

W. Rate Sheet Dated: 5/11/2020

Release Time: 3:45 pm 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	99.643	99.393	99.112	2.750	99.323	99.073	98.791	2.375	97.655	97.505	97.355	3.125	95.847	95.697	95.547
2.875	99.649	99.399	99.117	2.875	99.327	99.077	98.796	2.500	97.659	97.509	97.359	3.250	97.340	97.190	97.040
3.000	99.654	99.404	99.123	3.000	99.331	99.081	98.800	2.625	97.664	97.514	97.364	3.375	97.323	97.173	97.023
3.125	99.659	99.409	99.127	3.125	99.334	99.084	98.803	2.750	98.884	98.734	98.584	3.500	97.325	97.175	97.025
3.250	100.984	100.734	100.546	3.250	100.462	100.212	100.025	2.875	98.888	98.738	98.588	3.625	97.327	97.177	97.027
3.375	100.888	100.638	100.451	3.375	100.466	100.216	100.029	3.000	98.892	98.742	98.592	Margin = 2.250		Index = 0.170	
3.500	100.892	100.642	100.454	3.500	100.470	100.220	100.032	3.125	98.895	98.745	98.595				
3.625	100.896	100.646	100.458	3.625	100.473	100.223	100.035	3.250	101.453	101.303	101.153				
3.750	102.430	102.280	102.130	3.750	101.759	101.609	101.459	3.375	101.457	101.307	101.157				
3.875	102.334	102.184	102.034	3.875	101.776	101.626	101.476	3.500	101.461	101.311	101.161				
4.000	102.337	102.187	102.037	4.000	101.779	101.629	101.479	3.625	101.463	101.313	101.163				
4.125	102.341	102.191	102.041	4.125	101.813	101.663	101.513	3.750	101.808	101.658	101.508				
4.250	103.250	103.150	103.050	4.250	102.633	102.533	102.433	3.875	101.804	101.654	101.504				
4.375	103.153	103.053	102.953	4.375	102.622	102.522	102.422	4.000	101.807	101.657	101.507				
4.500	103.167	103.067	102.967	4.500	102.625	102.525	102.425	4.125	101.820	101.670	101.520				
4.625	103.170	103.070	102.970	4.625	102.627	102.527	102.427	4.250	102.114	101.964	101.814				
4.750	104.014	103.914	103.814	4.750	103.385	103.285	103.185	4.375	102.103	101.953	101.803				
4.875	103.917	103.817	103.717	4.875	103.374	103.274	103.174	4.500	102.105	101.955	101.805				
6.250	105.366	105.216	105.066	6.250	104.823	104.673	104.523	4.625	102.107	101.957	101.807				

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	98.893	98.643	98.362	2.750	98.323	98.073	97.791	2.375	96.655	96.505	96.355	3.125	94.847	94.697	94.547
2.875	98.899	98.649	98.367	2.875	98.327	98.077	97.796	2.500	96.659	96.509	96.359	3.250	96.340	96.190	96.040
3.000	98.904	98.654	98.373	3.000	98.331	98.081	97.800	2.625	96.664	96.514	96.364	3.375	96.323	96.173	96.023
3.125	98.909	98.659	98.377	3.125	98.334	98.084	97.803	2.750	97.884	97.734	97.584	3.500	96.325	96.175	96.025
3.250	100.234	99.984	99.796	3.250	99.962	99.712	99.525	2.875	97.888	97.738	97.588	3.625	96.327	96.177	96.027
3.375	100.138	99.888	99.701	3.375	99.966	99.716	99.529	3.000	97.892	97.742	97.592	Margin = 2.250		Index = 0.170	
3.500	100.142	99.892	99.704	3.500	99.970	99.720	99.532	3.125	97.895	97.745	97.595	30 Year OTC			
3.625	100.146	99.896	99.708	3.625	99.973	99.723	99.535	3.250	100.453	100.303	100.153	Rate	30 Day	45 Day	60 Day
3.750	101.480	101.330	101.180	3.750	100.759	100.609	100.459	3.375	100.457	100.307	100.157	4.000	101.962	101.712	101.462
3.875	101.384	101.234	101.084	3.875	100.776	100.626	100.476	3.500	100.461	100.311	100.161	4.125	101.966	101.716	101.466
4.000	101.387	101.237	101.087	4.000	100.779	100.629	100.479	3.625	100.463	100.313	100.163	4.375	102.778	102.528	102.278
4.125	101.391	101.241	101.091	4.125	100.813	100.663	100.513	3.750	100.808	100.658	100.508	4.500	102.792	102.542	102.292
4.250	102.500	102.400	102.300	4.250	101.633	101.533	101.433	3.875	100.804	100.654	100.504	4.625	102.795	102.545	102.295
4.375	102.403	102.303	102.203	4.375	101.622	101.522	101.422	4.000	100.807	100.657	100.507	4.875	103.542	103.292	103.042
4.500	102.417	102.317	102.217	4.500	101.625	101.525	101.425	4.125	100.820	100.670	100.520	5.000	103.544	103.294	103.044
4.625	102.420	102.320	102.220	4.625	101.627	101.527	101.427	4.250	101.114	100.964	100.814	5.125	103.547	103.297	103.047
4.750	103.264	103.164	103.064	4.750	102.385	102.285	102.185	4.375	101.103	100.953	100.803	5.500	104.202	103.952	103.530
4.875	103.167	103.067	102.967	4.875	102.374	102.274	102.174	4.500	101.105	100.955	100.805	5.625	104.205	103.955	103.533
6.250	104.616	104.466	104.316	6.250	103.823	103.673	103.523	4.625	101.107	100.957	100.807	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	99.212	98.962	98.712	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.216	98.966	98.716				
4.125	99.391	99.141	98.891	6.250	103.750	103.500	103.250	4.375	100.028	99.778	99.528				
4.250	100.200	99.950	99.700					4.500	100.042	99.792	99.542				
4.375	100.203	99.953	99.703					4.625	100.045	99.795	99.545				
4.500	100.017	99.767	99.517					4.875	100.792	100.542	100.292				
4.625	100.020	99.770	99.520					5.000	100.794	100.544	100.294				
5.000	100.969	100.719	100.469					5.125	100.797	100.547	100.297				
5.125	100.972	100.722	100.472					5.500	101.452	101.202	100.780				
5.250	101.372	101.122	100.700					5.625	101.455	101.205	100.783				
Borrower Paid Comp Only				Lender Paid Only				6.250	100.750	100.500	100.250		Rate	30 Day	45 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 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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/10/2020

45 Day Lock Exp.:

6/25/2020

60 Day Lock Exp.:

7/10/2020

W. Rate Sheet Dated: 5/11/2020

Release Time: 3:45 pm 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	97.181	96.931	96.650	2.750	97.290	97.040	96.759	2.375	94.435	94.285	94.135	3.125	94.395	94.245	94.095
2.875	97.186	96.936	96.655	2.875	97.294	97.044	96.763	2.500	94.439	94.289	94.139	3.250	95.762	95.612	95.462
3.000	97.191	96.941	96.660	3.000	97.298	97.048	96.767	2.625	94.444	94.294	94.144	3.375	95.746	95.596	95.446
3.125	97.196	96.946	96.665	3.125	97.302	97.052	96.770	2.750	96.852	96.702	96.552	3.500	95.747	95.597	95.447
3.250	98.396	98.146	97.959	3.250	98.305	98.055	97.867	2.875	96.856	96.706	96.556	3.625	95.749	95.599	95.449
3.375	98.301	98.051	97.863	3.375	98.309	98.059	97.871	3.000	96.859	96.709	96.559	Margin = 2.250		Index = 0.170	
3.500	98.304	98.054	97.867	3.500	98.312	98.062	97.875	3.125	96.862	96.712	96.562				
3.625	98.308	98.058	97.871	3.625	98.315	98.065	97.878	3.250	99.296	99.146	98.996				
3.750	99.530	99.380	99.230	3.750	99.289	99.139	98.989	3.375	99.300	99.150	99.000				
3.875	99.434	99.284	99.134	3.875	99.306	99.156	99.006	3.500	99.303	99.153	99.003				
4.000	99.437	99.287	99.137	4.000	99.309	99.159	99.009	3.625	99.306	99.156	99.006				
4.125	99.441	99.291	99.141	4.125	99.343	99.193	99.043	3.750	99.338	99.188	99.038				
4.250	100.350	100.250	100.150	4.250	100.163	100.063	99.963	3.875	99.334	99.184	99.034				
4.375	100.253	100.153	100.053	4.375	100.152	100.052	99.952	4.000	99.337	99.187	99.037				
4.500	100.267	100.167	100.067	4.500	100.155	100.055	99.955	4.125	99.350	99.200	99.050				
4.625	100.270	100.170	100.070	4.625	100.157	100.057	99.957	4.250	99.644	99.494	99.344				
4.750	100.551	100.451	100.351	4.750	100.352	100.252	100.152	4.375	99.633	99.483	99.333				
4.875	100.454	100.354	100.254	4.875	100.342	100.242	100.142	4.500	99.635	99.485	99.335				
6.250	101.716	101.566	101.416	6.250	101.603	101.453	101.303	4.625	99.637	99.487	99.337				

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	96.431	96.181	95.900	2.750	95.860	95.610	95.329	2.375	94.505	94.355	94.205	3.125	92.385	92.235	92.085
2.875	96.436	96.186	95.905	2.875	95.864	95.614	95.333	2.500	94.509	94.359	94.209	3.250	93.752	93.602	93.452
3.000	96.441	96.191	95.910	3.000	95.868	95.618	95.337	2.625	94.514	94.364	94.214	3.375	93.736	93.586	93.436
3.125	96.446	96.196	95.915	3.125	95.872	95.622	95.340	2.750	95.453	95.303	95.153	3.500	93.737	93.587	93.437
3.250	97.646	97.396	97.209	3.250	97.375	97.125	96.937	2.875	95.457	95.307	95.157	3.625	93.739	93.589	93.439
3.375	97.551	97.301	97.113	3.375	97.379	97.129	96.941	3.000	95.461	95.311	95.161	Margin = 2.250		Index = 0.170	
3.500	97.554	97.304	97.117	3.500	97.382	97.132	96.945	3.125	95.463	95.313	95.163	30 Year OTC			
3.625	97.558	97.308	97.121	3.625	97.385	97.135	96.948	3.250	97.678	97.528	97.378	Rate	30 Day	45 Day	60 Day
3.750	98.580	98.430	98.280	3.750	97.859	97.709	97.559	3.375	97.682	97.532	97.382	4.000	99.062	98.812	98.562
3.875	98.484	98.334	98.184	3.875	97.876	97.726	97.576	3.500	97.686	97.536	97.386	4.125	99.066	98.816	98.566
4.000	98.487	98.337	98.187	4.000	97.879	97.729	97.579	3.625	97.688	97.538	97.388	4.375	99.878	99.628	99.378
4.125	98.491	98.341	98.191	4.125	97.913	97.763	97.613	3.750	98.033	97.883	97.733	4.500	99.892	99.642	99.392
4.250	99.600	99.500	99.400	4.250	98.733	98.633	98.533	3.875	98.029	97.879	97.729	4.625	99.895	99.645	99.395
4.375	99.503	99.403	99.303	4.375	98.722	98.622	98.522	4.000	98.032	97.882	97.732	4.875	100.079	99.829	99.579
4.500	99.517	99.417	99.317	4.500	98.725	98.625	98.525	4.125	98.045	97.895	97.745	5.000	100.082	99.832	99.582
4.625	99.520	99.420	99.320	4.625	98.727	98.627	98.527	4.250	97.714	97.564	97.414	5.125	100.084	99.834	99.584
4.750	99.801	99.701	99.601	4.750	98.922	98.822	98.722	4.375	97.703	97.553	97.403	5.500	100.302	100.052	99.630
4.875	99.704	99.604	99.504	4.875	98.912	98.812	98.712	4.500	97.705	97.555	97.405	5.625	100.305	100.055	99.633
6.250	100.966	100.816	100.666	6.250	100.173	100.023	99.873	4.625	97.707	97.557	97.407	6.250	101.019	100.769	100.519

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	96.312	96.062	95.812	4.750	N/A	N/A	N/A
4.125	96.141	95.891	95.641	6.250	99.750	99.500	99.250	4.125	96.316	96.066	95.816				
4.250	96.950	96.700	96.450					4.375	97.128	96.878	96.628				
4.375	96.953	96.703	96.453					4.500	97.142	96.892	96.642				
4.500	96.767	96.517	96.267					4.625	97.145	96.895	96.645				
4.625	96.770	96.520	96.270					4.875	97.329	97.079	96.829				
5.000	97.157	96.907	96.657					5.000	97.332	97.082	96.832				
5.125	97.159	96.909	96.659					5.125	97.334	97.084	96.834				
5.250	97.122	96.872	96.622					5.500	97.552	97.302	96.880	30 yr DPA "3.5% DPA ; Lender Paid Only"			
Borrower Paid Comp Only				Lender Paid Only				5.625	97.555	97.305	96.883	Rate	30 Day	45 Day	60 Day
								6.250	98.269	98.019	97.769	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.:

6/10/2020

45 Day Lock Exp.:

6/25/2020

60 Day Lock Exp.:

7/10/2020

W. Rate Sheet Dated: 5/11/2020

Release Time: 3:45 pm ET

Prices are subject to change without notice.

Conforming FNMA															
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year 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
2.750	98.291	98.134	98.091	2.875	97.579	97.479	97.379	2.750	96.705	96.605	96.505	2.750	96.667	96.510	96.467
2.875	98.900	98.743	98.700	2.990	98.037	97.937	97.837	2.875	97.392	97.292	97.192	2.875	97.259	97.102	97.059
2.990	99.386	99.229	99.186	3.000	98.137	98.037	97.937	2.990	97.849	97.749	97.649	2.990	97.712	97.555	97.512
3.000	99.486	99.329	99.286	3.125	98.527	98.427	98.327	3.000	97.949	97.849	97.749	3.000	97.812	97.655	97.612
3.125	99.842	99.685	99.642	3.250	99.197	99.097	98.997	3.125	98.340	98.240	98.140	3.125	98.028	97.871	97.828
3.250	100.294	100.129	100.094	3.375	99.737	99.637	99.537	3.250	99.006	98.906	98.806	3.250	98.203	98.038	98.003
3.375	100.776	100.611	100.576	3.500	100.170	100.070	99.970	3.375	99.549	99.449	99.349	3.375	98.675	98.510	98.475
3.500	101.168	101.003	100.968	3.625	100.882	100.782	100.682	3.500	99.982	99.882	99.782	3.500	99.064	98.899	98.864
3.625	101.523	101.358	101.323	3.750	101.776	101.676	101.576	3.625	100.831	100.731	100.631	3.625	99.240	99.075	99.040
3.750	101.857	101.684	101.657	3.875	102.207	102.107	102.007	3.750	101.772	101.672	101.572	3.750	99.247	99.074	99.047
3.875	102.240	102.067	102.040	3.990	102.466	102.366	102.266	3.875	102.207	102.107	102.007	3.875	99.627	99.454	99.427
3.990	102.467	102.294	102.267	4.000	102.566	102.466	102.366	3.990	102.466	102.366	102.266	3.990	99.848	99.675	99.648
4.000	102.567	102.394	102.367	4.125	102.839	102.739	102.639	4.000	102.566	102.466	102.366	4.000	99.948	99.775	99.748
4.125	102.762	102.589	102.562	4.250	103.153	103.053	102.953	4.125	102.839	102.739	102.639	4.125	100.110	99.937	99.910
4.250	102.324	102.224	102.124	4.375	103.506	103.406	103.306	4.250	102.962	102.862	102.762	4.250	99.154	98.984	98.954
4.375	102.637	102.537	102.437	4.500	103.789	103.689	103.589	4.375	103.318	103.218	103.118	4.375	99.472	99.372	99.272
4.500	102.893	102.793	102.693	4.625	104.036	103.936	103.836	4.500	103.602	103.502	103.402	4.500	99.771	99.671	99.571
4.625	103.017	102.917	102.817	4.750	104.733	104.633	104.533	4.625	104.066	103.966	103.866	4.625	99.922	99.822	99.722
4.750	103.459	103.359	103.259	4.875	N/A	N/A	N/A	4.750	104.886	104.786	104.686	4.750	99.776	99.676	99.576
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
2.750	94.881	94.781	94.681	2.875	99.346	99.139	99.146	2.875	98.795	98.695	98.595	2.875	98.732	98.532	98.532
2.875	95.551	95.451	95.351	2.990	99.804	99.598	99.604	2.990	99.222	99.122	99.022	2.990	99.160	98.960	98.960
2.990	95.975	95.875	95.775	3.000	99.904	99.698	99.704	3.000	99.322	99.222	99.122	3.000	99.260	99.060	99.060
3.000	96.075	95.975	95.875	3.125	100.244	100.037	100.044	3.125	99.695	99.595	99.495	3.125	99.632	99.432	99.432
3.125	96.326	96.226	96.126	3.250	100.610	100.395	100.410	3.250	100.232	100.132	100.032	3.250	100.232	100.032	100.032
3.250	96.715	96.615	96.515	3.375	101.064	100.849	100.864	3.375	100.730	100.630	100.530	3.375	100.730	100.530	100.530
3.375	97.248	97.148	97.048	3.500	101.435	101.220	101.235	3.500	101.139	101.039	100.939	3.500	101.139	100.939	100.939
3.500	97.678	97.578	97.478	3.625	101.784	101.569	101.584	3.625	101.522	101.422	101.322	3.625	101.522	101.322	101.322
3.625	98.348	98.248	98.148	3.750	102.195	101.972	101.995	3.750	102.003	101.903	101.803	3.750	101.847	101.647	101.647
3.750	98.962	98.862	98.762	3.875	102.550	102.327	102.350	3.875	102.392	102.292	102.192	3.875	102.236	102.036	102.036
3.875	99.394	99.294	99.194	3.990	102.762	102.539	102.562	3.990	102.635	102.535	102.435	3.990	102.479	102.279	102.279
3.990	99.647	99.547	99.447	4.000	102.862	102.639	102.662	4.000	102.735	102.635	102.535	4.000	102.579	102.379	102.379
4.000	99.747	99.647	99.547	4.125	103.020	102.797	102.820	4.125	103.000	102.900	102.800	4.125	102.843	102.643	102.643
4.125	99.910	99.810	99.710	4.250	103.351	103.128	103.151	4.250	103.050	102.950	102.850	4.250	101.987	101.787	101.787
4.250	99.954	99.854	99.754	4.375	103.633	103.408	103.433	4.375	103.359	103.259	103.159	4.375	102.297	102.097	102.097
4.375	99.272	99.172	99.072	4.500	102.877	102.727	102.677	4.500	102.630	102.530	102.430	4.500	102.567	102.367	102.367
4.500	99.571	99.471	99.371	4.625	102.997	102.847	102.797	4.625	102.871	102.771	102.671	4.625	102.809	102.609	102.609
4.625	99.722	99.622	99.522	4.750	103.511	103.361	103.311	4.750	103.278	103.178	103.078	4.750	103.215	103.015	103.015
4.750	99.576	99.476	99.376	4.875	103.770	103.620	103.570	4.875	103.563	103.463	103.363	4.875	103.500	103.300	103.300
15 Year 105-125				15 Year >125				15 Year High Balance				15 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
2.750	98.540	98.440	98.340	2.750	98.540	98.340	98.340	2.750	98.854	98.654	98.654	2.750	97.065	96.865	96.865
2.875	98.930	98.830	98.730	2.875	98.930	98.730	98.730	2.875	99.089	98.889	98.889	2.875	97.355	97.155	97.155
2.990	99.541	99.441	99.341	2.990	99.463	99.263	99.263	2.990	99.189	98.989	98.989	2.990	97.854	97.654	97.654
3.000	99.641	99.541	99.441	3.000	99.563	99.363	99.363	3.000	99.289	99.089	99.089	3.000	97.954	97.754	97.754
3.125	100.315	100.215	100.115	3.125	100.252	100.052	100.052	3.125	99.615	99.415	99.415	3.125	98.413	98.213	98.213
3.250	100.701	100.601	100.501	3.250	100.638	100.438	100.438	3.250	99.623	99.423	99.423	3.250	98.456	98.256	98.256
3.375	101.065	100.965	100.865	3.375	101.003	100.803	100.803	3.375	99.854	99.654	99.654	3.375	98.719	98.519	98.519
3.500	101.317	101.217	101.117	3.500	101.254	101.054	101.054	3.500	100.015	99.815	99.815	3.500	98.903	98.703	98.703
3.625	101.633	101.533	101.433	3.625	101.571	101.371	101.371	3.625	100.213	100.013	100.013	3.625	99.129	98.929	98.929
3.750	101.875	101.775	101.675	3.750	101.875	101.675	101.675	3.750	99.253	99.053	99.053	3.750	98.408	98.208	98.208
3.875	102.225	102.125	102.025	3.875	102.225	102.025	102.025	3.875	99.475	99.275	99.275	3.875	98.663	98.463	98.463
3.990	102.507	102.407	102.307	3.990	102.507	102.307	102.307	3.990	99.620	99.420	99.420	3.990	98.844	98.644	98.644
4.000	102.607	102.507	102.407	4.000	102.607	102.407	102.407	4.000	99.720	99.520	99.520	4.000	98.944	98.744	98.744
4.125	102.892	102.792	102.692	4.125	102.892	102.692	102.692	4.125	99.899	99.699	99.699	4.125	99.148	98.948	98.948
4.250	102.525	102.425	102.325	4.250	102.525	102.325	102.325	4.250	98.905	98.705	98.705	4.250	98.404	98.204	98.204
4.375	102.766	102.666	102.566	4.375	102.766	102.566	102.566	4.375	99.058	98.858	98.858	4.375	98.580	98.380	98.380
4.500	102.889	102.789	102.689	4.500	102.889	102.689	102.689	4.500	99.134	98.934	98.934	4.500	98.668	98.468	98.468
4.625	103.274	103.174	103.074	4.625	103.274	103.074	103.074	4.625	99.364	99.164	99.164	4.625	99.164	98.964	98.964
4.750	103.422	103.322	103.222	4.750	103.422	103.222	103.222	4.750	98.523	98.323	98.323	4.750	98.323	98.123	98.123

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%	> 97.00%



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

45 Day Lock Exp.:

60 Day Lock Exp.:

6/10/2020

6/25/2020

7/10/2020

W. Rate Sheet Dated: 5/11/2020

Release Time: 3:45 pm ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.557	97.432	97.182	
2.875	98.281	98.156	97.906	
3.000	99.047	98.922	98.672	
3.125	99.501	99.376	99.126	
3.250	99.570	99.445	99.195	
3.375	100.022	99.897	99.647	
3.500	100.356	100.231	99.981	
3.625	100.620	100.495	100.245	
3.750	100.808	100.683	100.433	
3.875	101.135	101.010	100.760	
4.000	101.460	101.335	101.085	
4.125	101.528	101.403	101.153	
4.250	101.008	100.883	100.633	
4.375	101.300	101.175	100.925	
4.500	101.608	101.483	101.233	
4.625	101.722	101.597	101.347	
4.750	101.684	101.559	101.309	
4.875	101.993	101.868	101.618	
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	97.285	97.160	96.910	
2.750	97.755	97.630	97.380	
2.875	98.482	98.357	98.107	
3.000	98.988	98.863	98.613	
3.125	99.394	99.269	99.019	
3.250	99.407	99.282	99.032	
3.375	99.920	99.795	99.545	
3.500	100.287	100.162	99.912	
3.625	100.586	100.461	100.211	
3.750	100.817	100.692	100.442	
3.875	101.205	101.080	100.830	
4.000	101.529	101.404	101.154	
4.125	101.648	101.523	101.273	
4.250	101.864	101.739	101.489	
4.375	102.044	101.919	101.669	

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	97.089	96.964	96.714	
2.500	97.834	97.709	97.459	
2.625	98.275	98.150	97.900	
2.750	98.734	98.609	98.359	
2.875	99.009	98.884	98.634	
3.000	99.194	99.069	98.819	
3.125	99.708	99.583	99.333	
3.250	100.043	99.918	99.668	
3.375	100.356	100.231	99.981	
3.500	100.537	100.412	100.162	
3.625	100.527	100.402	100.152	
3.750	100.834	100.709	100.459	
3.875	100.984	100.859	100.609	
4.000	101.351	101.226	100.976	
4.125	100.587	100.462	100.212	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	95.679	95.554	95.304	
3.000	96.414	96.289	96.039	
3.125	96.832	96.707	96.457	
3.250	97.461	97.336	97.086	
3.375	97.913	97.788	97.538	
3.500	98.247	98.122	97.872	
3.625	98.511	98.386	98.136	
3.750	97.949	97.824	97.574	
3.875	98.275	98.150	97.900	
4.000	98.601	98.476	98.226	
4.125	98.669	98.544	98.294	
4.250	98.021	97.896	97.646	
4.375	98.314	98.189	97.939	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.859	97.734	97.484	
3.000	98.133	98.008	97.758	
3.125	98.319	98.194	97.944	
3.250	97.770	97.645	97.395	
3.375	98.106	97.981	97.731	
3.500	98.419	98.294	98.044	
3.625	98.599	98.474	98.224	
3.750	97.405	97.280	97.030	
3.875	97.712	97.587	97.337	
4.000	97.862	97.737	97.487	
4.125	98.229	98.104	97.854	
4.250	97.097	96.972	96.722	
4.375	97.423	97.298	97.048	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.759	97.634	97.384	
2.875	98.033	97.908	97.658	
3.000	98.219	98.094	97.844	
3.125	97.670	97.545	97.295	
3.250	98.006	97.881	97.631	
3.375	98.319	98.194	97.944	
3.500	98.499	98.374	98.124	
3.625	97.305	97.180	96.930	
3.750	97.612	97.487	97.237	
3.875	97.762	97.637	97.387	
4.000	98.129	98.004	97.754	
4.125	96.997	96.872	96.622	
4.250	97.323	97.198	96.948	

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/10/2020

45 Day Lock Exp.:

6/25/2020

60 Day Lock Exp.:

7/10/2020

W. Rate Sheet Dated: 5/11/2020

Release Time: 3:45 pm 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	98.463	98.301	98.124	3.375	100.279	100.120	99.967	3.375	100.279	100.120	99.967	2.750	96.175	96.013	95.836	3.375	98.557	98.398	98.245				
2.875	99.210	99.040	98.872	3.500	100.671	100.506	100.361	3.500	100.671	100.506	100.361	2.875	96.922	96.752	96.584	3.500	98.949	98.784	98.639				
2.990	99.901	99.727	99.567	3.625	100.995	100.850	100.712	3.625	100.995	100.850	100.712	2.990	97.613	97.439	97.279	3.625	99.273	99.128	98.990				
3.000	100.001	99.827	99.667	3.750	101.187	101.019	100.866	3.750	101.187	101.019	100.866	3.000	97.713	97.539	97.379	3.750	98.715	98.547	98.394				
3.125	100.480	100.296	100.146	3.875	101.563	101.386	101.238	3.875	101.563	101.386	101.238	3.125	98.192	98.008	97.858	3.875	99.091	98.914	98.766				
3.250	100.640	100.485	100.324	3.990	101.835	101.652	101.508	3.990	101.835	101.652	101.508	3.250	98.918	98.763	98.602	3.990	99.363	99.180	99.036				
3.375	101.154	100.995	100.842	4.000	101.935	101.752	101.608	4.000	101.935	101.752	101.608	3.375	99.432	99.273	99.120	4.000	99.463	99.280	99.136				
3.500	101.546	101.381	101.236	4.125	102.038	101.849	101.710	4.125	102.038	101.849	101.710	3.500	99.824	99.659	99.514	4.125	99.566	99.377	99.238				
3.625	101.870	101.725	101.587	4.250	101.638	101.538	101.438	4.250	101.638	101.538	101.438	3.625	100.148	100.003	99.865	4.250	99.039	98.939	98.839				
3.750	102.062	101.894	101.741	4.375	101.955	101.855	101.755	4.375	101.955	101.855	101.755	3.750	99.590	99.422	99.269	4.375	99.356	99.256	99.156				
3.875	102.438	102.261	102.113	4.500	102.023	101.923	101.823	4.500	102.023	101.923	101.823	3.875	99.966	99.789	99.641	4.500	99.424	99.324	99.224				
3.990	102.710	102.527	102.383	4.625	102.137	102.037	101.937	4.625	102.137	102.037	101.937	3.990	100.238	100.055	99.911	4.625	99.538	99.438	99.338				
4.000	102.810	102.627	102.483	4.750	102.202	102.102	101.981	4.750	102.202	102.102	101.981	4.000	100.338	100.155	100.011	4.750	99.229	99.129	99.008				
4.125	102.913	102.724	102.585	4.875	102.542	102.442	102.336	4.875	102.542	102.442	102.336	4.125	100.441	100.252	100.113	4.875	99.569	99.469	99.363				
4.250	102.513	102.413	102.313	4.990	102.695	102.595	102.488	4.990	102.695	102.595	102.488	4.250	99.914	99.814	99.714	4.990	99.722	99.622	99.515				
4.375	102.830	102.730	102.630	5.000	102.795	102.695	102.588	5.000	102.795	102.695	102.588	4.375	100.231	100.131	100.031	5.000	99.822	99.722	99.615				
4.500	103.148	103.048	102.948	5.125	103.064	102.964	102.856	5.125	103.064	102.964	102.856	4.500	100.549	100.449	100.349	5.125	100.091	99.991	99.883				
4.625	103.262	103.162	103.062	5.250	103.662	103.562	103.462	5.250	103.662	103.562	103.462	4.625	100.663	100.563	100.463	5.250	99.753	99.653	99.553				
4.750	103.327	103.227	103.126	5.375	104.907	104.807	104.707	5.375	104.907	104.807	104.707	4.750	100.354	100.254	100.153	5.375	100.848	100.748	100.648				
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	98.557	98.398	98.245	2.750	98.818	98.558	98.538	3.375	100.736	100.498	100.458	3.375	100.736	100.498	100.458	2.750	100.389	100.235	100.189				
3.500	98.949	98.784	98.639	2.875	99.596	99.332	99.312	3.500	101.142	100.898	100.859	3.500	101.142	100.898	100.859	2.875	100.698	100.547	100.498				
3.625	99.273	99.128	98.990	2.990	100.053	99.789	99.769	3.625	101.465	101.214	101.174	3.625	101.465	101.214	101.174	2.990	100.817	100.663	100.617				
3.750	98.715	98.547	98.394	3.000	100.153	99.889	99.869	3.750	101.699	101.456	101.396	3.750	101.699	101.456	101.396	3.000	100.917	100.763	100.717				
3.875	99.091	98.914	98.766	3.125	100.603	100.345	100.325	3.875	102.103	101.855	101.796	3.875	102.103	101.855	101.796	3.125	101.536	101.419	101.336				
3.990	99.363	99.180	99.036	3.250	100.684	100.450	100.410	3.990	102.337	102.090	102.030	3.990	102.337	102.090	102.030	3.250	101.901	101.786	101.701				
4.000	99.463	99.280	99.136	3.375	101.236	100.998	100.958	4.000	102.437	102.190	102.130	4.000	102.437	102.190	102.130	3.375	102.240	102.123	102.040				
4.125	99.566	99.377	99.238	3.500	101.642	101.398	101.359	4.125	102.569	102.313	102.253	4.125	102.569	102.313	102.253	3.500	102.442	102.322	102.242				
4.250	99.039	98.939	98.839	3.625	101.965	101.714	101.674	4.250	102.860	102.760	102.660	4.250	102.860	102.760	102.660	3.625	102.482	102.382	102.282				
4.375	99.356	99.256	99.156	3.750	102.199	101.956	101.896	4.375	103.046	102.946	102.846	4.375	103.046	102.946	102.846	3.750	102.804	102.704	102.604				
4.500	99.424	99.324	99.224	3.875	102.603	102.355	102.296	4.500	102.471	102.371	102.271	4.500	102.471	102.371	102.271	3.875	102.957	102.857	102.757				
4.625	99.538	99.438	99.338	3.990	102.837	102.590	102.530	4.625	102.591	102.491	102.391	4.625	102.591	102.491	102.391	3.990	103.236	103.136	103.036				
4.750	99.229	99.129	99.008	4.000	102.937	102.690	102.630	4.750	103.107	102.907	102.907	4.750	103.107	102.907	102.907	4.000	103.336	103.236	103.136				
4.875	99.569	99.469	99.363	4.125	103.069	102.813	102.753	4.875	103.370	103.269	103.170	4.875	103.370	103.269	103.170	4.125	102.604	102.474	102.394				
4.990	99.722	99.622	99.515	4.250	103.360	103.260	103.160	4.990	103.687	103.587	103.487	4.990	103.687	103.587	103.487	4.250	102.940	102.808	102.728				
5.000	99.822	99.722	99.615	4.375	103.546	103.446	103.346	5.000	103.787	103.687	103.587	5.000	103.787	103.687	103.587	4.375	103.222	103.084	103.004				
5.125	100.091	99.991	99.883	4.500	103.721	103.621	103.521	5.125	104.070	103.970	103.870	5.125	104.070	103.970	103.870	4.500	103.373	103.237	103.157				
5.250	99.753	99.653	99.553	4.625	103.841	103.741	103.641	5.250	104.093	103.993	103.893	5.250	104.093	103.993	103.893	4.625	102.567	102.467	102.367				
5.375	100.848	100.748	100.648	4.750	104.357	104.257	104.157	5.375	105.346	105.246	105.146	5.375	105.346	105.246	105.146	4.750	102.717	102.617	102.517				
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	102.235	102.189	2.750	102.639	102.485	102.439	2.750	99.676	99.522	99.476	2.750	101.676	101.522	101.476	2.750	101.926	101.772	101.726				
2.875	100.698	100.547	100.498	2.875	100.698	100.547	100.498	2.875	99.985	99.834	99.785	2.875	99.985	99.834	99.785	2.875	99.985	99.834	99.785				
2.990	100.817	100.663	100.617	2.990	100.817	100.663	100.617	2.990	100.104	99.950	99.904	2.990	100.104	99.950	99.904	2.990	100.104	99.950	99.904				
3.000	100.917	100.763	100.717	3.000	100.917	100.763	100.717	3.000	100.204	100.050	100.004	3.000	100.204	100.050	100.004	3.000	100.204	100.050	100.004				
3.125	101.536	101.419	101.336	3.125	101.536	101.419	101.336	3.125	99.761	99.644	99.561	3.125	99.761	99.644	99.561	3.125	99.761	99.644	99.561				
3.250	101.901	101.786	101.701	3.250	101.901	101.786	101.701	3.250	100.126	100.011	99.926	3.250	100.126	100.011	99.926	3.250	100.126	100.011	99.926				
3.375	102.240	102.123	102.040	3.375	102.240	102.123	102.040	3.375	100.465	100.348	100.265	3.375	100.465	100.348	100.265	3.375	100.465	100.348	100.265				
3.500	102.442	102.322	102.242	3.500	102.442	102.322	102.242	3.500	100.667	100.547	100.467	3.500	100.667	100.547	100.467	3.500	100.667	100.547	100.467				
3.625	102.482	102.382	102.282	3.625	102.482	102.382	102.282	3.625	99.523	99.423	99.323	3.625	99.523	99.423	99.323	3.625	99.523	99.423	99.323				
3.750	102.804	102.704	102.604	3.750	102.804	102.704	102.604	3.750	99.845	99.745	99.645	3.750	99.845	99.745	99.645	3.750	99.845	99.745	99.645				
3.875	102.957	102.857	102.757	3.875	102.957	102.857	102.757	3.875	99.998	99.898	99.798	3.875	99.998	99.898	99.798	3.875	99.998	99.898	99.798				
3.990	103.236	103.136	103.036	3.990	103.236	103.136	103.036	3.990	100.277	100.177	100.077	3.990	100.277	100.177	100.077	3.990	100.277.						



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/10/2020

45 Day Lock Exp.:

6/25/2020

60 Day Lock Exp.:

7/10/2020

W. Rate Sheet Dated: 5/11/2020

Release Time: 3:45 pm 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	98.463	98.301	98.124	2.750	98.818	98.558	98.538	2.750	100.389	100.235	100.189	2.750	95.825	95.663	95.486	2.750	99.376	99.222	99.176
2.875	99.210	99.040	98.872	2.875	99.596	99.332	99.312	2.875	100.698	100.547	100.498	2.875	96.572	96.402	96.234	2.875	99.685	99.534	99.485
2.990	99.901	99.727	99.567	2.990	100.053	99.789	99.769	2.990	100.817	100.663	100.617	2.990	97.263	97.089	96.929	2.990	99.804	99.650	99.604
3.000	100.001	99.827	99.667	3.000	100.153	99.889	99.869	3.000	100.917	100.763	100.717	3.000	97.363	97.189	97.029	3.000	99.904	99.750	99.704
3.125	100.480	100.296	100.146	3.125	100.603	100.345	100.325	3.125	101.536	101.419	101.336	3.125	97.842	97.658	97.508	3.125	99.461	99.344	99.261
3.250	100.640	100.485	100.324	3.250	100.684	100.450	100.410	3.250	101.901	101.786	101.701	3.250	98.568	98.413	98.252	3.250	99.826	99.711	99.626
3.375	101.154	100.995	100.842	3.375	101.236	100.998	100.958	3.375	102.240	102.123	102.040	3.375	99.082	98.923	98.770	3.375	100.165	100.048	99.965
3.500	101.546	101.381	101.236	3.500	101.642	101.398	101.359	3.500	102.442	102.322	102.242	3.500	99.474	99.309	99.164	3.500	100.367	100.247	100.167
3.625	101.870	101.725	101.587	3.625	101.965	101.714	101.674	3.625	102.482	102.382	102.282	3.625	99.798	99.653	99.515	3.625	99.223	99.123	99.023
3.750	102.062	101.894	101.741	3.750	102.199	101.956	101.896	3.750	102.804	102.704	102.604	3.750	99.240	99.072	98.919	3.750	99.545	99.445	99.345
3.875	102.438	102.261	102.113	3.875	102.603	102.355	102.296	3.875	102.957	102.857	102.757	3.875	99.616	99.439	99.291	3.875	99.698	99.598	99.498
3.990	102.710	102.527	102.383	3.990	102.837	102.590	102.530	3.990	103.236	103.136	103.036	3.990	99.888	99.705	99.561	3.990	99.977	99.877	99.777
4.000	102.810	102.627	102.483	4.000	102.937	102.690	102.630	4.000	103.336	103.236	103.136	4.000	99.988	99.805	99.661	4.000	100.077	99.977	99.877
4.125	102.913	102.724	102.585	4.125	103.069	102.813	102.753	4.125	102.604	102.474	102.394	4.125	100.091	99.902	99.763	4.125	98.976	98.846	98.766
4.250	102.513	102.413	102.313	4.250	103.360	103.260	103.160	4.250	102.940	102.808	102.728	4.250	99.564	99.464	99.364	4.250	99.312	99.180	99.100
4.375	102.830	102.730	102.630	4.375	103.546	103.446	103.346	4.375	103.222	103.084	103.004	4.375	99.881	99.781	99.681	4.375	99.594	99.456	99.376
4.500	103.148	103.048	102.948	4.500	103.721	103.621	103.521	4.500	103.373	103.237	103.157	4.500	100.199	100.099	99.999	4.500	99.745	99.609	99.529
4.625	103.262	103.162	103.062	4.625	103.841	103.741	103.641	4.625	102.567	102.467	102.367	4.625	100.313	100.213	100.113	4.625	98.335	98.235	98.135
4.750	103.327	103.227	103.106	4.750	104.357	104.257	104.157	4.750	102.717	102.617	102.517	4.750	100.004	99.904	99.783	4.750	99.933	99.833	99.733

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.:

6/10/2020

45 Day Lock Exp.:

6/25/2020

60 Day Lock Exp.:

7/10/2020

W. Rate Sheet Dated: 5/11/2020

Release Time: 3:45 pm 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)