



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.: 1/7/2020

W. Rate Sheet Dated: 11/8/2019

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	101.112	100.962	100.806	3.250	100.665	100.515	100.358	2.375	96.674	96.524	96.374	3.125	99.755	99.605	99.455
3.375	101.656	101.506	101.350	3.375	101.099	100.949	100.793	2.500	97.161	97.011	96.861	3.250	99.912	99.762	99.612
3.500	102.195	102.045	101.889	3.500	101.496	101.346	101.190	2.625	97.644	97.494	97.344	3.375	100.265	100.115	99.965
3.625	102.716	102.566	102.410	3.625	101.912	101.762	101.606	2.750	97.728	97.578	97.428	3.500	100.295	100.145	99.995
3.750	102.336	102.186	102.036	3.750	101.826	101.676	101.526	2.875	98.214	98.064	97.914	3.625	100.563	100.413	100.263
3.875	102.817	102.667	102.517	3.875	102.224	102.074	101.924	3.000	98.684	98.534	98.384	Margin = 2.250		Index = 1.570	
4.000	103.267	103.117	102.967	4.000	102.583	102.433	102.283	3.125	99.149	98.999	98.849				
4.125	103.678	103.528	103.378	4.125	102.913	102.763	102.613	3.250	100.715	100.565	100.415				
4.375	103.196	103.096	102.996	4.375	102.600	102.500	102.400	3.375	101.127	100.977	100.827				
4.500	103.622	103.522	103.422	4.500	102.730	102.630	102.530	3.500	101.501	101.351	101.201				
4.625	104.000	103.900	103.800	4.625	102.961	102.861	102.761	3.625	101.895	101.745	101.595				
4.750	104.125	104.025	103.925	4.750	103.250	103.150	103.050	3.750	102.341	102.191	102.041				
4.875	104.116	104.016	103.916	4.875	103.529	103.429	103.329	3.875	102.716	102.566	102.416				
5.000	104.477	104.377	104.277	5.000	103.780	103.680	103.580	4.000	103.053	102.903	102.753				
5.125	104.553	104.453	104.353	5.125	104.011	103.911	103.811	4.125	103.360	103.210	103.060				
5.375	104.790	104.690	104.590	5.375	104.329	104.229	104.129	4.250	103.109	102.959	102.809				
5.500	105.088	104.988	104.888	5.500	104.580	104.480	104.380	4.375	103.429	103.279	103.129				
5.625	105.353	105.253	105.153	5.625	104.811	104.711	104.611	4.500	103.562	103.412	103.262				
6.250	106.000	105.850	105.700	6.250	105.599	105.449	105.299	4.625	103.777	103.627	103.477				

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	99.962	99.812	99.656	3.250	99.665	99.515	99.358	2.375	95.674	95.524	95.374	3.125	98.755	98.605	98.455
3.375	100.506	100.356	100.200	3.375	100.099	99.949	99.793	2.500	96.161	96.011	95.861	3.250	98.912	98.762	98.612
3.500	101.045	100.895	100.739	3.500	100.496	100.346	100.190	2.625	96.644	96.494	96.344	3.375	99.265	99.115	98.965
3.625	101.566	101.416	101.260	3.625	100.912	100.762	100.606	2.750	96.728	96.578	96.428	3.500	99.295	99.145	98.995
3.750	101.186	101.036	100.886	3.750	100.826	100.676	100.526	2.875	97.214	97.064	96.914	3.625	99.563	99.413	99.263
3.875	101.667	101.517	101.367	3.875	101.224	101.074	100.924	3.000	97.684	97.534	97.384	Margin = 2.250		Index = 1.570	
4.000	102.117	101.967	101.817	4.000	101.583	101.433	101.283	3.125	98.149	97.999	97.849	30 Year OTC			
4.125	102.528	102.378	102.228	4.125	101.913	101.763	101.613	3.250	99.715	99.565	99.415	Rate	30 Day	45 Day	60 Day
4.375	102.046	101.946	101.846	4.375	101.600	101.500	101.400	3.375	100.127	99.977	99.827	3.875	101.267	101.017	100.767
4.500	102.472	102.372	102.272	4.500	101.730	101.630	101.530	3.500	100.501	100.351	100.201	4.000	101.717	101.467	101.217
4.625	102.850	102.750	102.650	4.625	101.961	101.861	101.761	3.625	100.895	100.745	100.595	4.125	102.128	101.878	101.628
4.750	102.975	102.875	102.775	4.750	102.250	102.150	102.050	3.750	101.341	101.191	101.041	4.375	101.646	101.396	101.146
4.875	102.966	102.866	102.766	4.875	102.529	102.429	102.329	3.875	101.716	101.566	101.416	4.500	102.072	101.822	101.572
5.000	103.327	103.227	103.127	5.000	102.780	102.680	102.580	4.000	102.053	101.903	101.753	4.625	102.450	102.200	101.950
5.125	103.403	103.303	103.203	5.125	103.011	102.911	102.811	4.125	102.360	102.210	102.060	4.875	102.566	102.316	102.066
5.375	103.640	103.540	103.440	5.375	103.329	103.229	103.129	4.250	102.109	101.959	101.809	5.000	102.927	102.677	102.427
5.500	103.938	103.838	103.738	5.500	103.580	103.480	103.380	4.375	102.429	102.279	102.129	5.125	103.003	102.753	102.503
5.625	104.203	104.103	104.003	5.625	103.811	103.711	103.611	4.500	102.562	102.412	102.262	5.500	103.538	103.288	103.038
6.250	104.990	104.840	104.690	6.250	104.599	104.449	104.299	4.625	102.777	102.627	102.477	5.625	103.803	103.553	103.303

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	98.517	98.267	98.017	6.250	100.000	99.750	99.500
4.125	100.728	100.478	100.228	6.250	102.750	102.500	102.250	4.000	98.967	98.717	98.467				
4.250	100.853	100.603	100.353					4.125	99.378	99.128	98.878				
4.375	100.246	99.996	99.746					4.375	98.896	98.646	98.396				
4.500	100.672	100.422	100.172					4.500	99.322	99.072	98.822				
4.625	101.050	100.800	100.550					4.625	99.700	99.450	99.200				
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	100.788	100.538	100.288				
								5.625	101.053	100.803	100.553				

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)



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12/9/2019

45 Day Lock Exp.:

12/23/2019

60 Day Lock Exp.:

1/7/2020

W. Rate Sheet Dated: 11/8/2019

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	99.587	99.437	99.281	3.250	99.570	99.420	99.263	2.375	93.954	93.804	93.654	3.125	98.865	98.715	98.565
3.375	100.131	99.981	99.825	3.375	100.004	99.854	99.698	2.500	94.441	94.291	94.141	3.250	99.397	99.247	99.097
3.500	100.670	100.520	100.364	3.500	100.401	100.251	100.095	2.625	94.924	94.774	94.624	3.375	99.750	99.600	99.450
3.625	101.191	101.041	100.885	3.625	100.817	100.667	100.511	2.750	96.258	96.108	95.958	3.500	99.780	99.630	99.480
3.750	100.749	100.599	100.449	3.750	100.668	100.518	100.368	2.875	96.744	96.594	96.444	3.625	100.048	99.898	99.748
3.875	101.229	101.079	100.929	3.875	101.067	100.917	100.767	3.000	97.214	97.064	96.914	Margin = 2.250		Index = 1.570	
4.000	101.680	101.530	101.380	4.000	101.425	101.275	101.125	3.125	97.679	97.529	97.379				
4.125	102.091	101.941	101.791	4.125	101.755	101.605	101.455	3.250	99.620	99.470	99.320				
4.375	101.921	101.821	101.721	4.375	101.755	101.655	101.555	3.375	100.032	99.882	99.732				
4.500	102.347	102.247	102.147	4.500	101.885	101.785	101.685	3.500	100.406	100.256	100.106				
4.625	102.725	102.625	102.525	4.625	102.116	102.016	101.916	3.625	100.800	100.650	100.500				
4.750	102.600	102.500	102.400	4.750	102.155	102.055	101.955	3.750	101.183	101.033	100.883				
4.875	102.591	102.491	102.391	4.875	102.434	102.334	102.234	3.875	101.559	101.409	101.259				
5.000	102.952	102.852	102.752	5.000	102.685	102.585	102.485	4.000	101.895	101.745	101.595				
5.125	103.028	102.928	102.828	5.125	102.916	102.816	102.716	4.125	102.203	102.053	101.903				
5.375	102.953	102.853	102.753	5.375	102.922	102.822	102.722	4.250	102.264	102.114	101.964				
5.500	103.251	103.151	103.051	5.500	103.173	103.073	102.973	4.375	102.584	102.434	102.284				
5.625	103.515	103.415	103.315	5.625	103.404	103.304	103.204	4.500	102.717	102.567	102.417				
6.250	102.990	102.840	102.690	6.250	102.879	102.729	102.579	4.625	102.932	102.782	102.632				

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	98.437	98.287	98.131	3.250	98.140	97.990	97.833	2.375	94.274	94.124	93.974	3.125	96.855	96.705	96.555
3.375	98.981	98.831	98.675	3.375	98.574	98.424	98.268	2.500	94.761	94.611	94.461	3.250	97.387	97.237	97.087
3.500	99.520	99.370	99.214	3.500	98.971	98.821	98.665	2.625	95.244	95.094	94.944	3.375	97.740	97.590	97.440
3.625	100.041	99.891	99.735	3.625	99.387	99.237	99.081	2.750	96.172	96.022	95.872	3.500	97.770	97.620	97.470
3.750	99.599	99.449	99.299	3.750	99.238	99.088	98.938	2.875	96.658	96.508	96.358	3.625	98.038	97.888	97.738
3.875	100.079	99.929	99.779	3.875	99.637	99.487	99.337	3.000	97.128	96.978	96.828	Margin = 2.250		Index = 1.570	
4.000	100.530	100.380	100.230	4.000	99.995	99.845	99.695	3.125	97.593	97.443	97.293	30 Year OTC			
4.125	100.941	100.791	100.641	4.125	100.325	100.175	100.025	3.250	98.877	98.727	98.577	Rate	30 Day	45 Day	60 Day
4.375	100.771	100.671	100.571	4.375	100.325	100.225	100.125	3.375	99.289	99.139	98.989	3.875	99.679	99.429	99.179
4.500	101.197	101.097	100.997	4.500	100.455	100.355	100.255	3.500	99.664	99.514	99.364	4.000	100.130	99.880	99.630
4.625	101.575	101.475	101.375	4.625	100.686	100.586	100.486	3.625	100.057	99.907	99.757	4.125	100.541	100.291	100.041
4.750	101.450	101.350	101.250	4.750	100.725	100.625	100.525	3.750	99.933	99.783	99.633	4.375	100.371	100.121	99.871
4.875	101.441	101.341	101.241	4.875	101.004	100.904	100.804	3.875	100.309	100.159	100.009	4.500	100.797	100.547	100.297
5.000	101.802	101.702	101.602	5.000	101.255	101.155	101.055	4.000	100.645	100.495	100.345	4.625	101.175	100.925	100.675
5.125	101.878	101.778	101.678	5.125	101.486	101.386	101.286	4.125	100.952	100.802	100.652	4.875	101.041	100.791	100.541
5.375	101.803	101.703	101.603	5.375	101.492	101.392	101.292	4.250	100.459	100.309	100.159	5.000	101.402	101.152	100.902
5.500	102.101	102.001	101.901	5.500	101.743	101.643	101.543	4.375	100.779	100.629	100.479	5.125	101.478	101.228	100.978
5.625	102.365	102.265	102.165	5.625	101.974	101.874	101.774	4.500	100.912	100.762	100.612	5.500	101.701	101.451	101.201
6.250	101.840	101.690	101.540	6.250	101.449	101.299	101.149	4.625	101.127	100.977	100.827	5.625	101.965	101.715	101.465

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	96.929	96.679	96.429	6.250	N/A	N/A	N/A
4.125	98.791	98.541	98.291	6.250	99.250	99.000	98.750	4.000	97.380	97.130	96.880				
4.250	99.228	98.978	98.728					4.125	97.791	97.541	97.291				
4.375	98.621	98.371	98.121					4.375	97.621	97.371	97.121				
4.500	99.047	98.797	98.547					4.500	98.047	97.797	97.547				
4.625	99.425	99.175	98.925					4.625	98.425	98.175	97.925				
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				
								5.500	98.951	98.701	98.451				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.625	99.215	98.965	98.715				

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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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1/7/2020

W. Rate Sheet Dated: 11/8/2019

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
3.500	99.521	99.421	99.321	3.500	99.271	99.171	99.071	3.500	99.271	99.171	99.071	4.000	101.483	101.383	101.283	4.000	101.108	101.008	100.908
3.625	100.194	100.094	99.994	3.625	99.944	99.844	99.744	3.625	99.944	99.844	99.744	4.125	101.577	101.477	101.377	4.125	101.202	101.102	101.002
3.750	101.169	101.069	100.969	3.750	100.919	100.819	100.719	3.750	100.919	100.819	100.719	4.250	102.043	101.943	101.843	4.250	101.668	101.568	101.468
3.875	101.592	101.492	101.392	3.875	101.342	101.242	101.142	3.875	101.342	101.242	101.142	4.375	102.336	102.236	102.136	4.375	101.961	101.861	101.761
3.990	101.977	101.877	101.777	3.990	101.602	101.502	101.402	3.990	101.602	101.502	101.402	4.500	102.635	102.535	102.435	4.500	102.010	101.910	101.810
4.000	102.077	101.977	101.877	4.000	101.702	101.602	101.502	4.000	101.702	101.602	101.502	4.625	102.672	102.572	102.472	4.625	102.047	101.947	101.847
4.125	102.171	102.071	101.971	4.125	101.796	101.696	101.596	4.125	101.796	101.696	101.596	4.750	102.434	102.334	102.234	4.750	101.809	101.709	101.609
4.250	102.731	102.631	102.531	4.250	102.356	102.256	102.156	4.250	102.356	102.256	102.156	4.875	102.776	102.676	102.576	4.875	102.151	102.051	101.951
4.375	103.024	102.924	102.824	4.375	102.649	102.549	102.449	4.375	102.649	102.549	102.449	4.990	102.959	102.859	102.759	4.990	101.959	101.859	101.759
4.500	103.323	103.223	103.123	4.500	102.698	102.598	102.498	4.500	102.698	102.598	102.498	5.000	103.059	102.959	102.859	5.000	102.059	101.959	101.859
4.625	103.360	103.260	103.160	4.625	102.735	102.635	102.535	4.625	102.735	102.635	102.535	5.125	103.418	103.318	103.218	5.125	102.418	102.318	102.218
4.750	103.584	103.484	103.384	4.750	102.959	102.859	102.759	4.750	102.959	102.859	102.759	5.250	102.614	102.514	102.414	5.250	101.614	101.514	101.414
4.875	103.926	103.826	103.726	4.875	103.301	103.201	103.101	4.875	103.301	103.201	103.101	5.375	102.011	101.911	101.811	5.375	102.011	101.911	101.811
4.990	104.109	104.009	103.909	4.990	103.109	103.009	102.909	4.990	103.109	103.009	102.909	5.500	102.311	102.211	102.111	5.500	103.311	103.211	103.111
5.000	104.209	104.109	104.009	5.000	103.209	103.109	103.009	5.000	103.209	103.109	103.009	5.625	102.950	102.850	102.750	5.625	102.950	102.850	102.750
5.125	104.568	104.468	104.368	5.125	103.568	103.468	103.368	5.125	103.568	103.468	103.368	5.750	103.299	103.199	103.099	5.750	103.299	103.199	103.099
5.250	104.885	104.785	104.685	5.250	103.885	103.785	103.685	5.250	103.885	103.785	103.685	5.875	103.414	103.314	103.214	5.875	103.414	103.314	103.214
5.375	104.951	104.851	104.751	5.375	104.951	104.851	104.751	5.375	104.951	104.851	104.751	5.990	103.345	103.245	103.145	5.990	103.345	103.245	103.145
5.500	105.251	105.151	105.051	5.500	105.251	105.151	105.051	5.500	105.251	105.151	105.051	6.000	103.445	103.345	103.245	6.000	103.445	103.345	103.245
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	101.108	101.008	100.908	3.500	100.272	100.164	100.072	3.500	100.272	100.164	100.072	3.500	100.272	100.164	100.072	3.375	101.265	101.165	101.065
4.125	101.202	101.102	101.002	3.625	101.031	100.921	100.831	3.625	101.031	100.921	100.831	3.625	101.031	100.921	100.831	3.500	101.637	101.537	101.437
4.250	101.668	101.568	101.468	3.750	101.580	101.480	101.380	3.750	101.580	101.480	101.380	3.750	101.580	101.480	101.380	3.625	101.991	101.891	101.791
4.375	101.961	101.861	101.761	3.875	101.848	101.748	101.648	3.875	101.848	101.748	101.648	3.875	101.848	101.748	101.648	3.750	102.515	102.415	102.315
4.500	102.010	101.910	101.810	3.990	102.166	102.066	101.966	3.990	102.166	102.066	101.966	3.990	102.166	102.066	101.966	3.875	102.689	102.589	102.489
4.625	102.047	101.947	101.847	4.000	102.266	102.166	102.066	4.000	102.266	102.166	102.066	4.000	102.266	102.166	102.066	3.990	103.047	102.947	102.847
4.750	101.809	101.709	101.609	4.125	102.520	102.420	102.320	4.125	102.520	102.420	102.320	4.125	102.520	102.420	102.320	4.000	103.147	103.047	102.947
4.875	102.151	102.051	101.951	4.250	103.160	103.060	102.960	4.250	103.160	103.060	102.960	4.250	103.160	103.060	102.960	4.125	103.334	103.234	103.134
4.990	101.959	101.859	101.759	4.375	103.359	103.259	103.159	4.375	103.359	103.259	103.159	4.375	103.359	103.259	103.159	4.250	103.787	103.687	103.587
5.000	102.059	101.959	101.859	4.500	103.656	103.556	103.456	4.500	103.656	103.556	103.456	4.500	103.656	103.556	103.456	4.375	104.159	104.059	103.959
5.125	102.418	102.318	102.218	4.625	103.700	103.600	103.500	4.625	103.700	103.600	103.500	4.625	103.700	103.600	103.500	4.500	104.395	104.295	104.195
5.250	101.614	101.514	101.414	4.750	103.792	103.692	103.592	4.750	103.792	103.692	103.592	4.750	103.792	103.692	103.592	4.625	103.982	103.882	103.782
5.375	102.011	101.911	101.811	4.875	104.166	104.066	103.966	4.875	104.166	104.066	103.966	4.875	104.166	104.066	103.966	4.750	104.341	104.241	104.141
5.500	102.311	102.211	102.111	4.990	104.471	104.371	104.271	4.990	104.471	104.371	104.271	4.990	104.471	104.371	104.271	4.875	104.641	104.541	104.441
5.625	102.950	102.850	102.750	5.000	104.571	104.471	104.371	5.000	104.571	104.471	104.371	5.000	104.571	104.471	104.371	4.990	104.877	104.777	104.677
5.750	103.299	103.199	103.099	5.125	105.202	105.102	105.002	5.125	105.202	105.102	105.002	5.125	105.202	105.102	105.002	5.000	104.977	104.877	104.777
5.875	103.414	103.314	103.214	5.250	104.607	104.507	104.407	5.250	104.607	104.507	104.407	5.250	104.607	104.507	104.407	5.125	104.651	104.551	104.451
5.990	103.345	103.245	103.145	5.375	104.885	104.785	104.685	5.375	104.885	104.785	104.685	5.375	104.885	104.785	104.685	5.250	104.758	104.658	104.558
6.000	103.445	103.345	103.245	5.500	105.195	105.095	104.995	5.500	105.195	105.095	104.995	5.500	105.195	105.095	104.995	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	101.265	101.165	101.065	3.375	101.265	101.165	101.065	3.375	100.502	100.402	100.302	3.375	100.502	100.402	100.302	3.375	100.502	100.402	100.302
3.500	101.637	101.537	101.437	3.500	101.637	101.537	101.437	3.500	100.874	100.774	100.674	3.500	100.874	100.774	100.674	3.500	100.874	100.774	100.674
3.625	101.991	101.891	101.791	3.625	101.991	101.891	101.791	3.625	100.729	100.629	100.529	3.625	100.729	100.629	100.529	3.625	100.729	100.629	100.529
3.750	102.515	102.415	102.315	3.750	102.515	102.415	102.315	3.750	101.253	101.153	101.053	3.750	101.253	101.153	101.053	3.750	101.253	101.153	101.053
3.875	102.689	102.589	102.489	3.875	102.689	102.589	102.489	3.875	101.427	101.327	101.227	3.875	101.427	101.327	101.227	3.875	101.427	101.327	101.227
3.990	103.047	102.947	102.847	3.990	103.047	102.947	102.847	3.990	101.785	101.685	101.585	3.990	101.785	101.685	101.585	3.990	101.785	101.685	101.585
4.000	103.147	103.047	102.947	4.000	103.147	103.047	102.947	4.000	101.885	101.785	101.685	4.000	101.885	101.785	101.685	4.000	101.885	101.785	101.685
4.125	103.334	103.234	103.134	4.125	103.334	103.234	103.134	4.125	101.580	101.480	101.380	4.125	101.580	101.480	101.380	4.125	101.580	101.480	101.380
4.250	103.787	103.687	103.587	4.250	103.787	103.687	103.587	4.250	102.033	101.933	101.833	4.250	102.033	101.933	101.833	4.250	102.033	101.933	101.833
4.375	104.034	103.934	103.834	4.375	104.034	103.934	103.834	4.375	102.405	102.305	102.205	4.375	102.280	102.180	102.080	4.375	102.280	102.180	102.080
4.500	104.270	104.170	104.070	4.500	104.270	104.170	104.070	4.500											



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.:

1/7/2020

W. Rate Sheet Dated: 11/8/2019

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
3.500	99.471	99.371	99.271	3.500	100.104	99.991	99.904	3.375	101.047	100.947	100.847	4.000	101.035	100.935	100.835	3.375	99.984	99.884	99.784
3.625	100.108	100.008	99.908	3.625	100.880	100.770	100.680	3.500	101.399	101.299	101.199	4.125	101.126	101.026	100.926	3.500	100.336	100.236	100.136
3.750	101.070	100.970	100.870	3.750	101.395	101.295	101.195	3.625	101.779	101.679	101.579	4.250	101.620	101.520	101.420	3.625	100.216	100.116	100.016
3.875	101.511	101.411	101.311	3.875	101.736	101.636	101.536	3.750	102.303	102.203	102.103	4.375	101.927	101.827	101.727	3.750	100.740	100.640	100.540
3.990	101.904	101.804	101.704	3.990	102.057	101.957	101.857	3.875	102.457	102.357	102.257	4.500	102.215	102.115	102.015	3.875	100.894	100.794	100.694
4.000	102.004	101.904	101.804	4.000	102.157	102.057	101.957	3.990	102.795	102.695	102.595	4.625	102.256	102.156	102.056	3.990	101.232	101.132	101.032
4.125	102.095	101.995	101.895	4.125	102.386	102.286	102.186	4.000	102.895	102.795	102.695	4.750	101.986	101.886	101.786	4.000	101.332	101.232	101.132
4.250	102.624	102.524	102.424	4.250	103.038	102.938	102.838	4.125	103.128	103.028	102.928	4.875	102.330	102.230	102.130	4.125	101.069	100.969	100.869
4.375	102.931	102.831	102.731	4.375	103.257	103.157	103.057	4.250	103.609	103.509	103.409	4.990	102.512	102.412	102.312	4.250	101.550	101.450	101.350
4.500	103.219	103.119	103.019	4.500	103.542	103.442	103.342	4.375	103.979	103.879	103.779	5.000	102.612	102.512	102.412	4.375	101.920	101.820	101.720
4.625	103.260	103.160	103.060	4.625	103.615	103.515	103.415	4.500	104.215	104.115	104.015	5.125	102.972	102.872	102.772	4.500	102.156	102.056	101.956
4.750	103.554	103.454	103.354	4.750	103.757	103.657	103.557	4.625	103.868	103.768	103.668	5.250	102.190	102.090	101.990	4.625	101.461	101.361	101.261
4.875	103.898	103.798	103.698	4.875	104.148	104.048	103.948	4.750	104.227	104.127	104.027	5.375	101.264	101.164	101.064	4.750	101.820	101.720	101.620
4.990	104.080	103.980	103.880	4.990	104.434	104.334	104.234	4.875	104.527	104.427	104.327	5.500	101.562	101.462	101.362	4.875	102.120	102.020	101.920
5.000	104.180	104.080	103.980	5.000	104.534	104.434	104.334	4.990	104.755	104.655	104.555	5.625	102.203	102.103	102.003	4.990	102.348	102.248	102.148
5.125	104.540	104.440	104.340	5.125	105.160	105.060	104.960	5.000	104.855	104.755	104.655	5.750	102.553	102.453	102.353	5.000	102.448	102.348	102.248
5.250	104.823	104.723	104.623	5.250	104.534	104.434	104.334	5.125	104.599	104.499	104.399	5.875	102.667	102.567	102.467	5.125	102.692	102.592	102.492
5.375	104.716	104.616	104.516	5.375	104.810	104.710	104.610	5.250	104.705	104.605	104.505	5.990	102.597	102.497	102.397	5.250	102.798	102.698	102.598
5.500	105.014	104.914	104.814	5.500	105.117	105.017	104.917	5.375	0.000	0.000	0.000	6.000	102.697	102.597	102.497	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.:

12/9/2019

45 Day Lock Exp.:

12/23/2019

60 Day Lock Exp.:

1/7/2020

W. Rate Sheet Dated: 11/8/2019

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	97.939	97.877	97.814	
3.500	98.449	98.387	98.324	
3.625	98.879	98.816	98.754	
3.750	99.433	99.370	99.308	
3.875	99.705	99.642	99.580	
4.000	99.939	99.877	99.814	
4.125	100.191	100.129	100.066	
4.250	100.393	100.330	100.268	
4.375	100.731	100.668	100.606	
4.500	100.989	100.926	100.864	
4.625	101.307	101.245	101.182	
4.750	101.682	101.620	101.557	
4.875	101.904	101.841	101.779	

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	97.646	97.521	97.396	
3.375	98.105	97.980	97.855	
3.500	98.507	98.382	98.257	
3.625	98.983	98.858	98.733	
3.750	99.394	99.269	99.144	
3.875	99.755	99.630	99.505	
4.000	100.091	99.966	99.841	
4.125	100.228	100.103	99.978	
4.250	100.533	100.408	100.283	
4.375	100.809	100.684	100.559	
4.500	100.966	100.841	100.716	

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	96.040	95.915	95.790	
3.375	96.442	96.317	96.192	
3.500	96.815	96.690	96.565	
3.625	97.165	97.040	96.915	
3.750	97.750	97.625	97.500	
3.875	98.066	97.941	97.816	
4.000	98.349	98.224	98.099	
4.125	98.632	98.507	98.382	
4.250	98.914	98.789	98.664	
4.375	99.197	99.072	98.947	
4.500	99.485	99.360	99.235	
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)