500	101.749	101.649	101.549
3.625	102.239	102.139	101.987	3.625	102.201	102.101	102.001	3.625	102.707	102.607	102.507	3.625	99.360	99.260	99.108	3.625	101.521	101.421	101.321
3.750	102.542	102.442	102.291	3.750	102.573	102.473	102.373	3.750	103.034	102.934	102.834	3.750	99.474	99.374	99.223	3.750	101.848	101.748	101.648
3.875	102.912	102.812	102.670	3.875	102.954	102.854	102.754	3.875	103.181	103.081	102.981	3.875	99.844	99.744	99.602	3.875	101.995	101.895	101.795
3.990	103.163	103.063	102.931	3.990	103.195	103.095	102.995	3.990	103.444	103.344	103.244	3.990	100.095	99.995	99.863	3.990	102.258	102.158	102.058
4.000	103.263	103.163	103.031	4.000	103.295	103.195	103.095	4.000	103.544	103.444	103.344	4.000	100.195	100.095	99.963	4.000	102.358	102.258	102.158
4.125	103.292	103.192	103.065	4.125	103.419	103.319	103.219	4.125	102.636	102.536	102.436	4.125	100.224	100.124	99.997	4.125	101.070	100.970	100.870
4.250	102.707	102.607	102.507	4.250	102.863	102.763	102.663	4.250	102.956	102.856	102.756	4.250	98.577	98.477	98.377	4.250	101.390	101.290	101.190
4.375	103.007	102.907	102.807	4.375	103.041	102.941	102.841	4.375	103.231	103.131	103.031	4.375	98.877	98.777	98.677	4.375	101.665	101.565	101.465
4.500	103.312	103.212	103.112	4.500	103.208	103.108	103.008	4.500	103.386	103.286	103.186	4.500	99.182	99.082	98.982	4.500	101.820	101.720	101.620
4.625	103.424	103.324	103.224	4.625	103.324	103.224	103.124	4.625	102.623	102.523	102.423	4.625	99.294	99.194	99.094	4.625	100.466	100.366	100.266
4.750	103.613	103.492	103.413	4.750	104.013	103.913	103.813	4.750	102.832	102.732	102.632	4.750	98.979	98.858	98.779	4.750	100.675	100.575	100.475

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.:

5/27/2020

45 Day Lock Exp.:

6/11/2020

60 Day Lock Exp.:

6/26/2020

W. Rate Sheet Dated: 4/27/2020

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)