



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.: 12/11/2019

45 Day Lock Exp.: 12/26/2019

60 Day Lock Exp.: 1/10/2020

W. Rate Sheet Dated: 11/11/2019

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	101.206	101.056	100.906	3.250	100.692	100.542	100.392	2.375	96.768	96.618	96.468	3.125	99.781	99.631	99.481
3.375	101.750	101.600	101.450	3.375	101.139	100.989	100.839	2.500	97.261	97.111	96.961	3.250	99.930	99.780	99.630
3.500	102.289	102.139	101.989	3.500	101.555	101.405	101.255	2.625	97.746	97.596	97.446	3.375	100.298	100.148	99.998
3.625	102.810	102.660	102.510	3.625	101.933	101.783	101.633	2.750	97.807	97.657	97.507	3.500	100.636	100.486	100.336
3.750	102.367	102.217	102.067	3.750	101.787	101.637	101.487	2.875	98.295	98.145	97.995	3.625	100.563	100.413	100.263
3.875	102.848	102.698	102.548	3.875	102.174	102.024	101.874	3.000	98.778	98.628	98.478	Margin = 2.250		Index = 1.570	
4.000	103.298	103.148	102.998	4.000	102.566	102.416	102.266	3.125	99.243	99.093	98.943				
4.125	103.710	103.560	103.410	4.125	102.910	102.760	102.610	3.250	100.821	100.671	100.521				
4.375	103.228	103.128	103.028	4.375	102.563	102.463	102.363	3.375	101.245	101.095	100.945				
4.500	103.653	103.553	103.453	4.500	102.896	102.796	102.696	3.500	101.639	101.489	101.339				
4.625	104.031	103.931	103.831	4.625	102.969	102.869	102.769	3.625	101.994	101.844	101.694				
4.750	104.156	104.056	103.956	4.750	103.245	103.145	103.045	3.750	102.400	102.250	102.100				
4.875	104.194	104.094	103.994	4.875	103.551	103.451	103.351	3.875	102.765	102.615	102.465				
5.000	104.556	104.456	104.356	5.000	103.825	103.725	103.625	4.000	103.135	102.985	102.835				
5.125	104.631	104.531	104.431	5.125	104.066	103.966	103.866	4.125	103.456	103.306	103.156				
5.375	104.962	104.862	104.762	5.375	104.444	104.344	104.244	4.250	103.106	102.956	102.806				
5.500	105.260	105.160	105.060	5.500	104.719	104.619	104.519	4.375	103.417	103.267	103.117				
5.625	105.525	105.425	105.325	5.625	104.960	104.860	104.760	4.500	103.731	103.581	103.431				
6.250	106.000	105.850	105.700	6.250	105.747	105.597	105.447	4.625	103.797	103.647	103.497				

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	100.056	99.906	99.756	3.250	99.692	99.542	99.392	2.375	95.768	95.618	95.468	3.125	98.781	98.631	98.481
3.375	100.600	100.450	100.300	3.375	100.139	99.989	99.839	2.500	96.261	96.111	95.961	3.250	98.930	98.780	98.630
3.500	101.139	100.989	100.839	3.500	100.555	100.405	100.255	2.625	96.746	96.596	96.446	3.375	99.298	99.148	98.998
3.625	101.660	101.510	101.360	3.625	100.933	100.783	100.633	2.750	96.807	96.657	96.507	3.500	99.636	99.486	99.336
3.750	101.217	101.067	100.917	3.750	100.787	100.637	100.487	2.875	97.295	97.145	96.995	3.625	99.563	99.413	99.263
3.875	101.698	101.548	101.398	3.875	101.174	101.024	100.874	3.000	97.778	97.628	97.478	Margin = 2.250		Index = 1.570	
4.000	102.148	101.998	101.848	4.000	101.566	101.416	101.266	3.125	98.243	98.093	97.943	30 Year OTC			
4.125	102.560	102.410	102.260	4.125	101.910	101.760	101.610	3.250	99.821	99.671	99.521	Rate	30 Day	45 Day	60 Day
4.375	102.078	101.978	101.878	4.375	101.563	101.463	101.363	3.375	100.245	100.095	99.945	3.875	101.298	101.048	100.798
4.500	102.503	102.403	102.303	4.500	101.896	101.796	101.696	3.500	100.639	100.489	100.339	4.000	101.748	101.498	101.248
4.625	102.881	102.781	102.681	4.625	101.969	101.869	101.769	3.625	100.994	100.844	100.694	4.125	102.160	101.910	101.660
4.750	103.006	102.906	102.806	4.750	102.245	102.145	102.045	3.750	101.400	101.250	101.100	4.375	101.678	101.428	101.178
4.875	103.044	102.944	102.844	4.875	102.551	102.451	102.351	3.875	101.765	101.615	101.465	4.500	102.103	101.853	101.603
5.000	103.406	103.306	103.206	5.000	102.825	102.725	102.625	4.000	102.135	101.985	101.835	4.625	102.481	102.231	101.981
5.125	103.481	103.381	103.281	5.125	103.066	102.966	102.866	4.125	102.456	102.306	102.156	4.875	102.644	102.394	102.144
5.375	103.812	103.712	103.612	5.375	103.444	103.344	103.244	4.250	102.106	101.956	101.806	5.000	103.006	102.756	102.506
5.500	104.110	104.010	103.910	5.500	103.719	103.619	103.519	4.375	102.417	102.267	102.117	5.125	103.081	102.831	102.581
5.625	104.375	104.275	104.175	5.625	103.960	103.860	103.760	4.500	102.731	102.581	102.431	5.500	103.710	103.460	103.210
6.250	105.162	105.012	104.862	6.250	104.747	104.597	104.447	4.625	102.797	102.647	102.497	5.625	103.975	103.725	103.475

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	98.548	98.298	98.048	6.250	100.000	99.750	99.500
4.125	100.760	100.510	100.260	6.250	102.750	102.500	102.250	4.000	98.998	98.748	98.498				
4.250	100.885	100.635	100.385					4.125	99.410	99.160	98.910				
4.375	100.278	100.028	99.778					4.375	98.928	98.678	98.428				
4.500	100.703	100.453	100.203					4.500	99.353	99.103	98.853				
4.625	101.081	100.831	100.581					4.625	99.731	99.481	99.231				
5.000	101.606	101.356	101.106					4.875	99.894	99.644	99.394				
5.125	101.681	101.431	101.181					5.000	100.256	100.006	99.756				
5.250	101.934	101.684	101.434					5.125	100.331	100.081	99.831				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.960	100.710	100.460				
								5.625	101.225	100.975	100.725				

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)



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30 Day Lock Exp.:

12/11/2019

45 Day Lock Exp.:

12/26/2019

60 Day Lock Exp.:

1/10/2020

W. Rate Sheet Dated: 11/11/2019

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	99.681	99.531	99.381	3.250	99.597	99.447	99.297	2.375	94.048	93.898	93.748	3.125	98.891	98.741	98.591
3.375	100.225	100.075	99.925	3.375	100.044	99.894	99.744	2.500	94.541	94.391	94.241	3.250	99.415	99.265	99.115
3.500	100.764	100.614	100.464	3.500	100.460	100.310	100.160	2.625	95.026	94.876	94.726	3.375	99.783	99.633	99.483
3.625	101.285	101.135	100.985	3.625	100.838	100.688	100.538	2.750	96.337	96.187	96.037	3.500	100.121	99.971	99.821
3.750	100.780	100.630	100.480	3.750	100.629	100.479	100.329	2.875	96.825	96.675	96.525	3.625	100.048	99.898	99.748
3.875	101.261	101.111	100.961	3.875	101.017	100.867	100.717	3.000	97.308	97.158	97.008	Margin = 2.250		Index = 1.570	
4.000	101.711	101.561	101.411	4.000	101.409	101.259	101.109	3.125	97.773	97.623	97.473				
4.125	102.122	101.972	101.822	4.125	101.753	101.603	101.453	3.250	99.726	99.576	99.426				
4.375	101.953	101.853	101.753	4.375	101.718	101.618	101.518	3.375	100.150	100.000	99.850				
4.500	102.378	102.278	102.178	4.500	102.051	101.951	101.851	3.500	100.544	100.394	100.244				
4.625	102.756	102.656	102.556	4.625	102.124	102.024	101.924	3.625	100.899	100.749	100.599				
4.750	102.631	102.531	102.431	4.750	102.150	102.050	101.950	3.750	101.242	101.092	100.942				
4.875	102.669	102.569	102.469	4.875	102.456	102.356	102.256	3.875	101.608	101.458	101.308				
5.000	103.031	102.931	102.831	5.000	102.730	102.630	102.530	4.000	101.977	101.827	101.677				
5.125	103.106	103.006	102.906	5.125	102.971	102.871	102.771	4.125	102.299	102.149	101.999				
5.375	103.125	103.025	102.925	5.375	103.037	102.937	102.837	4.250	102.261	102.111	101.961				
5.500	103.423	103.323	103.223	5.500	103.311	103.211	103.111	4.375	102.572	102.422	102.272				
5.625	103.687	103.587	103.487	5.625	103.552	103.452	103.352	4.500	102.886	102.736	102.586				
6.250	103.162	103.012	102.862	6.250	103.027	102.877	102.727	4.625	102.952	102.802	102.652				

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	98.531	98.381	98.231	3.250	98.167	98.017	97.867	2.375	94.368	94.218	94.068	3.125	96.881	96.731	96.581
3.375	99.075	98.925	98.775	3.375	98.614	98.464	98.314	2.500	94.861	94.711	94.561	3.250	97.405	97.255	97.105
3.500	99.614	99.464	99.314	3.500	99.030	98.880	98.730	2.625	95.346	95.196	95.046	3.375	97.773	97.623	97.473
3.625	100.135	99.985	99.835	3.625	99.408	99.258	99.108	2.750	96.251	96.101	95.951	3.500	98.111	97.961	97.811
3.750	99.630	99.480	99.330	3.750	99.199	99.049	98.899	2.875	96.739	96.589	96.439	3.625	98.038	97.888	97.738
3.875	100.111	99.961	99.811	3.875	99.587	99.437	99.287	3.000	97.222	97.072	96.922	Margin = 2.250		Index = 1.570	
4.000	100.561	100.411	100.261	4.000	99.979	99.829	99.679	3.125	97.687	97.537	97.387	30 Year OTC			
4.125	100.972	100.822	100.672	4.125	100.323	100.173	100.023	3.250	98.983	98.833	98.683	Rate	30 Day	45 Day	60 Day
4.375	100.803	100.703	100.603	4.375	100.288	100.188	100.088	3.375	99.408	99.258	99.108	3.875	99.711	99.461	99.211
4.500	101.228	101.128	101.028	4.500	100.621	100.521	100.421	3.500	99.802	99.652	99.502	4.000	100.161	99.911	99.661
4.625	101.606	101.506	101.406	4.625	100.694	100.594	100.494	3.625	100.157	100.007	99.857	4.125	100.572	100.322	100.072
4.750	101.481	101.381	101.281	4.750	100.720	100.620	100.520	3.750	99.992	99.842	99.692	4.375	100.403	100.153	99.903
4.875	101.519	101.419	101.319	4.875	101.026	100.926	100.826	3.875	100.357	100.207	100.057	4.500	100.828	100.578	100.328
5.000	101.881	101.781	101.681	5.000	101.300	101.200	101.100	4.000	100.727	100.577	100.427	4.625	101.206	100.956	100.706
5.125	101.956	101.856	101.756	5.125	101.541	101.441	101.341	4.125	101.048	100.898	100.748	4.875	101.119	100.869	100.619
5.375	101.975	101.875	101.775	5.375	101.607	101.507	101.407	4.250	100.456	100.306	100.156	5.000	101.481	101.231	100.981
5.500	102.273	102.173	102.073	5.500	101.881	101.781	101.681	4.375	100.767	100.617	100.467	5.125	101.556	101.306	101.056
5.625	102.537	102.437	102.337	5.625	102.122	102.022	101.922	4.500	101.081	100.931	100.781	5.500	101.873	101.623	101.373
6.250	102.012	101.862	101.712	6.250	101.597	101.447	101.297	4.625	101.147	100.997	100.847	5.625	102.137	101.887	101.637

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	96.961	96.711	96.461	6.250	N/A	N/A	N/A
4.125	98.822	98.572	98.322	6.250	99.250	99.000	98.750	4.000	97.411	97.161	96.911				
4.250	99.260	99.010	98.760					4.125	97.822	97.572	97.322				
4.375	98.653	98.403	98.153					4.375	97.653	97.403	97.153				
4.500	99.078	98.828	98.578					4.500	98.078	97.828	97.578				
4.625	99.456	99.206	98.956					4.625	98.456	98.206	97.956				
5.000	99.731	99.481	99.231					4.875	98.369	98.119	97.869				
5.125	99.806	99.556	99.306					5.000	98.731	98.481	98.231				
5.250	99.747	99.497	99.247					5.125	98.806	98.556	98.306				
								5.500	99.123	98.873	98.623				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.625	99.387	99.137	98.887				

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@afwholesale.com
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30 Day Lock Exp.: 12/11/2019
45 Day Lock Exp.: 12/26/2019
60 Day Lock Exp.: 1/10/2020

W. Rate Sheet Dated: 11/11/2019

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	99.837	99.737	99.637	3.500	99.587	99.487	99.387	3.500	99.587	99.487	99.387	4.000	101.657	101.557	101.457	4.000	101.282	101.182	101.082
3.625	100.522	100.422	100.322	3.625	100.272	100.172	100.072	3.625	100.272	100.172	100.072	4.125	101.752	101.652	101.552	4.125	101.377	101.277	101.177
3.750	101.332	101.232	101.132	3.750	101.082	100.982	100.882	3.750	101.082	100.982	100.882	4.250	102.170	102.070	101.970	4.250	101.795	101.695	101.595
3.875	101.764	101.664	101.564	3.875	101.514	101.414	101.314	3.875	101.514	101.414	101.314	4.375	102.463	102.363	102.263	4.375	102.088	101.988	101.888
3.990	102.151	102.051	101.951	3.990	101.776	101.676	101.576	3.990	101.776	101.676	101.576	4.500	102.762	102.662	102.562	4.500	102.137	102.037	101.937
4.000	102.251	102.151	102.051	4.000	101.876	101.776	101.676	4.000	101.876	101.776	101.676	4.625	102.802	102.702	102.602	4.625	102.177	102.077	101.977
4.125	102.346	102.246	102.146	4.125	101.971	101.871	101.771	4.125	101.971	101.871	101.771	4.750	102.459	102.359	102.259	4.750	101.834	101.734	101.634
4.250	102.858	102.758	102.658	4.250	102.483	102.383	102.283	4.250	102.483	102.383	102.283	4.875	102.771	102.671	102.571	4.875	102.146	102.046	101.946
4.375	103.151	103.051	102.951	4.375	102.776	102.676	102.576	4.375	102.776	102.676	102.576	4.990	102.954	102.854	102.754	4.990	101.954	101.854	101.754
4.500	103.450	103.350	103.250	4.500	102.825	102.725	102.625	4.500	102.825	102.725	102.625	5.000	103.054	102.954	102.854	5.000	102.054	101.954	101.854
4.625	103.490	103.390	103.290	4.625	102.865	102.765	102.665	4.625	102.865	102.765	102.665	5.125	103.412	103.312	103.212	5.125	102.412	102.312	102.212
4.750	103.609	103.509	103.409	4.750	102.984	102.884	102.784	4.750	102.984	102.884	102.784	5.250	102.668	102.568	102.468	5.250	101.668	101.568	101.468
4.875	103.921	103.821	103.721	4.875	103.296	103.196	103.096	4.875	103.296	103.196	103.096	5.375	102.047	101.947	101.847	5.375	102.047	101.947	101.847
4.990	104.104	104.004	103.904	4.990	103.104	103.004	102.904	4.990	103.104	103.004	102.904	5.500	102.345	102.245	102.145	5.500	102.345	102.245	102.145
5.000	104.204	104.104	104.004	5.000	103.204	103.104	103.004	5.000	103.204	103.104	103.004	5.625	102.986	102.886	102.786	5.625	102.986	102.886	102.786
5.125	104.562	104.462	104.362	5.125	103.562	103.462	103.362	5.125	103.562	103.462	103.362	5.750	103.335	103.235	103.135	5.750	103.335	103.235	103.135
5.250	104.939	104.839	104.739	5.250	103.939	103.839	103.739	5.250	103.939	103.839	103.739	5.875	103.450	103.350	103.250	5.875	103.450	103.350	103.250
5.375	104.987	104.887	104.787	5.375	104.987	104.887	104.787	5.375	104.987	104.887	104.787	5.990	103.381	103.281	103.181	5.990	103.381	103.281	103.181
5.500	105.285	105.185	105.085	5.500	105.285	105.185	105.085	5.500	105.285	105.185	105.085	6.000	103.481	103.381	103.281	6.000	103.481	103.381	103.281
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	101.282	101.182	101.082	3.500	100.652	100.554	100.452	3.500	100.652	100.554	100.452	3.500	100.652	100.554	100.452	3.375	101.317	101.217	101.117
4.125	101.377	101.277	101.177	3.625	101.413	101.313	101.213	3.625	101.413	101.313	101.213	3.625	101.413	101.313	101.213	3.500	101.690	101.590	101.490
4.250	101.795	101.695	101.595	3.750	101.795	101.691	101.595	3.750	101.795	101.691	101.595	3.750	101.795	101.691	101.595	3.625	101.979	101.879	101.779
4.375	102.088	101.988	101.888	3.875	102.062	101.958	101.862	3.875	102.062	101.958	101.862	3.875	102.062	101.958	101.862	3.750	102.502	102.402	102.302
4.500	102.137	102.037	101.937	3.990	102.383	102.274	102.183	3.990	102.383	102.274	102.183	3.990	102.383	102.274	102.183	3.875	102.679	102.579	102.479
4.625	102.177	102.077	101.977	4.000	102.483	102.374	102.283	4.000	102.483	102.374	102.283	4.000	102.483	102.374	102.283	3.990	103.038	102.938	102.838
4.750	101.834	101.734	101.634	4.125	102.737	102.626	102.537	4.125	102.737	102.626	102.537	4.125	102.737	102.626	102.537	4.000	103.138	103.038	102.938
4.875	102.146	102.046	101.946	4.250	103.282	103.182	103.082	4.250	103.282	103.182	103.082	4.250	103.282	103.182	103.082	4.125	103.304	103.204	103.104
4.990	101.954	101.854	101.754	4.375	103.482	103.382	103.282	4.375	103.482	103.382	103.282	4.375	103.482	103.382	103.282	4.250	103.756	103.656	103.556
5.000	102.054	101.954	101.854	4.500	103.778	103.678	103.578	4.500	103.778	103.678	103.578	4.500	103.778	103.678	103.578	4.375	104.128	104.028	103.928
5.125	102.412	102.312	102.212	4.625	103.822	103.722	103.622	4.625	103.822	103.722	103.622	4.625	103.822	103.722	103.622	4.500	104.364	104.264	104.164
5.250	101.668	101.568	101.468	4.750	103.806	103.706	103.606	4.750	103.806	103.706	103.606	4.750	103.806	103.706	103.606	4.625	103.933	103.833	103.733
5.375	102.047	101.947	101.847	4.875	104.180	104.080	103.980	4.875	104.180	104.080	103.980	4.875	104.180	104.080	103.980	4.750	104.294	104.194	104.094
5.500	102.345	102.245	102.145	4.990	104.486	104.386	104.286	4.990	104.486	104.386	104.286	4.990	104.486	104.386	104.286	4.875	104.595	104.495	104.395
5.625	102.986	102.886	102.786	5.000	104.586	104.486	104.386	5.000	104.586	104.486	104.386	5.000	104.586	104.486	104.386	4.990	104.828	104.728	104.628
5.750	103.335	103.235	103.135	5.125	105.220	105.120	105.020	5.125	105.220	105.120	105.020	5.125	105.220	105.120	105.020	5.000	104.928	104.828	104.728
5.875	103.450	103.350	103.250	5.250	104.704	104.604	104.504	5.250	104.704	104.604	104.504	5.250	104.704	104.604	104.504	5.125	104.646	104.546	104.446
5.990	103.381	103.281	103.181	5.375	104.982	104.882	104.782	5.375	104.982	104.882	104.782	5.375	104.982	104.882	104.782	5.250	104.754	104.654	104.554
6.000	103.481	103.381	103.281	5.500	105.293	105.193	105.093	5.500	105.293	105.193	105.093	5.500	105.293	105.193	105.093	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	101.317	101.217	101.117	3.375	101.317	101.217	101.117	3.375	100.554	100.454	100.354	3.375	100.554	100.454	100.354	3.375	100.554	100.454	100.354
3.500	101.690	101.590	101.490	3.500	101.690	101.590	101.490	3.500	100.927	100.827	100.727	3.500	100.927	100.827	100.727	3.500	100.927	100.827	100.727
3.625	101.979	101.879	101.779	3.625	101.979	101.879	101.779	3.625	100.717	100.617	100.517	3.625	100.717	100.617	100.517	3.625	100.717	100.617	100.517
3.750	102.502	102.402	102.302	3.750	102.502	102.402	102.302	3.750	101.240	101.140	101.040	3.750	101.240	101.140	101.040	3.750	101.240	101.140	101.040
3.875	102.679	102.579	102.479	3.875	102.679	102.579	102.479	3.875	101.417	101.317	101.217	3.875	101.417	101.317	101.217	3.875	101.417	101.317	101.217
3.990	103.038	102.938	102.838	3.990	103.038	102.938	102.838	3.990	101.776	101.676	101.576	3.990	101.776	101.676	101.576	3.990	101.776	101.676	101.576
4.000	103.138	103.038	102.938	4.000	103.138	103.038	102.938	4.000	101.876	101.776	101.676	4.000	101.876	101.776	101.676	4.000	101.876	101.776	101.676
4.125	103.304	103.204	103.104	4.125	103.304	103.204	103.104	4.125	101.550	101.450	101.350	4.125	101.550	101.450	101.350	4.125	101.550	101.450	101.350
4.250	103.756	103.656	103.556	4.250	103.756	103.656	103.556	4.250	102.002	101.902	101.802	4.250	102.002	101.902	101.802	4.250	102.002	101.902	101.802
4.375	104.003	103.903	103.803	4.375	104.003	103.903	103.803												



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.:

12/11/2019

45 Day Lock Exp.:

12/26/2019

60 Day Lock Exp.:

1/10/2020

W. Rate Sheet Dated: 11/11/2019

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	99.521	99.421	99.321	3.500	100.272	100.164	100.072	3.375	101.265	101.165	101.065	4.000	101.133	101.033	100.933	3.375	100.202	100.102	100.002
3.625	100.194	100.094	99.994	3.625	101.031	100.921	100.831	3.500	101.637	101.537	101.437	4.125	101.227	101.127	101.027	3.500	100.574	100.474	100.374
3.750	101.169	101.069	100.969	3.750	101.580	101.480	101.380	3.625	101.991	101.891	101.791	4.250	101.693	101.593	101.493	3.625	100.429	100.329	100.229
3.875	101.592	101.492	101.392	3.875	101.848	101.748	101.648	3.750	102.515	102.415	102.315	4.375	101.986	101.886	101.786	3.750	100.953	100.853	100.753
3.990	101.977	101.877	101.777	3.990	102.166	102.066	101.966	3.875	102.689	102.589	102.489	4.500	102.285	102.185	102.085	3.875	101.127	101.027	100.927
4.000	102.077	101.977	101.877	4.000	102.266	102.166	102.066	3.990	103.047	102.947	102.847	4.625	102.322	102.222	102.122	3.990	101.485	101.385	101.285
4.125	102.171	102.071	101.971	4.125	102.520	102.420	102.320	4.000	103.147	103.047	102.947	4.750	102.084	101.984	101.884	4.000	101.585	101.485	101.385
4.250	102.731	102.631	102.531	4.250	103.160	103.060	102.960	4.125	103.334	103.234	103.134	4.875	102.426	102.326	102.226	4.125	101.280	101.180	101.080
4.375	103.024	102.924	102.824	4.375	103.359	103.259	103.159	4.250	103.787	103.687	103.587	4.990	102.609	102.509	102.409	4.250	101.733	101.633	101.533
4.500	103.323	103.223	103.123	4.500	103.656	103.556	103.456	4.375	104.159	104.059	103.959	5.000	102.709	102.609	102.509	4.375	102.105	102.005	101.905
4.625	103.360	103.260	103.160	4.625	103.700	103.600	103.500	4.500	104.395	104.295	104.195	5.125	103.068	102.968	102.868	4.500	102.341	102.241	102.141
4.750	103.584	103.484	103.384	4.750	103.792	103.692	103.592	4.625	103.982	103.882	103.782	5.250	102.264	102.164	102.064	4.625	101.575	101.475	101.375
4.875	103.926	103.826	103.726	4.875	104.166	104.066	103.966	4.750	104.341	104.241	104.141	5.375	101.661	101.561	101.461	4.750	101.934	101.834	101.734
4.990	104.109	104.009	103.909	4.990	104.471	104.371	104.271	4.875	104.641	104.541	104.441	5.500	101.961	101.861	101.761	4.875	102.234	102.134	102.034
5.000	104.209	104.109	104.009	5.000	104.571	104.471	104.371	4.990	104.877	104.777	104.677	5.625	102.600	102.500	102.400	4.990	102.470	102.370	102.270
5.125	104.568	104.468	104.368	5.125	105.202	105.102	105.002	5.000	104.977	104.877	104.777	5.750	102.949	102.849	102.749	5.000	102.570	102.470	102.370
5.250	104.885	104.785	104.685	5.250	104.607	104.507	104.407	5.125	104.651	104.551	104.451	5.875	103.064	102.964	102.864	5.125	102.744	102.644	102.544
5.375	104.951	104.851	104.751	5.375	104.885	104.785	104.685	5.250	104.758	104.658	104.558	5.990	102.995	102.895	102.795	5.250	102.851	102.751	102.651
5.500	105.251	105.151	105.051	5.500	105.195	105.095	104.995	5.375	0.000	0.000	0.000	6.000	103.095	102.995	102.895	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.:

12/11/2019

45 Day Lock Exp.:

12/26/2019

60 Day Lock Exp.:

1/10/2020

W. Rate Sheet Dated: 11/11/2019

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	98.045	97.982	97.920	
3.500	98.555	98.493	98.430	
3.625	98.985	98.923	98.860	
3.750	99.539	99.477	99.414	
3.875	99.812	99.749	99.687	
4.000	100.046	99.984	99.921	
4.125	100.298	100.236	100.173	
4.250	100.500	100.438	100.375	
4.375	100.798	100.736	100.673	
4.500	101.056	100.994	100.931	
4.625	101.375	101.312	101.250	
4.750	101.750	101.688	101.625	
4.875	102.013	101.950	101.888	

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	97.683	97.558	97.433	
3.375	98.143	98.018	97.893	
3.500	98.544	98.419	98.294	
3.625	99.021	98.896	98.771	
3.750	99.432	99.307	99.182	
3.875	99.792	99.667	99.542	
4.000	100.129	100.004	99.879	
4.125	100.265	100.140	100.015	
4.250	100.570	100.445	100.320	
4.375	100.847	100.722	100.597	
4.500	101.003	100.878	100.753	

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	96.077	95.952	95.827	
3.375	96.479	96.354	96.229	
3.500	96.852	96.727	96.602	
3.625	97.202	97.077	96.952	
3.750	97.787	97.662	97.537	
3.875	98.103	97.978	97.853	
4.000	98.386	98.261	98.136	
4.125	98.669	98.544	98.419	
4.250	98.951	98.826	98.701	
4.375	99.233	99.108	98.983	
4.500	99.522	99.397	99.272	
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)