



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.: 12/2/2019

45 Day Lock Exp.: 12/16/2019

60 Day Lock Exp.: 12/31/2019

W. Rate Sheet Dated: 11/1/2019

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	101.862	101.712	101.562	3.250	101.461	101.311	101.161	2.375	97.375	97.225	97.075	3.125	99.781	99.631	99.481
3.375	102.406	102.256	102.106	3.375	101.907	101.757	101.607	2.500	97.867	97.717	97.567	3.250	99.930	99.780	99.630
3.500	102.945	102.795	102.645	3.500	102.324	102.174	102.024	2.625	98.353	98.203	98.053	3.375	100.298	100.148	99.998
3.625	103.466	103.316	103.166	3.625	102.702	102.552	102.402	2.750	98.304	98.154	98.004	3.500	100.636	100.486	100.336
3.750	102.852	102.702	102.552	3.750	102.383	102.233	102.083	2.875	98.793	98.643	98.493	3.625	100.563	100.413	100.263
3.875	103.332	103.182	103.032	3.875	102.771	102.621	102.471	3.000	99.275	99.125	98.975	Margin = 2.250		Index = 1.590	
4.000	103.783	103.633	103.483	4.000	103.163	103.013	102.863	3.125	99.740	99.590	99.440				
4.125	104.194	104.044	103.894	4.125	103.507	103.357	103.207	3.250	101.185	101.035	100.885				
4.375	103.556	103.456	103.356	4.375	102.987	102.887	102.787	3.375	101.610	101.460	101.310				
4.500	103.981	103.881	103.781	4.500	103.320	103.220	103.120	3.500	102.004	101.854	101.704				
4.625	104.359	104.259	104.159	4.625	103.376	103.276	103.176	3.625	102.359	102.209	102.059				
4.750	104.484	104.384	104.284	4.750	103.480	103.380	103.280	3.750	102.534	102.384	102.234				
4.875	104.350	104.250	104.150	4.875	103.786	103.686	103.586	3.875	102.899	102.749	102.599				
5.000	104.712	104.612	104.512	5.000	104.060	103.960	103.860	4.000	103.269	103.119	102.969				
5.125	104.787	104.687	104.587	5.125	104.301	104.201	104.101	4.125	103.590	103.440	103.290				
5.375	105.072	104.972	104.872	5.375	104.632	104.532	104.432	4.250	103.100	102.950	102.800				
5.500	105.370	105.270	105.170	5.500	104.907	104.807	104.707	4.375	103.409	103.259	103.109				
5.625	105.634	105.534	105.434	5.625	105.148	105.048	104.948	4.500	103.723	103.573	103.423				
6.250	106.000	105.900	105.800	6.250	105.935	105.835	105.735	4.625	103.787	103.637	103.487				

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	100.712	100.562	100.412	3.250	100.461	100.311	100.161	2.375	96.375	96.225	96.075	3.125	98.781	98.631	98.481
3.375	101.256	101.106	100.956	3.375	100.907	100.757	100.607	2.500	96.867	96.717	96.567	3.250	98.930	98.780	98.630
3.500	101.795	101.645	101.495	3.500	101.324	101.174	101.024	2.625	97.353	97.203	97.053	3.375	99.298	99.148	98.998
3.625	102.316	102.166	102.016	3.625	101.702	101.552	101.402	2.750	97.304	97.154	97.004	3.500	99.636	99.486	99.336
3.750	101.702	101.552	101.402	3.750	101.383	101.233	101.083	2.875	97.793	97.643	97.493	3.625	99.563	99.413	99.263
3.875	102.182	102.032	101.882	3.875	101.771	101.621	101.471	3.000	98.275	98.125	97.975	Margin = 2.250		Index = 1.590	
4.000	102.633	102.483	102.333	4.000	102.163	102.013	101.863	3.125	98.740	98.590	98.440	30 Year OTC			
4.125	103.044	102.894	102.744	4.125	102.507	102.357	102.207	3.250	100.185	100.035	99.885	Rate	30 Day	45 Day	60 Day
4.375	102.406	102.306	102.206	4.375	101.987	101.887	101.787	3.375	100.610	100.460	100.310	3.875	101.782	101.532	101.282
4.500	102.831	102.731	102.631	4.500	102.320	102.220	102.120	3.500	101.004	100.854	100.704	4.000	102.233	101.983	101.733
4.625	103.209	103.109	103.009	4.625	102.376	102.276	102.176	3.625	101.359	101.209	101.059	4.125	102.644	102.394	102.144
4.750	103.334	103.234	103.134	4.750	102.480	102.380	102.280	3.750	101.534	101.384	101.234	4.375	102.006	101.756	101.506
4.875	103.200	103.100	103.000	4.875	102.786	102.686	102.586	3.875	101.899	101.749	101.599	4.500	102.431	102.181	101.931
5.000	103.562	103.462	103.362	5.000	103.060	102.960	102.860	4.000	102.269	102.119	101.969	4.625	102.809	102.559	102.309
5.125	103.637	103.537	103.437	5.125	103.301	103.201	103.101	4.125	102.590	102.440	102.290	4.875	102.800	102.550	102.300
5.375	103.922	103.822	103.722	5.375	103.632	103.532	103.432	4.250	102.100	101.950	101.800	5.000	103.162	102.912	102.662
5.500	104.220	104.120	104.020	5.500	103.907	103.807	103.707	4.375	102.409	102.259	102.109	5.125	103.237	102.987	102.737
5.625	104.484	104.384	104.284	5.625	104.148	104.048	103.948	4.500	102.723	102.573	102.423	5.500	103.820	103.570	103.320
6.250	105.271	105.171	105.071	6.250	104.935	104.835	104.735	4.625	102.787	102.637	102.487	5.625	104.084	103.834	103.584

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	All VA Loans	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000 Max Note Rate = 4.750				-1.750	-1.750

DPA Advantage Program "only Advantage Adjustments added ; FHA only"							
30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	101.244	100.994	100.744	6.250	102.750	102.500	102.250
4.250	101.369	101.119	100.869				
4.375	100.606	100.356	100.106				
4.500	101.031	100.781	100.531				
4.625	101.409	101.159	100.909				
5.000	101.762	101.512	101.262				
5.125	101.837	101.587	101.337				
5.250	102.091	101.841	101.591				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"			

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	

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	99.032	98.782	98.532	
4.000	99.483	99.233	98.983	
4.125	99.894	99.644	99.394	
4.375	99.256	99.006	98.756	
4.500	99.681	99.431	99.181	
4.625	100.059	99.809	99.559	
4.875	100.050	99.800	99.550	
5.000	100.412	100.162	99.912	
5.125	100.487	100.237	99.987	
5.500	101.070	100.820	100.570	
5.625	101.334	101.084	100.834	

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</i> & <i>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.:

12/2/2019

45 Day Lock Exp.:

12/16/2019

60 Day Lock Exp.:

12/31/2019

W. Rate Sheet Dated: 11/1/2019

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	100.274	100.124	99.974	3.250	100.303	100.153	100.003	2.375	94.655	94.505	94.355	3.125	98.829	98.679	98.529
3.375	100.819	100.669	100.519	3.375	100.750	100.600	100.450	2.500	95.147	94.997	94.847	3.250	99.352	99.202	99.052
3.500	101.358	101.208	101.058	3.500	101.166	101.016	100.866	2.625	95.633	95.483	95.333	3.375	99.720	99.570	99.420
3.625	101.879	101.729	101.579	3.625	101.544	101.394	101.244	2.750	96.772	96.622	96.472	3.500	100.059	99.909	99.759
3.750	101.327	101.177	101.027	3.750	101.288	101.138	100.988	2.875	97.260	97.110	96.960	3.625	99.986	99.836	99.686
3.875	101.807	101.657	101.507	3.875	101.676	101.526	101.376	3.000	97.743	97.593	97.443	Margin = 2.250		Index = 1.590	
4.000	102.258	102.108	101.958	4.000	102.068	101.918	101.768	3.125	98.208	98.058	97.908				
4.125	102.669	102.519	102.369	4.125	102.412	102.262	102.112	3.250	100.028	99.878	99.728				
4.375	102.187	102.087	101.987	4.375	102.048	101.948	101.848	3.375	100.452	100.302	100.152				
4.500	102.613	102.513	102.413	4.500	102.381	102.281	102.181	3.500	100.846	100.696	100.546				
4.625	102.990	102.890	102.790	4.625	102.437	102.337	102.237	3.625	101.201	101.051	100.901				
4.750	102.303	102.203	102.103	4.750	101.729	101.629	101.529	3.750	101.439	101.289	101.139				
4.875	102.169	102.069	101.969	4.875	102.034	101.934	101.834	3.875	101.804	101.654	101.504				
5.000	102.531	102.431	102.331	5.000	102.309	102.209	102.109	4.000	102.174	102.024	101.874				
5.125	102.606	102.506	102.406	5.125	102.550	102.450	102.350	4.125	102.495	102.345	102.195				
5.375	103.234	103.134	103.034	5.375	103.225	103.125	103.025	4.250	102.161	102.011	101.861				
5.500	103.532	103.432	103.332	5.500	103.499	103.399	103.299	4.375	102.470	102.320	102.170				
5.625	103.797	103.697	103.597	5.625	103.740	103.640	103.540	4.500	102.784	102.634	102.484				
6.250	103.271	103.171	103.071	6.250	103.215	103.115	103.015	4.625	102.848	102.698	102.548				

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	99.124	98.974	98.824	3.250	98.873	98.723	98.573	2.375	94.975	94.825	94.675	3.125	96.819	96.669	96.519
3.375	99.669	99.519	99.369	3.375	99.320	99.170	99.020	2.500	95.467	95.317	95.167	3.250	97.342	97.192	97.042
3.500	100.208	100.058	99.908	3.500	99.736	99.586	99.436	2.625	95.953	95.803	95.653	3.375	97.710	97.560	97.410
3.625	100.729	100.579	100.429	3.625	100.114	99.964	99.814	2.750	96.748	96.598	96.448	3.500	98.049	97.899	97.749
3.750	100.177	100.027	99.877	3.750	99.858	99.708	99.558	2.875	97.236	97.086	96.936	3.625	97.976	97.826	97.676
3.875	100.657	100.507	100.357	3.875	100.246	100.096	99.946	3.000	97.719	97.569	97.419	Margin = 2.250		Index = 1.590	
4.000	101.108	100.958	100.808	4.000	100.638	100.488	100.338	3.125	98.184	98.034	97.884	30 Year OTC			
4.125	101.519	101.369	101.219	4.125	100.982	100.832	100.682	3.250	99.348	99.198	99.048	Rate	30 Day	45 Day	60 Day
4.375	101.037	100.937	100.837	4.375	100.618	100.518	100.418	3.375	99.772	99.622	99.472	3.875	100.257	100.007	99.757
4.500	101.463	101.363	101.263	4.500	100.951	100.851	100.751	3.500	100.166	100.016	99.866	4.000	100.708	100.458	100.208
4.625	101.840	101.740	101.640	4.625	101.007	100.907	100.807	3.625	100.521	100.371	100.221	4.125	101.119	100.869	100.619
4.750	101.153	101.053	100.953	4.750	100.299	100.199	100.099	3.750	100.126	99.976	99.826	4.375	100.637	100.387	100.137
4.875	101.019	100.919	100.819	4.875	100.604	100.504	100.404	3.875	100.491	100.341	100.191	4.500	101.063	100.813	100.563
5.000	101.381	101.281	101.181	5.000	100.879	100.779	100.679	4.000	100.861	100.711	100.561	4.625	101.440	101.190	100.940
5.125	101.456	101.356	101.256	5.125	101.120	101.020	100.920	4.125	101.182	101.032	100.882	4.875	100.619	100.369	100.119
5.375	102.084	101.984	101.884	5.375	101.795	101.695	101.595	4.250	100.450	100.300	100.150	5.000	100.981	100.731	100.481
5.500	102.382	102.282	102.182	5.500	102.069	101.969	101.869	4.375	100.759	100.609	100.459	5.125	101.056	100.806	100.556
5.625	102.647	102.547	102.447	5.625	102.310	102.210	102.110	4.500	101.073	100.923	100.773	5.500	101.982	101.732	101.482
6.250	102.121	102.021	101.921	6.250	101.785	101.685	101.585	4.625	101.137	100.987	100.837	5.625	102.247	101.997	101.747

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	All VA Loans	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000			Max Note Rate = 4.750	-1.750	-1.750
DPA Advantage Program "only Advantage Adjustments added ; FHA only"					
30/25 Year				30/25 Year Lender Paid	
Rate	30 Day	45 Day	60 Day	Rate	30 Day
4.125	99.369	99.119	98.869	6.250	99.250
4.250	99.650	99.400	99.150		
4.375	98.887	98.637	98.387		
4.500	99.313	99.063	98.813		
4.625	99.690	99.440	99.190		
5.000	99.231	98.981	98.731		
5.125	99.306	99.056	98.806		
5.250	99.904	99.654	99.404		
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"	

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	

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	97.507	97.257	97.007	
4.000	97.958	97.708	97.458	
4.125	98.369	98.119	97.869	
4.375	97.887	97.637	97.387	
4.500	98.313	98.063	97.813	
4.625	98.690	98.440	98.190	
4.875	97.869	97.619	97.369	
5.000	98.231	97.981	97.731	
5.125	98.306	98.056	97.806	
5.500	99.232	98.982	98.732	
5.625	99.497	99.247	98.997	

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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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Release Time: 10:00 am ET

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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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
3.250	99.559	99.459	99.359	3.375	99.914	99.814	99.714	3.375	99.914	99.814	99.714	4.000	102.041	101.941	101.841	4.000	102.041	101.941	101.841	4.000	101.666	101.566	101.466	4.000	101.666	101.566	101.466		
3.375	100.164	100.064	99.964	3.500	100.279	100.179	100.079	3.500	100.279	100.179	100.079	4.125	102.102	102.002	101.902	4.125	102.102	102.002	101.902	4.125	101.727	101.627	101.527	4.125	101.727	101.627	101.527		
3.500	100.529	100.429	100.329	3.625	100.856	100.756	100.656	3.625	100.856	100.756	100.656	4.250	102.292	102.192	102.092	4.250	102.292	102.192	102.092	4.250	101.917	101.817	101.717	4.250	101.917	101.817	101.717		
3.625	101.106	101.006	100.906	3.750	101.557	101.457	101.357	3.750	101.557	101.457	101.357	4.375	102.570	102.470	102.370	4.375	102.570	102.470	102.370	4.375	102.195	102.095	101.995	4.375	102.195	102.095	101.995		
3.750	101.807	101.707	101.607	3.875	101.959	101.859	101.759	3.875	101.959	101.859	101.759	4.500	102.826	102.726	102.626	4.500	102.826	102.726	102.626	4.500	102.201	102.101	102.001	4.500	102.201	102.101	102.001		
3.875	102.209	102.109	102.009	3.990	102.185	102.085	101.985	3.990	102.185	102.085	101.985	4.625	102.848	102.748	102.648	4.625	102.848	102.748	102.648	4.625	102.223	102.123	102.023	4.625	102.223	102.123	102.023		
3.990	102.560	102.460	102.360	4.000	102.285	102.185	102.085	4.000	102.285	102.185	102.085	4.750	102.541	102.441	102.341	4.750	102.541	102.441	102.341	4.750	101.916	101.816	101.716	4.750	101.916	101.816	101.716		
4.000	102.660	102.560	102.460	4.125	102.346	102.246	102.146	4.125	102.346	102.246	102.146	4.875	102.855	102.755	102.655	4.875	102.855	102.755	102.655	4.875	102.230	102.130	102.030	4.875	102.230	102.130	102.030		
4.125	102.721	102.621	102.521	4.250	102.600	102.500	102.400	4.250	102.600	102.500	102.400	4.990	103.015	102.915	102.815	4.990	103.015	102.915	102.815	4.990	102.015	101.915	101.815	4.990	102.015	101.915	101.815		
4.250	102.975	102.875	102.775	4.375	102.878	102.778	102.678	4.375	102.878	102.778	102.678	5.000	103.115	103.015	102.915	5.000	103.115	103.015	102.915	5.000	102.115	102.015	101.915	5.000	102.115	102.015	101.915		
4.375	103.253	103.153	103.053	4.500	102.884	102.784	102.684	4.500	102.884	102.784	102.684	5.125	103.446	103.346	103.246	5.125	103.446	103.346	103.246	5.125	102.446	102.346	102.246	5.125	102.446	102.346	102.246		
4.500	103.509	103.409	103.309	4.625	102.906	102.806	102.706	4.625	102.906	102.806	102.706	5.250	103.600	103.500	103.400	5.250	103.600	103.500	103.400	5.250	102.500	102.400	102.300	5.250	102.500	102.400	102.300		
4.625	103.531	103.431	103.331	4.750	103.160	103.060	102.960	4.750	103.160	103.060	102.960	5.375	103.600	103.500	103.400	5.375	103.600	103.500	103.400	5.375	102.500	102.400	102.300	5.375	102.500	102.400	102.300		
4.750	103.785	103.685	103.585	4.875	103.474	103.374	103.274	4.875	103.474	103.374	103.274	5.500	103.237	103.137	103.037	5.500	103.237	103.137	103.037	5.500	102.327	102.227	102.127	5.500	102.327	102.227	102.127		
4.875	104.099	103.999	103.899	4.990	103.259	103.159	103.059	4.990	103.259	103.159	103.059	5.625	102.935	102.835	102.735	5.625	102.935	102.835	102.735	5.625	102.325	102.225	102.125	5.625	102.325	102.225	102.125		
4.990	104.259	104.159	104.059	5.000	103.359	103.259	103.159	5.000	103.359	103.259	103.159	5.750	103.267	103.167	103.067	5.750	103.267	103.167	103.067	5.750	102.367	102.267	102.167	5.750	102.367	102.267	102.167		
5.000	104.359	104.259	104.159	5.125	103.690	103.590	103.490	5.125	103.690	103.590	103.490	5.875	103.370	103.270	103.170	5.875	103.370	103.270	103.170	5.875	102.370	102.270	102.170	5.875	102.370	102.270	102.170		
5.125	104.690	104.590	104.490	5.250	104.068	103.968	103.868	5.250	104.068	103.968	103.868	5.990	103.296	103.196	103.096	5.990	103.296	103.196	103.096	5.990	102.296	102.196	102.096	5.990	102.296	102.196	102.096		
5.250	105.068	104.968	104.868	5.375	105.170	105.070	104.970	5.375	105.170	105.070	104.970	6.000	103.396	103.296	103.196	6.000	103.396	103.296	103.196	6.000	103.396	103.296	103.196	6.000	103.396	103.296	103.196		
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day		
4.000	101.666	101.566	101.466	3.375	100.499	100.365	100.299	3.375	100.499	100.365	100.299	3.375	100.499	100.365	100.299	3.375	100.499	100.365	100.299	3.375	101.813	101.713	101.613	3.375	101.813	101.713	101.613		
4.125	101.727	101.627	101.527	3.500	101.035	100.906	100.835	3.500	101.035	100.906	100.835	3.500	101.035	100.906	100.835	3.500	101.035	100.906	100.835	3.500	101.545	101.445	101.345	3.500	101.545	101.445	101.345		
4.250	101.917	101.817	101.717	3.625	101.753	101.623	101.553	3.625	101.753	101.623	101.553	3.625	101.753	101.623	101.553	3.625	101.753	101.623	101.553	3.625	101.347	101.247	101.147	3.625	101.347	101.247	101.147		
4.375	102.195	102.095	101.995	3.750	102.040	101.940	101.840	3.750	102.040	101.940	101.840	3.750	102.040	101.940	101.840	3.750	102.040	101.940	101.840	3.750	101.846	101.746	101.646	3.750	101.846	101.746	101.646		
4.500	102.201	102.101	102.001	3.875	102.332	102.232	102.132	3.875	102.332	102.232	102.132	3.875	102.332	102.232	102.132	3.875	102.332	102.232	102.132	3.875	102.089	101.989	101.889	3.875	102.089	101.989	101.889		
4.625	102.223	102.123	102.023	3.990	102.612	102.512	102.412	3.990	102.612	102.512	102.412	3.990	102.612	102.512	102.412	3.990	102.612	102.512	102.412	3.990	102.300	102.200	102.100	3.990	102.300	102.200	102.100		
4.750	101.916	101.816	101.716	4.000	102.712	102.612	102.512	4.000	102.712	102.612	102.512	4.000	102.712	102.612	102.512	4.000	102.712	102.612	102.512	4.000	102.300	102.200	102.100	4.000	102.300	102.200	102.100		
4.875	102.230	102.130	102.030	4.125	102.921	102.821	102.721	4.125	102.921	102.821	102.721	4.125	102.921	102.821	102.721	4.125	102.921	102.821	102.721	4.125	102.381	102.281	102.181	4.125	102.381	102.281	102.181		
4.990	102.015	101.915	101.815	4.250	103.354	103.254	103.154	4.250	103.354	103.254	103.154	4.250	103.354	103.254	103.154	4.250	103.354	103.254	103.154	4.250	102.941	102.841	102.741	4.250	102.941	102.841	102.741		
5.000	102.115	102.015	101.915	4.375	103.542	103.442	103.342	4.375	103.542	103.442	103.342	4.375	103.542	103.442	103.342	4.375	103.542	103.442	103.342	4.375	102.942	102.842	102.742	4.375	102.942	102.842	102.742		
5.125	102.446	102.346	102.246	4.500	103.830	103.730	103.630	4.500	103.830	103.730	103.630	4.500	103.830	103.730	103.630	4.500	103.830	103.730	103.630	4.500	103.405	103.305	103.205	4.500	103.405	103.305	103.205		
5.250	101.860	101.760	101.660	4.625	103.893	103.793	103.693	4.625	103.893	103.793	103.693	4.625	103.893	103.793	103.693	4.625	103.893	103.793	103.693	4.625	103.002	102.902	102.802	4.625	103.002	102.902	102.802		
5.375	102.053	101.953	101.853	4.750	104.047	103.947	103.847	4.750	104.047	103.947	103.847	4.750	104.047	103.947	103.847	4.750	104.047	103.947	103.847	4.750	103.332	103.232	103.132	4.750	103.332	103.232	103.132		
5.500	102.327	102.227	102.127	4.875	104.048	104.008	103.968	4.875	104.048	104.008	103.968	4.875	104.048	104.008	103.968	4.875	104.048	104.008	103.968	4.875	103.496	103.396	103.296	4.875	103.496	103.396	103.296		
5.625	102.935	102.835	102.735	4.990	104.662	104.562	104.462	4.990	104.662	104.562	104.462	4.990	104.662	104.562	104.462	4.990	104.662	104.562	104.462	4.990	104.792	104.692	104.592	4.990	104.792	104.692	104.592		
5.750	103.267	103.167	103.067	5.000	104.762	104.662	104.562	5.000	104.762	104.662	104.562	5.000	104.762	104.662	104.562	5.000	104.762	104.662	104.562	5.000	104.892	104.792	104.692	5.000	104.892	104.792	104.692		
5.875	103.670	103.570	103.470	5.125	105.345	105.245	105.145	5.125	105.345	105.245	105.145																		



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.:

12/2/2019

45 Day Lock Exp.:

12/16/2019

60 Day Lock Exp.:

12/31/2019

W. Rate Sheet Dated: 11/1/2019

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
3.250	99.508	99.408	99.308	3.375	100.481	100.348	100.281	3.375	101.756	101.656	101.556	4.000	101.731	101.631	101.531	3.375	100.693	100.593	100.493
3.375	100.103	100.003	99.903	3.500	101.030	100.898	100.830	3.500	102.099	101.999	101.899	4.125	101.813	101.713	101.613	3.500	101.036	100.936	100.836
3.500	100.479	100.379	100.279	3.625	101.575	101.475	101.375	3.625	102.300	102.200	102.100	4.250	101.970	101.870	101.770	3.625	100.739	100.639	100.539
3.625	101.057	100.957	100.857	3.750	102.022	101.922	101.822	3.750	102.801	102.701	102.601	4.375	102.246	102.146	102.046	3.750	101.240	101.140	101.040
3.750	101.782	101.682	101.582	3.875	102.336	102.236	102.136	3.875	102.944	102.844	102.744	4.500	102.505	102.405	102.305	3.875	101.383	101.283	101.183
3.875	102.184	102.084	101.984	3.990	102.621	102.521	102.421	3.990	103.258	103.158	103.058	4.625	102.537	102.437	102.337	3.990	101.697	101.597	101.497
3.990	102.536	102.436	102.336	4.000	102.721	102.621	102.521	4.000	103.358	103.258	103.158	4.750	102.228	102.128	102.028	4.000	101.797	101.697	101.597
4.000	102.636	102.536	102.436	4.125	102.929	102.829	102.729	4.125	103.467	103.367	103.267	4.875	102.543	102.443	102.343	4.125	101.406	101.306	101.206
4.125	102.718	102.618	102.518	4.250	103.316	103.216	103.116	4.250	103.927	103.827	103.727	4.990	102.704	102.604	102.504	4.250	101.866	101.766	101.666
4.250	102.970	102.870	102.770	4.375	103.515	103.415	103.315	4.375	104.280	104.180	104.080	5.000	102.804	102.704	102.604	4.375	102.219	102.119	102.019
4.375	103.246	103.146	103.046	4.500	103.775	103.675	103.575	4.500	104.497	104.397	104.297	5.125	102.060	101.960	101.860	4.500	102.436	102.336	102.236
4.500	103.505	103.405	103.305	4.625	103.841	103.741	103.641	4.625	104.003	103.903	103.803	5.250	101.477	101.377	101.277	4.625	101.596	101.496	101.396
4.625	103.537	103.437	103.337	4.750	104.041	103.941	103.841	4.750	104.335	104.235	104.135	5.375	101.714	101.614	101.514	4.750	101.928	101.828	101.728
4.750	103.790	103.690	103.590	4.875	104.405	104.305	104.205	4.875	104.601	104.501	104.401	5.500	101.992	101.892	101.792	4.875	102.194	102.094	101.994
4.875	104.105	104.005	103.905	4.990	104.661	104.561	104.461	4.990	104.801	104.701	104.601	5.625	102.599	102.499	102.399	4.990	102.394	102.294	102.194
4.990	104.266	104.166	104.066	5.000	104.761	104.661	104.561	5.000	104.901	104.801	104.701	5.750	102.933	102.833	102.733	5.000	102.494	102.394	102.294
5.000	104.366	104.266	104.166	5.125	105.349	105.249	105.149	5.125	104.746	104.646	104.546	5.875	103.036	102.936	102.836	5.125	102.839	102.739	102.639
5.125	104.552	104.452	104.352	5.250	104.996	104.896	104.796	5.250	104.845	104.745	104.645	5.990	102.961	102.861	102.761	5.250	102.938	102.838	102.738
5.250	104.933	104.833	104.733	5.375	105.259	105.159	105.059	5.375	0.000	#N/A	#N/A	6.000	103.061	102.961	102.861	5.375	0.000	#N/A	#N/A

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%	97.01 - 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.:

12/2/2019

45 Day Lock Exp.:

12/16/2019

60 Day Lock Exp.:

12/31/2019

W. Rate Sheet Dated: 11/1/2019

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	98.564	98.501	98.439	
3.500	99.035	98.973	98.910	
3.625	99.387	99.325	99.262	
3.750	99.808	99.745	99.683	
3.875	100.082	100.019	99.957	
4.000	100.318	100.255	100.193	
4.125	100.570	100.508	100.445	
4.250	100.773	100.711	100.648	
4.375	101.032	100.969	100.907	
4.500	101.291	101.228	101.166	
4.625	101.609	101.547	101.484	
4.750	101.944	101.882	101.819	
4.875	102.167	102.104	102.042	

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	98.185	98.060	97.935	
3.375	98.645	98.520	98.395	
3.500	99.048	98.923	98.798	
3.625	99.525	99.400	99.275	
3.750	99.936	99.811	99.686	
3.875	100.282	100.157	100.032	
4.000	100.619	100.494	100.369	
4.125	100.758	100.633	100.508	
4.250	101.064	100.939	100.814	
4.375	101.343	101.218	101.093	
4.500	101.501	101.376	101.251	

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	96.546	96.421	96.296	
3.375	96.949	96.824	96.699	
3.500	97.322	97.197	97.072	
3.625	97.672	97.547	97.422	
3.750	98.255	98.130	98.005	
3.875	98.556	98.431	98.306	
4.000	98.840	98.715	98.590	
4.125	99.124	98.999	98.874	
4.250	99.407	99.282	99.157	
4.375	99.690	99.565	99.440	
4.500	99.979	99.854	99.729	
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	-1.250	-1.250	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	-0.500	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	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)