



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.: 12/5/2019

45 Day Lock Exp.: 12/20/2019

60 Day Lock Exp.: 1/6/2020

W. Rate Sheet Dated: 11/5/2019

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	101.674	101.524	101.374	3.250	101.227	101.077	100.927	2.375	96.783	96.633	96.483	3.125	99.755	99.605	99.455
3.375	102.219	102.069	101.919	3.375	101.662	101.512	101.362	2.500	97.271	97.121	96.971	3.250	99.912	99.762	99.612
3.500	102.758	102.608	102.458	3.500	102.059	101.909	101.759	2.625	97.753	97.603	97.453	3.375	100.265	100.115	99.965
3.625	103.279	103.129	102.979	3.625	102.475	102.325	102.175	2.750	98.068	97.918	97.768	3.500	100.295	100.145	99.995
3.750	102.727	102.577	102.427	3.750	102.216	102.066	101.916	2.875	98.554	98.404	98.254	3.625	100.563	100.413	100.263
3.875	103.207	103.057	102.907	3.875	102.615	102.465	102.315	3.000	99.024	98.874	98.724	Margin = 2.250		Index = 1.570	
4.000	103.658	103.508	103.358	4.000	102.973	102.823	102.673	3.125	99.489	99.339	99.189				
4.125	104.069	103.919	103.769	4.125	103.303	103.153	103.003	3.250	101.047	100.897	100.747				
4.375	103.524	103.424	103.324	4.375	102.929	102.829	102.729	3.375	101.459	101.309	101.159				
4.500	103.950	103.850	103.750	4.500	103.059	102.959	102.859	3.500	101.833	101.683	101.533				
4.625	104.328	104.228	104.128	4.625	103.289	103.189	103.089	3.625	102.227	102.077	101.927				
4.750	104.453	104.353	104.253	4.750	103.500	103.400	103.300	3.750	102.481	102.331	102.181				
4.875	104.366	104.266	104.166	4.875	103.779	103.679	103.579	3.875	102.857	102.707	102.557				
5.000	104.727	104.627	104.527	5.000	104.030	103.930	103.830	4.000	103.193	103.043	102.893				
5.125	104.803	104.703	104.603	5.125	104.261	104.161	104.061	4.125	103.501	103.351	103.201				
5.375	105.040	104.940	104.840	5.375	104.579	104.479	104.379	4.250	102.937	102.787	102.637				
5.500	105.338	105.238	105.138	5.500	104.830	104.730	104.630	4.375	103.257	103.107	102.957				
5.625	105.603	105.503	105.403	5.625	105.061	104.961	104.861	4.500	103.390	103.240	103.090				
6.250	106.000	105.900	105.800	6.250	105.849	105.749	105.649	4.625	103.605	103.455	103.305				

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	100.524	100.374	100.224	3.250	100.227	100.077	99.927	2.375	95.783	95.633	95.483	3.125	98.755	98.605	98.455
3.375	101.069	100.919	100.769	3.375	100.662	100.512	100.362	2.500	96.271	96.121	95.971	3.250	98.912	98.762	98.612
3.500	101.608	101.458	101.308	3.500	101.059	100.909	100.759	2.625	96.753	96.603	96.453	3.375	99.265	99.115	98.965
3.625	102.129	101.979	101.829	3.625	101.475	101.325	101.175	2.750	97.068	96.918	96.768	3.500	99.295	99.145	98.995
3.750	101.577	101.427	101.277	3.750	101.216	101.066	100.916	2.875	97.554	97.404	97.254	3.625	99.563	99.413	99.263
3.875	102.057	101.907	101.757	3.875	101.615	101.465	101.315	3.000	98.024	97.874	97.724	Margin = 2.250		Index = 1.570	
4.000	102.508	102.358	102.208	4.000	101.973	101.823	101.673	3.125	98.489	98.339	98.189	30 Year OTC			
4.125	102.919	102.769	102.619	4.125	102.303	102.153	102.003	3.250	100.047	99.897	99.747	Rate	30 Day	45 Day	60 Day
4.375	102.374	102.274	102.174	4.375	101.929	101.829	101.729	3.375	100.459	100.309	100.159	3.875	101.657	101.407	101.157
4.500	102.800	102.700	102.600	4.500	102.059	101.959	101.859	3.500	100.833	100.683	100.533	4.000	102.108	101.858	101.608
4.625	103.178	103.078	102.978	4.625	102.289	102.189	102.089	3.625	101.227	101.077	100.927	4.125	102.519	102.269	102.019
4.750	103.303	103.203	103.103	4.750	102.500	102.400	102.300	3.750	101.481	101.331	101.181	4.375	101.974	101.724	101.474
4.875	103.216	103.116	103.016	4.875	102.779	102.679	102.579	3.875	101.857	101.707	101.557	4.500	102.400	102.150	101.900
5.000	103.577	103.477	103.377	5.000	103.030	102.930	102.830	4.000	102.193	102.043	101.893	4.625	102.778	102.528	102.278
5.125	103.653	103.553	103.453	5.125	103.261	103.161	103.061	4.125	102.501	102.351	102.201	4.875	102.816	102.566	102.316
5.375	103.890	103.790	103.690	5.375	103.579	103.479	103.379	4.250	101.937	101.787	101.637	5.000	103.177	102.927	102.677
5.500	104.188	104.088	103.988	5.500	103.830	103.730	103.630	4.375	102.257	102.107	101.957	5.125	103.253	103.003	102.753
5.625	104.453	104.353	104.253	5.625	104.061	103.961	103.861	4.500	102.390	102.240	102.090	5.500	103.788	103.538	103.288
6.250	105.240	105.140	105.040	6.250	104.849	104.749	104.649	4.625	102.605	102.455	102.305	5.625	104.053	103.803	103.553

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	101.119	100.869	100.619	6.250	102.750	102.500	102.250
4.250	101.244	100.994	100.744				
4.375	100.574	100.324	100.074				
4.500	101.000	100.750	100.500				
4.625	101.378	101.128	100.878				
5.000	101.777	101.527	101.277				
5.125	101.853	101.603	101.353				
5.250	102.106	101.856	101.606				
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	98.907	98.657	98.407	
4.000	99.358	99.108	98.858	
4.125	99.769	99.519	99.269	
4.375	99.224	98.974	98.724	
4.500	99.650	99.400	99.150	
4.625	100.028	99.778	99.528	
4.875	100.066	99.816	99.566	
5.000	100.427	100.177	99.927	
5.125	100.503	100.253	100.003	
5.500	101.038	100.788	100.538	
5.625	101.303	101.053	100.803	

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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/5/2019

45 Day Lock Exp.:

12/20/2019

60 Day Lock Exp.:

1/6/2020

W. Rate Sheet Dated: 11/5/2019

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	100.087	99.937	99.787	3.250	100.070	99.920	99.770	2.375	94.063	93.913	93.763	3.125	98.802	98.652	98.502
3.375	100.631	100.481	100.331	3.375	100.504	100.354	100.204	2.500	94.551	94.401	94.251	3.250	99.335	99.185	99.035
3.500	101.170	101.020	100.870	3.500	100.901	100.751	100.601	2.625	95.033	94.883	94.733	3.375	99.688	99.538	99.388
3.625	101.691	101.541	101.391	3.625	101.317	101.167	101.017	2.750	96.536	96.386	96.236	3.500	99.718	99.568	99.418
3.750	101.202	101.052	100.902	3.750	101.121	100.971	100.821	2.875	97.021	96.871	96.721	3.625	99.986	99.836	99.686
3.875	101.682	101.532	101.382	3.875	101.520	101.370	101.220	3.000	97.491	97.341	97.191	Margin = 2.250		Index = 1.570	
4.000	102.133	101.983	101.833	4.000	101.878	101.728	101.578	3.125	97.957	97.807	97.657				
4.125	102.544	102.394	102.244	4.125	102.208	102.058	101.908	3.250	99.889	99.739	99.589				
4.375	102.156	102.056	101.956	4.375	101.990	101.890	101.790	3.375	100.301	100.151	100.001				
4.500	102.581	102.481	102.381	4.500	102.120	102.020	101.920	3.500	100.676	100.526	100.376				
4.625	102.959	102.859	102.759	4.625	102.351	102.251	102.151	3.625	101.069	100.919	100.769				
4.750	102.272	102.172	102.072	4.750	101.749	101.649	101.549	3.750	101.386	101.236	101.086				
4.875	102.184	102.084	101.984	4.875	102.028	101.928	101.828	3.875	101.762	101.612	101.462				
5.000	102.546	102.446	102.346	5.000	102.279	102.179	102.079	4.000	102.098	101.948	101.798				
5.125	102.622	102.522	102.422	5.125	102.510	102.410	102.310	4.125	102.406	102.256	102.106				
5.375	103.203	103.103	103.003	5.375	103.172	103.072	102.972	4.250	101.998	101.848	101.698				
5.500	103.501	103.401	103.301	5.500	103.423	103.323	103.223	4.375	102.318	102.168	102.018				
5.625	103.765	103.665	103.565	5.625	103.654	103.554	103.454	4.500	102.451	102.301	102.151				
6.250	103.240	103.140	103.040	6.250	103.129	103.029	102.929	4.625	102.667	102.517	102.367				

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	98.937	98.787	98.637	3.250	98.640	98.490	98.340	2.375	94.383	94.233	94.083	3.125	96.792	96.642	96.492
3.375	99.481	99.331	99.181	3.375	99.074	98.924	98.774	2.500	94.871	94.721	94.571	3.250	97.325	97.175	97.025
3.500	100.020	99.870	99.720	3.500	99.471	99.321	99.171	2.625	95.353	95.203	95.053	3.375	97.678	97.528	97.378
3.625	100.541	100.391	100.241	3.625	99.887	99.737	99.587	2.750	96.512	96.362	96.212	3.500	97.708	97.558	97.408
3.750	100.052	99.902	99.752	3.750	99.691	99.541	99.391	2.875	96.997	96.847	96.697	3.625	97.976	97.826	97.676
3.875	100.532	100.382	100.232	3.875	100.090	99.940	99.790	3.000	97.468	97.318	97.168	Margin = 2.250		Index = 1.570	
4.000	100.983	100.833	100.683	4.000	100.448	100.298	100.148	3.125	97.933	97.783	97.633	30 Year OTC			
4.125	101.394	101.244	101.094	4.125	100.778	100.628	100.478	3.250	99.209	99.059	98.909	Rate	30 Day	45 Day	60 Day
4.375	101.006	100.906	100.806	4.375	100.560	100.460	100.360	3.375	99.621	99.471	99.321	3.875	100.132	99.882	99.632
4.500	101.431	101.331	101.231	4.500	100.690	100.590	100.490	3.500	99.996	99.846	99.696	4.000	100.583	100.333	100.083
4.625	101.809	101.709	101.609	4.625	100.921	100.821	100.721	3.625	100.389	100.239	100.089	4.125	100.994	100.744	100.494
4.750	101.122	101.022	100.922	4.750	100.319	100.219	100.119	3.750	100.073	99.923	99.773	4.375	100.606	100.356	100.106
4.875	101.034	100.934	100.834	4.875	100.598	100.498	100.398	3.875	100.449	100.299	100.149	4.500	101.031	100.781	100.531
5.000	101.396	101.296	101.196	5.000	100.849	100.749	100.649	4.000	100.786	100.636	100.486	4.625	101.409	101.159	100.909
5.125	101.472	101.372	101.272	5.125	101.080	100.980	100.880	4.125	101.093	100.943	100.793	4.875	100.634	100.384	100.134
5.375	102.053	101.953	101.853	5.375	101.742	101.642	101.542	4.250	100.287	100.137	99.987	5.000	100.996	100.746	100.496
5.500	102.351	102.251	102.151	5.500	101.993	101.893	101.793	4.375	100.607	100.457	100.307	5.125	101.072	100.822	100.572
5.625	102.615	102.515	102.415	5.625	102.224	102.124	102.024	4.500	100.740	100.590	100.440	5.500	101.951	101.701	101.451
6.250	102.090	101.990	101.890	6.250	101.699	101.599	101.499	4.625	100.955	100.805	100.655	5.625	102.215	101.965	101.715

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	45 Day	60 Day
4.125	99.244	98.994	98.744	6.250	99.250	99.000	98.750
4.250	99.525	99.275	99.025				
4.375	98.856	98.606	98.356				
4.500	99.281	99.031	98.781				
4.625	99.659	99.409	99.159				
5.000	99.246	98.996	98.746				
5.125	99.322	99.072	98.822				
5.250	99.919	99.669	99.419				
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	97.382	97.132	96.882	
4.000	97.833	97.583	97.333	
4.125	98.244	97.994	97.744	
4.375	97.856	97.606	97.356	
4.500	98.281	98.031	97.781	
4.625	98.659	98.409	98.159	
4.875	97.884	97.634	97.384	
5.000	98.246	97.996	97.746	
5.125	98.322	98.072	97.822	
5.500	99.201	98.951	98.701	
5.625	99.465	99.215	98.965	

Lock Desk Policy	
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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 12/5/2019
45 Day Lock Exp.: 12/20/2019
60 Day Lock Exp.: 1/6/2020

W. Rate Sheet Dated: 11/5/2019

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	99.151	99.051	98.951	3.375	99.521	99.421	99.321	3.375	99.521	99.421	99.321	4.000	101.926	101.826	101.726	4.000	101.551	101.451	101.351
3.375	99.771	99.671	99.571	3.500	99.902	99.802	99.702	3.500	99.902	99.802	99.702	4.125	101.993	101.893	101.793	4.125	101.618	101.518	101.418
3.500	100.152	100.052	99.952	3.625	100.503	100.403	100.303	3.625	100.503	100.403	100.303	4.250	102.268	102.168	102.068	4.250	101.893	101.793	101.693
3.625	100.753	100.653	100.553	3.750	101.347	101.247	101.147	3.750	101.347	101.247	101.147	4.375	102.559	102.459	102.359	4.375	102.184	102.084	101.984
3.750	101.597	101.497	101.397	3.875	101.765	101.665	101.565	3.875	101.765	101.665	101.565	4.500	102.828	102.728	102.628	4.500	102.203	102.103	102.003
3.875	102.015	101.915	101.815	3.990	102.009	101.909	101.809	3.990	102.009	101.909	101.809	4.625	102.855	102.755	102.655	4.625	102.230	102.130	102.030
3.990	102.384	102.284	102.184	4.000	102.109	102.009	101.909	4.000	102.109	102.009	101.909	4.750	102.564	102.464	102.364	4.750	101.939	101.839	101.739
4.000	102.484	102.384	102.284	4.125	102.176	102.076	101.976	4.125	102.176	102.076	101.976	4.875	102.890	102.790	102.690	4.875	102.265	102.165	102.065
4.125	102.551	102.451	102.351	4.250	102.543	102.443	102.343	4.250	102.543	102.443	102.343	4.990	103.062	102.962	102.862	4.990	102.062	101.962	101.862
4.250	102.918	102.818	102.718	4.375	102.834	102.734	102.634	4.375	102.834	102.734	102.634	5.000	103.162	103.062	102.962	5.000	102.162	102.062	101.962
4.375	103.209	103.109	103.009	4.500	102.853	102.753	102.653	4.500	102.853	102.753	102.653	5.125	103.506	103.406	103.306	5.125	102.506	102.406	102.306
4.500	103.478	103.378	103.278	4.625	102.880	102.780	102.680	4.625	102.880	102.780	102.680	5.250	102.924	102.824	102.724	5.250	101.924	101.824	101.724
4.625	103.505	103.405	103.305	4.750	103.152	103.052	102.952	4.750	103.152	103.052	102.952	5.375	101.989	101.889	101.789	5.375	101.989	101.889	101.789
4.750	103.777	103.677	103.577	4.875	103.478	103.378	103.278	4.875	103.478	103.378	103.278	5.500	102.274	102.174	102.074	5.500	102.274	102.174	102.074
4.875	104.103	104.003	103.903	4.990	103.275	103.175	103.075	4.990	103.275	103.175	103.075	5.625	102.897	102.797	102.697	5.625	102.897	102.797	102.697
4.990	104.275	104.175	104.075	5.000	103.375	103.275	103.175	5.000	103.375	103.275	103.175	5.750	103.237	103.137	103.037	5.750	103.237	103.137	103.037
5.000	104.375	104.275	104.175	5.125	103.719	103.619	103.519	5.125	103.719	103.619	103.519	5.875	103.345	103.245	103.145	5.875	103.345	103.245	103.145
5.125	104.719	104.619	104.519	5.250	104.039	103.939	103.839	5.250	104.039	103.939	103.839	5.990	103.272	103.172	103.072	5.990	103.272	103.172	103.072
5.250	105.039	104.939	104.839	5.375	105.097	104.997	104.897	5.375	105.097	104.997	104.897	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	101.551	101.451	101.351	3.375	100.114	100.004	99.914	3.375	100.114	100.004	99.914	3.375	100.114	100.004	99.914	3.375	101.566	101.466	101.366
4.125	101.618	101.518	101.418	3.500	100.678	100.569	100.478	3.500	100.678	100.569	100.478	3.500	100.678	100.569	100.478	3.500	101.915	101.815	101.715
4.250	101.893	101.793	101.693	3.625	101.423	101.311	101.223	3.625	101.423	101.311	101.223	3.625	101.423	101.311	101.223	3.625	102.203	102.103	102.003
4.375	102.184	102.084	101.984	3.750	101.873	101.773	101.673	3.750	101.873	101.773	101.673	3.750	101.873	101.773	101.673	3.750	102.714	102.614	102.514
4.500	102.203	102.103	102.003	3.875	102.199	102.099	101.999	3.875	102.199	102.099	101.999	3.875	102.199	102.099	101.999	3.875	102.864	102.764	102.664
4.625	102.230	102.130	102.030	3.990	102.500	102.400	102.300	3.990	102.500	102.400	102.300	3.990	102.500	102.400	102.300	3.990	103.187	103.087	102.987
4.750	101.939	101.839	101.739	4.000	102.600	102.500	102.400	4.000	102.600	102.500	102.400	4.000	102.600	102.500	102.400	4.000	103.287	103.187	103.087
4.875	102.265	102.165	102.065	4.125	102.818	102.718	102.618	4.125	102.818	102.718	102.618	4.125	102.818	102.718	102.618	4.125	103.446	103.346	103.246
4.990	102.062	101.962	101.862	4.250	103.341	103.241	103.141	4.250	103.341	103.241	103.141	4.250	103.341	103.241	103.141	4.250	103.915	103.815	103.715
5.000	102.162	102.062	101.962	4.375	103.549	103.449	103.349	4.375	103.549	103.449	103.349	4.375	103.549	103.449	103.349	4.375	104.276	104.176	104.076
5.125	102.506	102.406	102.306	4.500	103.820	103.720	103.620	4.500	103.820	103.720	103.620	4.500	103.820	103.720	103.620	4.500	104.503	104.403	104.303
5.250	101.924	101.824	101.724	4.625	103.888	103.788	103.688	4.625	103.888	103.788	103.688	4.625	103.888	103.788	103.688	4.625	104.007	103.907	103.807
5.375	101.989	101.889	101.789	4.750	103.977	103.877	103.777	4.750	103.977	103.877	103.777	4.750	103.977	103.877	103.777	4.750	104.352	104.252	104.152
5.500	102.274	102.174	102.074	4.875	104.353	104.253	104.153	4.875	104.353	104.253	104.153	4.875	104.353	104.253	104.153	4.875	104.635	104.535	104.435
5.625	102.897	102.797	102.697	4.990	104.621	104.521	104.421	4.990	104.621	104.521	104.421	4.990	104.621	104.521	104.421	4.990	104.848	104.748	104.648
5.750	103.237	103.137	103.037	5.000	104.721	104.621	104.521	5.000	104.721	104.621	104.521	5.000	104.721	104.621	104.521	5.000	104.948	104.848	104.748
5.875	103.345	103.245	103.145	5.125	105.324	105.224	105.124	5.125	105.324	105.224	105.124	5.125	105.324	105.224	105.124	5.125	104.714	104.614	104.514
5.990	103.272	103.172	103.072	5.250	104.962	104.862	104.762	5.250	104.962	104.862	104.762	5.250	104.962	104.862	104.762	5.250	104.816	104.716	104.616
6.000	103.372	103.272	103.172	5.375	105.230	105.130	105.030	5.375	105.230	105.130	105.030	5.375	105.230	105.130	105.030	5.375	N/A	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	101.566	101.466	101.366	3.375	101.566	101.466	101.366	3.375	100.803	100.703	100.603	3.375	100.803	100.703	100.603	3.375	100.803	100.703	100.603
3.500	101.915	101.815	101.715	3.500	101.915	101.815	101.715	3.500	101.152	101.052	100.952	3.500	101.152	101.052	100.952	3.500	101.152	101.052	100.952
3.625	102.203	102.103	102.003	3.625	102.203	102.103	102.003	3.625	100.940	100.840	100.740	3.625	100.940	100.840	100.740	3.625	100.940	100.840	100.740
3.750	102.714	102.614	102.514	3.750	102.714	102.614	102.514	3.750	101.451	101.351	101.251	3.750	101.451	101.351	101.251	3.750	101.451	101.351	101.251
3.875	102.864	102.764	102.664	3.875	102.864	102.764	102.664	3.875	101.601	101.501	101.401	3.875	101.601	101.501	101.401	3.875	101.601	101.501	101.401
3.990	103.187	103.087	102.987	3.990	103.187	103.087	102.987	3.990	101.924	101.824	101.724	3.990	101.924	101.824	101.724	3.990	101.924	101.824	101.724
4.000	103.287	103.187	103.087	4.000	103.287	103.187	103.087	4.000	102.024	101.924	101.824	4.000	102.024	101.924	101.824	4.000	102.024	101.924	101.824
4.125	103.446	103.346	103.246	4.125	103.446	103.346	103.246	4.125	101.683	101.583	101.483	4.125	101.683	101.583	101.483	4.125	101.683	101.583	101.483
4.250	103.915	103.815	103.715	4.250	103.915	103.815	103.715	4.250	102.152	102.052	101.952	4.250	102.152	102.052	101.952	4.250	102.152	102.052	101.952
4.375	104.151	104.051	103.951	4.375	104.151	104.051	103.951	4.375	102.513										



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.:

12/5/2019

45 Day Lock Exp.:

12/20/2019

60 Day Lock Exp.:

1/6/2020

W. Rate Sheet Dated: 11/5/2019

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	99.667	99.567	99.467	3.375	100.542	100.408	100.342	3.375	101.824	101.724	101.624	4.000	101.759	101.659	101.559	3.375	100.761	100.661	100.561
3.375	100.267	100.167	100.067	3.500	101.076	100.944	100.876	3.500	102.165	102.065	101.965	4.125	101.821	101.721	101.621	3.500	101.102	101.002	100.902
3.500	100.629	100.529	100.429	3.625	101.786	101.656	101.586	3.625	102.375	102.275	102.175	4.250	101.975	101.875	101.775	3.625	100.811	100.711	100.611
3.625	101.201	101.101	101.001	3.750	102.089	101.989	101.889	3.750	102.874	102.774	102.674	4.375	102.249	102.149	102.049	3.750	101.310	101.210	101.110
3.750	101.881	101.781	101.681	3.875	102.378	102.278	102.178	3.875	103.014	102.914	102.814	4.500	102.504	102.404	102.304	3.875	101.450	101.350	101.250
3.875	102.280	102.180	102.080	3.990	102.655	102.555	102.455	3.990	103.323	103.223	103.123	4.625	102.525	102.425	102.325	3.990	101.759	101.659	101.559
3.990	102.627	102.527	102.427	4.000	102.755	102.655	102.555	4.000	103.423	103.323	103.223	4.750	102.222	102.122	102.022	4.000	101.859	101.759	101.659
4.000	102.727	102.627	102.527	4.125	102.962	102.862	102.762	4.125	103.510	103.410	103.310	4.875	102.533	102.433	102.333	4.125	101.445	101.345	101.245
4.125	102.789	102.689	102.589	4.250	103.382	103.282	103.182	4.250	103.967	103.867	103.767	4.990	102.693	102.593	102.493	4.250	101.902	101.802	101.702
4.250	103.003	102.903	102.803	4.375	103.567	103.467	103.367	4.375	104.315	104.215	104.115	5.000	102.793	102.693	102.593	4.375	102.250	102.150	102.050
4.375	103.277	103.177	103.077	4.500	103.854	103.754	103.654	4.500	104.531	104.431	104.331	5.125	103.121	103.021	102.921	4.500	102.466	102.366	102.266
4.500	103.532	103.432	103.332	4.625	103.917	103.817	103.717	4.625	104.063	103.963	103.863	5.250	102.540	102.440	102.340	4.625	101.656	101.556	101.456
4.625	103.553	103.453	103.353	4.750	104.077	103.977	103.877	4.750	104.390	104.290	104.190	5.375	101.685	101.585	101.485	4.750	101.983	101.883	101.783
4.750	103.814	103.714	103.614	4.875	104.436	104.336	104.236	4.875	104.651	104.551	104.451	5.500	101.957	101.857	101.757	4.875	102.244	102.144	102.044
4.875	104.125	104.025	103.925	4.990	104.686	104.586	104.486	4.990	104.845	104.745	104.645	5.625	102.564	102.464	102.364	4.990	102.475	102.375	102.275
4.990	104.285	104.185	104.085	5.000	104.786	104.686	104.586	5.000	104.945	104.845	104.745	5.750	102.895	102.795	102.695	5.000	102.575	102.475	102.375
5.000	104.385	104.285	104.185	5.125	105.365	105.265	105.165	5.125	104.775	104.675	104.575	5.875	102.997	102.897	102.797	5.125	102.868	102.768	102.668
5.125	104.713	104.613	104.513	5.250	105.012	104.912	104.812	5.250	104.873	104.773	104.673	5.990	102.922	102.822	102.722	5.250	102.966	102.866	102.766
5.250	105.098	104.998	104.898	5.375	105.273	105.173	105.073	5.375	N/A	N/A	N/A	6.000	103.022	102.922	102.822	5.375	N/A	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%	> 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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/5/2019

45 Day Lock Exp.:

12/20/2019

60 Day Lock Exp.:

1/6/2020

W. Rate Sheet Dated: 11/5/2019

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	98.517	98.454	98.392	
3.500	98.990	98.928	98.865	
3.625	99.343	99.281	99.218	
3.750	99.762	99.700	99.637	
3.875	100.035	99.973	99.910	
4.000	100.271	100.208	100.146	
4.125	100.523	100.461	100.398	
4.250	100.726	100.663	100.601	
4.375	100.985	100.922	100.860	
4.500	101.243	101.181	101.118	
4.625	101.563	101.500	101.438	
4.750	101.899	101.836	101.774	
4.875	102.121	102.059	101.996	

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	98.055	97.930	97.805	
3.375	98.517	98.392	98.267	
3.500	98.920	98.795	98.670	
3.625	99.399	99.274	99.149	
3.750	99.811	99.686	99.561	
3.875	100.179	100.054	99.929	
4.000	100.517	100.392	100.267	
4.125	100.653	100.528	100.403	
4.250	100.959	100.834	100.709	
4.375	101.237	101.112	100.987	
4.500	101.394	101.269	101.144	

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	96.425	96.300	96.175	
3.375	96.829	96.704	96.579	
3.500	97.203	97.078	96.953	
3.625	97.554	97.429	97.304	
3.750	98.142	98.017	97.892	
3.875	98.462	98.337	98.212	
4.000	98.746	98.621	98.496	
4.125	99.029	98.904	98.779	
4.250	99.312	99.187	99.062	
4.375	99.595	99.470	99.345	
4.500	99.885	99.760	99.635	
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)