



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.: 12/20/2019

45 Day Lock Exp.: 1/6/2020

60 Day Lock Exp.: 1/20/2020

W. Rate Sheet Dated: 11/20/2019

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	101.613	101.463	101.313	3.250	101.075	100.925	100.775	2.375	96.626	96.476	96.326	3.125	99.546	99.396	99.246
3.375	102.100	101.950	101.800	3.375	101.457	101.307	101.157	2.500	97.056	96.906	96.756	3.250	99.902	99.752	99.602
3.500	102.583	102.433	102.283	3.500	101.820	101.670	101.520	2.625	97.482	97.332	97.182	3.375	100.200	100.050	99.900
3.625	103.049	102.899	102.749	3.625	102.132	101.982	101.832	2.750	97.847	97.697	97.547	3.500	100.213	100.063	99.913
3.750	102.400	102.250	102.100	3.750	101.788	101.638	101.488	2.875	98.276	98.126	97.976	3.625	100.442	100.292	100.142
3.875	102.834	102.684	102.534	3.875	102.113	101.963	101.813	3.000	98.691	98.541	98.391	Margin = 2.250		Index = 1.560	
4.000	103.232	103.082	102.932	4.000	102.443	102.293	102.143	3.125	99.101	98.951	98.801				
4.125	103.615	103.465	103.315	4.125	102.715	102.565	102.415	3.250	100.727	100.577	100.427				
4.375	103.138	103.038	102.938	4.375	102.479	102.379	102.279	3.375	101.087	100.937	100.787				
4.500	103.481	103.381	103.281	4.500	102.640	102.540	102.440	3.500	101.427	101.277	101.127				
4.625	103.841	103.741	103.641	4.625	102.831	102.731	102.631	3.625	101.717	101.567	101.417				
4.750	103.966	103.866	103.766	4.750	103.201	103.101	103.001	3.750	102.179	102.029	101.879				
4.875	104.061	103.961	103.861	4.875	103.428	103.328	103.228	3.875	102.481	102.331	102.181				
5.000	104.352	104.252	104.152	5.000	103.659	103.559	103.459	4.000	102.789	102.639	102.489				
5.125	104.462	104.362	104.262	5.125	103.849	103.749	103.649	4.125	103.038	102.888	102.738				
5.375	104.660	104.560	104.460	5.375	104.119	104.019	103.919	4.250	102.828	102.678	102.528				
5.500	104.900	104.800	104.700	5.500	104.349	104.249	104.149	4.375	103.085	102.935	102.785				
5.625	105.152	105.052	104.952	5.625	104.540	104.440	104.340	4.500	103.253	103.103	102.953				
6.250	105.940	105.790	105.640	6.250	105.327	105.177	105.027	4.625	103.428	103.278	103.128				

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	100.463	100.313	100.163	3.250	100.075	99.925	99.775	2.375	95.626	95.476	95.326	3.125	98.546	98.396	98.246
3.375	100.950	100.800	100.650	3.375	100.457	100.307	100.157	2.500	96.056	95.906	95.756	3.250	98.902	98.752	98.602
3.500	101.433	101.283	101.133	3.500	100.820	100.670	100.520	2.625	96.482	96.332	96.182	3.375	99.200	99.050	98.900
3.625	101.899	101.749	101.599	3.625	101.132	100.982	100.832	2.750	96.847	96.697	96.547	3.500	99.213	99.063	98.913
3.750	101.250	101.100	100.950	3.750	100.788	100.638	100.488	2.875	97.276	97.126	96.976	3.625	99.442	99.292	99.142
3.875	101.684	101.534	101.384	3.875	101.113	100.963	100.813	3.000	97.691	97.541	97.391	Margin = 2.250		Index = 1.560	
4.000	102.082	101.932	101.782	4.000	101.443	101.293	101.143	3.125	98.101	97.951	97.801	30 Year OTC			
4.125	102.465	102.315	102.165	4.125	101.715	101.565	101.415	3.250	99.727	99.577	99.427	Rate	30 Day	45 Day	60 Day
4.375	101.988	101.888	101.788	4.375	101.479	101.379	101.279	3.375	100.087	99.937	99.787	3.875	101.284	101.034	100.784
4.500	102.331	102.231	102.131	4.500	101.640	101.540	101.440	3.500	100.427	100.277	100.127	4.000	101.682	101.432	101.182
4.625	102.691	102.591	102.491	4.625	101.831	101.731	101.631	3.625	100.717	100.567	100.417	4.125	102.065	101.815	101.565
4.750	102.816	102.716	102.616	4.750	102.201	102.101	102.001	3.750	101.179	101.029	100.879	4.375	101.588	101.338	101.088
4.875	102.911	102.811	102.711	4.875	102.428	102.328	102.228	3.875	101.481	101.331	101.181	4.500	101.931	101.681	101.431
5.000	103.202	103.102	103.002	5.000	102.659	102.559	102.459	4.000	101.789	101.639	101.489	4.625	102.291	102.041	101.791
5.125	103.312	103.212	103.112	5.125	102.849	102.749	102.649	4.125	102.038	101.888	101.738	4.875	102.511	102.261	102.011
5.375	103.510	103.410	103.310	5.375	103.119	103.019	102.919	4.250	101.828	101.678	101.528	5.000	102.802	102.552	102.302
5.500	103.750	103.650	103.550	5.500	103.349	103.249	103.149	4.375	102.085	101.935	101.785	5.125	102.912	102.662	102.412
5.625	104.002	103.902	103.802	5.625	103.540	103.440	103.340	4.500	102.253	102.103	101.953	5.500	103.350	103.100	102.850
6.250	104.790	104.640	104.490	6.250	104.327	104.177	104.027	4.625	102.428	102.278	102.128	5.625	103.602	103.352	103.102

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	98.534	98.284	98.034	6.250	100.000	99.750	99.500
4.125	100.665	100.415	100.165	6.250	102.750	102.500	102.250	4.000	98.932	98.682	98.432				
4.250	100.790	100.540	100.290					4.125	99.315	99.065	98.815				
4.375	100.188	99.938	99.688					4.375	98.838	98.588	98.338				
4.500	100.531	100.281	100.031					4.500	99.181	98.931	98.681				
4.625	100.891	100.641	100.391					4.625	99.541	99.291	99.041				
5.000	101.402	101.152	100.902					4.875	99.761	99.511	99.261				
5.125	101.512	101.262	101.012					5.000	100.052	99.802	99.552				
5.250	101.997	101.747	101.497					5.125	100.162	99.912	99.662				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.600	100.350	100.100				
								5.625	100.852	100.602	100.352				

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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/20/2019

45 Day Lock Exp.:

1/6/2020

60 Day Lock Exp.:

1/20/2020

W. Rate Sheet Dated: 11/20/2019

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	100.025	99.875	99.725	3.250	99.917	99.767	99.617	2.375	93.906	93.756	93.606	3.125	98.718	98.568	98.418
3.375	100.513	100.363	100.213	3.375	100.300	100.150	100.000	2.500	94.336	94.186	94.036	3.250	99.325	99.175	99.025
3.500	100.996	100.846	100.696	3.500	100.662	100.512	100.362	2.625	94.762	94.612	94.462	3.375	99.623	99.473	99.323
3.625	101.462	101.312	101.162	3.625	100.974	100.824	100.674	2.750	96.439	96.289	96.139	3.500	99.635	99.485	99.335
3.750	101.063	100.913	100.763	3.750	100.881	100.731	100.581	2.875	96.868	96.718	96.568	3.625	99.865	99.715	99.565
3.875	101.497	101.347	101.197	3.875	101.206	101.056	100.906	3.000	97.283	97.133	96.983	Margin = 2.250		Index = 1.560	
4.000	101.894	101.744	101.594	4.000	101.535	101.385	101.235	3.125	97.694	97.544	97.394				
4.125	102.277	102.127	101.977	4.125	101.807	101.657	101.507	3.250	99.570	99.420	99.270				
4.375	101.801	101.701	101.601	4.375	101.571	101.471	101.371	3.375	99.930	99.780	99.630				
4.500	102.143	102.043	101.943	4.500	101.733	101.633	101.533	3.500	100.270	100.120	99.970				
4.625	102.503	102.403	102.303	4.625	101.923	101.823	101.723	3.625	100.560	100.410	100.260				
4.750	102.066	101.966	101.866	4.750	101.731	101.631	101.531	3.750	101.272	101.122	100.972				
4.875	102.161	102.061	101.961	4.875	101.958	101.858	101.758	3.875	101.574	101.424	101.274				
5.000	102.452	102.352	102.252	5.000	102.189	102.089	101.989	4.000	101.881	101.731	101.581				
5.125	102.562	102.462	102.362	5.125	102.379	102.279	102.179	4.125	102.131	101.981	101.831				
5.375	102.104	102.004	101.904	5.375	101.992	101.892	101.792	4.250	101.920	101.770	101.620				
5.500	102.344	102.244	102.144	5.500	102.223	102.123	102.023	4.375	102.177	102.027	101.877				
5.625	102.596	102.496	102.396	5.625	102.414	102.314	102.214	4.500	102.346	102.196	102.046				
6.250	102.790	102.640	102.490	6.250	102.607	102.457	102.307	4.625	102.520	102.370	102.220				

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	98.875	98.725	98.575	3.250	98.487	98.337	98.187	2.375	94.226	94.076	93.926	3.125	96.708	96.558	96.408
3.375	99.363	99.213	99.063	3.375	98.870	98.720	98.570	2.500	94.656	94.506	94.356	3.250	97.315	97.165	97.015
3.500	99.846	99.696	99.546	3.500	99.232	99.082	98.932	2.625	95.082	94.932	94.782	3.375	97.613	97.463	97.313
3.625	100.312	100.162	100.012	3.625	99.544	99.394	99.244	2.750	96.291	96.141	95.991	3.500	97.625	97.475	97.325
3.750	99.913	99.763	99.613	3.750	99.451	99.301	99.151	2.875	96.720	96.570	96.420	3.625	97.855	97.705	97.555
3.875	100.347	100.197	100.047	3.875	99.776	99.626	99.476	3.000	97.135	96.985	96.835	Margin = 2.250		Index = 1.560	
4.000	100.744	100.594	100.444	4.000	100.105	99.955	99.805	3.125	97.545	97.395	97.245	30 Year OTC			
4.125	101.127	100.977	100.827	4.125	100.377	100.227	100.077	3.250	98.890	98.740	98.590	Rate	30 Day	45 Day	60 Day
4.375	100.651	100.551	100.451	4.375	100.141	100.041	99.941	3.375	99.250	99.100	98.950	3.875	99.947	99.697	99.447
4.500	100.993	100.893	100.793	4.500	100.303	100.203	100.103	3.500	99.590	99.440	99.290	4.000	100.344	100.094	99.844
4.625	101.353	101.253	101.153	4.625	100.493	100.393	100.293	3.625	99.880	99.730	99.580	4.125	100.727	100.477	100.227
4.750	100.916	100.816	100.716	4.750	100.301	100.201	100.101	3.750	99.771	99.621	99.471	4.375	100.251	100.001	99.751
4.875	101.011	100.911	100.811	4.875	100.528	100.428	100.328	3.875	100.074	99.924	99.774	4.500	100.593	100.343	100.093
5.000	101.302	101.202	101.102	5.000	100.759	100.659	100.559	4.000	100.381	100.231	100.081	4.625	100.953	100.703	100.453
5.125	101.412	101.312	101.212	5.125	100.949	100.849	100.749	4.125	100.630	100.480	100.330	4.875	100.611	100.361	100.111
5.375	100.954	100.854	100.754	5.375	100.562	100.462	100.362	4.250	100.178	100.028	99.878	5.000	100.902	100.652	100.402
5.500	101.194	101.094	100.994	5.500	100.793	100.693	100.593	4.375	100.435	100.285	100.135	5.125	101.012	100.762	100.512
5.625	101.446	101.346	101.246	5.625	100.984	100.884	100.784	4.500	100.603	100.453	100.303	5.500	100.794	100.544	100.294
6.250	101.640	101.490	101.340	6.250	101.177	101.027	100.877	4.625	100.778	100.628	100.478	5.625	101.046	100.796	100.546

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	97.197	96.947	96.697	6.250	N/A	N/A	N/A
4.125	98.977	98.727	98.477	6.250	99.250	99.000	98.750	4.000	97.594	97.344	97.094				
4.250	99.102	98.852	98.602					4.125	97.977	97.727	97.477				
4.375	98.501	98.251	98.001					4.375	97.501	97.251	97.001				
4.500	98.843	98.593	98.343					4.500	97.843	97.593	97.343				
4.625	99.203	98.953	98.703					4.625	98.203	97.953	97.703				
5.000	99.152	98.902	98.652					4.875	97.861	97.611	97.361				
5.125	99.262	99.012	98.762					5.000	98.152	97.902	97.652				
5.250	99.091	98.841	98.591					5.125	98.262	98.012	97.762				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	98.044	97.794	97.544				
								5.625	98.296	98.046	97.796				

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.: 12/20/2019
45 Day Lock Exp.: 1/6/2020
60 Day Lock Exp.: 1/20/2020

W. Rate Sheet Dated: 11/20/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																																																															
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance																																															
Rate	30 Day	45 Day	60 Day	Rate	30 Day	N/A	N/A	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day																																								
3.375	99.753	99.653	99.553	2.875	N/A	N/A	N/A	3.625	100.216	100.116	100.016	4.000	102.062	101.962	101.862	3.750	100.959	100.859	100.759	4.125	102.062	101.962	101.862	3.750	100.959	100.859	100.759	4.125	102.062	101.962	101.862	3.750	100.959	100.859	100.759	4.125	102.062	101.962	101.862	3.750	100.959	100.859	100.759																				
3.500	100.136	100.036	99.936	2.990	95.579	95.479	95.379	3.750	101.343	101.243	101.143	4.125	102.182	102.082	101.982	3.875	101.519	101.419	101.319	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712	4.375	102.446	102.346	102.246	4.000	102.012	101.912	101.812	4.450	102.785	102.685	102.585	4.125	102.182	102.082	101.982	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712												
3.625	100.945	100.845	100.745	3.000	95.679	95.579	95.479	3.875	101.830	101.730	101.630	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712	4.375	102.446	102.346	102.246	4.000	102.012	101.912	101.812	4.450	102.785	102.685	102.585	4.125	102.182	102.082	101.982	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712																				
3.750	101.496	101.396	101.296	3.125	96.895	96.795	96.695	3.990	102.182	102.082	101.982	4.375	102.446	102.346	102.246	4.000	102.012	101.912	101.812	4.450	102.785	102.685	102.585	4.125	102.182	102.082	101.982	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712																												
3.875	101.922	101.822	101.722	3.250	98.041	97.941	97.841	4.000	102.282	102.182	102.082	4.500	102.785	102.685	102.585	4.125	102.182	102.082	101.982	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712																																				
3.990	102.232	102.132	102.032	3.375	98.672	98.572	98.472	4.125	102.549	102.449	102.349	4.625	102.752	102.652	102.552	4.250	102.049	101.949	101.849	4.375	102.446	102.346	102.246	4.000	102.012	101.912	101.812	4.450	102.785	102.685	102.585	4.125	102.182	102.082	101.982	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712																				
4.000	102.332	102.232	102.132	3.500	99.111	99.011	98.911	4.250	103.305	103.205	103.105	4.750	102.351	102.251	102.151	4.375	102.446	102.346	102.246	4.450	102.785	102.685	102.585	4.125	102.182	102.082	101.982	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712																												
4.125	102.439	102.339	102.239	3.625	100.280	100.180	100.080	4.375	103.687	103.587	103.487	4.875	102.744	102.644	102.544	4.500	102.785	102.685	102.585	4.625	102.752	102.652	102.552	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712																																
4.250	102.797	102.697	102.597	3.750	101.347	101.247	101.147	4.500	104.014	103.914	103.814	4.990	103.021	102.921	102.821	4.625	102.752	102.652	102.552	4.750	102.351	102.251	102.151	4.375	102.446	102.346	102.246	4.450	102.785	102.685	102.585	4.125	102.182	102.082	101.982	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712																				
4.375	103.078	102.978	102.878	3.875	101.830	101.730	101.630	4.625	104.111	104.011	103.911	5.000	103.121	103.021	102.921	4.750	102.351	102.251	102.151	4.875	102.744	102.644	102.544	4.500	102.785	102.685	102.585	4.625	102.752	102.652	102.552	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712																								
4.500	103.371	103.271	103.171	3.990	102.182	102.082	101.982	4.750	105.028	104.928	104.828	5.125	103.295	103.195	103.095	4.875	102.744	102.644	102.544	4.990	103.021	102.921	102.821	4.625	102.752	102.652	102.552	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712																												
4.625	103.338	103.238	103.138	4.000	102.282	102.182	102.082	4.875	105.383	105.283	105.183	5.250	103.001	102.901	102.801	4.990	103.021	102.921	102.821	5.000	103.121	103.021	102.921	4.750	102.351	102.251	102.151	4.375	102.446	102.346	102.246	4.450	102.785	102.685	102.585	4.125	102.182	102.082	101.982	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712																
4.750	103.916	103.816	103.716	4.125	102.679	102.579	102.479	4.990	105.620	105.520	105.420	5.375	103.366	103.266	103.166	5.000	103.121	103.021	102.921	5.125	103.295	103.195	103.095	4.875	102.744	102.644	102.544	4.990	103.021	102.921	102.821	4.625	102.752	102.652	102.552	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712																				
4.875	104.225	104.125	104.025	4.250	103.591	103.491	103.391	5.000	105.720	105.620	105.520	5.500	103.700	103.600	103.500	5.125	103.295	103.195	103.095	5.250	103.001	102.901	102.801	4.990	103.021	102.921	102.821	4.625	102.752	102.652	102.552	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712																								
4.990	104.379	104.279	104.179	4.375	103.969	103.869	103.769	5.125	106.282	106.182	106.082	5.625	103.891	103.791	103.691	5.250	103.001	102.901	102.801	5.375	103.366	103.266	103.166	5.000	103.121	103.021	102.921	4.750	102.351	102.251	102.151	4.375	102.446	102.346	102.246	4.450	102.785	102.685	102.585	4.125	102.182	102.082	101.982	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712												
5.000	104.479	104.379	104.279	4.500	104.295	104.195	104.095	5.250	107.178	107.078	106.978	5.750	103.698	103.598	103.498	5.375	103.366	103.266	103.166	5.500	103.700	103.600	103.500	5.125	103.295	103.195	103.095	4.875	102.744	102.644	102.544	4.990	103.021	102.921	102.821	4.625	102.752	102.652	102.552	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712																
5.125	104.706	104.606	104.506	4.625	104.373	104.273	104.173	5.375	107.408	107.308	107.208	5.875	104.072	103.972	103.872	5.500	103.700	103.600	103.500	5.625	103.891	103.791	103.691	5.375	103.366	103.266	103.166	5.000	103.121	103.021	102.921	4.750	102.351	102.251	102.151	4.375	102.446	102.346	102.246	4.450	102.785	102.685	102.585	4.125	102.182	102.082	101.982	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712								
5.250	104.985	104.885	104.785	4.750	104.875	104.775	104.675	5.500	109.526	109.426	109.326	5.990	104.345	104.245	104.145	5.625	N/A	N/A	N/A	5.750	104.072	103.972	103.872	5.500	103.700	103.600	103.500	5.625	103.891	103.791	103.691	5.375	103.366	103.266	103.166	5.000	103.121	103.021	102.921	4.750	102.351	102.251	102.151	4.375	102.446	102.346	102.246	4.450	102.785	102.685	102.585	4.125	102.182	102.082	101.982	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712
5.375	105.179	105.079	104.979	4.875	105.226	105.126	105.026	5.625	N/A	N/A	N/A	6.000	104.445	104.345	104.245	5.750	104.072	103.972	103.872	5.500	103.700	103.600	103.500	5.625	103.891	103.791	103.691	5.375	103.366	103.266	103.166	5.000	103.121	103.021	102.921	4.750	102.351	102.251	102.151	4.375	102.446	102.346	102.246	4.450	102.785	102.685	102.585	4.125	102.182	102.082	101.982	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712				
30/25 Year >125 High Balance												20 Year				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																																								
3.500	98.843	98.743	98.643	3.250	99.896	99.796	99.696	3.625	100.773	100.673	100.573	3.625	100.773	100.673	100.573	3.625	100.773	100.673	100.573	3.125	100.889	100.789	100.689	3.625	99.681	99.581	99.481	3.375	100.396	100.296	100.196	3.750	101.324	101.224	101.124	3.750	101.168	101.068	100.968	3.125	100.889	100.789	100.689	3.625	100.773	100.673	100.573	3.125	100.889	100.789	100.689												
3.750	100.955	100.855	100.755	3.500	100.826	100.726	100.626	3.875	101.756	101.656	101.556	3.875	101.756	101.656	101.556	3.875	101.756	101.656	101.556	3.375	101.600	101.500	101.400	3.375	101.519	101.419	101.319	3.625	101.340	101.240	101.140	3.990	102.075	101.975	101.875	3.990	101.919	101.819	101.719	3.500	100.875	100.775	100.675	3.625	100.945	100.845	100.745	3.000	95.679	95.579	95.479	3.875	101.830	101.730	101.630	4.250	102.049	101.949	101.849	3.990	101.912	101.812	101.712
3.875	101.519	101.419	101.319	3.625	101.340	101.240	101.140	3.990	102.075	101.975	101.875	3.990	101.919	101.819	101.719	3.500	100.875	100.775	100.675	3.625	100.945	100.845	100.745	3.000	95.679	95.579	95.479	3.875	101.830	101.730	101.630																																



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.: 12/20/2019
45 Day Lock Exp.: 1/6/2020
60 Day Lock Exp.: 1/20/2020

W. Rate Sheet Dated: 11/20/2019

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
3.250	99.467	99.367	99.267	3.375	99.815	99.715	99.615	3.375	99.815	99.715	99.615	4.000	102.046	101.946	101.846	4.000	101.671	101.571	101.471
3.375	100.065	99.965	99.865	3.500	100.166	100.066	99.966	3.500	100.166	100.066	99.966	4.125	102.098	101.998	101.898	4.125	101.723	101.623	101.523
3.500	100.416	100.316	100.216	3.625	100.771	100.671	100.571	3.625	100.771	100.671	100.571	4.250	102.399	102.299	102.199	4.250	102.024	101.924	101.824
3.625	101.021	100.921	100.821	3.750	101.563	101.463	101.363	3.750	101.563	101.463	101.363	4.375	102.659	102.559	102.459	4.375	102.284	102.184	102.084
3.750	101.813	101.713	101.613	3.875	101.945	101.845	101.745	3.875	101.945	101.845	101.745	4.500	102.929	102.829	102.729	4.500	102.304	102.204	102.104
3.875	102.195	102.095	101.995	3.990	102.157	102.057	101.957	3.990	102.157	102.057	101.957	4.625	102.940	102.840	102.740	4.625	102.315	102.215	102.115
3.990	102.532	102.432	102.332	4.000	102.257	102.157	102.057	4.000	102.257	102.157	102.057	4.750	102.679	102.579	102.479	4.750	102.054	101.954	101.854
4.000	102.632	102.532	102.432	4.125	102.309	102.209	102.109	4.125	102.309	102.209	102.109	4.875	102.975	102.875	102.775	4.875	102.350	102.250	102.150
4.125	102.684	102.584	102.484	4.250	102.673	102.573	102.473	4.250	102.673	102.573	102.473	4.990	103.116	103.016	102.916	4.990	102.116	102.016	101.916
4.250	103.048	102.948	102.848	4.375	102.933	102.833	102.733	4.375	102.933	102.833	102.733	5.000	103.216	103.116	103.016	5.000	102.216	102.116	102.016
4.375	103.308	103.208	103.108	4.500	102.953	102.853	102.753	4.500	102.953	102.853	102.753	5.125	103.522	103.422	103.322	5.125	102.522	102.422	102.322
4.500	103.578	103.478	103.378	4.625	102.964	102.864	102.764	4.625	102.964	102.864	102.764	5.250	102.767	102.663	102.567	5.250	101.767	101.663	101.567
4.625	103.589	103.489	103.389	4.750	103.235	103.135	103.035	4.750	103.235	103.135	103.035	5.375	102.154	102.028	101.954	5.375	102.154	102.028	101.954
4.750	103.860	103.760	103.660	4.875	103.531	103.431	103.331	4.875	103.531	103.431	103.331	5.500	102.412	102.286	102.212	5.500	102.412	102.286	102.212
4.875	104.156	104.056	103.956	4.990	103.297	103.197	103.097	4.990	103.297	103.197	103.097	5.625	102.989	102.863	102.789	5.625	102.989	102.863	102.789
4.990	104.297	104.197	104.097	5.000	103.397	103.297	103.197	5.000	103.397	103.297	103.197	5.750	103.304	103.178	103.104	5.750	103.304	103.178	103.104
5.000	104.397	104.297	104.197	5.125	103.703	103.603	103.503	5.125	103.703	103.603	103.503	5.875	103.387	103.261	103.187	5.875	103.387	103.261	103.187
5.125	104.703	104.603	104.503	5.250	104.072	103.968	103.872	5.250	104.072	103.968	103.872	5.990	103.297	103.171	103.097	5.990	103.297	103.171	103.097
5.250	105.072	104.968	104.872	5.375	105.273	105.147	105.073	5.375	105.273	105.147	105.073	6.000	103.397	103.271	103.197	6.000	103.397	103.271	103.197
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	101.671	101.571	101.471	3.375	100.561	100.461	100.361	3.375	100.561	100.461	100.361	3.375	100.561	100.461	100.361	3.375	101.664	101.564	101.464
4.125	101.723	101.623	101.523	3.500	101.151	101.051	100.951	3.500	101.151	101.051	100.951	3.500	101.151	101.051	100.951	3.500	101.020	100.920	100.820
4.250	102.024	101.924	101.824	3.625	101.841	101.741	101.641	3.625	101.841	101.741	101.641	3.625	101.841	101.741	101.641	3.625	102.274	102.174	102.074
4.375	102.284	102.184	102.084	3.750	102.180	102.080	101.980	3.750	102.180	102.080	101.980	3.750	102.180	102.080	101.980	3.750	102.759	102.659	102.559
4.500	102.304	102.204	102.104	3.875	102.422	102.322	102.222	3.875	102.422	102.322	102.222	3.875	102.422	102.322	102.222	3.875	102.911	102.811	102.711
4.625	102.315	102.215	102.115	3.990	102.674	102.574	102.474	3.990	102.674	102.574	102.474	3.990	102.674	102.574	102.474	3.990	103.231	103.131	103.031
4.750	102.054	101.954	101.854	4.000	102.774	102.674	102.574	4.000	102.774	102.674	102.574	4.000	102.774	102.674	102.574	4.000	103.331	103.231	103.131
4.875	102.350	102.250	102.150	4.125	102.989	102.889	102.789	4.125	102.989	102.889	102.789	4.125	102.989	102.889	102.789	4.125	103.533	103.433	103.333
4.990	102.116	102.016	101.916	4.250	103.457	103.357	103.257	4.250	103.457	103.357	103.257	4.250	103.457	103.357	103.257	4.250	103.987	103.887	103.787
5.000	102.216	102.116	102.016	4.375	103.629	103.529	103.429	4.375	103.629	103.529	103.429	4.375	103.629	103.529	103.429	4.375	104.329	104.229	104.129
5.125	102.522	102.422	102.322	4.500	103.874	103.774	103.674	4.500	103.874	103.774	103.674	4.500	103.874	103.774	103.674	4.500	104.537	104.437	104.337
5.250	101.767	101.663	101.567	4.625	103.930	103.830	103.730	4.625	103.930	103.830	103.730	4.625	103.930	103.830	103.730	4.625	103.947	103.847	103.747
5.375	102.154	102.028	101.954	4.750	104.160	104.060	103.960	4.750	104.160	104.060	103.960	4.750	104.160	104.060	103.960	4.750	104.267	104.167	104.067
5.500	102.412	102.286	102.212	4.875	104.479	104.379	104.279	4.875	104.479	104.379	104.279	4.875	104.479	104.379	104.279	4.875	104.521	104.421	104.321
5.625	102.989	102.863	102.789	4.990	104.719	104.619	104.519	4.990	104.719	104.619	104.519	4.990	104.719	104.619	104.519	4.990	104.702	104.602	104.502
5.750	103.304	103.178	103.104	5.000	104.819	104.719	104.619	5.000	104.819	104.719	104.619	5.000	104.819	104.719	104.619	5.000	104.802	104.702	104.602
5.875	103.387	103.261	103.187	5.125	105.354	105.254	105.154	5.125	105.354	105.254	105.154	5.125	105.354	105.254	105.154	5.125	104.722	104.618	104.522
5.990	103.297	103.171	103.097	5.250	104.842	104.738	104.642	5.250	104.842	104.738	104.642	5.250	104.842	104.738	104.642	5.250	104.815	104.711	104.615
6.000	103.397	103.271	103.197	5.375	105.086	104.982	104.886	5.375	105.086	104.982	104.886	5.375	105.086	104.982	104.886	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	101.664	101.564	101.464	3.375	101.664	101.564	101.464	3.375	100.901	100.801	100.701	3.375	100.901	100.801	100.701	3.375	100.901	100.801	100.701
3.500	102.020	101.920	101.820	3.500	102.020	101.920	101.820	3.500	101.257	101.157	101.057	3.500	101.257	101.157	101.057	3.500	101.257	101.157	101.057
3.625	102.274	102.174	102.074	3.625	102.274	102.174	102.074	3.625	101.014	100.914	100.814	3.625	101.014	100.914	100.814	3.625	101.014	100.914	100.814
3.750	102.759	102.659	102.559	3.750	102.759	102.659	102.559	3.750	101.499	101.399	101.299	3.750	101.499	101.399	101.299	3.750	101.499	101.399	101.299
3.875	102.911	102.811	102.711	3.875	102.911	102.811	102.711	3.875	101.651	101.551	101.451	3.875	101.651	101.551	101.451	3.875	101.651	101.551	101.451
3.990	103.231	103.131	103.031	3.990	103.231	103.131	103.031	3.990	101.971	101.871	101.771	3.990	101.971	101.871	101.771	3.990	101.971	101.871	101.771
4.000	103.331	103.231	103.131	4.000	103.331	103.231	103.131	4.000	102.071	101.971	101.871	4.000	102.071	101.971	101.871	4.000	102.071	101.971	101.871
4.125	103.533	103.433	103.333	4.125	103.533	103.433	103.333	4.125	101.772	101.672	101.572	4.125	101.772	101.672	101.572	4.125	101.772	101.672	101.572
4.250	103.583	103.483	103.383	4.250	103.583	103.483	103.383	4.250	102.226	102.126	102.026	4.250	102.226	102.126	102.026	4.250	102.226	102.126	102.026
4.375	104.024	104.004	104.004	4.375	104.024	104.004	104.004												



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.:

12/20/2019

45 Day Lock Exp.:

1/6/2020

60 Day Lock Exp.:

1/20/2020

W. Rate Sheet Dated: 11/20/2019

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	99.288	99.188	99.088	3.375	100.388	100.288	100.188	3.375	101.616	101.516	101.416	4.000	101.610	101.510	101.410	3.375	100.553	100.453	100.353
3.375	99.898	99.798	99.698	3.500	100.986	100.886	100.786	3.500	101.974	101.874	101.774	4.125	101.664	101.564	101.464	3.500	100.911	100.811	100.711
3.500	100.260	100.160	100.060	3.625	101.693	101.593	101.493	3.625	102.232	102.132	102.032	4.250	102.048	101.948	101.848	3.625	100.674	100.574	100.474
3.625	100.885	100.785	100.685	3.750	102.096	101.996	101.896	3.750	102.722	102.622	102.522	4.375	102.316	102.216	102.116	3.750	101.164	101.064	100.964
3.750	101.702	101.602	101.502	3.875	102.343	102.243	102.143	3.875	102.877	102.777	102.677	4.500	102.595	102.495	102.395	3.875	101.319	101.219	101.119
3.875	102.094	101.994	101.894	3.990	102.604	102.504	102.404	3.990	103.206	103.106	103.006	4.625	102.610	102.510	102.410	3.990	101.648	101.548	101.448
3.990	102.443	102.343	102.243	4.000	102.704	102.604	102.504	4.000	103.306	103.206	103.106	4.750	102.385	102.285	102.185	4.000	101.748	101.648	101.548
4.000	102.543	102.443	102.343	4.125	102.925	102.825	102.725	4.125	103.492	103.392	103.292	4.875	102.689	102.589	102.489	4.125	101.426	101.326	101.226
4.125	102.597	102.497	102.397	4.250	103.449	103.349	103.249	4.250	103.952	103.852	103.752	4.990	102.836	102.736	102.636	4.250	101.886	101.786	101.686
4.250	103.047	102.947	102.847	4.375	103.625	103.525	103.425	4.375	104.299	104.199	104.099	5.000	102.936	102.836	102.736	4.375	102.233	102.133	102.033
4.375	103.315	103.215	103.115	4.500	103.876	103.776	103.676	4.500	104.514	104.414	104.314	5.125	103.251	103.151	103.051	4.500	102.448	102.348	102.248
4.500	103.594	103.494	103.394	4.625	103.933	103.833	103.733	4.625	104.032	103.932	103.832	5.250	103.520	103.420	103.320	4.625	101.625	101.525	101.425
4.625	103.609	103.509	103.409	4.750	104.163	104.063	103.963	4.750	104.358	104.258	104.158	5.375	101.874	101.763	101.674	4.750	101.951	101.851	101.751
4.750	103.885	103.785	103.685	4.875	104.488	104.388	104.288	4.875	104.618	104.518	104.418	5.500	102.136	102.025	101.936	4.875	102.211	102.111	102.011
4.875	104.189	104.089	103.989	4.990	104.736	104.636	104.536	4.990	104.806	104.706	104.606	5.625	102.723	102.612	102.523	4.990	102.413	102.313	102.213
4.990	104.336	104.236	104.136	5.000	104.836	104.736	104.636	5.000	104.906	104.806	104.706	5.750	103.042	102.931	102.842	5.000	102.513	102.413	102.313
5.000	104.436	104.336	104.236	5.125	105.380	105.280	105.180	5.125	104.823	104.723	104.623	5.875	103.129	103.018	102.929	5.125	102.916	102.816	102.716
5.125	104.751	104.651	104.551	5.250	104.908	104.808	104.708	5.250	104.918	104.818	104.718	5.990	103.040	102.929	102.840	5.250	103.011	102.911	102.811
5.250	105.143	105.043	104.943	5.375	105.155	105.055	104.955	5.375	0.000	0.000	0.000	6.000	103.140	103.029	102.940	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", LPML			

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.:

12/20/2019

45 Day Lock Exp.:

1/6/2020

60 Day Lock Exp.:

1/20/2020

W. Rate Sheet Dated: 11/20/2019

Release Time: 10:00 am ET

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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	98.361	98.298	98.236	
3.500	98.793	98.731	98.668	
3.625	99.066	99.004	98.941	
3.750	99.572	99.510	99.447	
3.875	99.806	99.743	99.681	
4.000	100.041	99.979	99.916	
4.125	100.293	100.231	100.168	
4.250	100.475	100.413	100.350	
4.375	100.773	100.711	100.648	
4.500	101.012	100.949	100.887	
4.625	101.250	101.187	101.125	
4.750	101.584	101.522	101.459	
4.875	101.846	101.784	101.721	

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	98.368	98.243	98.118	
3.375	98.829	98.704	98.579	
3.500	99.232	99.107	98.982	
3.625	99.711	99.586	99.461	
3.750	100.123	99.998	99.873	
3.875	100.480	100.355	100.230	
4.000	100.817	100.692	100.567	
4.125	100.955	100.830	100.705	
4.250	101.261	101.136	101.011	
4.375	101.539	101.414	101.289	
4.500	101.697	101.572	101.447	

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	96.743	96.618	96.493	
3.375	97.147	97.022	96.897	
3.500	97.521	97.396	97.271	
3.625	97.871	97.746	97.621	
3.750	98.458	98.333	98.208	
3.875	98.768	98.643	98.518	
4.000	99.052	98.927	98.802	
4.125	99.335	99.210	99.085	
4.250	99.618	99.493	99.368	
4.375	99.902	99.777	99.652	
4.500	100.191	100.066	99.941	
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)