



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.: 12/23/2019

45 Day Lock Exp.: 1/6/2020

60 Day Lock Exp.: 1/20/2020

W. Rate Sheet Dated: 11/21/2019

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	101.644	101.494	101.344	3.250	101.106	100.956	100.806	2.375	96.395	96.245	96.095	3.125	99.546	99.396	99.246
3.375	102.131	101.981	101.831	3.375	101.488	101.338	101.188	2.500	96.825	96.675	96.525	3.250	99.902	99.752	99.602
3.500	102.614	102.464	102.314	3.500	101.851	101.701	101.551	2.625	97.251	97.101	96.951	3.375	100.200	100.050	99.900
3.625	103.081	102.931	102.781	3.625	102.163	102.013	101.863	2.750	97.827	97.677	97.527	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	98.256	98.106	97.956	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	98.671	98.521	98.371	Margin = 2.250		Index = 1.560	
4.000	103.247	103.097	102.947	4.000	102.459	102.309	102.159	3.125	99.082	98.932	98.782				
4.125	103.630	103.480	103.330	4.125	102.730	102.580	102.430	3.250	100.719	100.569	100.419				
4.375	103.138	103.038	102.938	4.375	102.479	102.379	102.279	3.375	101.079	100.929	100.779				
4.500	103.481	103.381	103.281	4.500	102.640	102.540	102.440	3.500	101.420	101.270	101.120				
4.625	103.841	103.741	103.641	4.625	102.831	102.731	102.631	3.625	101.709	101.559	101.409				
4.750	103.966	103.866	103.766	4.750	103.201	103.101	103.001	3.750	102.164	102.014	101.864				
4.875	104.061	103.961	103.861	4.875	103.428	103.328	103.228	3.875	102.466	102.316	102.166				
5.000	104.352	104.252	104.152	5.000	103.659	103.559	103.459	4.000	102.773	102.623	102.473				
5.125	104.462	104.362	104.262	5.125	103.849	103.749	103.649	4.125	103.022	102.872	102.722				
5.375	104.660	104.560	104.460	5.375	104.119	104.019	103.919	4.250	102.890	102.740	102.590				
5.500	104.900	104.800	104.700	5.500	104.349	104.249	104.149	4.375	103.147	102.997	102.847				
5.625	105.152	105.052	104.952	5.625	104.540	104.440	104.340	4.500	103.316	103.166	103.016				
6.250	105.940	105.790	105.640	6.250	105.327	105.177	105.027	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	100.494	100.344	100.194	3.250	100.106	99.956	99.806	2.375	95.395	95.245	95.095	3.125	98.546	98.396	98.246
3.375	100.981	100.831	100.681	3.375	100.488	100.338	100.188	2.500	95.825	95.675	95.525	3.250	98.902	98.752	98.602
3.500	101.464	101.314	101.164	3.500	100.851	100.701	100.551	2.625	96.251	96.101	95.951	3.375	99.200	99.050	98.900
3.625	101.931	101.781	101.631	3.625	101.163	101.013	100.863	2.750	96.627	96.677	96.527	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	97.256	97.106	96.956	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	97.671	97.521	97.371	Margin = 2.250		Index = 1.560	
4.000	102.097	101.947	101.797	4.000	101.459	101.309	101.159	3.125	98.082	97.932	97.782	30 Year OTC			
4.125	102.480	102.330	102.180	4.125	101.730	101.580	101.430	3.250	99.719	99.569	99.419	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	100.079	99.929	99.779	3.875	101.300	101.050	100.800
4.500	102.331	102.231	102.131	4.500	101.640	101.540	101.440	3.500	100.420	100.270	100.120	4.000	101.697	101.447	101.197
4.625	102.691	102.591	102.491	4.625	101.831	101.731	101.631	3.625	100.709	100.559	100.409	4.125	102.080	101.830	101.580
4.750	102.816	102.716	102.616	4.750	102.201	102.101	102.001	3.750	101.164	101.014	100.864	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	101.466	101.316	101.166	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	101.773	101.623	101.473	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	102.022	101.872	101.722	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	101.890	101.740	101.590	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	102.147	101.997	101.847	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	102.316	102.166	102.016	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	102.490	102.340	102.190	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	98.550	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	100.188	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

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12/23/2019

45 Day Lock Exp.:

1/6/2020

60 Day Lock Exp.:

1/20/2020

W. Rate Sheet Dated: 11/21/2019

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	93.675	93.525	93.375	3.125	98.718	98.568	98.418
3.375	100.544	100.394	100.244	3.375	100.331	100.181	100.031	2.500	94.105	93.955	93.805	3.250	99.325	99.175	99.025
3.500	101.027	100.877	100.727	3.500	100.694	100.544	100.394	2.625	94.531	94.381	94.231	3.375	99.623	99.473	99.323
3.625	101.493	101.343	101.193	3.625	101.006	100.856	100.706	2.750	96.420	96.270	96.120	3.500	99.635	99.485	99.335
3.750	101.078	100.928	100.778	3.750	100.897	100.747	100.597	2.875	96.849	96.699	96.549	3.625	99.865	99.715	99.565
3.875	101.512	101.362	101.212	3.875	101.221	101.071	100.921	3.000	97.264	97.114	96.964	Margin = 2.250		Index = 1.560	
4.000	101.910	101.760	101.610	4.000	101.551	101.401	101.251	3.125	97.674	97.524	97.374				
4.125	102.293	102.143	101.993	4.125	101.823	101.673	101.523	3.250	99.562	99.412	99.262				
4.375	101.801	101.701	101.601	4.375	101.571	101.471	101.371	3.375	99.922	99.772	99.622				
4.500	102.143	102.043	101.943	4.500	101.733	101.633	101.533	3.500	100.262	100.112	99.962				
4.625	102.503	102.403	102.303	4.625	101.923	101.823	101.723	3.625	100.552	100.402	100.252				
4.750	102.066	101.966	101.866	4.750	101.731	101.631	101.531	3.750	101.256	101.106	100.956				
4.875	102.161	102.061	101.961	4.875	101.958	101.858	101.758	3.875	101.558	101.408	101.258				
5.000	102.452	102.352	102.252	5.000	102.189	102.089	101.989	4.000	101.866	101.716	101.566				
5.125	102.562	102.462	102.362	5.125	102.379	102.279	102.179	4.125	102.115	101.965	101.815				
5.375	102.104	102.004	101.904	5.375	101.992	101.892	101.792	4.250	101.983	101.833	101.683				
5.500	102.344	102.244	102.144	5.500	102.223	102.123	102.023	4.375	102.240	102.090	101.940				
5.625	102.596	102.496	102.396	5.625	102.414	102.314	102.214	4.500	102.408	102.258	102.108				
6.250	102.790	102.640	102.490	6.250	102.607	102.457	102.307	4.625	102.583	102.433	102.283				

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	93.995	93.845	93.695	3.125	96.708	96.558	96.408
3.375	99.394	99.244	99.094	3.375	98.901	98.751	98.601	2.500	94.425	94.275	94.125	3.250	97.315	97.165	97.015
3.500	99.877	99.727	99.577	3.500	99.264	99.114	98.964	2.625	94.851	94.701	94.551	3.375	97.613	97.463	97.313
3.625	100.343	100.193	100.043	3.625	99.576	99.426	99.276	2.750	96.271	96.121	95.971	3.500	97.625	97.475	97.325
3.750	99.928	99.778	99.628	3.750	99.467	99.317	99.167	2.875	96.700	96.550	96.400	3.625	97.855	97.705	97.555
3.875	100.362	100.212	100.062	3.875	99.791	99.641	99.491	3.000	97.115	96.965	96.815	Margin = 2.250		Index = 1.560	
4.000	100.760	100.610	100.460	4.000	100.121	99.971	99.821	3.125	97.526	97.376	97.226	30 Year OTC			
4.125	101.143	100.993	100.843	4.125	100.393	100.243	100.093	3.250	98.882	98.732	98.582	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	99.242	99.092	98.942	3.875	99.962	99.712	99.462
4.500	100.993	100.893	100.793	4.500	100.303	100.203	100.103	3.500	99.582	99.432	99.282	4.000	100.360	100.110	99.860
4.625	101.353	101.253	101.153	4.625	100.493	100.393	100.293	3.625	99.872	99.722	99.572	4.125	100.743	100.493	100.243
4.750	100.916	100.816	100.716	4.750	100.301	100.201	100.101	3.750	99.756	99.606	99.456	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	100.058	99.908	99.758	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	100.365	100.215	100.065	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	100.615	100.465	100.315	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	100.240	100.090	99.940	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	100.497	100.347	100.197	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	100.666	100.516	100.366	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	100.840	100.690	100.540	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	97.212	96.962	96.712	6.250	N/A	N/A	N/A
4.125	98.993	98.743	98.493	6.250	99.250	99.000	98.750	4.000	97.610	97.360	97.110				
4.250	99.118	98.868	98.618					4.125	97.993	97.743	97.493				
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	
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/23/2019

45 Day Lock Exp.:

1/6/2020

60 Day Lock Exp.:

1/20/2020

W. Rate Sheet Dated: 11/21/2019

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 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	99.414	99.314	99.214	3.375	99.756	99.656	99.556	3.375	99.756	99.656	99.556	4.000	102.041	101.941	101.841	4.000	101.666	101.566	101.466
3.375	100.006	99.906	99.806	3.500	100.105	100.005	99.905	3.500	100.105	100.005	99.905	4.125	102.091	101.991	101.891	4.125	101.716	101.616	101.516
3.500	100.355	100.255	100.155	3.625	100.699	100.599	100.499	3.625	100.699	100.599	100.499	4.250	102.305	102.205	102.105	4.250	101.930	101.830	101.730
3.625	100.949	100.849	100.749	3.750	101.537	101.437	101.337	3.750	101.537	101.437	101.337	4.375	102.561	102.461	102.361	4.375	102.186	102.086	101.986
3.750	101.787	101.687	101.587	3.875	101.912	101.812	101.712	3.875	101.912	101.812	101.712	4.500	102.831	102.731	102.631	4.500	102.206	102.106	102.006
3.875	102.162	102.062	101.962	3.990	102.121	102.021	101.921	3.990	102.121	102.021	101.921	4.625	102.844	102.744	102.644	4.625	102.219	102.119	102.019
3.990	102.496	102.396	102.296	4.000	102.221	102.121	102.021	4.000	102.221	102.121	102.021	4.750	102.709	102.609	102.509	4.750	102.084	101.984	101.884
4.000	102.596	102.496	102.396	4.125	102.271	102.171	102.071	4.125	102.271	102.171	102.071	4.875	103.002	102.902	102.802	4.875	102.377	102.277	102.177
4.125	102.646	102.546	102.446	4.250	102.643	102.543	102.443	4.250	102.643	102.543	102.443	4.990	103.142	103.042	102.942	4.990	102.142	102.042	101.942
4.250	103.018	102.918	102.818	4.375	102.899	102.799	102.699	4.375	102.899	102.799	102.699	5.000	103.242	103.142	103.042	5.000	102.242	102.142	102.042
4.375	103.274	103.174	103.074	4.500	102.919	102.819	102.719	4.500	102.919	102.819	102.719	5.125	103.545	103.445	103.345	5.125	102.545	102.445	102.345
4.500	103.544	103.444	103.344	4.625	102.932	102.832	102.732	4.625	102.932	102.832	102.732	5.250	102.773	102.673	102.573	5.250	101.773	101.673	101.573
4.625	103.557	103.457	103.357	4.750	103.235	103.135	103.035	4.750	103.235	103.135	103.035	5.375	102.177	102.073	101.977	5.375	102.177	102.073	101.977
4.750	103.860	103.760	103.660	4.875	103.528	103.428	103.328	4.875	103.528	103.428	103.328	5.500	102.432	102.329	102.229	5.500	102.432	102.329	102.229
4.875	104.153	104.053	103.953	4.990	103.293	103.193	103.093	4.990	103.293	103.193	103.093	5.625	103.005	102.901	102.805	5.625	103.005	102.901	102.805
4.990	104.293	104.193	104.093	5.000	103.393	103.293	103.193	5.000	103.393	103.293	103.193	5.750	103.319	103.215	103.119	5.750	103.319	103.215	103.119
5.000	104.393	104.293	104.193	5.125	103.696	103.596	103.496	5.125	103.696	103.596	103.496	5.875	103.401	103.297	103.201	5.875	103.401	103.297	103.201
5.125	104.696	104.596	104.496	5.250	104.083	103.983	103.883	5.250	104.083	103.983	103.883	5.990	103.308	103.205	103.108	5.990	103.308	103.205	103.108
5.250	105.083	104.983	104.883	5.375	105.275	105.175	105.075	5.375	105.275	105.175	105.075	6.000	103.408	103.305	103.208	6.000	103.408	103.305	103.208
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	101.666	101.566	101.466	3.375	100.493	100.393	100.293	3.375	100.493	100.393	100.293	3.375	100.493	100.393	100.293	3.375	101.653	101.553	101.453
4.125	101.716	101.616	101.516	3.500	100.066	100.966	100.866	3.500	100.066	100.966	100.866	3.500	100.066	100.966	100.866	3.500	102.007	101.907	101.807
4.250	101.930	101.830	101.730	3.625	101.748	101.648	101.548	3.625	101.748	101.648	101.548	3.625	101.748	101.648	101.548	3.625	102.281	102.181	102.081
4.375	102.186	102.086	101.986	3.750	102.134	102.034	101.934	3.750	102.134	102.034	101.934	3.750	102.134	102.034	101.934	3.750	102.762	102.662	102.562
4.500	102.206	102.106	102.006	3.875	102.352	102.252	102.152	3.875	102.352	102.252	102.152	3.875	102.352	102.252	102.152	3.875	102.912	102.812	102.712
4.625	102.219	102.119	102.019	3.990	102.602	102.502	102.402	3.990	102.602	102.502	102.402	3.990	102.602	102.502	102.402	3.990	103.232	103.132	103.032
4.750	102.084	101.984	101.884	4.000	102.702	102.602	102.502	4.000	102.702	102.602	102.502	4.000	102.702	102.602	102.502	4.000	103.332	103.232	103.132
4.875	102.377	102.277	102.177	4.125	102.917	102.817	102.717	4.125	102.917	102.817	102.717	4.125	102.917	102.817	102.717	4.125	103.458	103.358	103.258
4.990	102.142	102.042	101.942	4.250	103.391	103.291	103.191	4.250	103.391	103.291	103.191	4.250	103.391	103.291	103.191	4.250	103.910	103.810	103.710
5.000	102.242	102.142	102.042	4.375	103.551	103.451	103.351	4.375	103.551	103.451	103.351	4.375	103.551	103.451	103.351	4.375	104.250	104.150	104.050
5.125	102.545	102.445	102.345	4.500	103.824	103.724	103.624	4.500	103.824	103.724	103.624	4.500	103.824	103.724	103.624	4.500	104.456	104.356	104.256
5.250	101.773	101.673	101.573	4.625	103.879	103.779	103.679	4.625	103.879	103.779	103.679	4.625	103.879	103.779	103.679	4.625	104.041	103.941	103.841
5.375	102.177	102.073	101.977	4.750	104.128	104.028	103.928	4.750	104.128	104.028	103.928	4.750	104.128	104.028	103.928	4.750	104.358	104.258	104.158
5.500	102.432	102.329	102.232	4.875	104.444	104.344	104.244	4.875	104.444	104.344	104.244	4.875	104.444	104.344	104.244	4.875	104.611	104.511	104.411
5.625	103.005	102.901	102.805	4.990	104.682	104.582	104.482	4.990	104.682	104.582	104.482	4.990	104.682	104.582	104.482	4.990	104.793	104.693	104.593
5.750	103.319	103.215	103.119	5.000	104.782	104.682	104.582	5.000	104.782	104.682	104.582	5.000	104.782	104.682	104.582	5.000	104.893	104.793	104.693
5.875	103.401	103.297	103.201	5.125	105.313	105.213	105.113	5.125	105.313	105.213	105.113	5.125	105.313	105.213	105.113	5.125	104.860	104.760	104.660
5.990	103.308	103.205	103.108	5.250	104.832	104.732	104.632	5.250	104.832	104.732	104.632	5.250	104.832	104.732	104.632	5.250	104.952	104.852	104.752
6.000	103.408	103.305	103.208	5.375	105.074	104.974	104.874	5.375	105.074	104.974	104.874	5.375	105.074	104.974	104.874	5.375	0.000	#N/A	#N/A
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.653	101.553	101.453	3.375	101.653	101.553	101.453	3.375	100.890	100.790	100.690	3.375	100.890	100.790	100.690	3.375	100.890	100.790	100.690
3.500	102.007	101.907	101.807	3.500	102.007	101.907	101.807	3.500	101.244	101.144	101.044	3.500	101.244	101.144	101.044	3.500	101.244	101.144	101.044
3.625	102.281	102.181	102.081	3.625	102.281	102.181	102.081	3.625	101.019	100.919	100.819	3.625	101.019	100.919	100.819	3.625	101.019	100.919	100.819
3.750	102.762	102.662	102.562	3.750	102.762	102.662	102.562	3.750	101.500	101.400	101.300	3.750	101.500	101.400	101.300	3.750	101.500	101.400	101.300
3.875	102.912	102.812	102.712	3.875	102.912	102.812	102.712	3.875	101.650	101.550	101.450	3.875	101.650	101.550	101.450	3.875	101.650	101.550	101.450
3.990	103.232	103.132	103.032	3.990	103.232	103.132	103.032	3.990	101.970	101.870	101.770	3.990	101.970	101.870	101.770	3.990	101.970	101.870	101.770
4.000	103.332	103.232	103.132	4.000	103.332	103.232	103.132	4.000	102.070	101.970	101.870	4.000	102.070	101.970	101.870	4.000	102.070	101.970	101.870
4.125	103.458	103.358	103.258	4.125	103.458	103.358	103.258	4.125	101.705	101.605	101.505	4.125	101.705	101.605	101.505	4.125	101.705	101.605	101.505
4.250	103.910	103.810	103.710	4.250	103.910	103.810	103.710	4.250	102.157	102.057	101.957	4.250	102.157	102.057	101.957	4.250	102.157	102.057	101.957
4.375	104.125	104.025	103.925	4.375	104.125	104.025	103.925	4.375	102.497	102.397	102.297	4.375	102.372	102.272	102.172	4.375	102.372	102.272	102.172
4.500	104.331	104.231	104.131	4.500	104.331	104.231	104.131	4.500	102.703										



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.:

12/23/2019

45 Day Lock Exp.:

1/6/2020

60 Day Lock Exp.:

1/20/2020

W. Rate Sheet Dated: 11/21/2019

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	99.467	99.367	99.267	3.375	100.561	100.461	100.361	3.375	101.664	101.564	101.464	4.000	101.696	101.596	101.496	3.375	100.601	100.501	100.401
3.375	100.065	99.965	99.865	3.500	101.151	101.051	100.951	3.500	102.020	101.920	101.820	4.125	101.748	101.648	101.548	3.500	100.957	100.857	100.757
3.500	100.416	100.316	100.216	3.625	101.841	101.741	101.641	3.625	102.274	102.174	102.074	4.250	102.049	101.949	101.849	3.625	100.714	100.614	100.514
3.625	101.021	100.921	100.821	3.750	102.180	102.080	101.980	3.750	102.759	102.659	102.559	4.375	102.309	102.209	102.109	3.750	101.199	101.099	100.999
3.750	101.813	101.713	101.613	3.875	102.422	102.322	102.222	3.875	102.911	102.811	102.711	4.500	102.579	102.479	102.379	3.875	101.351	101.251	101.151
3.875	102.195	102.095	101.995	3.990	102.674	102.574	102.474	3.990	103.231	103.131	103.031	4.625	102.590	102.490	102.390	3.990	101.671	101.571	101.471
3.990	102.532	102.432	102.332	4.000	102.774	102.674	102.574	4.000	103.331	103.231	103.131	4.750	102.329	102.229	102.129	4.000	101.771	101.671	101.571
4.000	102.632	102.532	102.432	4.125	102.989	102.889	102.789	4.125	103.533	103.433	103.333	4.875	102.625	102.525	102.425	4.125	101.472	101.372	101.272
4.125	102.684	102.584	102.484	4.250	103.457	103.357	103.257	4.250	103.987	103.887	103.787	4.990	102.766	102.666	102.566	4.250	101.926	101.826	101.726
4.250	103.048	102.948	102.848	4.375	103.629	103.529	103.429	4.375	104.329	104.229	104.129	5.000	102.866	102.766	102.666	4.375	102.268	102.168	102.068
4.375	103.308	103.208	103.108	4.500	103.874	103.774	103.674	4.500	104.537	104.437	104.337	5.125	103.172	103.072	102.972	4.500	102.476	102.376	102.276
4.500	103.578	103.478	103.378	4.625	103.930	103.830	103.730	4.625	104.947	104.847	104.747	5.250	103.417	103.313	103.217	4.625	101.540	101.440	101.340
4.625	103.589	103.489	103.389	4.750	104.160	104.060	103.960	4.750	104.267	104.167	104.067	5.375	101.804	101.678	101.604	4.750	101.860	101.760	101.660
4.750	103.860	103.760	103.660	4.875	104.479	104.379	104.279	4.875	104.521	104.421	104.321	5.500	102.062	101.936	101.862	4.875	102.114	102.014	101.914
4.875	104.156	104.056	103.956	4.990	104.719	104.619	104.519	4.990	104.702	104.602	104.502	5.625	102.639	102.513	102.439	4.990	102.345	102.245	102.145
4.990	104.297	104.197	104.097	5.000	104.819	104.719	104.619	5.000	104.802	104.702	104.602	5.750	102.954	102.828	102.754	5.000	102.445	102.345	102.245
5.000	104.397	104.297	104.197	5.125	105.354	105.254	105.154	5.125	104.722	104.618	104.522	5.875	103.037	102.911	102.837	5.125	102.815	102.711	102.615
5.125	104.703	104.603	104.503	5.250	104.842	104.738	104.642	5.250	104.815	104.711	104.615	5.990	102.947	102.821	102.747	5.250	102.908	102.804	102.708
5.250	105.072	104.968	104.872	5.375	105.086	104.982	104.886	5.375	0.000	0.000	0.000	6.000	103.047	102.921	102.847	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.:

12/23/2019

45 Day Lock Exp.:

1/6/2020

60 Day Lock Exp.:

1/20/2020

W. Rate Sheet Dated: 11/21/2019

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	98.365	98.303	98.240	
3.500	98.798	98.735	98.673	
3.625	99.071	99.009	98.946	
3.750	99.576	99.514	99.451	
3.875	99.810	99.747	99.685	
4.000	100.045	99.983	99.920	
4.125	100.297	100.235	100.172	
4.250	100.479	100.417	100.354	
4.375	100.778	100.715	100.653	
4.500	101.016	100.954	100.891	
4.625	101.254	101.192	101.129	
4.750	101.588	101.526	101.463	
4.875	101.850	101.788	101.725	

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	98.286	98.161	98.036	
3.375	98.747	98.622	98.497	
3.500	99.150	99.025	98.900	
3.625	99.628	99.503	99.378	
3.750	100.040	99.915	99.790	
3.875	100.395	100.270	100.145	
4.000	100.733	100.608	100.483	
4.125	100.870	100.745	100.620	
4.250	101.176	101.051	100.926	
4.375	101.454	101.329	101.204	
4.500	101.612	101.487	101.362	

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	96.665	96.540	96.415	
3.375	97.069	96.944	96.819	
3.500	97.442	97.317	97.192	
3.625	97.793	97.668	97.543	
3.750	98.379	98.254	98.129	
3.875	98.688	98.563	98.438	
4.000	98.972	98.847	98.722	
4.125	99.255	99.130	99.005	
4.250	99.538	99.413	99.288	
4.375	99.821	99.696	99.571	
4.500	100.111	99.986	99.861	
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)