



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.: 12/6/2019

45 Day Lock Exp.: 12/23/2019

60 Day Lock Exp.: 1/6/2020

W. Rate Sheet Dated: 11/6/2019

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	101.627	101.477	101.327	3.250	101.180	101.030	100.880	2.375	96.897	96.747	96.597	3.125	99.755	99.605	99.455
3.375	102.172	102.022	101.872	3.375	101.615	101.465	101.315	2.500	97.384	97.234	97.084	3.250	99.912	99.762	99.612
3.500	102.711	102.561	102.411	3.500	102.012	101.862	101.712	2.625	97.867	97.717	97.567	3.375	100.265	100.115	99.965
3.625	103.232	103.082	102.932	3.625	102.428	102.278	102.128	2.750	98.088	97.938	97.788	3.500	100.295	100.145	99.995
3.750	102.664	102.514	102.364	3.750	102.154	102.004	101.854	2.875	98.573	98.423	98.273	3.625	100.563	100.413	100.263
3.875	103.145	102.995	102.845	3.875	102.552	102.402	102.252	3.000	99.043	98.893	98.743	Margin = 2.250		Index = 1.570	
4.000	103.595	103.445	103.295	4.000	102.911	102.761	102.611	3.125	99.509	99.359	99.209				
4.125	104.007	103.857	103.707	4.125	103.241	103.091	102.941	3.250	100.980	100.830	100.680				
4.375	103.384	103.284	103.184	4.375	102.788	102.688	102.588	3.375	101.392	101.242	101.092				
4.500	103.810	103.710	103.610	4.500	102.918	102.818	102.718	3.500	101.767	101.617	101.467				
4.625	104.187	104.087	103.987	4.625	103.149	103.049	102.949	3.625	102.160	102.010	101.860				
4.750	104.312	104.212	104.112	4.750	103.344	103.244	103.144	3.750	102.415	102.265	102.115				
4.875	104.209	104.109	104.009	4.875	103.623	103.523	103.423	3.875	102.791	102.641	102.491				
5.000	104.571	104.471	104.371	5.000	103.874	103.774	103.674	4.000	103.127	102.977	102.827				
5.125	104.647	104.547	104.447	5.125	104.105	104.005	103.905	4.125	103.434	103.284	103.134				
5.375	104.900	104.800	104.700	5.375	104.438	104.338	104.238	4.250	102.902	102.752	102.602				
5.500	105.198	105.098	104.998	5.500	104.690	104.590	104.490	4.375	103.222	103.072	102.922				
5.625	105.462	105.362	105.262	5.625	104.920	104.820	104.720	4.500	103.355	103.205	103.055				
6.250	106.000	0.000	0.000	6.250	105.708	0.000	0.000	4.625	103.570	103.420	103.270				

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	100.477	100.327	100.177	3.250	100.180	100.030	99.880	2.375	95.897	95.747	95.597	3.125	98.755	98.605	98.455
3.375	101.022	100.872	100.722	3.375	100.615	100.465	100.315	2.500	96.384	96.234	96.084	3.250	98.912	98.762	98.612
3.500	101.561	101.411	101.261	3.500	101.012	100.862	100.712	2.625	96.867	96.717	96.567	3.375	99.265	99.115	98.965
3.625	102.082	101.932	101.782	3.625	101.428	101.278	101.128	2.750	97.088	96.938	96.788	3.500	99.295	99.145	98.995
3.750	101.514	101.364	101.214	3.750	101.154	101.004	100.854	2.875	97.573	97.423	97.273	3.625	99.563	99.413	99.263
3.875	101.995	101.845	101.695	3.875	101.552	101.402	101.252	3.000	98.043	97.893	97.743	Margin = 2.250		Index = 1.570	
4.000	102.445	102.295	102.145	4.000	101.911	101.761	101.611	3.125	98.509	98.359	98.209	30 Year OTC			
4.125	102.857	102.707	102.557	4.125	102.241	102.091	101.941	3.250	99.980	99.830	99.680	Rate	30 Day	45 Day	60 Day
4.375	102.234	102.134	102.034	4.375	101.788	101.688	101.588	3.375	100.392	100.242	100.092	3.875	101.595	101.345	101.095
4.500	102.660	102.560	102.460	4.500	101.918	101.818	101.718	3.500	100.767	100.617	100.467	4.000	102.045	101.795	101.545
4.625	103.037	102.937	102.837	4.625	102.149	102.049	101.949	3.625	101.160	101.010	100.860	4.125	102.457	102.207	101.957
4.750	103.162	103.062	102.962	4.750	102.344	102.244	102.144	3.750	101.415	101.265	101.115	4.375	101.834	101.584	101.334
4.875	103.059	102.959	102.859	4.875	102.623	102.523	102.423	3.875	101.791	101.641	101.491	4.500	102.260	102.010	101.760
5.000	103.421	103.321	103.221	5.000	102.874	102.774	102.674	4.000	102.127	101.977	101.827	4.625	102.637	102.387	102.137
5.125	103.497	103.397	103.297	5.125	103.105	103.005	102.905	4.125	102.434	102.284	102.134	4.875	102.659	102.409	102.159
5.375	103.750	103.650	103.550	5.375	103.438	103.338	103.238	4.250	101.902	101.752	101.602	5.000	103.021	102.771	102.521
5.500	104.048	103.948	103.848	5.500	103.690	103.590	103.490	4.375	102.222	102.072	101.922	5.125	103.097	102.847	102.597
5.625	104.312	104.212	104.112	5.625	103.920	103.820	103.720	4.500	102.355	102.205	102.055	5.500	103.648	103.398	103.148
6.250	105.100	0.000	0.000	6.250	104.708	0.000	0.000	4.625	102.570	102.420	102.270	5.625	103.912	103.662	103.412

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	101.057	100.807	100.557	6.250	102.750	102.500	102.250
4.250	101.182	100.932	100.682				
4.375	100.434	100.184	99.934				
4.500	100.860	100.610	100.360				
4.625	101.237	100.987	100.737				
5.000	101.621	101.371	101.121				
5.125	101.697	101.447	101.197				
5.250	101.950	101.700	101.450				
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	98.845	98.595	98.345	
4.000	99.295	99.045	98.795	
4.125	99.707	99.457	99.207	
4.375	99.084	98.834	98.584	
4.500	99.510	99.260	99.010	
4.625	99.887	99.637	99.387	
4.875	99.909	99.659	99.409	
5.000	100.271	100.021	99.771	
5.125	100.347	100.097	99.847	
5.500	100.898	100.648	100.398	
5.625	101.162	100.912	100.662	

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> or <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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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/6/2019

45 Day Lock Exp.:

12/23/2019

60 Day Lock Exp.:

1/6/2020

W. Rate Sheet Dated: 11/6/2019

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	100.102	99.952	99.802	3.250	100.085	99.935	99.785	2.375	94.177	94.027	93.877	3.125	98.865	98.715	98.565
3.375	100.647	100.497	100.347	3.375	100.520	100.370	100.220	2.500	94.664	94.514	94.364	3.250	99.397	99.247	99.097
3.500	101.186	101.036	100.886	3.500	100.917	100.767	100.617	2.625	95.147	94.997	94.847	3.375	99.750	99.600	99.450
3.625	101.707	101.557	101.407	3.625	101.333	101.183	101.033	2.750	96.618	96.468	96.318	3.500	99.780	99.630	99.480
3.750	101.077	100.927	100.777	3.750	100.996	100.846	100.696	2.875	97.103	96.953	96.803	3.625	100.048	99.898	99.748
3.875	101.557	101.407	101.257	3.875	101.395	101.245	101.095	3.000	97.573	97.423	97.273	Margin = 2.250		Index = 1.570	
4.000	102.008	101.858	101.708	4.000	101.753	101.603	101.453	3.125	98.039	97.889	97.739				
4.125	102.419	102.269	102.119	4.125	102.083	101.933	101.783	3.250	99.885	99.735	99.585				
4.375	102.109	102.009	101.909	4.375	101.943	101.843	101.743	3.375	100.297	100.147	99.997				
4.500	102.535	102.435	102.335	4.500	102.073	101.973	101.873	3.500	100.672	100.522	100.372				
4.625	102.912	102.812	102.712	4.625	102.304	102.204	102.104	3.625	101.065	100.915	100.765				
4.750	102.787	102.687	102.587	4.750	102.249	102.149	102.049	3.750	101.257	101.107	100.957				
4.875	102.684	102.584	102.484	4.875	102.528	102.428	102.328	3.875	101.633	101.483	101.333				
5.000	103.046	102.946	102.846	5.000	102.779	102.679	102.579	4.000	101.969	101.819	101.669				
5.125	103.122	103.022	102.922	5.125	103.010	102.910	102.810	4.125	102.277	102.127	101.977				
5.375	103.062	102.962	102.862	5.375	103.031	102.931	102.831	4.250	102.057	101.907	101.757				
5.500	103.360	103.260	103.160	5.500	103.282	103.182	103.082	4.375	102.377	102.227	102.077				
5.625	103.625	103.525	103.425	5.625	103.513	103.413	103.313	4.500	102.510	102.360	102.210				
6.250	103.100	0.000	0.000	6.250	102.988	0.000	0.000	4.625	102.725	102.575	102.425				

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	98.952	98.802	98.652	3.250	98.655	98.505	98.355	2.375	94.497	94.347	94.197	3.125	96.855	96.705	96.555
3.375	99.497	99.347	99.197	3.375	99.090	98.940	98.790	2.500	94.984	94.834	94.684	3.250	97.387	97.237	97.087
3.500	100.036	99.886	99.736	3.500	99.487	99.337	99.187	2.625	95.467	95.317	95.167	3.375	97.740	97.590	97.440
3.625	100.557	100.407	100.257	3.625	99.903	99.753	99.603	2.750	96.532	96.382	96.232	3.500	97.770	97.620	97.470
3.750	99.927	99.777	99.627	3.750	99.566	99.416	99.266	2.875	97.017	96.867	96.717	3.625	98.038	97.888	97.738
3.875	100.407	100.257	100.107	3.875	99.965	99.815	99.665	3.000	97.487	97.337	97.187	Margin = 2.250		Index = 1.570	
4.000	100.858	100.708	100.558	4.000	100.323	100.173	100.023	3.125	97.953	97.803	97.653	30 Year OTC			
4.125	101.269	101.119	100.969	4.125	100.653	100.503	100.353	3.250	99.143	98.993	98.843	Rate	30 Day	45 Day	60 Day
4.375	100.959	100.859	100.759	4.375	100.513	100.413	100.313	3.375	99.555	99.405	99.255	3.875	100.007	99.757	99.507
4.500	101.385	101.285	101.185	4.500	100.643	100.543	100.443	3.500	99.929	99.779	99.629	4.000	100.458	100.208	99.958
4.625	101.762	101.662	101.562	4.625	100.874	100.774	100.674	3.625	100.323	100.173	100.023	4.125	100.869	100.619	100.369
4.750	101.637	101.537	101.437	4.750	100.819	100.719	100.619	3.750	100.007	99.857	99.707	4.375	100.559	100.309	100.059
4.875	101.534	101.434	101.334	4.875	101.098	100.998	100.898	3.875	100.383	100.233	100.083	4.500	100.985	100.735	100.485
5.000	101.896	101.796	101.696	5.000	101.349	101.249	101.149	4.000	100.719	100.569	100.419	4.625	101.362	101.112	100.862
5.125	101.972	101.872	101.772	5.125	101.580	101.480	101.380	4.125	101.026	100.876	100.726	4.875	101.134	100.884	100.634
5.375	101.912	101.812	101.712	5.375	101.601	101.501	101.401	4.250	100.252	100.102	99.952	5.000	101.496	101.246	100.996
5.500	102.210	102.110	102.010	5.500	101.852	101.752	101.652	4.375	100.572	100.422	100.272	5.125	101.572	101.322	101.072
5.625	102.475	102.375	102.275	5.625	102.083	101.983	101.883	4.500	100.705	100.555	100.405	5.500	101.810	101.560	101.310
6.250	101.950	0.000	0.000	6.250	101.558	0.000	0.000	4.625	100.920	100.770	100.620	5.625	102.075	101.825	101.575

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	99.119	98.869	98.619	6.250	99.250	99.000	98.750
4.250	99.557	99.307	99.057				
4.375	98.809	98.559	98.309				
4.500	99.235	98.985	98.735				
4.625	99.612	99.362	99.112				
5.000	99.746	99.496	99.246				
5.125	99.822	99.572	99.322				
5.250	99.763	99.513	99.263				
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	97.257	97.007	96.757	
4.000	97.708	97.458	97.208	
4.125	98.119	97.869	97.619	
4.375	97.809	97.559	97.309	
4.500	98.235	97.985	97.735	
4.625	98.612	98.362	98.112	
4.875	98.384	98.134	97.884	
5.000	98.746	98.496	98.246	
5.125	98.822	98.572	98.322	
5.500	99.060	98.810	98.560	
5.625	99.325	99.075	98.825	

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)	



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W. Rate Sheet Dated: 11/6/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
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	99.460	99.360	99.260	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	101.830	101.730	101.630	3.875	101.289	101.189	101.089
3.500	99.840	99.740	99.640	2.990	95.467	95.367	95.267	2.990	95.154	95.054	94.954	4.125	101.953	101.853	101.753	3.990	101.681	101.581	101.481
3.625	100.490	100.390	100.290	3.000	95.567	95.467	95.367	3.000	95.254	95.154	95.054	4.250	101.908	101.808	101.708	4.000	101.781	101.681	101.581
3.750	101.279	101.179	101.079	3.125	96.734	96.634	96.534	3.125	96.484	96.384	96.284	4.375	102.286	102.186	102.086	4.125	101.953	101.853	101.753
3.875	101.695	101.595	101.495	3.250	97.784	97.684	97.584	3.250	97.592	97.492	97.392	4.500	102.598	102.498	102.398	4.250	101.908	101.808	101.708
3.990	102.001	101.901	101.801	3.375	98.377	98.277	98.177	3.375	98.190	98.090	97.990	4.625	102.568	102.468	102.368	4.375	102.286	102.186	102.086
4.000	102.101	102.001	101.901	3.500	99.032	98.932	98.832	3.500	98.912	98.812	98.712	4.750	102.214	102.114	102.014	4.500	102.598	102.498	102.398
4.125	102.248	102.148	102.048	3.625	100.120	100.020	99.920	3.625	100.059	99.959	99.859	4.875	102.592	102.492	102.392	4.625	102.568	102.468	102.368
4.250	102.643	102.543	102.443	3.750	101.132	101.032	100.932	3.750	101.128	101.028	100.928	4.990	102.862	102.762	102.662	4.750	102.214	102.114	102.014
4.375	102.905	102.805	102.705	3.875	101.602	101.502	101.402	3.875	101.602	101.502	101.402	5.000	102.962	102.862	102.762	4.875	102.592	102.492	102.392
4.500	103.174	103.074	102.974	3.990	101.952	101.852	101.752	3.990	101.952	101.852	101.752	5.125	103.139	103.039	102.939	4.990	102.862	102.762	102.662
4.625	103.181	103.081	102.981	4.000	102.052	101.952	101.852	4.000	102.052	101.952	101.852	5.250	102.899	102.799	102.699	5.000	102.962	102.862	102.762
4.750	103.764	103.664	103.564	4.125	102.604	102.504	102.404	4.125	102.610	102.510	102.410	5.375	103.265	103.165	103.065	5.125	103.139	103.039	102.939
4.875	104.053	103.953	103.853	4.250	103.455	103.355	103.255	4.250	103.455	103.355	103.255	5.500	103.604	103.504	103.404	5.250	102.899	102.799	102.699
4.990	104.205	104.105	104.005	4.375	103.811	103.711	103.611	4.375	103.811	103.711	103.611	5.625	103.797	103.697	103.597	5.375	103.265	103.165	103.065
5.000	104.305	104.205	104.105	4.500	104.111	104.011	103.911	4.500	104.111	104.011	103.911	5.750	103.569	103.469	103.369	5.500	103.604	103.504	103.404
5.125	104.532	104.432	104.332	4.625	104.197	104.097	103.997	4.625	104.197	104.097	103.997	5.875	103.948	103.848	103.748	5.625	103.797	103.697	103.597
5.250	104.869	104.769	104.669	4.750	104.742	104.642	104.542	4.750	104.895	104.795	104.695	5.990	104.225	104.125	104.025	5.750	103.569	103.469	103.369
5.375	105.059	104.959	104.859	4.875	105.072	104.972	104.872	4.875	105.228	105.128	105.028	6.000	104.325	104.225	104.125	5.875	103.948	103.848	103.748

30/25 Year >125 High Balance				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
3.500	98.767	98.667	98.567	3.375	99.946	99.846	99.746	3.625	100.172	100.072	99.972	3.625	99.969	99.769	99.769	3.125	100.726	100.626	100.526
3.625	99.767	99.667	99.567	3.500	100.332	100.232	100.132	3.750	101.083	100.983	100.883	3.750	100.926	100.726	100.726	3.250	100.992	100.892	100.792
3.750	100.738	100.638	100.538	3.625	101.135	101.035	100.935	3.875	101.507	101.407	101.307	3.875	101.351	101.151	101.151	3.375	101.290	101.190	101.090
3.875	101.289	101.189	101.089	3.750	101.809	101.709	101.609	3.990	101.825	101.725	101.625	3.990	101.669	101.469	101.469	3.500	101.691	101.591	101.491
3.990	101.681	101.581	101.481	3.875	102.060	101.960	101.860	4.000	101.925	101.825	101.725	4.000	101.769	101.569	101.569	3.625	102.232	102.132	102.032
4.000	101.781	101.681	101.581	3.990	102.293	102.193	102.093	4.125	102.143	102.043	101.943	4.125	101.986	101.786	101.786	3.750	102.486	102.386	102.286
4.125	101.953	101.853	101.753	4.000	102.393	102.293	102.193	4.250	102.036	101.936	101.836	4.250	101.973	101.773	101.773	3.875	102.597	102.497	102.397
4.250	101.908	101.808	101.708	4.125	102.545	102.445	102.345	4.375	102.342	102.242	102.142	4.375	102.280	102.080	102.080	3.990	102.957	102.857	102.757
4.375	102.286	102.186	102.086	4.250	102.614	102.514	102.414	4.500	102.618	102.518	102.418	4.500	102.556	102.356	102.356	4.000	103.057	102.957	102.857
4.500	102.598	102.498	102.398	4.375	103.271	103.171	103.071	4.625	102.708	102.608	102.508	4.625	102.645	102.445	102.445	4.125	103.487	103.387	103.287
4.625	102.568	102.468	102.368	4.500	103.479	103.379	103.279	4.750	102.992	102.892	102.792	4.750	102.929	102.729	102.729	4.250	103.832	103.732	103.632
4.750	102.214	102.114	102.014	4.625	103.348	103.248	103.148	4.875	103.288	103.188	103.088	4.875	103.225	103.025	103.025	4.375	104.138	104.038	103.938
4.875	102.592	102.492	102.392	4.750	103.822	103.722	103.622	4.990	103.516	103.416	103.316	4.990	103.453	103.253	103.253	4.500	104.462	104.362	104.262
4.990	102.862	102.762	102.662	4.875	104.051	103.951	103.851	5.000	103.616	103.516	103.416	5.000	103.553	103.353	103.353	4.625	104.387	104.287	104.187
5.000	102.962	102.862	102.762	4.990	104.192	104.092	103.992	5.125	103.862	103.762	103.662	5.125	103.799	103.599	103.599	4.750	104.136	104.036	103.936
5.125	103.139	103.039	102.939	5.000	104.292	104.192	104.092	5.250	104.246	104.146	104.046	5.250	104.090	103.890	103.890	4.875	104.277	104.177	104.077
5.250	102.899	102.799	102.699	5.125	104.456	104.356	104.256	5.375	103.938	103.838	103.738	5.375	104.242	104.042	104.042	4.990	104.255	104.155	104.055
5.375	103.265	103.165	103.065	5.250	104.990	104.890	104.790	5.500	104.566	104.466	104.366	5.500	104.410	104.210	104.210	5.000	104.355	104.255	104.155
5.500	103.604	103.504	103.404	5.375	105.092	104.992	104.892	5.625	105.260	105.160	105.060	5.625	105.006	104.806	104.806	5.125	104.442	104.342	104.242

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 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
3.125	99.642	99.542	99.442	3.125	99.580	99.380	99.380	3.125	100.444	100.244	100.244	3.125	99.360	99.160	99.160	3.125	99.298	99.098	99.098	3.125	100.865	100.665	100.665
3.250	99.938	99.838	99.738	3.250	99.876	99.676	99.676	3.250	100.676	100.476	100.476	3.250	99.622	99.422	99.422	3.250	99.560	99.360	99.360	3.250	101.116	100.916	100.916
3.375	100.266	100.166	100.066	3.375	100.204	100.004	100.004	3.375	101.022	100.822	100.822	3.375	99.998	99.798	99.798	3.375	99.936	99.736	99.736	3.375	101.413	101.213	101.213
3.500	100.649	100.549	100.449	3.500	100.633	100.433	100.433	3.500	101.436	101.236	101.236	3.500	100.394	100.194	100.194	3.500	100.378	100.178	100.178	3.500	101.769	101.569	101.569
3.625	101.310	101.210	101.110	3.625	101.278	101.078	101.078	3.625	101.736	101.536	101.536	3.625	100.814	100.614	100.614	3.625	100.782	100.582	100.582	3.625	102.343	102.143	102.143
3.750	101.609	101.509	101.409	3.750	101.609	101.409	101.409	3.750	101.932	101.732	101.732	3.750	101.055	100.855	100.855	3.750	101.055	100.855	100.855	3.750	102.547	102.347	102.347
3.875	101.707	101.607	101.507	3.875	101.680	101.480	101.480	3.875	102.120	101.920	101.920	3.875	101.230	101.030	101.030	3.875	101.203	101.003	101.003	3.875	102.574	102.374	102.374
3.990	102.193	102.093	101.993	3.990	102.180	101.980	101.980	3.990	102.310	102.110	102.110	3.990	101.546	101.346	101.346	3.990	101.533	101.333	101.333	3.990	102.629	102.429	102.429
4.000	102.293	102.193	102.093	4.000	102.280	102.080	102.080	4.000	102.410	102.210	102.210	4.000	101.646	101.446	101.446	4.000	101.633	101.433	101.433	4.000	102.729	102.529	102.529
4.125	102.841	102.741	102.641	4.125	102.841	102.641	102.641	4.125	102.675	102.475	102.475	4.125	102.029	101.829	101.829	4.125	102.029	101.829	101.829	4.125	103.507	103.307	103.307
4.250	103.222	103.122	103.022	4.250	103.222	103.022	103.022	4.250	102.910	102.710	102.710	4.250	102.300	102.100	102.100	4.250	102.300	102.100	102.100	4.250	103.410	103.210	103.210
4.375	103.559	103.459	103.359	4.375	103.559	103.359	103.359	4.375	103.119	102.919	102.919	4.375	102.540	102.340	102.340	4.375	102.540	102.340	102.340	4.375	103.628	103.428	103.428
4.500	103.921	103.821	103.721	4.500	103.921	103.721	103.721	4.500	103.339	103.139	103.139	4.500	102.798	102.598	102.598	4.500	102.798	102.598	102.598	4.500	103.926	103.726	103.726
4.625	104.321	104.221	104.121	4.625	104.383	104.183	104.183	4.625	103.501	103.301	103.301	4.625	103.435	103.235	103.235	4.625	103.497	103.297	103.297	4.625	104.075	103.875	103.875
4.750	104.506	104.406	104.306	4.750	104.568	104.368	104.368	4.750	103.829	103.629	103.629	4.750	103.829	103.629	103.629	4.750	103.829	103.629	103.629	4.750	103.662	103.462	103.462
4.875	104.663	104.563	104.463	4.875	104.725	104.525	104.525	4.875	103.920	103.720	103.720	4.875	103.920	103.720	103.720	4.875	103.920	103.720	103.720	4.875	103.800	103.600	103.600
4.990	104.870	104.770	104.670	4.990	104.864	104.664	104.664	4.990	104.020	103.820	103.820	4.990	104.020	103.820	103.820	4.990	104.020	103.820	103.820	4.990	103.776	103.576	103.576
5.000	104.970	104.870	104.770	5.000	104.964	104.764	104.764	5.000	104.020	103.820	103.820	5.000	104.020	103.820	103.820	5.000	104.020	103.820	103.820	5.000	103.776	103.576	103.576
5.125	105.487	105.387	105.287	5.125	105.493	105.293	105.293	5.125	104.020	103.820	103.820	5.125	104.020	103.820	103.820	5.125	104.020	103.820	103.820	5.125	103.963	103.763	103.763



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.: 12/6/2019
45 Day Lock Exp.: 12/23/2019
60 Day Lock Exp.: 1/6/2020

W. Rate Sheet Dated: 11/6/2019

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
3.375	99.815	99.715	99.615	3.375	99.565	99.465	99.365	3.375	99.565	99.465	99.365	4.000	101.895	101.795	101.695	4.000	101.520	101.420	101.320
3.500	100.206	100.106	100.006	3.500	99.956	99.856	99.756	3.500	99.956	99.856	99.756	4.125	101.982	101.882	101.782	4.125	101.607	101.507	101.407
3.625	100.805	100.705	100.605	3.625	100.555	100.455	100.355	3.625	100.555	100.455	100.355	4.250	102.178	102.078	101.978	4.250	101.803	101.703	101.603
3.750	101.599	101.499	101.399	3.750	101.349	101.249	101.149	3.750	101.349	101.249	101.149	4.375	102.466	102.366	102.266	4.375	102.091	101.991	101.891
3.875	102.016	101.916	101.816	3.875	101.766	101.666	101.566	3.875	101.766	101.666	101.566	4.500	102.733	102.633	102.533	4.500	102.108	102.008	101.908
3.990	102.383	102.283	102.183	3.990	102.008	101.908	101.808	3.990	102.008	101.908	101.808	4.625	102.770	102.670	102.570	4.625	102.145	102.045	101.945
4.000	102.483	102.383	102.283	4.000	102.108	102.008	101.908	4.000	102.108	102.008	101.908	4.750	102.503	102.403	102.303	4.750	102.187	102.087	101.987
4.125	102.570	102.470	102.370	4.125	102.195	102.095	101.995	4.125	102.195	102.095	101.995	4.875	102.828	102.728	102.628	4.875	102.203	102.103	102.003
4.250	102.891	102.791	102.691	4.250	102.516	102.416	102.316	4.250	102.516	102.416	102.316	4.990	102.996	102.896	102.796	4.990	102.196	102.096	101.996
4.375	103.179	103.079	102.979	4.375	102.804	102.704	102.604	4.375	102.804	102.704	102.604	5.000	103.096	102.996	102.896	5.000	102.096	101.996	101.896
4.500	103.446	103.346	103.246	4.500	102.821	102.721	102.621	4.500	102.821	102.721	102.621	5.125	103.437	103.337	103.237	5.125	102.437	102.337	102.237
4.625	103.483	103.383	103.283	4.625	102.858	102.758	102.658	4.625	102.858	102.758	102.658	5.250	103.673	103.573	103.473	5.250	102.673	102.573	102.473
4.750	103.714	103.614	103.514	4.750	103.089	102.989	102.889	4.750	103.089	102.989	102.889	5.375	103.946	103.846	103.746	5.375	102.946	102.846	102.746
4.875	104.039	103.939	103.839	4.875	103.414	103.314	103.214	4.875	103.414	103.314	103.214	5.500	104.229	104.129	104.029	5.500	102.229	102.129	102.029
4.990	104.207	104.107	104.007	4.990	103.207	103.107	103.007	4.990	103.207	103.107	103.007	5.625	104.512	104.412	104.312	5.625	102.512	102.412	102.312
5.000	104.307	104.207	104.107	5.000	103.307	103.207	103.107	5.000	103.307	103.207	103.107	5.750	104.796	104.696	104.596	5.750	102.796	102.696	102.596
5.125	104.648	104.548	104.448	5.125	103.648	103.548	103.448	5.125	103.648	103.548	103.448	5.875	103.297	103.197	103.097	5.875	102.297	102.197	102.097
5.250	104.943	104.843	104.743	5.250	103.943	103.843	103.743	5.250	103.943	103.843	103.743	5.990	103.226	103.126	103.026	5.990	103.226	103.126	103.026
5.375	105.067	104.967	104.867	5.375	105.067	104.967	104.867	5.375	105.067	104.967	104.867	6.000	103.326	103.226	103.126	6.000	103.326	103.226	103.126
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	101.520	101.420	101.320	3.500	100.868	100.753	100.668	3.500	100.868	100.753	100.668	3.500	100.868	100.753	100.668	3.375	101.537	101.437	101.337
4.125	101.607	101.507	101.407	3.625	101.615	101.500	101.415	3.625	101.615	101.500	101.415	3.625	101.615	101.500	101.415	3.500	101.883	101.783	101.683
4.250	101.803	101.703	101.603	3.750	101.860	101.760	101.660	3.750	101.860	101.760	101.660	3.750	101.860	101.760	101.660	3.625	102.092	101.992	101.892
4.375	102.091	101.991	101.891	3.875	102.185	102.085	101.985	3.875	102.185	102.085	101.985	3.875	102.185	102.085	101.985	3.750	102.605	102.505	102.405
4.500	102.108	102.008	101.908	3.990	102.486	102.386	102.286	3.990	102.486	102.386	102.286	3.990	102.486	102.386	102.286	3.875	102.753	102.653	102.553
4.625	102.145	102.045	101.945	4.000	102.586	102.486	102.386	4.000	102.586	102.486	102.386	4.000	102.586	102.486	102.386	3.990	103.076	102.976	102.876
4.750	101.878	101.778	101.678	4.125	102.804	102.704	102.604	4.125	102.804	102.704	102.604	4.125	102.804	102.704	102.604	4.000	103.176	103.076	102.976
4.875	102.203	102.103	102.003	4.250	103.306	103.206	103.106	4.250	103.306	103.206	103.106	4.250	103.306	103.206	103.106	4.125	103.364	103.264	103.164
4.990	101.996	101.896	101.796	4.375	103.513	103.413	103.313	4.375	103.513	103.413	103.313	4.375	103.513	103.413	103.313	4.250	103.834	103.734	103.634
5.000	102.096	101.996	101.896	4.500	103.785	103.685	103.585	4.500	103.785	103.685	103.585	4.500	103.785	103.685	103.585	4.375	104.194	104.094	103.994
5.125	102.437	102.337	102.237	4.625	103.853	103.753	103.653	4.625	103.853	103.753	103.653	4.625	103.853	103.753	103.653	4.500	104.422	104.322	104.222
5.250	101.673	101.573	101.473	4.750	103.919	103.819	103.719	4.750	103.919	103.819	103.719	4.750	103.919	103.819	103.719	4.625	103.768	103.668	103.568
5.375	101.946	101.846	101.746	4.875	104.294	104.194	104.094	4.875	104.294	104.194	104.094	4.875	104.294	104.194	104.094	4.750	104.111	104.011	103.911
5.500	102.229	102.129	102.029	4.990	104.562	104.462	104.362	4.990	104.562	104.462	104.362	4.990	104.562	104.462	104.362	4.875	104.390	104.290	104.190
5.625	102.851	102.751	102.651	5.000	104.662	104.562	104.462	5.000	104.662	104.562	104.462	5.000	104.662	104.562	104.462	4.990	104.600	104.500	104.400
5.750	103.190	103.090	102.990	5.125	105.264	105.164	105.064	5.125	105.264	105.164	105.064	5.125	105.264	105.164	105.064	5.000	104.700	104.600	104.500
5.875	103.297	103.197	103.097	5.250	104.659	104.559	104.459	5.250	104.659	104.559	104.459	5.250	104.659	104.559	104.459	5.125	104.488	104.388	104.288
5.990	103.226	103.126	103.026	5.375	104.928	104.828	104.728	5.375	104.928	104.828	104.728	5.375	104.928	104.828	104.728	5.250	104.590	104.490	104.390
6.000	103.326	103.226	103.126	5.500	105.227	105.127	105.027	5.500	105.227	105.127	105.027	5.500	105.227	105.127	105.027	5.375	0.000	0.000	0.000
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.537	101.437	101.337	3.375	101.537	101.437	101.337	3.375	100.774	100.674	100.574	3.375	100.774	100.674	100.574	3.375	100.774	100.674	100.574
3.500	101.883	101.783	101.683	3.500	101.883	101.783	101.683	3.500	101.120	101.020	100.920	3.500	101.120	101.020	100.920	3.500	101.120	101.020	100.920
3.625	102.092	101.992	101.892	3.625	102.092	101.992	101.892	3.625	100.830	100.730	100.630	3.625	100.830	100.730	100.630	3.625	100.830	100.730	100.630
3.750	102.605	102.505	102.405	3.750	102.605	102.505	102.405	3.750	101.343	101.243	101.143	3.750	101.343	101.243	101.143	3.750	101.343	101.243	101.143
3.875	102.753	102.653	102.553	3.875	102.753	102.653	102.553	3.875	101.491	101.391	101.291	3.875	101.491	101.391	101.291	3.875	101.491	101.391	101.291
3.990	103.076	102.976	102.876	3.990	103.076	102.976	102.876	3.990	101.814	101.714	101.614	3.990	101.814	101.714	101.614	3.990	101.814	101.714	101.614
4.000	103.176	103.076	102.976	4.000	103.176	103.076	102.976	4.000	101.914	101.814	101.714	4.000	101.914	101.814	101.714	4.000	101.914	101.814	101.714
4.125	103.364	103.264	103.164	4.125	103.364	103.264	103.164	4.125	101.596	101.496	101.396	4.125	101.596	101.496	101.396	4.125	101.596	101.496	101.396
4.250	103.834	103.734	103.634	4.250	103.834	103.734	103.634	4.250	102.066	101.966	101.866	4.250	102.066	101.966	101.866	4.250	102.066	101.966	101.866
4.375	104.069	103.969	103.869	4.375	104.069	103.969	103.869												



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.:

12/6/2019

45 Day Lock Exp.:

12/23/2019

60 Day Lock Exp.:

1/6/2020

W. Rate Sheet Dated: 11/6/2019

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
3.375	99.771	99.671	99.571	3.500	100.678	100.569	100.478	3.375	101.566	101.466	101.366	4.000	101.576	101.476	101.376	3.375	100.503	100.403	100.303
3.500	100.152	100.052	99.952	3.625	101.423	101.311	101.223	3.500	101.915	101.815	101.715	4.125	101.643	101.543	101.443	3.500	100.852	100.752	100.652
3.625	100.753	100.653	100.553	3.750	101.873	101.773	101.673	3.625	102.203	102.103	102.003	4.250	101.918	101.818	101.718	3.625	100.640	100.540	100.440
3.750	101.597	101.497	101.397	3.875	102.199	102.099	101.999	3.750	102.714	102.614	102.514	4.375	102.209	102.109	102.009	3.750	101.151	101.051	100.951
3.875	102.015	101.915	101.815	3.990	102.500	102.400	102.300	3.875	102.864	102.764	102.664	4.500	102.478	102.378	102.278	3.875	101.301	101.201	101.101
3.990	102.384	102.284	102.184	4.000	102.600	102.500	102.400	3.990	103.187	103.087	102.987	4.625	102.505	102.405	102.305	3.990	101.624	101.524	101.424
4.000	102.484	102.384	102.284	4.125	102.818	102.718	102.618	4.000	103.287	103.187	103.087	4.750	102.214	102.114	102.014	4.000	101.724	101.624	101.524
4.125	102.551	102.451	102.351	4.250	103.341	103.241	103.141	4.125	103.446	103.346	103.246	4.875	102.540	102.440	102.340	4.125	101.383	101.283	101.183
4.250	102.918	102.818	102.718	4.375	103.549	103.449	103.349	4.250	103.915	103.815	103.715	4.990	102.712	102.612	102.512	4.250	101.852	101.752	101.652
4.375	103.209	103.109	103.009	4.500	103.820	103.720	103.620	4.375	104.276	104.176	104.076	5.000	102.812	102.712	102.612	4.375	102.213	102.113	102.013
4.500	103.478	103.378	103.278	4.625	103.888	103.788	103.688	4.500	104.503	104.403	104.303	5.125	103.156	103.056	102.956	4.500	102.440	102.340	102.240
4.625	103.505	103.405	103.305	4.750	103.977	103.877	103.777	4.625	104.007	103.907	103.807	5.250	102.574	102.474	102.374	4.625	101.600	101.500	101.400
4.750	103.777	103.677	103.577	4.875	104.353	104.253	104.153	4.750	104.352	104.252	104.152	5.375	101.639	101.539	101.439	4.750	101.945	101.845	101.745
4.875	104.103	104.003	103.903	4.990	104.621	104.521	104.421	4.875	104.635	104.535	104.435	5.500	101.924	101.824	101.724	4.875	102.228	102.128	102.028
4.990	104.275	104.175	104.075	5.000	104.721	104.621	104.521	4.990	104.848	104.748	104.648	5.625	102.547	102.447	102.347	4.990	102.449	102.349	102.249
5.000	104.375	104.275	104.175	5.125	105.324	105.224	105.124	5.000	104.948	104.848	104.748	5.750	102.887	102.787	102.687	5.000	102.549	102.449	102.349
5.125	104.719	104.619	104.519	5.250	104.962	104.862	104.762	5.125	104.714	104.614	104.514	5.875	102.995	102.895	102.795	5.125	102.807	102.707	102.607
5.250	105.039	104.939	104.839	5.375	105.230	105.130	105.030	5.250	104.816	104.716	104.616	5.990	102.922	102.822	102.722	5.250	102.909	102.809	102.709
5.375	105.097	104.997	104.897	5.500	105.530	105.430	105.330	5.375	0.000	0.000	0.000	6.000	103.022	102.922	102.822	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.:

12/6/2019

45 Day Lock Exp.:

12/23/2019

60 Day Lock Exp.:

1/6/2020

W. Rate Sheet Dated: 11/6/2019

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	98.478	98.415	98.353	
3.500	98.951	98.888	98.826	
3.625	99.303	99.241	99.178	
3.750	99.761	99.699	99.636	
3.875	100.034	99.972	99.909	
4.000	100.269	100.207	100.144	
4.125	100.522	100.459	100.397	
4.250	100.724	100.661	100.599	
4.375	100.982	100.920	100.857	
4.500	101.241	101.179	101.116	
4.625	101.560	101.498	101.435	
4.750	101.896	101.833	101.771	
4.875	102.118	102.055	101.993	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	97.943	97.818	97.693	
3.375	98.403	98.278	98.153	
3.500	98.806	98.681	98.556	
3.625	99.284	99.159	99.034	
3.750	99.696	99.571	99.446	
3.875	100.062	99.937	99.812	
4.000	100.399	100.274	100.149	
4.125	100.535	100.410	100.285	
4.250	100.841	100.716	100.591	
4.375	101.119	100.994	100.869	
4.500	101.275	101.150	101.025	

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	96.319	96.194	96.069	
3.375	96.723	96.598	96.473	
3.500	97.096	96.971	96.846	
3.625	97.447	97.322	97.197	
3.750	98.034	97.909	97.784	
3.875	98.353	98.228	98.103	
4.000	98.637	98.512	98.387	
4.125	98.920	98.795	98.670	
4.250	99.203	99.078	98.953	
4.375	99.486	99.361	99.236	
4.500	99.775	99.650	99.525	
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)