



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.: 6/1/2020

45 Day Lock Exp.: 6/15/2020

60 Day Lock Exp.: 6/29/2020

W. Rate Sheet Dated: 4/30/2020

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	100.456	100.206	99.940	2.750	100.285	100.035	99.770	2.375	97.956	97.806	97.656	3.125	95.862	95.712	95.562		
2.875	100.461	100.211	99.946	2.875	100.290	100.040	99.775	2.500	97.961	97.811	97.661	3.250	97.365	97.215	97.065		
3.000	100.466	100.216	99.951	3.000	100.295	100.045	99.779	2.625	97.966	97.816	97.666	3.375	97.347	97.197	97.047		
3.125	100.471	100.221	99.956	3.125	100.299	100.049	99.783	2.750	99.041	98.891	98.741	3.500	97.340	97.190	97.040		
3.250	101.624	101.374	101.187	3.250	101.253	101.003	100.816	2.875	99.045	98.895	98.745	3.625	97.323	97.173	97.023		
3.375	101.529	101.279	101.091	3.375	101.257	101.007	100.820	3.000	99.049	98.899	98.749	Margin = 2.250		Index = 0.170			
3.500	101.532	101.282	101.095	3.500	101.261	101.011	100.823	3.125	99.053	98.903	98.753						
3.625	101.537	101.287	101.099	3.625	101.265	101.015	100.827	3.250	101.618	101.468	101.318						
3.750	102.414	102.264	102.114	3.750	101.893	101.743	101.593	3.375	101.621	101.471	101.321						
3.875	102.318	102.168	102.018	3.875	101.897	101.747	101.597	3.500	101.625	101.475	101.325						
4.000	102.322	102.172	102.022	4.000	101.900	101.750	101.600	3.625	101.628	101.478	101.328						
4.125	102.326	102.176	102.026	4.125	101.894	101.744	101.594	3.750	101.883	101.733	101.583						
4.250	102.766	102.666	102.566	4.250	102.243	102.143	102.043	3.875	101.886	101.736	101.586						
4.375	102.669	102.569	102.469	4.375	102.257	102.157	102.057	4.000	101.889	101.739	101.589						
4.500	102.683	102.583	102.483	4.500	102.259	102.159	102.059	4.125	101.885	101.735	101.585						
4.625	102.686	102.586	102.486	4.625	102.248	102.148	102.048	4.250	102.110	101.960	101.810						
4.750	103.451	103.351	103.251	4.750	102.928	102.828	102.728	4.375	102.124	101.974	101.824						
4.875	103.354	103.254	103.154	4.875	102.930	102.830	102.730	4.500	102.126	101.976	101.826						
6.250	104.647	104.497	104.347	6.250	104.210	104.060	103.910	4.625	102.116	101.966	101.816						

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	99.706	99.456	99.190	2.750	99.285	99.035	98.770	2.375	96.956	96.806	96.656	3.125	94.862	94.712	94.562
2.875	99.711	99.461	99.196	2.875	99.290	99.040	98.775	2.500	96.961	96.811	96.661	3.250	96.365	96.215	96.065
3.000	99.716	99.466	99.201	3.000	99.295	99.045	98.779	2.625	96.966	96.816	96.666	3.375	96.347	96.197	96.047
3.125	99.721	99.471	99.206	3.125	99.299	99.049	98.783	2.750	98.041	97.891	97.741	3.500	96.340	96.190	96.040
3.250	100.874	100.624	100.437	3.250	100.753	100.503	100.316	2.875	98.045	97.895	97.745	3.625	96.323	96.173	96.023
3.375	100.779	100.529	100.341	3.375	100.757	100.507	100.320	3.000	98.049	97.899	97.749	Margin = 2.250		Index = 0.170	
3.500	100.782	100.532	100.345	3.500	100.761	100.511	100.323	3.125	98.053	97.903	97.753	30 Year OTC			
3.625	100.787	100.537	100.349	3.625	100.765	100.515	100.327	3.250	100.618	100.468	100.318	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	100.621	100.471	100.321	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	100.625	100.475	100.325	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	100.628	100.478	100.328	4.375	102.294	102.044	101



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6/29/2020

W. Rate Sheet Dated: 4/30/2020

Release Time: 10:00 am ET

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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	98.118	97.868	97.603	2.750	98.378	98.128	97.862	2.375	94.736	94.586	94.436	3.125	94.534	94.384	94.234		
2.875	98.124	97.874	97.608	2.875	98.383	98.133	97.867	2.500	94.741	94.591	94.441	3.250	95.725	95.575	95.425		
3.000	98.129	97.879	97.613	3.000	98.387	98.137	97.872	2.625	94.746	94.596	94.446	3.375	95.707	95.557	95.407		
3.125	98.134	97.884	97.618	3.125	98.391	98.141	97.875	2.750	97.133	96.983	96.833	3.500	95.700	95.550	95.400		
3.250	98.974	98.724	98.537	3.250	99.033	98.783	98.596	2.875	97.138	96.988	96.838	3.625	95.683	95.533	95.383		
3.375	98.879	98.629	98.441	3.375	99.037	98.787	98.600	3.000	97.142	96.992	96.842	Margin = 2.250		Index = 0.170			
3.500	98.882	98.632	98.445	3.500	99.041	98.791	98.603	3.125	97.146	96.996	96.846						
3.625	98.887	98.637	98.449	3.625	99.045	98.795	98.607	3.250	99.398	99.248	99.098						
3.750	99.514	99.364	99.214	3.750	99.423	99.273	99.123	3.375	99.401	99.251	99.101						
3.875	99.418	99.268	99.118	3.875	99.427	99.277	99.127	3.500	99.405	99.255	99.105						
4.000	99.422	99.272	99.122	4.000	99.430	99.280	99.130	3.625	99.408	99.258	99.108						
4.125	99.426	99.276	99.126	4.125	99.424	99.274	99.124	3.750	99.413	99.263	99.113						
4.250	99.803	99.703	99.603	4.250	99.711	99.611	99.511	3.875	99.416	99.266	99.116						
4.375	99.707	99.607	99.507	4.375	99.724	99.624	99.524	4.000	99.419	99.269	99.119						
4.500	99.721	99.621	99.521	4.500	99.727	99.627	99.527	4.125	99.415	99.265	99.115						
4.625	99.723	99.623	99.523	4.625	99.716	99.616	99.516	4.250	99.577	99.427	99.277						
4.750	99.989	99.889	99.789	4.750	99.895	99.795	99.695	4.375	99.592	99.442	99.292						
4.875	99.892	99.792	99.692	4.875	99.898	99.798	99.698	4.500	99.594	99.444	99.294						
6.250	100.997	100.847	100.697	6.250	100.990	100.840	100.690	4.625	99.583	99.433	99.283						

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	97.368	97.118	96.853	2.750	96.948	96.698	96.432	2.375	94.806	94.656	94.506	3.125	92.524	92.374	92.224
2.875	97.374	97.124	96.858	2.875	96.953	96.703	96.437	2.500	94.811	94.661	94.511	3.250	93.715	93.565	93.415
3.000	97.379	97.129	96.863	3.000	96.957	96.707	96.442	2.625	94.816	94.666	94.516	3.375	93.697	93.547	93.397
3.125	97.384	97.134	96.868	3.125	96.961	96.711	96.445	2.750	95.609	95.459	95.309	3.500	93.690	93.540	93.390
3.250	98.224	97.974	97.787	3.250	98.103	97.853	97.666	2.875	95.614	95.464	95.314	3.625	93.673	93.523	93.373
3.375	98.129	97.879	97.691	3.375	98.107	97.857	97.670	3.000	95.618	95.468	95.318	Margin = 2.250		Index = 0.170	
3.500	98.132	97.882	97.695	3.500	98.111	97.861	97.673	3.125	95.622	95.472	95.322	30 Year OTC			
3.625	98.137	97.887	97.699	3.625	98.115	97.865	97.677	3.250	97.843	97.693	97.543	Rate	30 Day	45 Day	60 Day
3.750	98.564	98.414	98.264	3.750	97.993	97.843	97.693	3.375	97.846	97.696	97.546	4.000	99.047	98.797	98.547
3.875	98.468	98.318	98.168	3.875	97.997	97.847	97.697	3.500	97.850	97.700	97.550	4.125	99.051	98.801	98.551
4.000	98.472	98.322	98.172	4.000	98.000	97.850	97.700	3.625	97.853	97.703	97.553	4.375	99.332	99.082	98.832
4.125	98.476	98.326	98.176	4.125	97.994	97.844	97.694	3.750	98.108	97.958	97.808	4.500			



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W. Rate Sheet Dated: 4/30/2020

Release Time: 10:00 am ET

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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	98.715	98.502	98.515	2.875	98.001	97.872	97.801	2.750	97.126	96.997	96.926	2.750	97.090	96.877	96.890	2.750	95.494	95.365	95.294				
2.875	99.324	99.111	99.124	2.990	98.458	98.329	98.258	2.875	97.813	97.684	97.613	2.875	97.682	97.469	97.482	2.875	96.159	96.030	95.959				
2.990	99.810	99.597	99.610	3.000	98.558	98.429	98.358	2.990	98.135	97.922	97.935	2.990	98.135	97.922	97.935	2.990	96.583	96.454	96.383				
3.000	99.910	99.697	99.710	3.125	98.938	98.814	98.738	3.000	98.371	98.242	98.171	3.000	98.235	98.022	98.035	3.000	96.683	96.554	96.483				
3.125	100.258	100.050	100.058	3.250	99.896	99.796	99.696	3.125	98.750	98.621	98.550	3.125	98.444	98.231	98.244	3.125	96.924	96.800	96.724				
3.250	100.995	100.814	100.795	3.375	100.425	100.325	100.225	3.250	99.704	99.604	99.504	3.250	98.903	98.722	98.703	3.250	97.604	97.504	97.404				
3.375	101.466	101.285	101.266	3.500	100.840	100.740	100.640	3.375	100.238	100.138	100.038	3.375	99.365	99.184	99.165	3.375	98.124	98.024	97.924				
3.500	101.843	101.662	101.643	3.625	101.399	101.299	101.199	3.500	100.652	100.552	100.452	3.500	99.740	99.559	99.540	3.500	98.537	98.437	98.337				
3.625	102.185	102.004	101.985	3.750	102.265	102.165	102.065	3.625	101.347	101.247	101.147	3.625	99.809	99.728	99.709	3.625	98.923	98.823	98.723				
3.750	102.347	102.174	102.147	3.875	102.680	102.580	102.480	3.750	102.261	102.161	102.061	3.750	99.582	99.409	99.382	3.750	99.300	99.200	99.100				
3.875	102.716	102.543	102.516	3.990	102.924	102.824	102.724	3.875	102.680	102.580	102.480	3.875	99.946	99.773	99.746	3.875	99.710	99.610	99.510				
3.990	102.929	102.756	102.729	4.000	103.024	102.924	102.824	3.990	102.924	102.824	102.724	3.990	100.154	99.981	99.954	3.990	99.949	99.849	99.749				
4.000	103.029	102.856	102.829	4.125	103.285	103.185	103.085	4.000	103.024	102.924	102.824	4.000	100.254	100.081	100.054	4.000	100.049	99.949	99.849				
4.125	103.217	103.044	103.017	4.250	103.510	103.410	103.310	4.125	103.285	103.185	103.085	4.125	100.412	100.239	100.212	4.125	100.212	100.112	100.012				
4.250	103.282	103.109	103.082	4.375	103.848	103.748	103.648	4.250	103.319	103.219	103.119	4.250	99.356	99.240	99.156	4.250	99.156	99.056	98.956				
4.375	103.983	103.810	103.783	4.500	104.119	104.019	103.919	4.375	103.661	103.561	103.461	4.375	99.660	99.544	99.460	4.375	99.460	99.360	99.260				
4.500	103.227	103.111	103.027	4.625	104.358	104.258	104.158	4.500	103.931	103.831	103.731	4.500	99.949	99.833	99.749	4.500	99.749	99.649	99.549				
4.625	103.345	103.229	103.145	4.750	104.728	104.628	104.528	4.625	104.170	104.070	103.970	4.625	100.093	99.977	99.893	4.625	99.893	99.793	99.693				
4.750	103.456	103.324	103.256	4.875	N/A	N/A	N/A	4.750	104.881	104.781	104.681	4.750	99.460	99.328	99.260	4.750	99.260	99.160	99.060				
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
2.750	95.301	95.172	95.101	2.875	99.556	99.443	99.356	2.875	99.215	99.086	99.01												



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60 Day Lock Exp.:

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W. Rate Sheet Dated: 4/30/2020

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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	



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrawholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/1/2020
45 Day Lock Exp.: 6/15/2020
60 Day Lock Exp.: 6/29/2020

W. Rate Sheet Dated: 4/30/2020

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	98.862	98.755	98.599	3.375	100.832	100.697	100.563	3.375	100.832	100.697	100.563	2.750	96.262	96.155	95.999	3.375	98.732	98.597	98.463
2.875	99.593	99.493	99.348	3.500	101.214	101.091	100.964	3.500	101.214	101.091	100.964	2.875	97.042	96.942	96.797	3.500	99.114	98.991	98.864
2.990	100.321	100.221	100.099	3.625	101.509	101.409	101.293	3.625	101.509	101.409	101.293	2.990	98.221	98.121	97.999	3.625	99.409	99.309	99.193
3.000	100.421	100.321	100.199	3.750	101.662	101.541	101.405	3.750	101.662	101.541	101.405	3.000	98.321	98.221	98.099	3.750	100.132	100.011	99.875
3.125	100.860	100.760	100.660	3.875	102.011	101.893	101.761	3.875	102.011	101.893	101.761	3.125	98.760	98.660	98.560	3.875	100.481	100.363	100.231
3.250	101.275	101.130	100.988	3.990	102.255	102.143	102.015	3.990	102.255	102.143	102.015	3.250	99.175	99.030	98.888	3.990	100.725	100.613	100.485
3.375	101.707	101.572	101.438	4.000	102.355	102.243	102.115	4.000	102.355	102.243	102.115	3.375	99.607	99.472	99.338	4.000	100.825	100.713	100.585
3.500	102.089	101.966	101.839	4.125	102.383	102.270	102.146	4.125	102.383	102.270	102.146	3.500	99.989	99.866	99.739	4.125	100.853	100.740	100.616
3.625	102.384	102.284	102.168	4.250	101.861	101.761	101.661	4.250	101.861	101.761	101.661	3.625	100.284	100.184	100.068	4.250	98.890	98.790	98.690
3.750	102.537	102.416	102.280	4.375	102.155	102.055	101.955	4.375	102.155	102.055	101.955	3.750	100.107	100.886	100.750	4.375	99.184	99.084	98.984
3.875	102.886	102.768	102.636	4.500	102.203	102.103	102.003	4.500	102.203	102.103	102.003	3.875	101.356	101.238	101.106	4.500	99.232	99.132	99.032
3.990	103.130	103.018	102.890	4.625	102.315	102.215	102.115	4.625	102.315	102.215	102.115	3.990	101.600	101.488	101.360	4.625	99.344	99.244	99.144
4.000	103.230	103.118	102.990	4.750	102.218	102.118	102.018	4.750	102.218	102.118	102.018	4.000	101.700	101.588	101.460	4.750	98.120	98.020	97.920
4.125	103.258	103.145	103.021	4.875	102.574	102.474	102.374	4.875	102.574	102.474	102.374	4.125	101.728	101.615	101.491	4.875	98.476	98.376	98.276
4.250	102.736	102.636	102.536	4.990	102.714	102.614	102.514	4.990	102.714	102.614	102.514	4.250	99.765	99.665	99.565	4.990	98.616	98.516	98.416
4.375	103.030	102.930	102.830	5.000	102.814	102.714	102.614	5.000	102.814	102.714	102.614	4.375	100.059	99.959	99.859	5.000	98.716	98.616	98.516
4.500	103.328	103.228	103.128	5.125	103.071	102.971	102.871	5.125	103.071	102.971	102.871	4.500	100.357	100.257	100.157	5.125	98.973	98.873	98.773
4.625	103.440	103.340	103.240	5.250	103.219	103.119	103.019	5.250	103.219	103.119	103.019	4.625	100.469	100.369	100.269	5.250	97.869	97.769	97.669
4.750	103.343	103.243	103.143	5.375	104.694	104.594	104.494	5.375	104.694	104.594	104.494	4.750	99.245	99.145	99.045	5.375	99.194	99.094	98.994
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	98.732	98.597	98.463	2.750	99.184	99.026	98.984	3.375	101.257	101.073	101.036	3.375	101.257	101.073	101.036	2.750	100.591	100.491	100.391
3.500	99.114	98.991	98.864	2.875	99.919	99.770	99.719	3.500	101.633	101.460	101.424	3.500	101.633	101.460	101.424	2.875	100.888	100.788	100.688
3.625	99.409	99.309	99.193	2.990	100.337	100.202	100.137	3.625	101.936	101.766	101.730	3.625	101.936	101.766	101.730	2.990	101.033	100.933	100.833
3.750	100.132	100.011	99.875	3.000	100.437	100.302	100.237	3.750	102.179	102.010	101.954	3.750	102.179	102.010	101.954	3.000	101.133	101.033	100.933
3.875	100.481	100.363	100.231	3.125	100.854	100.738	100.654	3.875	102.558	102.396	102.341	3.875	102.558	102.396	102.341	3.125	101.682	101.582	101.482
3.990	100.725	100.613	100.48																



AFR Loan Center

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/1/2020

45 Day Lock Exp.:

6/15/2020

60 Day Lock Exp.:

6/29/2020

W. Rate Sheet Dated: 4/30/2020

Release Time: 10:00 am ET

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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	98.844	98.581	98.533	2.750	98.949	98.695	98.716	2.750	100.389	100.289	100.189	2.750	95.894	95.631	95.583	2.750	99.376	99.276	99.176
2.875	99.601	99.354	99.310	2.875	99.675	99.434	99.455	2.875	100.685	100.585	100.485	2.875	96.700	96.453	96.409	2.875	99.672	99.572	99.472
2.990	100.386	100.162	100.122	2.990	99.973	99.744	99.764	2.990	100.849	100.749	100.649	2.990	97.936	97.712	97.672	2.990	99.836	99.736	99.636
3.000	100.486	100.262	100.222	3.000	100.073	99.844	99.864	3.000	100.949	100.849	100.749	3.000	98.036	97.812	97.772	3.000	99.936	99.836	99.736
3.125	100.918	100.708	100.673	3.125	100.598	100.391	100.398	3.125	101.537	101.437	101.337	3.125	98.468	98.258	98.223	3.125	100.524	100.424	100.324
3.250	101.204	100.943	100.895	3.250	101.147	100.887	100.891	3.250	101.903	101.803	101.703	3.250	98.754	98.493	98.445	3.250	100.890	100.790	100.690
3.375	101.622	101.375	101.331	3.375	101.617	101.365	101.369	3.375	102.244	102.144	102.044	3.375	99.172	98.925	98.881	3.375	101.231	101.131	101.031
3.500	102.000	101.767	101.726	3.500	102.049	101.807	101.811	3.500	102.539	102.439	102.339	3.500	99.550	99.317	99.276	3.500	101.526	101.426	101.326
3.625	102.251	102.045	102.006	3.625	102.347	102.113	102.117	3.625	102.591	102.491	102.391	3.625	99.801	99.595	99.556	3.625	101.205	101.105	101.005
3.750	102.563	102.331	102.276	3.750	102.696	102.471	102.456	3.750	102.915	102.815	102.715	3.750	100.683	100.451	100.396	3.750	101.529	101.429	101.329
3.875	102.927	102.703	102.650	3.875	103.071	102.853	102.838	3.875	103.061	102.961	102.861	3.875	101.047	100.823	100.770	3.875	101.675	101.575	101.475
3.990	103.171	102.953	102.902	3.990	103.301	103.091	103.077	3.990	103.321	103.221	103.121	3.990	101.291	101.073	101.022	3.990	101.935	101.835	101.735
4.000	103.271	103.053	103.002	4.000	103.401	103.191	103.177	4.000	103.421	103.321	103.221	4.000	101.391	101.173	101.122	4.000	102.035	101.935	101.835
4.125	103.298	103.081	103.032	4.125	103.521	103.311	103.297	4.125	102.643	102.543	102.443	4.125	101.418	101.201	101.152	4.125	100.880	100.780	100.680
4.250	102.769	102.664	102.569	4.250	103.316	103.202	103.116	4.250	102.957	102.857	102.757	4.250	99.448	99.343	99.248	4.250	101.194	101.094	100.994
4.375	103.063	102.963	102.863	4.375	103.489	103.377	103.289	4.375	103.230	103.130	103.030	4.375	99.742	99.642	99.542	4.375	101.467	101.367	101.267
4.500	103.360	103.260	103.160	4.500	103.654	103.543	103.454	4.500	103.383	103.283	103.183	4.500	100.039	99.939	99.839	4.500	101.620	101.520	101.420
4.625	103.469	103.369	103.269	4.625	103.767	103.658	103.567	4.625	102.595	102.495	102.395	4.625	100.148	100.048	99.948	4.625	100.238	100.138	100.038
4.750	103.227	103.127	103.027	4.750	104.092	103.992	103.892	4.750	102.799	102.699	102.599	4.750	98.779	98.679	98.579	4.750	100.442	100.342	100.242

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 ↓			



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30 Day Lock Exp.:

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6/15/2020

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6/29/2020

W. Rate Sheet Dated: 4/30/2020

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	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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