



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.: 12/26/2019

45 Day Lock Exp.: 1/10/2020

60 Day Lock Exp.: 1/27/2020

W. Rate Sheet Dated: 11/26/2019

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	101.847	101.697	101.547	3.250	101.304	101.154	101.004	2.375	96.747	96.597	96.447	3.125	99.546	99.396	99.246
3.375	102.334	102.184	102.034	3.375	101.687	101.537	101.387	2.500	97.177	97.027	96.877	3.250	99.902	99.752	99.602
3.500	102.818	102.668	102.518	3.500	102.050	101.900	101.750	2.625	97.603	97.453	97.303	3.375	100.200	100.050	99.900
3.625	103.284	103.134	102.984	3.625	102.362	102.212	102.062	2.750	97.926	97.776	97.626	3.500	100.213	100.063	99.913
3.750	102.572	102.422	102.272	3.750	101.956	101.806	101.656	2.875	98.355	98.205	98.055	3.625	100.442	100.292	100.142
3.875	103.006	102.856	102.706	3.875	102.280	102.130	101.980	3.000	98.770	98.620	98.470	Margin = 2.250		Index = 1.550	
4.000	103.403	103.253	103.103	4.000	102.610	102.460	102.310	3.125	99.180	99.030	98.880				
4.125	103.787	103.637	103.487	4.125	102.882	102.732	102.582	3.250	100.833	100.683	100.533				
4.375	103.107	103.007	102.907	4.375	102.444	102.344	102.244	3.375	101.193	101.043	100.893				
4.500	103.450	103.350	103.250	4.500	102.606	102.506	102.406	3.500	101.534	101.384	101.234				
4.625	103.809	103.709	103.609	4.625	102.796	102.696	102.596	3.625	101.823	101.673	101.523				
4.750	103.934	103.834	103.734	4.750	103.151	103.051	102.951	3.750	102.235	102.085	101.935				
4.875	104.014	103.914	103.814	4.875	103.378	103.278	103.178	3.875	102.537	102.387	102.237				
5.000	104.305	104.205	104.105	5.000	103.609	103.509	103.409	4.000	102.844	102.694	102.544				
5.125	104.415	104.315	104.215	5.125	103.799	103.699	103.599	4.125	103.093	102.943	102.793				
5.375	104.754	104.654	104.554	5.375	104.209	104.109	104.009	4.250	102.860	102.710	102.560				
5.500	104.994	104.894	104.794	5.500	104.440	104.340	104.240	4.375	103.117	102.967	102.817				
5.625	105.246	105.146	105.046	5.625	104.630	104.530	104.430	4.500	103.293	103.143	102.993				
6.250	106.000	105.850	105.700	6.250	105.418	105.268	105.118	4.625	103.468	103.318	103.168				

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	100.697	100.547	100.397	3.250	100.304	100.154	100.004	2.375	95.747	95.597	95.447	3.125	98.546	98.396	98.246
3.375	101.184	101.034	100.884	3.375	100.687	100.537	100.387	2.500	96.177	96.027	95.877	3.250	98.902	98.752	98.602
3.500	101.668	101.518	101.368	3.500	101.050	100.900	100.750	2.625	96.603	96.453	96.303	3.375	99.200	99.050	98.900
3.625	102.134	101.984	101.834	3.625	101.362	101.212	101.062	2.750	96.926	96.776	96.626	3.500	99.213	99.063	98.913
3.750	101.422	101.272	101.122	3.750	100.956	100.806	100.656	2.875	97.355	97.205	97.055	3.625	99.442	99.292	99.142
3.875	101.856	101.706	101.556	3.875	101.280	101.130	100.980	3.000	97.770	97.620	97.470	Margin = 2.250		Index = 1.550	
4.000	102.253	102.103	101.953	4.000	101.610	101.460	101.310	3.125	98.180	98.030	97.880	30 Year OTC			
4.125	102.637	102.487	102.337	4.125	101.882	101.732	101.582	3.250	99.833	99.683	99.533	Rate	30 Day	45 Day	60 Day
4.375	101.957	101.857	101.757	4.375	101.444	101.344	101.244	3.375	100.193	100.043	99.893	3.875	101.456	101.206	100.956
4.500	102.300	102.200	102.100	4.500	101.606	101.506	101.406	3.500	100.534	100.384	100.234	4.000	101.853	101.603	101.353
4.625	102.659	102.559	102.459	4.625	101.796	101.696	101.596	3.625	100.823	100.673	100.523	4.125	102.237	101.987	101.737
4.750	102.784	102.684	102.584	4.750	102.151	102.051	101.951	3.750	101.235	101.085	100.935	4.375	101.557	101.307	101.057
4.875	102.864	102.764	102.664	4.875	102.378	102.278	102.178	3.875	101.537	101.387	101.237	4.500	101.900	101.650	101.400
5.000	103.155	103.055	102.955	5.000	102.609	102.509	102.409	4.000	101.844	101.694	101.544	4.625	102.259	102.009	101.759
5.125	103.265	103.165	103.065	5.125	102.799	102.699	102.599	4.125	102.093	101.943	101.793	4.875	102.464	102.214	101.964
5.375	103.604	103.504	103.404	5.375	103.209	103.109	103.009	4.250	101.860	101.710	101.560	5.000	102.755	102.505	102.255
5.500	103.844	103.744	103.644	5.500	103.440	103.340	103.240	4.375	102.117	101.967	101.817	5.125	102.865	102.615	102.365
5.625	104.096	103.996	103.896	5.625	103.630	103.530	103.430	4.500	102.293	102.143	101.993	5.500	103.444	103.194	102.944
6.250	104.883	104.733	104.583	6.250	104.418	104.268	104.118	4.625	102.468	102.318	102.168	5.625	103.696	103.446	103.196

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 "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	3.875	98.706	98.456	98.206
4.125	100.837	100.587	100.337	6.250	102.750	102.500	102.250	4.000	99.103	98.853	98.603
4.250	100.962	100.712	100.462					4.125	99.487	99.237	98.987
4.375	100.157	99.907	99.657					4.375	98.807	98.557	98.307
4.500	100.500	100.250	100.000					4.500	99.150	98.900	98.650
4.625	100.859	100.609	100.359					4.625	99.509	99.259	99.009
5.000	101.355	101.105	100.855					4.875	99.714	99.464	99.214
5.125	101.465	101.215	100.965					5.000	100.005	99.755	99.505
5.250	101.950	101.700	101.450					5.125	100.115	99.865	99.615
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.694	100.444	100.194
								5.625	100.946	100.696	100.446

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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30 Day Lock Exp.:

12/26/2019

45 Day Lock Exp.:

1/10/2020

60 Day Lock Exp.:

1/27/2020

W. Rate Sheet Dated: 11/26/2019

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	100.259	100.109	99.959	3.250	100.147	99.997	99.847	2.375	94.027	93.877	93.727	3.125	98.718	98.568	98.418
3.375	100.747	100.597	100.447	3.375	100.529	100.379	100.229	2.500	94.457	94.307	94.157	3.250	99.325	99.175	99.025
3.500	101.230	101.080	100.930	3.500	100.892	100.742	100.592	2.625	94.883	94.733	94.583	3.375	99.623	99.473	99.323
3.625	101.696	101.546	101.396	3.625	101.204	101.054	100.904	2.750	96.518	96.368	96.218	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	96.947	96.797	96.647	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	97.362	97.212	97.062	Margin = 2.250		Index = 1.550	
4.000	101.941	101.791	101.641	4.000	101.578	101.428	101.278	3.125	97.773	97.623	97.473				
4.125	102.324	102.174	102.024	4.125	101.850	101.700	101.550	3.250	99.676	99.526	99.376				
4.375	101.769	101.669	101.569	4.375	101.536	101.436	101.336	3.375	100.036	99.886	99.736				
4.500	102.112	102.012	101.912	4.500	101.698	101.598	101.498	3.500	100.376	100.226	100.076				
4.625	102.472	102.372	102.272	4.625	101.889	101.789	101.689	3.625	100.666	100.516	100.366				
4.750	102.034	101.934	101.834	4.750	101.681	101.581	101.481	3.750	101.202	101.052	100.902				
4.875	102.114	102.014	101.914	4.875	101.908	101.808	101.708	3.875	101.504	101.354	101.204				
5.000	102.405	102.305	102.205	5.000	102.139	102.039	101.939	4.000	101.812	101.662	101.512				
5.125	102.515	102.415	102.315	5.125	102.329	102.229	102.129	4.125	102.061	101.911	101.761				
5.375	102.198	102.098	101.998	5.375	102.083	101.983	101.883	4.250	101.953	101.803	101.653				
5.500	102.438	102.338	102.238	5.500	102.314	102.214	102.114	4.375	102.209	102.059	101.909				
5.625	102.690	102.590	102.490	5.625	102.504	102.404	102.304	4.500	102.386	102.236	102.086				
6.250	102.883	102.733	102.583	6.250	102.698	102.548	102.398	4.625	102.560	102.410	102.260				

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	99.109	98.959	98.809	3.250	98.717	98.567	98.417	2.375	94.347	94.197	94.047	3.125	96.708	96.558	96.408
3.375	99.597	99.447	99.297	3.375	99.099	98.949	98.799	2.500	94.777	94.627	94.477	3.250	97.315	97.165	97.015
3.500	100.080	99.930	99.780	3.500	99.462	99.312	99.162	2.625	95.203	95.053	94.903	3.375	97.613	97.463	97.313
3.625	100.546	100.396	100.246	3.625	99.774	99.624	99.474	2.750	96.369	96.219	96.069	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	96.799	96.649	96.499	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	97.213	97.063	96.913	Margin = 2.250		Index = 1.550	
4.000	100.791	100.641	100.491	4.000	100.148	99.998	99.848	3.125	97.624	97.474	97.324	30 Year OTC			
4.125	101.174	101.024	100.874	4.125	100.420	100.270	100.120	3.250	98.996	98.846	98.696	Rate	30 Day	45 Day	60 Day
4.375	100.619	100.519	100.419	4.375	100.106	100.006	99.906	3.375	99.356	99.206	99.056	3.875	99.993	99.743	99.493
4.500	100.962	100.862	100.762	4.500	100.268	100.168	100.068	3.500	99.696	99.546	99.396	4.000	100.391	100.141	99.891
4.625	101.322	101.222	101.122	4.625	100.459	100.359	100.259	3.625	99.986	99.836	99.686	4.125	100.774	100.524	100.274
4.750	100.884	100.784	100.684	4.750	100.251	100.151	100.051	3.750	99.827	99.677	99.527	4.375	100.219	99.969	99.719
4.875	100.964	100.864	100.764	4.875	100.478	100.378	100.278	3.875	100.129	99.979	99.829	4.500	100.562	100.312	100.062
5.000	101.255	101.155	101.055	5.000	100.709	100.609	100.509	4.000	100.436	100.286	100.136	4.625	100.922	100.672	100.422
5.125	101.365	101.265	101.165	5.125	100.899	100.799	100.699	4.125	100.686	100.536	100.386	4.875	100.564	100.314	100.064
5.375	101.048	100.948	100.848	5.375	100.653	100.553	100.453	4.250	100.210	100.060	99.910	5.000	100.855	100.605	100.355
5.500	101.288	101.188	101.088	5.500	100.884	100.784	100.684	4.375	100.467	100.317	100.167	5.125	100.965	100.715	100.465
5.625	101.540	101.440	101.340	5.625	101.074	100.974	100.874	4.500	100.643	100.493	100.343	5.500	100.888	100.638	100.388
6.250	101.733	101.583	101.433	6.250	101.268	101.118	100.968	4.625	100.818	100.668	100.518	5.625	101.140	100.890	100.640

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	99.274	99.024	98.774					4.125	98.024	97.774	97.524				
4.375	98.469	98.219	97.969					4.375	97.469	97.219	96.969				
4.500	98.812	98.562	98.312					4.500	97.812	97.562	97.312				
4.625	99.172	98.922	98.672					4.625	98.172	97.922	97.672				
5.000	99.105	98.855	98.605					4.875	97.814	97.564	97.314				
5.125	99.215	98.965	98.715					5.000	98.105	97.855	97.605				
5.250	99.044	98.794	98.544					5.125	98.215	97.965	97.715				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	98.138	97.888	97.638				
								5.625	98.390	98.140	97.890				

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
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45 Day Lock Exp.: 1/10/2020
60 Day Lock Exp.: 1/27/2020

W. Rate Sheet Dated: 11/26/2019

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	99.544	99.444	99.344	3.375	99.861	99.761	99.661	3.375	99.861	99.761	99.661	4.000	102.058	101.958	101.858	4.000	101.683	101.583	101.483
3.375	100.111	100.011	99.911	3.500	100.198	100.098	99.998	3.500	100.198	100.098	99.998	4.125	102.104	102.004	101.904	4.125	101.729	101.629	101.529
3.500	100.448	100.348	100.248	3.625	100.779	100.679	100.579	3.625	100.779	100.679	100.579	4.250	102.407	102.307	102.207	4.250	102.032	101.932	101.832
3.625	101.029	100.929	100.829	3.750	101.637	101.537	101.437	3.750	101.637	101.537	101.437	4.375	102.660	102.560	102.460	4.375	102.285	102.185	102.085
3.750	101.887	101.787	101.687	3.875	102.002	101.902	101.802	3.875	102.002	101.902	101.802	4.500	102.985	102.885	102.785	4.500	102.360	102.260	102.160
3.875	102.252	102.152	102.052	3.990	102.178	102.078	101.978	3.990	102.178	102.078	101.978	4.625	102.986	102.886	102.786	4.625	102.361	102.261	102.161
3.990	102.553	102.453	102.353	4.000	102.278	102.178	102.078	4.000	102.278	102.178	102.078	4.750	102.728	102.628	102.528	4.750	102.103	102.003	101.903
4.000	102.653	102.553	102.453	4.125	102.324	102.224	102.124	4.125	102.324	102.224	102.124	4.875	103.030	102.930	102.830	4.875	102.405	102.305	102.205
4.125	102.699	102.599	102.499	4.250	102.718	102.618	102.518	4.250	102.718	102.618	102.518	4.990	103.176	103.076	102.976	4.990	102.176	102.076	101.976
4.250	103.093	102.993	102.893	4.375	102.971	102.871	102.771	4.375	102.971	102.871	102.771	5.000	103.276	103.176	103.076	5.000	102.276	102.176	102.076
4.375	103.346	103.246	103.146	4.500	103.046	102.946	102.846	4.500	103.046	102.946	102.846	5.125	103.589	103.489	103.389	5.125	102.589	102.489	102.389
4.500	103.671	103.571	103.471	4.625	103.047	102.947	102.847	4.625	103.047	102.947	102.847	5.250	102.754	102.654	102.554	5.250	101.754	101.654	101.554
4.625	103.672	103.572	103.472	4.750	103.257	103.157	103.057	4.750	103.257	103.157	103.057	5.375	102.212	102.100	102.012	5.375	102.212	102.100	102.012
4.750	103.882	103.782	103.682	4.875	103.559	103.459	103.359	4.875	103.559	103.459	103.359	5.500	102.478	102.367	102.278	5.500	102.478	102.367	102.278
4.875	104.184	104.084	103.984	4.990	103.330	103.230	103.130	4.990	103.330	103.230	103.130	5.625	102.975	102.863	102.775	5.625	102.975	102.863	102.775
4.990	104.330	104.230	104.130	5.000	103.430	103.330	103.230	5.000	103.430	103.330	103.230	5.750	103.372	103.261	103.172	5.750	103.372	103.261	103.172
5.000	104.430	104.330	104.230	5.125	103.743	103.643	103.543	5.125	103.743	103.643	103.543	5.875	103.370	103.259	103.170	5.875	103.370	103.259	103.170
5.125	104.743	104.643	104.543	5.250	104.066	103.966	103.866	5.250	104.066	103.966	103.866	5.990	103.278	103.167	103.078	5.990	103.278	103.167	103.078
5.250	105.066	104.966	104.866	5.375	105.331	105.231	105.131	5.375	105.331	105.231	105.131	6.000	103.378	103.267	103.178	6.000	103.378	103.267	103.178
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	101.683	101.583	101.483	3.375	100.587	100.487	100.387	3.375	100.587	100.487	100.387	3.375	100.587	100.487	100.387	3.375	101.708	101.608	101.508
4.125	101.729	101.629	101.529	3.500	101.155	101.055	100.955	3.500	101.155	101.055	100.955	3.500	101.155	101.055	100.955	3.500	102.155	102.055	101.955
4.250	102.032	101.932	101.832	3.625	101.836	101.736	101.636	3.625	101.836	101.736	101.636	3.625	101.836	101.736	101.636	3.625	102.388	102.288	102.188
4.375	102.285	102.185	102.085	3.750	102.207	102.107	102.007	3.750	102.207	102.107	102.007	3.750	102.207	102.107	102.007	3.750	102.904	102.804	102.704
4.500	102.360	102.260	102.160	3.875	102.508	102.408	102.308	3.875	102.508	102.408	102.308	3.875	102.508	102.408	102.308	3.875	103.050	102.950	102.850
4.625	102.361	102.261	102.161	3.990	102.693	102.593	102.493	3.990	102.693	102.593	102.493	3.990	102.693	102.593	102.493	3.990	103.334	103.234	103.134
4.750	102.103	102.003	101.903	4.000	102.793	102.693	102.593	4.000	102.793	102.693	102.593	4.000	102.793	102.693	102.593	4.000	103.434	103.334	103.234
4.875	102.405	102.305	102.205	4.125	103.006	102.906	102.806	4.125	103.006	102.906	102.806	4.125	103.006	102.906	102.806	4.125	103.594	103.494	103.394
4.990	102.176	102.076	101.976	4.250	103.467	103.367	103.267	4.250	103.467	103.367	103.267	4.250	103.467	103.367	103.267	4.250	104.043	103.943	103.843
5.000	102.276	102.176	102.076	4.375	103.625	103.525	103.425	4.375	103.625	103.525	103.425	4.375	103.625	103.525	103.425	4.375	104.380	104.280	104.180
5.125	102.589	102.489	102.389	4.500	103.896	103.796	103.696	4.500	103.896	103.796	103.696	4.500	103.896	103.796	103.696	4.500	104.589	104.489	104.389
5.250	101.754	101.654	101.554	4.625	103.951	103.851	103.751	4.625	103.951	103.851	103.751	4.625	103.951	103.851	103.751	4.625	104.033	103.933	103.833
5.375	102.212	102.100	102.012	4.750	104.132	104.032	103.932	4.750	104.132	104.032	103.932	4.750	104.132	104.032	103.932	4.750	104.349	104.249	104.149
5.500	102.478	102.367	102.278	4.875	104.446	104.346	104.246	4.875	104.446	104.346	104.246	4.875	104.446	104.346	104.246	4.875	104.603	104.503	104.403
5.625	102.975	102.863	102.775	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	104.781	104.681	104.581
5.750	103.372	103.261	103.172	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	104.881	104.781	104.681
5.875	103.370	103.259	103.170	5.125	105.314	105.214	105.114	5.125	105.314	105.214	105.114	5.125	105.314	105.214	105.114	5.125	104.786	104.686	104.586
5.990	103.278	103.167	103.078	5.250	104.798	104.698	104.598	5.250	104.798	104.698	104.598	5.250	104.798	104.698	104.598	5.250	104.878	104.778	104.678
6.000	103.378	103.267	103.178	5.375	105.040	104.940	104.840	5.375	105.040	104.940	104.840	5.375	105.040	104.940	104.840	5.375	0.000	0.000	0.000
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.708	101.608	101.508	3.375	101.708	101.608	101.508	3.375	100.945	100.845	100.745	3.375	100.945	100.845	100.745	3.375	100.945	100.845	100.745
3.500	102.155	102.055	101.955	3.500	102.155	102.055	101.955	3.500	101.392	101.292	101.192	3.500	101.392	101.292	101.192	3.500	101.392	101.292	101.192
3.625	102.388	102.288	102.188	3.625	102.388	102.288	102.188	3.625	101.121	101.021	100.921	3.625	101.121	101.021	100.921	3.625	101.121	101.021	100.921
3.750	102.904	102.804	102.704	3.750	102.904	102.804	102.704	3.750	101.637	101.537	101.437	3.750	101.637	101.537	101.437	3.750	101.637	101.537	101.437
3.875	103.050	102.950	102.850	3.875	103.050	102.950	102.850	3.875	101.783	101.683	101.583	3.875	101.783	101.683	101.583	3.875	101.783	101.683	101.583
3.990	103.334	103.234	103.134	3.990	103.334	103.234	103.134	3.990	102.067	101.967	101.867	3.990	102.067	101.967	101.867	3.990	102.067	101.967	101.867
4.000	103.434	103.334	103.234	4.000	103.434	103.334	103.234	4.000	102.167	102.067	101.967	4.000	102.167	102.067	101.967	4.000	102.167	102.067	101.967
4.125	103.594	103.494	103.394	4.125	103.594	103.494	103.394	4.125	101.835	101.735	101.635	4.125	101.835	101.735	101.635	4.125	101.835	101.735	101.635
4.250	104.043	103.943	103.843	4.250	104.043	103.943	103.843	4.250	102.284	102.184	102.084	4.250	102.284	102.184	102.084	4.250	102.284	102.184	102.084
4.375	104.255	104.155	104.055	4.375	104.255	104.155	104.055												



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.:

12/26/2019

45 Day Lock Exp.:

1/10/2020

60 Day Lock Exp.:

1/27/2020

W. Rate Sheet Dated: 11/26/2019

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	99.173	99.073	98.973	3.375	100.262	100.162	100.062	3.375	101.579	101.479	101.379	4.000	101.495	101.395	101.295	3.375	100.516	100.416	100.316
3.375	99.749	99.649	99.549	3.500	100.847	100.747	100.647	3.500	102.026	101.926	101.826	4.125	101.548	101.448	101.348	3.500	100.963	100.863	100.763
3.500	100.095	99.995	99.895	3.625	101.536	101.436	101.336	3.625	102.297	102.197	102.097	4.250	101.940	101.840	101.740	3.625	100.734	100.634	100.534
3.625	100.687	100.587	100.487	3.750	102.032	101.932	101.832	3.750	102.815	102.715	102.615	4.375	102.198	102.098	101.998	3.750	101.252	101.152	101.052
3.750	101.651	101.551	101.451	3.875	102.359	102.259	102.159	3.875	102.968	102.868	102.768	4.500	102.527	102.427	102.327	3.875	101.405	101.305	101.205
3.875	102.024	101.924	101.824	3.990	102.550	102.450	102.350	3.990	103.252	103.152	103.052	4.625	102.530	102.430	102.330	3.990	101.689	101.589	101.489
3.990	102.332	102.232	102.132	4.000	102.650	102.550	102.450	4.000	103.352	103.252	103.152	4.750	102.337	102.237	102.137	4.000	101.789	101.689	101.589
4.000	102.432	102.332	102.232	4.125	102.864	102.764	102.664	4.125	103.549	103.449	103.349	4.875	102.645	102.545	102.445	4.125	101.480	101.380	101.280
4.125	102.485	102.385	102.285	4.250	103.406	103.306	103.206	4.250	104.002	103.902	103.802	4.990	102.797	102.697	102.597	4.250	101.933	101.833	101.733
4.250	102.971	102.871	102.771	4.375	103.577	103.477	103.377	4.375	104.343	104.243	104.143	5.000	102.897	102.797	102.697	4.375	102.274	102.174	102.074
4.375	103.229	103.129	103.029	4.500	103.823	103.723	103.623	4.500	104.554	104.454	104.354	5.125	103.214	103.114	103.014	4.500	102.485	102.385	102.285
4.500	103.558	103.458	103.358	4.625	103.879	103.779	103.679	4.625	104.019	103.919	103.819	5.250	103.388	103.288	103.188	4.625	101.612	101.512	101.412
4.625	103.561	103.461	103.361	4.750	104.120	104.020	103.920	4.750	104.340	104.240	104.140	5.375	101.810	101.707	101.610	4.750	101.933	101.833	101.733
4.750	103.837	103.737	103.637	4.875	104.439	104.339	104.239	4.875	104.599	104.499	104.399	5.500	102.083	101.979	101.883	4.875	102.192	102.092	101.992
4.875	104.145	104.045	103.945	4.990	104.680	104.580	104.480	4.990	104.783	104.683	104.583	5.625	102.584	102.481	102.384	4.990	102.417	102.317	102.217
4.990	104.297	104.197	104.097	5.000	104.780	104.680	104.580	5.000	104.883	104.783	104.683	5.750	102.986	102.882	102.786	5.000	102.517	102.417	102.317
5.000	104.397	104.297	104.197	5.125	105.317	105.217	105.117	5.125	104.787	104.687	104.587	5.875	102.991	102.887	102.791	5.125	102.880	102.780	102.680
5.125	104.714	104.614	104.514	5.250	104.805	104.705	104.605	5.250	104.881	104.781	104.681	5.990	102.900	102.797	102.700	5.250	102.974	102.874	102.774
5.250	105.040	104.940	104.840	5.375	105.049	104.949	104.849	5.375	0.000	0.000	0.000	6.000	103.000	102.897	102.800	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.:

12/26/2019

45 Day Lock Exp.:

1/10/2020

60 Day Lock Exp.:

1/27/2020

W. Rate Sheet Dated: 11/26/2019

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	98.560	98.497	98.435	
3.500	98.954	98.891	98.829	
3.625	99.227	99.164	99.102	
3.750	99.710	99.648	99.585	
3.875	99.904	99.842	99.779	
4.000	100.100	100.038	99.975	
4.125	100.353	100.290	100.228	
4.250	100.555	100.493	100.430	
4.375	100.834	100.771	100.709	
4.500	101.072	101.010	100.947	
4.625	101.310	101.248	101.185	
4.750	101.605	101.542	101.480	
4.875	101.867	101.804	101.742	

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	98.091	97.966	97.841	
3.375	98.552	98.427	98.302	
3.500	98.954	98.829	98.704	
3.625	99.431	99.306	99.181	
3.750	99.842	99.717	99.592	
3.875	100.191	100.066	99.941	
4.000	100.528	100.403	100.278	
4.125	100.667	100.542	100.417	
4.250	100.973	100.848	100.723	
4.375	101.251	101.126	101.001	
4.500	101.409	101.284	101.159	

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	96.641	96.516	96.391	
3.375	97.045	96.920	96.795	
3.500	97.418	97.293	97.168	
3.625	97.768	97.643	97.518	
3.750	98.353	98.228	98.103	
3.875	98.658	98.533	98.408	
4.000	98.942	98.817	98.692	
4.125	99.225	99.100	98.975	
4.250	99.509	99.384	99.259	
4.375	99.792	99.667	99.542	
4.500	100.081	99.956	99.831	
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)