



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.: 12/4/2019

45 Day Lock Exp.: 12/19/2019

60 Day Lock Exp.: 1/3/2020

W. Rate Sheet Dated: 11/4/2019

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	101.815	101.665	101.515	3.250	101.368	101.218	101.068	2.375	97.377	97.227	97.077	3.125	99.755	99.605	99.455
3.375	102.359	102.209	102.059	3.375	101.802	101.652	101.502	2.500	97.865	97.715	97.565	3.250	99.912	99.762	99.612
3.500	102.898	102.748	102.598	3.500	102.199	102.049	101.899	2.625	98.347	98.197	98.047	3.375	100.265	100.115	99.965
3.625	103.419	103.269	103.119	3.625	102.615	102.465	102.315	2.750	98.213	98.063	97.913	3.500	100.295	100.145	99.995
3.750	102.774	102.624	102.474	3.750	102.263	102.113	101.963	2.875	98.698	98.548	98.398	3.625	100.563	100.413	100.263
3.875	103.254	103.104	102.954	3.875	102.662	102.512	102.362	3.000	99.168	99.018	98.868	Margin = 2.250		Index = 1.590	
4.000	103.705	103.555	103.405	4.000	103.020	102.870	102.720	3.125	99.634	99.484	99.334				
4.125	104.116	103.966	103.816	4.125	103.350	103.200	103.050	3.250	101.113	100.963	100.813				
4.375	103.540	103.440	103.340	4.375	102.944	102.844	102.744	3.375	101.525	101.375	101.225				
4.500	103.966	103.866	103.766	4.500	103.074	102.974	102.874	3.500	101.900	101.750	101.600				
4.625	104.344	104.244	104.144	4.625	103.305	103.205	103.105	3.625	102.293	102.143	101.993				
4.750	104.469	104.369	104.269	4.750	103.453	103.353	103.253	3.750	102.493	102.343	102.193				
4.875	104.319	104.219	104.119	4.875	103.732	103.632	103.532	3.875	102.869	102.719	102.569				
5.000	104.681	104.581	104.481	5.000	103.983	103.883	103.783	4.000	103.205	103.055	102.905				
5.125	104.756	104.656	104.556	5.125	104.214	104.114	104.014	4.125	103.512	103.362	103.212				
5.375	105.025	104.925	104.825	5.375	104.563	104.463	104.363	4.250	103.082	102.932	102.782				
5.500	105.323	105.223	105.123	5.500	104.815	104.715	104.615	4.375	103.401	103.251	103.101				
5.625	105.587	105.487	105.387	5.625	105.045	104.945	104.845	4.500	103.535	103.385	103.235				
6.250	106.000	105.900	105.800	6.250	105.833	105.733	105.633	4.625	103.750	103.600	103.450				

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	100.665	100.515	100.365	3.250	100.368	100.218	100.068	2.375	96.377	96.227	96.077	3.125	98.755	98.605	98.455
3.375	101.209	101.059	100.909	3.375	100.802	100.652	100.502	2.500	96.865	96.715	96.565	3.250	98.912	98.762	98.612
3.500	101.748	101.598	101.448	3.500	101.199	101.049	100.899	2.625	97.347	97.197	97.047	3.375	99.265	99.115	98.965
3.625	102.269	102.119	101.969	3.625	101.615	101.465	101.315	2.750	97.213	97.063	96.913	3.500	99.295	99.145	98.995
3.750	101.624	101.474	101.324	3.750	101.263	101.113	100.963	2.875	97.698	97.548	97.398	3.625	99.563	99.413	99.263
3.875	102.104	101.954	101.804	3.875	101.662	101.512	101.362	3.000	98.168	98.018	97.868	Margin = 2.250		Index = 1.590	
4.000	102.555	102.405	102.255	4.000	102.020	101.870	101.720	3.125	98.634	98.484	98.334	30 Year OTC			
4.125	102.966	102.816	102.666	4.125	102.350	102.200	102.050	3.250	100.113	99.963	99.813	Rate	30 Day	45 Day	60 Day
4.375	102.390	102.290	102.190	4.375	101.944	101.844	101.744	3.375	100.525	100.375	100.225	3.875	101.704	101.454	101.204
4.500	102.816	102.716	102.616	4.500	102.074	101.974	101.874	3.500	100.900	100.750	100.600	4.000	102.155	101.905	101.655
4.625	103.194	103.094	102.994	4.625	102.305	102.205	102.105	3.625	101.293	101.143	100.993	4.125	102.566	102.316	102.066
4.750	103.319	103.219	103.119	4.750	102.453	102.353	102.253	3.750	101.493	101.343	101.193	4.375	101.990	101.740	101.490
4.875	103.169	103.069	102.969	4.875	102.732	102.632	102.532	3.875	101.869	101.719	101.569	4.500	102.416	102.166	101.916
5.000	103.531	103.431	103.331	5.000	102.983	102.883	102.783	4.000	102.205	102.055	101.905	4.625	102.794	102.544	102.294
5.125	103.606	103.506	103.406	5.125	103.214	103.114	103.014	4.125	102.512	102.362	102.212	4.875	102.769	102.519	102.269
5.375	103.875	103.775	103.675	5.375	103.563	103.463	103.363	4.250	102.082	101.932	101.782	5.000	103.131	102.881	102.631
5.500	104.173	104.073	103.973	5.500	103.815	103.715	103.615	4.375	102.401	102.251	102.101	5.125	103.206	102.956	102.706
5.625	104.437	104.337	104.237	5.625	104.045	103.945	103.845	4.500	102.535	102.385	102.235	5.500	103.773	103.523	103.273
6.250	105.225	105.125	105.025	6.250	104.833	104.733	104.633	4.625	102.750	102.600	102.450	5.625	104.037	103.787	103.537

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

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 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	101.166	100.916	100.666	6.250	102.750	102.500	102.250
4.250	101.291	101.041	100.791				
4.375	100.590	100.340	100.090				
4.500	101.016	100.766	100.516				
4.625	101.394	101.144	100.894				
5.000	101.731	101.481	101.231				
5.125	101.806	101.556	101.306				
5.250	102.059	101.809	101.559				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"			

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	98.954	98.704	98.454	
4.000	99.405	99.155	98.905	
4.125	99.816	99.566	99.316	
4.375	99.240	98.990	98.740	
4.500	99.666	99.416	99.166	
4.625	100.044	99.794	99.544	
4.875	100.019	99.769	99.519	
5.000	100.381	100.131	99.881	
5.125	100.456	100.206	99.956	
5.500	101.023	100.773	100.523	
5.625	101.287	101.037	100.787	

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.:

12/4/2019

45 Day Lock Exp.:

12/19/2019

60 Day Lock Exp.:

1/3/2020

W. Rate Sheet Dated: 11/4/2019

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	100.227	100.077	99.927	3.250	100.210	100.060	99.910	2.375	94.657	94.507	94.357	3.125	98.802	98.652	98.502
3.375	100.772	100.622	100.472	3.375	100.645	100.495	100.345	2.500	95.145	94.995	94.845	3.250	99.335	99.185	99.035
3.500	101.311	101.161	101.011	3.500	101.042	100.892	100.742	2.625	95.627	95.477	95.327	3.375	99.688	99.538	99.388
3.625	101.832	101.682	101.532	3.625	101.458	101.308	101.158	2.750	96.680	96.530	96.380	3.500	99.718	99.568	99.418
3.750	101.249	101.099	100.949	3.750	101.168	101.018	100.868	2.875	97.166	97.016	96.866	3.625	99.986	99.836	99.686
3.875	101.729	101.579	101.429	3.875	101.567	101.417	101.267	3.000	97.636	97.486	97.336	Margin = 2.250		Index = 1.590	
4.000	102.180	102.030	101.880	4.000	101.925	101.775	101.625	3.125	98.101	97.951	97.801				
4.125	102.591	102.441	102.291	4.125	102.255	102.105	101.955	3.250	99.955	99.805	99.655				
4.375	102.171	102.071	101.971	4.375	102.005	101.905	101.805	3.375	100.368	100.218	100.068				
4.500	102.597	102.497	102.397	4.500	102.135	102.035	101.935	3.500	100.742	100.592	100.442				
4.625	102.975	102.875	102.775	4.625	102.366	102.266	102.166	3.625	101.136	100.986	100.836				
4.750	102.287	102.187	102.087	4.750	101.702	101.602	101.502	3.750	101.398	101.248	101.098				
4.875	102.138	102.038	101.938	4.875	101.981	101.881	101.781	3.875	101.774	101.624	101.474				
5.000	102.499	102.399	102.299	5.000	102.232	102.132	102.032	4.000	102.110	101.960	101.810				
5.125	102.575	102.475	102.375	5.125	102.463	102.363	102.263	4.125	102.417	102.267	102.117				
5.375	103.187	103.087	102.987	5.375	103.156	103.056	102.956	4.250	102.143	101.993	101.843				
5.500	103.485	103.385	103.285	5.500	103.407	103.307	103.207	4.375	102.462	102.312	102.162				
5.625	103.750	103.650	103.550	5.625	103.638	103.538	103.438	4.500	102.596	102.446	102.296				
6.250	103.225	103.125	103.025	6.250	103.113	103.013	102.913	4.625	102.811	102.661	102.511				

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	99.077	98.927	98.777	3.250	98.780	98.630	98.480	2.375	94.977	94.827	94.677	3.125	96.792	96.642	96.492
3.375	99.622	99.472	99.322	3.375	99.215	99.065	98.915	2.500	95.465	95.315	95.165	3.250	97.325	97.175	97.025
3.500	100.161	100.011	99.861	3.500	99.612	99.462	99.312	2.625	95.947	95.797	95.647	3.375	97.678	97.528	97.378
3.625	100.682	100.532	100.382	3.625	100.028	99.878	99.728	2.750	96.657	96.507	96.357	3.500	97.708	97.558	97.408
3.750	100.099	99.949	99.799	3.750	99.738	99.588	99.438	2.875	97.142	96.992	96.842	3.625	97.976	97.826	97.676
3.875	100.579	100.429	100.279	3.875	100.137	99.987	99.837	3.000	97.612	97.462	97.312	Margin = 2.250		Index = 1.590	
4.000	101.030	100.880	100.730	4.000	100.495	100.345	100.195	3.125	98.078	97.928	97.778	30 Year OTC			
4.125	101.441	101.291	101.141	4.125	100.825	100.675	100.525	3.250	99.275	99.125	98.975	Rate	30 Day	45 Day	60 Day
4.375	101.021	100.921	100.821	4.375	100.575	100.475	100.375	3.375	99.688	99.538	99.388	3.875	100.179	99.929	99.679
4.500	101.447	101.347	101.247	4.500	100.705	100.605	100.505	3.500	100.062	99.912	99.762	4.000	100.630	100.380	100.130
4.625	101.825	101.725	101.625	4.625	100.936	100.836	100.736	3.625	100.456	100.306	100.156	4.125	101.041	100.791	100.541
4.750	101.137	101.037	100.937	4.750	100.272	100.172	100.072	3.750	100.085	99.935	99.785	4.375	100.621	100.371	100.121
4.875	100.988	100.888	100.788	4.875	100.551	100.451	100.351	3.875	100.461	100.311	100.161	4.500	101.047	100.797	100.547
5.000	101.349	101.249	101.149	5.000	100.802	100.702	100.602	4.000	100.797	100.647	100.497	4.625	101.425	101.175	100.925
5.125	101.425	101.325	101.225	5.125	101.033	100.933	100.833	4.125	101.105	100.955	100.805	4.875	100.588	100.338	100.088
5.375	102.037	101.937	101.837	5.375	101.726	101.626	101.526	4.250	100.432	100.282	100.132	5.000	100.949	100.699	100.449
5.500	102.335	102.235	102.135	5.500	101.977	101.877	101.777	4.375	100.751	100.601	100.451	5.125	101.025	100.775	100.525
5.625	102.600	102.500	102.400	5.625	102.208	102.108	102.008	4.500	100.885	100.735	100.585	5.500	101.935	101.685	101.435
6.250	102.075	101.975	101.875	6.250	101.683	101.583	101.483	4.625	101.100	100.950	100.800	5.625	102.200	101.950	101.700

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	99.291	99.041	98.791	6.250	99.250
4.250	99.572	99.322	99.072		
4.375	98.871	98.621	98.371		
4.500	99.297	99.047	98.797		
4.625	99.675	99.425	99.175		
5.000	99.199	98.949	98.699		
5.125	99.275	99.025	98.775		
5.250	99.872	99.622	99.372		
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	97.429	97.179	96.929	
4.000	97.880	97.630	97.380	
4.125	98.291	98.041	97.791	
4.375	97.871	97.621	97.371	
4.500	98.297	98.047	97.797	
4.625	98.675	98.425	98.175	
4.875	97.838	97.588	97.338	
5.000	98.199	97.949	97.699	
5.125	98.275	98.025	97.775	
5.500	99.185	98.935	98.685	
5.625	99.450	99.200	98.950	

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

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45 Day Lock Exp.: 12/19/2019
60 Day Lock Exp.: 1/3/2020

W. Rate Sheet Dated: 11/4/2019

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
3.250	99.667	99.567	99.467	3.375	100.017	99.917	99.817	3.375	100.017	99.917	99.817	4.000	102.109	102.009	101.909	4.000	101.734	101.634	101.534
3.375	100.267	100.167	100.067	3.500	100.379	100.279	100.179	3.500	100.379	100.279	100.179	4.125	102.171	102.071	101.971	4.125	101.796	101.696	101.596
3.500	100.629	100.529	100.429	3.625	100.951	100.851	100.751	3.625	100.951	100.851	100.751	4.250	102.325	102.225	102.125	4.250	101.950	101.850	101.750
3.625	101.201	101.101	101.001	3.750	101.631	101.531	101.431	3.750	101.631	101.531	101.431	4.375	102.599	102.499	102.399	4.375	102.224	102.124	102.024
3.750	101.881	101.781	101.681	3.875	102.030	101.930	101.830	3.875	102.030	101.930	101.830	4.500	102.854	102.754	102.654	4.500	102.229	102.129	102.029
3.875	102.280	102.180	102.080	3.990	102.252	102.152	102.052	3.990	102.252	102.152	102.052	4.625	102.875	102.775	102.675	4.625	102.250	102.150	102.050
3.990	102.627	102.527	102.427	4.000	102.352	102.252	102.152	4.000	102.352	102.252	102.152	4.750	102.572	102.472	102.372	4.750	101.947	101.847	101.747
4.000	102.727	102.627	102.527	4.125	102.414	102.314	102.214	4.125	102.414	102.314	102.214	4.875	102.883	102.783	102.683	4.875	102.258	102.158	102.058
4.125	102.789	102.689	102.589	4.250	102.628	102.528	102.428	4.250	102.628	102.528	102.428	4.990	103.043	102.943	102.843	4.990	102.043	101.943	101.843
4.250	103.003	102.903	102.803	4.375	102.902	102.802	102.702	4.375	102.902	102.802	102.702	5.000	103.143	103.043	102.943	5.000	102.143	102.043	101.943
4.375	103.277	103.177	103.077	4.500	102.907	102.807	102.707	4.500	102.907	102.807	102.707	5.125	103.471	103.371	103.271	5.125	102.471	102.371	102.271
4.500	103.532	103.432	103.332	4.625	102.928	102.828	102.728	4.625	102.928	102.828	102.728	5.250	102.890	102.790	102.690	5.250	101.890	101.790	101.690
4.625	103.553	103.453	103.353	4.750	103.189	103.089	102.989	4.750	103.189	103.089	102.989	5.375	102.035	101.935	101.835	5.375	102.035	101.935	101.835
4.750	103.814	103.714	103.614	4.875	103.500	103.400	103.300	4.875	103.500	103.400	103.300	5.500	102.307	102.207	102.107	5.500	102.307	102.207	102.107
4.875	104.125	104.025	103.925	4.990	103.285	103.185	103.085	4.990	103.285	103.185	103.085	5.625	102.914	102.814	102.714	5.625	102.914	102.814	102.714
4.990	104.285	104.185	104.085	5.000	103.385	103.285	103.185	5.000	103.385	103.285	103.185	5.750	103.245	103.145	103.045	5.750	103.245	103.145	103.045
5.000	104.385	104.285	104.185	5.125	103.713	103.613	103.513	5.125	103.713	103.613	103.513	5.875	103.347	103.247	103.147	5.875	103.347	103.247	103.147
5.125	104.713	104.613	104.513	5.250	104.098	103.998	103.898	5.250	104.098	103.998	103.898	5.990	103.272	103.172	103.072	5.990	103.272	103.172	103.072
5.250	105.098	104.998	104.898	5.375	105.143	105.043	104.943	5.375	105.143	105.043	104.943	6.000	103.372	103.272	103.172	6.000	103.372	103.272	103.172
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	101.734	101.634	101.534	3.125	99.378	99.243	99.178	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.375	101.824	101.724	101.624
4.125	101.796	101.696	101.596	3.250	100.110	99.976	99.910	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.500	102.165	102.065	101.965
4.250	101.950	101.850	101.750	3.375	100.542	100.408	100.342	3.375	100.542	100.408	100.342	3.375	100.542	100.408	100.342	3.625	102.375	102.275	102.175
4.375	102.224	102.124	102.024	3.500	101.076	100.944	100.876	3.500	101.076	100.944	100.876	3.500	101.076	100.944	100.876	3.750	102.874	102.774	102.674
4.500	102.279	102.179	102.079	3.625	101.786	101.656	101.586	3.625	101.786	101.656	101.586	3.625	101.786	101.656	101.586	3.875	103.014	102.914	102.814
4.625	102.250	102.150	102.050	3.750	102.089	101.989	101.889	3.750	102.089	101.989	101.889	3.750	102.089	101.989	101.889	3.990	103.323	103.223	103.123
4.750	101.947	101.847	101.747	3.875	102.378	102.278	102.178	3.875	102.378	102.278	102.178	3.875	102.378	102.278	102.178	4.000	103.423	103.323	103.223
4.875	102.258	102.158	102.058	3.990	102.655	102.555	102.455	3.990	102.655	102.555	102.455	3.990	102.655	102.555	102.455	4.125	103.510	103.410	103.310
4.990	102.043	101.943	101.843	4.000	102.755	102.655	102.555	4.000	102.755	102.655	102.555	4.000	102.755	102.655	102.555	4.250	103.967	103.867	103.767
5.000	102.143	102.043	101.943	4.125	102.962	102.862	102.762	4.125	102.962	102.862	102.762	4.125	102.962	102.862	102.762	4.375	104.315	104.215	104.115
5.125	102.471	102.371	102.271	4.250	103.382	103.282	103.182	4.250	103.382	103.282	103.182	4.250	103.382	103.282	103.182	4.500	104.531	104.431	104.331
5.250	101.890	101.790	101.690	4.375	103.567	103.467	103.367	4.375	103.567	103.467	103.367	4.375	103.567	103.467	103.367	4.625	104.063	103.963	103.863
5.375	102.035	101.935	101.835	4.500	103.854	103.754	103.654	4.500	103.854	103.754	103.654	4.500	103.854	103.754	103.654	4.750	104.390	104.290	104.190
5.500	102.307	102.207	102.107	4.625	103.917	103.817	103.717	4.625	103.917	103.817	103.717	4.625	103.917	103.817	103.717	4.875	104.651	104.551	104.451
5.625	102.914	102.814	102.714	4.750	104.077	103.977	103.877	4.750	104.077	103.977	103.877	4.750	104.077	103.977	103.877	4.990	104.845	104.745	104.645
5.750	103.245	103.145	103.045	4.875	104.436	104.336	104.236	4.875	104.436	104.336	104.236	4.875	104.436	104.336	104.236	5.000	104.945	104.845	104.745
5.875	103.347	103.247	103.147	4.990	104.686	104.586	104.486	4.990	104.686	104.586	104.486	4.990	104.686	104.586	104.486	5.125	104.775	104.675	104.575
5.990	103.272	103.172	103.072	5.000	104.786	104.686	104.586	5.000	104.786	104.686	104.586	5.000	104.786	104.686	104.586	5.250	104.873	104.773	104.673
6.000	103.372	103.272	103.172	5.125	105.365	105.265	105.165	5.125	105.365	105.265	105.165	5.125	105.365	105.265	105.165	5.375	0.000	#N/A	#N/A
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	101.824	101.724	101.624	3.375	101.824	101.724	101.624	3.375	101.061	100.961	100.861	3.375	101.061	100.961	100.861	3.375	101.061	100.961	100.861
3.500	102.165	102.065	101.965	3.500	102.165	102.065	101.965	3.500	101.402	101.302	101.202	3.500	101.402	101.302	101.202	3.500	101.402	101.302	101.202
3.625	102.375	102.275	102.175	3.625	102.375	102.275	102.175	3.625	101.111	101.011	100.911	3.625	101.111	101.011	100.911	3.625	101.111	101.011	100.911
3.750	102.874	102.774	102.674	3.750	102.874	102.774	102.674	3.750	101.610	101.510	101.410	3.750	101.610	101.510	101.410	3.750	101.610	101.510	101.410
3.875	103.014	102.914	102.814	3.875	103.014	102.914	102.814	3.875	101.750	101.650	101.550	3.875	101.750	101.650	101.550	3.875	101.750	101.650	101.550
3.990	103.323	103.223	103.123	3.990	103.323	103.223	103.123	3.990	102.059	101.959	101.859	3.990	102.059	101.959	101.859	3.990	102.059	101.959	101.859
4.000	103.423	103.323	103.223	4.000	103.423	103.323	103.223	4.000	102.159	102.059	101.959	4.000	102.159	102.059	101.959	4.000	102.159	102.059	101.959
4.125	103.510	103.410	103.310	4.125	103.510	103.410	103.310	4.125	101.745	101.645	101.545	4.125	101.745	1					



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.:

12/4/2019

45 Day Lock Exp.:

12/19/2019

60 Day Lock Exp.:

1/3/2020

W. Rate Sheet Dated: 11/4/2019

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	99.559	99.459	99.359	3.125	99.331	99.195	99.131	3.375	101.813	101.713	101.613	4.000	101.691	101.591	101.491	3.375	100.750	100.650	100.550
3.375	100.164	100.064	99.964	3.250	100.065	99.932	99.865	3.500	102.154	102.054	101.954	4.125	101.752	101.652	101.552	3.500	101.091	100.991	100.891
3.500	100.529	100.429	100.329	3.375	100.499	100.365	100.299	3.625	102.347	102.247	102.147	4.250	101.942	101.842	101.742	3.625	100.784	100.684	100.584
3.625	101.106	101.006	100.906	3.500	101.035	100.906	100.835	3.750	102.846	102.746	102.646	4.375	102.220	102.120	102.020	3.750	101.283	101.183	101.083
3.750	101.807	101.707	101.607	3.625	101.753	101.623	101.553	3.875	102.989	102.889	102.789	4.500	102.476	102.376	102.276	3.875	101.426	101.326	101.226
3.875	102.209	102.109	102.009	3.750	102.040	101.940	101.840	3.990	103.300	103.200	103.100	4.625	102.498	102.398	102.298	3.990	101.737	101.637	101.537
3.990	102.560	102.460	102.360	3.875	102.332	102.232	102.132	4.000	103.400	103.300	103.200	4.750	102.191	102.091	101.991	4.000	101.837	101.737	101.637
4.000	102.660	102.560	102.460	3.990	102.612	102.512	102.412	4.125	103.481	103.381	103.281	4.875	102.505	102.405	102.305	4.125	101.421	101.321	101.221
4.125	102.721	102.621	102.521	4.000	102.712	102.612	102.512	4.250	103.941	103.841	103.741	4.990	102.665	102.565	102.465	4.250	101.881	101.781	101.681
4.250	102.975	102.875	102.775	4.125	102.921	102.821	102.721	4.375	104.292	104.192	104.092	5.000	102.765	102.665	102.565	4.375	102.232	102.132	102.032
4.375	103.253	103.153	103.053	4.250	103.354	103.254	103.154	4.500	104.505	104.405	104.305	5.125	103.096	102.996	102.896	4.500	102.445	102.345	102.245
4.500	103.509	103.409	103.309	4.375	103.542	103.442	103.342	4.625	104.002	103.902	103.802	5.250	102.510	102.410	102.310	4.625	101.595	101.495	101.395
4.625	103.531	103.431	103.331	4.500	103.830	103.730	103.630	4.750	104.332	104.232	104.132	5.375	101.703	101.603	101.503	4.750	101.925	101.825	101.725
4.750	103.785	103.685	103.585	4.625	103.893	103.793	103.693	4.875	104.596	104.496	104.396	5.500	101.977	101.877	101.777	4.875	102.189	102.089	101.989
4.875	104.099	103.999	103.899	4.750	104.047	103.947	103.847	4.990	104.792	104.692	104.592	5.625	102.585	102.485	102.385	4.990	102.446	102.346	102.246
4.990	104.259	104.159	104.059	4.875	104.408	104.308	104.208	5.000	104.892	104.792	104.692	5.750	102.917	102.817	102.717	5.000	102.546	102.446	102.346
5.000	104.359	104.259	104.159	4.990	104.662	104.562	104.462	5.125	104.745	104.645	104.545	5.875	103.020	102.920	102.820	5.125	102.838	102.738	102.638
5.125	104.690	104.590	104.490	5.000	104.762	104.662	104.562	5.250	104.843	104.743	104.643	5.990	102.946	102.846	102.746	5.250	102.936	102.836	102.736
5.250	105.068	104.968	104.868	5.125	105.345	105.245	105.145	5.375	0.000	0.000	0.000	6.000	103.046	102.946	102.846	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.:

12/4/2019

45 Day Lock Exp.:

12/19/2019

60 Day Lock Exp.:

1/3/2020

W. Rate Sheet Dated: 11/4/2019

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	98.525	98.462	98.400	
3.500	98.996	98.934	98.871	
3.625	99.348	99.286	99.223	
3.750	99.768	99.706	99.643	
3.875	100.042	99.979	99.917	
4.000	100.278	100.216	100.153	
4.125	100.531	100.468	100.406	
4.250	100.733	100.671	100.608	
4.375	100.992	100.930	100.867	
4.500	101.251	101.189	101.126	
4.625	101.570	101.507	101.445	
4.750	101.904	101.842	101.779	
4.875	102.127	102.064	102.002	

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	98.283	98.158	98.033	
3.375	98.745	98.620	98.495	
3.500	99.149	99.024	98.899	
3.625	99.627	99.502	99.377	
3.750	100.040	99.915	99.790	
3.875	100.387	100.262	100.137	
4.000	100.726	100.601	100.476	
4.125	100.866	100.741	100.616	
4.250	101.174	101.049	100.924	
4.375	101.453	101.328	101.203	
4.500	101.613	101.488	101.363	

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	96.660	96.535	96.410	
3.375	97.064	96.939	96.814	
3.500	97.438	97.313	97.188	
3.625	97.789	97.664	97.539	
3.750	98.373	98.248	98.123	
3.875	98.675	98.550	98.425	
4.000	98.960	98.835	98.710	
4.125	99.244	99.119	98.994	
4.250	99.528	99.403	99.278	
4.375	99.812	99.687	99.562	
4.500	100.102	99.977	99.852	
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)