



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.: 2/3/2020

45 Day Lock Exp.: 2/17/2020

60 Day Lock Exp.: 3/2/2020

W. Rate Sheet Dated: 1/2/2020

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
3.250	101.975	101.825	101.675	3.250	101.157	101.007	100.857	2.375	96.993	96.843	96.693	3.125	99.611	99.461	99.311
3.375	102.463	102.313	102.163	3.375	101.558	101.408	101.258	2.500	97.428	97.278	97.128	3.250	99.908	99.758	99.608
3.500	102.946	102.796	102.646	3.500	101.921	101.771	101.621	2.625	97.857	97.707	97.557	3.375	100.236	100.086	99.936
3.625	103.412	103.262	103.112	3.625	102.271	102.121	101.971	2.750	98.066	97.916	97.766	3.500	100.518	100.368	100.218
3.750	102.544	102.394	102.244	3.750	101.646	101.496	101.346	2.875	98.497	98.347	98.197	3.625	100.442	100.292	100.142
3.875	102.978	102.828	102.678	3.875	101.987	101.837	101.687	3.000	98.924	98.774	98.624	Margin = 2.250		Index = 1.530	
4.000	103.375	103.225	103.075	4.000	102.296	102.146	101.996	3.125	99.334	99.184	99.034				
4.125	103.759	103.609	103.459	4.125	102.622	102.472	102.322	3.250	101.092	100.942	100.792				
4.375	103.044	102.944	102.844	4.375	102.410	102.310	102.210	3.375	101.469	101.319	101.169				
4.500	103.387	103.287	103.187	4.500	102.673	102.573	102.473	3.500	101.811	101.661	101.511				
4.625	103.747	103.647	103.547	4.625	102.781	102.681	102.581	3.625	102.138	101.988	101.838				
4.750	103.826	103.726	103.626	4.750	103.273	103.173	103.073	3.750	102.417	102.267	102.117				
4.875	104.154	104.054	103.954	4.875	103.543	103.443	103.343	3.875	102.734	102.584	102.434				
5.000	104.446	104.346	104.246	5.000	103.759	103.659	103.559	4.000	103.021	102.871	102.721				
5.125	104.556	104.456	104.356	5.125	103.987	103.887	103.787	4.125	103.324	103.174	103.024				
5.375	104.801	104.701	104.601	5.375	104.280	104.180	104.080	4.250	102.998	102.848	102.698				
5.500	105.041	104.941	104.841	5.500	104.496	104.396	104.296	4.375	103.291	103.141	102.991				
5.625	105.293	105.193	105.093	5.625	104.725	104.625	104.525	4.500	103.535	103.385	103.235				
6.250	106.000	105.850	105.700	6.250	105.512	105.362	105.212	4.625	103.635	103.485	103.335				

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
3.250	100.825	100.675	100.525	3.250	100.157	100.007	99.857	2.375	95.993	95.843	95.693	3.125	98.611	98.461	98.311
3.375	101.313	101.163	101.013	3.375	100.558	100.408	100.258	2.500	96.428	96.278	96.128	3.250	98.908	98.758	98.608
3.500	101.796	101.646	101.496	3.500	100.921	100.771	100.621	2.625	96.857	96.707	96.557	3.375	99.236	99.086	98.936
3.625	102.262	102.112	101.962	3.625	101.271	101.121	100.971	2.750	97.066	96.916	96.766	3.500	99.518	99.368	99.218
3.750	101.394	101.244	101.094	3.750	100.646	100.496	100.346	2.875	97.497	97.347	97.197	3.625	99.442	99.292	99.142
3.875	101.828	101.678	101.528	3.875	100.987	100.837	100.687	3.000	97.924	97.774	97.624	Margin = 2.250		Index = 1.530	
4.000	102.225	102.075	101.925	4.000	101.296	101.146	100.996	3.125	98.334	98.184	98.034	30 Year OTC			
4.125	102.609	102.459	102.309	4.125	101.622	101.472	101.322	3.250	100.092	99.942	99.792	Rate	30 Day	45 Day	60 Day
4.375	101.894	101.794	101.694	4.375	101.410	101.310	101.210	3.375	100.469	100.319	100.169	3.875	101.128	100.878	100.628
4.500	102.237	102.137	102.037	4.500	101.673	101.573	101.473	3.500	100.811	100.661	100.511	4.000	101.525	101.275	101.025
4.625	102.597	102.497	102.397	4.625	101.781	101.681	101.581	3.625	101.138	100.988	100.838	4.125	101.909	101.659	101.409
4.750	102.676	102.576	102.476	4.750	102.273	102.173	102.073	3.750	101.417	101.267	101.117	4.375	101.494	101.244	100.994
4.875	103.004	102.904	102.804	4.875	102.543	102.443	102.343	3.875	101.734	101.584	101.434	4.500	101.837	101.587	101.337
5.000	103.296	103.196	103.096	5.000	102.759	102.659	102.559	4.000	102.021	101.871	101.721	4.625	102.197	101.947	101.697
5.125	103.406	103.306	103.206	5.125	102.987	102.887	102.787	4.125	102.324	102.174	102.024	4.875	102.604	102.354	102.104
5.375	103.651	103.551	103.451	5.375	103.280	103.180	103.080	4.250	101.998	101.848	101.698	5.000	102.896	102.646	102.396
5.500	103.891	103.791	103.691	5.500	103.496	103.396	103.296	4.375	102.291	102.141	101.991	5.125	103.006	102.756	102.506
5.625	104.143	104.043	103.943	5.625	103.725	103.625	103.525	4.500	102.535	102.385	102.235	5.500	103.491	103.241	102.991
6.250	104.930	104.780	104.630	6.250	104.512	104.362	104.212	4.625	102.635	102.485	102.335	5.625	103.743	103.493	103.243

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	0.250	0.250	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.250	0.250	\$85,001 - \$125,000	0.000	0.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	0.000	0.000
FICO 620 - 639	-1.000	0.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	-1.500	-1.500	\$275,001 up to HB	0.000	0.000
FICO 580 - 599	-2.000	-2.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	VA Jumbo	-0.350	-0.350
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000 Max Note Rate = 4.750				-2.250	-2.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
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	3.875	98.378	98.128	97.878	6.250	101.000	100.750	100.500
4.125	100.509	100.259	100.009	6.250	103.750	103.500	103.250	4.000	98.775	98.525	98.275				
4.250	100.634	100.384	100.134					4.125	99.159	98.909	98.659				
4.375	100.094	99.844	99.594					4.375	98.744	98.494	98.244				
4.500	100.437	100.187	99.937					4.500	99.087	98.837	98.587				
4.625	100.797	100.547	100.297					4.625	99.447	99.197	98.947				
5.000	101.496	101.246	100.996					4.875	99.854	99.604	99.354				
5.125	101.606	101.356	101.106					5.000	100.146	99.896	99.646				
5.250	102.091	101.841	101.591					5.125	100.256	100.006	99.756				
Borrower Paid Comp Only				Lender Paid Only				5.500	100.741	100.491	100.241				
								5.625	100.993	100.743	100.493				

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# - 135860006
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)	



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2/3/2020

45 Day Lock Exp.:

2/17/2020

60 Day Lock Exp.:

3/2/2020

W. Rate Sheet Dated: 1/2/2020

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
3.250	100.825	100.675	100.525	3.250	100.437	100.287	100.137	2.375	94.273	94.123	93.973	3.125	99.159	99.009	98.859
3.375	101.313	101.163	101.013	3.375	100.838	100.688	100.538	2.500	94.708	94.558	94.408	3.250	99.768	99.618	99.468
3.500	101.796	101.646	101.496	3.500	101.201	101.051	100.901	2.625	95.137	94.987	94.837	3.375	100.096	99.946	99.796
3.625	102.262	102.112	101.962	3.625	101.551	101.401	101.251	2.750	97.033	96.883	96.733	3.500	100.378	100.228	100.078
3.750	101.613	101.463	101.313	3.750	101.145	100.995	100.845	2.875	97.465	97.315	97.165	3.625	100.302	100.152	100.002
3.875	102.047	101.897	101.747	3.875	101.485	101.335	101.185	3.000	97.891	97.741	97.591	Margin = 2.250		Index = 1.530	
4.000	102.444	102.294	102.144	4.000	101.794	101.644	101.494	3.125	98.301	98.151	98.001				
4.125	102.827	102.677	102.527	4.125	102.120	101.970	101.820	3.250	100.372	100.222	100.072				
4.375	101.894	101.794	101.694	4.375	101.690	101.590	101.490	3.375	100.749	100.599	100.449				
4.500	102.237	102.137	102.037	4.500	101.953	101.853	101.753	3.500	101.091	100.941	100.791				
4.625	102.597	102.497	102.397	4.625	102.061	101.961	101.861	3.625	101.418	101.268	101.118				
4.750	101.676	101.576	101.476	4.750	101.553	101.453	101.353	3.750	101.915	101.765	101.615				
4.875	102.004	101.904	101.804	4.875	101.823	101.723	101.623	3.875	102.233	102.083	101.933				
5.000	102.296	102.196	102.096	5.000	102.039	101.939	101.839	4.000	102.520	102.370	102.220				
5.125	102.406	102.306	102.206	5.125	102.267	102.167	102.067	4.125	102.823	102.673	102.523				
5.375	102.245	102.145	102.045	5.375	102.154	102.054	101.954	4.250	102.278	102.128	101.978				
5.500	102.485	102.385	102.285	5.500	102.370	102.270	102.170	4.375	102.571	102.421	102.271				
5.625	102.737	102.637	102.537	5.625	102.598	102.498	102.398	4.500	102.815	102.665	102.515				
6.250	102.930	102.780	102.630	6.250	102.792	102.642	102.492	4.625	102.915	102.765	102.615				

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
3.250	99.675	99.525	99.375	3.250	99.007	98.857	98.707	2.375	94.593	94.443	94.293	3.125	97.149	96.999	96.849
3.375	100.163	100.013	99.863	3.375	99.408	99.258	99.108	2.500	95.028	94.878	94.728	3.250	97.758	97.608	97.458
3.500	100.646	100.496	100.346	3.500	99.771	99.621	99.471	2.625	95.457	95.307	95.157	3.375	98.086	97.936	97.786
3.625	101.112	100.962	100.812	3.625	100.121	99.971	99.821	2.750	96.510	96.360	96.210	3.500	98.368	98.218	98.068
3.750	100.463	100.313	100.163	3.750	99.715	99.565	99.415	2.875	96.941	96.791	96.641	3.625	98.292	98.142	97.992
3.875	100.897	100.747	100.597	3.875	100.055	99.905	99.755	3.000	97.368	97.218	97.068	Margin = 2.250		Index = 1.530	
4.000	101.294	101.144	100.994	4.000	100.364	100.214	100.064	3.125	97.778	97.628	97.478	30 Year OTC			
4.125	101.677	101.527	101.377	4.125	100.690	100.540	100.390	3.250	99.254	99.104	98.954	Rate	30 Day	45 Day	60 Day
4.375	100.744	100.644	100.544	4.375	100.260	100.160	100.060	3.375	99.632	99.482	99.332	3.875	100.197	99.947	99.697
4.500	101.087	100.987	100.887	4.500	100.523	100.423	100.323	3.500	99.973	99.823	99.673	4.000	100.594	100.344	100.094
4.625	101.447	101.347	101.247	4.625	100.631	100.531	100.431	3.625	100.300	100.150	100.000	4.125	100.977	100.727	100.477
4.750	100.526	100.426	100.326	4.750	100.123	100.023	99.923	3.750	100.009	99.859	99.709	4.375	100.344	100.094	99.844
4.875	100.854	100.754	100.654	4.875	100.393	100.293	100.193	3.875	100.326	100.176	100.026	4.500	100.687	100.437	100.187
5.000	101.146	101.046	100.946	5.000	100.609	100.509	100.409	4.000	100.613	100.463	100.313	4.625	101.047	100.797	100.547
5.125	101.256	101.156	101.056	5.125	100.837	100.737	100.637	4.125	100.916	100.766	100.616	4.875	100.454	100.204	99.954
5.375	101.095	100.995	100.895	5.375	100.724	100.624	100.524	4.250	100.348	100.198	100.048	5.000	100.746	100.496	100.246
5.500	101.335	101.235	101.135	5.500	100.940	100.840	100.740	4.375	100.641	100.491	100.341	5.125	100.856	100.606	100.356
5.625	101.587	101.487	101.387	5.625	101.168	101.068	100.968	4.500	100.885	100.735	100.585	5.500	100.935	100.685	100.435
6.250	101.780	101.630	101.480	6.250	101.362	101.212	101.062	4.625	100.985	100.835	100.685	5.625	101.187	100.937	100.687

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	0.000
FICO 680 - 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000
FICO 640 - 659	0.000	0.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	VA Jumbo	-0.350	-0.350
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750	-2.250	-2.250

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
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	3.875	97.447	97.197	96.947	6.250	N/A	N/A	N/A
4.125	99.227	98.977	98.727	6.250	100.250	100.000	99.750	4.000	97.844	97.594	97.344				
4.250	99.134	98.884	98.634					4.125	98.227	97.977	97.727				
4.375	98.594	98.344	98.094					4.375	97.594	97.344	97.094				
4.500	98.937	98.687	98.437					4.500	97.937	97.687	97.437				
4.625	99.297	99.047	98.797					4.625	98.297	98.047	97.797				
5.000	98.996	98.746	98.496					4.875	97.704	97.454	97.204				
5.125	99.106	98.856	98.606					5.000	97.996	97.746	97.496				
5.250	99.185	98.935	98.685					5.125	98.106	97.856	97.606				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.185	97.935	97.685				
								5.625	98.437	98.187	97.937				

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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)



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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				
3.125	98.214	98.114	98.014	3.375	99.561	99.461	99.361	3.375	99.561	99.461	99.361	4.000	102.146	102.046	101.946	4.000	101.771	101.671	101.571				
3.250	99.189	99.089	98.989	3.500	100.001	99.901	99.801	3.500	100.001	99.901	99.801	4.125	102.245	102.145	102.045	4.125	101.870	101.770	101.670				
3.375	99.811	99.711	99.611	3.625	100.693	100.593	100.493	3.625	100.693	100.593	100.493	4.250	102.248	102.148	102.048	4.250	102.548	102.448	102.348				
3.500	100.251	100.151	100.051	3.750	101.476	101.376	101.276	3.750	101.476	101.376	101.276	4.375	103.030	102.930	102.830	4.375	102.655	102.555	102.455				
3.625	100.943	100.843	100.743	3.875	101.882	101.782	101.682	3.875	101.882	101.782	101.682	4.500	103.377	103.277	103.177	4.500	102.752	102.652	102.552				
3.750	101.726	101.626	101.526	3.990	102.105	102.005	101.905	3.990	102.105	102.005	101.905	4.625	103.337	103.237	103.137	4.625	102.712	102.612	102.512				
3.875	102.132	102.032	101.932	4.000	102.205	102.105	102.005	4.000	102.205	102.105	102.005	4.750	103.154	103.054	102.954	4.750	102.529	102.429	102.329				
3.990	102.480	102.380	102.280	4.125	102.304	102.204	102.104	4.125	102.304	102.204	102.104	4.875	103.463	103.363	103.263	4.875	102.838	102.738	102.638				
4.000	102.580	102.480	102.380	4.250	102.931	102.831	102.731	4.250	102.931	102.831	102.731	4.990	103.655	103.555	103.455	4.990	102.655	102.555	102.455				
4.125	102.679	102.579	102.479	4.375	103.213	103.113	103.013	4.375	103.213	103.113	103.013	5.000	103.755	103.655	103.555	5.000	102.755	102.655	102.555				
4.250	103.306	103.206	103.106	4.500	103.310	103.210	103.110	4.500	103.310	103.210	103.110	5.125	104.058	103.958	103.858	5.125	103.058	102.958	102.858				
4.375	103.588	103.488	103.388	4.625	103.270	103.170	103.070	4.625	103.270	103.170	103.070	5.250	103.686	103.586	103.486	5.250	102.686	102.586	102.486				
4.500	103.935	103.835	103.735	4.750	103.648	103.548	103.448	4.750	103.648	103.548	103.448	5.375	103.889	103.789	103.689	5.375	103.889	103.789	103.689				
4.625	103.895	103.795	103.695	4.875	103.957	103.857	103.757	4.875	103.957	103.857	103.757	5.500	104.095	103.995	103.895	5.500	104.095	103.995	103.895				
4.750	104.273	104.173	104.073	4.990	103.774	103.674	103.574	4.990	103.774	103.674	103.574	5.625	103.691	103.591	103.491	5.625	103.691	103.591	103.491				
4.875	104.582	104.482	104.382	5.000	103.874	103.774	103.674	5.000	103.874	103.774	103.674	5.750	104.134	104.034	103.934	5.750	104.134	104.034	103.934				
4.990	104.774	104.674	104.574	5.125	104.177	104.077	103.977	5.125	104.177	104.077	103.977	5.875	104.165	104.065	103.965	5.875	104.165	104.065	103.965				
5.000	104.874	104.774	104.674	5.250	104.401	104.301	104.201	5.250	104.401	104.301	104.201	5.990	104.101	104.001	103.901	5.990	104.101	104.001	103.901				
5.125	105.177	105.077	104.977	5.375	105.604	105.504	105.404	5.375	105.604	105.504	105.404	6.000	104.201	104.101	104.001	6.000	104.201	104.101	104.001				
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				
4.000	101.771	101.671	101.571	3.000	98.590	98.470	98.390	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.375	101.708	101.608	101.508				
4.125	101.870	101.770	101.670	3.125	99.391	99.272	99.191	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.500	102.266	102.166	102.066				
4.250	102.373	102.273	102.173	3.250	100.087	99.968	99.887	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.625	102.368	102.268	102.168				
4.375	102.655	102.555	102.455	3.375	100.524	100.408	100.324	3.375	100.524	100.408	100.324	3.375	100.524	100.408	100.324	3.750	102.943	102.843	102.743				
4.500	102.752	102.652	102.552	3.500	101.063	100.946	100.863	3.500	101.063	100.946	100.863	3.500	101.063	100.946	100.863	3.875	103.088	102.988	102.888				
4.625	102.712	102.612	102.512	3.625	101.835	101.725	101.635	3.625	101.835	101.725	101.635	3.625	101.835	101.725	101.635	3.990	103.386	103.286	103.186				
4.750	102.529	102.429	102.329	3.750	102.135	102.035	101.935	3.750	102.135	102.035	101.935	3.750	102.135	102.035	101.935	4.000	103.486	103.386	103.286				
4.875	102.838	102.738	102.638	3.875	102.515	102.415	102.315	3.875	102.515	102.415	102.315	3.875	102.515	102.415	102.315	4.125	103.552	103.452	103.352				
4.990	102.655	102.555	102.455	3.990	102.752	102.652	102.552	3.990	102.752	102.652	102.552	3.990	102.752	102.652	102.552	4.250	103.581	103.481	103.381				
5.000	102.755	102.655	102.555	4.000	102.852	102.752	102.652	4.000	102.852	102.752	102.652	4.000	102.852	102.752	102.652	4.375	104.376	104.276	104.176				
5.125	103.058	102.958	102.858	4.125	103.065	102.965	102.865	4.125	103.065	102.965	102.865	4.125	103.065	102.965	102.865	4.500	104.598	104.498	104.398				
5.250	102.686	102.586	102.486	4.250	103.667	103.567	103.467	4.250	103.667	103.567	103.467	4.250	103.667	103.567	103.467	4.625	103.997	103.897	103.797				
5.375	103.889	103.789	103.689	4.375	103.816	103.716	103.616	4.375	103.816	103.716	103.616	4.375	103.816	103.716	103.616	4.750	104.338	104.238	104.138				
5.500	104.095	103.995	103.895	4.500	104.088	103.988	103.888	4.500	104.088	103.988	103.888	4.500	104.088	103.988	103.888	4.875	104.615	104.515	104.415				
5.625	103.691	103.591	103.491	4.625	104.153	104.053	103.953	4.625	104.153	104.053	103.953	4.625	104.153	104.053	103.953	4.990	104.818	104.718	104.618				
5.750	104.134	104.034	103.934	4.750	104.502	104.402	104.302	4.750	104.502	104.402	104.302	4.750	104.502	104.402	104.302	5.000	104.918	104.818	104.718				
5.875	104.165	104.065	103.965	4.875	104.833	104.733	104.633	4.875	104.833	104.733	104.633	4.875	104.833	104.733	104.633	5.125	104.775	104.674	104.575				
5.990	104.101	104.001	103.901	4.990	105.129	105.029	104.929	4.990	105.129	105.029	104.929	4.990	105.129	105.029	104.929	5.250	104.873	104.773	104.673				
6.000	104.201	104.101	104.001	5.000	105.229	105.129	105.029	5.000	105.229	105.129	105.029	5.000	105.229	105.129	105.029	5.375	0.000	0.000	0.000				
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	6																



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.:

2/3/2020

45 Day Lock Exp.:

2/17/2020

60 Day Lock Exp.:

3/2/2020

W. Rate Sheet Dated: 1/2/2020

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
3.125	98.246	98.146	98.046	3.000	98.625	98.520	98.425	3.375	101.736	101.636	101.536	4.000	101.850	101.750	101.650	3.375	101.048	100.948	100.848
3.250	99.219	99.119	99.019	3.125	99.424	99.320	99.224	3.500	102.288	102.188	102.088	4.125	101.948	101.848	101.748	3.500	101.600	101.500	101.400
3.375	99.840	99.740	99.640	3.250	100.116	100.014	99.916	3.625	102.398	102.298	102.198	4.250	102.442	102.342	102.242	3.625	101.209	101.109	101.009
3.500	100.278	100.178	100.078	3.375	100.552	100.452	100.352	3.750	102.971	102.871	102.771	4.375	102.723	102.623	102.523	3.750	101.782	101.682	101.582
3.625	100.964	100.864	100.764	3.500	101.088	100.988	100.888	3.875	103.114	103.014	102.914	4.500	103.065	102.965	102.865	3.875	101.925	101.825	101.725
3.750	101.786	101.686	101.586	3.625	101.857	101.757	101.657	3.990	103.413	103.313	103.213	4.625	103.025	102.925	102.825	3.990	102.224	102.124	102.024
3.875	102.190	102.090	101.990	3.750	102.192	102.092	101.992	4.000	103.513	103.413	103.313	4.750	102.834	102.734	102.634	4.000	102.324	102.224	102.124
3.990	102.534	102.434	102.334	3.875	102.570	102.470	102.370	4.125	103.566	103.466	103.366	4.875	103.140	103.040	102.940	4.125	102.008	101.908	101.808
4.000	102.634	102.534	102.434	3.990	102.806	102.706	102.606	4.250	103.995	103.895	103.795	4.990	103.331	103.231	103.131	4.250	102.437	102.337	102.237
4.125	102.732	102.632	102.532	4.000	102.906	102.806	102.706	4.375	104.385	104.285	104.185	5.000	103.431	103.331	103.231	4.375	102.827	102.727	102.627
4.250	103.350	103.250	103.150	4.125	103.116	103.016	102.916	4.500	104.609	104.509	104.409	5.125	103.732	103.632	103.532	4.500	103.051	102.951	102.851
4.375	103.631	103.531	103.431	4.250	103.714	103.614	103.514	4.625	104.028	103.928	103.828	5.250	103.335	103.235	103.135	4.625	101.871	101.771	101.671
4.500	103.973	103.873	103.773	4.375	103.862	103.762	103.662	4.750	104.366	104.266	104.166	5.375	103.537	103.437	103.337	4.750	102.209	102.109	102.009
4.625	103.933	103.833	103.733	4.500	104.132	104.032	103.932	4.875	104.641	104.541	104.441	5.500	103.742	103.642	103.542	4.875	102.484	102.384	102.284
4.750	104.303	104.203	104.103	4.625	104.196	104.096	103.996	4.990	104.841	104.741	104.641	5.625	103.374	103.274	103.174	4.990	102.684	102.584	102.484
4.875	104.609	104.509	104.409	4.750	104.535	104.435	104.335	5.000	104.941	104.841	104.741	5.750	103.816	103.716	103.616	5.000	102.784	102.684	102.584
4.990	104.800	104.700	104.600	4.875	104.864	104.764	104.664	5.125	104.743	104.642	104.543	5.875	103.846	103.746	103.646	5.125	102.836	102.736	102.636
5.000	104.900	104.800	104.700	4.990	105.158	105.058	104.958	5.250	104.840	104.740	104.640	5.990	103.780	103.680	103.580	5.250	102.933	102.833	102.733
5.125	105.201	105.101	105.001	5.000	105.258	105.158	105.058	5.375	0.000	0.000	0.000	6.000	103.880	103.780	103.680	5.375	0.000	0.000	0.000

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	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/3/2020

45 Day Lock Exp.:

2/17/2020

60 Day Lock Exp.:

3/2/2020

W. Rate Sheet Dated: 1/2/2020

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	98.516	98.454	98.391	
3.500	98.987	98.925	98.862	
3.625	99.437	99.375	99.312	
3.750	99.898	99.836	99.773	
3.875	100.092	100.029	99.967	
4.000	100.287	100.225	100.162	
4.125	100.499	100.437	100.374	
4.250	100.701	100.638	100.576	
4.375	100.800	100.737	100.675	
4.500	101.018	100.955	100.893	
4.625	101.255	101.193	101.130	
4.750	101.469	101.406	101.344	
4.875	101.690	101.627	101.565	

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	97.673	97.548	97.423	
3.375	98.132	98.007	97.882	
3.500	98.533	98.408	98.283	
3.625	99.007	98.882	98.757	
3.750	99.416	99.291	99.166	
3.875	99.757	99.632	99.507	
4.000	100.093	99.968	99.843	
4.125	100.232	100.107	99.982	
4.250	100.536	100.411	100.286	
4.375	100.813	100.688	100.563	
4.500	100.971	100.846	100.721	

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	96.452	96.327	96.202	
3.375	96.854	96.729	96.604	
3.500	97.227	97.102	96.977	
3.625	97.576	97.451	97.326	
3.750	98.158	98.033	97.908	
3.875	98.460	98.335	98.210	
4.000	98.743	98.618	98.493	
4.125	99.026	98.901	98.776	
4.250	99.309	99.184	99.059	
4.375	99.591	99.466	99.341	
4.500	99.880	99.755	99.630	
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	-0.500	-0.500	-0.750	-0.750	-1.250	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	-0.750	-1.000	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)