



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.: 1/21/2020

W. Rate Sheet Dated: 11/22/2019

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	101.706	101.556	101.406	3.250	101.168	101.018	100.868	2.375	96.454	96.304	96.154	3.125	99.546	99.396	99.246
3.375	102.194	102.044	101.894	3.375	101.551	101.401	101.251	2.500	96.884	96.734	96.584	3.250	99.902	99.752	99.602
3.500	102.677	102.527	102.377	3.500	101.914	101.764	101.614	2.625	97.310	97.160	97.010	3.375	100.200	100.050	99.900
3.625	103.143	102.993	102.843	3.625	102.226	102.076	101.926	2.750	97.862	97.712	97.562	3.500	100.213	100.063	99.913
3.750	102.494	102.344	102.194	3.750	101.882	101.732	101.582	2.875	98.292	98.142	97.992	3.625	100.442	100.292	100.142
3.875	102.928	102.778	102.628	3.875	102.207	102.057	101.907	3.000	98.706	98.556	98.406	Margin = 2.250		Index = 1.560	
4.000	103.325	103.175	103.025	4.000	102.537	102.387	102.237	3.125	99.117	98.967	98.817				
4.125	103.709	103.559	103.409	4.125	102.809	102.659	102.509	3.250	100.751	100.601	100.451				
4.375	103.169	103.069	102.969	4.375	102.510	102.410	102.310	3.375	101.111	100.961	100.811				
4.500	103.512	103.412	103.312	4.500	102.672	102.572	102.472	3.500	101.451	101.301	101.151				
4.625	103.872	103.772	103.672	4.625	102.862	102.762	102.662	3.625	101.740	101.590	101.440				
4.750	103.997	103.897	103.797	4.750	103.248	103.148	103.048	3.750	102.214	102.064	101.914				
4.875	104.107	104.007	103.907	4.875	103.475	103.375	103.275	3.875	102.517	102.367	102.217				
5.000	104.399	104.299	104.199	5.000	103.706	103.606	103.506	4.000	102.824	102.674	102.524				
5.125	104.509	104.409	104.309	5.125	103.896	103.796	103.696	4.125	103.073	102.923	102.773				
5.375	104.707	104.607	104.507	5.375	104.165	104.065	103.965	4.250	102.859	102.709	102.559				
5.500	104.947	104.847	104.747	5.500	104.396	104.296	104.196	4.375	103.116	102.966	102.816				
5.625	105.199	105.099	104.999	5.625	104.587	104.487	104.387	4.500	103.284	103.134	102.984				
6.250	105.987	105.837	105.687	6.250	105.374	105.224	105.074	4.625	103.459	103.309	103.159				

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	100.556	100.406	100.256	3.250	100.168	100.018	99.868	2.375	95.454	95.304	95.154	3.125	98.546	98.396	98.246
3.375	101.044	100.894	100.744	3.375	100.551	100.401	100.251	2.500	95.884	95.734	95.584	3.250	98.902	98.752	98.602
3.500	101.527	101.377	101.227	3.500	100.914	100.764	100.614	2.625	96.310	96.160	96.010	3.375	99.200	99.050	98.900
3.625	101.993	101.843	101.693	3.625	101.226	101.076	100.926	2.750	96.862	96.712	96.562	3.500	99.213	99.063	98.913
3.750	101.344	101.194	101.044	3.750	100.882	100.732	100.582	2.875	97.292	97.142	96.992	3.625	99.442	99.292	99.142
3.875	101.778	101.628	101.478	3.875	101.207	101.057	100.907	3.000	97.706	97.556	97.406	Margin = 2.250		Index = 1.560	
4.000	102.175	102.025	101.875	4.000	101.537	101.387	101.237	3.125	98.117	97.967	97.817	30 Year OTC			
4.125	102.559	102.409	102.259	4.125	101.809	101.659	101.509	3.250	99.751	99.601	99.451	Rate	30 Day	45 Day	60 Day
4.375	102.019	101.919	101.819	4.375	101.510	101.410	101.310	3.375	100.111	99.961	99.811	3.875	101.378	101.128	100.878
4.500	102.362	102.262	102.162	4.500	101.672	101.572	101.472	3.500	100.451	100.301	100.151	4.000	101.775	101.525	101.275
4.625	102.722	102.622	102.522	4.625	101.862	101.762	101.662	3.625	100.740	100.590	100.440	4.125	102.159	101.909	101.659
4.750	102.847	102.747	102.647	4.750	102.248	102.148	102.048	3.750	101.214	101.064	100.914	4.375	101.619	101.369	101.119
4.875	102.957	102.857	102.757	4.875	102.475	102.375	102.275	3.875	101.517	101.367	101.217	4.500	101.962	101.712	101.462
5.000	103.249	103.149	103.049	5.000	102.706	102.606	102.506	4.000	101.824	101.674	101.524	4.625	102.322	102.072	101.822
5.125	103.359	103.259	103.159	5.125	102.896	102.796	102.696	4.125	102.073	101.923	101.773	4.875	102.557	102.307	102.057
5.375	103.557	103.457	103.357	5.375	103.165	103.065	102.965	4.250	101.859	101.709	101.559	5.000	102.849	102.599	102.349
5.500	103.797	103.697	103.597	5.500	103.396	103.296	103.196	4.375	102.116	101.966	101.816	5.125	102.959	102.709	102.459
5.625	104.049	103.949	103.849	5.625	103.587	103.487	103.387	4.500	102.284	102.134	101.984	5.500	103.397	103.147	102.897
6.250	104.837	104.687	104.537	6.250	104.374	104.224	104.074	4.625	102.459	102.309	102.159	5.625	103.649	103.399	103.149

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	98.628	98.378	98.128	6.250	100.000	99.750	99.500
4.125	100.759	100.509	100.259	6.250	102.750	102.500	102.250	4.000	99.025	98.775	98.525				
4.250	100.884	100.634	100.384					4.125	99.409	99.159	98.909				
4.375	100.219	99.969	99.719					4.375	98.869	98.619	98.369				
4.500	100.562	100.312	100.062					4.500	99.212	98.962	98.712				
4.625	100.922	100.672	100.422					4.625	99.572	99.322	99.072				
5.000	101.449	101.199	100.949					4.875	99.807	99.557	99.307				
5.125	101.559	101.309	101.059					5.000	100.099	99.849	99.599				
5.250	102.044	101.794	101.544					5.125	100.209	99.959	99.709				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.647	100.397	100.147				
								5.625	100.899	100.649	100.399				

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 135860006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.:

12/23/2019

45 Day Lock Exp.:

1/6/2020

60 Day Lock Exp.:

1/21/2020

W. Rate Sheet Dated: 11/22/2019

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	100.119	99.969	99.819	3.250	100.011	99.861	99.711	2.375	93.734	93.584	93.434	3.125	98.718	98.568	98.418
3.375	100.606	100.456	100.306	3.375	100.393	100.243	100.093	2.500	94.164	94.014	93.864	3.250	99.325	99.175	99.025
3.500	101.089	100.939	100.789	3.500	100.756	100.606	100.456	2.625	94.590	94.440	94.290	3.375	99.623	99.473	99.323
3.625	101.556	101.406	101.256	3.625	101.068	100.918	100.768	2.750	96.455	96.305	96.155	3.500	99.635	99.485	99.335
3.750	101.156	101.006	100.856	3.750	100.975	100.825	100.675	2.875	96.884	96.734	96.584	3.625	99.865	99.715	99.565
3.875	101.590	101.440	101.290	3.875	101.299	101.149	100.999	3.000	97.299	97.149	96.999	Margin = 2.250		Index = 1.560	
4.000	101.988	101.838	101.688	4.000	101.629	101.479	101.329	3.125	97.710	97.560	97.410				
4.125	102.371	102.221	102.071	4.125	101.901	101.751	101.601	3.250	99.593	99.443	99.293				
4.375	101.832	101.732	101.632	4.375	101.603	101.503	101.403	3.375	99.953	99.803	99.653				
4.500	102.175	102.075	101.975	4.500	101.764	101.664	101.564	3.500	100.293	100.143	99.993				
4.625	102.534	102.434	102.334	4.625	101.954	101.854	101.754	3.625	100.583	100.433	100.283				
4.750	102.097	101.997	101.897	4.750	101.778	101.678	101.578	3.750	101.307	101.157	101.007				
4.875	102.207	102.107	102.007	4.875	102.005	101.905	101.805	3.875	101.609	101.459	101.309				
5.000	102.499	102.399	102.299	5.000	102.236	102.136	102.036	4.000	101.916	101.766	101.616				
5.125	102.609	102.509	102.409	5.125	102.426	102.326	102.226	4.125	102.166	102.016	101.866				
5.375	102.151	102.051	101.951	5.375	102.039	101.939	101.839	4.250	101.952	101.802	101.652				
5.500	102.391	102.291	102.191	5.500	102.270	102.170	102.070	4.375	102.208	102.058	101.908				
5.625	102.643	102.543	102.443	5.625	102.460	102.360	102.260	4.500	102.377	102.227	102.077				
6.250	102.837	102.687	102.537	6.250	102.654	102.504	102.354	4.625	102.551	102.401	102.251				

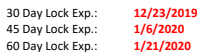
SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	98.969	98.819	98.669	3.250	98.581	98.431	98.281	2.375	94.054	93.904	93.754	3.125	96.708	96.558	96.408
3.375	99.456	99.306	99.156	3.375	98.963	98.813	98.663	2.500	94.484	94.334	94.184	3.250	97.315	97.165	97.015
3.500	99.939	99.789	99.639	3.500	99.326	99.176	99.026	2.625	94.910	94.760	94.610	3.375	97.613	97.463	97.313
3.625	100.406	100.256	100.106	3.625	99.638	99.488	99.338	2.750	96.306	96.156	96.006	3.500	97.625	97.475	97.325
3.750	100.006	99.856	99.706	3.750	99.545	99.395	99.245	2.875	96.735	96.585	96.435	3.625	97.855	97.705	97.555
3.875	100.440	100.290	100.140	3.875	99.869	99.719	99.569	3.000	97.150	97.000	96.850	Margin = 2.250		Index = 1.560	
4.000	100.838	100.688	100.538	4.000	100.199	100.049	99.899	3.125	97.561	97.411	97.261	30 Year OTC			
4.125	101.221	101.071	100.921	4.125	100.471	100.321	100.171	3.250	98.913	98.763	98.613	Rate	30 Day	45 Day	60 Day
4.375	100.682	100.582	100.482	4.375	100.173	100.073	99.973	3.375	99.273	99.123	98.973	3.875	100.040	99.790	99.540
4.500	101.025	100.925	100.825	4.500	100.334	100.234	100.134	3.500	99.613	99.463	99.313	4.000	100.438	100.188	99.938
4.625	101.384	101.284	101.184	4.625	100.524	100.424	100.324	3.625	99.903	99.753	99.603	4.125	100.821	100.571	100.321
4.750	100.947	100.847	100.747	4.750	100.348	100.248	100.148	3.750	99.807	99.657	99.507	4.375	100.282	100.032	99.782
4.875	101.057	100.957	100.857	4.875	100.575	100.475	100.375	3.875	100.109	99.959	99.809	4.500	100.625	100.375	100.125
5.000	101.349	101.249	101.149	5.000	100.806	100.706	100.606	4.000	100.416	100.266	100.116	4.625	100.984	100.734	100.484
5.125	101.459	101.359	101.259	5.125	100.996	100.896	100.796	4.125	100.665	100.515	100.365	4.875	100.657	100.407	100.157
5.375	101.001	100.901	100.801	5.375	100.609	100.509	100.409	4.250	100.209	100.059	99.909	5.000	100.949	100.699	100.449
5.500	101.241	101.141	101.041	5.500	100.840	100.740	100.640	4.375	100.466	100.316	100.166	5.125	101.059	100.809	100.559
5.625	101.493	101.393	101.293	5.625	101.030	100.930	100.830	4.500	100.634	100.484	100.334	5.500	100.841	100.591	100.341
6.250	101.687	101.537	101.387	6.250	101.224	101.074	100.924	4.625	100.809	100.659	100.509	5.625	101.093	100.843	100.593

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	97.290	97.040	96.790	6.250	N/A	N/A	N/A
4.125	99.071	98.821	98.571	6.250	99.250	99.000	98.750	4.000	97.688	97.438	97.188				
4.250	99.196	98.946	98.696					4.125	98.071	97.821	97.571				
4.375	98.532	98.282	98.032					4.375	97.532	97.282	97.032				
4.500	98.875	98.625	98.375					4.500	97.875	97.625	97.375				
4.625	99.234	98.984	98.734					4.625	98.234	97.984	97.734				
5.000	99.199	98.949	98.699					4.875	97.907	97.657	97.407				
5.125	99.309	99.059	98.809					5.000	98.199	97.949	97.699				
5.250	99.138	98.888	98.638					5.125	98.309	98.059	97.809				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	98.091	97.841	97.591				
								5.625	98.343	98.093	97.843				

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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Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.



AFR Loan Center

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Lockdesk Phone:

Lockdesk Hours:

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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.:

1/21/2020

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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	99.334	99.234	99.134	3.375	99.663	99.563	99.463	3.375	99.663	99.563	99.463	4.000	101.960	101.860	101.760	4.000	101.585	101.485	101.385
3.375	99.913	99.813	99.713	3.500	100.011	99.911	99.811	3.500	100.011	99.911	99.811	4.125	102.015	101.915	101.815	4.125	101.640	101.540	101.440
3.500	100.261	100.161	100.061	3.625	100.607	100.507	100.407	3.625	100.607	100.507	100.407	4.250	102.352	102.252	102.152	4.250	101.977	101.877	101.777
3.625	100.857	100.757	100.657	3.750	101.505	101.405	101.305	3.750	101.505	101.405	101.305	4.375	102.612	102.512	102.412	4.375	102.237	102.137	102.037
3.750	101.755	101.655	101.555	3.875	101.883	101.783	101.683	3.875	101.883	101.783	101.683	4.500	102.931	102.831	102.731	4.500	102.306	102.206	102.106
3.875	102.133	102.033	101.933	3.990	102.071	101.971	101.871	3.990	102.071	101.971	101.871	4.625	102.911	102.811	102.711	4.625	102.286	102.186	102.086
3.990	102.446	102.346	102.246	4.000	102.171	102.071	101.971	4.000	102.171	102.071	101.971	4.750	102.696	102.596	102.496	4.750	102.071	101.971	101.871
4.000	102.546	102.446	102.346	4.125	102.226	102.126	102.026	4.125	102.226	102.126	102.026	4.875	102.990	102.890	102.790	4.875	102.365	102.265	102.165
4.125	102.601	102.501	102.401	4.250	102.659	102.559	102.459	4.250	102.659	102.559	102.459	4.990	103.133	103.033	102.933	4.990	102.133	102.033	101.933
4.250	103.034	102.934	102.834	4.375	102.919	102.819	102.719	4.375	102.919	102.819	102.719	5.000	103.233	103.133	103.033	5.000	102.233	102.133	102.033
4.375	103.294	103.194	103.094	4.500	102.988	102.888	102.788	4.500	102.988	102.888	102.788	5.125	103.539	103.439	103.339	5.125	102.539	102.439	102.339
4.500	103.613	103.513	103.413	4.625	102.968	102.868	102.768	4.625	102.968	102.868	102.768	5.250	102.779	102.679	102.579	5.250	101.779	101.679	101.579
4.625	103.593	103.493	103.393	4.750	103.221	103.121	103.021	4.750	103.221	103.121	103.021	5.375	102.259	102.159	102.059	5.375	102.259	102.155	102.059
4.750	103.846	103.746	103.646	4.875	103.515	103.415	103.315	4.875	103.515	103.415	103.315	5.500	102.518	102.414	102.318	5.500	102.518	102.414	102.318
4.875	104.140	104.040	103.940	4.990	103.283	103.183	103.083	4.990	103.283	103.183	103.083	5.625	103.010	102.906	102.810	5.625	103.010	102.906	102.810
4.990	104.283	104.183	104.083	5.000	103.383	103.283	103.183	5.000	103.383	103.283	103.183	5.750	103.405	103.302	103.205	5.750	103.405	103.302	103.205
5.000	104.383	104.283	104.183	5.125	103.689	103.589	103.489	5.125	103.689	103.589	103.489	5.875	103.408	103.304	103.208	5.875	103.408	103.304	103.208
5.125	104.689	104.589	104.489	5.250	104.084	103.984	103.884	5.250	104.084	103.984	103.884	5.990	103.316	103.212	103.116	5.990	103.316	103.212	103.116
5.250	105.084	104.984	104.884	5.375	105.382	105.278	105.182	5.375	105.382	105.278	105.182	6.000	103.416	103.312	103.216	6.000	103.416	103.312	103.216
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	101.585	101.485	101.385	3.375	100.424	100.324	100.224	3.375	100.424	100.324	100.224	3.375	100.424	100.324	100.224	3.375	101.592	101.492	101.392
4.125	101.640	101.540	101.440	3.500	101.012	100.912	100.812	3.500	101.012	100.912	100.812	3.500	101.012	100.912	100.812	3.500	102.041	101.941	101.841
4.250	101.977	101.877	101.777	3.625	101.700	101.600	101.500	3.625	101.700	101.600	101.500	3.625	101.700	101.600	101.500	3.625	102.266	102.166	102.066
4.375	102.237	102.137	102.037	3.750	102.126	102.026	101.926	3.750	102.126	102.026	101.926	3.750	102.126	102.026	101.926	3.750	102.788	102.688	102.588
4.500	102.306	102.206	102.106	3.875	102.453	102.353	102.253	3.875	102.453	102.353	102.253	3.875	102.453	102.353	102.253	3.875	102.939	102.839	102.739
4.625	102.286	102.186	102.086	3.990	102.642	102.542	102.442	3.990	102.642	102.542	102.442	3.990	102.642	102.542	102.442	3.990	103.224	103.124	103.024
4.750	102.071	101.971	101.871	4.000	102.742	102.642	102.542	4.000	102.742	102.642	102.542	4.000	102.742	102.642	102.542	4.000	103.324	103.224	103.124
4.875	102.365	102.265	102.165	4.125	102.960	102.860	102.760	4.125	102.960	102.860	102.760	4.125	102.960	102.860	102.760	4.125	103.538	103.438	103.338
4.990	102.133	102.033	101.933	4.250	103.463	103.363	103.263	4.250	103.463	103.363	103.263	4.250	103.463	103.363	103.263	4.250	103.990	103.890	103.790
5.000	102.233	102.133	102.033	4.375	103.634	103.534	103.434	4.375	103.634	103.534	103.434	4.375	103.634	103.534	103.434	4.375	104.334	104.234	104.134
5.125	102.539	102.439	102.339	4.500	103.881	103.781	103.681	4.500	103.881	103.781	103.681	4.500	103.881	103.781	103.681	4.500	104.542	104.442	104.342
5.250	101.779	101.679	101.579	4.625	103.936	103.836	103.736	4.625	103.936	103.836	103.736	4.625	103.936	103.836	103.736	4.625	103.996	103.896	103.796
5.375	102.259	102.159	102.059	4.750	104.130	104.030	103.930	4.750	104.130	104.030	103.930	4.750	104.130	104.030	103.930	4.750	104.316	104.216	104.116
5.500	102.518	102.414	102.318	4.875	104.449	104.349	104.249	4.875	104.449	104.349	104.249	4.875	104.449	104.349	104.249	4.875	104.572	104.472	104.372
5.625	103.010	102.906	102.810	4.990	104.691	104.591	104.491	4.990	104.691	104.591	104.491	4.990	104.691	104.591	104.491	4.990	104.759	104.659	104.559
5.750	103.405	103.302	103.205	5.000	104.791	104.691	104.591	5.000	104.791	104.691	104.591	5.000	104.791	104.691	104.591	5.000	104.859	104.759	104.659
5.875	103.408	103.304	103.208	5.125	105.331	105.231	105.131	5.125	105.331	105.231	105.131	5.125	105.331	105.231	105.131	5.125	104.767	104.667	104.567
5.990	103.316	103.212	103.116	5.250	104.850	104.750	104.650	5.250	104.850	104.750	104.650	5.250	104.850	104.750	104.650	5.250	104.861	104.761	104.661
6.000	103.416	103.312	103.216	5.375	105.095	104.995	104.895	5.375	105.095	104.995	104.895	5.375	105.095	104.995	104.895	5.375	N/A	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	101.592	101.492	101.392	3.375	101.592	101.492	101.392	3.375	100.829	100.729	100.629	3.375	100.829	100.729	100.629	3.375	100.829	100.729	100.629
3.500	102.041	101.941	101.841	3.500	102.041	101.941	101.841	3.500	101.278	101.178	101.078	3.500	101.278	101.178	101.078	3.500	101.278	101.178	101.078
3.625	102.266	102.166	102.066	3.625	102.266	102.166	102.066	3.625	101.006	100.906	100.806	3.625	101.006	100.906	100.806	3.625	101.006	100.906	100.806
3.750	102.788	102.688	102.588	3.750	102.788	102.688	102.588	3.750	101.528	101.428	101.328	3.750	101.528	101.428	101.328	3.750	101.528	101.428	101.328
3.875	102.939	102.839	102.739	3.875	102.939	102.839	102.739	3.875	101.679	101.579	101.479	3.875	101.679	101.579	101.479	3.875	101.679	101.579	101.479
3.990	103.224	103.124	103.024	3.990	103.224	103.124	103.024	3.990	101.964	101.864	101.764	3.990	101.964	101.864	101.764	3.990	101.964	101.864	101.764
4.000	103.324	103.224	103.124	4.000	103.324	103.224	103.124	4.000	102.064	101.964	101.864	4.000	102.064	101.964	101.864	4.000	102.064	101.964	101.864
4.125	103.538	103.438	103.338	4.125	103.538	103.438	103.338	4.125	101.781	101.681	101.581	4.125	101.781	101.681	101.581	4.125	101.781	101.681	101.581
4.250	103.990	103.890	103.790	4.250	103.990	103.890	103.790	4.250	102.233	102.133	102.033	4.250	102.233	102.133	102.033	4.250	102.233	102.133	102.033
4.375	104.209	104.109	104.009	4.375	104.209	104.109	104.009	4.375	102.577	102.477	102.377	4.375	102.577	102.477	102.377	4.375	102.577	102.477	102.377
4.500	104.417	104.317	104.217	4.500	104.417	104.317	104.217	4.500	102.78.78										



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.:

1/21/2020

W. Rate Sheet Dated: 11/22/2019

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	99.334	99.234	99.134	3.375	100.424	100.324	100.224	3.375	101.592	101.492	101.392	4.000	101.610	101.510	101.410	3.375	100.529	100.429	100.329
3.375	99.913	99.813	99.713	3.500	101.012	100.912	100.812	3.500	102.041	101.941	101.841	4.125	101.665	101.565	101.465	3.500	100.978	100.878	100.778
3.500	100.261	100.161	100.061	3.625	101.700	101.600	101.500	3.625	102.266	102.166	102.066	4.250	102.002	101.902	101.802	3.625	100.706	100.606	100.506
3.625	100.857	100.757	100.657	3.750	102.126	102.026	101.926	3.750	102.788	102.688	102.588	4.375	102.262	102.162	102.062	3.750	101.228	101.128	101.028
3.750	101.755	101.655	101.555	3.875	102.453	102.353	102.253	3.875	102.939	102.839	102.739	4.500	102.581	102.481	102.381	3.875	101.379	101.279	101.179
3.875	102.133	102.033	101.933	3.990	102.642	102.542	102.442	3.990	103.224	103.124	103.024	4.625	102.561	102.461	102.361	3.990	101.664	101.564	101.464
3.990	102.446	102.346	102.246	4.000	102.742	102.642	102.542	4.000	103.324	103.224	103.124	4.750	102.346	102.246	102.146	4.000	101.764	101.664	101.564
4.000	102.546	102.446	102.346	4.125	102.960	102.860	102.760	4.125	103.538	103.438	103.338	4.875	102.640	102.540	102.440	4.125	101.481	101.381	101.281
4.125	102.601	102.501	102.401	4.250	103.463	103.363	103.263	4.250	103.990	103.890	103.790	4.990	102.783	102.683	102.583	4.250	101.933	101.833	101.733
4.250	103.034	102.934	102.834	4.375	103.634	103.534	103.434	4.375	104.334	104.234	104.134	5.000	102.883	102.783	102.683	4.375	102.277	102.177	102.077
4.375	103.294	103.194	103.094	4.500	103.881	103.781	103.681	4.500	104.542	104.442	104.342	5.125	103.189	103.089	102.989	4.500	102.485	102.385	102.285
4.500	103.613	103.513	103.413	4.625	103.936	103.836	103.736	4.625	103.996	103.896	103.796	5.250	102.429	102.329	102.229	4.625	101.589	101.489	101.389
4.625	103.593	103.493	103.393	4.750	104.130	104.030	103.930	4.750	104.316	104.216	104.116	5.375	101.909	101.805	101.709	4.750	101.909	101.809	101.709
4.750	103.846	103.746	103.646	4.875	104.449	104.349	104.249	4.875	104.572	104.472	104.372	5.500	102.168	102.064	101.968	4.875	102.165	102.065	101.965
4.875	104.140	104.040	103.940	4.990	104.691	104.591	104.491	4.990	104.759	104.659	104.559	5.625	102.660	102.556	102.460	4.990	102.397	102.297	102.197
4.990	104.283	104.183	104.083	5.000	104.791	104.691	104.591	5.000	104.859	104.759	104.659	5.750	103.055	102.952	102.855	5.000	102.497	102.397	102.297
5.000	104.383	104.283	104.183	5.125	105.331	105.231	105.131	5.125	104.767	104.667	104.567	5.875	103.058	102.954	102.858	5.125	102.860	102.760	102.660
5.125	104.689	104.589	104.489	5.250	104.850	104.750	104.650	5.250	104.861	104.761	104.661	5.990	102.966	102.862	102.766	5.250	102.954	102.854	102.754
5.250	105.084	104.984	104.884	5.375	105.095	104.995	104.895	5.375	N/A	N/A	N/A	6.000	103.066	102.962	102.866	5.375	N/A	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@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.:

1/21/2020

W. Rate Sheet Dated: 11/22/2019

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	98.396	98.333	98.271	
3.500	98.828	98.766	98.703	
3.625	99.101	99.039	98.976	
3.750	99.586	99.524	99.461	
3.875	99.820	99.757	99.695	
4.000	100.055	99.992	99.930	
4.125	100.307	100.245	100.182	
4.250	100.509	100.447	100.384	
4.375	100.787	100.725	100.662	
4.500	101.026	100.963	100.901	
4.625	101.264	101.201	101.139	
4.750	101.598	101.536	101.473	
4.875	101.860	101.798	101.735	

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	98.179	98.054	97.929	
3.375	98.639	98.514	98.389	
3.500	99.042	98.917	98.792	
3.625	99.520	99.395	99.270	
3.750	99.932	99.807	99.682	
3.875	100.285	100.160	100.035	
4.000	100.622	100.497	100.372	
4.125	100.760	100.635	100.510	
4.250	101.066	100.941	100.816	
4.375	101.344	101.219	101.094	
4.500	101.502	101.377	101.252	

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	96.721	96.596	96.471	
3.375	97.125	97.000	96.875	
3.500	97.499	97.374	97.249	
3.625	97.849	97.724	97.599	
3.750	98.435	98.310	98.185	
3.875	98.744	98.619	98.494	
4.000	99.028	98.903	98.778	
4.125	99.311	99.186	99.061	
4.250	99.594	99.469	99.344	
4.375	99.878	99.753	99.628	
4.500	100.167	100.042	99.917	
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)