

W. Rate Sheet Dated: 5/8/2020

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	100.018	99.768	99.487	2.750	99.698	99.448	99.166	2.375	97.833	97.683	97.533	3.125	95.865	95.715	95.565
2.875	100.024	99.774	99.492	2.875	99.702	99.452	99.171	2.500	97.838	97.688	97.538	3.250	97.347	97.197	97.047
3.000	100.029	99.779	99.498	3.000	99.706	99.456	99.175	2.625	97.842	97.692	97.542	3.375	97.340	97.190	97.040
3.125	100.034	99.784	99.502	3.125	99.710	99.460	99.179	2.750	98.933	98.783	98.633	3.500	97.323	97.173	97.023
3.250	101.421	101.171	100.984	3.250	100.900	100.650	100.462	2.875	98.937	98.787	98.637	3.625	97.325	97.175	97.025
3.375	101.326	101.076	100.888	3.375	100.904	100.654	100.466	3.000	98.941	98.791	98.641	Margin = 2.250		Index = 0.170	
3.500	101.329	101.079	100.892	3.500	100.908	100.658	100.470	3.125	98.945	98.795	98.645				
3.625	101.333	101.083	100.896	3.625	100.911	100.661	100.474	3.250	101.463	101.313	101.163				
3.750	102.695	102.545	102.395	3.750	102.024	101.874	101.724	3.375	101.467	101.317	101.167				
3.875	102.599	102.449	102.299	3.875	102.028	101.878	101.728	3.500	101.470	101.320	101.170				
4.000	102.603	102.453	102.303	4.000	102.045	101.895	101.745	3.625	101.474	101.324	101.174				
4.125	102.607	102.457	102.307	4.125	102.048	101.898	101.748	3.750	101.963	101.813	101.663				
4.250	103.422	103.322	103.222	4.250	102.805	102.705	102.605	3.875	101.966	101.816	101.666				
4.375	103.325	103.225	103.125	4.375	102.808	102.708	102.608	4.000	101.968	101.818	101.668				
4.500	103.339	103.239	103.139	4.500	102.797	102.697	102.597	4.125	101.971	101.821	101.671				
4.625	103.342	103.242	103.142	4.625	102.800	102.700	102.600	4.250	102.137	101.987	101.837				
4.750	104.107	104.007	103.907	4.750	103.479	103.379	103.279	4.375	102.139	101.989	101.839				
4.875	104.010	103.910	103.810	4.875	103.481	103.381	103.281	4.500	102.129	101.979	101.829				
6.250	105.491	105.341	105.191	6.250	104.948	104.798	104.648	4.625	102.131	101.981	101.831				

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	99.268	99.018	98.737	2.750	98.698	98.448	98.166	2.375	96.833	96.683	96.533	3.125	94.865	94.715	94.565
2.875	99.274	99.024	98.742	2.875	98.702	98.452	98.171	2.500	96.838	96.688	96.538	3.250	96.347	96.197	96.047
3.000	99.279	99.029	98.748	3.000	98.706	98.456	98.175	2.625	96.842	96.692	96.542	3.375	96.340	96.190	96.040
3.125	99.284	99.034	98.752	3.125	98.710	98.460	98.179	2.750	97.933	97.783	97.633	3.500	96.323	96.173	96.023
3.250	100.671	100.421	100.234	3.250	100.400	100.150	99.962	2.875	97.937	97.787	97.637	3.625	96.325	96.175	96.025
3.375	100.576	100.326	100.138	3.375	100.404	100.154	99.966	3.000	97.941	97.791	97.641	Margin = 2.250		Index = 0.170	
3.500	100.579	100.329	100.142	3.500	100.408	100.158	99.970	3.125	97.945	97.795	97.645	30 Year OTC			
3.625	100.583	100.333	100.146	3.625	100.411	100.161	99.974	3.250	100.463	100.313	100.163	Rate	30 Day	45 Day	60 Day
3.750	101.745	101.595	101.445	3.750	101.024	100.874	100.724	3.375	100.467	100.317	100.167	4.000	102.228	101.978	101.728
3.875	101.649	101.499	101.349	3.875	101.028	100.878	100.728	3.500	100.470	100.320	100.170	4.125	102.232	101.982	101.732
4.000	101.653	101.503	101.353	4.000	101.045	100.895	100.745	3.625	100.474	100.324	100.174	4.375	102.950	102.700	102.450
4.125	101.657	101.507	101.357	4.125	101.048	100.898	100.748	3.750	100.963	100.813	100.663	4.500	102.964	102.714	102.464
4.250	102.672	102.572	102.472	4.250	101.805	101.705	101.605	3.875	100.966	100.816	100.666	4.625	102.967	102.717	102.467
4.375	102.575	102.475	102.375	4.375	101.808	101.708	101.608	4.000	100.968	100.818	100.668	4.875	103.635	103.385	103.135
4.500	102.589	102.489	102.389	4.500	101.797	101.697	101.597	4.125	100.971	100.821	100.671	5.000	103.638	103.388	103.138
4.625	102.592	102.492	102.392	4.625	101.800	101.700	101.600	4.250	101.137	100.987	100.837	5.125	103.640	103.390	103.140
4.750	103.357	103.257	103.157	4.750	102.479	102.379	102.279	4.375	101.139	100.989	100.839	5.500	104.327	104.077	103.827
4.875	103.260	103.160	103.060	4.875	102.481	102.381	102.281	4.500	101.129	100.979	100.829	5.625	104.330	104.080	103.830
6.250	104.741	104.591	104.441	6.250	103.948	103.798	103.648	4.625	101.131	100.981	100.831	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	99.478	99.228	98.978	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.482	99.232	98.982				
4.125	99.657	99.407	99.157	6.250	103.750	103.500	103.250	4.375	100.200	99.950	99.700				
4.250	100.372	100.122	99.872					4.500	100.214	99.964	99.714				
4.375	100.375	100.125	99.875					4.625	100.217	99.967	99.717				
4.500	100.189	99.939	99.689					4.875	100.885	100.635	100.385				
4.625	100.192	99.942	99.692					5.000	100.888	100.638	100.388				
5.000	101.063	100.813	100.563					5.125	100.890	100.640	100.390				
5.125	101.065	100.815	100.565					5.500	101.577	101.327	101.077				
5.250	101.465	101.215	100.965					5.625	101.580	101.330	101.080	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

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/8/2020

45 Day Lock Exp.:

6/22/2020

60 Day Lock Exp.:

7/7/2020

W. Rate Sheet Dated: 5/8/2020

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	97.556	97.306	97.025	2.750	97.665	97.415	97.134	2.375	94.613	94.463	94.313	3.125	94.413	94.263	94.113
2.875	97.561	97.311	97.030	2.875	97.670	97.420	97.139	2.500	94.618	94.468	94.318	3.250	95.770	95.620	95.470
3.000	97.566	97.316	97.035	3.000	97.674	97.424	97.143	2.625	94.622	94.472	94.322	3.375	95.762	95.612	95.462
3.125	97.571	97.321	97.040	3.125	97.678	97.428	97.147	2.750	96.900	96.750	96.600	3.500	95.746	95.596	95.446
3.250	98.834	98.584	98.396	3.250	98.742	98.492	98.305	2.875	96.905	96.755	96.605	3.625	95.747	95.597	95.447
3.375	98.738	98.488	98.301	3.375	98.746	98.496	98.309	3.000	96.909	96.759	96.609	Margin = 2.250		Index = 0.170	
3.500	98.742	98.492	98.304	3.500	98.750	98.500	98.313	3.125	96.912	96.762	96.612				
3.625	98.746	98.496	98.308	3.625	98.754	98.504	98.316	3.250	99.306	99.156	99.006				
3.750	99.795	99.645	99.495	3.750	99.554	99.404	99.254	3.375	99.309	99.159	99.009				
3.875	99.699	99.549	99.399	3.875	99.558	99.408	99.258	3.500	99.313	99.163	99.013				
4.000	99.703	99.553	99.403	4.000	99.575	99.425	99.275	3.625	99.316	99.166	99.016				
4.125	99.707	99.557	99.407	4.125	99.578	99.428	99.278	3.750	99.493	99.343	99.193				
4.250	100.522	100.422	100.322	4.250	100.335	100.235	100.135	3.875	99.496	99.346	99.196				
4.375	100.425	100.325	100.225	4.375	100.338	100.238	100.138	4.000	99.498	99.348	99.198				
4.500	100.439	100.339	100.239	4.500	100.327	100.227	100.127	4.125	99.501	99.351	99.201				
4.625	100.442	100.342	100.242	4.625	100.330	100.230	100.130	4.250	99.667	99.517	99.367				
4.750	100.645	100.545	100.445	4.750	100.446	100.346	100.246	4.375	99.669	99.519	99.369				
4.875	100.548	100.448	100.348	4.875	100.449	100.349	100.249	4.500	99.659	99.509	99.359				
6.250	101.841	101.691	101.541	6.250	101.728	101.578	101.428	4.625	99.661	99.511	99.361				

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	96.806	96.556	96.275	2.750	96.235	95.985	95.704	2.375	94.683	94.533	94.383	3.125	92.403	92.253	92.103
2.875	96.811	96.561	96.280	2.875	96.240	95.990	95.709	2.500	94.688	94.538	94.388	3.250	93.760	93.610	93.460
3.000	96.816	96.566	96.285	3.000	96.244	95.994	95.713	2.625	94.692	94.542	94.392	3.375	93.752	93.602	93.452
3.125	96.821	96.571	96.290	3.125	96.248	95.998	95.717	2.750	95.502	95.352	95.202	3.500	93.736	93.586	93.436
3.250	98.084	97.834	97.646	3.250	97.812	97.562	97.375	2.875	95.506	95.356	95.206	3.625	93.737	93.587	93.437
3.375	97.988	97.738	97.551	3.375	97.816	97.566	97.379	3.000	95.510	95.360	95.210	Margin = 2.250		Index = 0.170	
3.500	97.992	97.742	97.554	3.500	97.820	97.570	97.383	3.125	95.514	95.364	95.214	30 Year OTC			
3.625	97.996	97.746	97.558	3.625	97.824	97.574	97.386	3.250	97.688	97.538	97.388	Rate	30 Day	45 Day	60 Day
3.750	98.845	98.695	98.545	3.750	98.124	97.974	97.824	3.375	97.692	97.542	97.392	4.000	99.328	99.078	98.828
3.875	98.749	98.599	98.449	3.875	98.128	97.978	97.828	3.500	97.695	97.545	97.395	4.125	99.332	99.082	98.832
4.000	98.753	98.603	98.453	4.000	98.145	97.995	97.845	3.625	97.699	97.549	97.399	4.375	100.050	99.800	99.550
4.125	98.757	98.607	98.457	4.125	98.148	97.998	97.848	3.750	98.188	98.038	97.888	4.500	100.064	99.814	99.564
4.250	99.772	99.672	99.572	4.250	98.905	98.805	98.705	3.875	98.191	98.041	97.891	4.625	100.067	99.817	99.567
4.375	99.675	99.575	99.475	4.375	98.908	98.808	98.708	4.000	98.193	98.043	97.893	4.875	100.173	99.923	99.673
4.500	99.689	99.589	99.489	4.500	98.897	98.797	98.697	4.125	98.196	98.046	97.896	5.000	100.175	99.925	99.675
4.625	99.692	99.592	99.492	4.625	98.900	98.800	98.700	4.250	97.737	97.587	97.437	5.125	100.178	99.928	99.678
4.750	99.895	99.795	99.695	4.750	99.016	98.916	98.816	4.375	97.739	97.589	97.439	5.500	100.427	100.177	99.927
4.875	99.798	99.698	99.598	4.875	99.019	98.919	98.819	4.500	97.729	97.579	97.429	5.625	100.430	100.180	99.930
6.250	101.091	100.941	100.791	6.250	100.298	100.148	99.998	4.625	97.731	97.581	97.431	6.250	101.144	100.894	100.644

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			FICO Adjuster		
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	-1.000
FICO 680 - 719	0.000	0.000	FICO 600 - 619	N/A	N/A
FICO 660 - 679	0.000	0.000	FICO 580 - 599	N/A	N/A
FICO 640 - 659	-0.750	-0.750			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	VA Jumbo	N/A	N/A
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750	N/A	N/A

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA & USDA Reno	-0.250
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750
DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.000	96.578	96.328	96.078	4.750	N/A	N/A	N/A
4.125	96.407	96.157	95.907	6.250	99.750	99.500	99.250	4.125	96.582	96.332	96.082				
4.250	97.122	96.872	96.622					4.375	97.300	97.050	96.800				
4.375	97.125	96.875	96.625					4.500	97.314	97.064	96.814				
4.500	96.939	96.689	96.439					4.625	97.317	97.067	96.817				
4.625	96.942	96.692	96.442					4.875	97.423	97.173	96.923				
5.000	97.250	97.000	96.750					5.000	97.425	97.175	96.925				
5.125	97.253	97.003	96.753					5.125	97.428	97.178	96.928				
5.250	97.215	96.965	96.715					5.500	97.677	97.427	97.177	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	97.680	97.430	97.180	Rate	30 Day	45 Day	60 Day
								6.250	98.394	98.144	97.894	6.250	N/A	N/A	N/A

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/8/2020

45 Day Lock Exp.:

6/22/2020

60 Day Lock Exp.:

7/7/2020

W. Rate Sheet Dated: 5/8/2020

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	98.598	98.393	98.398	2.875	97.876	97.755	97.676	2.750	97.001	96.880	96.801	2.750	96.974	96.769	96.774	2.750	95.370	95.249	95.170				
2.875	99.207	99.002	99.007	2.990	98.333	98.212	98.133	2.875	97.688	97.567	97.488	2.875	97.566	97.361	97.366	2.875	96.035	95.914	95.835				
2.990	99.693	99.488	99.493	3.000	98.433	98.312	98.233	2.990	98.146	98.025	97.946	2.990	98.019	97.814	97.819	2.990	96.459	96.338	96.259				
3.000	99.793	99.588	99.593	3.125	98.820	98.699	98.620	3.000	98.246	98.125	98.046	3.000	98.119	97.914	97.919	3.000	96.559	96.438	96.359				
3.125	100.146	99.941	99.946	3.250	99.580	99.480	99.380	3.125	98.633	98.512	98.433	3.125	98.335	98.130	98.135	3.125	96.809	96.688	96.609				
3.250	100.687	100.506	100.487	3.375	100.118	100.018	99.918	3.250	99.388	99.288	99.188	3.250	98.596	98.415	98.396	3.250	97.289	97.189	97.089				
3.375	101.166	100.985	100.966	3.500	100.547	100.447	100.347	3.375	99.930	99.830	99.730	3.375	99.065	98.884	98.865	3.375	97.817	97.717	97.617				
3.500	101.556	101.375	101.356	3.625	101.252	101.152	101.052	3.500	100.360	100.260	100.160	3.500	99.452	99.271	99.252	3.500	98.243	98.143	98.043				
3.625	101.909	101.728	101.709	3.750	102.140	102.040	101.940	3.625	101.199	101.099	100.999	3.625	99.627	99.446	99.427	3.625	98.770	98.670	98.570				
3.750	102.231	102.058	102.031	3.875	102.568	102.468	102.368	3.750	102.136	102.036	101.936	3.750	99.622	99.449	99.422	3.750	99.331	99.231	99.131				
3.875	102.611	102.438	102.411	3.990	102.822	102.722	102.622	3.875	102.568	102.468	102.368	3.875	99.998	99.825	99.798	3.875	99.755	99.655	99.555				
3.990	102.834	102.661	102.634	4.000	102.922	102.822	102.722	3.990	102.822	102.722	102.622	3.990	100.215	100.042	100.015	3.990	100.003	99.903	99.803				
4.000	102.934	102.761	102.734	4.125	103.192	103.092	102.992	4.000	102.922	102.822	102.722	4.000	100.315	100.142	100.115	4.000	100.103	100.003	99.903				
4.125	103.129	102.956	102.929	4.250	103.335	103.235	103.135	4.125	103.192	103.092	102.992	4.125	100.478	100.305	100.278	4.125	100.278	100.178	100.078				
4.250	103.516	103.400	103.316	4.375	103.685	103.585	103.485	4.250	103.144	103.044	102.944	4.250	99.347	99.231	99.147	4.250	99.147	99.047	98.947				
4.375	102.827	102.711	102.627	4.500	103.966	103.866	103.766	4.375	103.498	103.398	103.298	4.375	99.661	99.545	99.461	4.375	99.461	99.361	99.261				
4.500	103.080	102.964	102.880	4.625	104.210	104.110	104.010	4.500	103.779	103.679	103.579	4.500	99.959	99.843	99.759	4.500	99.759	99.659	99.559				
4.625	103.206	103.090	103.006	4.750	104.869	104.769	104.669	4.625	104.207	104.107	104.007	4.625	100.108	99.992	99.908	4.625	99.908	99.808	99.708				
4.750	103.605	103.489	103.405	4.875	N/A	N/A	N/A	4.750	96.936	96.836	96.736	4.750	99.922	99.806	99.722	4.750	99.722	99.622	99.522				
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	95.177	95.056	94.977	2.875	99.653	99.398	99.453	2.875	99.091	98.970	98.891	2.875	99.029	98.829	98.829	2.750	100.376	100.214	100.176				
2.875	95.847	95.726	95.647	2.990	100.111	99.856	99.911	2.990	99.518	99.397	99.318	2.990	99.456	99.256	99.256	2.875	100.708	100.546	100.508				
2.990	96.272	96.151	96.072	3.000	100.211	99.956	100.011	3.000	99.618	99.497	99.418	3.000	99.556	99.356	99.356	2.990	100.894	100.732	100.694				
3.000	96.372	96.251	96.172	3.125	100.547	100.292	100.347	3.125	99.988	99.867	99.788	3.125	99.925	99.725	99.725	3.000	100.994	100.832	100.794				
3.125	96.622	96.501	96.422	3.250	101.003	100.772	100.803	3.250	100.614	100.514	100.414	3.250	100.614	100.414	100.414	3.125	101.452	101.291	101.252				
3.250	97.097	96.997	96.897	3.375	101.453	101.222	101.253	3.375	101.110	101.010	100.910	3.375	101.110	100.910	100.910	3.250	101.777	101.630	101.577				
3.375	97.629	97.529	97.429	3.500	101.822	101.591	101.622	3.500	101.516	101.416	101.316	3.500	101.516	101.316	101.316	3.375	102.104	101.957	101.904				
3.500	98.056	97.956	97.856	3.625	102.169	101.938	101.969	3.625	101.893	101.793	101.693	3.625	101.893	101.693	101.693	3.500	102.329	102.182	102.129				
3.625	98.717	98.617	98.517	3.750	102.569	102.346	102.369	3.750	102.365	102.265	102.165	3.750	102.209	102.009	102.009	3.625	102.614	102.467	102.414				
3.750	99.327	99.227	99.127	3.875	102.920	102.697	102.720	3.875	102.753	102.653	102.553	3.875	102.596	102.396	102.396	3.750	102.685	102.546	102.485				
3.875	99.755	99.655	99.555	3.990	103.128	102.905	102.928	3.990	102.990	102.890	102.790	3.990	102.834	102.634	102.634	3.875	102.999	102.860	102.799				
3.990	100.003	99.903	99.803	4.000	103.228	103.005	103.028	4.000	103.090	102.990	102.890	4.000	102.934	102.734	102.734	3.990	103.245	103.106	103.045				
4.000	100.103	100.003	99.903	4.125	103.386	103.163	103.186	4.125	103.352	103.252	103.152	4.125	103.195	102.995	102.995	4.000	103.345	103.206	103.145				
4.125	100.278	100.178	100.078	4.250	103.543	103.377	103.343	4.250	103.231	103.131	103.031	4.250	102.168	101.968	101.968	4.125	103.603	103.464	103.403				
4.250	99.147	99.047	98.947	4.375	102.823	102.657	102.623	4.375	102.538	102.438	102.338	4.375	102.475	102.275	102.275	4.250	102.785	102.638	102.585				
4.375	99.461	99.361	99.261	4.500	103.064	102.898	102.864	4.500	102.806	102.706	102.606	4.500	102.743	102.543	102.543	4.375	103.002	102.855	102.802				
4.500	99.759	99.659	99.559	4.625	103.186	103.020	102.986	4.625	103.046	102.946	102.846	4.625	102.983	102.783	102.783	4.500	103.113	102.966	102.913				
4.625	99.908	99.808	99.708	4.750	103.656	103.490	103.456	4.750	103.412	103.312	103.212	4.750	103.350	103.150	103.150	4.625	103.180	103.033	102.980				
4.750	93.053	92.953	92.853	4.875	103.914	103.748	103.714	4.875	103.696	103.596	103.496	4.875	103.634	103.434	103.434	4.750	102.539	102.361	102.339				
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	98.787	98.666	98.587	2.750	98.787	98.587	98.587	2.750	99.100	98.900	98.900	2.750	97.311	97.111	97.111	2.750	97.311	97.111	97.111				
2.875	99.153	99.032	98.953	2.875	99.153	98.953	98.953	2.875	99.333	99.133	99.133	2.875	97.578	97.378	97.378	2.875	97.578	97.378	97.378				
2.990	99.656	99.535	99.456	2.990	99.677	99.377	99.377	2.990	99.432	99.232	99.232	2.990	97.994	97.794	97.794	2.990	97.915	97.715	97.715				
3.000	99.756	99.635	99.556	3.000	99.677	99.477	99.477	3.000	99.532	99.332	99.332	3.000	98.094	97.894	97.894	3.000	98.015	97.815	97.815				
3.125	100.426	100.305	100.226	3.125	100.363	100.163	100.163	3.125	99.852	99.652	99.652	3.125	98.626	98.426	98.426	3.125	98.563	98.363	98.363				
3.250	100.810	100.710	100.610	3.250	100.747	100.547	100.547	3.250	99.733	99.533	99.533	3.250	98.566	98.366	98.366	3.250	98.503	98.303	98.303				
3.375	101.171	101.071	100.971	3.375	101.109	100.909	100.909	3.375	99.633	99.433	99.433	3.375	98.830	98.630	98.630	3.375	98.768	98.568	98.568				
3.500	101.417	101.317	101.217	3.500	101.355	101.155	101.155	3.500	100.119	99.919	99.919	3.500	99.007	98.807	98.807	3.500	98.945	98.745	98.745				
3.625	101.730	101.630	101.530	3.625	101.705	101.505	101.505	3.625	100.320	100.120	100.120	3.625	99.236	99.036	99.036	3.625	99.211	99.011	99.011				
3.750	102.044	101.944	101.844	3.750	102.044	101.844	101.844	3.750	99.421	99.221	99.221	3.750	98.578	98.378	98.378	3.750	98.578	98.378	98.378				
3.875	102.387	102.287	102.187	3.875	102.387	102.187	102.187	3.875	99.641	99.441	99.441	3.875	98.829	98.629	98.629	3.875	98.829	98.629	98.629				
3.990	102.669	102.569	102.469	3.990	102.669	102.469	102.469	3.990	99.782	99.582	99.582	3.990	99.006	98.806	98.806	3.990	99.006	98.806	98.806				
4.000	102.767	102.667	102.567	4.000	102.767	102.567	102.567	4.000	99.882	99.682	99.682	4.000	99.106	98.906	98.906	4.000	99.106	98.906	98.906				
4.125	103.052	102.952	102.852	4.125	103.052	102.852</																	



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.:

6/8/2020

45 Day Lock Exp.:

6/22/2020

60 Day Lock Exp.:

7/7/2020

W. Rate Sheet Dated: 5/8/2020

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	97.204	97.079	96.829	
2.875	97.896	97.771	97.521	
3.000	98.652	98.527	98.277	
3.125	99.084	98.959	98.709	
3.250	99.504	99.379	99.129	
3.375	99.965	99.840	99.590	
3.500	100.308	100.183	99.933	
3.625	100.552	100.427	100.177	
3.750	100.875	100.750	100.500	
3.875	101.176	101.051	100.801	
4.000	101.471	101.346	101.096	
4.125	101.459	101.334	101.084	
4.250	101.018	100.893	100.643	
4.375	101.277	101.152	100.902	
4.500	101.548	101.423	101.173	
4.625	101.643	101.518	101.268	
4.750	101.735	101.610	101.360	
4.875	102.070	101.945	101.695	
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	97.007	96.882	96.632	
2.750	97.488	97.363	97.113	
2.875	98.208	98.083	97.833	
3.000	98.685	98.560	98.310	
3.125	99.054	98.929	98.679	
3.250	99.382	99.257	99.007	
3.375	99.859	99.734	99.484	
3.500	100.203	100.078	99.828	
3.625	100.475	100.350	100.100	
3.750	100.765	100.640	100.390	
3.875	101.114	100.989	100.739	
4.000	101.410	101.285	101.035	
4.125	101.526	101.401	101.151	
4.250	101.778	101.653	101.403	
4.375	101.947	101.822	101.572	

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	96.976	96.851	96.601	
2.500	97.703	97.578	97.328	
2.625	98.131	98.006	97.756	
2.750	98.576	98.451	98.201	
2.875	98.838	98.713	98.463	
3.000	99.017	98.892	98.642	
3.125	99.564	99.439	99.189	
3.250	99.883	99.758	99.508	
3.375	100.178	100.053	99.803	
3.500	100.344	100.219	99.969	
3.625	100.363	100.238	99.988	
3.750	100.649	100.524	100.274	
3.875	100.777	100.652	100.402	
4.000	101.124	100.999	100.749	
4.125	100.382	100.257	100.007	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	95.335	95.210	94.960	
3.000	96.091	95.966	95.716	
3.125	96.523	96.398	96.148	
3.250	97.472	97.347	97.097	
3.375	97.933	97.808	97.558	
3.500	98.273	98.148	97.898	
3.625	98.517	98.392	98.142	
3.750	98.129	98.004	97.754	
3.875	98.430	98.305	98.055	
4.000	98.725	98.600	98.350	
4.125	98.713	98.588	98.338	
4.250	98.200	98.075	97.825	
4.375	98.460	98.335	98.085	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.836	97.711	97.461	
3.000	98.098	97.973	97.723	
3.125	98.277	98.152	97.902	
3.250	97.761	97.636	97.386	
3.375	98.080	97.955	97.705	
3.500	98.375	98.250	98.000	
3.625	98.542	98.417	98.167	
3.750	97.370	97.245	96.995	
3.875	97.656	97.531	97.281	
4.000	97.784	97.659	97.409	
4.125	98.131	98.006	97.756	
4.250	97.014	96.889	96.639	
4.375	97.323	97.198	96.948	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.736	97.611	97.361	
2.875	97.998	97.873	97.623	
3.000	98.177	98.052	97.802	
3.125	97.661	97.536	97.286	
3.250	97.980	97.855	97.605	
3.375	98.275	98.150	97.900	
3.500	98.442	98.317	98.067	
3.625	97.270	97.145	96.895	
3.750	97.556	97.431	97.181	
3.875	97.684	97.559	97.309	
4.000	98.031	97.906	97.656	
4.125	96.914	96.789	96.539	
4.250	97.223	97.098	96.848	

Applicable for all mortgages with greater than 15 year terms							
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250
720 – 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500
700 – 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000
680 – 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250

Product Features							
Product Feature ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%
Manufactured Home^	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
Escrow Waiver**	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	N/A

^Does not apply to MH Advantage products

** Escrow Waiver allowed between 80.01% - 89.99% LTV for CA properties only. Standard price adjustment of (0.125) will apply.

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Conventional OTC	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Lock Desk Policy

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

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

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

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

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



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

30 Day Lock Exp.: 6/8/2020
45 Day Lock Exp.: 6/22/2020
60 Day Lock Exp.: 7/7/2020

W. Rate Sheet Dated: 5/8/2020

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	98.642	98.467	98.296	3.375	100.540	100.405	100.259	3.375	100.540	100.405	100.259	2.750	96.354	96.179	96.008	3.375	98.625	98.490	98.344	
2.875	99.344	99.179	99.016	3.500	100.893	100.768	100.630	3.500	100.893	100.768	100.630	2.875	97.056	96.891	96.728	3.500	98.978	98.853	98.715	
2.990	100.010	99.858	99.704	3.625	101.184	101.084	100.958	3.625	101.184	101.084	100.958	2.990	97.722	97.570	97.416	3.625	99.269	99.169	99.043	
3.000	100.110	99.958	99.804	3.750	101.548	101.405	101.257	3.750	101.548	101.405	101.257	3.000	97.822	97.670	97.516	3.750	98.882	98.739	98.591	
3.125	100.552	100.413	100.268	3.875	101.893	101.752	101.609	3.875	101.893	101.752	101.609	3.125	98.264	98.125	97.980	3.875	99.227	99.086	98.943	
3.250	100.945	100.800	100.645	3.990	102.133	101.998	101.859	3.990	102.133	101.998	101.859	3.250	99.030	98.885	98.730	3.990	99.467	99.332	99.193	
3.375	101.415	101.280	101.134	4.000	102.233	102.098	101.959	4.000	102.233	102.098	101.959	3.375	99.500	99.365	99.219	4.000	99.567	99.432	99.293	
3.500	101.768	101.643	101.505	4.125	102.261	102.124	101.990	4.125	102.261	102.124	101.990	3.500	99.853	99.728	99.590	4.125	99.595	99.458	99.324	
3.625	102.059	101.959	101.833	4.250	101.867	101.767	101.667	4.250	101.867	101.767	101.667	3.625	100.144	100.044	99.918	4.250	98.892	98.792	98.692	
3.750	102.423	102.280	102.132	4.375	102.157	102.057	101.957	4.375	102.157	102.057	101.957	3.750	99.757	99.614	99.466	4.375	99.182	99.082	98.982	
3.875	102.768	102.627	102.484	4.500	102.204	102.104	102.004	4.500	102.204	102.104	102.004	3.875	100.102	99.961	99.818	4.500	99.229	99.129	99.029	
3.990	103.008	102.873	102.734	4.625	102.314	102.214	102.114	4.625	102.314	102.214	102.114	3.990	100.342	100.207	100.068	4.625	99.339	99.239	99.139	
4.000	103.108	102.973	102.834	4.750	102.415	102.315	102.215	4.750	102.415	102.315	102.215	4.000	100.442	100.307	100.168	4.750	98.250	98.150	98.050	
4.125	103.136	102.999	102.865	4.875	102.775	102.675	102.575	4.875	102.775	102.675	102.575	4.125	100.470	100.333	100.199	4.875	98.610	98.510	98.410	
4.250	102.742	102.642	102.542	4.990	102.913	102.813	102.713	4.990	102.913	102.813	102.713	4.250	99.767	99.667	99.567	4.990	98.748	98.648	98.548	
4.375	103.032	102.932	102.832	5.000	103.013	102.913	102.813	5.000	103.013	102.913	102.813	4.375	100.057	99.957	99.857	5.000	98.848	98.748	98.648	
4.500	103.329	103.229	103.129	5.125	103.269	103.169	103.069	5.125	103.269	103.169	103.069	4.500	100.354	100.254	100.154	5.125	99.104	99.004	98.904	
4.625	103.439	103.339	103.239	5.250	103.533	103.433	103.333	5.250	103.533	103.433	103.333	4.625	100.464	100.364	100.264	5.250	98.183	98.083	97.983	
4.750	103.540	103.440	103.340	5.375	105.015	104.915	104.815	5.375	105.015	104.915	104.815	4.750	99.375	99.275	99.175	5.375	99.515	99.415	99.315	
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	98.625	98.490	98.344	2.750	99.051	98.769	98.749	3.375	101.009	100.783	100.743	3.375	101.009	100.783	100.743	2.750	100.539	100.415	100.339	
3.500	98.978	98.853	98.715	2.875	99.782	99.513	99.493	3.500	101.379	101.163	101.123	3.500	101.379	101.163	101.123	2.875	100.836	100.718	100.636	
3.625	99.269	99.169	99.043	2.990	100.199	99.942	99.922	3.625	101.675	101.463	101.423	3.625	101.675	101.463	101.423	2.990	100.946	100.833	100.746	
3.750	98.882	98.739	98.591	3.000	100.299	100.042	100.022	3.750	101.994	101.780	101.721	3.750	101.994	101.780	101.721	3.000	101.046	100.933	100.846	
3.875	99.227	99.086	98.943	3.125	100.703	100.471	100.452	3.875	102.365	102.158	102.099	3.875	102.365	102.158	102.099	3.125	101.634	101.526	101.434	
3.990	99.467	99.332	99.193	3.250	101.001	100.765	100.726	3.990	102.570	102.375	102.315	3.990	102.570	102.375	102.315	3.250	101.981	101.881	101.781	
4.000	99.567	99.432	99.293	3.375	101.509	101.283	101.243	4.000	102.670	102.475	102.415	4.000	102.670	102.475	102.415	3.375	102.305	102.205	102.105	
4.125	99.595	99.458	99.324	3.500	101.879	101.663	101.623	4.125	102.790	102.592	102.532	4.125	102.790	102.592	102.532	3.500	102.497	102.397	102.297	
4.250	98.892	98.792	98.692	3.625	102.175	101.963	101.923	4.250	103.058	102.858	102.858	4.250	103.058	102.858	102.858	3.625	102.534	102.434	102.334	
4.375	99.182	99.082	98.982	3.750	102.494	102.280	102.221	4.375	103.230	103.130	103.030	4.375	103.230	103.130	103.030	3.750	102.841	102.741	102.641	
4.500	99.229	99.129	99.029	3.875	102.865	102.658	102.599	4.500	102.643	102.543	102.443	4.500	102.643	102.543	102.443	3.875	102.985	102.885	102.785	
4.625	99.339	99.239	99.139	3.990	103.070	102.875	102.815	4.625	102.757	102.657	102.557	4.625	102.757	102.657	102.557	3.990	103.244	103.144	103.044	
4.750	98.250	98.150	98.050	4.000	103.170	102.975	102.915	4.750	103.322	103.222	103.122	4.750	103.322	103.222	103.122	4.000	103.344	103.244	103.144	
4.875	98.610	98.510	98.410	4.125	103.290	103.092	103.032	4.875	103.574	103.474	103.374	4.875	103.574	103.474	103.374	4.125	102.648	102.548	102.448	
4.990	98.748	98.648	98.548	4.250	103.558	103.458	103.358	4.990	103.888	103.788	103.688	4.990	103.888	103.788	103.688	4.250	102.960	102.860	102.760	
5.000	98.848	98.748	98.648	4.375	103.730	103.630	103.530	5.000	103.988	103.888	103.788	5.000	103.988	103.888	103.788	4.375	103.214	103.114	103.014	
5.125	99.104	99.004	98.904	4.500	103.893	103.793	103.693	5.125	104.266	104.166	104.066	5.125	104.266	104.166	104.066	4.500	103.348	103.248	103.148	
5.250	98.183	98.083	97.983	4.625	104.007	103.907	103.807	5.250	103.706	103.606	103.506	5.250	103.706	103.606	103.506	4.625	102.588	102.488	102.388	
5.375	99.515	99.415	99.315	4.750	104.572	104.472	104.372	5.375	104.954	104.854	104.754	5.375	104.954	104.854	104.754	4.750	102.726	102.626	102.526	
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	102.539	102.415	102.339	2.750	102.789	102.665	102.589	2.750	99.826	99.702	99.626	2.750	101.826	101.702	101.626	2.750	102.076	101.952	101.876	
2.875	100.836	100.718	100.636	2.875	100.836	100.718	100.636	2.875	100.123	100.005	99.923	2.875	100.123	100.005	99.923	2.875	100.123	100.005	99.923	
2.990	100.946	100.833	100.746	2.990	100.946	100.833	100.746	2.990	100.233	100.120	100.033	2.990	100.233	100.120	100.033	2.990	100.233	100.120	100.033	
3.000	100.1046	100.933	100.846	3.000	100.1046	100.933	100.846	3.000	100.333	100.220	100.133	3.000	100.333	100.220	100.133	3.000	100.333	100.220	100.133	
3.125	101.034	101.526	101.434	3.125	101.034	101.526	101.434	3.125	99.859	99.751	99.659	3.125	99.859	99.751	99.659	3.125	99.859	99.751	99.659	
3.250	101.981	101.881	101.781	3.250	101.981	101.881	101.781	3.250	100.206	100.106	100.006	3.250	100.206	100.106	100.006	3.250	100.206	100.106	100.006	
3.375	102.305	102.205	102.105	3.375	102.305	102.205	102.105	3.375	100.330	100.230	100.130	3.375	100.330	100.230	100.130	3.375	100.330	100.230	100.130	
3.500	102.497	102.397	102.297	3.500	102.497	102.397	102.297	3.500	100.722	100.622	100.522	3.500	100.722	100.622	100.522	3.500	100.722	100.622	100.522	
3.625	102.534	102.434	102.334	3.625	102.534	102.434	102.334	3.625	99.568	99.468	99.368	3.625	99.568	99.468	99.368	3.625	99.568	99.468	99.368	
3.750	102.841	102.741	102.641	3.750	102.841	102.741	102.641	3.750	99.875	99.775	99.675	3.750	99.875	99.775	99.675	3.750	99.875	99.775	99.675	
3.875	102.985	102.885	102.785	3.875	102.985	102.885	102.785	3.875	100.019	99.919	99.819	3.875	100.019	99.919	99.819	3.875	100.019	99.919	99.819	
3.990	103.244	103.144	103.044	3.990	103.244	103.144	103.044	3.990	100.278	100.178	100.078	3.990	100.278	100.178	100.078	3.990	100.278	100.178	100.078	
4.000	103.344	103.244	103.144	4.000	103.344	103.244	103.144	4.000	100.378	100.278	100.178</									



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.:

6/8/2020

45 Day Lock Exp.:

6/22/2020

60 Day Lock Exp.:

7/7/2020

W. Rate Sheet Dated: 5/8/2020

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	98.549	98.349	98.205	2.750	98.824	98.587	98.569	2.750	100.421	100.278	100.221	2.750	95.911	95.711	95.567	2.750	99.408	99.265	99.208
2.875	99.264	99.074	98.937	2.875	99.571	99.344	99.325	2.875	100.723	100.586	100.523	2.875	96.626	96.436	96.299	2.875	99.710	99.573	99.510
2.990	99.949	99.772	99.642	2.990	100.001	99.785	99.766	2.990	100.873	100.740	100.673	2.990	97.311	97.134	97.004	2.990	99.860	99.727	99.660
3.000	100.049	99.872	99.742	3.000	100.101	99.885	99.866	3.000	100.973	100.840	100.773	3.000	97.411	97.234	97.104	3.000	99.960	99.827	99.760
3.125	100.507	100.343	100.220	3.125	100.524	100.330	100.311	3.125	101.625	101.499	101.425	3.125	97.869	97.705	97.582	3.125	99.550	99.424	99.350
3.250	100.913	100.725	100.592	3.250	100.935	100.712	100.676	3.250	101.997	101.878	101.797	3.250	98.648	98.460	98.327	3.250	99.922	99.803	99.722
3.375	101.397	101.221	101.095	3.375	101.460	101.245	101.208	3.375	102.328	102.209	102.128	3.375	99.132	98.956	98.830	3.375	100.253	100.134	100.053
3.500	101.762	101.596	101.476	3.500	101.841	101.633	101.596	3.500	102.538	102.423	102.338	3.500	99.497	99.331	99.211	3.500	100.463	100.348	100.263
3.625	102.064	101.930	101.815	3.625	102.149	101.944	101.907	3.625	102.539	102.399	102.339	3.625	99.799	99.665	99.550	3.625	99.273	99.133	99.073
3.750	102.446	102.286	102.156	3.750	102.531	102.331	102.275	3.750	102.868	102.732	102.668	3.750	99.430	99.270	99.140	3.750	99.602	99.466	99.402
3.875	102.801	102.643	102.517	3.875	102.913	102.720	102.664	3.875	103.016	102.882	102.816	3.875	99.785	99.627	99.501	3.875	99.750	99.616	99.550
3.990	103.051	102.898	102.776	3.990	103.130	102.944	102.888	3.990	103.281	103.148	103.081	3.990	100.035	99.882	99.760	3.990	100.015	99.882	99.815
4.000	103.151	102.998	102.876	4.000	103.230	103.044	102.988	4.000	103.381	103.248	103.181	4.000	100.135	99.982	99.860	4.000	100.115	99.982	99.915
4.125	103.177	103.023	102.905	4.125	103.351	103.168	103.112	4.125	102.575	102.475	102.375	4.125	100.161	100.007	99.889	4.125	98.934	98.834	98.734
4.250	102.741	102.641	102.541	4.250	103.538	103.438	103.338	4.250	102.897	102.797	102.697	4.250	99.416	99.316	99.216	4.250	99.256	99.156	99.056
4.375	103.039	102.939	102.839	4.375	103.716	103.616	103.516	4.375	103.173	103.073	102.973	4.375	99.714	99.614	99.514	4.375	99.532	99.432	99.332
4.500	103.342	103.242	103.142	4.500	103.883	103.783	103.683	4.500	103.325	103.225	103.125	4.500	100.017	99.917	99.817	4.500	99.684	99.584	99.484
4.625	103.452	103.352	103.252	4.625	103.997	103.897	103.797	4.625	102.544	102.444	102.344	4.625	100.127	100.027	99.927	4.625	98.312	98.212	98.112
4.750	103.367	103.267	103.167	4.750	104.394	104.294	104.194	4.750	102.707	102.607	102.507	4.750	98.852	98.752	98.652	4.750	99.920	99.820	99.720

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.:

6/8/2020

45 Day Lock Exp.:

6/22/2020

60 Day Lock Exp.:

7/7/2020

W. Rate Sheet Dated: 5/8/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
4.625	N/A	N/A	N/A	
4.750	N/A	N/A	N/A	
4.875	N/A	N/A	N/A	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	N/A	N/A	N/A	
3.875	N/A	N/A	N/A	
4.000	N/A	N/A	N/A	
4.125	N/A	N/A	N/A	
4.250	N/A	N/A	N/A	
4.375	N/A	N/A	N/A	
4.500	N/A	N/A	N/A	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.500	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	0.000	0.000	-0.250	-0.375	-0.500	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.375	-0.625	n/a

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

Lock Desk Policy

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

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

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

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

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