



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.: 12/25/2019

45 Day Lock Exp.: 1/9/2020

60 Day Lock Exp.: 1/24/2020

W. Rate Sheet Dated: 11/25/2019

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	101.628	101.478	101.328	3.250	101.086	100.936	100.786	2.375	96.337	96.187	96.037	3.125	99.546	99.396	99.246
3.375	102.116	101.966	101.816	3.375	101.468	101.318	101.168	2.500	96.767	96.617	96.467	3.250	99.902	99.752	99.602
3.500	102.599	102.449	102.299	3.500	101.831	101.681	101.531	2.625	97.193	97.043	96.893	3.375	100.200	100.050	99.900
3.625	103.065	102.915	102.765	3.625	102.143	101.993	101.843	2.750	97.769	97.619	97.469	3.500	100.213	100.063	99.913
3.750	102.447	102.297	102.147	3.750	101.831	101.681	101.531	2.875	98.199	98.049	97.899	3.625	100.442	100.292	100.142
3.875	102.881	102.731	102.581	3.875	102.155	102.005	101.855	3.000	98.613	98.463	98.313	Margin = 2.250		Index = 1.560	
4.000	103.278	103.128	102.978	4.000	102.485	102.335	102.185	3.125	99.024	98.874	98.724				
4.125	103.662	103.512	103.362	4.125	102.757	102.607	102.457	3.250	100.720	100.570	100.420				
4.375	103.060	102.960	102.860	4.375	102.397	102.297	102.197	3.375	101.080	100.930	100.780				
4.500	103.403	103.303	103.203	4.500	102.559	102.459	102.359	3.500	101.420	101.270	101.120				
4.625	103.762	103.662	103.562	4.625	102.749	102.649	102.549	3.625	101.710	101.560	101.410				
4.750	103.887	103.787	103.687	4.750	103.073	102.973	102.873	3.750	102.156	102.006	101.856				
4.875	103.936	103.836	103.736	4.875	103.300	103.200	103.100	3.875	102.459	102.309	102.159				
5.000	104.227	104.127	104.027	5.000	103.531	103.431	103.331	4.000	102.766	102.616	102.466				
5.125	104.337	104.237	104.137	5.125	103.721	103.621	103.521	4.125	103.015	102.865	102.715				
5.375	104.567	104.467	104.367	5.375	104.022	103.922	103.822	4.250	102.794	102.644	102.494				
5.500	104.807	104.707	104.607	5.500	104.253	104.153	104.053	4.375	103.050	102.900	102.750				
5.625	105.059	104.959	104.859	5.625	104.443	104.343	104.243	4.500	103.227	103.077	102.927				
6.250	105.846	105.696	105.546	6.250	105.230	105.080	104.930	4.625	103.402	103.252	103.102				

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	100.478	100.328	100.178	3.250	100.086	99.936	99.786	2.375	95.337	95.187	95.037	3.125	98.546	98.396	98.246
3.375	100.966	100.816	100.666	3.375	100.468	100.318	100.168	2.500	95.767	95.617	95.467	3.250	98.902	98.752	98.602
3.500	101.449	101.299	101.149	3.500	100.831	100.681	100.531	2.625	96.193	96.043	95.893	3.375	99.200	99.050	98.900
3.625	101.915	101.765	101.615	3.625	101.143	100.993	100.843	2.750	96.769	96.619	96.469	3.500	99.213	99.063	98.913
3.750	101.297	101.147	100.997	3.750	100.831	100.681	100.531	2.875	97.199	97.049	96.899	3.625	99.442	99.292	99.142
3.875	101.731	101.581	101.431	3.875	101.155	101.005	100.855	3.000	97.613	97.463	97.313	Margin = 2.250		Index = 1.560	
4.000	102.128	101.978	101.828	4.000	101.485	101.335	101.185	3.125	98.024	97.874	97.724	30 Year OTC			
4.125	102.512	102.362	102.212	4.125	101.757	101.607	101.457	3.250	99.720	99.570	99.420	Rate	30 Day	45 Day	60 Day
4.375	101.910	101.810	101.710	4.375	101.397	101.297	101.197	3.375	100.080	99.930	99.780	3.875	101.331	101.081	100.831
4.500	102.253	102.153	102.053	4.500	101.559	101.459	101.359	3.500	100.420	100.270	100.120	4.000	101.728	101.478	101.228
4.625	102.612	102.512	102.412	4.625	101.749	101.649	101.549	3.625	100.710	100.560	100.410	4.125	102.112	101.862	101.612
4.750	102.737	102.637	102.537	4.750	102.073	101.973	101.873	3.750	101.156	101.006	100.856	4.375	101.510	101.260	101.010
4.875	102.786	102.686	102.586	4.875	102.300	102.200	102.100	3.875	101.459	101.309	101.159	4.500	101.853	101.603	101.353
5.000	103.077	102.977	102.877	5.000	102.531	102.431	102.331	4.000	101.766	101.616	101.466	4.625	102.212	101.962	101.712
5.125	103.187	103.087	102.987	5.125	102.721	102.621	102.521	4.125	102.015	101.865	101.715	4.875	102.386	102.136	101.886
5.375	103.417	103.317	103.217	5.375	103.022	102.922	102.822	4.250	101.794	101.644	101.494	5.000	102.677	102.427	102.177
5.500	103.657	103.557	103.457	5.500	103.253	103.153	103.053	4.375	102.050	101.900	101.750	5.125	102.787	102.537	102.287
5.625	103.909	103.809	103.709	5.625	103.443	103.343	103.243	4.500	102.227	102.077	101.927	5.500	103.257	103.007	102.757
6.250	104.696	104.546	104.396	6.250	104.230	104.080	103.930	4.625	102.402	102.252	102.102	5.625	103.509	103.259	103.009

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	98.581	98.331	98.081	6.250	100.000	99.750	99.500
4.125	100.712	100.462	100.212	6.250	102.750	102.500	102.250	4.000	98.978	98.728	98.478				
4.250	100.837	100.587	100.337					4.125	99.362	99.112	98.862				
4.375	100.110	99.860	99.610					4.375	98.760	98.510	98.260				
4.500	100.453	100.203	99.953					4.500	99.103	98.853	98.603				
4.625	100.812	100.562	100.312					4.625	99.462	99.212	98.962				
5.000	101.277	101.027	100.777					4.875	99.636	99.386	99.136				
5.125	101.387	101.137	100.887					5.000	99.927	99.677	99.427				
5.250	101.872	101.622	101.372					5.125	100.037	99.787	99.537				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.507	100.257	100.007				
								5.625	100.759	100.509	100.259				

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.:

12/25/2019

45 Day Lock Exp.:

1/9/2020

60 Day Lock Exp.:

1/24/2020

W. Rate Sheet Dated: 11/25/2019

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	100.041	99.891	99.741	3.250	99.928	99.778	99.628	2.375	93.617	93.467	93.317	3.125	98.718	98.568	98.418
3.375	100.528	100.378	100.228	3.375	100.311	100.161	100.011	2.500	94.047	93.897	93.747	3.250	99.325	99.175	99.025
3.500	101.011	100.861	100.711	3.500	100.673	100.523	100.373	2.625	94.473	94.323	94.173	3.375	99.623	99.473	99.323
3.625	101.477	101.327	101.177	3.625	100.986	100.836	100.686	2.750	96.362	96.212	96.062	3.500	99.635	99.485	99.335
3.750	101.109	100.959	100.809	3.750	100.923	100.773	100.623	2.875	96.791	96.641	96.491	3.625	99.865	99.715	99.565
3.875	101.543	101.393	101.243	3.875	101.248	101.098	100.948	3.000	97.206	97.056	96.906	Margin = 2.250		Index = 1.560	
4.000	101.941	101.791	101.641	4.000	101.578	101.428	101.278	3.125	97.617	97.467	97.317				
4.125	102.324	102.174	102.024	4.125	101.850	101.700	101.550	3.250	99.563	99.413	99.263				
4.375	101.722	101.622	101.522	4.375	101.489	101.389	101.289	3.375	99.922	99.772	99.622				
4.500	102.065	101.965	101.865	4.500	101.652	101.552	101.452	3.500	100.263	100.113	99.963				
4.625	102.425	102.325	102.225	4.625	101.842	101.742	101.642	3.625	100.552	100.402	100.252				
4.750	101.987	101.887	101.787	4.750	101.603	101.503	101.403	3.750	101.249	101.099	100.949				
4.875	102.036	101.936	101.836	4.875	101.830	101.730	101.630	3.875	101.551	101.401	101.251				
5.000	102.327	102.227	102.127	5.000	102.061	101.961	101.861	4.000	101.858	101.708	101.558				
5.125	102.437	102.337	102.237	5.125	102.251	102.151	102.051	4.125	102.108	101.958	101.808				
5.375	102.010	101.910	101.810	5.375	101.895	101.795	101.695	4.250	101.886	101.736	101.586				
5.500	102.250	102.150	102.050	5.500	102.126	102.026	101.926	4.375	102.143	101.993	101.843				
5.625	102.502	102.402	102.302	5.625	102.317	102.217	102.117	4.500	102.320	102.170	102.020				
6.250	102.696	102.546	102.396	6.250	102.510	102.360	102.210	4.625	102.494	102.344	102.194				

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	98.891	98.741	98.591	3.250	98.498	98.348	98.198	2.375	93.937	93.787	93.637	3.125	96.708	96.558	96.408
3.375	99.378	99.228	99.078	3.375	98.881	98.731	98.581	2.500	94.367	94.217	94.067	3.250	97.315	97.165	97.015
3.500	99.861	99.711	99.561	3.500	99.243	99.093	98.943	2.625	94.793	94.643	94.493	3.375	97.613	97.463	97.313
3.625	100.327	100.177	100.027	3.625	99.556	99.406	99.256	2.750	96.213	96.063	95.913	3.500	97.625	97.475	97.325
3.750	99.959	99.809	99.659	3.750	99.493	99.343	99.193	2.875	96.642	96.492	96.342	3.625	97.855	97.705	97.555
3.875	100.393	100.243	100.093	3.875	99.818	99.668	99.518	3.000	97.057	96.907	96.757	Margin = 2.250		Index = 1.560	
4.000	100.791	100.641	100.491	4.000	100.148	99.998	99.848	3.125	97.468	97.318	97.168	30 Year OTC			
4.125	101.174	101.024	100.874	4.125	100.420	100.270	100.120	3.250	98.883	98.733	98.583	Rate	30 Day	45 Day	60 Day
4.375	100.572	100.472	100.372	4.375	100.059	99.959	99.859	3.375	99.242	99.092	98.942	3.875	99.993	99.743	99.493
4.500	100.915	100.815	100.715	4.500	100.222	100.122	100.022	3.500	99.583	99.433	99.283	4.000	100.391	100.141	99.891
4.625	101.275	101.175	101.075	4.625	100.412	100.312	100.212	3.625	99.872	99.722	99.572	4.125	100.774	100.524	100.274
4.750	100.837	100.737	100.637	4.750	100.173	100.073	99.973	3.750	99.749	99.599	99.449	4.375	100.172	99.922	99.672
4.875	100.886	100.786	100.686	4.875	100.400	100.300	100.200	3.875	100.051	99.901	99.751	4.500	100.515	100.265	100.015
5.000	101.177	101.077	100.977	5.000	100.631	100.531	100.431	4.000	100.358	100.208	100.058	4.625	100.875	100.625	100.375
5.125	101.287	101.187	101.087	5.125	100.821	100.721	100.621	4.125	100.608	100.458	100.308	4.875	100.486	100.236	99.986
5.375	100.860	100.760	100.660	5.375	100.465	100.365	100.265	4.250	100.144	99.994	99.844	5.000	100.777	100.527	100.277
5.500	101.100	101.000	100.900	5.500	100.696	100.596	100.496	4.375	100.400	100.250	100.100	5.125	100.887	100.637	100.387
5.625	101.352	101.252	101.152	5.625	100.887	100.787	100.687	4.500	100.577	100.427	100.277	5.500	100.700	100.450	100.200
6.250	101.546	101.396	101.246	6.250	101.080	100.930	100.780	4.625	100.752	100.602	100.452	5.625	100.952	100.702	100.452

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	97.243	96.993	96.743	6.250	N/A	N/A	N/A
4.125	99.024	98.774	98.524	6.250	99.250	99.000	98.750	4.000	97.641	97.391	97.141				
4.250	99.149	98.899	98.649					4.125	98.024	97.774	97.524				
4.375	98.422	98.172	97.922					4.375	97.422	97.172	96.922				
4.500	98.765	98.515	98.265					4.500	97.765	97.515	97.265				
4.625	99.125	98.875	98.625					4.625	98.125	97.875	97.625				
5.000	99.027	98.777	98.527					4.875	97.736	97.486	97.236				
5.125	99.137	98.887	98.637					5.000	98.027	97.777	97.527				
5.250	98.966	98.716	98.466					5.125	98.137	97.887	97.637				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	97.950	97.700	97.450				
								5.625	98.202	97.952	97.702				

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)	



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 12/25/2019
45 Day Lock Exp.: 1/9/2020
60 Day Lock Exp.: 1/24/2020

W. Rate Sheet Dated: 11/25/2019

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	99.173	99.073	98.973	3.375	99.499	99.399	99.299	3.375	99.499	99.399	99.299	4.000	101.845	101.745	101.645	4.000	101.470	101.370	101.270
3.375	99.749	99.649	99.549	3.500	99.845	99.745	99.645	3.500	99.845	99.745	99.645	4.125	101.898	101.798	101.698	4.125	101.523	101.423	101.323
3.500	100.095	99.995	99.895	3.625	100.437	100.337	100.237	3.625	100.437	100.337	100.237	4.250	102.290	102.190	102.090	4.250	101.915	101.815	101.715
3.625	100.687	100.587	100.487	3.750	101.401	101.301	101.201	3.750	101.401	101.301	101.201	4.375	102.548	102.448	102.348	4.375	102.173	102.073	101.973
3.750	101.651	101.551	101.451	3.875	101.774	101.674	101.574	3.875	101.774	101.674	101.574	4.500	102.877	102.777	102.677	4.500	102.252	102.152	102.052
3.875	102.024	101.924	101.824	3.990	101.957	101.857	101.757	3.990	101.957	101.857	101.757	4.625	102.880	102.780	102.680	4.625	102.255	102.155	102.055
3.990	102.332	102.232	102.132	4.000	102.057	101.957	101.857	4.000	102.057	101.957	101.857	4.750	102.687	102.587	102.487	4.750	102.062	101.962	101.862
4.000	102.432	102.332	102.232	4.125	102.110	102.010	101.910	4.125	102.110	102.010	101.910	4.875	102.995	102.895	102.795	4.875	102.370	102.270	102.170
4.125	102.485	102.385	102.285	4.250	102.596	102.496	102.396	4.250	102.596	102.496	102.396	4.990	103.147	103.047	102.947	4.990	102.147	102.047	101.947
4.250	102.971	102.871	102.771	4.375	102.854	102.754	102.654	4.375	102.854	102.754	102.654	5.000	103.247	103.147	103.047	5.000	102.247	102.147	102.047
4.375	103.229	103.129	103.029	4.500	102.933	102.833	102.733	4.500	102.933	102.833	102.733	5.125	103.564	103.464	103.364	5.125	102.564	102.464	102.364
4.500	103.558	103.458	103.358	4.625	102.936	102.836	102.736	4.625	102.936	102.836	102.736	5.250	102.738	102.638	102.538	5.250	101.738	101.638	101.538
4.625	103.651	103.551	103.451	4.750	103.212	103.112	103.012	4.750	103.212	103.112	103.012	5.375	102.160	102.057	101.960	5.375	102.160	102.057	101.960
4.750	103.837	103.737	103.637	4.875	103.520	103.420	103.320	4.875	103.520	103.420	103.320	5.500	102.433	102.329	102.233	5.500	102.433	102.329	102.233
4.875	104.145	104.045	103.945	4.990	103.297	103.197	103.097	4.990	103.297	103.197	103.097	5.625	102.934	102.831	102.734	5.625	102.934	102.831	102.734
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	103.336	103.232	103.136	5.750	103.336	103.232	103.136
5.000	104.397	104.297	104.197	5.125	103.714	103.614	103.514	5.125	103.714	103.614	103.514	5.875	103.341	103.237	103.141	5.875	103.341	103.237	103.141
5.125	104.714	104.614	104.514	5.250	104.040	103.940	103.840	5.250	104.040	103.940	103.840	5.990	103.250	103.147	103.050	5.990	103.250	103.147	103.050
5.250	105.040	104.940	104.840	5.375	105.283	105.180	105.083	5.375	105.283	105.180	105.083	6.000	103.350	103.247	103.150	6.000	103.350	103.247	103.150
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	100.170	100.170	100.170	3.375	100.262	100.162	100.062	3.375	100.262	100.162	100.062	3.375	100.262	100.162	100.062	3.375	101.579	101.479	101.379
4.125	101.523	101.423	101.323	3.500	100.847	100.747	100.647	3.500	100.847	100.747	100.647	3.500	100.847	100.747	100.647	3.500	102.026	101.926	101.826
4.250	101.915	101.815	101.715	3.625	101.536	101.436	101.336	3.625	101.536	101.436	101.336	3.625	101.536	101.436	101.336	3.625	102.297	102.197	102.097
4.375	102.173	102.073	101.973	3.750	102.032	101.932	101.832	3.750	102.032	101.932	101.832	3.750	102.032	101.932	101.832	3.750	102.815	102.715	102.615
4.500	102.252	102.152	102.052	3.875	102.359	102.259	102.159	3.875	102.359	102.259	102.159	3.875	102.359	102.259	102.159	3.875	102.968	102.868	102.768
4.625	102.255	102.155	102.055	3.990	102.550	102.450	102.350	3.990	102.550	102.450	102.350	3.990	102.550	102.450	102.350	3.990	103.252	103.152	103.052
4.750	102.062	101.962	101.862	4.000	102.650	102.550	102.450	4.000	102.650	102.550	102.450	4.000	102.650	102.550	102.450	4.000	103.352	103.252	103.152
4.875	102.370	102.270	102.170	4.125	102.864	102.764	102.664	4.125	102.864	102.764	102.664	4.125	102.864	102.764	102.664	4.125	103.549	103.449	103.349
4.990	102.147	102.047	101.947	4.250	103.406	103.306	103.206	4.250	103.406	103.306	103.206	4.250	103.406	103.306	103.206	4.250	104.002	103.902	103.802
5.000	102.247	102.147	102.047	4.375	103.577	103.477	103.377	4.375	103.577	103.477	103.377	4.375	103.577	103.477	103.377	4.375	104.343	104.243	104.143
5.125	102.564	102.464	102.364	4.500	103.823	103.723	103.623	4.500	103.823	103.723	103.623	4.500	103.823	103.723	103.623	4.500	104.554	104.454	104.354
5.250	101.738	101.638	101.538	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	104.019	103.919	103.819
5.375	102.160	102.057	101.960	4.750	104.120	104.020	103.920	4.750	104.120	104.020	103.920	4.750	104.120	104.020	103.920	4.750	104.340	104.240	104.140
5.500	102.433	102.329	102.233	4.875	104.439	104.339	104.239	4.875	104.439	104.339	104.239	4.875	104.439	104.339	104.239	4.875	104.599	104.499	104.399
5.625	102.934	102.831	102.734	4.990	104.680	104.580	104.480	4.990	104.680	104.580	104.480	4.990	104.680	104.580	104.480	4.990	104.783	104.683	104.583
5.750	103.336	103.232	103.136	5.000	104.780	104.680	104.580	5.000	104.780	104.680	104.580	5.000	104.780	104.680	104.580	5.000	104.883	104.783	104.683
5.875	103.341	103.237	103.141	5.125	105.317	105.217	105.117	5.125	105.317	105.217	105.117	5.125	105.317	105.217	105.117	5.125	104.787	104.687	104.587
5.990	103.250	103.147	103.050	5.250	104.805	104.705	104.605	5.250	104.805	104.705	104.605	5.250	104.805	104.705	104.605	5.250	104.881	104.781	104.681
6.000	103.350	103.247	103.150	5.375	105.049	104.949	104.849	5.375	105.049	104.949	104.849	5.375	105.049	104.949	104.849	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	101.579	101.479	101.379	3.375	101.579	101.479	101.379	3.375	100.816	100.716	100.616	3.375	100.816	100.716	100.616	3.375	100.816	100.716	100.616
3.500	102.026	101.926	101.826	3.500	102.026	101.926	101.826	3.500	101.263	101.163	101.063	3.500	101.263	101.163	101.063	3.500	101.263	101.163	101.063
3.625	102.297	102.197	102.097	3.625	102.297	102.197	102.097	3.625	101.034	100.934	100.834	3.625	101.034	100.934	100.834	3.625	101.034	100.934	100.834
3.750	102.815	102.715	102.615	3.750	102.815	102.715	102.615	3.750	101.552	101.452	101.352	3.750	101.552	101.452	101.352	3.750	101.552	101.452	101.352
3.875	102.968	102.868	102.768	3.875	102.968	102.868	102.768	3.875	101.705	101.605	101.505	3.875	101.705	101.605	101.505	3.875	101.705	101.605	101.505
3.990	103.252	103.152	103.052	3.990	103.252	103.152	103.052	3.990	101.989	101.889	101.789	3.990	101.989	101.889	101.789	3.990	101.989	101.889	101.789
4.000	103.352	103.252	103.152	4.000	103.352	103.252	103.152	4.000	102.089	101.989	101.889	4.000	102.089	101.989	101.889	4.000	102.089	101.989	101.889
4.125	103.549	103.449	103.349	4.125	103.549	103.449	103.349	4.125	101.780	101.680	101.580	4.125</							



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.:

12/25/2019

45 Day Lock Exp.:

1/9/2020

60 Day Lock Exp.:

1/24/2020

W. Rate Sheet Dated: 11/25/2019

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	0.000	0.000	0.000	6.000	103.066	102.962	102.866	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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/25/2019

45 Day Lock Exp.:

1/9/2020

60 Day Lock Exp.:

1/24/2020

W. Rate Sheet Dated: 11/25/2019

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	98.304	98.242	98.179	
3.500	98.736	98.674	98.611	
3.625	99.049	98.986	98.924	
3.750	99.531	99.469	99.406	
3.875	99.765	99.702	99.640	
4.000	100.000	99.938	99.875	
4.125	100.252	100.190	100.127	
4.250	100.454	100.392	100.329	
4.375	100.733	100.670	100.608	
4.500	100.971	100.909	100.846	
4.625	101.209	101.147	101.084	
4.750	101.503	101.441	101.378	
4.875	101.765	101.703	101.640	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	97.985	97.860	97.735	
3.375	98.445	98.320	98.195	
3.500	98.847	98.722	98.597	
3.625	99.323	99.198	99.073	
3.750	99.734	99.609	99.484	
3.875	100.082	99.957	99.832	
4.000	100.419	100.294	100.169	
4.125	100.558	100.433	100.308	
4.250	100.863	100.738	100.613	
4.375	101.141	101.016	100.891	
4.500	101.299	101.174	101.049	

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	96.540	96.415	96.290	
3.375	96.942	96.817	96.692	
3.500	97.316	97.191	97.066	
3.625	97.666	97.541	97.416	
3.750	98.249	98.124	97.999	
3.875	98.555	98.430	98.305	
4.000	98.839	98.714	98.589	
4.125	99.122	98.997	98.872	
4.250	99.405	99.280	99.155	
4.375	99.688	99.563	99.438	
4.500	99.977	99.852	99.727	
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)