

W. Rate Sheet Dated: 4/29/2020

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	100.331	100.081	99.831	2.750	100.160	99.910	99.660	2.375	97.851	97.701	97.551	3.125	95.862	95.712	95.562
2.875	100.336	100.086	99.836	2.875	100.165	99.915	99.665	2.500	97.855	97.705	97.555	3.250	97.365	97.215	97.065
3.000	100.341	100.091	99.841	3.000	100.170	99.920	99.670	2.625	97.860	97.710	97.560	3.375	97.347	97.197	97.047
3.125	100.346	100.096	99.846	3.125	100.174	99.924	99.674	2.750	98.862	98.812	98.662	3.500	97.340	97.190	97.040
3.250	101.577	101.327	101.140	3.250	101.206	100.956	100.769	2.875	98.967	98.817	98.667	3.625	97.323	97.173	97.023
3.375	101.482	101.232	101.044	3.375	101.210	100.960	100.773	3.000	98.971	98.821	98.671	Margin = 2.250		Index = 0.170	
3.500	101.486	101.236	101.048	3.500	101.214	100.964	100.777	3.125	98.975	98.825	98.675				
3.625	101.490	101.240	101.052	3.625	101.218	100.968	100.780	3.250	101.571	101.421	101.271				
3.750	102.414	102.264	102.114	3.750	101.893	101.743	101.593	3.375	101.575	101.425	101.275				
3.875	102.318	102.168	102.018	3.875	101.897	101.747	101.597	3.500	101.578	101.428	101.278				
4.000	102.322	102.172	102.022	4.000	101.900	101.750	101.600	3.625	101.582	101.432	101.282				
4.125	102.326	102.176	102.026	4.125	101.894	101.744	101.594	3.750	101.852	101.702	101.552				
4.250	102.625	102.525	102.425	4.250	102.103	102.003	101.903	3.875	101.855	101.705	101.555				
4.375	102.528	102.428	102.328	4.375	102.116	102.016	101.916	4.000	101.858	101.708	101.558				
4.500	102.542	102.442	102.342	4.500	102.118	102.018	101.918	4.125	101.853	101.703	101.553				
4.625	102.545	102.445	102.345	4.625	102.108	102.008	101.908	4.250	102.016	101.866	101.716				
4.750	103.342	103.242	103.142	4.750	102.818	102.718	102.618	4.375	102.030	101.880	101.730				
4.875	103.245	103.145	103.045	4.875	102.821	102.721	102.621	4.500	102.033	101.883	101.733				
6.250	104.584	104.434	104.284	6.250	104.147	103.997	103.847	4.625	102.022	101.872	101.722				

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	99.581	99.331	99.081	2.750	99.160	98.910	98.660	2.375	96.851	96.701	96.551	3.125	94.862	94.712	94.562
2.875	99.586	99.336	99.086	2.875	99.165	98.915	98.665	2.500	96.855	96.705	96.555	3.250	96.365	96.215	96.065
3.000	99.591	99.341	99.091	3.000	99.170	98.920	98.670	2.625	96.860	96.710	96.560	3.375	96.347	96.197	96.047
3.125	99.596	99.346	99.096	3.125	99.174	98.924	98.674	2.750	97.962	97.812	97.662	3.500	96.340	96.190	96.040
3.250	100.827	100.577	100.390	3.250	100.706	100.456	100.269	2.875	97.967	97.817	97.667	3.625	96.323	96.173	96.023
3.375	100.732	100.482	100.294	3.375	100.710	100.460	100.273	3.000	97.971	97.821	97.671	Margin = 2.250		Index = 0.170	
3.500	100.736	100.486	100.298	3.500	100.714	100.464	100.277	3.125	97.975	97.825	97.675	30 Year OTC			
3.625	100.740	100.490	100.302	3.625	100.718	100.468	100.280	3.250	100.571	100.421	100.271	Rate	30 Day	45 Day	60 Day
3.750	101.464	101.314	101.164	3.750	100.893	100.743	100.593	3.375	100.575	100.425	100.275	4.000	101.947	101.697	101.447
3.875	101.368	101.218	101.068	3.875	100.897	100.747	100.597	3.500	100.578	100.428	100.278	4.125	101.951	101.701	101.451
4.000	101.372	101.222	101.072	4.000	100.900	100.750	100.600	3.625	100.582	100.432	100.282	4.375	102.153	101.903	101.653
4.125	101.376	101.226	101.076	4.125	100.894	100.744	100.594	3.750	100.852	100.702	100.552	4.500	102.167	101.917	101.667
4.250	101.875	101.775	101.675	4.250	101.103	101.003	100.903	3.875	100.855	100.705	100.555	4.625	102.170	101.920	101.670
4.375	101.778	101.678	101.578	4.375	101.116	101.016	100.916	4.000	100.858	100.708	100.558	4.875	102.870	102.620	102.370
4.500	101.792	101.692	101.592	4.500	101.118	101.018	100.918	4.125	100.853	100.703	100.553	5.000	102.872	102.622	102.372
4.625	101.795	101.695	101.595	4.625	101.108	101.008	100.908	4.250	101.016	100.866	100.716	5.125	102.875	102.625	102.375
4.750	102.592	102.492	102.392	4.750	101.818	101.718	101.618	4.375	101.030	100.880	100.730	5.500	103.421	103.171	102.921
4.875	102.495	102.395	102.295	4.875	101.821	101.721	101.621	4.500	101.033	100.883	100.733	5.625	103.423	103.173	102.923
6.250	103.834	103.684	103.534	6.250	103.147	102.997	102.847	4.625	101.022	100.872	100.722	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	99.197	98.947	98.697	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.201	98.951	98.701				
4.125	99.376	99.126	98.876	6.250	103.750	103.500	103.250	4.375	99.403	99.153	98.903				
4.250	99.575	99.325	99.075					4.500	99.417	99.167	98.917				
4.375	99.578	99.328	99.078					4.625	99.420	99.170	98.920				
4.500	99.392	99.142	98.892					4.875	100.120	99.870	99.620				
4.625	99.395	99.145	98.895					5.000	100.122	99.872	99.622				
5.000	100.297	100.047	99.797					5.125	100.125	99.875	99.625				
5.125	100.300	100.050	99.800					5.500	100.671	100.421	100.171				
5.250	100.700	100.450	100.200					5.625	100.673	100.423	100.173				
Borrower Paid Comp Only				Lender Paid Only				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
								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.:

5/29/2020

45 Day Lock Exp.:

6/15/2020

60 Day Lock Exp.:

6/29/2020

W. Rate Sheet Dated: 4/29/2020

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	97.806	97.556	97.306	2.750	98.065	97.815	97.565	2.375	94.631	94.481	94.331	3.125	94.347	94.197	94.047
2.875	97.811	97.561	97.311	2.875	98.070	97.820	97.570	2.500	94.635	94.485	94.335	3.250	95.600	95.450	95.300
3.000	97.816	97.566	97.316	3.000	98.075	97.825	97.575	2.625	94.640	94.490	94.340	3.375	95.582	95.432	95.282
3.125	97.821	97.571	97.321	3.125	98.079	97.829	97.579	2.750	96.867	96.717	96.567	3.500	95.575	95.425	95.275
3.250	98.802	98.552	98.365	3.250	98.861	98.611	98.424	2.875	96.872	96.722	96.572	3.625	95.558	95.408	95.258
3.375	98.707	98.457	98.269	3.375	98.865	98.615	98.428	3.000	96.876	96.726	96.576	Margin = 2.250		Index = 0.170	
3.500	98.711	98.461	98.273	3.500	98.869	98.619	98.432	3.125	96.880	96.730	96.580				
3.625	98.715	98.465	98.277	3.625	98.873	98.623	98.435	3.250	99.226	99.076	98.926				
3.750	99.202	99.052	98.902	3.750	99.111	98.961	98.811	3.375	99.230	99.080	98.930				
3.875	99.106	98.956	98.806	3.875	99.114	98.964	98.814	3.500	99.233	99.083	98.933				
4.000	99.109	98.959	98.809	4.000	99.118	98.968	98.818	3.625	99.237	99.087	98.937				
4.125	99.113	98.963	98.813	4.125	99.112	98.962	98.812	3.750	99.069	98.919	98.769				
4.250	99.162	99.062	98.962	4.250	99.070	98.970	98.870	3.875	99.072	98.922	98.772				
4.375	99.066	98.966	98.866	4.375	99.083	98.983	98.883	4.000	99.076	98.926	98.776				
4.500	99.080	98.980	98.880	4.500	99.086	98.986	98.886	4.125	99.071	98.921	98.771				
4.625	99.083	98.983	98.883	4.625	99.075	98.975	98.875	4.250	98.983	98.833	98.683				
4.750	99.879	99.779	99.679	4.750	99.786	99.686	99.586	4.375	98.998	98.848	98.698				
4.875	99.782	99.682	99.582	4.875	99.788	99.688	99.588	4.500	99.000	98.850	98.700				
6.250	100.934	100.784	100.634	6.250	100.927	100.777	100.627	4.625	98.989	98.839	98.689				

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	97.056	96.806	96.556	2.750	96.635	96.385	96.135	2.375	94.701	94.551	94.401	3.125	92.337	92.187	92.037
2.875	97.061	96.811	96.561	2.875	96.640	96.390	96.140	2.500	94.705	94.555	94.405	3.250	93.590	93.440	93.290
3.000	97.066	96.816	96.566	3.000	96.645	96.395	96.145	2.625	94.710	94.560	94.410	3.375	93.572	93.422	93.272
3.125	97.071	96.821	96.571	3.125	96.649	96.399	96.149	2.750	95.531	95.381	95.231	3.500	93.565	93.415	93.265
3.250	98.052	97.802	97.615	3.250	97.931	97.681	97.494	2.875	95.536	95.386	95.236	3.625	93.548	93.398	93.248
3.375	97.957	97.707	97.519	3.375	97.935	97.685	97.498	3.000	95.540	95.390	95.240	Margin = 2.250		Index = 0.170	
3.500	97.961	97.711	97.523	3.500	97.939	97.689	97.502	3.125	95.544	95.394	95.244	30 Year OTC			
3.625	97.965	97.715	97.527	3.625	97.943	97.693	97.505	3.250	97.796	97.646	97.496	Rate	30 Day	45 Day	60 Day
3.750	98.252	98.102	97.952	3.750	97.681	97.531	97.381	3.375	97.800	97.650	97.500	4.000	98.734	98.484	98.234
3.875	98.156	98.006	97.856	3.875	97.684	97.534	97.384	3.500	97.803	97.653	97.503	4.125	98.738	98.488	98.238
4.000	98.159	98.009	97.859	4.000	97.688	97.538	97.388	3.625	97.807	97.657	97.507	4.375	98.691	98.441	98.191
4.125	98.163	98.013	97.863	4.125	97.682	97.532	97.382	3.750	98.077	97.927	97.777	4.500	98.705	98.455	98.205
4.250	98.412	98.312	98.212	4.250	97.640	97.540	97.440	3.875	98.080	97.930	97.780	4.625	98.708	98.458	98.208
4.375	98.316	98.216	98.116	4.375	97.653	97.553	97.453	4.000	98.083	97.933	97.783	4.875	99.407	99.157	98.907
4.500	98.330	98.230	98.130	4.500	97.656	97.556	97.456	4.125	98.078	97.928	97.778	5.000	99.410	99.160	98.910
4.625	98.333	98.233	98.133	4.625	97.645	97.545	97.445	4.250	97.616	97.466	97.316	5.125	99.412	99.162	98.912
4.750	99.129	99.029	98.929	4.750	98.356	98.256	98.156	4.375	97.630	97.480	97.330	5.500	99.521	99.271	99.021
4.875	99.032	98.932	98.832	4.875	98.358	98.258	98.158	4.500	97.633	97.483	97.333	5.625	99.523	99.273	99.023
6.250	100.184	100.034	99.884	6.250	99.497	99.347	99.197	4.625	97.622	97.472	97.322	6.250	100.237	99.987	99.737

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	95.984	95.734	95.484	4.750	N/A	N/A	N/A
4.125	95.813	95.563	95.313	6.250	99.750	99.500	99.250	4.125	95.988	95.738	95.488				
4.250	95.762	95.512	95.262					4.375	95.941	95.691	95.441				
4.375	95.766	95.516	95.266					4.500	95.955	95.705	95.455				
4.500	95.580	95.330	95.080					4.625	95.958	95.708	95.458				
4.625	95.583	95.333	95.083					4.750	96.657	96.407	96.157				
5.000	96.485	96.235	95.985					5.000	96.660	96.410	96.160				
5.125	96.487	96.237	95.987					5.125	96.662	96.412	96.162				
5.250	96.450	96.200	95.950					5.500	96.771	96.521	96.271				
Borrower Paid Comp Only				Lender Paid Only				5.625	96.773	96.523	96.273	30 yr DPA "3.5% DPA ; Lender Paid Only"			
								6.250	97.487	97.237	96.987	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.:

5/29/2020

45 Day Lock Exp.:

6/15/2020

60 Day Lock Exp.:

6/29/2020

W. Rate Sheet Dated: 4/29/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

30/25 Year				Conforming FHMA																30/25 Year High Balance				30/25 Year 105-125 High Balance			
				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	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	98.644	98.531	98.427	2.875	97.931	97.802	97.731	2.750	97.057	96.928	96.857	2.750	97.020	96.907	96.803	2.750	95.425	95.296	95.225	2.750	95.425	95.296	95.225				
2.875	99.253	99.140	99.036	2.990	98.389	98.260	98.189	2.875	97.744	97.615	97.544	2.875	97.612	97.499	97.395	2.875	96.090	95.961	95.890	2.875	96.090	95.961	95.890				
2.990	99.739	99.626	99.522	3.000	98.489	98.360	98.289	2.990	98.201	98.072	98.001	2.990	98.065	97.952	97.848	2.990	96.515	96.386	96.315	2.990	96.515	96.386	96.315				
3.000	99.839	99.726	99.622	3.125	98.880	98.780	98.680	3.000	98.301	98.172	98.101	3.000	98.165	98.052	97.948	3.000	96.615	96.486	96.415	3.000	96.615	96.486	96.415				
3.125	100.197	100.097	99.997	3.250	99.886	99.786	99.686	3.125	98.684	98.560	98.484	3.125	98.374	98.261	98.157	3.125	96.857	96.757	96.657	3.125	96.857	96.757	96.657				
3.250	100.984	100.884	100.784	3.375	100.417	100.317	100.217	3.250	99.695	99.595	99.495	3.250	99.886	99.886	99.886	3.250	97.688	97.588	97.488	3.250	97.688	97.588	97.488				
3.375	101.457	101.357	101.257	3.500	100.835	100.735	100.635	3.375	100.230	100.130	100.030	3.375	99.450	99.350	99.250	3.375	98.210	98.110	98.010	3.375	98.210	98.110	98.010				
3.500	101.837	101.737	101.637	3.625	101.432	101.332	101.232	3.500	100.648	100.548	100.448	3.500	99.826	99.726	99.626	3.500	98.624	98.524	98.424	3.500	98.624	98.524	98.424				
3.625	102.182	102.082	101.982	3.750	102.302	102.202	102.102	3.625	101.380	101.280	101.180	3.625	99.995	99.895	99.795	3.625	99.045	98.945	98.845	3.625	99.045	98.945	98.845				
3.750	102.368	102.268	102.168	3.875	102.718	102.618	102.518	3.750	102.298	102.198	102.098	3.750	99.618	99.518	99.418	3.750	99.352	99.252	99.152	3.750	99.352	99.252	99.152				
3.875	102.737	102.637	102.537	3.990	102.964	102.864	102.764	3.875	102.718	102.618	102.518	3.875	99.983	99.883	99.783	3.875	99.764	99.664	99.564	3.875	99.764	99.664	99.564				
3.990	102.952	102.852	102.752	4.000	103.064	102.964	102.864	3.990	102.964	102.864	102.764	3.990	100.190	100.090	99.990	3.990	99.990	99.890	99.790	3.990	99.990	99.890	99.790				
4.000	103.052	102.952	102.852	4.125	103.325	103.225	103.125	4.000	103.064	102.964	102.864	4.000	100.290	100.190	100.090	4.000	100.090	99.990	99.890	4.000	100.090	99.990	99.890				
4.125	103.241	103.141	103.041	4.250	103.465	103.365	103.265	4.125	103.325	103.225	103.125	4.125	100.448	100.348	100.248	4.125	100.248	100.148	100.048	4.125	100.248	100.148	100.048				
4.250	103.636	103.536	103.436	4.375	103.805	103.705	103.605	4.250	103.274	103.174	103.074	4.250	99.310	99.210	99.110	4.250	99.110	99.010	98.910	4.250	99.110	99.010	98.910				
4.375	102.937	102.837	102.737	4.500	104.076	103.976	103.876	4.375	103.617	103.517	103.417	4.375	99.616	99.516	99.416	4.375	99.416	99.316	99.216	4.375	99.416	99.316	99.216				
4.500	103.183	103.083	102.983	4.625	104.317	104.217	104.117	4.500	103.889	103.789	103.689	4.500	99.905	99.805	99.705	4.500	99.705	99.605	99.505	4.500	99.705	99.605	99.505				
4.625	103.302	103.202	103.102	4.750	104.715	104.615	104.515	4.625	104.129	104.029	103.929	4.625	100.050	99.950	99.850	4.625	99.850	99.750	99.650	4.625	99.850	99.750	99.650				
4.750	103.442	103.342	103.242	4.875	N/A	N/A	N/A	4.750	104.868	104.768	104.668	4.750	99.446	99.346	99.246	4.750	99.246	99.146	99.046	4.750	99.246	99.146	99.046				
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	95.233	95.104	95.033	2.875	99.485	99.372	99.285	2.875	99.146	99.017	98.946	2.875	99.083	98.883	98.883	2.750	100.239	100.139	100.039	2.750	100.239	100.139	100.039				
2.875	95.903	95.774	95.703	2.990	99.942	99.829	99.742	2.990	99.572	99.443	99.372	2.990	99.509	99.309	99.309	2.875	100.565	100.465	100.365	2.875	100.565	100.465	100.365				
2.990	96.327	96.198	96.127	3.000	100.042	99.929	99.842	3.000	99.672	99.543	99.472	3.000	99.609	99.409	99.409	2.990	100.754	100.654	100.554	2.990	100.754	100.654	100.554				
3.000	96.427	96.298	96.227	3.125	100.414	100.314	100.214	3.125	100.039	99.917	99.839	3.125	99.977	99.777	99.777	3.000	100.854	100.754	100.654	3.000	100.854	100.754	100.654				
3.125	96.661	96.537	96.461	3.250	101.149	101.049	100.949	3.250	100.919	100.819	100.719	3.250	100.919	100.719	100.719	3.125	101.382	101.282	101.182	3.125	101.382	101.282	101.182				
3.250	97.497	97.397	97.297	3.375	101.593	101.493	101.393	3.375	101.408	101.308	101.208	3.375	101.408	101.208	101.208	3.250	101.723	101.623	101.523	3.250	101.723	101.623	101.523				
3.375	98.023	97.923	97.823	3.500	101.952	101.852	101.752	3.500	101.802	101.702	101.602	3.500	101.802	101.602	101.602	3.375	102.044	101.944	101.844	3.375	102.044	101.944	101.844				
3.500	98.437	98.337	98.237	3.625	102.290	102.190	102.090	3.625	102.173	102.073	101.973	3.625	102.173	101.973	101.973	3.500	102.259	102.159	102.059	3.500	102.259	102.159	102.059				
3.625	98.993	98.893	98.793	3.750	102.569	102.469	102.369	3.750	102.525	102.425	102.325	3.750	102.569	102.469	102.369	3.625	102.536	102.436	102.336	3.625	102.536	102.436	102.336				
3.750	99.348	99.248	99.148	3.875	102.911	102.811	102.711	3.875	102.902	102.802	102.702	3.875	102.745	102.545	102.545	3.750	102.716	102.616	102.516	3.750	102.716	102.616	102.516				
3.875	99.764	99.664	99.564	3.990	103.110	103.010	102.910	3.990	103.130	103.030	102.930	3.990	102.974	102.774	102.774	3.875	103.025	102.925	102.825	3.875	103.025	102.925	102.825				
3.990	99.990	99.890	99.790	4.000	103.210	103.110	103.010	4.000	103.230	103.130	103.030	4.000	103.074	102.874	102.874	3.990	103.261	103.161	103.061	3.990	103.261	103.161	103.061				
4.000	100.090	99.990	99.890	4.125	103.362	103.262	103.162	4.125	103.483	103.383	103.283	4.125	103.327	103.127	103.127	4.000	103.361	103.261	103.161	4.000	103.361	103.261	103.161				
4.125	100.248	100.148	100.048	4.250	103.509	103.409	103.309	4.250	103.509	103.409	103.309	4.250	102.293	102.093	102.093	4.125	103.610	103.510	103.410	4.125	103.610	103.510	103.410				
4.250	99.110	99.010	98.910	4.375	102.781	102.681	102.581	4.375	102.655	102.555	102.455	4.375	102.593	102.393	102.393	4.250	102.816	102.716	102.616	4.250	102.816	102.716	102.616				
4.375	99.416	99.316	99.216	4.500	103.017	102.917	102.817	4.500	102.915	102.815	102.715	4.500	102.853	102.653	102.653	4.375	103.027	102.927	102.827	4.375	103.027	102.927	102.827				
4.500	99.705	99.605	99.505	4.625	103.131	103.031	102.931	4.625	103.150	103.050	102.950	4.625	103.088	102.888	102.888	4.500	103.138	103.038	102.938	4.500	103.138	103.038	102.938				
4.625	99.850	99.750	99.650	4.750	103.340	103.240	103.140	4.750	103.255	103.155	103.055	4.750	103.193	102.993	102.993	4.625	103.195	103.095	102.995	4.625	103.195	103.095	102.995				
4.750	99.946	99.846	99.746	4.875	103.592	103.492	103.392	4.875	103.532	103.432	103.332	4.875	103.469	103.269	103.269	4.750	103.575	103.475	103.375	4.750	103.575	103.475	103.375				
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance											
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	98.650	98.521	98.450	2.750	98.650	98.450	98.450	2.750	98.964	98.764	98.764	2.750	97.175	96.975	96.975	2.750	97.175	96.975	96.975	2.750	97.175	96.975	96.975				
2.875	99.019	98.890	98.819	2.875	99.019	98.810	98.810	2.875	99.192	98.992	98.992	2.875	97.446	97.246	97.246	2.875	97.437	97.237	97.237	2.875	97.437	97.237	97.237				
2.990	99.622	99.493	99.422	2.990	99.545	99.345	99.345	2.990	99.287	99.087	99.087	2.990	97.955	97.755	97.755	2.990	97.878	97.678	97.678	2.990	97.878	97.678	97.678				
3.000	99.722	99.593	99.522	3.000	99.645	99.445	99.445	3.000	99.387	99.187	99.187	3.000	98.055	97.855	97.855	3.000	97.978	97.778	97.778	3.000	97.978	97.778	97.778				
3.125	100.380	100.256	100.180	3.125	100.318	100.118	100.118	3.125	99.699	99.49																	



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.:

5/29/2020

45 Day Lock Exp.:

6/15/2020

60 Day Lock Exp.:

6/29/2020

W. Rate Sheet Dated: 4/29/2020

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	97.284	97.159	96.909	
2.875	98.033	97.908	97.658	
3.000	98.910	98.785	98.535	
3.125	99.334	99.209	98.959	
3.250	99.659	99.534	99.284	
3.375	100.071	99.946	99.696	
3.500	100.440	100.315	100.065	
3.625	100.645	100.520	100.270	
3.750	100.864	100.739	100.489	
3.875	101.183	101.058	100.808	
4.000	101.480	101.355	101.105	
4.125	101.461	101.336	101.086	
4.250	100.923	100.798	100.548	
4.375	101.179	101.054	100.804	
4.500	101.446	101.321	101.071	
4.625	101.530	101.405	101.155	
4.750	101.301	101.176	100.926	
4.875	101.611	101.486	101.236	
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	96.849	96.724	96.474	
2.750	97.328	97.203	96.953	
2.875	98.046	97.921	97.671	
3.000	98.438	98.313	98.063	
3.125	98.956	98.831	98.581	
3.250	99.560	99.435	99.185	
3.375	100.026	99.901	99.651	
3.500	100.452	100.327	100.077	
3.625	100.706	100.581	100.331	
3.750	100.950	100.825	100.575	
3.875	101.275	101.150	100.900	
4.000	101.558	101.433	101.183	
4.125	101.632	101.507	101.257	
4.250	101.414	101.289	101.039	
4.375	101.549	101.424	101.174	

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	96.863	96.738	96.488	
2.500	97.497	97.372	97.122	
2.625	97.923	97.798	97.548	
2.750	98.308	98.183	97.933	
2.875	98.570	98.445	98.195	
3.000	98.804	98.679	98.429	
3.125	99.391	99.266	99.016	
3.250	99.728	99.603	99.353	
3.375	100.040	99.915	99.665	
3.500	100.307	100.182	99.932	
3.625	100.320	100.195	99.945	
3.750	100.621	100.496	100.246	
3.875	100.748	100.623	100.373	
4.000	101.089	100.964	100.714	
4.125	100.310	100.185	99.935	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	95.159	95.034	94.784	
3.000	96.036	95.911	95.661	
3.125	96.683	96.558	96.308	
3.250	97.446	97.321	97.071	
3.375	97.858	97.733	97.483	
3.500	98.224	98.099	97.849	
3.625	98.429	98.304	98.054	
3.750	98.021	97.896	97.646	
3.875	98.341	98.216	97.966	
4.000	98.637	98.512	98.262	
4.125	98.618	98.493	98.243	
4.250	97.414	97.289	97.039	
4.375	97.671	97.546	97.296	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.568	97.443	97.193	
3.000	97.830	97.705	97.455	
3.125	98.064	97.939	97.689	
3.250	98.651	98.526	98.276	
3.375	98.988	98.863	98.613	
3.500	99.300	99.175	98.925	
3.625	99.567	99.442	99.192	
3.750	99.210	99.085	98.835	
3.875	99.511	99.386	99.136	
4.000	99.637	99.512	99.262	
4.125	99.978	99.853	99.603	
4.250	98.820	98.695	98.445	
4.375	99.120	98.995	98.745	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.468	97.343	97.093	
2.875	97.730	97.605	97.355	
3.000	97.964	97.839	97.589	
3.125	98.551	98.426	98.176	
3.250	98.888	98.763	98.513	
3.375	99.200	99.075	98.825	
3.500	99.467	99.342	99.092	
3.625	99.110	98.985	98.735	
3.750	99.411	99.286	99.036	
3.875	99.537	99.412	99.162	
4.000	99.878	99.753	99.503	
4.125	98.720	98.595	98.345	
4.250	99.020	98.895	98.645	

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 <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@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

5/29/2020

45 Day Lock Exp.:

6/15/2020

60 Day Lock Exp.:

6/29/2020

W. Rate Sheet Dated: 4/29/2020

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	98.844	98.581	98.533	3.375	100.747	100.500	100.456	3.375	100.747	100.500	100.456	2.750	96.244	95.981	95.933	3.375	98.647	98.400	98.356
2.875	99.601	99.354	99.310	3.500	101.125	100.892	100.851	3.500	101.125	100.892	100.851	2.875	97.050	96.803	96.759	3.500	99.025	98.792	98.751
2.990	100.386	100.162	100.122	3.625	101.376	101.170	101.131	3.625	101.376	101.170	101.131	2.990	98.286	98.062	98.022	3.625	99.276	99.070	99.031
3.000	100.486	100.262	100.222	3.750	101.688	101.456	101.401	3.750	101.688	101.456	101.401	3.000	98.386	98.162	98.122	3.750	100.158	99.926	99.871
3.125	100.918	100.708	100.673	3.875	102.052	101.828	101.775	3.875	102.052	101.828	101.775	3.125	98.818	98.608	98.573	3.875	100.522	100.298	100.245
3.250	101.204	100.943	100.895	3.990	102.296	102.078	102.027	3.990	102.296	102.078	102.027	3.250	99.104	98.843	98.795	3.990	100.766	100.548	100.497
3.375	101.622	101.375	101.331	4.000	102.396	102.178	102.127	4.000	102.396	102.178	102.127	3.375	99.522	99.275	99.231	4.000	100.866	100.648	100.597
3.500	102.000	101.767	101.726	4.125	102.423	102.206	102.157	4.125	102.423	102.206	102.157	3.500	99.900	99.667	99.626	4.125	100.893	100.676	100.627
3.625	102.251	102.045	102.006	4.250	101.894	101.789	101.694	4.250	101.894	101.789	101.694	3.625	100.151	99.945	99.906	4.250	98.923	98.818	98.723
3.750	102.563	102.331	102.276	4.375	102.188	102.088	101.988	4.375	102.188	102.088	101.988	3.750	101.033	100.801	100.746	4.375	99.217	99.117	99.017
3.875	102.927	102.703	102.650	4.500	102.235	102.135	102.035	4.500	102.235	102.135	102.035	3.875	101.397	101.173	101.120	4.500	99.264	99.164	99.064
3.990	103.171	102.953	102.902	4.625	102.344	102.244	102.144	4.625	102.344	102.244	102.144	3.990	101.641	101.423	101.372	4.625	99.373	99.273	99.173
4.000	103.271	103.053	103.002	4.750	102.102	102.002	101.902	4.750	102.102	102.002	101.902	4.000	101.741	101.523	101.472	4.750	98.004	97.904	97.804
4.125	103.298	103.081	103.032	4.875	102.454	102.354	102.254	4.875	102.454	102.354	102.254	4.125	101.768	101.551	101.502	4.875	98.356	98.256	98.156
4.250	102.769	102.664	102.569	4.990	102.593	102.493	102.393	4.990	102.593	102.493	102.393	4.250	99.798	99.693	99.598	4.990	98.495	98.395	98.295
4.375	103.063	102.963	102.863	5.000	102.693	102.593	102.493	5.000	102.693	102.593	102.493	4.375	100.092	99.992	99.892	5.000	98.595	98.495	98.395
4.500	103.360	103.260	103.160	5.125	102.949	102.849	102.749	5.125	102.949	102.849	102.749	4.500	100.389	100.289	100.189	5.125	98.851	98.751	98.651
4.625	103.469	103.369	103.269	5.250	103.216	103.116	103.016	5.250	103.216	103.116	103.016	4.625	100.498	100.398	100.298	5.250	97.866	97.766	97.666
4.750	103.227	103.127	103.027	5.375	104.686	104.586	104.486	5.375	104.686	104.586	104.486	4.750	99.129	99.029	98.929	5.375	99.186	99.086	98.986
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	98.647	98.400	98.356	2.750	98.949	98.695	98.716	3.375	101.117	100.865	100.869	3.375	101.117	100.865	100.869	2.750	100.389	100.289	100.189
3.500	99.025	98.792	98.751	2.875	99.675	99.434	99.455	3.500	101.549	101.307	101.311	3.500	101.549	101.307	101.311	2.875	100.685	100.585	100.485
3.625	99.276	99.070	99.031	2.990	99.973	99.744	99.764	3.625	101.847	101.613	101.617	3.625	101.847	101.613	101.617	2.990	100.849	100.749	100.649
3.750	100.158	99.926	99.871	3.000	100.073	99.844	99.864	3.750	102.196	101.971	101.956	3.750	102.196	101.971	101.956	3.000	100.949	100.849	100.749
3.875	100.522	100.298	100.245	3.125	100.598	100.391	100.398	3.875	102.571	102.353	102.338	3.875	102.571	102.353	102.338	3.125	101.537	101.437	101.337
3.990	100.766	100.548	100.497	3.250	101.147	100.887	100.891	3.990	102.801	102.591	102.577	3.990	102.801	102.591	102.577	3.250	101.903	101.803	101.703
4.000	100.866	100.648	100.597	3.375	101.617	101.365	101.369	4.000	102.901	102.691	102.677	4.000	102.901	102.691	102.677	3.375	102.244	102.144	102.044
4.125	100.893	100.676	100.627	3.500	102.049	101.807	101.811	4.125	103.021	102.811	102.797	4.125	103.021	102.811	102.797	3.500	102.539	102.439	102.339
4.250	98.923	98.818	98.723	3.625	102.347	102.113	102.117	4.250	102.816	102.702	102.616	4.250	102.816	102.702	102.616	3.625	102.591	102.491	102.391
4.375	99.217	99.117	99.017	3.750	102.696	102.471	102.456	4.375	102.989	102.877	102.789	4.375	102.989	102.877	102.789	3.750	102.915	102.815	102.715
4.500	99.264	99.164	99.064	3.875	103.071	102.853	102.838	4.500	102.404	102.293	102.204	4.500	102.404	102.293	102.204	3.875	103.061	102.961	102.861
4.625	99.373	99.273	99.173	3.990	103.301	103.091	103.077	4.625	102.517	102.408	102.317	4.625	102.517	102.408	102.317	3.990	103.321	103.221	103.121
4.750	98.004	97.904	97.804	4.000	104.301	104.191	104.177	4.750	102.842	102.742	102.642	4.750	102.842	102.742	102.642	4.000	103.421	103.321	103.221
4.875	98.356	98.256	98.156	4.125	103.521	103.311	103.297	4.875	103.091	102.991	102.891	4.875	103.091	102.991	102.891	4.125	102.643	102.543	102.443
4.990	98.495	98.395	98.295	4.250	103.316	103.202	103.116	4.990	103.405	103.305	103.205	4.990	103.405	103.305	103.205	4.250	102.957	102.857	102.757
5.000	98.595	98.495	98.395	4.375	103.489	103.377	103.289	5.000	103.505	103.405	103.305	5.000	103.505	103.405	103.305	4.375	103.230	103.130	103.030
5.125	98.851	98.751	98.651	4.500	103.654	103.543	103.454	5.125	103.783	103.683	103.583	5.125	103.783	103.683	103.583	4.500	103.383	103.283	103.183
5.250	97.866	97.766	97.666	4.625	103.767	103.658	103.567	5.250	103.357	103.257	103.157	5.250	103.357	103.257	103.157	4.625	102.595	102.495	102.395
5.375	99.186	99.086	98.986	4.750	104.092	103.992	103.892	5.375	104.606	104.506	104.406	5.375	104.606	104.506	104.406	4.750	102.799	102.699	102.599
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	102.389	102.289	102.189	2.750	102.639	102.539	102.439	2.750	99.676	99.576	99.476	2.750	101.676	101.576	101.476	2.750	101.926	101.826	101.726
2.875	100.685	100.585	100.485	2.875	100.685	100.585	100.485	2.875	99.972	99.872	99.772	2.875	99.972	99.872	99.772	2.875	99.972	99.872	99.772
2.990	100.849	100.749	100.649	2.990	100.849	100.749	100.649	2.990	100.136	100.036	99.936	2.990	100.136	100.036	99.936	2.990	100.136	100.036	99.936
3.000	100.949	100.849	100.749	3.000	100.949	100.849	100.749	3.000	100.236	100.136	100.036	3.000	100.236	100.136	100.036	3.000	100.236	100.136	100.036
3.125	101.537	101.437	101.337	3.125	101.537	101.437	101.337	3.125	100.824	100.724	100.624	3.125	100.824	100.724	100.624	3.125	100.824	100.724	100.624
3.250	101.903	101.803	101.703	3.250	101.903	101.803	101.703	3.250	101.190	101.090	100.990	3.250	101.190	101.090	100.990	3.250	101.190	101.090	100.990
3.375	102.244	102.144	102.044	3.375	102.244	102.144	102.044	3.375	101.531	101.431	101.331	3.375	101.531	101.431	101.331	3.375	101.531	101.431	101.331
3.500	102.539	102.439	102.339	3.500	102.539	102.439	102.339	3.500	101.826	101.726	101.626	3.500	101.826	101.726	101.626	3.500	101.826	101.726	101.626
3.625	102.591	102.491	102.391	3.625	102.591	102.491	102.391	3.625	101.505	101.405	101.305	3.625	101.505	101.405	101.305	3.625	101.505	101.405	101.305
3.750	102.915	102.815	102.715	3.750	102.915	102.815	102.715	3.750	101.829	101.729	101.629	3.750	101.829	101.729	101.629	3.750	101.829	101.729	101.629
3.875	103.061	102.961	102.861	3.875	103.061	102.961	102.861	3.875	101.975	101.875	101.775	3.875	101.975	101.875	101.775	3.875	101.975	101.875	101.775



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.:

5/29/2020

45 Day Lock Exp.:

6/15/2020

60 Day Lock Exp.:

6/29/2020

W. Rate Sheet Dated: 4/29/2020

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	98.521	98.176	98.140	2.750	99.010	98.674	98.700	2.750	100.249	100.149	100.049	2.750	95.571	95.226	95.190	2.750	99.236	99.136	99.036
2.875	99.278	98.946	98.913	2.875	99.074	98.784	98.788	2.875	100.548	100.448	100.348	2.875	96.377	96.045	96.012	2.875	99.535	99.435	99.335
2.990	100.066	99.752	99.722	2.990	99.548	99.264	99.268	2.990	100.711	100.611	100.511	2.990	97.616	97.302	97.272	2.990	99.698	99.598	99.498
3.000	100.166	99.852	99.822	3.000	99.648	99.364	99.368	3.000	100.811	100.711	100.611	3.000	97.716	97.402	97.372	3.000	99.798	99.698	99.598
3.125	100.235	99.952	99.901	3.125	100.364	100.090	100.094	3.125	101.429	101.329	101.229	3.125	97.785	97.502	97.451	3.125	100.416	100.316	100.216
3.250	101.070	100.808	100.765	3.250	100.946	100.685	100.689	3.250	101.796	101.696	101.596	3.250	98.620	98.358	98.315	3.250	100.783	100.683	100.583
3.375	101.491	101.243	101.203	3.375	101.418	101.166	101.170	3.375	102.138	102.038	101.938	3.375	99.041	98.793	98.753	3.375	101.125	101.025	100.925
3.500	101.875	101.639	101.602	3.500	101.856	101.611	101.615	3.500	102.433	102.333	102.233	3.500	99.425	99.189	99.152	3.500	101.420	101.320	101.220
3.625	102.132	101.922	101.888	3.625	102.162	101.918	101.922	3.625	102.578	102.478	102.378	3.625	99.682	99.472	99.438	3.625	101.192	101.092	100.912
3.750	102.337	102.153	102.099	3.750	102.420	102.226	102.209	3.750	102.905	102.805	102.627	3.750	100.457	100.273	100.219	3.750	101.519	101.419	101.241
3.875	102.706	102.529	102.476	3.875	102.800	102.613	102.595	3.875	103.052	102.952	102.778	3.875	100.826	100.649	100.596	3.875	101.666	101.566	101.392
3.990	102.952	102.783	102.732	3.990	103.038	102.858	102.838	3.990	103.313	103.213	103.044	3.990	101.072	100.903	100.852	3.990	101.927	101.827	101.658
4.000	103.052	102.883	102.832	4.000	103.138	102.958	102.938	4.000	103.413	103.313	103.144	4.000	101.172	101.003	100.952	4.000	102.027	101.927	101.758
4.125	103.083	102.914	102.866	4.125	103.257	103.080	103.057	4.125	102.631	102.531	102.431	4.125	101.203	101.034	100.986	4.125	100.868	100.768	100.668
4.250	102.495	102.395	102.295	4.250	102.701	102.601	102.501	4.250	102.948	102.848	102.748	4.250	99.174	99.074	98.974	4.250	101.185	101.085	100.985
4.375	102.793	102.693	102.593	4.375	102.876	102.776	102.676	4.375	103.223	103.123	103.023	4.375	99.472	99.372	99.272	4.375	101.460	101.360	101.260
4.500	103.095	102.995	102.895	4.500	103.043	102.943	102.843	4.500	103.378	103.278	103.178	4.500	99.774	99.674	99.574	4.500	101.615	101.515	101.415
4.625	103.206	103.106	103.006	4.625	103.159	103.059	102.959	4.625	102.599	102.499	102.399	4.625	99.885	99.785	99.685	4.625	100.242	100.142	100.042
4.750	103.187	103.087	102.987	4.750	103.649	103.549	103.449	4.750	102.807	102.707	102.607	4.750	98.739	98.639	98.539	4.750	100.450	100.350	100.250

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.:

5/29/2020

45 Day Lock Exp.:

6/15/2020

60 Day Lock Exp.:

6/29/2020

W. Rate Sheet Dated: 4/29/2020

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)