



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.: 12/9/2019

45 Day Lock Exp.: 12/23/2019

60 Day Lock Exp.: 1/6/2020

W. Rate Sheet Dated: 11/7/2019

Release Time: 1:15 pm 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	101.034	100.884	100.734	3.250	100.586	100.436	100.286	2.375	95.955	95.805	95.655	3.125	99.755	99.605	99.455
3.375	101.578	101.428	101.278	3.375	101.021	100.871	100.721	2.500	96.443	96.293	96.143	3.250	99.912	99.762	99.612
3.500	102.117	101.967	101.817	3.500	101.418	101.268	101.118	2.625	96.925	96.775	96.625	3.375	100.265	100.115	99.965
3.625	102.638	102.488	102.338	3.625	101.834	101.684	101.534	2.750	97.580	97.430	97.280	3.500	100.295	100.145	99.995
3.750	102.305	102.155	102.005	3.750	101.794	101.644	101.494	2.875	98.065	97.915	97.765	3.625	100.563	100.413	100.263
3.875	102.786	102.636	102.486	3.875	102.193	102.043	101.893	3.000	98.536	98.386	98.236	Margin = 2.250		Index = 1.570	
4.000	103.236	103.086	102.936	4.000	102.552	102.402	102.252	3.125	99.001	98.851	98.701				
4.125	103.647	103.497	103.347	4.125	102.881	102.731	102.581	3.250	100.687	100.537	100.387				
4.375	103.149	103.049	102.949	4.375	102.554	102.454	102.354	3.375	101.099	100.949	100.799				
4.500	103.575	103.475	103.375	4.500	102.684	102.584	102.484	3.500	101.474	101.324	101.174				
4.625	103.953	103.853	103.753	4.625	102.914	102.814	102.714	3.625	101.867	101.717	101.567				
4.750	104.078	103.978	103.878	4.750	103.250	103.150	103.050	3.750	102.259	102.109	101.959				
4.875	104.116	104.016	103.916	4.875	103.529	103.429	103.329	3.875	102.634	102.484	102.334				
5.000	104.477	104.377	104.277	5.000	103.780	103.680	103.580	4.000	102.971	102.821	102.671				
5.125	104.553	104.453	104.353	5.125	104.011	103.911	103.811	4.125	103.278	103.128	102.978				
5.375	104.759	104.659	104.559	5.375	104.298	104.198	104.098	4.250	103.031	102.881	102.731				
5.500	105.057	104.957	104.857	5.500	104.549	104.449	104.349	4.375	103.350	103.200	103.050				
5.625	105.322	105.222	105.122	5.625	104.780	104.680	104.580	4.500	103.484	103.334	103.184				
6.250	106.000	0.000	0.000	6.250	105.567	0.000	0.000	4.625	103.699	103.549	103.399				

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	99.884	99.734	99.584	3.250	99.586	99.436	99.286	2.375	94.955	94.805	94.655	3.125	98.755	98.605	98.455
3.375	100.428	100.278	100.128	3.375	100.021	99.871	99.721	2.500	95.443	95.293	95.143	3.250	98.912	98.762	98.612
3.500	100.967	100.817	100.667	3.500	100.418	100.268	100.118	2.625	95.925	95.775	95.625	3.375	99.265	99.115	98.965
3.625	101.488	101.338	101.188	3.625	100.834	100.684	100.534	2.750	96.580	96.430	96.280	3.500	99.295	99.145	98.995
3.750	101.155	101.005	100.855	3.750	100.794	100.644	100.494	2.875	97.065	96.915	96.765	3.625	99.563	99.413	99.263
3.875	101.636	101.486	101.336	3.875	101.193	101.043	100.893	3.000	97.536	97.386	97.236	Margin = 2.250		Index = 1.570	
4.000	102.086	101.936	101.786	4.000	101.552	101.402	101.252	3.125	98.001	97.851	97.701	30 Year OTC			
4.125	102.497	102.347	102.197	4.125	101.881	101.731	101.581	3.250	99.687	99.537	99.387	Rate	30 Day	45 Day	60 Day
4.375	101.999	101.899	101.799	4.375	101.554	101.454	101.354	3.375	100.099	99.949	99.799	3.875	101.236	100.986	100.736
4.500	102.425	102.325	102.225	4.500	101.684	101.584	101.484	3.500	100.474	100.324	100.174	4.000	101.686	101.436	101.186
4.625	102.803	102.703	102.603	4.625	101.914	101.814	101.714	3.625	100.867	100.717	100.567	4.125	102.097	101.847	101.597
4.750	102.928	102.828	102.728	4.750	102.250	102.150	102.050	3.750	101.259	101.109	100.959	4.375	101.599	101.349	101.099
4.875	102.966	102.866	102.766	4.875	102.529	102.429	102.329	3.875	101.634	101.484	101.334	4.500	102.025	101.775	101.525
5.000	103.327	103.227	103.127	5.000	102.780	102.680	102.580	4.000	101.971	101.821	101.671	4.625	102.403	102.153	101.903
5.125	103.403	103.303	103.203	5.125	103.011	102.911	102.811	4.125	102.278	102.128	101.978	4.875	102.566	102.316	102.066
5.375	103.609	103.509	103.409	5.375	103.298	103.198	103.098	4.250	102.031	101.881	101.731	5.000	102.927	102.677	102.427
5.500	103.907	103.807	103.707	5.500	103.549	103.449	103.349	4.375	102.350	102.200	102.050	5.125	103.003	102.753	102.503
5.625	104.172	104.072	103.972	5.625	103.780	103.680	103.580	4.500	102.484	102.334	102.184	5.500	103.507	103.257	103.007
6.250	104.959	0.000	0.000	6.250	104.567	0.000	0.000	4.625	102.699	102.549	102.399	5.625	103.772	103.522	103.272

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 Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.875	98.486	98.236	97.986	6.250	100.000	99.750	99.500
4.125	100.697	100.447	100.197	6.250	102.750	102.500	102.250	4.000	98.936	98.686	98.436				
4.250	100.822	100.572	100.322					4.125	99.347	99.097	98.847				
4.375	100.199	99.949	99.699					4.375	98.849	98.599	98.349				
4.500	100.625	100.375	100.125					4.500	99.275	99.025	98.775				
4.625	101.003	100.753	100.503					4.625	99.653	99.403	99.153				
5.000	101.527	101.277	101.027					4.875	99.816	99.566	99.316				
5.125	101.603	101.353	101.103					5.000	100.177	99.927	99.677				
5.250	101.856	101.606	101.356					5.125	100.253	100.003	99.753				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.757	100.507	100.257				
								5.625	101.022	100.772	100.522				

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 135860006		
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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/9/2019

45 Day Lock Exp.:

12/23/2019

60 Day Lock Exp.:

1/6/2020

W. Rate Sheet Dated: 11/7/2019

Release Time: 1:15 pm 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	99.509	99.359	99.209	3.250	99.491	99.341	99.191	2.375	93.235	93.085	92.935	3.125	98.865	98.715	98.565
3.375	100.053	99.903	99.753	3.375	99.926	99.776	99.626	2.500	93.723	93.573	93.423	3.250	99.397	99.247	99.097
3.500	100.592	100.442	100.292	3.500	100.323	100.173	100.023	2.625	94.205	94.055	93.905	3.375	99.750	99.600	99.450
3.625	101.113	100.963	100.813	3.625	100.739	100.589	100.439	2.750	96.110	95.960	95.810	3.500	99.780	99.630	99.480
3.750	100.717	100.567	100.417	3.750	100.637	100.487	100.337	2.875	96.595	96.445	96.295	3.625	100.048	99.898	99.748
3.875	101.198	101.048	100.898	3.875	101.035	100.885	100.735	3.000	97.066	96.916	96.766	Margin = 2.250		Index = 1.570	
4.000	101.648	101.498	101.348	4.000	101.394	101.244	101.094	3.125	97.531	97.381	97.231				
4.125	102.060	101.910	101.760	4.125	101.724	101.574	101.424	3.250	99.592	99.442	99.292				
4.375	101.874	101.774	101.674	4.375	101.709	101.609	101.509	3.375	100.004	99.854	99.704				
4.500	102.300	102.200	102.100	4.500	101.839	101.739	101.639	3.500	100.379	100.229	100.079				
4.625	102.678	102.578	102.478	4.625	102.069	101.969	101.869	3.625	100.772	100.622	100.472				
4.750	102.553	102.453	102.353	4.750	102.155	102.055	101.955	3.750	101.101	100.951	100.801				
4.875	102.591	102.491	102.391	4.875	102.434	102.334	102.234	3.875	101.477	101.327	101.177				
5.000	102.952	102.852	102.752	5.000	102.685	102.585	102.485	4.000	101.813	101.663	101.513				
5.125	103.028	102.928	102.828	5.125	102.916	102.816	102.716	4.125	102.121	101.971	101.821				
5.375	102.922	102.822	102.722	5.375	102.890	102.790	102.690	4.250	102.186	102.036	101.886				
5.500	103.220	103.120	103.020	5.500	103.142	103.042	102.942	4.375	102.505	102.355	102.205				
5.625	103.484	103.384	103.284	5.625	103.372	103.272	103.172	4.500	102.639	102.489	102.339				
6.250	102.959	0.000	0.000	6.250	102.847	0.000	0.000	4.625	102.854	102.704	102.554				

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	98.359	98.209	98.059	3.250	98.061	97.911	97.761	2.375	93.555	93.405	93.255	3.125	96.855	96.705	96.555
3.375	98.903	98.753	98.603	3.375	98.496	98.346	98.196	2.500	94.043	93.893	93.743	3.250	97.387	97.237	97.087
3.500	99.442	99.292	99.142	3.500	98.893	98.743	98.593	2.625	94.525	94.375	94.225	3.375	97.740	97.590	97.440
3.625	99.963	99.813	99.663	3.625	99.309	99.159	99.009	2.750	96.024	95.874	95.724	3.500	97.770	97.620	97.470
3.750	99.567	99.417	99.267	3.750	99.207	99.057	98.907	2.875	96.509	96.359	96.209	3.625	98.038	97.888	97.738
3.875	100.048	99.898	99.748	3.875	99.605	99.455	99.305	3.000	96.979	96.829	96.679	Margin = 2.250		Index = 1.570	
4.000	100.498	100.348	100.198	4.000	99.964	99.814	99.664	3.125	97.445	97.295	97.145	30 Year OTC			
4.125	100.910	100.760	100.610	4.125	100.294	100.144	99.994	3.250	98.850	98.700	98.550	Rate	30 Day	45 Day	60 Day
4.375	100.724	100.624	100.524	4.375	100.279	100.179	100.079	3.375	99.262	99.112	98.962	3.875	99.648	99.398	99.148
4.500	101.150	101.050	100.950	4.500	100.409	100.309	100.209	3.500	99.636	99.486	99.336	4.000	100.098	99.848	99.598
4.625	101.528	101.428	101.328	4.625	100.639	100.539	100.439	3.625	100.030	99.880	99.730	4.125	100.510	100.260	100.010
4.750	101.403	101.303	101.203	4.750	100.725	100.625	100.525	3.750	99.851	99.701	99.551	4.375	100.324	100.074	99.824
4.875	101.441	101.341	101.241	4.875	101.004	100.904	100.804	3.875	100.227	100.077	99.927	4.500	100.750	100.500	100.250
5.000	101.802	101.702	101.602	5.000	101.255	101.155	101.055	4.000	100.563	100.413	100.263	4.625	101.128	100.878	100.628
5.125	101.878	101.778	101.678	5.125	101.486	101.386	101.286	4.125	100.870	100.720	100.570	4.875	101.041	100.791	100.541
5.375	101.772	101.672	101.572	5.375	101.460	101.360	101.260	4.250	100.381	100.231	100.081	5.000	101.402	101.152	100.902
5.500	102.070	101.970	101.870	5.500	101.712	101.612	101.512	4.375	100.700	100.550	100.400	5.125	101.478	101.228	100.978
5.625	102.334	102.234	102.134	5.625	101.942	101.842	101.742	4.500	100.834	100.684	100.534	5.500	101.670	101.420	101.170
6.250	101.809	0.000	0.000	6.250	101.417	0.000	0.000	4.625	101.049	100.899	100.749	5.625	101.934	101.684	101.434

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

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	

DPA Advantage Program "only Advantage Adjustments added ; FHA only"								30 yr DPA OTC "FHA Only ; Borrower Paid Only"				30 yr DPA "3.5% DPA ; Borrower Paid Only"			
30/25 Year				30/25 Year Lender Paid				Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	3.875	96.898	96.648	96.398	6.250	N/A	N/A	N/A
4.125	98.760	98.510	98.260	6.250	99.250	99.000	98.750	4.000	97.348	97.098	96.848				
4.250	99.197	98.947	98.697					4.125	97.760	97.510	97.260				
4.375	98.574	98.324	98.074					4.375	97.574	97.324	97.074				
4.500	99.000	98.750	98.500					4.500	98.000	97.750	97.500				
4.625	99.378	99.128	98.878					4.625	98.378	98.128	97.878				
5.000	99.652	99.402	99.152					4.875	98.291	98.041	97.791				
5.125	99.728	99.478	99.228					5.000	98.652	98.402	98.152				
5.250	99.669	99.419	99.169					5.125	98.728	98.478	98.228				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	98.920	98.670	98.420				
								5.625	99.184	98.934	98.684				

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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.: 12/9/2019
45 Day Lock Exp.: 12/23/2019
60 Day Lock Exp.: 1/6/2020

W. Rate Sheet Dated: 11/7/2019

Release Time: 1:15 pm 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
3.500	99.471	99.371	99.271	3.500	99.221	99.121	99.021	3.500	99.221	99.121	99.021	4.000	101.385	101.285	101.185	4.000	101.010	100.910	100.810
3.625	100.108	100.008	99.908	3.625	99.858	99.758	99.658	3.625	99.858	99.758	99.658	4.125	101.476	101.376	101.276	4.125	101.101	101.001	100.901
3.750	101.070	100.970	100.870	3.750	100.820	100.720	100.620	3.750	100.820	100.720	100.620	4.250	101.970	101.870	101.770	4.250	101.595	101.495	101.395
3.875	101.511	101.411	101.311	3.875	101.261	101.161	101.061	3.875	101.261	101.161	101.061	4.375	102.277	102.177	102.077	4.375	101.902	101.802	101.702
3.990	101.904	101.804	101.704	3.990	101.529	101.429	101.329	3.990	101.529	101.429	101.329	4.500	102.565	102.465	102.365	4.500	101.940	101.840	101.740
4.000	102.004	101.904	101.804	4.000	101.629	101.529	101.429	4.000	101.629	101.529	101.429	4.625	102.606	102.506	102.406	4.625	101.981	101.881	101.781
4.125	102.095	101.995	101.895	4.125	101.720	101.620	101.520	4.125	101.720	101.620	101.520	4.750	102.336	102.236	102.136	4.750	101.711	101.611	101.511
4.250	102.624	102.524	102.424	4.250	102.249	102.149	102.049	4.250	102.249	102.149	102.049	4.875	102.680	102.580	102.480	4.875	102.055	101.955	101.855
4.375	102.931	102.831	102.731	4.375	102.556	102.456	102.356	4.375	102.556	102.456	102.356	4.990	102.862	102.762	102.662	4.990	101.862	101.762	101.662
4.500	103.219	103.119	103.019	4.500	102.594	102.494	102.394	4.500	102.594	102.494	102.394	5.000	102.962	102.862	102.762	5.000	101.962	101.862	101.762
4.625	103.260	103.160	103.060	4.625	102.635	102.535	102.435	4.625	102.635	102.535	102.435	5.125	103.322	103.222	103.122	5.125	102.322	102.222	102.122
4.750	103.554	103.454	103.354	4.750	102.929	102.829	102.729	4.750	102.929	102.829	102.729	5.250	102.540	102.440	102.340	5.250	101.540	101.440	101.340
4.875	103.898	103.798	103.698	4.875	103.273	103.173	103.073	4.875	103.273	103.173	103.073	5.375	101.614	101.514	101.414	5.375	101.614	101.514	101.414
4.990	104.080	103.980	103.880	4.990	103.080	102.980	102.880	4.990	103.080	102.980	102.880	5.500	101.912	101.812	101.712	5.500	101.912	101.812	101.712
5.000	104.180	104.080	103.980	5.000	103.180	103.080	102.980	5.000	103.180	103.080	102.980	5.625	102.553	102.453	102.353	5.625	102.553	102.453	102.353
5.125	104.540	104.440	104.340	5.125	103.540	103.440	103.340	5.125	103.540	103.440	103.340	5.750	102.903	102.803	102.703	5.750	102.903	102.803	102.703
5.250	104.823	104.723	104.623	5.250	103.823	103.723	103.623	5.250	103.823	103.723	103.623	5.875	103.017	102.917	102.817	5.875	103.017	102.917	102.817
5.375	104.716	104.616	104.516	5.375	104.716	104.616	104.516	5.375	104.716	104.616	104.516	5.990	102.947	102.847	102.747	5.990	102.947	102.847	102.747
5.500	105.014	104.914	104.814	5.500	105.014	104.914	104.814	5.500	105.014	104.914	104.814	6.000	103.047	102.947	102.847	6.000	103.047	102.947	102.847
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	101.010	100.910	100.810	3.500	100.104	99.991	99.904	3.500	100.104	99.991	99.904	3.500	100.104	99.991	99.904	3.375	101.047	100.947	100.847
4.125	101.101	101.001	100.901	3.625	100.880	100.770	100.680	3.625	100.880	100.770	100.680	3.625	100.880	100.770	100.680	3.500	101.399	101.299	101.199
4.250	101.595	101.495	101.395	3.750	101.395	101.295	101.195	3.750	101.395	101.295	101.195	3.750	101.395	101.295	101.195	3.625	101.779	101.679	101.579
4.375	101.902	101.802	101.702	3.875	101.736	101.636	101.536	3.875	101.736	101.636	101.536	3.875	101.736	101.636	101.536	3.750	102.303	102.203	102.103
4.500	101.940	101.840	101.740	3.990	102.057	101.957	101.857	3.990	102.057	101.957	101.857	3.990	102.057	101.957	101.857	3.875	102.457	102.357	102.257
4.625	101.981	101.881	101.781	4.000	102.157	102.057	101.957	4.000	102.157	102.057	101.957	4.000	102.157	102.057	101.957	3.990	102.795	102.695	102.595
4.750	101.711	101.611	101.511	4.125	102.386	102.286	102.186	4.125	102.386	102.286	102.186	4.125	102.386	102.286	102.186	4.000	102.895	102.795	102.695
4.875	102.055	101.955	101.855	4.250	103.038	102.938	102.838	4.250	103.038	102.938	102.838	4.250	103.038	102.938	102.838	4.125	103.128	103.028	102.928
4.990	101.862	101.762	101.662	4.375	103.257	103.157	103.057	4.375	103.257	103.157	103.057	4.375	103.257	103.157	103.057	4.250	103.609	103.509	103.409
5.000	101.962	101.862	101.762	4.500	103.542	103.442	103.342	4.500	103.542	103.442	103.342	4.500	103.542	103.442	103.342	4.375	103.979	103.879	103.779
5.125	102.322	102.222	102.122	4.625	103.615	103.515	103.415	4.625	103.615	103.515	103.415	4.625	103.615	103.515	103.415	4.500	104.215	104.115	104.015
5.250	101.540	101.440	101.340	4.750	103.757	103.657	103.557	4.750	103.757	103.657	103.557	4.750	103.757	103.657	103.557	4.625	103.868	103.768	103.668
5.375	101.614	101.514	101.414	4.875	104.148	104.048	103.948	4.875	104.148	104.048	103.948	4.875	104.148	104.048	103.948	4.750	104.227	104.127	104.027
5.500	101.912	101.812	101.712	4.990	104.434	104.334	104.234	4.990	104.434	104.334	104.234	4.990	104.434	104.334	104.234	4.875	104.527	104.427	104.327
5.625	102.553	102.453	102.353	5.000	104.534	104.434	104.334	5.000	104.534	104.434	104.334	5.000	104.534	104.434	104.334	4.990	104.534	104.434	104.334
5.750	102.903	102.803	102.703	5.125	105.160	105.060	104.960	5.125	105.160	105.060	104.960	5.125	105.160	105.060	104.960	5.000	104.855	104.755	104.655
5.875	103.017	102.917	102.817	5.250	104.534	104.434	104.334	5.250	104.534	104.434	104.334	5.250	104.534	104.434	104.334	5.125	104.599	104.499	104.399
5.990	102.947	102.847	102.747	5.375	104.810	104.710	104.610	5.375	104.810	104.710	104.610	5.375	104.810	104.710	104.610	5.250	104.705	104.605	104.505
6.000	103.047	102.947	102.847	5.500	105.117	105.017	104.917	5.500	105.117	105.017	104.917	5.500	105.117	105.017	104.917	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	101.047	100.947	100.847	3.375	101.047	100.947	100.847	3.375	100.284	100.184	100.084	3.375	100.284	100.184	100.084	3.375	100.284	100.184	100.084
3.500	101.399	101.299	101.199	3.500	101.399	101.299	101.199	3.500	100.636	100.536	100.436	3.500	100.636	100.536	100.436	3.500	100.636	100.536	100.436
3.625	101.779	101.679	101.579	3.625	101.779	101.679	101.579	3.625	100.516	100.416	100.316	3.625	100.516	100.416	100.316	3.625	100.516	100.416	100.316
3.750	102.303	102.203	102.103	3.750	102.303	102.203	102.103	3.750	101.040	100.940	100.840	3.750	101.040	100.940	100.840	3.750	101.040	100.940	100.840
3.875	102.457	102.357	102.257	3.875	102.457	102.357	102.257	3.875	101.194	101.094	100.994	3.875	101.194	101.094	100.994	3.875	101.194	101.094	100.994
3.990	102.795	102.695	102.595	3.990	102.795	102.695	102.595	3.990	101.532	101.432	101.332	3.990	101.532	101.432	101.332	3.990	101.532	101.432	101.332
4.000	102.895	102.795	102.695	4.000	102.895	102.795	102.695	4.000	101.632	101.532	101.432	4.000	101.632	101.532	101.432	4.000	101.632	101.532	101.432
4.125	103.128	103.028	102.928	4.125	103.128	103.028	102.928	4.125	101.369	101.269	101.169	4.125	101.369	101.269	101.169	4.125	101.369	101.269	101.169
4.250	103.609	103.509	103.409	4.250	103.609	103.509	103.409	4.250	101.850	101.750	101.650	4.250	101.850	101.750	101.650	4.250	101.850	101.750	101.650
4.375	103.854	103.754	103.654	4.375	103.854	103.754	103.654	4.375	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.:

12/9/2019

45 Day Lock Exp.:

12/23/2019

60 Day Lock Exp.:

1/6/2020

W. Rate Sheet Dated: 11/7/2019

Release Time: 1:15 pm 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
3.500	99.865	99.765	99.665	3.500	100.499	100.388	100.299	3.375	101.361	101.261	101.161	4.000	101.297	101.197	101.097	3.375	100.298	100.198	100.098
3.625	100.484	100.384	100.284	3.625	101.264	101.148	101.064	3.500	101.708	101.608	101.508	4.125	101.384	101.284	101.184	3.500	100.645	100.545	100.445
3.750	101.356	101.256	101.156	3.750	101.649	101.549	101.449	3.625	101.964	101.864	101.764	4.250	101.780	101.680	101.580	3.625	100.401	100.301	100.201
3.875	101.785	101.685	101.585	3.875	101.982	101.882	101.782	3.750	102.482	102.382	102.282	4.375	102.078	101.978	101.878	3.750	100.919	100.819	100.719
3.990	102.166	102.066	101.966	3.990	102.292	102.192	102.092	3.875	102.632	102.532	102.432	4.500	102.359	102.259	102.159	3.875	101.069	100.969	100.869
4.000	102.266	102.166	102.066	4.000	102.392	102.292	102.192	3.990	102.963	102.863	102.763	4.625	102.393	102.293	102.193	3.990	101.400	101.300	101.200
4.125	102.353	102.253	102.153	4.125	102.613	102.513	102.413	4.000	103.063	102.963	102.863	4.750	102.043	101.943	101.843	4.000	101.500	101.400	101.300
4.250	102.784	102.684	102.584	4.250	103.194	103.094	102.994	4.125	103.233	103.133	103.033	4.875	102.379	102.279	102.179	4.125	101.174	101.074	100.974
4.375	103.082	102.982	102.882	4.375	103.407	103.307	103.207	4.250	103.707	103.607	103.507	4.990	102.554	102.454	102.354	4.250	101.648	101.548	101.448
4.500	103.363	103.263	103.163	4.500	103.684	103.584	103.484	4.375	104.072	103.972	103.872	5.000	102.654	102.554	102.454	4.375	102.013	101.913	101.813
4.625	103.397	103.297	103.197	4.625	103.754	103.654	103.554	4.500	104.303	104.203	104.103	5.125	103.003	102.903	102.803	4.500	102.244	102.144	102.044
4.750	103.611	103.511	103.411	4.750	103.819	103.719	103.619	4.625	103.741	103.641	103.541	5.250	102.233	102.133	102.033	4.625	101.334	101.234	101.134
4.875	103.947	103.847	103.747	4.875	104.202	104.102	104.002	4.750	104.091	103.991	103.891	5.375	101.522	101.422	101.322	4.750	101.684	101.584	101.484
4.990	104.122	104.022	103.922	4.990	104.477	104.377	104.277	4.875	104.380	104.280	104.180	5.500	101.814	101.714	101.614	4.875	101.973	101.873	101.773
5.000	104.222	104.122	104.022	5.000	104.577	104.477	104.377	4.990	104.600	104.500	104.400	5.625	102.444	102.344	102.244	4.990	102.193	102.093	101.993
5.125	104.571	104.471	104.371	5.125	105.190	105.090	104.990	5.000	104.700	104.600	104.500	5.750	102.788	102.688	102.588	5.000	102.293	102.193	102.093
5.250	104.866	104.766	104.666	5.250	104.580	104.480	104.380	5.125	104.472	104.372	104.272	5.875	102.899	102.799	102.699	5.125	102.565	102.465	102.365
5.375	104.974	104.874	104.774	5.375	104.852	104.752	104.652	5.250	104.576	104.476	104.376	5.990	102.828	102.728	102.628	5.250	102.669	102.569	102.469
5.500	105.266	105.166	105.066	5.500	105.155	105.055	104.955	5.375	N/A	N/A	N/A	6.000	102.928	102.828	102.728	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%	97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/9/2019

45 Day Lock Exp.:

12/23/2019

60 Day Lock Exp.:

1/6/2020

W. Rate Sheet Dated: 11/7/2019

Release Time: 1:15 pm 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	98.343	98.281	98.218	
3.500	98.816	98.753	98.691	
3.625	99.168	99.106	99.043	
3.750	99.664	99.602	99.539	
3.875	99.937	99.875	99.812	
4.000	100.172	100.110	100.047	
4.125	100.424	100.362	100.299	
4.250	100.627	100.564	100.502	
4.375	100.966	100.903	100.841	
4.500	101.224	101.162	101.099	
4.625	101.543	101.481	101.418	
4.750	101.879	101.816	101.754	
4.875	102.101	102.039	101.976	

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	97.820	97.695	97.570	
3.375	98.280	98.155	98.030	
3.500	98.683	98.558	98.433	
3.625	99.160	99.035	98.910	
3.750	99.571	99.446	99.321	
3.875	99.934	99.809	99.684	
4.000	100.271	100.146	100.021	
4.125	100.407	100.282	100.157	
4.250	100.712	100.587	100.462	
4.375	100.990	100.865	100.740	
4.500	101.146	101.021	100.896	

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	96.206	96.081	95.956	
3.375	96.609	96.484	96.359	
3.500	96.982	96.857	96.732	
3.625	97.332	97.207	97.082	
3.750	97.918	97.793	97.668	
3.875	98.235	98.110	97.985	
4.000	98.519	98.394	98.269	
4.125	98.801	98.676	98.551	
4.250	99.084	98.959	98.834	
4.375	99.367	99.242	99.117	
4.500	99.656	99.531	99.406	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	0.000	-0.250	-0.625	-1.000	-1.000	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.250	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.125	n/a
Purpose									
Cash-Out	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.500	-0.500	-0.750	-0.750	-1.250	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.750	-1.000	n/a

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)