



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.: 2/17/2020

45 Day Lock Exp.: 3/2/2020

60 Day Lock Exp.: 3/17/2020

W. Rate Sheet Dated: 1/17/2020

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	101.459	101.309	101.159	3.250	100.642	100.492	100.342	2.375	97.031	96.881	96.731	3.125	99.500	99.350	99.200
3.375	101.944	101.794	101.644	3.375	101.042	100.892	100.742	2.500	97.467	97.317	97.167	3.250	99.921	99.771	99.621
3.500	102.415	102.265	102.115	3.500	101.406	101.256	101.106	2.625	97.895	97.745	97.595	3.375	100.249	100.099	99.949
3.625	102.882	102.732	102.582	3.625	101.755	101.605	101.455	2.750	98.218	98.068	97.918	3.500	100.532	100.382	100.232
3.750	102.363	102.213	102.063	3.750	101.490	101.340	101.190	2.875	98.649	98.499	98.349	3.625	100.454	100.304	100.154
3.875	102.779	102.629	102.479	3.875	101.830	101.680	101.530	3.000	99.076	98.926	98.776	Margin = 2.250		Index = 1.540	
4.000	103.176	103.026	102.876	4.000	102.139	101.989	101.839	3.125	99.485	99.335	99.185				
4.125	103.521	103.371	103.221	4.125	102.465	102.315	102.165	3.250	101.216	101.066	100.916				
4.375	103.088	102.988	102.888	4.375	102.488	102.388	102.288	3.375	101.594	101.444	101.294				
4.500	103.452	103.352	103.252	4.500	102.751	102.651	102.551	3.500	101.935	101.785	101.635				
4.625	103.757	103.657	103.557	4.625	102.859	102.759	102.659	3.625	102.262	102.112	101.962				
4.750	104.071	103.971	103.871	4.750	103.523	103.423	103.323	3.750	102.732	102.582	102.432				
4.875	104.375	104.275	104.175	4.875	103.793	103.693	103.593	3.875	103.050	102.900	102.750				
5.000	104.544	104.444	104.344	5.000	104.009	103.909	103.809	4.000	103.336	103.186	103.036				
5.125	104.758	104.658	104.558	5.125	104.237	104.137	104.037	4.125	103.640	103.490	103.340				
5.375	104.871	104.771	104.671	5.375	104.374	104.274	104.174	4.250	102.896	102.746	102.596				
5.500	105.125	105.025	104.925	5.500	104.590	104.490	104.390	4.375	103.181	103.031	102.881				
5.625	105.339	105.239	105.139	5.625	104.818	104.718	104.618	4.500	103.425	103.275	103.125				
6.250	106.000	105.850	105.700	6.250	105.606	105.456	105.306	4.625	103.517	103.367	103.217				

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	100.709	100.559	100.409	3.250	99.642	99.492	99.342	2.375	96.031	95.881	95.731	3.125	98.500	98.350	98.200
3.375	101.194	101.044	100.894	3.375	100.042	99.892	99.742	2.500	96.467	96.317	96.167	3.250	98.921	98.771	98.621
3.500	101.665	101.515	101.365	3.500	100.406	100.256	100.106	2.625	96.895	96.745	96.595	3.375	99.249	99.099	98.949
3.625	102.132	101.982	101.832	3.625	100.755	100.605	100.455	2.750	97.218	97.068	96.918	3.500	99.532	99.382	99.232
3.750	101.613	101.463	101.313	3.750	100.490	100.340	100.190	2.875	97.649	97.499	97.349	3.625	99.454	99.304	99.154
3.875	102.029	101.879	101.729	3.875	100.830	100.680	100.530	3.000	98.076	97.926	97.776	Margin = 2.250		Index = 1.540	
4.000	102.426	102.276	102.126	4.000	101.139	100.989	100.839	3.125	98.485	98.335	98.185	30 Year OTC			
4.125	102.771	102.621	102.471	4.125	101.465	101.315	101.165	3.250	100.216	100.066	99.916	Rate	30 Day	45 Day	60 Day
4.375	102.338	102.238	102.138	4.375	101.488	101.388	101.288	3.375	100.594	100.444	100.294	3.875	100.929	100.679	100.429
4.500	102.702	102.602	102.502	4.500	101.751	101.651	101.551	3.500	100.935	100.785	100.635	4.000	101.326	101.076	100.826
4.625	103.007	102.907	102.807	4.625	101.859	101.759	101.659	3.625	101.262	101.112	100.962	4.125	101.671	101.421	101.171
4.750	103.321	103.221	103.121	4.750	102.523	102.423	102.323	3.750	101.732	101.582	101.432	4.375	101.538	101.288	101.038
4.875	103.625	103.525	103.425	4.875	102.793	102.693	102.593	3.875	102.050	101.900	101.750	4.500	101.902	101.652	101.402
5.000	103.794	103.694	103.594	5.000	103.009	102.909	102.809	4.000	102.336	102.186	102.036	4.625	102.207	101.957	101.707
5.125	104.008	103.908	103.808	5.125	103.237	103.137	103.037	4.125	102.640	102.490	102.340	4.875	102.825	102.575	102.325
5.375	104.121	104.021	103.921	5.375	103.374	103.274	103.174	4.250	101.896	101.746	101.596	5.000	102.994	102.744	102.494
5.500	104.375	104.275	104.175	5.500	103.590	103.490	103.390	4.375	102.181	102.031	101.881	5.125	103.208	102.958	102.708
5.625	104.589	104.489	104.389	5.625	103.818	103.718	103.618	4.500	102.425	102.275	102.125	5.500	103.575	103.325	103.075
6.250	105.377	105.227	105.077	6.250	104.606	104.456	104.306	4.625	102.517	102.367	102.217	5.625	103.789	103.539	103.289

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 & 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	3.875	98.179	97.929	97.679	6.250	101.000	100.750	100.500
4.125	100.271	100.021	99.771	6.250	103.750	103.500	103.250	4.000	98.576	98.326	98.076				
4.250	100.396	100.146	99.896					4.125	98.921	98.671	98.421				
4.375	100.138	99.888	99.638					4.375	98.788	98.538	98.288				
4.500	100.502	100.252	100.002					4.500	99.152	98.902	98.652				
4.625	100.807	100.557	100.307					4.625	99.457	99.207	98.957				
5.000	101.594	101.344	101.094					4.875	100.075	99.825	99.575				
5.125	101.808	101.558	101.308					5.000	100.244	99.994	99.744				
5.250	102.341	102.091	101.841					5.125	100.458	100.208	99.958				
Borrower Paid Comp Only				Lender Paid Only				5.500	100.825	100.575	100.325				
								5.625	101.039	100.789	100.539				

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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45 Day Lock Exp.:

3/2/2020

60 Day Lock Exp.:

3/17/2020

W. Rate Sheet Dated: 1/17/2020

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	100.340	100.190	100.040	3.250	99.953	99.803	99.653	2.375	94.311	94.161	94.011	3.125	99.297	99.147	98.997
3.375	100.826	100.676	100.526	3.375	100.353	100.203	100.053	2.500	94.747	94.597	94.447	3.250	99.813	99.663	99.513
3.500	101.297	101.147	100.997	3.500	100.717	100.567	100.417	2.625	95.175	95.025	94.875	3.375	100.140	99.990	99.840
3.625	101.764	101.614	101.464	3.625	101.066	100.916	100.766	2.750	97.435	97.285	97.135	3.500	100.423	100.273	100.123
3.750	101.744	101.594	101.444	3.750	101.301	101.151	101.001	2.875	97.866	97.716	97.566	3.625	100.345	100.195	100.045
3.875	102.160	102.010	101.860	3.875	101.642	101.492	101.342	3.000	98.293	98.143	97.993	Margin = 2.250		Index = 1.540	
4.000	102.557	102.407	102.257	4.000	101.951	101.801	101.651	3.125	98.703	98.553	98.403				
4.125	102.903	102.753	102.603	4.125	102.277	102.127	101.977	3.250	100.527	100.377	100.227				
4.375	102.251	102.151	102.051	4.375	102.081	101.981	101.881	3.375	100.905	100.755	100.605				
4.500	102.614	102.514	102.414	4.500	102.344	102.244	102.144	3.500	101.246	101.096	100.946				
4.625	102.920	102.820	102.720	4.625	102.452	102.352	102.252	3.625	101.573	101.423	101.273				
4.750	101.921	101.821	101.721	4.750	101.803	101.703	101.603	3.750	102.544	102.394	102.244				
4.875	102.225	102.125	102.025	4.875	102.073	101.973	101.873	3.875	102.861	102.711	102.561				
5.000	102.394	102.294	102.194	5.000	102.289	102.189	102.089	4.000	103.148	102.998	102.848				
5.125	102.608	102.508	102.408	5.125	102.517	102.417	102.317	4.125	103.451	103.301	103.151				
5.375	102.315	102.215	102.115	5.375	102.248	102.148	102.048	4.250	102.489	102.339	102.189				
5.500	102.569	102.469	102.369	5.500	102.464	102.364	102.264	4.375	102.774	102.624	102.474				
5.625	102.783	102.683	102.583	5.625	102.692	102.592	102.492	4.500	103.017	102.867	102.717				
6.250	102.977	102.827	102.677	6.250	102.886	102.736	102.586	4.625	103.109	102.959	102.809				

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	99.590	99.440	99.290	3.250	98.523	98.373	98.223	2.375	94.631	94.481	94.331	3.125	97.287	97.137	96.987
3.375	100.076	99.926	99.776	3.375	98.923	98.773	98.623	2.500	95.067	94.917	94.767	3.250	97.803	97.653	97.503
3.500	100.547	100.397	100.247	3.500	99.287	99.137	98.987	2.625	95.495	95.345	95.195	3.375	98.130	97.980	97.830
3.625	101.014	100.864	100.714	3.625	99.636	99.486	99.336	2.750	96.661	96.511	96.361	3.500	98.413	98.263	98.113
3.750	100.994	100.844	100.694	3.750	99.871	99.721	99.571	2.875	97.092	96.942	96.792	3.625	98.335	98.185	98.035
3.875	101.410	101.260	101.110	3.875	100.212	100.062	99.912	3.000	97.519	97.369	97.219	Margin = 2.250		Index = 1.540	
4.000	101.807	101.657	101.507	4.000	100.521	100.371	100.221	3.125	97.929	97.779	97.629	30 Year OTC			
4.125	102.153	102.003	101.853	4.125	100.847	100.697	100.547	3.250	99.378	99.228	99.078	Rate	30 Day	45 Day	60 Day
4.375	101.501	101.401	101.301	4.375	100.651	100.551	100.451	3.375	99.756	99.606	99.456	3.875	100.310	100.060	99.810
4.500	101.864	101.764	101.664	4.500	100.914	100.814	100.714	3.500	100.097	99.947	99.797	4.000	100.707	100.457	100.207
4.625	102.170	102.070	101.970	4.625	101.022	100.922	100.822	3.625	100.424	100.274	100.124	4.125	101.053	100.803	100.553
4.750	101.171	101.071	100.971	4.750	100.373	100.273	100.173	3.750	100.324	100.174	100.024	4.375	100.701	100.451	100.201
4.875	101.475	101.375	101.275	4.875	100.643	100.543	100.443	3.875	100.642	100.492	100.342	4.500	101.064	100.814	100.564
5.000	101.644	101.544	101.444	5.000	100.859	100.759	100.659	4.000	100.929	100.779	100.629	4.625	101.370	101.120	100.870
5.125	101.858	101.758	101.658	5.125	101.087	100.987	100.887	4.125	101.232	101.082	100.932	4.875	100.675	100.425	100.175
5.375	101.565	101.465	101.365	5.375	100.818	100.718	100.618	4.250	100.246	100.096	99.946	5.000	100.844	100.594	100.344
5.500	101.819	101.719	101.619	5.500	101.034	100.934	100.834	4.375	100.531	100.381	100.231	5.125	101.058	100.808	100.558
5.625	102.033	101.933	101.833	5.625	101.262	101.162	101.062	4.500	100.775	100.625	100.475	5.500	101.019	100.769	100.519
6.250	102.227	102.077	101.927	6.250	101.456	101.306	101.156	4.625	100.867	100.717	100.567	5.625	101.233	100.983	100.733

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 & 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	3.875	97.560	97.310	97.060	6.250	N/A	N/A	N/A
4.125	99.303	99.053	98.803	6.250	100.250	100.000	99.750	4.000	97.957	97.707	97.457				
4.250	99.209	98.959	98.709					4.125	98.303	98.053	97.803				
4.375	98.951	98.701	98.451					4.375	97.951	97.701	97.451				
4.500	99.314	99.064	98.814					4.500	98.314	98.064	97.814				
4.625	99.620	99.370	99.120					4.625	98.620	98.370	98.120				
5.000	99.094	98.844	98.594					4.875	97.925	97.675	97.425				
5.125	99.308	99.058	98.808					5.000	98.094	97.844	97.594				
5.250	99.435	99.185	98.935					5.125	98.308	98.058	97.808				
								5.500	98.269	98.019	97.769				
Borrower Paid Comp Only				Lender Paid Only				5.625	98.483	98.233	97.983				

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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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W. Rate Sheet Dated: 1/17/2020

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
3.000	97.320	97.220	97.120	3.375	99.777	99.677	99.577	3.375	99.777	99.677	99.577	4.000	102.270	102.170	102.070	4.000	101.895	101.795	101.695
3.125	98.457	98.357	98.257	3.500	100.209	100.109	100.009	3.500	100.209	100.109	100.009	4.125	102.370	102.270	102.170	4.125	101.995	101.895	101.795
3.250	99.417	99.317	99.217	3.625	100.882	100.782	100.682	3.625	100.882	100.782	100.682	4.250	102.921	102.821	102.721	4.250	102.546	102.446	102.346
3.375	100.027	99.927	99.827	3.750	101.619	101.519	101.419	3.750	101.619	101.519	101.419	4.375	103.194	103.094	102.994	4.375	102.819	102.719	102.619
3.500	100.459	100.359	100.259	3.875	102.008	101.908	101.808	3.875	102.008	101.908	101.808	4.500	103.528	103.428	103.328	4.500	102.903	102.803	102.703
3.625	101.132	101.032	100.932	3.990	102.214	102.114	102.014	3.990	102.214	102.114	102.014	4.625	103.490	103.390	103.290	4.625	102.865	102.765	102.665
3.750	101.869	101.769	101.669	4.000	102.314	102.214	102.114	4.000	102.314	102.214	102.114	4.750	103.315	103.215	103.115	4.750	102.690	102.590	102.490
3.875	102.258	102.158	102.058	4.125	102.414	102.314	102.214	4.125	102.414	102.314	102.214	4.875	103.614	103.514	103.414	4.875	102.989	102.889	102.789
3.990	102.589	102.489	102.389	4.250	103.037	102.937	102.837	4.250	103.037	102.937	102.837	4.990	103.798	103.698	103.598	4.990	102.798	102.698	102.598
4.000	102.689	102.589	102.489	4.375	103.310	103.210	103.110	4.375	103.310	103.210	103.110	5.000	103.898	103.798	103.698	5.000	102.898	102.798	102.698
4.125	102.789	102.689	102.589	4.500	103.394	103.294	103.194	4.500	103.394	103.294	103.194	5.125	104.195	104.095	103.995	5.125	103.195	103.095	102.995
4.250	103.412	103.312	103.212	4.625	103.356	103.256	103.156	4.625	103.356	103.256	103.156	5.250	103.706	103.606	103.506	5.250	102.706	102.606	102.506
4.375	103.685	103.585	103.485	4.750	103.806	103.706	103.606	4.750	103.806	103.706	103.606	5.375	103.904	103.804	103.704	5.375	103.904	103.804	103.704
4.500	104.019	103.919	103.819	4.875	104.105	104.005	103.905	4.875	104.105	104.005	103.905	5.500	104.105	104.005	103.905	5.500	104.105	104.005	103.905
4.625	103.981	103.881	103.781	4.990	103.914	103.814	103.714	4.990	103.914	103.814	103.714	5.625	104.426	104.326	104.226	5.625	104.426	104.326	104.226
4.750	104.431	104.331	104.231	5.000	104.014	103.914	103.814	5.000	104.014	103.914	103.814	5.750	104.095	103.990	103.895	5.750	104.095	103.990	103.895
4.875	104.730	104.630	104.530	5.125	104.311	104.211	104.111	5.125	104.311	104.211	104.111	5.875	104.122	104.017	103.922	5.875	104.122	104.017	103.922
4.990	104.914	104.814	104.714	5.250	104.699	104.599	104.499	5.250	104.699	104.599	104.499	5.990	104.053	103.947	103.853	5.990	104.053	103.947	103.853
5.000	105.014	104.914	104.814	5.375	105.897	105.797	105.697	5.375	105.897	105.797	105.697	6.000	104.153	104.047	103.953	6.000	104.153	104.047	103.953
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	101.895	101.795	101.695	3.000	98.668	98.568	98.468	3.000	0.000	0.000	0.000	3.000	0.000	-0.100	-0.200	3.375	101.804	101.704	101.604
4.125	101.995	101.895	101.795	3.125	99.458	99.358	99.258	3.125	0.000	0.000	0.000	3.125	0.000	-0.100	-0.200	3.500	102.326	102.226	102.126
4.250	102.546	102.446	102.346	3.250	100.140	100.040	99.940	3.250	0.000	0.000	0.000	3.250	0.000	-0.100	-0.200	3.625	102.496	102.396	102.296
4.375	102.819	102.719	102.619	3.375	100.566	100.466	100.366	3.375	100.566	100.466	100.366	3.375	100.566	100.466	100.366	3.750	103.053	102.953	102.853
4.500	102.903	102.803	102.703	3.500	101.067	100.967	100.867	3.500	101.067	100.967	100.867	3.500	101.067	100.967	100.867	3.875	103.190	103.090	102.990
4.625	102.865	102.765	102.665	3.625	101.775	101.675	101.575	3.625	101.775	101.675	101.575	3.625	101.775	101.675	101.575	3.990	103.475	103.375	103.275
4.750	102.690	102.590	102.490	3.750	102.306	102.206	102.106	3.750	102.306	102.206	102.106	3.750	102.306	102.206	102.106	4.000	103.575	103.475	103.375
4.875	102.989	102.889	102.789	3.875	102.720	102.620	102.520	3.875	102.720	102.620	102.520	3.875	102.720	102.620	102.520	4.125	103.879	103.779	103.679
4.990	102.798	102.698	102.598	3.990	102.876	102.776	102.676	3.990	102.876	102.776	102.676	3.990	102.876	102.776	102.676	4.250	104.294	104.194	104.094
5.000	102.898	102.798	102.698	4.000	102.976	102.876	102.776	4.000	102.976	102.876	102.776	4.000	102.976	102.876	102.776	4.375	104.690	104.590	104.490
5.125	103.195	103.095	102.995	4.125	103.180	103.080	102.980	4.125	103.180	103.080	102.980	4.125	103.180	103.080	102.980	4.500	104.910	104.810	104.710
5.250	102.706	102.606	102.506	4.250	103.762	103.662	103.562	4.250	103.762	103.662	103.562	4.250	103.762	103.662	103.562	4.625	103.878	103.778	103.678
5.375	103.904	103.804	103.704	4.375	103.905	103.805	103.705	4.375	103.905	103.805	103.705	4.375	103.905	103.805	103.705	4.750	104.213	104.113	104.013
5.500	104.105	104.005	103.905	4.500	104.169	104.069	103.969	4.500	104.169	104.069	103.969	4.500	104.169	104.069	103.969	4.875	104.481	104.381	104.281
5.625	104.426	104.326	104.226	4.625	104.230	104.130	104.030	4.625	104.230	104.130	104.030	4.625	104.230	104.130	104.030	4.990	104.671	104.571	104.471
5.750	104.095	103.990	103.895	4.750	104.553	104.453	104.353	4.750	104.553	104.453	104.353	4.750	104.553	104.453	104.353	5.000	104.771	104.671	104.571
5.875	104.122	104.017	103.922	4.875	104.876	104.776	104.676	4.875	104.876	104.776	104.676	4.875	104.876	104.776	104.676	5.125	104.747	104.647	104.547
5.990	104.053	103.947	103.853	4.990	105.160	105.060	104.960	4.990	105.160	105.060	104.960	4.990	105.160	105.060	104.960	5.250	104.841	104.741	104.641
6.000	104.153	104.047	103.953	5.000	105.260	105.160	105.060	5.000	105.260	105.160	105.060	5.000	105.260	105.160	105.060	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	101.804	101.704	101.604	3.375	101.804	101.704	101.604	3.375	101.416	101.316	101.216	3.375	101.416	101.316	101.216	3.375	101.416	101.316	101.216
3.500	102.326	102.226	102.126	3.500	102.326	102.226	102.126	3.500	101.938	101.838	101.738	3.500	101.938	101.838	101.738	3.500	101.938	101.838	101.738
3.625	102.496	102.396	102.296	3.625	102.496	102.396	102.296	3.625	101.610	101.510	101.410	3.625	101.610	101.510	101.410	3.625	101.610	101.510	101.410
3.750	103.053	102.953	102.853	3.750	103.053	102.953	102.853	3.750	102.167	102.067	101.967	3.750	102.167	102.067	101.967	3.750	102.167	102.067	101.967
3.875	103.190	103.090	102.990	3.875	103.190	103.090	102.990	3.875	102.304	102.204	102.104	3.875	102.304	102.204	102.104	3.875	102.304	102.204	102.104
3.990	103.475	103.375	103.275	3.990	103.475	103.375	103.275	3.990	102.589	102.489	102.389	3.990	102.589	102.489	102.389	3.990	102.589	102.489	102.389
4.000	103.575	103.475	103.375	4.000	103.575	103.475	103.375	4.000	102.689	102.589	102.489	4.000	102.689	102.589	102.489	4.000	102.689	102.589	102.489
4.125	103.879	103.779	103.679	4.125	103.879	103.779	103.679	4.125	102.615	102.515	102.415	4.125	102.615	102.515	102.415	4.125	102.615	102.515	102.415
4.250	104.294	104.194	104.094	4.250	104.294	104.194	104.094	4.250	103.030	102.930	102.830	4.250	103.030	102.930	102.830	4.250	103.030	102.930	102.830
4.375	104.565	104.465	104.365	4.375	104.565	104.465	104.365	4.375	103.426	103.326	103.226	4.375	103.301	103.201	103.101	4.375	103.301	103.201	103.101
4.500	104.785	104.685	104.585	4.500	104.785	104.685	104.585	4.500	103.646	103.546	103.446	4.50.							



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.:

2/17/2020

45 Day Lock Exp.:

3/2/2020

60 Day Lock Exp.:

3/17/2020

W. Rate Sheet Dated: 1/17/2020

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
3.000	97.640	97.540	97.440	3.000	98.946	98.846	98.746	3.375	101.898	101.798	101.698	4.000	102.081	101.981	101.881	3.375	101.210	101.110	101.010
3.125	98.773	98.673	98.573	3.125	99.742	99.642	99.542	3.500	102.394	102.294	102.194	4.125	102.180	102.080	101.980	3.500	101.706	101.606	101.506
3.250	99.726	99.626	99.526	3.250	100.406	100.306	100.206	3.625	102.485	102.385	102.285	4.250	102.624	102.524	102.424	3.625	101.299	101.199	101.099
3.375	100.329	100.229	100.129	3.375	100.828	100.728	100.628	3.750	103.035	102.935	102.835	4.375	102.889	102.789	102.689	3.750	101.849	101.749	101.649
3.500	100.753	100.653	100.553	3.500	101.311	101.211	101.111	3.875	103.170	103.070	102.970	4.500	103.217	103.117	103.017	3.875	101.984	101.884	101.784
3.625	101.412	101.312	101.212	3.625	102.010	101.910	101.810	3.990	103.437	103.337	103.237	4.625	103.177	103.077	102.977	3.990	102.251	102.151	102.051
3.750	102.048	101.948	101.848	3.750	102.417	102.317	102.217	4.000	103.537	103.437	103.337	4.750	102.944	102.844	102.744	4.000	102.351	102.251	102.151
3.875	102.430	102.330	102.230	3.875	102.803	102.703	102.603	4.125	103.840	103.740	103.640	4.875	103.238	103.138	103.038	4.125	102.276	102.176	102.076
3.990	102.750	102.650	102.550	3.990	102.954	102.854	102.754	4.250	104.250	104.150	104.050	4.990	103.417	103.317	103.217	4.250	102.686	102.586	102.486
4.000	102.850	102.750	102.650	4.000	103.054	102.954	102.854	4.375	104.642	104.542	104.442	5.000	103.517	103.417	103.317	4.375	103.078	102.978	102.878
4.125	102.949	102.849	102.749	4.125	103.252	103.152	103.052	4.500	104.858	104.758	104.658	5.125	103.807	103.707	103.607	4.500	103.294	103.194	103.094
4.250	103.465	103.365	103.265	4.250	103.838	103.738	103.638	4.625	104.121	104.021	103.921	5.250	103.291	103.191	103.091	4.625	101.964	101.864	101.764
4.375	103.730	103.630	103.530	4.375	103.968	103.868	103.768	4.750	104.450	104.350	104.250	5.375	103.485	103.385	103.285	4.750	102.293	102.193	102.093
4.500	104.058	103.958	103.858	4.500	104.255	104.155	104.055	4.875	104.713	104.613	104.513	5.500	103.682	103.582	103.482	4.875	102.556	102.456	102.356
4.625	104.018	103.918	103.818	4.625	104.317	104.217	104.117	4.990	104.891	104.791	104.691	5.625	103.995	103.895	103.795	4.990	102.734	102.634	102.534
4.750	104.410	104.310	104.210	4.750	104.524	104.424	104.324	5.000	104.991	104.891	104.791	5.750	103.792	103.687	103.592	5.000	102.834	102.734	102.634
4.875	104.704	104.604	104.504	4.875	104.841	104.741	104.641	5.125	104.944	104.844	104.744	5.875	103.817	103.711	103.617	5.125	103.037	102.937	102.837
4.990	104.883	104.783	104.683	4.990	105.117	105.017	104.917	5.250	105.036	104.936	104.836	5.990	103.746	103.641	103.546	5.250	103.129	103.029	102.929
5.000	104.983	104.883	104.783	5.000	105.217	105.117	105.017	5.375	0.000	0.000	0.000	6.000	103.846	103.741	103.646	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.:

2/17/2020

45 Day Lock Exp.:

3/2/2020

60 Day Lock Exp.:

3/17/2020

W. Rate Sheet Dated: 1/17/2020

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	98.935	98.873	98.810	
3.500	99.369	99.307	99.244	
3.625	99.803	99.740	99.678	
3.750	100.356	100.294	100.231	
3.875	100.509	100.446	100.384	
4.000	100.744	100.682	100.619	
4.125	100.876	100.814	100.751	
4.250	101.079	101.016	100.954	
4.375	101.298	101.235	101.173	
4.500	101.516	101.454	101.391	
4.625	101.755	101.692	101.630	
4.750	102.009	101.947	101.884	
4.875	102.231	102.169	102.106	

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	97.869	97.744	97.619	
3.375	98.329	98.204	98.079	
3.500	98.731	98.606	98.481	
3.625	99.207	99.082	98.957	
3.750	99.618	99.493	99.368	
3.875	99.971	99.846	99.721	
4.000	100.308	100.183	100.058	
4.125	100.446	100.321	100.196	
4.250	100.751	100.626	100.501	
4.375	101.028	100.903	100.778	
4.500	101.185	101.060	100.935	

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	96.629	96.504	96.379	
3.375	97.032	96.907	96.782	
3.500	97.406	97.281	97.156	
3.625	97.756	97.631	97.506	
3.750	98.342	98.217	98.092	
3.875	98.653	98.528	98.403	
4.000	98.937	98.812	98.687	
4.125	99.220	99.095	98.970	
4.250	99.503	99.378	99.253	
4.375	99.786	99.661	99.536	
4.500	100.076	99.951	99.826	
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)