



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.: 2/10/2020

45 Day Lock Exp.: 2/24/2020

60 Day Lock Exp.: 3/9/2020

W. Rate Sheet Dated: 1/9/2020

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	101.631	101.481	101.331	3.250	100.814	100.664	100.514	2.375	96.664	96.514	96.364	3.125	99.500	99.350	99.200
3.375	102.116	101.966	101.816	3.375	101.214	101.064	100.914	2.500	97.100	96.950	96.800	3.250	99.921	99.771	99.621
3.500	102.587	102.437	102.287	3.500	101.578	101.428	101.278	2.625	97.529	97.379	97.229	3.375	100.249	100.099	99.949
3.625	103.054	102.904	102.754	3.625	101.927	101.777	101.627	2.750	98.058	97.908	97.758	3.500	100.532	100.382	100.232
3.750	102.175	102.025	101.875	3.750	101.303	101.153	101.003	2.875	98.489	98.339	98.189	3.625	100.454	100.304	100.154
3.875	102.591	102.441	102.291	3.875	101.643	101.493	101.343	3.000	98.916	98.766	98.616	Margin = 2.250		Index = 1.570	
4.000	102.988	102.838	102.688	4.000	101.952	101.802	101.652	3.125	99.326	99.176	99.026				
4.125	103.334	103.184	103.034	4.125	102.278	102.128	101.978	3.250	101.127	100.977	100.827				
4.375	103.057	102.957	102.857	4.375	102.457	102.357	102.257	3.375	101.504	101.354	101.204				
4.500	103.420	103.320	103.220	4.500	102.720	102.620	102.520	3.500	101.846	101.696	101.546				
4.625	103.726	103.626	103.526	4.625	102.828	102.728	102.628	3.625	102.173	102.023	101.873				
4.750	103.836	103.736	103.636	4.750	103.289	103.189	103.089	3.750	102.440	102.290	102.140				
4.875	104.141	104.041	103.941	4.875	103.558	103.458	103.358	3.875	102.758	102.608	102.458				
5.000	104.310	104.210	104.110	5.000	103.775	103.675	103.575	4.000	103.044	102.894	102.744				
5.125	104.524	104.424	104.324	5.125	104.003	103.903	103.803	4.125	103.348	103.198	103.048				
5.375	104.652	104.552	104.452	5.375	104.155	104.055	103.955	4.250	102.756	102.606	102.456				
5.500	104.907	104.807	104.707	5.500	104.371	104.271	104.171	4.375	103.049	102.899	102.749				
5.625	105.121	105.021	104.921	5.625	104.600	104.500	104.400	4.500	103.293	103.143	102.993				
6.250	105.908	105.758	105.608	6.250	105.387	105.237	105.087	4.625	103.393	103.243	103.093				

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	100.481	100.331	100.181	3.250	99.814	99.664	99.514	2.375	95.664	95.514	95.364	3.125	98.500	98.350	98.200
3.375	100.966	100.816	100.666	3.375	100.214	100.064	99.914	2.500	96.100	95.950	95.800	3.250	98.921	98.771	98.621
3.500	101.437	101.287	101.137	3.500	100.578	100.428	100.278	2.625	96.529	96.379	96.229	3.375	99.249	99.099	98.949
3.625	101.904	101.754	101.604	3.625	100.927	100.777	100.627	2.750	97.058	96.908	96.758	3.500	99.532	99.382	99.232
3.750	101.025	100.875	100.725	3.750	100.303	100.153	100.003	2.875	97.489	97.339	97.189	3.625	99.454	99.304	99.154
3.875	101.441	101.291	101.141	3.875	100.643	100.493	100.343	3.000	97.916	97.766	97.616	Margin = 2.250		Index = 1.570	
4.000	101.838	101.688	101.538	4.000	100.952	100.802	100.652	3.125	98.326	98.176	98.026	30 Year OTC			
4.125	102.184	102.034	101.884	4.125	101.278	101.128	100.978	3.250	100.127	99.977	99.827	Rate	30 Day	45 Day	60 Day
4.375	101.907	101.807	101.707	4.375	101.457	101.357	101.257	3.375	100.504	100.354	100.204	3.875	100.741	100.491	100.241
4.500	102.270	102.170	102.070	4.500	101.720	101.620	101.520	3.500	100.846	100.696	100.546	4.000	101.138	100.888	100.638
4.625	102.576	102.476	102.376	4.625	101.828	101.728	101.628	3.625	101.173	101.023	100.873	4.125	101.484	101.234	100.984
4.750	102.686	102.586	102.486	4.750	102.289	102.189	102.089	3.750	101.440	101.290	101.140	4.375	101.507	101.257	101.007
4.875	102.991	102.891	102.791	4.875	102.558	102.458	102.358	3.875	101.758	101.608	101.458	4.500	101.870	101.620	101.370
5.000	103.160	103.060	102.960	5.000	102.775	102.675	102.575	4.000	102.044	101.894	101.744	4.625	102.176	101.926	101.676
5.125	103.374	103.274	103.174	5.125	103.003	102.903	102.803	4.125	102.348	102.198	102.048	4.875	102.591	102.341	102.091
5.375	103.502	103.402	103.302	5.375	103.155	103.055	102.955	4.250	101.756	101.606	101.456	5.000	102.760	102.510	102.260
5.500	103.757	103.657	103.557	5.500	103.371	103.271	103.171	4.375	102.049	101.899	101.749	5.125	102.974	102.724	102.474
5.625	103.971	103.871	103.771	5.625	103.600	103.500	103.400	4.500	102.293	102.143	101.993	5.500	103.357	103.107	102.857
6.250	104.758	104.608	104.458	6.250	104.387	104.237	104.087	4.625	102.393	102.243	102.093	5.625	103.571	103.321	103.071

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	97.991	97.741	97.491	6.250	101.000	100.750	100.500
4.125	100.084	99.834	99.584	6.250	103.750	103.500	103.250	4.000	98.388	98.138	97.888				
4.250	100.209	99.959	99.709					4.125	98.734	98.484	98.234				
4.375	100.107	99.857	99.607					4.375	98.757	98.507	98.257				
4.500	100.470	100.220	99.970					4.500	99.120	98.870	98.620				
4.625	100.776	100.526	100.276					4.625	99.426	99.176	98.926				
5.000	101.360	101.110	100.860					4.875	99.841	99.591	99.341				
5.125	101.574	101.324	101.074					5.000	100.010	99.760	99.510				
5.250	102.106	101.856	101.606					5.125	100.224	99.974	99.724				
Borrower Paid Comp Only				Lender Paid Only				5.500	100.607	100.357	100.107				
								5.625	100.821	100.571	100.321				

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)



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30 Day Lock Exp.:

2/10/2020

45 Day Lock Exp.:

2/24/2020

60 Day Lock Exp.:

3/9/2020

W. Rate Sheet Dated: 1/9/2020

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	100.418	100.268	100.118	3.250	100.031	99.881	99.731	2.375	93.944	93.794	93.644	3.125	99.172	99.022	98.872
3.375	100.904	100.754	100.604	3.375	100.431	100.281	100.131	2.500	94.380	94.230	94.080	3.250	99.719	99.569	99.419
3.500	101.375	101.225	101.075	3.500	100.795	100.645	100.495	2.625	94.809	94.659	94.509	3.375	100.047	99.897	99.747
3.625	101.842	101.692	101.542	3.625	101.145	100.995	100.845	2.750	97.151	97.001	96.851	3.500	100.329	100.179	100.029
3.750	101.275	101.125	100.975	3.750	100.833	100.683	100.533	2.875	97.582	97.432	97.282	3.625	100.251	100.101	99.951
3.875	101.691	101.541	101.391	3.875	101.173	101.023	100.873	3.000	98.009	97.859	97.709	Margin = 2.250		Index = 1.570	
4.000	102.088	101.938	101.788	4.000	101.482	101.332	101.182	3.125	98.418	98.268	98.118				
4.125	102.434	102.284	102.134	4.125	101.808	101.658	101.508	3.250	100.344	100.194	100.044				
4.375	101.907	101.807	101.707	4.375	101.737	101.637	101.537	3.375	100.722	100.572	100.422				
4.500	102.270	102.170	102.070	4.500	102.000	101.900	101.800	3.500	101.063	100.913	100.763				
4.625	102.576	102.476	102.376	4.625	102.108	102.008	101.908	3.625	101.390	101.240	101.090				
4.750	101.686	101.586	101.486	4.750	101.569	101.469	101.369	3.750	101.970	101.820	101.670				
4.875	101.991	101.891	101.791	4.875	101.838	101.738	101.638	3.875	102.288	102.138	101.988				
5.000	102.160	102.060	101.960	5.000	102.055	101.955	101.855	4.000	102.574	102.424	102.274				
5.125	102.374	102.274	102.174	5.125	102.283	102.183	102.083	4.125	102.878	102.728	102.578				
5.375	102.096	101.996	101.896	5.375	102.029	101.929	101.829	4.250	102.036	101.886	101.736				
5.500	102.350	102.250	102.150	5.500	102.245	102.145	102.045	4.375	102.329	102.179	102.029				
5.625	102.564	102.464	102.364	5.625	102.473	102.373	102.273	4.500	102.573	102.423	102.273				
6.250	102.758	102.608	102.458	6.250	102.667	102.517	102.367	4.625	102.673	102.523	102.373				

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	99.268	99.118	98.968	3.250	98.601	98.451	98.301	2.375	94.264	94.114	93.964	3.125	97.162	97.012	96.862
3.375	99.754	99.604	99.454	3.375	99.001	98.851	98.701	2.500	94.700	94.550	94.400	3.250	97.709	97.559	97.409
3.500	100.225	100.075	99.925	3.500	99.365	99.215	99.065	2.625	95.129	94.979	94.829	3.375	98.037	97.887	97.737
3.625	100.692	100.542	100.392	3.625	99.715	99.565	99.415	2.750	96.502	96.352	96.202	3.500	98.319	98.169	98.019
3.750	100.125	99.975	99.825	3.750	99.403	99.253	99.103	2.875	96.933	96.783	96.633	3.625	98.241	98.091	97.941
3.875	100.541	100.391	100.241	3.875	99.743	99.593	99.443	3.000	97.360	97.210	97.060	Margin = 2.250		Index = 1.570	
4.000	100.938	100.788	100.638	4.000	100.052	99.902	99.752	3.125	97.770	97.620	97.470	30 Year OTC			
4.125	101.284	101.134	100.984	4.125	100.378	100.228	100.078	3.250	99.289	99.139	98.989	Rate	30 Day	45 Day	60 Day
4.375	100.757	100.657	100.557	4.375	100.307	100.207	100.107	3.375	99.667	99.517	99.367	3.875	99.841	99.591	99.341
4.500	101.120	101.020	100.920	4.500	100.570	100.470	100.370	3.500	100.008	99.858	99.708	4.000	100.238	99.988	99.738
4.625	101.426	101.326	101.226	4.625	100.678	100.578	100.478	3.625	100.335	100.185	100.035	4.125	100.584	100.334	100.084
4.750	100.536	100.436	100.336	4.750	100.139	100.039	99.939	3.750	100.032	99.882	99.732	4.375	100.357	100.107	99.857
4.875	100.841	100.741	100.641	4.875	100.408	100.308	100.208	3.875	100.350	100.200	100.050	4.500	100.720	100.470	100.220
5.000	101.010	100.910	100.810	5.000	100.625	100.525	100.425	4.000	100.636	100.486	100.336	4.625	101.026	100.776	100.526
5.125	101.224	101.124	101.024	5.125	100.853	100.753	100.653	4.125	100.940	100.790	100.640	4.875	100.441	100.191	99.941
5.375	100.946	100.846	100.746	5.375	100.599	100.499	100.399	4.250	100.106	99.956	99.806	5.000	100.610	100.360	100.110
5.500	101.200	101.100	101.000	5.500	100.815	100.715	100.615	4.375	100.399	100.249	100.099	5.125	100.824	100.574	100.324
5.625	101.414	101.314	101.214	5.625	101.043	100.943	100.843	4.500	100.643	100.493	100.343	5.500	100.800	100.550	100.300
6.250	101.608	101.458	101.308	6.250	101.237	101.087	100.937	4.625	100.743	100.593	100.443	5.625	101.014	100.764	100.514

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	97.091	96.841	96.591	6.250	N/A	N/A	N/A
4.125	98.834	98.584	98.334	6.250	100.250	100.000	99.750	4.000	97.488	97.238	96.988				
4.250	98.709	98.459	98.209					4.125	97.834	97.584	97.334				
4.375	98.607	98.357	98.107					4.375	97.607	97.357	97.107				
4.500	98.970	98.720	98.470					4.500	97.970	97.720	97.470				
4.625	99.276	99.026	98.776					4.625	98.276	98.026	97.776				
5.000	98.860	98.610	98.360					4.875	97.691	97.441	97.191				
5.125	99.074	98.824	98.574					5.000	97.860	97.610	97.360				
5.250	99.200	98.950	98.700					5.125	98.074	97.824	97.574				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.050	97.800	97.550				
								5.625	98.264	98.014	97.764				

Lock Desk Policy	
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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)	



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
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45 Day Lock Exp.: 2/24/2020
60 Day Lock Exp.: 3/9/2020

W. Rate Sheet Dated: 1/9/2020

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
3.125	98.308	98.208	98.108	3.375	99.649	99.549	99.449	3.375	99.649	99.549	99.449	4.000	102.165	102.065	101.965	4.000	101.790	101.690	101.590
3.250	99.289	99.189	99.089	3.500	100.098	99.998	99.898	3.500	100.098	99.998	99.898	4.125	102.283	102.183	102.083	4.125	101.908	101.808	101.708
3.375	99.899	99.799	99.699	3.625	100.788	100.688	100.588	3.625	100.788	100.688	100.588	4.250	102.611	102.511	102.411	4.250	102.386	102.286	102.186
3.500	100.348	100.248	100.148	3.750	101.494	101.394	101.294	3.750	101.494	101.394	101.294	4.375	103.045	102.945	102.845	4.375	102.670	102.570	102.470
3.625	101.038	100.938	100.838	3.875	101.899	101.799	101.699	3.875	101.899	101.799	101.699	4.500	103.392	103.292	103.192	4.500	102.767	102.667	102.567
3.750	101.744	101.644	101.544	3.990	102.219	102.119	102.019	3.990	102.219	102.119	102.019	4.625	103.362	103.262	103.162	4.625	102.737	102.637	102.537
3.875	102.149	102.049	101.949	4.000	102.219	102.119	102.019	4.000	102.219	102.119	102.019	4.750	103.194	103.094	102.994	4.750	102.569	102.469	102.369
3.990	102.494	102.394	102.294	4.125	102.337	102.237	102.137	4.125	102.337	102.237	102.137	4.875	103.502	103.402	103.302	4.875	102.877	102.777	102.677
4.000	102.594	102.494	102.394	4.250	102.908	102.808	102.708	4.250	102.908	102.808	102.708	4.990	103.694	103.594	103.494	4.990	102.694	102.594	102.494
4.125	102.712	102.612	102.512	4.375	103.192	103.092	102.992	4.375	103.192	103.092	102.992	5.000	103.794	103.694	103.594	5.000	102.794	102.694	102.594
4.250	103.283	103.183	103.083	4.500	103.289	103.189	103.089	4.500	103.289	103.189	103.089	5.125	104.101	104.001	103.901	5.125	103.101	103.001	102.901
4.375	103.567	103.467	103.367	4.625	103.259	103.159	103.059	4.625	103.259	103.159	103.059	5.250	103.291	103.191	103.091	5.250	102.291	102.191	102.091
4.500	103.914	103.814	103.714	4.750	103.624	103.524	103.424	4.750	103.624	103.524	103.424	5.375	103.495	103.395	103.295	5.375	103.495	103.395	103.295
4.625	103.884	103.784	103.684	4.875	103.932	103.832	103.732	4.875	103.932	103.832	103.732	5.500	103.702	103.602	103.502	5.500	103.702	103.602	103.502
4.750	104.249	104.149	104.049	4.990	103.749	103.649	103.549	4.990	103.749	103.649	103.549	5.625	103.472	103.372	103.272	5.625	103.472	103.372	103.272
4.875	104.557	104.457	104.357	5.000	103.849	103.749	103.649	5.000	103.849	103.749	103.649	5.750	103.917	103.817	103.717	5.750	103.917	103.817	103.717
4.990	104.749	104.649	104.549	5.125	104.156	104.056	103.956	5.125	104.156	104.056	103.956	5.875	103.948	103.848	103.748	5.875	103.948	103.848	103.748
5.000	104.849	104.749	104.649	5.250	104.284	104.184	104.084	5.250	104.284	104.184	104.084	5.990	103.883	103.783	103.683	5.990	103.883	103.783	103.683
5.125	105.156	105.056	104.956	5.375	105.488	105.388	105.288	5.375	105.488	105.388	105.288	6.000	103.983	103.883	103.783	6.000	103.983	103.883	103.783
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	101.790	101.690	101.590	3.000	98.594	98.475	98.394	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.375	101.743	101.643	101.543
4.125	101.908	101.808	101.708	3.125	99.391	99.274	99.191	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.500	102.274	102.174	102.074
4.250	102.386	102.286	102.186	3.250	100.082	99.966	99.882	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.625	102.413	102.313	102.213
4.375	102.670	102.570	102.470	3.375	100.517	100.402	100.317	3.375	100.517	100.402	100.317	3.375	100.517	100.402	100.317	3.750	102.985	102.885	102.785
4.500	102.767	102.667	102.567	3.500	100.1027	100.910	100.827	3.500	100.1027	100.910	100.827	3.500	100.1027	100.910	100.827	3.875	103.127	103.027	102.927
4.625	102.737	102.637	102.537	3.625	101.746	101.629	101.546	3.625	101.746	101.629	101.546	3.625	101.746	101.629	101.546	3.990	103.425	103.325	103.225
4.750	102.569	102.469	102.369	3.750	102.137	102.037	101.937	3.750	102.137	102.037	101.937	3.750	102.137	102.037	101.937	4.000	103.525	103.425	103.325
4.875	102.877	102.777	102.677	3.875	102.559	102.459	102.359	3.875	102.559	102.459	102.359	3.875	102.559	102.459	102.359	4.125	103.631	103.531	103.431
4.990	102.694	102.594	102.494	3.990	102.728	102.628	102.528	3.990	102.728	102.628	102.528	3.990	102.728	102.628	102.528	4.250	104.059	103.959	103.859
5.000	102.794	102.694	102.594	4.000	102.828	102.728	102.628	4.000	102.828	102.728	102.628	4.000	102.828	102.728	102.628	4.375	104.452	104.352	104.252
5.125	103.101	103.001	102.901	4.125	103.038	102.938	102.838	4.125	103.038	102.938	102.838	4.125	103.038	102.938	102.838	4.500	104.673	104.573	104.473
5.250	102.291	102.191	102.091	4.250	103.645	103.545	103.445	4.250	103.645	103.545	103.445	4.250	103.645	103.545	103.445	4.625	103.656	103.556	103.456
5.375	103.495	103.395	103.295	4.375	103.794	103.694	103.594	4.375	103.794	103.694	103.594	4.375	103.794	103.694	103.594	4.750	103.997	103.897	103.797
5.500	103.702	103.602	103.502	4.500	104.065	103.965	103.865	4.500	104.065	103.965	103.865	4.500	104.065	103.965	103.865	4.875	104.277	104.177	104.077
5.625	103.472	103.372	103.272	4.625	104.129	104.029	103.929	4.625	104.129	104.029	103.929	4.625	104.129	104.029	103.929	4.990	104.481	104.381	104.281
5.750	103.917	103.817	103.717	4.750	104.337	104.237	104.137	4.750	104.337	104.237	104.137	4.750	104.337	104.237	104.137	5.000	104.581	104.481	104.381
5.875	103.948	103.848	103.748	4.875	104.668	104.568	104.468	4.875	104.668	104.568	104.468	4.875	104.668	104.568	104.468	5.125	104.482	104.382	104.282
5.990	103.883	103.783	103.683	4.990	104.964	104.864	104.764	4.990	104.964	104.864	104.764	4.990	104.964	104.864	104.764	5.250	104.580	104.480	104.380
6.000	103.983	103.883	103.783	5.000	105.064	104.964	104.864	5.000	105.064	104.964	104.864	5.000	105.064	104.964	104.864	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	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	101.743	101.643	101.543	3.375	101.743	101.643	101.543	3.375	101.355	101.255	101.155	3.375	101.355	101.255	101.155	3.375	101.355	101.255	101.155
3.500	102.274	102.174	102.074	3.500	102.274	102.174	102.074	3.500	101.886	101.786	101.686	3.500	101.886	101.786	101.686	3.500	101.886	101.786	101.686
3.625	102.413	102.313	102.213	3.625	102.413	102.313	102.213	3.625	101.528	101.428	101.328	3.625	101.528	101.428	101.328	3.625	101.528	101.428	101.328
3.750	102.985	102.885	102.785	3.750	102.985	102.885	102.785	3.750	102.100	102.000	101.900	3.750	102.100	102.000	101.900	3.750	102.100	102.000	101.900
3.875	103.127	103.027	102.927	3.875	103.127	103.027	102.927	3.875	102.242	102.142	102.042	3.875	102.242	102.142	102.042	3.875	102.242	102.142	102.042
3.990	103.425	103.325	103.225	3.990	103.425	103.325	103.225	3.990	102.540	102.440	102.340	3.990	102.540	102.440	102.340	3.990	102.540	102.440	102.340
4.000	103.525	103.425	103.325	4.000	103.525	103.425	103.325	4.000	102.640	102.540	102.440	4.000	102.640	102.540	102.440	4.000	102.640	102.540	102.440
4.125	103.631	103.531	103.431	4.125	103.631	103.531	103.431	4.125	102.373	102.273	102.173	4.125	102.373	102.273	102.173	4.125	102.373	102.273	102.173
4.250	104.059	103.959	103.859	4.250	104.059	103.959	103.859	4.250	102.801	102.701	102.601	4.250	102.801	102.701	102.601	4.250	102.801	102.701	102.601
4.375	104.327	104.227	104.127	4.375	104.327	104.227	104.127	4.375	103.194	103.094	102.994								



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.:

2/10/2020

45 Day Lock Exp.:

2/24/2020

60 Day Lock Exp.:

3/9/2020

W. Rate Sheet Dated: 1/9/2020

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	98.697	98.597	98.497	3.000	98.979	98.874	98.779	3.375	101.938	101.838	101.738	4.000	102.007	101.907	101.807	3.375	101.250	101.150	101.050
3.250	99.653	99.553	99.453	3.125	99.777	99.673	99.577	3.500	102.482	102.382	102.282	4.125	102.100	102.000	101.900	3.500	101.794	101.694	101.594
3.375	100.259	100.159	100.059	3.250	100.445	100.343	100.245	3.625	102.545	102.445	102.345	4.250	102.415	102.315	102.215	3.625	101.359	101.259	101.159
3.500	100.684	100.584	100.484	3.375	100.871	100.770	100.671	3.750	103.108	103.008	102.908	4.375	102.686	102.586	102.486	3.750	101.922	101.822	101.722
3.625	101.349	101.249	101.149	3.500	101.384	101.283	101.184	3.875	103.247	103.147	103.047	4.500	103.016	102.916	102.816	3.875	102.061	101.961	101.861
3.750	102.002	101.902	101.802	3.625	102.132	102.032	101.932	3.990	103.533	103.433	103.333	4.625	102.979	102.879	102.779	3.990	102.347	102.247	102.147
3.875	102.391	102.291	102.191	3.750	102.344	102.244	102.144	4.000	103.633	103.533	103.433	4.750	102.818	102.718	102.618	4.000	102.447	102.347	102.247
3.990	102.720	102.620	102.520	3.875	102.688	102.588	102.488	4.125	103.703	103.603	103.503	4.875	103.115	103.015	102.915	4.125	102.148	102.048	101.948
4.000	102.820	102.720	102.620	3.990	102.913	102.813	102.713	4.250	104.123	104.023	103.923	4.990	103.299	103.199	103.099	4.250	102.568	102.468	102.368
4.125	102.913	102.813	102.713	4.000	103.013	102.913	102.813	4.375	104.508	104.408	104.308	5.000	103.399	103.299	103.199	4.375	102.953	102.853	102.753
4.250	103.383	103.283	103.183	4.125	103.214	103.114	103.014	4.500	104.723	104.623	104.523	5.125	103.689	103.589	103.489	4.500	103.168	103.068	102.968
4.375	103.654	103.554	103.454	4.250	103.753	103.653	103.553	4.625	103.955	103.855	103.755	5.250	103.282	103.182	103.082	4.625	101.798	101.698	101.598
4.500	103.984	103.884	103.784	4.375	103.885	103.785	103.685	4.750	104.285	104.185	104.085	5.375	103.478	103.378	103.278	4.750	102.128	102.028	101.928
4.625	103.947	103.847	103.747	4.500	104.176	104.076	103.976	4.875	104.549	104.449	104.349	5.500	103.680	103.580	103.480	4.875	102.392	102.292	102.192
4.750	104.320	104.220	104.120	4.625	104.237	104.137	104.037	4.990	104.737	104.637	104.537	5.625	103.218	103.118	103.018	4.990	102.580	102.480	102.380
4.875	104.617	104.517	104.417	4.750	104.424	104.324	104.224	5.000	104.837	104.737	104.637	5.750	103.654	103.554	103.454	5.000	102.680	102.580	102.480
4.990	104.801	104.701	104.601	4.875	104.745	104.645	104.545	5.125	104.772	104.672	104.572	5.875	103.681	103.581	103.481	5.125	102.865	102.765	102.665
5.000	104.901	104.801	104.701	4.990	105.026	104.926	104.826	5.250	104.866	104.766	104.666	5.990	103.613	103.513	103.413	5.250	102.959	102.859	102.759
5.125	105.191	105.091	104.991	5.000	105.126	105.026	104.926	5.375	0.000	0.000	0.000	6.000	103.713	103.613	103.513	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.:

2/10/2020

45 Day Lock Exp.:

2/24/2020

60 Day Lock Exp.:

3/9/2020

W. Rate Sheet Dated: 1/9/2020

Release Time: 10:00 am ET

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Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.375	98.613	98.551	98.488	
3.500	99.047	98.984	98.922	
3.625	99.459	99.396	99.334	
3.750	99.895	99.832	99.770	
3.875	100.087	100.024	99.962	
4.000	100.302	100.239	100.177	
4.125	100.494	100.431	100.369	
4.250	100.695	100.633	100.570	
4.375	100.954	100.891	100.829	
4.500	101.212	101.149	101.087	
4.625	101.449	101.387	101.324	
4.750	101.703	101.641	101.578	
4.875	101.925	101.862	101.800	

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	97.817	97.692	97.567	
3.375	98.277	98.152	98.027	
3.500	98.679	98.554	98.429	
3.625	99.156	99.031	98.906	
3.750	99.567	99.442	99.317	
3.875	99.927	99.802	99.677	
4.000	100.263	100.138	100.013	
4.125	100.400	100.275	100.150	
4.250	100.705	100.580	100.455	
4.375	100.982	100.857	100.732	
4.500	101.138	101.013	100.888	

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	96.574	96.449	96.324	
3.375	96.977	96.852	96.727	
3.500	97.351	97.226	97.101	
3.625	97.702	97.577	97.452	
3.750	98.289	98.164	98.039	
3.875	98.605	98.480	98.355	
4.000	98.889	98.764	98.639	
4.125	99.172	99.047	98.922	
4.250	99.455	99.330	99.205	
4.375	99.738	99.613	99.488	
4.500	100.027	99.902	99.777	
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)