



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.: 12/19/2019

45 Day Lock Exp.: 1/3/2020

60 Day Lock Exp.: 1/20/2020

W. Rate Sheet Dated: 11/19/2019

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	101.581	101.431	101.281	3.250	101.043	100.893	100.743	2.375	96.610	96.460	96.310	3.125	99.546	99.396	99.246
3.375	102.069	101.919	101.769	3.375	101.426	101.276	101.126	2.500	97.040	96.890	96.740	3.250	99.902	99.752	99.602
3.500	102.552	102.402	102.252	3.500	101.789	101.639	101.489	2.625	97.466	97.316	97.166	3.375	100.200	100.050	99.900
3.625	103.018	102.868	102.718	3.625	102.101	101.951	101.801	2.750	97.784	97.634	97.484	3.500	100.213	100.063	99.913
3.750	102.416	102.266	102.116	3.750	101.804	101.654	101.504	2.875	98.213	98.063	97.913	3.625	100.442	100.292	100.142
3.875	102.850	102.700	102.550	3.875	102.129	101.979	101.829	3.000	98.628	98.478	98.328	Margin = 2.250		Index = 1.560	
4.000	103.247	103.097	102.947	4.000	102.459	102.309	102.159	3.125	99.039	98.889	98.739				
4.125	103.630	103.480	103.330	4.125	102.730	102.580	102.430	3.250	100.665	100.515	100.365				
4.375	103.154	103.054	102.954	4.375	102.494	102.394	102.294	3.375	101.025	100.875	100.725				
4.500	103.496	103.396	103.296	4.500	102.656	102.556	102.456	3.500	101.365	101.215	101.065				
4.625	103.856	103.756	103.656	4.625	102.846	102.746	102.646	3.625	101.655	101.505	101.355				
4.750	103.981	103.881	103.781	4.750	103.295	103.195	103.095	3.750	102.160	102.010	101.860				
4.875	104.154	104.054	103.954	4.875	103.522	103.422	103.322	3.875	102.462	102.312	102.162				
5.000	104.446	104.346	104.246	5.000	103.753	103.653	103.553	4.000	102.769	102.619	102.469				
5.125	104.556	104.456	104.356	5.125	103.943	103.843	103.743	4.125	103.019	102.869	102.719				
5.375	104.739	104.639	104.539	5.375	104.197	104.097	103.997	4.250	102.890	102.740	102.590				
5.500	104.979	104.879	104.779	5.500	104.428	104.328	104.228	4.375	103.147	102.997	102.847				
5.625	105.230	105.130	105.030	5.625	104.618	104.518	104.418	4.500	103.316	103.166	103.016				
6.250	106.000	105.850	105.700	6.250	105.405	105.255	105.105	4.625	103.490	103.340	103.190				

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	100.431	100.281	100.131	3.250	100.043	99.893	99.743	2.375	95.610	95.460	95.310	3.125	98.546	98.396	98.246
3.375	100.919	100.769	100.619	3.375	100.426	100.276	100.126	2.500	96.040	95.890	95.740	3.250	98.902	98.752	98.602
3.500	101.402	101.252	101.102	3.500	100.789	100.639	100.489	2.625	96.466	96.316	96.166	3.375	99.200	99.050	98.900
3.625	101.868	101.718	101.568	3.625	101.101	100.951	100.801	2.750	96.784	96.634	96.484	3.500	99.213	99.063	98.913
3.750	101.266	101.116	100.966	3.750	100.804	100.654	100.504	2.875	97.213	97.063	96.913	3.625	99.442	99.292	99.142
3.875	101.700	101.550	101.400	3.875	101.129	100.979	100.829	3.000	97.628	97.478	97.328	Margin = 2.250		Index = 1.560	
4.000	102.097	101.947	101.797	4.000	101.459	101.309	101.159	3.125	98.039	97.889	97.739	30 Year OTC			
4.125	102.480	102.330	102.180	4.125	101.730	101.580	101.430	3.250	99.665	99.515	99.365	Rate	30 Day	45 Day	60 Day
4.375	102.004	101.904	101.804	4.375	101.494	101.394	101.294	3.375	100.025	99.875	99.725	3.875	101.300	101.050	100.800
4.500	102.346	102.246	102.146	4.500	101.656	101.556	101.456	3.500	100.365	100.215	100.065	4.000	101.697	101.447	101.197
4.625	102.706	102.606	102.506	4.625	101.846	101.746	101.646	3.625	100.655	100.505	100.355	4.125	102.080	101.830	101.580
4.750	102.831	102.731	102.631	4.750	102.295	102.195	102.095	3.750	101.160	101.010	100.860	4.375	101.604	101.354	101.104
4.875	103.004	102.904	102.804	4.875	102.522	102.422	102.322	3.875	101.462	101.312	101.162	4.500	101.946	101.696	101.446
5.000	103.296	103.196	103.096	5.000	102.753	102.653	102.553	4.000	101.769	101.619	101.469	4.625	102.306	102.056	101.806
5.125	103.406	103.306	103.206	5.125	102.943	102.843	102.743	4.125	102.019	101.869	101.719	4.875	102.604	102.354	102.104
5.375	103.589	103.489	103.389	5.375	103.197	103.097	102.997	4.250	101.890	101.740	101.590	5.000	102.896	102.646	102.396
5.500	103.829	103.729	103.629	5.500	103.428	103.328	103.228	4.375	102.147	101.997	101.847	5.125	103.006	102.756	102.506
5.625	104.080	103.980	103.880	5.625	103.618	103.518	103.418	4.500	102.316	102.166	102.016	5.500	103.429	103.179	102.929
6.250	104.868	104.718	104.568	6.250	104.405	104.255	104.105	4.625	102.490	102.340	102.190	5.625	103.680	103.430	103.180

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				-2.250	-2.250

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	98.550	98.300	98.050	6.250	100.000	99.750	99.500
4.125	100.680	100.430	100.180	6.250	102.750	102.500	102.250	4.000	98.947	98.697	98.447				
4.250	100.805	100.555	100.305					4.125	99.330	99.080	98.830				
4.375	100.204	99.954	99.704					4.375	98.854	98.604	98.354				
4.500	100.546	100.296	100.046					4.500	99.196	98.946	98.696				
4.625	100.906	100.656	100.406					4.625	99.556	99.306	99.056				
5.000	101.496	101.246	100.996					4.875	99.854	99.604	99.354				
5.125	101.606	101.356	101.106					5.000	100.146	99.896	99.646				
5.250	102.091	101.841	101.591					5.125	100.256	100.006	99.756				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.679	100.429	100.179				
								5.625	100.930	100.680	100.430				

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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/19/2019

45 Day Lock Exp.:

1/3/2020

60 Day Lock Exp.:

1/20/2020

W. Rate Sheet Dated: 11/19/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.056	99.906	99.756	3.250	99.948	99.798	99.648	2.375	93.890	93.740	93.590	3.125	98.656	98.506	98.356
3.375	100.544	100.394	100.244	3.375	100.331	100.181	100.031	2.500	94.320	94.170	94.020	3.250	99.387	99.237	99.087
3.500	101.027	100.877	100.727	3.500	100.694	100.544	100.394	2.625	94.746	94.596	94.446	3.375	99.685	99.535	99.385
3.625	101.493	101.343	101.193	3.625	101.006	100.856	100.706	2.750	96.314	96.164	96.014	3.500	99.698	99.548	99.398
3.750	100.828	100.678	100.528	3.750	100.647	100.497	100.347	2.875	96.743	96.593	96.443	3.625	99.927	99.777	99.627
3.875	101.262	101.112	100.962	3.875	100.971	100.821	100.671	3.000	97.158	97.008	96.858	Margin = 2.250		Index = 1.560	
4.000	101.660	101.510	101.360	4.000	101.301	101.151	101.001	3.125	97.569	97.419	97.269				
4.125	102.043	101.893	101.743	4.125	101.573	101.423	101.273	3.250	99.570	99.420	99.270				
4.375	101.879	101.779	101.679	4.375	101.649	101.549	101.449	3.375	99.930	99.780	99.630				
4.500	102.221	102.121	102.021	4.500	101.811	101.711	101.611	3.500	100.270	100.120	99.970				
4.625	102.581	102.481	102.381	4.625	102.001	101.901	101.801	3.625	100.560	100.410	100.260				
4.750	102.456	102.356	102.256	4.750	102.200	102.100	102.000	3.750	101.002	100.852	100.702				
4.875	102.629	102.529	102.429	4.875	102.427	102.327	102.227	3.875	101.304	101.154	101.004				
5.000	102.921	102.821	102.721	5.000	102.658	102.558	102.458	4.000	101.612	101.462	101.312				
5.125	103.031	102.931	102.831	5.125	102.848	102.748	102.648	4.125	101.861	101.711	101.561				
5.375	102.901	102.801	102.701	5.375	102.789	102.689	102.589	4.250	102.045	101.895	101.745				
5.500	103.141	103.041	102.941	5.500	103.020	102.920	102.820	4.375	102.302	102.152	102.002				
5.625	103.393	103.293	103.193	5.625	103.210	103.110	103.010	4.500	102.471	102.321	102.171				
6.250	102.868	102.718	102.568	6.250	102.685	102.535	102.385	4.625	102.645	102.495	102.345				

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	98.906	98.756	98.606	3.250	98.518	98.368	98.218	2.375	94.210	94.060	93.910	3.125	96.646	96.496	96.346
3.375	99.394	99.244	99.094	3.375	98.901	98.751	98.601	2.500	94.640	94.490	94.340	3.250	97.377	97.227	97.077
3.500	99.877	99.727	99.577	3.500	99.264	99.114	98.964	2.625	95.066	94.916	94.766	3.375	97.675	97.525	97.375
3.625	100.343	100.193	100.043	3.625	99.576	99.426	99.276	2.750	96.228	96.078	95.928	3.500	97.688	97.538	97.388
3.750	99.678	99.528	99.378	3.750	99.217	99.067	98.917	2.875	96.657	96.507	96.357	3.625	97.917	97.767	97.617
3.875	100.112	99.962	99.812	3.875	99.541	99.391	99.241	3.000	97.072	96.922	96.772	Margin = 2.250		Index = 1.560	
4.000	100.510	100.360	100.210	4.000	99.871	99.721	99.571	3.125	97.483	97.333	97.183	30 Year OTC			
4.125	100.893	100.743	100.593	4.125	100.143	99.993	99.843	3.250	98.827	98.677	98.527	Rate	30 Day	45 Day	60 Day
4.375	100.729	100.629	100.529	4.375	100.219	100.119	100.019	3.375	99.187	99.037	98.887	3.875	99.712	99.462	99.212
4.500	101.071	100.971	100.871	4.500	100.381	100.281	100.181	3.500	99.527	99.377	99.227	4.000	100.110	99.860	99.610
4.625	101.431	101.331	101.231	4.625	100.571	100.471	100.371	3.625	99.817	99.667	99.517	4.125	100.493	100.243	99.993
4.750	101.306	101.206	101.106	4.750	100.770	100.670	100.570	3.750	99.752	99.602	99.452	4.375	100.329	100.079	99.829
4.875	101.479	101.379	101.279	4.875	100.997	100.897	100.797	3.875	100.054	99.904	99.754	4.500	100.671	100.421	100.171
5.000	101.771	101.671	101.571	5.000	101.228	101.128	101.028	4.000	100.361	100.211	100.061	4.625	101.031	100.781	100.531
5.125	101.881	101.781	101.681	5.125	101.418	101.318	101.218	4.125	100.611	100.461	100.311	4.875	101.079	100.829	100.579
5.375	101.751	101.651	101.551	5.375	101.359	101.259	101.159	4.250	100.240	100.090	99.940	5.000	101.371	101.121	100.871
5.500	101.991	101.891	101.791	5.500	101.590	101.490	101.390	4.375	100.497	100.347	100.197	5.125	101.481	101.231	100.981
5.625	102.243	102.143	102.043	5.625	101.780	101.680	101.580	4.500	100.666	100.516	100.366	5.500	101.591	101.341	101.091
6.250	101.718	101.568	101.418	6.250	101.255	101.105	100.955	4.625	100.840	100.690	100.540	5.625	101.843	101.593	101.343

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	-2.250	-2.250

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	96.962	96.712	96.462	6.250	N/A	N/A	N/A
4.125	98.743	98.493	98.243	6.250	99.250	99.000	98.750	4.000	97.360	97.110	96.860				
4.250	99.180	98.930	98.680					4.125	97.743	97.493	97.243				
4.375	98.579	98.329	98.079					4.375	97.579	97.329	97.079				
4.500	98.921	98.671	98.421					4.500	97.921	97.671	97.421				
4.625	99.281	99.031	98.781					4.625	98.281	98.031	97.781				
5.000	99.621	99.371	99.121					4.875	98.329	98.079	97.829				
5.125	99.731	99.481	99.231					5.000	98.621	98.371	98.121				
5.250	99.904	99.654	99.404					5.125	98.731	98.481	98.231				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	98.841	98.591	98.341				
								5.625	99.093	98.843	98.593				

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 Phone:

Lockdesk Hours:

Lockdesk e-mail: Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/19/2019

45 Day Lock Exp.:

1/3/2020

60 Day Lock Exp.:

1/20/2020

W. Rate Sheet Dated: 11/19/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.288	99.188	99.088	3.375	99.648	99.548	99.448	3.375	99.648	99.548	99.448	4.000	101.960	101.860	101.760	4.000	101.585	101.485	101.385	4.000	101.585	101.485	101.385	4.000	101.585	101.485	101.385	4.000	101.585	101.485	101.385
3.375	99.898	99.798	99.698	3.500	100.010	99.910	99.810	3.500	100.010	99.910	99.810	4.125	102.014	101.914	101.814	4.125	101.639	101.539	101.439	4.125	101.639	101.539	101.439	4.125	101.639	101.539	101.439	4.125	101.639	101.539	101.439
3.500	100.260	100.160	100.060	3.625	100.635	100.535	100.435	3.625	100.635	100.535	100.435	4.250	102.398	102.298	102.198	4.250	102.023	101.923	101.823	4.250	102.023	101.923	101.823	4.250	102.023	101.923	101.823	4.250	102.023	101.923	101.823
3.625	100.885	100.785	100.685	3.750	101.452	101.352	101.252	3.750	101.452	101.352	101.252	4.375	102.666	102.566	102.466	4.375	102.291	102.191	102.091	4.375	102.291	102.191	102.091	4.375	102.291	102.191	102.091	4.375	102.291	102.191	102.091
3.750	101.702	101.602	101.502	3.875	101.844	101.744	101.644	3.875	101.844	101.744	101.644	4.500	102.945	102.845	102.745	4.500	102.320	102.220	102.120	4.500	102.320	102.220	102.120	4.500	102.320	102.220	102.120	4.500	102.320	102.220	102.120
3.875	102.094	101.994	101.894	3.990	102.068	101.968	101.868	3.990	102.068	101.968	101.868	4.625	102.960	102.860	102.760	4.625	102.335	102.235	102.135	4.625	102.335	102.235	102.135	4.625	102.335	102.235	102.135	4.625	102.335	102.235	102.135
3.990	102.443	102.343	102.243	4.000	102.168	102.068	101.968	4.000	102.168	102.068	101.968	4.750	102.735	102.635	102.535	4.750	102.110	102.010	101.910	4.750	102.110	102.010	101.910	4.750	102.110	102.010	101.910	4.750	102.110	102.010	101.910
4.000	102.543	102.443	102.343	4.125	102.222	102.122	102.022	4.125	102.222	102.122	102.022	4.875	103.039	102.939	102.839	4.875	102.414	102.314	102.214	4.875	102.414	102.314	102.214	4.875	102.414	102.314	102.214	4.875	102.414	102.314	102.214
4.125	102.597	102.497	102.397	4.250	102.672	102.572	102.472	4.250	102.672	102.572	102.472	4.990	103.186	103.086	102.986	4.990	102.186	102.086	101.986	4.990	102.186	102.086	101.986	4.990	102.186	102.086	101.986	4.990	102.186	102.086	101.986
4.250	103.047	102.947	102.847	4.375	102.940	102.840	102.740	4.375	102.940	102.840	102.740	5.000	103.286	103.186	103.086	5.000	102.286	102.186	102.086	5.000	102.286	102.186	102.086	5.000	102.286	102.186	102.086	5.000	102.286	102.186	102.086
4.375	103.315	103.215	103.115	4.500	102.969	102.869	102.769	4.500	102.969	102.869	102.769	5.125	103.601	103.501	103.401	5.125	102.601	102.501	102.401	5.125	102.601	102.501	102.401	5.125	102.601	102.501	102.401	5.125	102.601	102.501	102.401
4.500	103.594	103.494	103.394	4.625	102.984	102.884	102.784	4.625	102.984	102.884	102.784	5.250	103.870	103.770	103.670	5.250	102.670	102.570	102.470	5.250	102.670	102.570	102.470	5.250	102.670	102.570	102.470	5.250	102.670	102.570	102.470
4.625	103.609	103.509	103.409	4.750	103.260	103.160	103.060	4.750	103.260	103.160	103.060	5.375	102.224	102.124	102.024	5.375	102.224	102.124	102.024	5.375	102.224	102.124	102.024	5.375	102.224	102.124	102.024	5.375	102.224	102.124	102.024
4.750	103.885	103.785	103.685	4.875	103.564	103.464	103.364	4.875	103.564	103.464	103.364	5.500	102.486	102.375	102.286	5.500	102.486	102.375	102.286	5.500	102.486	102.375	102.286	5.500	102.486	102.375	102.286	5.500	102.486	102.375	102.286
4.875	104.189	104.089	103.989	4.990	103.336	103.236	103.136	4.990	103.336	103.236	103.136	5.625	103.073	102.962	102.873	5.625	103.073	102.962	102.873	5.625	103.073	102.962	102.873	5.625	103.073	102.962	102.873	5.625	103.073	102.962	102.873
4.990	104.336	104.236	104.136	5.000	103.436	103.336	103.236	5.000	103.436	103.336	103.236	5.750	103.392	103.281	103.192	5.750	103.392	103.281	103.192	5.750	103.392	103.281	103.192	5.750	103.392	103.281	103.192	5.750	103.392	103.281	103.192
5.000	104.436	104.336	104.236	5.125	103.751	103.651	103.551	5.125	103.751	103.651	103.551	5.875	103.479	103.368	103.279	5.875	103.479	103.368	103.279	5.875	103.479	103.368	103.279	5.875	103.479	103.368	103.279	5.875	103.479	103.368	103.279
5.125	104.751	104.651	104.551	5.250	104.143	104.043	103.943	5.250	104.143	104.043	103.943	5.990	103.390	103.279	103.190	5.990	103.390	103.279	103.190	5.990	103.390	103.279	103.190	5.990	103.390	103.279	103.190	5.990	103.390	103.279	103.190
5.250	105.143	105.043	104.943	5.375	105.339	105.239	105.139	5.375	105.339	105.239	105.139	6.000	103.490	103.379	103.290	6.000	103.490	103.379	103.290	6.000	103.490	103.379	103.290	6.000	103.490	103.379	103.290	6.000	103.490	103.379	103.290
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	101.585	101.485	101.385	3.375	100.388	100.288	100.188	3.375	100.388	100.288	100.188	3.375	100.388	100.288	100.188	3.375	100.388	100.288	100.188	3.375	101.616	101.516	101.416	3.375	101.616	101.516	101.416	3.375	101.616	101.516	101.416
4.125	101.639	101.539	101.439	3.500	100.986	100.886	100.786	3.500	100.986	100.886	100.786	3.500	100.986	100.886	100.786	3.500	100.986	100.886	100.786	3.500	101.974	101.874	101.774	3.500	101.974	101.874	101.774	3.500	101.974	101.874	101.774
4.250	102.023	101.923	101.823	3.625	101.693	101.593	101.493	3.625	101.693	101.593	101.493	3.625	101.693	101.593	101.493	3.625	101.693	101.593	101.493	3.625	102.322	102.222	102.122	3.625	102.322	102.222	102.122	3.625	102.322	102.222	102.122
4.375	102.291	102.191	102.091	3.750	102.096	101.996	101.896	3.750	102.096	101.996	101.896	3.750	102.096	101.996	101.896	3.750	102.096	101.996	101.896	3.750	102.722	102.622	102.522	3.750	102.722	102.622	102.522	3.750	102.722	102.622	102.522
4.500	102.320	102.220	102.120	3.875	102.343	102.243	102.143	3.875	102.343	102.243	102.143	3.875	102.343	102.243	102.143	3.875	102.343	102.243	102.143	3.875	102.877	102.777	102.677	3.875	102.877	102.777	102.677	3.875	102.877	102.777	102.677
4.625	102.335	102.235	102.135	3.990	102.604	102.504	102.404	3.990	102.604	102.504	102.404	3.990	102.604	102.504	102.404	3.990	102.604	102.504	102.404	3.990	103.206	103.106	103.006	3.990	103.206	103.106	103.006	3.990	103.206	103.106	103.006
4.750	102.110	102.010	101.910	4.000	102.704	102.604	102.504	4.000	102.704	102.604	102.504	4.000	102.704	102.604	102.504	4.000	102.704	102.604	102.504	4.000	103.306	103.206	103.106	4.000	103.306	103.206	103.106	4.000	103.306	103.206	103.106
4.875	102.414	102.314	102.214	4.125	102.925	102.825	102.725	4.125	102.925	102.825	102.725	4.125	102.925	102.825	102.725	4.125	102.925	102.825	102.725	4.125	103.492	103.392	103.292	4.125	103.492	103.392	103.292	4.125	103.492	103.392	103.292
4.990	102.186	102.086	101.986	4.250	103.449	103.349	103.249	4.250	103.449	103.349	103.249	4.250	103.449	103.349	103.249	4.250	103.449	103.349	103.249	4.250	103.952	103.852	103.752	4.250	103.952	103.852	103.752	4.250	103.952	103.852	103.752
5.000	102.286	102.186	102.086	4.375	103.625	103.525	103.425	4.375	103.625	103.525	103.425	4.375	103.625	103.525	103.425	4.375	103.625	103.525	103.425	4.375	103.952	103.852	103.752	4.375	103.952	103.852	103.752	4.375	103.952	103.852	103.752
5.125	102.601	102.501	102.401	4.500	103.876	103.776	103.676	4.500	103.876	103.776	103.676	4.500	103.876	103.776	103.676	4.500	103.876	103.776	103.676	4.500	104.514	104.414	104.314	4.500	104.514	104.414	104.314	4.500	104.514	104.414	104.314
5.250	101.870	101.770	101.670	4.625	103.933	103.833	103.733	4.625	103.933	103.833	103.733	4.625	103.933	103.833	103.733	4.625	103.933	103.833	103.733	4.625	104.032	103.932	103.832	4.625	104.032	103.932	103.832	4.625	104.032	103.932	



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.:

12/19/2019

45 Day Lock Exp.:

1/3/2020

60 Day Lock Exp.:

1/20/2020

W. Rate Sheet Dated: 11/19/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.337	99.237	99.137	3.375	100.455	100.355	100.255	3.375	101.582	101.482	101.382	4.000	101.636	101.536	101.436	3.375	100.519	100.419	100.319
3.375	99.949	99.849	99.749	3.500	101.053	100.953	100.853	3.500	101.938	101.838	101.738	4.125	101.688	101.588	101.488	3.500	100.875	100.775	100.675
3.500	100.312	100.212	100.112	3.625	101.761	101.661	101.561	3.625	102.179	102.079	101.979	4.250	102.054	101.954	101.854	3.625	100.621	100.521	100.421
3.625	100.943	100.843	100.743	3.750	102.103	102.003	101.903	3.750	102.671	102.571	102.471	4.375	102.323	102.223	102.123	3.750	101.113	101.013	100.913
3.750	101.724	101.624	101.524	3.875	102.352	102.252	102.152	3.875	102.825	102.725	102.625	4.500	102.604	102.504	102.404	3.875	101.267	101.167	101.067
3.875	102.121	102.021	101.921	3.990	102.618	102.518	102.418	3.990	103.156	103.056	102.956	4.625	102.620	102.520	102.420	3.990	101.598	101.498	101.398
3.990	102.469	102.369	102.269	4.000	102.718	102.618	102.518	4.000	103.256	103.156	103.056	4.750	102.407	102.307	102.207	4.000	101.698	101.598	101.498
4.000	102.569	102.469	102.369	4.125	102.941	102.841	102.741	4.125	103.504	103.404	103.304	4.875	102.713	102.613	102.513	4.125	101.438	101.338	101.238
4.125	102.621	102.521	102.421	4.250	103.445	103.345	103.245	4.250	103.964	103.864	103.764	4.990	102.864	102.764	102.664	4.250	101.898	101.798	101.698
4.250	103.053	102.953	102.853	4.375	103.622	103.522	103.422	4.375	104.312	104.212	104.112	5.000	102.964	102.864	102.764	4.375	102.246	102.146	102.046
4.375	103.322	103.222	103.122	4.500	103.875	103.775	103.675	4.500	104.524	104.424	104.324	5.125	103.279	103.179	103.079	4.500	102.458	102.358	102.258
4.500	103.603	103.503	103.403	4.625	103.934	103.834	103.734	4.625	103.935	103.835	103.735	5.250	102.559	102.459	102.359	4.625	101.528	101.428	101.328
4.625	103.619	103.519	103.419	4.750	104.178	104.078	103.978	4.750	104.263	104.163	104.063	5.375	101.921	101.810	101.721	4.750	101.856	101.756	101.656
4.750	103.907	103.807	103.707	4.875	104.504	104.404	104.304	4.875	104.526	104.426	104.326	5.500	102.187	102.076	101.987	4.875	102.119	102.019	101.919
4.875	104.213	104.113	104.013	4.990	104.755	104.655	104.555	4.990	104.717	104.617	104.517	5.625	102.775	102.664	102.575	4.990	102.324	102.224	102.124
4.990	104.364	104.264	104.164	5.000	104.855	104.755	104.655	5.000	104.817	104.717	104.617	5.750	103.096	102.985	102.896	5.000	102.424	102.324	102.224
5.000	104.464	104.364	104.264	5.125	105.404	105.304	105.204	5.125	104.712	104.612	104.512	5.875	103.185	103.074	102.985	5.125	102.805	102.705	102.605
5.125	104.779	104.679	104.579	5.250	104.940	104.840	104.740	5.250	104.808	104.708	104.608	5.990	103.096	102.985	102.896	5.250	102.901	102.801	102.701
5.250	105.182	105.082	104.982	5.375	105.189	105.089	104.989	5.375	0.000	#N/A	#N/A	6.000	103.196	103.085	102.996	5.375	0.000	#N/A	#N/A

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/19/2019

45 Day Lock Exp.:

1/3/2020

60 Day Lock Exp.:

1/20/2020

W. Rate Sheet Dated: 11/19/2019

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	98.252	98.189	98.127	
3.500	98.723	98.661	98.598	
3.625	99.075	99.012	98.950	
3.750	99.582	99.520	99.457	
3.875	99.815	99.753	99.690	
4.000	100.050	99.988	99.925	
4.125	100.302	100.240	100.177	
4.250	100.484	100.422	100.359	
4.375	100.810	100.748	100.685	
4.500	101.057	100.994	100.932	
4.625	101.335	101.272	101.210	
4.750	101.669	101.607	101.544	
4.875	101.931	101.869	101.806	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	98.062	97.937	97.812	
3.375	98.522	98.397	98.272	
3.500	98.923	98.798	98.673	
3.625	99.400	99.275	99.150	
3.750	99.811	99.686	99.561	
3.875	100.165	100.040	99.915	
4.000	100.502	100.377	100.252	
4.125	100.638	100.513	100.388	
4.250	100.943	100.818	100.693	
4.375	101.220	101.095	100.970	
4.500	101.377	101.252	101.127	

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	96.457	96.332	96.207	
3.375	96.859	96.734	96.609	
3.500	97.232	97.107	96.982	
3.625	97.582	97.457	97.332	
3.750	98.166	98.041	97.916	
3.875	98.476	98.351	98.226	
4.000	98.759	98.634	98.509	
4.125	99.042	98.917	98.792	
4.250	99.324	99.199	99.074	
4.375	99.607	99.482	99.357	
4.500	99.896	99.771	99.646	
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)