

W. Rate Sheet Dated: 5/13/2020

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	99.972	99.722	99.425	2.750	99.651	99.401	99.104	2.375	97.921	97.733	97.546	3.125	95.865	95.715	95.565
2.875	99.977	99.727	99.430	2.875	99.656	99.406	99.109	2.500	97.926	97.738	97.551	3.250	97.347	97.197	97.047
3.000	99.982	99.732	99.435	3.000	99.660	99.410	99.113	2.625	97.930	97.742	97.555	3.375	97.340	97.190	97.040
3.125	99.987	99.737	99.440	3.125	99.664	99.414	99.117	2.750	99.068	98.918	98.768	3.500	97.323	97.173	97.023
3.250	101.077	100.827	100.624	3.250	100.556	100.306	100.103	2.875	99.072	98.922	98.772	3.625	97.325	97.175	97.025
3.375	100.982	100.732	100.529	3.375	100.560	100.310	100.107	3.000	99.076	98.926	98.776	Margin = 2.250		Index = 0.160	
3.500	100.986	100.736	100.532	3.500	100.564	100.314	100.111	3.125	99.080	98.930	98.780				
3.625	100.990	100.740	100.537	3.625	100.567	100.317	100.114	3.250	101.602	101.452	101.302				
3.750	102.445	102.295	102.145	3.750	101.774	101.624	101.474	3.375	101.606	101.456	101.306				
3.875	102.349	102.199	102.049	3.875	101.778	101.628	101.478	3.500	101.609	101.459	101.309				
4.000	102.353	102.203	102.053	4.000	101.795	101.645	101.495	3.625	101.613	101.463	101.313				
4.125	102.357	102.207	102.057	4.125	101.798	101.648	101.498	3.750	101.984	101.834	101.684				
4.250	103.156	103.056	102.956	4.250	102.540	102.440	102.340	3.875	101.988	101.838	101.688				
4.375	103.060	102.960	102.860	4.375	102.542	102.442	102.342	4.000	101.983	101.833	101.683				
4.500	103.074	102.974	102.874	4.500	102.531	102.431	102.331	4.125	101.986	101.836	101.686				
4.625	103.076	102.976	102.876	4.625	102.534	102.434	102.334	4.250	102.153	102.003	101.853				
4.750	103.951	103.851	103.751	4.750	103.323	103.223	103.123	4.375	102.155	102.005	101.855				
4.875	103.854	103.754	103.654	4.875	103.325	103.225	103.125	4.500	102.144	101.994	101.844				
6.250	105.491	105.341	105.191	6.250	104.948	104.798	104.648	4.625	102.147	101.997	101.847				

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	99.222	98.972	98.675	2.750	98.651	98.401	98.104	2.375	96.921	96.733	96.546	3.125	94.865	94.715	94.565
2.875	99.227	98.977	98.680	2.875	98.656	98.406	98.109	2.500	96.926	96.738	96.551	3.250	96.347	96.197	96.047
3.000	99.232	98.982	98.685	3.000	98.660	98.410	98.113	2.625	96.930	96.742	96.555	3.375	96.340	96.190	96.040
3.125	99.237	98.987	98.690	3.125	98.664	98.414	98.117	2.750	98.068	97.918	97.768	3.500	96.323	96.173	96.023
3.250	100.327	100.077	99.874	3.250	100.056	99.806	99.603	2.875	98.072	97.922	97.772	3.625	96.325	96.175	96.025
3.375	100.232	99.982	99.779	3.375	100.060	99.810	99.607	3.000	98.076	97.926	97.776	Margin = 2.250		Index = 0.160	
3.500	100.236	99.986	99.782	3.500	100.064	99.814	99.611	3.125	98.080	97.930	97.780	30 Year OTC			
3.625	100.240	99.990	99.787	3.625	100.067	99.817	99.614	3.250	100.602	100.452	100.302	Rate	30 Day	45 Day	60 Day
3.750	101.495	101.345	101.195	3.750	100.774	100.624	100.474	3.375	100.606	100.456	100.306	4.000	101.978	101.728	101.478
3.875	101.399	101.249	101.099	3.875	100.778	100.628	100.478	3.500	100.609	100.459	100.309	4.125	101.982	101.732	101.482
4.000	101.403	101.253	101.103	4.000	100.795	100.645	100.495	3.625	100.613	100.463	100.313	4.375	102.685	102.435	102.185
4.125	101.407	101.257	101.107	4.125	100.798	100.648	100.498	3.750	100.984	100.834	100.684	4.500	102.699	102.449	102.199
4.250	102.406	102.306	102.206	4.250	101.540	101.440	101.340	3.875	100.988	100.838	100.688	4.625	102.701	102.451	102.201
4.375	102.310	102.210	102.110	4.375	101.542	101.442	101.342	4.000	100.983	100.833	100.683	4.875	103.479	103.229	102.979
4.500	102.324	102.224	102.124	4.500	101.531	101.431	101.331	4.125	100.986	100.836	100.686	5.000	103.482	103.232	102.982
4.625	102.326	102.226	102.126	4.625	101.534	101.434	101.334	4.250	101.153	101.003	100.853	5.125	103.484	103.234	102.984
4.750	103.201	103.101	103.001	4.750	102.323	102.223	102.123	4.375	101.155	101.005	100.855	5.500	104.327	104.077	103.827
4.875	103.104	103.004	102.904	4.875	102.325	102.225	102.125	4.500	101.144	100.994	100.844	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	101.147	100.997	100.847	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	99.228	98.978	98.728	4.750	101.000	100.750	100.500
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	4.125	99.232	98.982	98.732				
4.125	99.407	99.157	98.907	6.250	103.750	103.500	103.250	4.375	99.935	99.685	99.435				
4.250	100.106	99.856	99.606					4.500	99.949	99.699	99.449				
4.375	100.110	99.860	99.610					4.625	99.951	99.701	99.451				
4.500	99.924	99.674	99.424					4.875	100.729	100.479	100.229				
4.625	99.926	99.676	99.426					5.000	100.732	100.482	100.232				
5.000	100.907	100.657	100.407					5.125	100.734	100.484	100.234				
5.125	100.909	100.659	100.409					5.500	101.577	101.327	101.077				
5.250	101.309	101.059	100.809					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 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

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.:

6/12/2020

45 Day Lock Exp.:

6/29/2020

60 Day Lock Exp.:

7/13/2020

W. Rate Sheet Dated: 5/13/2020

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	97.509	97.259	96.962	2.750	97.618	97.368	97.071	2.375	94.701	94.513	94.326	3.125	94.413	94.263	94.113
2.875	97.514	97.264	96.967	2.875	97.623	97.373	97.076	2.500	94.706	94.518	94.331	3.250	95.770	95.620	95.470
3.000	97.520	97.270	96.973	3.000	97.627	97.377	97.080	2.625	94.710	94.522	94.335	3.375	95.762	95.612	95.462
3.125	97.524	97.274	96.977	3.125	97.631	97.381	97.084	2.750	97.035	96.885	96.735	3.500	95.746	95.596	95.446
3.250	98.490	98.240	98.037	3.250	98.399	98.149	97.946	2.875	97.040	96.890	96.740	3.625	95.747	95.597	95.447
3.375	98.394	98.144	97.941	3.375	98.403	98.153	97.949	3.000	97.044	96.894	96.744	Margin = 2.250		Index = 0.160	
3.500	98.398	98.148	97.945	3.500	98.406	98.156	97.953	3.125	97.047	96.897	96.747				
3.625	98.402	98.152	97.949	3.625	98.410	98.160	97.957	3.250	99.445	99.295	99.145				
3.750	99.545	99.395	99.245	3.750	99.304	99.154	99.004	3.375	99.448	99.298	99.148				
3.875	99.449	99.299	99.149	3.875	99.308	99.158	99.008	3.500	99.452	99.302	99.152				
4.000	99.453	99.303	99.153	4.000	99.325	99.175	99.025	3.625	99.455	99.305	99.155				
4.125	99.457	99.307	99.157	4.125	99.328	99.178	99.028	3.750	99.514	99.364	99.214				
4.250	100.256	100.156	100.056	4.250	100.070	99.970	99.870	3.875	99.518	99.368	99.218				
4.375	100.160	100.060	99.960	4.375	100.072	99.972	99.872	4.000	99.513	99.363	99.213				
4.500	100.174	100.074	99.974	4.500	100.061	99.961	99.861	4.125	99.516	99.366	99.216				
4.625	100.176	100.076	99.976	4.625	100.064	99.964	99.864	4.250	99.683	99.533	99.383				
4.750	100.489	100.389	100.289	4.750	100.290	100.190	100.090	4.375	99.685	99.535	99.385				
4.875	100.392	100.292	100.192	4.875	100.293	100.193	100.093	4.500	99.674	99.524	99.374				
6.250	101.841	101.691	101.541	6.250	101.728	101.578	101.428	4.625	99.677	99.527	99.377				

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	96.759	96.509	96.212	2.750	96.188	95.938	95.641	2.375	94.771	94.583	94.396	3.125	92.403	92.253	92.103
2.875	96.764	96.514	96.217	2.875	96.193	95.943	95.646	2.500	94.776	94.588	94.401	3.250	93.760	93.610	93.460
3.000	96.770	96.520	96.223	3.000	96.197	95.947	95.650	2.625	94.780	94.592	94.405	3.375	93.752	93.602	93.452
3.125	96.774	96.524	96.227	3.125	96.201	95.951	95.654	2.750	95.637	95.487	95.337	3.500	93.736	93.586	93.436
3.250	97.740	97.490	97.287	3.250	97.469	97.219	97.016	2.875	95.641	95.491	95.341	3.625	93.737	93.587	93.437
3.375	97.644	97.394	97.191	3.375	97.473	97.223	97.019	3.000	95.645	95.495	95.345	Margin = 2.250		Index = 0.160	
3.500	97.648	97.398	97.195	3.500	97.476	97.226	97.023	3.125	95.648	95.498	95.348	30 Year OTC			
3.625	97.652	97.402	97.199	3.625	97.480	97.230	97.027	3.250	97.827	97.677	97.527	Rate	30 Day	45 Day	60 Day
3.750	98.595	98.445	98.295	3.750	97.874	97.724	97.574	3.375	97.831	97.681	97.531	4.000	99.078	98.828	98.578
3.875	98.499	98.349	98.199	3.875	97.878	97.728	97.578	3.500	97.834	97.684	97.534	4.125	99.082	98.832	98.582
4.000	98.503	98.353	98.203	4.000	97.895	97.745	97.595	3.625	97.838	97.688	97.538	4.375	99.785	99.535	99.285
4.125	98.507	98.357	98.207	4.125	97.898	97.748	97.598	3.750	98.209	98.059	97.909	4.500	99.799	99.549	99.299
4.250	99.506	99.406	99.306	4.250	98.640	98.540	98.440	3.875	98.213	98.063	97.913	4.625	99.801	99.551	99.301
4.375	99.410	99.310	99.210	4.375	98.642	98.542	98.442	4.000	98.208	98.058	97.908	4.875	100.017	99.767	99.517
4.500	99.424	99.324	99.224	4.500	98.631	98.531	98.431	4.125	98.211	98.061	97.911	5.000	100.019	99.769	99.519
4.625	99.426	99.326	99.226	4.625	98.634	98.534	98.434	4.250	97.753	97.603	97.453	5.125	100.022	99.772	99.522
4.750	99.739	99.639	99.539	4.750	98.860	98.760	98.660	4.375	97.755	97.605	97.455	5.500	100.427	100.177	99.927
4.875	99.642	99.542	99.442	4.875	98.863	98.763	98.663	4.500	97.744	97.594	97.444	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	97.747	97.597	97.447	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	96.328	96.078	95.828	4.750	N/A	N/A	N/A
4.125	96.157	95.907	95.657	6.250	99.750	99.500	99.250	4.125	96.332	96.082	95.832				
4.250	96.856	96.606	96.356					4.375	97.035	96.785	96.535				
4.375	96.860	96.610	96.360					4.500	97.049	96.799	96.549				
4.500	96.674	96.424	96.174					4.625	97.051	96.801	96.551				
4.625	96.676	96.426	96.176					4.875	97.267	97.017	96.767				
5.000	97.094	96.844	96.594					5.000	97.269	97.019	96.769				
5.125	97.097	96.847	96.597					5.125	97.272	97.022	96.772				
5.250	97.059	96.809	96.559					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.:

6/12/2020

45 Day Lock Exp.:

6/29/2020

60 Day Lock Exp.:

7/13/2020

W. Rate Sheet Dated: 5/13/2020

Release Time: 10:00 am 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				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	98.760	98.592	98.560	2.875	98.047	97.947	97.847	2.750	97.174	97.074	96.974	2.750	97.260	97.092	97.060	2.750	95.666	95.566	95.466				
2.875	99.368	99.200	99.168	2.990	98.498	98.398	98.298	2.875	97.859	97.759	97.659	2.875	97.850	97.682	97.650	2.875	96.329	96.229	96.129				
2.990	99.850	99.682	99.650	3.000	98.598	98.498	98.398	2.990	98.311	98.211	98.111	2.990	98.301	98.133	98.101	2.990	96.749	96.649	96.549				
3.000	99.950	99.782	99.750	3.125	99.006	98.906	98.806	3.000	98.411	98.311	98.211	3.000	98.401	98.233	98.201	3.000	96.849	96.749	96.649				
3.125	100.321	100.153	100.121	3.250	99.390	99.290	99.190	3.125	98.819	98.719	98.619	3.125	98.634	98.466	98.434	3.125	97.119	97.019	96.919				
3.250	100.487	100.320	100.287	3.375	99.950	99.850	99.750	3.250	99.198	99.098	98.998	3.250	98.521	98.354	98.321	3.250	97.224	97.124	97.024				
3.375	100.986	100.819	100.786	3.500	100.415	100.315	100.215	3.375	99.762	99.662	99.562	3.375	99.010	98.843	98.810	3.375	97.774	97.674	97.574				
3.500	101.411	101.244	101.211	3.625	100.900	100.800	100.700	3.500	100.227	100.127	100.027	3.500	99.431	99.264	99.231	3.500	98.235	98.135	98.035				
3.625	101.791	101.624	101.591	3.750	101.848	101.748	101.648	3.625	100.843	100.743	100.643	3.625	99.622	99.455	99.422	3.625	98.531	98.431	98.331				
3.750	101.929	101.747	101.729	3.875	102.309	102.209	102.109	3.750	101.844	101.744	101.644	3.750	99.445	99.263	99.245	3.750	99.164	99.064	98.964				
3.875	102.339	102.157	102.139	3.990	102.601	102.501	102.401	3.875	102.309	102.209	102.109	3.875	99.851	99.669	99.651	3.875	99.621	99.521	99.421				
3.990	102.594	102.412	102.394	4.000	102.701	102.601	102.501	3.990	102.601	102.501	102.401	3.990	100.100	99.918	99.900	3.990	99.900	99.800	99.700				
4.000	102.694	102.512	102.494	4.125	102.987	102.887	102.787	4.000	102.701	102.601	102.501	4.000	100.200	100.018	100.000	4.000	100.000	99.900	99.800				
4.125	102.907	102.725	102.707	4.250	103.383	103.283	103.183	4.125	102.987	102.887	102.787	4.125	100.372	100.190	100.172	4.125	100.172	100.072	99.972				
4.250	102.555	102.437	102.355	4.375	103.758	103.658	103.558	4.250	103.192	103.092	102.992	4.250	99.511	99.393	99.311	4.250	99.311	99.211	99.111				
4.375	102.887	102.769	102.687	4.500	104.055	103.955	103.855	4.375	103.571	103.471	103.371	4.375	99.849	99.731	99.649	4.375	99.649	99.549	99.449				
4.500	103.158	103.040	102.958	4.625	104.314	104.214	104.114	4.500	103.867	103.767	103.667	4.500	100.166	100.048	99.966	4.500	99.966	99.866	99.766				
4.625	103.292	103.174	103.092	4.750	104.918	104.818	104.718	4.625	104.204	104.104	104.004	4.625	100.324	100.206	100.124	4.625	100.124	100.024	99.924				
4.750	103.645	103.527	103.445	4.875	N/A	N/A	N/A	4.750	96.937	96.837	96.737	4.750	100.087	99.969	99.887	4.750	99.887	99.787	99.687				
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	95.474	95.374	95.274	2.875	99.813	99.595	99.613	2.875	99.262	99.162	99.062	2.875	99.200	99.000	99.000	2.750	100.426	100.264	100.226				
2.875	96.141	96.041	95.941	2.990	100.267	100.049	100.067	2.990	99.683	99.583	99.483	2.990	99.620	99.420	99.420	2.875	100.780	100.618	100.580				
2.990	96.562	96.462	96.362	3.000	100.367	100.149	100.167	3.000	99.783	99.683	99.583	3.000	99.720	99.520	99.520	2.990	101.002	100.840	100.802				
3.000	96.662	96.562	96.462	3.125	100.723	100.505	100.523	3.125	100.175	100.075	99.975	3.125	100.112	99.912	99.912	3.000	101.102	100.940	100.902				
3.125	96.932	96.832	96.732	3.250	100.807	100.590	100.607	3.250	100.429	100.329	100.229	3.250	100.429	100.229	100.229	3.125	101.594	101.432	101.394				
3.250	97.032	96.932	96.832	3.375	101.278	101.061	101.078	3.375	100.947	100.847	100.747	3.375	100.947	100.747	100.747	3.250	101.950	101.788	101.750				
3.375	97.586	97.486	97.386	3.500	101.682	101.465	101.482	3.500	101.389	101.289	101.189	3.500	101.389	101.189	101.189	3.375	102.308	102.146	102.108				
3.500	98.047	97.947	97.847	3.625	102.055	101.838	101.855	3.625	101.800	101.700	101.600	3.625	101.800	101.600	101.600	3.500	102.556	102.394	102.356				
3.625	98.474	98.374	98.274	3.750	102.276	102.044	102.076	3.750	102.083	101.983	101.883	3.750	101.927	101.727	101.727	3.625	102.861	102.699	102.661				
3.750	99.160	99.060	98.960	3.875	102.655	102.423	102.455	3.875	102.502	102.402	102.302	3.875	102.345	102.145	102.145	3.750	102.780	102.602	102.580				
3.875	99.621	99.521	99.421	3.990	102.894	102.662	102.694	3.990	102.775	102.675	102.575	3.990	102.619	102.419	102.419	3.875	103.118	102.940	102.918				
3.990	99.900	99.800	99.700	4.000	102.994	102.762	102.794	4.000	102.875	102.775	102.675	4.000	102.719	102.519	102.519	3.990	103.382	103.204	103.182				
4.000	100.000	99.900	99.800	4.125	103.169	102.937	102.969	4.125	103.152	103.052	102.952	4.125	102.996	102.796	102.796	4.000	103.482	103.304	103.282				
4.125	100.172	100.072	99.972	4.250	102.588	102.420	102.388	4.250	102.287	102.187	102.087	4.250	102.224	102.024	102.024	4.125	103.750	103.572	103.550				
4.250	99.311	99.211	99.111	4.375	102.888	102.720	102.688	4.375	102.616	102.516	102.416	4.375	102.554	102.354	102.354	4.250	103.086	102.908	102.886				
4.375	99.649	99.549	99.449	4.500	103.146	102.978	102.946	4.500	102.898	102.798	102.698	4.500	102.836	102.636	102.636	4.375	103.313	103.166	103.113				
4.500	99.966	99.866	99.766	4.625	103.275	103.107	103.075	4.625	103.153	103.053	102.953	4.625	103.090	102.890	102.890	4.500	103.428	103.281	103.228				
4.625	100.124	100.024	99.924	4.750	103.700	103.532	103.500	4.750	103.467	103.367	103.267	4.750	103.405	103.205	103.205	4.625	103.543	103.396	103.343				
4.750	93.179	93.079	92.979	4.875	103.971	103.803	103.771	4.875	103.766	103.666	103.566	4.875	103.703	103.503	103.503	4.750	102.906	102.728	102.706				
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	98.839	98.739	98.639	2.750	98.839	98.639	98.639	2.750	99.148	98.948	98.948	2.750	97.361	97.161	97.161	2.750	97.361	97.161	97.161				
2.875	99.228	99.128	99.028	2.875	99.228	99.028	99.028	2.875	99.397	99.197	99.197	2.875	97.645	97.445	97.445	2.875	97.645	97.445	97.445				
2.990	99.760	99.660	99.560	2.990	99.681	99.481	99.481	2.990	99.521	99.321	99.321	2.990	98.079	97.879	97.879	2.990	98.000	97.800	97.800				
3.000	99.860	99.760	99.660	3.000	99.781	99.581	99.581	3.000	99.621	99.421	99.421	3.000	98.179	97.979	97.979	3.000	98.100	97.900	97.900				
3.125	100.573	100.473	100.373	3.125	100.510	100.310	100.310	3.125	99.966	99.766	99.766	3.125	98.745	98.545	98.545	3.125	98.682	98.482	98.482				
3.250	100.985	100.885	100.785	3.250	100.923	100.723	100.723	3.250	99.897	99.697	99.697	3.250	98.732	98.532	98.532	3.250	98.670	98.470	98.470				
3.375	101.378	101.278	101.178	3.375	101.316	101.116	101.116	3.375	100.147	99.947	99.947	3.375	99.017	98.817	98.817	3.375	98.955	98.755	98.755				
3.500	101.655	101.555	101.455	3.500	101.592	101.392	101.392	3.500	100.323	100.123	100.123	3.500	99.222	99.022	99.022	3.500	99.159	98.959	98.959				
3.625	101.986	101.886	101.786	3.625	101.924	101.724	101.724	3.625	100.533	100.333	100.333	3.625	99.458	99.258	99.258	3.625	99.396	99.196	99.196				
3.750	102.139	102.039	101.939	3.750	102.139	101.939	101.939	3.750	99.508	99.308	99.308	3.750	98.667	98.467	98.467	3.750	98.667	98.467	98.467				
3.875	102.508	102.408	102.308	3.875	102.508	102.308	102.308	3.875	99.742	99.542	99.542	3.875	98.932	98.732	98.732	3.875	98.932	98.732	98.732				
3.990	102.812	102.712	102.612	3.990	102.812	102.612	102.612	3.990	99.900	99.700	99.700	3.990	99.930	99.730	99.730	3.990	99.930	99.730	99.730				
4.000	102.912	102.812	102.712	4.000	102.912	102.712	102.712	4.000	100.000	99.800	99.800	4.000	99.230	99.030	99.030	4.000	99.230	99.030	99.030				
4.125	103.208	103.108	103.008	4.125	103.208																		



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.:

6/12/2020

45 Day Lock Exp.:

6/29/2020

60 Day Lock Exp.:

7/13/2020

W. Rate Sheet Dated: 5/13/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

FNMA - OTC

30 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	96.966	96.841	96.591	
2.875	97.639	97.514	97.264	
3.000	98.342	98.217	97.967	
3.125	98.748	98.623	98.373	
3.250	99.077	98.952	98.702	
3.375	99.514	99.389	99.139	
3.500	99.840	99.715	99.465	
3.625	100.107	99.982	99.732	
3.750	100.369	100.244	99.994	
3.875	100.682	100.557	100.307	
4.000	101.000	100.875	100.625	
4.125	101.073	100.948	100.698	
4.250	100.813	100.688	100.438	
4.375	101.100	100.975	100.725	
4.500	101.427	101.302	101.052	
4.625	101.493	101.368	101.118	
4.750	101.896	101.771	101.521	
4.875	102.184	102.059	101.809	
4.990	#VALUE!	#VALUE!	#VALUE!	
5.000	#VALUE!	#VALUE!	#VALUE!	

20 Yr. Fixed				
Rate	30 Day	45 Day	60 Day	
2.000	N/A	N/A	N/A	
2.125	N/A	N/A	N/A	
2.250	N/A	N/A	N/A	
2.375	N/A	N/A	N/A	
2.500	N/A	N/A	N/A	
2.625	96.719	96.594	96.344	
2.750	97.201	97.076	96.826	
2.875	97.924	97.799	97.549	
3.000	98.422	98.297	98.047	
3.125	98.807	98.682	98.432	
3.250	99.061	98.936	98.686	
3.375	99.561	99.436	99.186	
3.500	99.922	99.797	99.547	
3.625	100.176	100.051	99.801	
3.750	100.434	100.309	100.059	
3.875	100.792	100.667	100.417	
4.000	101.087	100.962	100.712	
4.125	101.191	101.066	100.816	
4.250	101.570	101.445	101.195	
4.375	101.740	101.615	101.365	

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	96.861	96.736	96.486	
2.500	97.599	97.474	97.224	
2.625	98.036	97.911	97.661	
2.750	98.493	98.368	98.118	
2.875	98.764	98.639	98.389	
3.000	98.948	98.823	98.573	
3.125	99.576	99.451	99.201	
3.250	99.910	99.785	99.535	
3.375	100.217	100.092	99.842	
3.500	100.395	100.270	100.020	
3.625	100.425	100.300	100.050	
3.750	100.730	100.605	100.355	
3.875	100.879	100.754	100.504	
4.000	101.242	101.117	100.867	
4.125	100.501	100.376	100.126	

30 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	95.404	95.279	95.029	
3.000	96.107	95.982	95.732	
3.125	96.513	96.388	96.138	
3.250	96.869	96.744	96.494	
3.375	97.305	97.180	96.930	
3.500	97.632	97.507	97.257	
3.625	97.898	97.773	97.523	
3.750	97.509	97.384	97.134	
3.875	97.821	97.696	97.446	
4.000	98.140	98.015	97.765	
4.125	98.213	98.088	97.838	
4.250	97.892	97.767	97.517	
4.375	98.179	98.054	97.804	

20 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.875	97.368	97.243	96.993	
3.000	97.639	97.514	97.264	
3.125	97.822	97.697	97.447	
3.250	97.545	97.420	97.170	
3.375	97.878	97.753	97.503	
3.500	98.185	98.060	97.810	
3.625	98.363	98.238	97.988	
3.750	97.235	97.110	96.860	
3.875	97.539	97.414	97.164	
4.000	97.688	97.563	97.313	
4.125	98.051	97.926	97.676	
4.250	96.969	96.844	96.594	
4.375	97.290	97.165	96.915	

15 Yr. High Balance Fixed				
Rate	30 Day	45 Day	60 Day	
2.750	97.268	97.143	96.893	
2.875	97.539	97.414	97.164	
3.000	97.722	97.597	97.347	
3.125	97.445	97.320	97.070	
3.250	97.778	97.653	97.403	
3.375	98.085	97.960	97.710	
3.500	98.263	98.138	97.888	
3.625	97.135	97.010	96.760	
3.750	97.439	97.314	97.064	
3.875	97.588	97.463	97.213	
4.000	97.951	97.826	97.576	
4.125	96.869	96.744	96.494	
4.250	97.190	97.065	96.815	

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/12/2020
45 Day Lock Exp.: 6/29/2020
60 Day Lock Exp.: 7/13/2020

W. Rate Sheet Dated: 5/13/2020

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	98.704	98.604	98.504	3.375	100.271	100.171	100.071	3.375	100.271	100.171	100.071	2.750	96.416	96.316	96.216	3.375	98.549	98.449	98.349
2.875	99.372	99.272	99.172	3.500	100.628	100.528	100.428	3.500	100.628	100.528	100.428	2.875	97.084	96.984	96.884	3.500	98.906	98.806	98.706
2.990	99.963	99.863	99.763	3.625	100.956	100.856	100.756	3.625	100.956	100.856	100.756	2.990	97.675	97.575	97.475	3.625	99.234	99.134	99.034
3.000	100.063	99.963	99.863	3.750	101.188	101.085	100.983	3.750	101.188	101.085	100.983	3.000	97.775	97.675	97.575	3.750	98.716	98.613	98.511
3.125	100.489	100.389	100.289	3.875	101.521	101.421	101.321	3.875	101.521	101.421	101.321	3.125	98.201	98.101	98.001	3.875	99.049	98.949	98.849
3.250	100.686	100.586	100.486	3.990	101.759	101.659	101.559	3.990	101.759	101.659	101.559	3.250	98.964	98.864	98.764	3.990	99.287	99.187	99.087
3.375	101.146	101.046	100.946	4.000	101.859	101.759	101.659	4.000	101.859	101.759	101.659	3.375	99.424	99.324	99.224	4.000	99.387	99.287	99.187
3.500	101.503	101.403	101.303	4.125	101.956	101.856	101.756	4.125	101.956	101.856	101.756	3.500	99.781	99.681	99.581	4.125	99.484	99.384	99.284
3.625	101.831	101.731	101.631	4.250	101.707	101.588	101.465	4.250	101.707	101.588	101.465	3.625	100.109	100.009	99.909	4.250	99.108	98.989	98.866
3.750	102.063	101.960	101.858	4.375	101.998	101.880	101.771	4.375	101.998	101.880	101.771	3.750	99.591	99.488	99.386	4.375	99.399	99.281	99.172
3.875	102.396	102.296	102.196	4.500	102.032	101.914	101.809	4.500	102.032	101.914	101.809	3.875	99.924	99.824	99.724	4.500	99.433	99.315	99.210
3.990	102.634	102.534	102.434	4.625	102.131	102.014	101.912	4.625	102.131	102.014	101.912	3.990	100.162	100.062	99.962	4.625	99.532	99.415	99.313
4.000	102.734	102.634	102.534	4.750	102.421	102.273	102.127	4.750	102.421	102.273	102.127	4.000	100.262	100.162	100.062	4.750	99.448	99.300	99.154
4.125	102.831	102.731	102.631	4.875	102.720	102.583	102.458	4.875	102.720	102.583	102.458	4.125	100.359	100.259	100.159	4.875	99.747	99.610	99.485
4.250	102.582	102.463	102.340	4.990	102.849	102.713	102.594	4.990	102.849	102.713	102.594	4.250	99.983	99.864	99.741	4.990	99.876	99.740	99.621
4.375	102.873	102.755	102.646	5.000	102.949	102.813	102.694	5.000	102.949	102.813	102.694	4.375	100.274	100.156	100.047	5.000	99.976	99.840	99.721
4.500	103.157	103.039	102.934	5.125	103.198	103.063	102.946	5.125	103.198	103.063	102.946	4.500	100.558	100.440	100.335	5.125	100.225	100.090	99.973
4.625	103.256	103.139	103.037	5.250	103.933	103.762	103.598	5.250	103.933	103.762	103.598	4.625	100.657	100.540	100.438	5.250	100.024	99.853	99.689
4.750	103.546	103.398	103.252	5.375	105.158	105.002	104.860	5.375	105.158	105.002	104.860	4.750	100.573	100.425	100.279	5.375	101.099	100.943	100.801
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	98.549	98.449	98.349	2.750	98.994	98.894	98.794	3.375	100.729	100.629	100.529	3.375	100.729	100.629	100.529	2.750	100.675	100.518	100.475
3.500	98.906	98.806	98.706	2.875	99.724	99.624	99.524	3.500	101.118	101.018	100.918	3.500	101.118	101.018	100.918	2.875	100.971	100.814	100.771
3.625	99.234	99.134	99.034	2.990	100.139	100.039	99.939	3.625	101.398	101.298	101.198	3.625	101.398	101.298	101.198	2.990	101.078	100.925	100.878
3.750	98.716	98.613	98.511	3.000	100.239	100.139	100.039	3.750	101.637	101.537	101.437	3.750	101.637	101.537	101.437	3.000	101.178	101.025	100.978
3.875	99.049	98.949	98.849	3.125	100.657	100.557	100.457	3.875	102.018	101.918	101.818	3.875	102.018	101.918	101.818	3.125	101.810	101.673	101.610
3.990	99.287	99.187	99.087	3.250	100.710	100.610	100.510	3.990	102.235	102.135	102.035	3.990	102.235	102.135	102.035	3.250	102.157	102.022	101.957
4.000	99.387	99.287	99.187	3.375	101.229	101.129	101.029	4.000	102.335	102.235	102.135	4.000	102.335	102.235	102.135	3.375	102.479	102.342	102.279
4.125	99.484	99.384	99.284	3.500	101.618	101.518	101.418	4.125	102.463	102.363	102.263	4.125	102.463	102.363	102.263	3.500	102.671	102.534	102.471
4.250	99.108	98.989	98.866	3.625	101.898	101.798	101.698	4.250	102.871	102.771	102.671	4.250	102.871	102.771	102.671	3.625	102.671	102.575	102.475
4.375	99.399	99.281	99.172	3.750	102.137	102.037	101.937	4.375	103.050	102.950	102.850	4.375	103.050	102.950	102.850	3.750	102.981	102.881	102.781
4.500	99.433	99.315	99.210	3.875	102.518	102.418	102.318	4.500	102.487	102.387	102.287	4.500	102.487	102.387	102.287	3.875	103.126	103.026	102.926
4.625	99.532	99.415	99.313	3.990	102.735	102.635	102.535	4.625	102.569	102.469	102.369	4.625	102.569	102.469	102.369	3.990	103.380	103.280	103.180
4.750	99.448	99.300	99.154	4.000	102.835	102.735	102.635	4.750	103.245	103.143	103.042	4.750	103.245	103.143	103.042	4.000	103.480	103.380	103.280
4.875	99.747	99.610	99.485	4.125	102.963	102.863	102.763	4.875	103.498	103.385	103.297	4.875	103.498	103.385	103.297	4.125	102.658	102.558	102.458
4.990	99.876	99.740	99.621	4.250	103.371	103.271	103.171	4.990	103.815	103.702	103.614	4.990	103.815	103.702	103.614	4.250	102.972	102.872	102.772
5.000	99.976	99.840	99.721	4.375	103.550	103.450	103.350	5.000	103.915	103.802	103.714	5.000	103.915	103.802	103.714	4.375	103.227	103.127	103.027
5.125	100.225	100.090	99.973	4.500	103.737	103.637	103.537	5.125	104.192	104.080	103.992	5.125	104.192	104.080	103.992	4.500	103.362	103.262	103.162
5.250	100.024	99.853	99.689	4.625	103.819	103.719	103.619	5.250	104.327	104.192	104.079	5.250	104.327	104.192	104.079	4.625	102.593	102.493	102.393
5.375	101.099	100.943	100.801	4.750	104.495	104.383	104.292	5.375	105.576	105.441	105.329	5.375	105.576	105.441	105.329	4.750	102.732	102.632	102.532
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	102.675	102.518	102.475	2.750	102.925	102.768	102.725	2.750	99.962	99.805	99.762	2.750	101.962	101.805	101.762	2.750	102.212	102.055	102.012
2.875	100.971	100.814	100.771	2.875	100.971	100.814	100.771	2.875	100.258	100.101	100.058	2.875	100.258	100.101	100.058	2.875	100.258	100.101	100.058
2.990	101.078	100.925	100.878	2.990	101.078	100.925	100.878	2.990	100.365	100.212	100.165	2.990	100.365	100.212	100.165	2.990	100.365	100.212	100.165
3.000	101.178	101.025	100.978	3.000	101.178	101.025	100.978	3.000	100.465	100.312	100.265	3.000	100.465	100.312	100.265	3.000	100.465	100.312	100.265
3.125	101.810	101.673	101.610	3.125	101.810	101.673	101.610	3.125	100.035	99.898	99.835	3.125	100.035	99.898	99.835	3.125	100.035	99.898	99.835
3.250	102.157	102.022	101.972	3.250	102.157	102.022	101.972	3.250	100.382	100.247	100.182	3.250	100.382	100.247	100.182	3.250	100.382	100.247	100.182
3.375	102.479	102.342	102.279	3.375	102.479	102.342	102.279	3.375	100.704	100.567	100.504	3.375	100.704	100.567	100.504	3.375	100.704	100.567	100.504
3.500	102.671	102.534	102.471	3.500	102.671	102.534	102.471	3.500	100.896	100.759	100.696	3.500	100.896	100.759	100.696	3.500	100.896	100.759	100.696
3.625	102.675	102.575	102.475	3.625	102.675	102.575	102.475	3.625	99.716	99.616	99.516	3.625	99.716	99.616	99.516	3.625	99.716	99.616	99.516
3.750	102.981	102.881	102.781	3.750	102.981	102.881	102.781	3.750	100.022	99.922	99.822	3.750	100.022	99.922	99.822	3.750	100.022	99.922	99.822
3.875	103.																		



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.:

6/12/2020

45 Day Lock Exp.:

6/29/2020

60 Day Lock Exp.:

7/13/2020

W. Rate Sheet Dated: 5/13/2020

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	98.704	98.604	98.504	2.750	98.994	98.894	98.794	2.750	100.675	100.518	100.475	2.750	96.066	95.966	95.866	2.750	99.662	99.505	99.462
2.875	99.372	99.272	99.172	2.875	99.724	99.624	99.524	2.875	100.971	100.814	100.771	2.875	96.734	96.634	96.534	2.875	99.958	99.801	99.758
2.990	99.963	99.863	99.763	2.990	100.139	100.039	99.939	2.990	101.078	100.925	100.878	2.990	97.325	97.225	97.125	2.990	100.065	99.912	99.865
3.000	100.063	99.963	99.863	3.000	100.239	100.139	100.039	3.000	101.178	101.025	100.978	3.000	97.425	97.325	97.225	3.000	100.165	100.012	99.965
3.125	100.489	100.389	100.289	3.125	100.657	100.557	100.457	3.125	101.810	101.673	101.610	3.125	97.851	97.751	97.651	3.125	99.735	99.598	99.535
3.250	100.686	100.586	100.486	3.250	100.710	100.610	100.510	3.250	102.157	102.022	101.957	3.250	98.614	98.514	98.414	3.250	100.082	99.947	99.882
3.375	101.146	101.046	100.946	3.375	101.229	101.129	101.029	3.375	102.479	102.342	102.279	3.375	99.074	98.974	98.874	3.375	100.404	100.267	100.204
3.500	101.503	101.403	101.303	3.500	101.618	101.518	101.418	3.500	102.671	102.534	102.471	3.500	99.431	99.331	99.231	3.500	100.596	100.459	100.396
3.625	101.831	101.731	101.631	3.625	101.898	101.798	101.698	3.625	102.675	102.575	102.475	3.625	99.759	99.659	99.559	3.625	99.416	99.316	99.216
3.750	102.063	101.960	101.858	3.750	102.137	102.037	101.937	3.750	102.981	102.881	102.781	3.750	99.241	99.138	99.036	3.750	99.722	99.622	99.522
3.875	102.396	102.296	102.196	3.875	102.518	102.418	102.318	3.875	103.126	103.026	102.926	3.875	99.574	99.474	99.374	3.875	99.867	99.767	99.667
3.990	102.634	102.534	102.434	3.990	102.735	102.635	102.535	3.990	103.380	103.280	103.180	3.990	99.812	99.712	99.612	3.990	100.121	100.021	99.921
4.000	102.734	102.634	102.534	4.000	102.835	102.735	102.635	4.000	103.480	103.380	103.280	4.000	99.912	99.812	99.712	4.000	100.221	100.121	100.021
4.125	102.831	102.731	102.631	4.125	102.963	102.863	102.763	4.125	102.658	102.558	102.458	4.125	100.009	99.909	99.809	4.125	99.030	98.930	98.830
4.250	102.582	102.463	102.340	4.250	103.371	103.271	103.171	4.250	102.972	102.872	102.772	4.250	99.633	99.514	99.391	4.250	99.344	99.244	99.144
4.375	102.873	102.755	102.646	4.375	103.550	103.450	103.350	4.375	103.227	103.127	103.027	4.375	99.924	99.806	99.697	4.375	99.599	99.499	99.399
4.500	103.157	103.039	102.934	4.500	103.737	103.637	103.537	4.500	103.362	103.262	103.162	4.500	100.208	100.090	99.985	4.500	99.734	99.634	99.534
4.625	103.256	103.139	103.037	4.625	103.819	103.719	103.619	4.625	102.593	102.493	102.393	4.625	100.307	100.190	100.088	4.625	98.361	98.261	98.161
4.750	103.546	103.398	103.252	4.750	104.495	104.383	104.292	4.750	102.732	102.632	102.532	4.750	100.223	100.075	99.929	4.750	99.948	99.848	99.748

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.:

6/12/2020

45 Day Lock Exp.:

6/29/2020

60 Day Lock Exp.:

7/13/2020

W. Rate Sheet Dated: 5/13/2020

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

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

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

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

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

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

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

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

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

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