

W. Rate Sheet Dated: 4/28/2020

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	100.175	99.925	99.706	2.750	100.004	99.754	99.535	2.375	97.679	97.529	97.379	3.125	95.862	95.712	95.562
2.875	100.180	99.930	99.711	2.875	100.009	99.759	99.540	2.500	97.683	97.533	97.383	3.250	97.365	97.215	97.065
3.000	100.185	99.935	99.716	3.000	100.013	99.763	99.545	2.625	97.688	97.538	97.388	3.375	97.347	97.197	97.047
3.125	100.190	99.940	99.721	3.125	100.017	99.767	99.549	2.750	97.779	98.629	98.479	3.500	97.340	97.190	97.040
3.250	101.405	101.155	100.999	3.250	101.035	100.785	100.628	2.875	98.783	98.633	98.483	3.625	97.323	97.173	97.023
3.375	101.310	101.060	100.904	3.375	101.038	100.788	100.632	3.000	98.788	98.638	98.488	Margin = 2.250		Index = 0.170	
3.500	101.314	101.064	100.907	3.500	101.042	100.792	100.636	3.125	98.791	98.641	98.491				
3.625	101.318	101.068	100.912	3.625	101.046	100.796	100.640	3.250	101.540	101.390	101.240				
3.750	102.148	101.998	101.848	3.750	101.628	101.478	101.328	3.375	101.543	101.393	101.243				
3.875	102.053	101.903	101.753	3.875	101.631	101.481	101.331	3.500	101.547	101.397	101.247				
4.000	102.056	101.906	101.756	4.000	101.635	101.485	101.335	3.625	101.550	101.400	101.250				
4.125	102.060	101.910	101.760	4.125	101.629	101.479	101.329	3.750	101.883	101.733	101.583				
4.250	102.531	102.431	102.331	4.250	102.009	101.909	101.809	3.875	101.886	101.736	101.586				
4.375	102.435	102.335	102.235	4.375	102.022	101.922	101.822	4.000	101.889	101.739	101.589				
4.500	102.449	102.349	102.249	4.500	102.025	101.925	101.825	4.125	101.885	101.735	101.585				
4.625	102.451	102.351	102.251	4.625	102.014	101.914	101.814	4.250	102.032	101.882	101.732				
4.750	102.967	102.867	102.554	4.750	102.443	102.343	102.031	4.375	102.046	101.896	101.746				
4.875	102.870	102.770	102.457	4.875	102.446	102.346	102.033	4.500	102.048	101.898	101.748				
6.250	104.428	104.278	104.128	6.250	103.991	103.841	103.691	4.625	102.038	101.888	101.738				

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	99.425	99.175	98.956	2.750	99.004	98.754	98.535	2.375	96.679	96.529	96.379	3.125	94.862	94.712	94.562
2.875	99.430	99.180	98.961	2.875	99.009	98.759	98.540	2.500	96.683	96.533	96.383	3.250	96.365	96.215	96.065
3.000	99.435	99.185	98.966	3.000	99.013	98.763	98.545	2.625	96.688	96.538	96.388	3.375	96.347	96.197	96.047
3.125	99.440	99.190	98.971	3.125	99.017	98.767	98.549	2.750	97.779	97.629	97.479	3.500	96.340	96.190	96.040
3.250	100.655	100.405	100.249	3.250	100.535	100.285	100.128	2.875	97.783	97.633	97.483	3.625	96.323	96.173	96.023
3.375	100.560	100.310	100.154	3.375	100.538	100.288	100.132	3.000	97.788	97.638	97.488	Margin = 2.250		Index = 0.170	
3.500	100.564	100.314	100.157	3.500	100.542	100.292	100.136	3.125	97.791	97.641	97.491	30 Year OTC			
3.625	100.568	100.318	100.162	3.625	100.546	100.296	100.140	3.250	100.540	100.390	100.240	Rate	30 Day	45 Day	60 Day
3.750	101.198	101.048	100.898	3.750	100.628	100.478	100.328	3.375	100.543	100.393	100.243	4.000	101.681	101.431	101.181
3.875	101.103	100.953	100.803	3.875	100.631	100.481	100.331	3.500	100.547	100.397	100.247	4.125	101.685	101.435	101.185
4.000	101.106	100.956	100.806	4.000	100.635	100.485	100.335	3.625	100.550	100.400	100.250	4.375	102.060	101.810	101.560
4.125	101.110	100.960	100.810	4.125	100.629	100.479	100.329	3.750	100.883	100.733	100.583	4.500	102.074	101.824	101.574
4.250	101.781	101.681	101.581	4.250	101.009	100.909	100.809	3.875	100.886	100.736	100.586	4.625	102.076	101.826	101.576
4.375	101.685	101.585	101.485	4.375	101.022	100.922	100.822	4.000	100.889	100.739	100.589	4.875	102.495	102.245	101.933
4.500	101.699	101.599	101.499	4.500	101.025	100.925	100.825	4.125	100.885	100.735	100.585	5.000	102.497	102.247	101.935
4.625	101.701	101.601	101.501	4.625	101.014	100.914	100.814	4.250	101.032	100.882	100.732	5.125	102.500	102.250	101.938
4.750	102.217	102.117	101.804	4.750	101.443	101.343	101.031	4.375	101.046	100.896	100.746	5.500	103.264	103.014	102.764
4.875	102.120	102.020	101.707	4.875	101.446	101.346	101.033	4.500	101.048	100.898	100.748	5.625	103.267	103.017	102.767
6.250	103.678	103.528	103.378	6.250	102.991	102.841	102.691	4.625	101.038	100.888	100.738	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	98.931	98.681	98.431	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	98.935	98.685	98.435				
4.125	99.110	98.860	98.610	6.250	103.750	103.500	103.250	4.375	99.310	99.060	98.810				
4.250	99.481	99.231	98.981					4.500	99.324	99.074	98.824				
4.375	99.485	99.235	98.985					4.625	99.326	99.076	98.826				
4.500	99.299	99.049	98.799					4.875	99.745	99.495	99.183				
4.625	99.301	99.051	98.801					5.000	99.747	99.497	99.185				
5.000	99.922	99.672	99.360					5.125	99.750	99.500	99.188				
5.125	99.925	99.675	99.362					5.500	100.514	100.264	100.014				
5.250	100.325	100.075	99.825					5.625	100.517	100.267	100.017	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250	Rate	30 Day	45 Day	60 Day
								6.250	102.750	102.500	102.250	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 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

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.:

45 Day Lock Exp.:

60 Day Lock Exp.:

5/28/2020

6/12/2020

6/29/2020

W. Rate Sheet Dated: 4/28/2020

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	96.837	96.587	96.368	2.750	97.097	96.847	96.628	2.375	94.459	94.309	94.159	3.125	93.534	93.384	93.234
2.875	96.842	96.592	96.374	2.875	97.101	96.851	96.633	2.500	94.463	94.313	94.163	3.250	95.163	95.013	94.863
3.000	96.848	96.598	96.379	3.000	97.106	96.856	96.637	2.625	94.468	94.318	94.168	3.375	95.145	94.995	94.845
3.125	96.852	96.602	96.384	3.125	97.110	96.860	96.641	2.750	95.871	95.721	95.571	3.500	95.137	94.987	94.837
3.250	98.193	97.943	97.787	3.250	98.252	98.002	97.846	2.875	95.876	95.726	95.576	3.625	95.121	94.971	94.821
3.375	98.097	97.847	97.691	3.375	98.256	98.006	97.850	3.000	95.880	95.730	95.580	Margin = 2.250		Index = 0.170	
3.500	98.101	97.851	97.695	3.500	98.260	98.010	97.853	3.125	95.884	95.734	95.584				
3.625	98.105	97.855	97.699	3.625	98.263	98.013	97.857	3.250	98.757	98.607	98.457				
3.750	98.561	98.411	98.261	3.750	98.470	98.320	98.170	3.375	98.761	98.611	98.461				
3.875	98.465	98.315	98.165	3.875	98.474	98.324	98.174	3.500	98.764	98.614	98.464				
4.000	98.469	98.319	98.169	4.000	98.477	98.327	98.177	3.625	98.768	98.618	98.468				
4.125	98.472	98.322	98.172	4.125	98.471	98.321	98.171	3.750	98.725	98.575	98.425				
4.250	99.069	98.969	98.869	4.250	98.977	98.877	98.777	3.875	98.729	98.579	98.429				
4.375	98.972	98.872	98.772	4.375	98.990	98.890	98.790	4.000	98.732	98.582	98.432				
4.500	98.986	98.886	98.786	4.500	98.992	98.892	98.792	4.125	98.727	98.577	98.427				
4.625	98.989	98.889	98.789	4.625	98.982	98.882	98.782	4.250	98.999	98.849	98.699				
4.750	99.504	99.404	99.092	4.750	99.411	99.311	98.998	4.375	99.014	98.864	98.714				
4.875	99.407	99.307	98.995	4.875	99.413	99.313	99.001	4.500	99.016	98.866	98.716				
6.250	100.778	100.628	100.478	6.250	100.771	100.621	100.471	4.625	99.005	98.855	98.705				

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	96.087	95.837	95.618	2.750	95.667	95.417	95.198	2.375	94.529	94.379	94.229	3.125	91.524	91.374	91.224
2.875	96.092	95.842	95.624	2.875	95.671	95.421	95.203	2.500	94.533	94.383	94.233	3.250	93.153	93.003	92.853
3.000	96.098	95.848	95.629	3.000	95.676	95.426	95.207	2.625	94.538	94.388	94.238	3.375	93.135	92.985	92.835
3.125	96.102	95.852	95.634	3.125	95.680	95.430	95.211	2.750	95.348	95.198	95.048	3.500	93.127	92.977	92.827
3.250	97.443	97.193	97.037	3.250	97.322	97.072	96.916	2.875	95.352	95.202	95.052	3.625	93.111	92.961	92.811
3.375	97.347	97.097	96.941	3.375	97.326	97.076	96.920	3.000	95.356	95.206	95.056	Margin = 2.250		Index = 0.170	
3.500	97.351	97.101	96.945	3.500	97.330	97.080	96.923	3.125	95.360	95.210	95.060	30 Year OTC			
3.625	97.355	97.105	96.949	3.625	97.333	97.083	96.927	3.250	97.765	97.615	97.465	Rate	30 Day	45 Day	60 Day
3.750	97.611	97.461	97.311	3.750	97.040	96.890	96.740	3.375	97.768	97.618	97.468	4.000	98.094	97.844	97.594
3.875	97.515	97.365	97.215	3.875	97.044	96.894	96.744	3.500	97.772	97.622	97.472	4.125	98.097	97.847	97.597
4.000	97.519	97.369	97.219	4.000	97.047	96.897	96.747	3.625	97.775	97.625	97.475	4.375	98.597	98.347	98.097
4.125	97.522	97.372	97.222	4.125	97.041	96.891	96.741	3.750	98.108	97.958	97.808	4.500	98.611	98.361	98.111
4.250	98.319	98.219	98.119	4.250	97.547	97.447	97.347	3.875	98.111	97.961	97.811	4.625	98.614	98.364	98.114
4.375	98.222	98.122	98.022	4.375	97.560	97.460	97.360	4.000	98.114	97.964	97.814	4.875	99.032	98.782	98.470
4.500	98.236	98.136	98.036	4.500	97.562	97.462	97.362	4.125	98.110	97.960	97.810	5.000	99.035	98.785	98.473
4.625	98.239	98.139	98.039	4.625	97.552	97.452	97.352	4.250	97.632	97.482	97.332	5.125	99.037	98.787	98.475
4.750	98.754	98.654	98.342	4.750	97.981	97.881	97.568	4.375	97.646	97.496	97.346	5.500	99.364	99.114	98.864
4.875	98.657	98.557	98.245	4.875	97.983	97.883	97.571	4.500	97.648	97.498	97.348	5.625	99.367	99.117	98.867
6.250	100.028	99.878	99.728	6.250	99.341	99.191	99.041	4.625	97.638	97.488	97.338	6.250	100.081	99.831	99.581

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"			
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
4.125	95.172	94.922	94.672	6.250	99.750	99.500	99.250	4.125	95.347	95.097	94.847	4.750	N/A	N/A	N/A
4.250	95.669	95.419	95.169					4.375	95.847	95.597	95.347				
4.375	95.672	95.422	95.172					4.500	95.861	95.611	95.361				
4.500	95.486	95.236	94.986					4.625	95.864	95.614	95.364				
4.625	95.489	95.239	94.989					4.875	96.282	96.032	95.720				
5.000	96.110	95.860	95.547					5.000	96.285	96.035	95.723				
5.125	96.112	95.862	95.550					5.125	96.287	96.037	95.725				
5.250	96.075	95.825	95.575					5.500	96.614	96.364	96.114				
Borrower Paid Comp Only				Lender Paid Only				5.625	96.617	96.367	96.117	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	97.331	97.081	96.831	Rate	30 Day	45 Day	60 Day
												6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/28/2020

45 Day Lock Exp.:

6/12/2020

60 Day Lock Exp.:

6/29/2020

W. Rate Sheet Dated: 4/28/2020

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	98.449	98.349	98.249	2.875	97.737	97.632	97.537	2.750	96.862	96.757	96.662	2.750	96.668	96.568	96.468	2.750	95.074	94.969	94.874				
2.875	99.058	98.958	98.858	2.990	98.194	98.089	97.994	2.875	97.549	97.444	97.349	2.875	97.260	97.160	97.060	2.875	95.739	95.634	95.539				
2.990	99.544	99.444	99.344	3.000	98.294	98.189	98.094	2.990	98.007	97.902	97.807	2.990	97.713	97.613	97.513	2.990	96.163	96.058	95.963				
3.000	99.644	99.544	99.444	3.125	98.741	98.641	98.541	3.000	98.107	98.002	97.907	3.000	97.813	97.713	97.613	3.000	96.263	96.158	96.063				
3.125	100.058	99.958	99.858	3.250	99.751	99.651	99.551	3.125	98.496	98.396	98.296	3.125	98.028	97.928	97.828	3.125	96.511	96.411	96.311				
3.250	100.848	100.748	100.648	3.375	100.290	100.190	100.090	3.250	99.560	99.460	99.360	3.250	98.694	98.594	98.494	3.250	97.397	97.297	97.197				
3.375	101.329	101.229	101.129	3.500	100.723	100.623	100.523	3.375	100.102	100.002	99.902	3.375	99.165	99.065	98.965	3.375	97.926	97.826	97.726				
3.500	101.721	101.621	101.521	3.625	101.275	101.175	101.075	3.500	100.535	100.435	100.335	3.500	99.554	99.454	99.354	3.500	98.356	98.256	98.156				
3.625	102.074	101.974	101.874	3.750	102.166	102.066	101.966	3.625	101.223	101.123	101.023	3.625	99.729	99.629	99.529	3.625	98.730	98.630	98.530				
3.750	102.231	102.131	102.031	3.875	102.592	102.492	102.392	3.750	102.162	102.062	101.962	3.750	99.324	99.224	99.124	3.750	99.059	98.959	98.859				
3.875	102.610	102.510	102.410	3.990	102.846	102.746	102.646	3.875	102.592	102.492	102.392	3.875	99.699	99.599	99.499	3.875	99.481	99.381	99.281				
3.990	102.831	102.731	102.631	4.000	102.946	102.846	102.746	3.990	102.846	102.746	102.646	3.990	99.915	99.815	99.715	3.990	99.715	99.615	99.515				
4.000	102.931	102.831	102.731	4.125	103.214	103.114	103.014	4.000	102.946	102.846	102.746	4.000	100.015	99.915	99.815	4.000	99.815	99.715	99.615				
4.125	103.126	103.026	102.926	4.250	103.340	103.240	103.140	4.125	103.214	103.114	103.014	4.125	100.177	100.077	99.977	4.125	99.977	99.877	99.777				
4.250	103.211	103.111	103.011	4.375	103.689	103.589	103.489	4.250	103.149	103.049	102.949	4.250	99.029	98.929	98.829	4.250	98.829	98.729	98.629				
4.375	103.219	103.119	103.019	4.500	103.965	103.865	103.765	4.375	103.501	103.401	103.301	4.375	99.341	99.241	99.141	4.375	99.141	99.041	98.941				
4.500	103.071	102.971	102.871	4.625	104.211	104.111	104.011	4.500	103.778	103.678	103.578	4.500	99.637	99.537	99.437	4.500	99.437	99.337	99.237				
4.625	103.195	103.095	102.995	4.750	104.639	104.539	104.439	4.625	104.023	103.923	103.823	4.625	99.786	99.686	99.586	4.625	99.586	99.486	99.386				
4.750	103.365	103.265	103.165	4.875	N/A	N/A	N/A	4.750	104.792	104.692	104.592	4.750	99.213	99.113	99.013	4.750	99.013	98.913	98.813				
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	94.881	94.776	94.681	2.875	99.477	99.377	99.277	2.875	98.951	98.846	98.751	2.875	98.889	98.689	98.689	2.750	100.166	100.066	99.966				
2.875	95.551	95.446	95.351	2.990	99.934	99.834	99.734	2.990	99.377	99.272	99.177	2.990	99.315	99.115	99.115	2.875	100.501	100.401	100.301				
2.990	95.976	95.871	95.776	3.000	100.034	99.934	99.834	3.000	99.477	99.372	99.277	3.000	99.415	99.215	99.215	2.990	100.687	100.587	100.487				
3.000	96.076	95.971	95.876	3.125	100.375	100.275	100.175	3.125	99.854	99.754	99.654	3.125	99.808	99.608	99.608	3.000	100.787	100.687	100.587				
3.125	96.266	96.166	96.066	3.250	101.015	100.915	100.815	3.250	100.786	100.686	100.586	3.250	100.786	100.586	100.586	3.125	101.306	101.206	101.106				
3.250	97.206	97.106	97.006	3.375	101.467	101.367	101.267	3.375	101.283	101.183	101.083	3.375	101.283	101.083	101.083	3.250	101.656	101.556	101.456				
3.375	97.738	97.638	97.538	3.500	101.838	101.738	101.638	3.500	101.692	101.592	101.492	3.500	101.692	101.492	101.492	3.375	101.982	101.882	101.782				
3.500	98.168	98.068	97.968	3.625	102.184	102.084	101.984	3.625	102.072	101.972	101.872	3.625	102.072	101.872	101.872	3.500	102.204	102.104	102.004				
3.625	98.678	98.578	98.478	3.750	102.434	102.334	102.234	3.750	102.392	102.292	102.192	3.750	102.235	102.035	102.035	3.625	102.528	102.428	102.328				
3.750	99.055	98.955	98.855	3.875	102.785	102.685	102.585	3.875	102.777	102.677	102.577	3.875	102.621	102.421	102.421	3.750	102.832	102.732	102.632				
3.875	99.481	99.381	99.281	3.990	102.991	102.891	102.791	3.990	103.014	102.914	102.814	3.990	102.857	102.657	102.657	3.875	103.146	103.046	102.946				
3.990	99.715	99.615	99.515	4.000	103.091	102.991	102.891	4.000	103.114	103.014	102.914	4.000	102.957	102.757	102.757	3.990	103.391	103.291	103.191				
4.000	99.815	99.715	99.615	4.125	103.248	103.148	103.048	4.125	103.374	103.274	103.174	4.125	103.218	103.018	103.018	4.000	103.491	103.391	103.291				
4.125	99.977	99.877	99.777	4.250	103.386	103.286	103.186	4.250	103.424	103.324	103.224	4.250	103.172	102.972	102.972	4.125	103.748	103.648	103.548				
4.250	98.829	98.729	98.629	4.375	102.664	102.564	102.464	4.375	102.541	102.441	102.341	4.375	102.479	102.279	102.279	4.250	102.946	102.846	102.746				
4.375	99.141	99.041	98.941	4.500	102.906	102.806	102.706	4.500	102.805	102.705	102.605	4.500	102.743	102.543	102.543	4.375	103.160	103.060	102.960				
4.500	99.437	99.337	99.237	4.625	103.025	102.925	102.825	4.625	103.046	102.946	102.846	4.625	102.983	102.783	102.783	4.500	103.272	103.172	103.072				
4.625	99.586	99.486	99.386	4.750	103.265	103.165	103.065	4.750	103.181	103.081	102.981	4.750	103.119	102.919	102.919	4.625	103.337	103.237	103.137				
4.750	99.013	98.913	98.813	4.875	103.521	103.421	103.321	4.875	103.464	103.364	103.264	4.875	103.402	103.202	103.202	4.750	102.698	102.598	102.498				
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	98.577	98.472	98.377	2.750	98.577	98.377	98.377	2.750	98.891	98.691	98.691	2.750	97.102	96.902	96.902	2.750	97.102	96.902	96.902				
2.875	98.946	98.841	98.746	2.875	98.946	98.746	98.746	2.875	99.125	98.925	98.925	2.875	97.307	97.107	97.107	2.875	97.307	97.107	97.107				
2.990	99.530	99.425	99.330	2.990	99.452	99.252	99.252	2.990	99.225	99.025	99.025	2.990	97.868	97.668	97.668	2.990	97.790	97.590	97.590				
3.000	99.630	99.525	99.430	3.000	99.552	99.352	99.352	3.000	99.325	99.125	99.125	3.000	97.968	97.768	97.768	3.000	97.890	97.690	97.690				
3.125	100.304	100.204	100.104	3.125	100.241	100.041	100.041	3.125	99.646	99.446	99.446	3.125	98.444	98.244	98.244	3.125	98.381	98.181	98.181				
3.250	100.688	100.588	100.488	3.250	100.626	100.426	100.426	3.250	99.393	99.193	99.193	3.250	98.225	98.025	98.025	3.250	98.163	97.963	97.963				
3.375	101.047	100.947	100.847	3.375	100.985	100.785	100.785	3.375	99.620	99.420	99.420	3.375	98.485	98.285	98.285	3.375	98.423	98.223	98.223				
3.500	101.292	101.192	101.092	3.500	101.230	101.030	101.030	3.500	99.779	99.579	99.579	3.500	98.667	98.467	98.467	3.500	98.605	98.405	98.405				
3.625	101.853	101.753	101.653	3.625	101.853	101.653	101.653	3.625	99.975	99.775	99.775	3.625	99.100	98.900	98.900	3.625	99.100	98.900	98.900				
3.750	102.189	102.089	101.989	3.750	102.189	101.989	101.989	3.750	100.037	99.837	99.837	3.750	99.194	98.994	98.994	3.750	99.194	98.994	98.994				
3.875	102.534	102.434	102.334	3.875	102.534	102.334	102.334	3.875	100.257	100.057	100.057	3.875	99.445	99.245	99.245	3.875	99.445	99.245	99.245				
3.990	102.811	102.711	102.611	3.990	102.811	102.611	102.611	3.990	100.397	100.197	100.197	3.990	99.617	99.417	99.417	3.990	99.617	99.417	99.417				
4.000	102.911	102.811	102.711	4.000	102.911	102.711	102.711	4.000	100.497	100.297	100.297	4.000	99.717	99.517	99.517	4.000	99.717	99.517	99.517				
4.125	103.192	103.092	102.992	4.125	103.192	102.992	102.99																



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.:

5/28/2020

45 Day Lock Exp.:

6/12/2020

60 Day Lock Exp.:

6/29/2020

W. Rate Sheet Dated: 4/28/2020

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	96.601	96.476	96.226	
2.875	97.344	97.219	96.969	
3.000	98.101	97.976	97.726	
3.125	98.781	98.656	98.406	
3.250	99.588	99.463	99.213	
3.375	99.985	99.860	99.610	
3.500	100.356	100.231	99.981	
3.625	100.564	100.439	100.189	
3.750	100.720	100.595	100.345	
3.875	101.058	100.933	100.683	
4.000	101.359	101.234	100.984	
4.125	101.342	101.217	100.967	
4.250	100.802	100.677	100.427	
4.375	101.063	100.938	100.688	
4.500	101.336	101.211	100.961	
4.625	101.422	101.297	101.047	
4.750	101.418	101.293	101.043	
4.875	101.724	101.599	101.349	
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	96.315	96.190	95.940	
2.750	96.793	96.668	96.418	
2.875	97.491	97.366	97.116	
3.000	98.059	97.934	97.684	
3.125	98.768	98.643	98.393	
3.250	99.329	99.204	98.954	
3.375	99.783	99.658	99.408	
3.500	100.216	100.091	99.841	
3.625	100.480	100.355	100.105	
3.750	100.706	100.581	100.331	
3.875	101.054	100.929	100.679	
4.000	101.348	101.223	100.973	
4.125	101.422	101.297	101.047	
4.250	100.905	100.780	100.530	
4.375	101.045	100.920	100.670	

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	96.799	96.674	96.424	
2.500	97.431	97.306	97.056	
2.625	97.859	97.734	97.484	
2.750	98.244	98.119	97.869	
2.875	98.511	98.386	98.136	
3.000	98.746	98.621	98.371	
3.125	99.299	99.174	98.924	
3.250	99.636	99.511	99.261	
3.375	99.949	99.824	99.574	
3.500	100.221	100.096	99.846	
3.625	100.371	100.246	99.996	
3.750	100.674	100.549	100.299	
3.875	100.804	100.679	100.429	
4.000	101.150	101.025	100.775	
4.125	100.333	100.208	99.958	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	94.520	94.395	94.145	
3.000	95.728	95.603	95.353	
3.125	96.408	96.283	96.033	
3.250	97.215	97.090	96.840	
3.375	97.611	97.486	97.236	
3.500	97.979	97.854	97.604	
3.625	98.188	98.063	97.813	
3.750	98.913	98.788	98.538	
3.875	99.251	99.126	98.876	
4.000	99.552	99.427	99.177	
4.125	99.535	99.410	99.160	
4.250	97.554	97.429	97.179	
4.375	97.815	97.690	97.440	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.504	97.379	97.129	
3.000	97.771	97.646	97.396	
3.125	98.006	97.881	97.631	
3.250	98.559	98.434	98.184	
3.375	98.896	98.771	98.521	
3.500	99.209	99.084	98.834	
3.625	99.481	99.356	99.106	
3.750	99.258	99.133	98.883	
3.875	99.561	99.436	99.186	
4.000	99.690	99.565	99.315	
4.125	100.036	99.911	99.661	
4.250	98.843	98.718	98.468	
4.375	99.147	99.022	98.772	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.404	97.279	97.029	
2.875	97.671	97.546	97.296	
3.000	97.906	97.781	97.531	
3.125	98.459	98.334	98.084	
3.250	98.796	98.671	98.421	
3.375	99.109	98.984	98.734	
3.500	99.381	99.256	99.006	
3.625	99.158	99.033	98.783	
3.750	99.461	99.336	99.086	
3.875	99.590	99.465	99.215	
4.000	99.936	99.811	99.561	
4.125	98.743	98.618	98.368	
4.250	99.047	98.922	98.672	

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.: 5/28/2020
45 Day Lock Exp.: 6/12/2020
60 Day Lock Exp.: 6/29/2020

W. Rate Sheet Dated: 4/28/2020

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	98.521	98.176	98.140	3.375	101.241	100.993	100.953	3.375	101.241	100.993	100.953	2.750	95.921	95.576	95.540	3.375	99.141	98.893	98.853
2.875	99.278	98.946	98.913	3.500	101.625	101.389	101.352	3.500	101.625	101.389	101.352	2.875	96.727	96.395	96.362	3.500	99.525	99.289	99.252
2.990	100.066	99.752	99.722	3.625	101.882	101.672	101.638	3.625	101.882	101.672	101.638	2.990	97.966	97.652	97.622	3.625	99.782	99.572	99.538
3.000	100.166	99.852	99.822	3.750	102.087	101.903	101.849	3.750	102.087	101.903	101.849	3.000	98.066	97.752	97.722	3.750	100.557	100.373	100.319
3.125	100.235	99.952	99.901	3.875	102.456	102.279	102.226	3.875	102.456	102.279	102.226	3.125	98.135	97.852	97.801	3.875	100.926	100.749	100.696
3.250	101.070	100.808	100.765	3.990	102.577	102.408	102.357	3.990	102.577	102.408	102.357	3.250	98.970	98.708	98.665	3.990	101.047	100.878	100.827
3.375	101.491	101.243	101.203	4.000	102.677	102.508	102.457	4.000	102.677	102.508	102.457	3.375	99.391	99.143	99.103	4.000	101.147	100.978	100.927
3.500	101.875	101.639	101.602	4.125	102.708	102.539	102.491	4.125	102.708	102.539	102.491	3.500	99.775	99.539	99.502	4.125	101.178	101.009	100.961
3.625	102.132	101.922	101.888	4.250	102.120	102.020	102.020	4.250	102.120	102.020	102.020	3.625	100.032	99.822	99.788	4.250	99.149	99.049	98.949
3.750	102.337	102.153	102.099	4.375	102.418	102.318	102.318	4.375	102.418	102.318	102.318	3.750	100.807	100.623	100.569	4.375	99.447	99.347	99.247
3.875	102.706	102.529	102.476	4.500	102.470	102.370	102.270	4.500	102.470	102.370	102.270	3.875	101.176	100.999	100.946	4.500	99.499	99.399	99.299
3.990	102.952	102.783	102.732	4.625	102.581	102.481	102.381	4.625	102.581	102.481	102.381	3.990	101.422	101.253	101.202	4.625	99.610	99.510	99.410
4.000	103.052	102.883	102.832	4.750	102.562	102.462	102.362	4.750	102.562	102.462	102.362	4.000	101.522	101.353	101.302	4.750	98.464	98.364	98.264
4.125	103.083	102.914	102.866	4.875	102.918	102.818	102.718	4.875	102.918	102.818	102.718	4.125	101.553	101.384	101.336	4.875	98.820	98.720	98.620
4.250	102.495	102.395	102.295	4.990	102.686	102.586	102.486	4.990	102.686	102.586	102.486	4.250	99.524	99.424	99.324	4.990	98.588	98.488	98.388
4.375	102.793	102.693	102.593	5.000	102.786	102.686	102.586	5.000	102.786	102.686	102.586	4.375	99.822	99.722	99.622	5.000	98.688	98.588	98.488
4.500	103.095	102.995	102.895	5.125	103.045	102.945	102.845	5.125	103.045	102.945	102.845	4.500	100.124	100.024	99.924	5.125	98.947	98.847	98.747
4.625	103.206	103.106	103.006	5.250	103.363	103.263	103.163	5.250	103.363	103.263	103.163	4.625	100.235	100.135	100.035	5.250	98.013	97.913	97.813
4.750	103.187	103.087	102.987	5.375	104.710	104.610	104.510	5.375	104.710	104.610	104.510	4.750	99.089	98.989	98.889	5.375	99.210	99.110	99.010
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	99.141	98.893	98.853	2.750	99.010	98.674	98.700	3.375	101.418	101.166	101.170	3.375	101.418	101.166	101.170	2.750	100.249	100.149	100.049
3.500	99.525	99.289	99.252	2.875	99.074	98.784	98.788	3.500	101.856	101.611	101.615	3.500	101.856	101.611	101.615	2.875	100.548	100.448	100.348
3.625	99.782	99.572	99.538	2.990	99.548	99.264	99.268	3.625	102.162	101.918	101.922	3.625	102.162	101.918	101.922	2.990	100.711	100.611	100.511
3.750	100.557	100.373	100.319	3.000	99.648	99.364	99.368	3.750	102.420	102.226	102.209	3.750	102.420	102.226	102.209	3.000	100.811	100.711	100.611
3.875	100.926	100.749	100.696	3.125	100.364	100.090	100.094	3.875	102.800	102.613	102.595	3.875	102.800	102.613	102.595	3.125	101.429	101.329	101.229
3.990	101.047	100.878	100.827	3.250	100.946	100.685	100.689	3.990	103.038	102.858	102.838	3.990	103.038	102.858	102.838	3.250	101.796	101.696	101.596
4.000	101.147	100.978	100.927	3.375	101.418	101.166	101.170	4.000	103.138	102.958	102.938	4.000	103.138	102.958	102.938	3.375	102.138	102.038	101.938
4.125	101.178	101.009	100.961	3.500	101.856	101.611	101.615	4.125	103.257	103.080	103.057	4.125	103.257	103.080	103.057	3.500	102.433	102.333	102.233
4.250	99.149	98.949	98.949	3.625	102.162	101.918	101.922	4.250	102.701	102.501	102.501	4.250	102.701	102.501	102.501	3.625	102.578	102.478	102.378
4.375	99.447	99.347	99.247	3.750	102.420	102.226	102.209	4.375	102.876	102.776	102.776	4.375	102.876	102.776	102.776	3.750	102.905	102.805	102.705
4.500	99.499	99.399	99.299	3.875	102.800	102.613	102.595	4.500	103.043	102.943	102.943	4.500	103.043	102.943	102.943	3.875	103.052	102.952	102.852
4.625	99.510	99.410	99.310	3.990	103.038	102.858	102.838	4.625	103.159	103.059	103.059	4.625	103.159	103.059	103.059	3.990	103.131	103.031	102.931
4.750	98.464	98.364	98.264	4.000	103.138	102.958	102.938	4.750	103.649	103.549	103.549	4.750	103.649	103.549	103.549	4.000	103.413	103.313	103.213
4.875	98.820	98.720	98.620	4.125	103.257	103.080	103.057	4.875	103.905	103.805	103.705	4.875	103.905	103.805	103.705	4.125	102.631	102.531	102.431
4.990	98.588	98.488	98.388	4.250	102.701	102.601	102.501	4.990	103.970	103.870	103.770	4.990	103.970	103.870	103.770	4.250	102.948	102.848	102.748
5.000	98.688	98.588	98.488	4.375	102.876	102.776	102.676	5.000	104.070	103.970	103.870	5.000	104.070	103.970	103.870	4.375	103.223	103.123	103.023
5.125	98.947	98.847	98.747	4.500	103.043	102.943	102.843	5.125	104.350	104.250	104.150	5.125	104.350	104.250	104.150	4.500	103.378	103.278	103.178
5.250	98.013	97.913	97.813	4.625	103.159	103.059	102.959	5.250	104.376	104.276	104.176	5.250	104.376	104.276	104.176	4.625	102.599	102.499	102.399
5.375	99.210	99.110	99.010	4.750	103.649	103.549	103.449	5.375	104.627	104.527	104.427	5.375	104.627	104.527	104.427	4.750	102.807	102.707	102.607
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	102.249	102.149	102.049	2.750	102.499	102.399	102.299	2.750	99.536	99.436	99.336	2.750	101.536	101.436	101.336	2.750	101.786	101.686	101.586
2.875	100.548	100.448	100.348	2.875	100.548	100.448	100.348	2.875	99.835	99.735	99.635	2.875	99.835	99.735	99.635	2.875	99.835	99.735	99.635
2.990	100.711	100.611	100.511	2.990	100.711	100.611	100.511	2.990	99.998	99.898	99.798	2.990	99.998	99.898	99.798	2.990	99.998	99.898	99.798
3.000	100.811	100.711	100.611	3.000	100.811	100.711	100.611	3.000	100.098	99.998	99.898	3.000	100.098	99.998	99.898	3.000	100.098	99.998	99.898
3.125	101.429	101.329	101.229	3.125	101.429	101.329	101.229	3.125	100.716	100.616	100.516	3.125	100.716	100.616	100.516	3.125	100.716	100.616	100.516
3.250	101.796	101.696	101.596	3.250	101.796	101.696	101.596	3.250	101.083	100.983	100.883	3.250	101.083	100.983	100.883	3.250	101.083	100.983	100.883
3.375	102.138	102.038	101.938	3.375	102.138	102.038	101.938	3.375	101.425	101.325	101.225	3.375	101.425	101.325	101.225	3.375	101.425	101.325	101.225
3.500	102.433	102.333	102.233	3.500	102.433	102.333	102.233	3.500	101.720	101.620	101.520	3.500	101.720	101.620	101.520	3.500	101.720	101.620	101.520
3.625	102.578	102.478	102.378	3.625	102.578	102.478	102.378	3.625	101.920	101.820	101.720	3.625	101.920	101.820	101.720	3.625	101.920	101.820	101.720
3.750	102.905	102.805	102.707	3.750	102.905	102.805	102.707	3.750	101.819	101.719	101.619	3.750	101.819	101.719	101.619	3.750	101.819	101.719	101.619
3.87																			



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.:

5/28/2020

45 Day Lock Exp.:

6/12/2020

60 Day Lock Exp.:

6/29/2020

W. Rate Sheet Dated: 4/28/2020

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	98.151	98.049	97.684	2.750	98.398	98.298	98.084	2.750	100.265	100.165	100.065	2.750	95.201	95.099	94.734	2.750	99.252	99.152	99.052
2.875	98.906	98.806	98.461	2.875	99.086	98.986	98.828	2.875	100.563	100.463	100.363	2.875	96.005	95.905	95.560	2.875	99.550	99.450	99.350
2.990	99.550	99.437	99.150	2.990	99.559	99.459	99.308	2.990	100.730	100.630	100.530	2.990	97.100	96.987	96.700	2.990	99.717	99.617	99.517
3.000	99.650	99.537	99.250	3.000	99.659	99.559	99.408	3.000	100.830	100.730	100.630	3.000	97.200	97.087	96.800	3.000	99.817	99.717	99.617
3.125	100.339	100.233	99.961	3.125	100.379	100.279	100.139	3.125	101.445	101.345	101.245	3.125	97.889	97.783	97.511	3.125	100.432	100.332	100.232
3.250	101.166	101.066	100.829	3.250	100.963	100.863	100.737	3.250	101.813	101.713	101.613	3.250	98.716	98.616	98.379	3.250	100.800	100.700	100.600
3.375	101.585	101.485	101.271	3.375	101.440	101.340	101.222	3.375	102.156	102.056	101.956	3.375	99.135	99.035	98.821	3.375	101.143	101.043	100.943
3.500	101.965	101.865	101.674	3.500	101.878	101.778	101.671	3.500	102.452	102.352	102.252	3.500	99.515	99.415	99.224	3.500	101.439	101.339	101.239
3.625	102.224	102.124	101.960	3.625	102.186	102.086	101.981	3.625	102.596	102.496	102.396	3.625	99.774	99.674	99.510	3.625	101.210	101.110	101.010
3.750	102.462	102.362	102.197	3.750	102.503	102.403	102.303	3.750	102.924	102.824	102.724	3.750	100.582	100.482	100.317	3.750	101.538	101.438	101.338
3.875	102.833	102.733	102.578	3.875	102.886	102.786	102.686	3.875	103.074	102.974	102.874	3.875	100.953	100.853	100.698	3.875	101.688	101.588	101.488
3.990	103.082	102.982	102.838	3.990	103.128	103.028	102.928	3.990	103.338	103.238	103.138	3.990	101.202	101.102	100.958	3.990	101.952	101.852	101.752
4.000	103.182	103.082	102.938	4.000	103.228	103.128	103.028	4.000	103.438	103.338	103.238	4.000	101.302	101.202	101.058	4.000	102.052	101.952	101.852
4.125	103.211	103.111	102.971	4.125	103.353	103.253	103.153	4.125	102.637	102.537	102.437	4.125	101.331	101.231	101.091	4.125	100.874	100.774	100.674
4.250	102.628	102.528	102.428	4.250	102.793	102.693	102.593	4.250	102.956	102.856	102.756	4.250	99.307	99.207	99.107	4.250	101.193	101.093	100.993
4.375	102.927	102.827	102.727	4.375	102.971	102.871	102.771	4.375	103.234	103.134	103.034	4.375	99.606	99.506	99.406	4.375	101.471	101.371	101.271
4.500	103.231	103.131	103.031	4.500	103.140	103.040	102.940	4.500	103.390	103.290	103.190	4.500	99.910	99.810	99.710	4.500	101.627	101.527	101.427
4.625	103.344	103.244	103.144	4.625	103.254	103.154	103.054	4.625	102.624	102.524	102.424	4.625	100.023	99.923	99.823	4.625	100.267	100.167	100.067
4.750	103.286	103.186	103.086	4.750	103.690	103.590	103.490	4.750	102.834	102.734	102.634	4.750	98.838	98.738	98.638	4.750	100.477	100.377	100.277

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/28/2020

45 Day Lock Exp.:

6/12/2020

60 Day Lock Exp.:

6/29/2020

W. Rate Sheet Dated: 4/28/2020

Release Time: 10:00 am ET

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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)