



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.: 12/27/2019

45 Day Lock Exp.: 1/13/2020

60 Day Lock Exp.: 1/27/2020

W. Rate Sheet Dated: 11/27/2019

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	96.654	96.504	96.354	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	97.084	96.934	96.784	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	97.510	97.360	97.210	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	97.789	97.639	97.489	3.500	100.213	100.063	99.913
3.750	102.369	102.219	102.069	3.750	101.753	101.603	101.453	2.875	98.218	98.068	97.918	3.625	100.442	100.292	100.142
3.875	102.803	102.653	102.503	3.875	102.077	101.927	101.777	3.000	98.633	98.483	98.333	Margin = 2.250		Index = 1.550	
4.000	103.200	103.050	102.900	4.000	102.407	102.257	102.107	3.125	99.044	98.894	98.744				
4.125	103.584	103.434	103.284	4.125	102.679	102.529	102.379	3.250	100.755	100.605	100.455				
4.375	103.091	102.991	102.891	4.375	102.428	102.328	102.228	3.375	101.115	100.965	100.815				
4.500	103.434	103.334	103.234	4.500	102.590	102.490	102.390	3.500	101.455	101.305	101.155				
4.625	103.794	103.694	103.594	4.625	102.781	102.681	102.581	3.625	101.745	101.595	101.445				
4.750	103.919	103.819	103.719	4.750	103.198	103.098	102.998	3.750	102.172	102.022	101.872				
4.875	104.061	103.961	103.861	4.875	103.425	103.325	103.225	3.875	102.474	102.324	102.174				
5.000	104.352	104.252	104.152	5.000	103.656	103.556	103.456	4.000	102.782	102.632	102.482				
5.125	104.462	104.362	104.262	5.125	103.846	103.746	103.646	4.125	103.031	102.881	102.731				
5.375	104.598	104.498	104.398	5.375	104.053	103.953	103.853	4.250	102.665	102.515	102.365				
5.500	104.838	104.738	104.638	5.500	104.284	104.184	104.084	4.375	102.922	102.772	102.622				
5.625	105.090	104.990	104.890	5.625	104.474	104.374	104.274	4.500	103.098	102.948	102.798				
6.250	105.877	105.727	105.577	6.250	105.262	105.112	104.962	4.625	103.273	103.123	102.973				

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	95.654	95.504	95.354	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	96.084	95.934	95.784	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	96.510	96.360	96.210	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	96.789	96.639	96.489	3.500	99.213	99.063	98.913
3.750	101.219	101.069	100.919	3.750	100.753	100.603	100.453	2.875	97.218	97.068	96.918	3.625	99.442	99.292	99.142
3.875	101.653	101.503	101.353	3.875	101.077	100.927	100.777	3.000	97.633	97.483	97.333	Margin = 2.250		Index = 1.550	
4.000	102.050	101.900	101.750	4.000	101.407	101.257	101.107	3.125	98.044	97.894	97.744	30 Year OTC			
4.125	102.434	102.284	102.134	4.125	101.679	101.529	101.379	3.250	99.755	99.605	99.455	Rate	30 Day	45 Day	60 Day
4.375	101.941	101.841	101.741	4.375	101.428	101.328	101.228	3.375	100.115	99.965	99.815	3.875	101.253	101.003	100.753
4.500	102.284	102.184	102.084	4.500	101.590	101.490	101.390	3.500	100.455	100.305	100.155	4.000	101.650	101.400	101.150
4.625	102.644	102.544	102.444	4.625	101.781	101.681	101.581	3.625	100.745	100.595	100.445	4.125	102.034	101.784	101.534
4.750	102.769	102.669	102.569	4.750	102.198	102.098	101.998	3.750	101.172	101.022	100.872	4.375	101.541	101.291	101.041
4.875	102.911	102.811	102.711	4.875	102.425	102.325	102.225	3.875	101.474	101.324	101.174	4.500	101.884	101.634	101.384
5.000	103.202	103.102	103.002	5.000	102.656	102.556	102.456	4.000	101.782	101.632	101.482	4.625	102.244	101.994	101.744
5.125	103.312	103.212	103.112	5.125	102.846	102.746	102.646	4.125	102.031	101.881	101.731	4.875	102.511	102.261	102.011
5.375	103.448	103.348	103.248	5.375	103.053	102.953	102.853	4.250	101.665	101.515	101.365	5.000	102.802	102.552	102.302
5.500	103.688	103.588	103.488	5.500	103.284	103.184	103.084	4.375	101.922	101.772	101.622	5.125	102.912	102.662	102.412
5.625	103.940	103.840	103.740	5.625	103.474	103.374	103.274	4.500	102.098	101.948	101.798	5.500	103.288	103.038	102.788
6.250	104.727	104.577	104.427	6.250	104.262	104.112	103.962	4.625	102.273	102.123	101.973	5.625	103.540	103.290	103.040

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	98.503	98.253	98.003	6.250	100.000	99.750	99.500
4.125	100.634	100.384	100.134	6.250	102.750	102.500	102.250	4.000	98.900	98.650	98.400				
4.250	100.759	100.509	100.259					4.125	99.284	99.034	98.784				
4.375	100.141	99.891	99.641					4.375	98.791	98.541	98.291				
4.500	100.484	100.234	99.984					4.500	99.134	98.884	98.634				
4.625	100.844	100.594	100.344					4.625	99.494	99.244	98.994				
5.000	101.402	101.152	100.902					4.875	99.761	99.511	99.261				
5.125	101.512	101.262	101.012					5.000	100.052	99.802	99.552				
5.250	101.997	101.747	101.497					5.125	100.162	99.912	99.662				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.538	100.288	100.038				
								5.625	100.790	100.540	100.290				

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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12/27/2019

45 Day Lock Exp.:

1/13/2020

60 Day Lock Exp.:

1/27/2020

W. Rate Sheet Dated: 11/27/2019

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	93.934	93.784	93.634	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	94.364	94.214	94.064	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	94.790	94.640	94.490	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	96.381	96.231	96.081	3.500	99.635	99.485	99.335
3.750	100.906	100.756	100.606	3.750	100.720	100.570	100.420	2.875	96.811	96.661	96.511	3.625	99.865	99.715	99.565
3.875	101.340	101.190	101.040	3.875	101.045	100.895	100.745	3.000	97.225	97.075	96.925	Margin = 2.250		Index = 1.550	
4.000	101.738	101.588	101.438	4.000	101.375	101.225	101.075	3.125	97.636	97.486	97.336				
4.125	102.121	101.971	101.821	4.125	101.647	101.497	101.347	3.250	99.598	99.448	99.298				
4.375	101.754	101.654	101.554	4.375	101.521	101.421	101.321	3.375	99.958	99.808	99.658				
4.500	102.096	101.996	101.896	4.500	101.683	101.583	101.483	3.500	100.298	100.148	99.998				
4.625	102.456	102.356	102.256	4.625	101.873	101.773	101.673	3.625	100.588	100.438	100.288				
4.750	102.019	101.919	101.819	4.750	101.728	101.628	101.528	3.750	101.140	100.990	100.840				
4.875	102.161	102.061	101.961	4.875	101.955	101.855	101.755	3.875	101.442	101.292	101.142				
5.000	102.452	102.352	102.252	5.000	102.186	102.086	101.986	4.000	101.749	101.599	101.449				
5.125	102.562	102.462	102.362	5.125	102.376	102.276	102.176	4.125	101.998	101.848	101.698				
5.375	102.042	101.942	101.842	5.375	101.927	101.827	101.727	4.250	101.757	101.607	101.457				
5.500	102.282	102.182	102.082	5.500	102.158	102.058	101.958	4.375	102.014	101.864	101.714				
5.625	102.534	102.434	102.334	5.625	102.348	102.248	102.148	4.500	102.191	102.041	101.891				
6.250	102.727	102.577	102.427	6.250	102.542	102.392	102.242	4.625	102.365	102.215	102.065				

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	94.254	94.104	93.954	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	94.684	94.534	94.384	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	95.110	94.960	94.810	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	96.233	96.083	95.933	3.500	97.625	97.475	97.325
3.750	99.756	99.606	99.456	3.750	99.290	99.140	98.990	2.875	96.662	96.512	96.362	3.625	97.855	97.705	97.555
3.875	100.190	100.040	99.890	3.875	99.615	99.465	99.315	3.000	97.077	96.927	96.777	Margin = 2.250		Index = 1.550	
4.000	100.588	100.438	100.288	4.000	99.945	99.795	99.645	3.125	97.487	97.337	97.187	30 Year OTC			
4.125	100.971	100.821	100.671	4.125	100.217	100.067	99.917	3.250	98.918	98.768	98.618	Rate	30 Day	45 Day	60 Day
4.375	100.604	100.504	100.404	4.375	100.091	99.991	99.891	3.375	99.278	99.128	98.978	3.875	99.790	99.540	99.290
4.500	100.946	100.846	100.746	4.500	100.253	100.153	100.053	3.500	99.618	99.468	99.318	4.000	100.188	99.938	99.688
4.625	101.306	101.206	101.106	4.625	100.443	100.343	100.243	3.625	99.908	99.758	99.608	4.125	100.571	100.321	100.071
4.750	100.869	100.769	100.669	4.750	100.298	100.198	100.098	3.750	99.764	99.614	99.464	4.375	100.204	99.954	99.704
4.875	101.011	100.911	100.811	4.875	100.525	100.425	100.325	3.875	100.066	99.916	99.766	4.500	100.546	100.296	100.046
5.000	101.302	101.202	101.102	5.000	100.756	100.656	100.556	4.000	100.374	100.224	100.074	4.625	100.906	100.656	100.406
5.125	101.412	101.312	101.212	5.125	100.946	100.846	100.746	4.125	100.623	100.473	100.323	4.875	100.611	100.361	100.111
5.375	100.892	100.792	100.692	5.375	100.497	100.397	100.297	4.250	100.015	99.865	99.715	5.000	100.902	100.652	100.402
5.500	101.132	101.032	100.932	5.500	100.728	100.628	100.528	4.375	100.272	100.122	99.972	5.125	101.012	100.762	100.512
5.625	101.384	101.284	101.184	5.625	100.918	100.818	100.718	4.500	100.448	100.298	100.148	5.500	100.732	100.482	100.232
6.250	101.577	101.427	101.277	6.250	101.112	100.962	100.812	4.625	100.623	100.473	100.323	5.625	100.984	100.734	100.484

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	97.040	96.790	96.540	6.250	N/A	N/A	N/A
4.125	98.821	98.571	98.321	6.250	99.250	99.000	98.750	4.000	97.438	97.188	96.938				
4.250	99.071	98.821	98.571					4.125	97.821	97.571	97.321				
4.375	98.454	98.204	97.954					4.375	97.454	97.204	96.954				
4.500	98.796	98.546	98.296					4.500	97.796	97.546	97.296				
4.625	99.156	98.906	98.656					4.625	98.156	97.906	97.656				
5.000	99.152	98.902	98.652					4.875	97.861	97.611	97.361				
5.125	99.262	99.012	98.762					5.000	98.152	97.902	97.652				
5.250	99.091	98.841	98.591					5.125	98.262	98.012	97.762				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	97.982	97.732	97.482				
								5.625	98.234	97.984	97.734				

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@afrawholesale.com
Lockdesk Phone: 1-877-588-2706
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30 Day Lock Exp.: 12/27/2019
45 Day Lock Exp.: 1/13/2020
60 Day Lock Exp.: 1/27/2020

W. Rate Sheet Dated: 11/27/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.303	99.203	99.103	3.375	99.632	99.532	99.432	3.375	99.632	99.532	99.432	4.000	101.891	101.791	101.691	4.000	101.516	101.416	101.316	4.000	101.516	101.416	101.316	4.000	101.516	101.416	101.316	4.000	101.516	101.416	101.316
3.375	99.882	99.782	99.682	3.500	99.980	99.880	99.780	3.500	99.980	99.880	99.780	4.125	101.941	101.841	101.741	4.125	101.566	101.466	101.366	4.125	101.566	101.466	101.366	4.125	101.566	101.466	101.366	4.125	101.566	101.466	101.366
3.500	100.230	100.130	100.030	3.625	100.580	100.480	100.380	3.625	100.580	100.480	100.380	4.250	102.297	102.197	102.097	4.250	101.922	101.822	101.722	4.250	101.922	101.822	101.722	4.250	101.922	101.822	101.722	4.250	101.922	101.822	101.722
3.625	100.830	100.730	100.630	3.750	101.449	101.349	101.249	3.750	101.449	101.349	101.249	4.375	102.558	102.458	102.358	4.375	102.183	102.083	101.983	4.375	102.183	102.083	101.983	4.375	102.183	102.083	101.983	4.375	102.183	102.083	101.983
3.750	101.699	101.599	101.499	3.875	101.824	101.724	101.624	3.875	101.824	101.724	101.624	4.500	102.892	102.792	102.692	4.500	102.267	102.167	102.067	4.500	102.267	102.167	102.067	4.500	102.267	102.167	102.067	4.500	102.267	102.167	102.067
3.875	102.074	101.974	101.874	3.990	102.011	101.911	101.811	3.990	102.011	101.911	101.811	4.625	102.895	102.795	102.695	4.625	102.270	102.170	102.070	4.625	102.270	102.170	102.070	4.625	102.270	102.170	102.070	4.625	102.270	102.170	102.070
3.990	102.386	102.286	102.186	4.000	102.111	102.011	101.911	4.000	102.111	102.011	101.911	4.750	102.706	102.606	102.506	4.750	102.081	101.981	101.881	4.750	102.081	101.981	101.881	4.750	102.081	101.981	101.881	4.750	102.081	101.981	101.881
4.000	102.486	102.386	102.286	4.125	102.161	102.061	101.961	4.125	102.161	102.061	101.961	4.875	103.016	102.916	102.816	4.875	102.391	102.291	102.191	4.875	102.391	102.291	102.191	4.875	102.391	102.291	102.191	4.875	102.391	102.291	102.191
4.125	102.536	102.436	102.336	4.250	102.608	102.508	102.408	4.250	102.608	102.508	102.408	4.990	103.168	103.068	102.968	4.990	102.468	102.368	102.268	4.990	102.468	102.368	102.268	4.990	102.468	102.368	102.268	4.990	102.468	102.368	102.268
4.250	102.983	102.883	102.783	4.375	102.869	102.769	102.669	4.375	102.869	102.769	102.669	5.000	103.268	103.168	103.068	5.000	102.568	102.468	102.368	5.000	102.568	102.468	102.368	5.000	102.568	102.468	102.368	5.000	102.568	102.468	102.368
4.375	103.244	103.144	103.044	4.500	102.953	102.853	102.753	4.500	102.953	102.853	102.753	5.125	103.591	103.491	103.391	5.125	102.591	102.491	102.391	5.125	102.591	102.491	102.391	5.125	102.591	102.491	102.391	5.125	102.591	102.491	102.391
4.500	103.578	103.478	103.378	4.625	102.956	102.856	102.756	4.625	102.956	102.856	102.756	5.250	103.778	103.678	103.578	5.250	102.778	102.678	102.578	5.250	102.778	102.678	102.578	5.250	102.778	102.678	102.578	5.250	102.778	102.678	102.578
4.625	103.581	103.481	103.381	4.750	103.235	103.135	103.035	4.750	103.235	103.135	103.035	5.375	103.775	103.675	103.575	5.375	102.775	102.675	102.575	5.375	102.775	102.675	102.575	5.375	102.775	102.675	102.575	5.375	102.775	102.675	102.575
4.750	103.860	103.760	103.660	4.875	103.545	103.445	103.345	4.875	103.545	103.445	103.345	5.500	103.450	103.350	103.250	5.500	102.450	102.350	102.250	5.500	102.450	102.350	102.250	5.500	102.450	102.350	102.250	5.500	102.450	102.350	102.250
4.875	104.170	104.070	103.970	4.990	103.322	103.222	103.122	4.990	103.322	103.222	103.122	5.625	103.954	103.854	103.754	5.625	102.954	102.854	102.754	5.625	102.954	102.854	102.754	5.625	102.954	102.854	102.754	5.625	102.954	102.854	102.754
4.990	104.322	104.222	104.122	5.000	103.422	103.322	103.222	5.000	103.422	103.322	103.222	5.750	103.358	103.258	103.158	5.750	103.358	103.258	103.158	5.750	103.358	103.258	103.158	5.750	103.358	103.258	103.158	5.750	103.358	103.258	103.158
5.000	104.422	104.322	104.222	5.125	103.745	103.645	103.545	5.125	103.745	103.645	103.545	5.875	103.360	103.260	103.160	5.875	103.360	103.260	103.160	5.875	103.360	103.260	103.160	5.875	103.360	103.260	103.160	5.875	103.360	103.260	103.160
5.125	104.745	104.645	104.545	5.250	104.090	103.990	103.890	5.250	104.090	103.990	103.890	5.990	103.270	103.170	103.070	5.990	103.270	103.170	103.070	5.990	103.270	103.170	103.070	5.990	103.270	103.170	103.070	5.990	103.270	103.170	103.070
5.250	105.090	104.990	104.890	5.375	105.295	105.195	105.095	5.375	105.295	105.195	105.095	6.000	103.370	103.270	103.170	6.000	103.370	103.270	103.170	6.000	103.370	103.270	103.170	6.000	103.370	103.270	103.170	6.000	103.370	103.270	103.170
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	101.516	101.416	101.316	3.375	100.317	100.217	100.117	3.375	100.317	100.217	100.117	3.375	100.317	100.217	100.117	3.375	100.317	100.217	100.117	3.375	100.317	100.217	100.117	3.375	100.317	100.217	100.117	3.375	100.317	100.217	100.117
4.125	101.566	101.466	101.366	3.500	100.897	100.797	100.697	3.500	100.897	100.797	100.697	3.500	100.897	100.797	100.697	3.500	100.897	100.797	100.697	3.500	100.897	100.797	100.697	3.500	100.897	100.797	100.697	3.500	100.897	100.797	100.697
4.250	101.922	101.822	101.722	3.625	101.592	101.492	101.392	3.625	101.592	101.492	101.392	3.625	101.592	101.492	101.392	3.625	101.592	101.492	101.392	3.625	101.592	101.492	101.392	3.625	101.592	101.492	101.392	3.625	101.592	101.492	101.392
4.375	102.183	102.083	101.983	3.750	102.060	101.960	101.860	3.750	102.060	101.960	101.860	3.750	102.060	101.960	101.860	3.750	102.060	101.960	101.860	3.750	102.060	101.960	101.860	3.750	102.060	101.960	101.860	3.750	102.060	101.960	101.860
4.500	102.267	102.167	102.067	3.875	102.371	102.271	102.171	3.875	102.371	102.271	102.171	3.875	102.371	102.271	102.171	3.875	102.371	102.271	102.171	3.875	102.371	102.271	102.171	3.875	102.371	102.271	102.171	3.875	102.371	102.271	102.171
4.625	102.270	102.170	102.070	3.990	102.562	102.462	102.362	3.990	102.562	102.462	102.362	3.990	102.562	102.462	102.362	3.990	102.562	102.462	102.362	3.990	102.562	102.462	102.362	3.990	102.562	102.462	102.362	3.990	102.562	102.462	102.362
4.750	102.081	101.981	101.881	4.000	102.662	102.562	102.462	4.000	102.662	102.562	102.462	4.000	102.662	102.562	102.462	4.000	102.662	102.562	102.462	4.000	102.662	102.562	102.462	4.000	102.662	102.562	102.462	4.000	102.662	102.562	102.462
4.875	103.391	103.291	103.191	4.125	102.879	102.779	102.679	4.125	102.879	102.779	102.679	4.125	102.879	102.779	102.679	4.125	102.879	102.779	102.679	4.125	102.879	102.779	102.679	4.125	102.879	102.779	102.679	4.125	102.879	102.779	102.679
4.990	102.168	102.068	101.968	4.250	103.374	103.274	103.174	4.250	103.374	103.274	103.174	4.250	103.374	103.274	103.174	4.250	103.374	103.274	103.174	4.250	103.374	103.274	103.174	4.250	103.374	103.274	103.174	4.250	103.374	103.274	103.174
5.000	102.268	102.168	102.068	4.375	103.537	103.437	103.337	4.375	103.537	103.437	103.337	4.375	103.537	103.437	103.337	4.375	103.537	103.437	103.337	4.375	103.537	103.437	103.337	4.375	103.537	103.437	103.337	4.375	103.537	103.437	103.337
5.125	102.591	102.491	102.391	4.500	103.815	103.715	103.615	4.500	103.815	103.715	103.615	4.500	103.815	103.715	103.615	4.500	103.815	103.715	103.615	4.500	103.815	103.715	103.615	4.500	103.815	103.715	103.615	4.500	103.815	103.715	103.615
5.250	101.778	101.674	101.578	4.625	103.872	103.772	103.672	4																							



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.:

12/27/2019

45 Day Lock Exp.:

1/13/2020

60 Day Lock Exp.:

1/27/2020

W. Rate Sheet Dated: 11/27/2019

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	99.544	99.444	99.344	3.375	100.587	100.487	100.387	3.375	101.708	101.608	101.508	4.000	101.708	101.608	101.508	3.375	100.645	100.545	100.445
3.375	100.111	100.011	99.911	3.500	101.155	101.055	100.955	3.500	102.155	102.055	101.955	4.125	101.754	101.654	101.554	3.500	101.092	100.992	100.892
3.500	100.448	100.348	100.248	3.625	101.836	101.736	101.636	3.625	102.388	102.288	102.188	4.250	102.057	101.957	101.857	3.625	100.821	100.721	100.621
3.625	101.029	100.929	100.829	3.750	102.207	102.107	102.007	3.750	102.904	102.804	102.704	4.375	102.310	102.210	102.110	3.750	101.337	101.237	101.137
3.750	101.887	101.787	101.687	3.875	102.508	102.408	102.308	3.875	103.050	102.950	102.850	4.500	102.635	102.535	102.435	3.875	101.483	101.383	101.283
3.875	102.252	102.152	102.052	3.990	102.693	102.593	102.493	3.990	103.334	103.234	103.134	4.625	102.636	102.536	102.436	3.990	101.767	101.667	101.567
3.990	102.553	102.453	102.353	4.000	102.793	102.693	102.593	4.000	103.434	103.334	103.234	4.750	102.378	102.278	102.178	4.000	101.867	101.767	101.667
4.000	102.653	102.553	102.453	4.125	103.006	102.906	102.806	4.125	103.594	103.494	103.394	4.875	102.680	102.580	102.480	4.125	101.535	101.435	101.335
4.125	102.699	102.599	102.499	4.250	103.467	103.367	103.267	4.250	104.043	103.943	103.843	4.990	102.826	102.726	102.626	4.250	101.984	101.884	101.784
4.250	103.093	102.993	102.893	4.375	103.625	103.525	103.425	4.375	104.380	104.280	104.180	5.000	102.926	102.826	102.726	4.375	102.321	102.221	102.121
4.375	103.346	103.246	103.146	4.500	103.896	103.796	103.696	4.500	104.589	104.489	104.389	5.125	103.239	103.139	103.039	4.500	102.530	102.430	102.330
4.500	103.671	103.571	103.471	4.625	103.951	103.851	103.751	4.625	104.033	103.933	103.833	5.250	102.404	102.304	102.204	4.625	101.626	101.526	101.426
4.625	103.672	103.572	103.472	4.750	104.132	104.032	103.932	4.750	104.349	104.249	104.149	5.375	101.862	101.750	101.662	4.750	101.942	101.842	101.742
4.750	103.882	103.782	103.682	4.875	104.446	104.346	104.246	4.875	104.603	104.503	104.403	5.500	102.128	102.017	101.928	4.875	102.196	102.096	101.996
4.875	104.184	104.084	103.984	4.990	104.682	104.582	104.482	4.990	104.781	104.681	104.581	5.625	102.625	102.513	102.425	4.990	102.423	102.323	102.223
4.990	104.330	104.230	104.130	5.000	104.782	104.682	104.582	5.000	104.881	104.781	104.681	5.750	103.022	102.911	102.822	5.000	102.523	102.423	102.323
5.000	104.430	104.330	104.230	5.125	105.314	105.214	105.114	5.125	104.786	104.686	104.586	5.875	103.020	102.909	102.820	5.125	102.879	102.779	102.679
5.125	104.743	104.643	104.543	5.250	104.798	104.698	104.598	5.250	104.878	104.778	104.678	5.990	102.928	102.817	102.728	5.250	102.971	102.871	102.771
5.250	105.066	104.966	104.866	5.375	105.040	104.940	104.840	5.375	0.000	0.000	0.000	6.000	103.028	102.917	102.828	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.:

12/27/2019

45 Day Lock Exp.:

1/13/2020

60 Day Lock Exp.:

1/27/2020

W. Rate Sheet Dated: 11/27/2019

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	98.463	98.401	98.338	
3.500	98.856	98.794	98.731	
3.625	99.130	99.067	99.005	
3.750	99.611	99.549	99.486	
3.875	99.805	99.743	99.680	
4.000	100.041	99.978	99.916	
4.125	100.293	100.231	100.168	
4.250	100.495	100.433	100.370	
4.375	100.773	100.711	100.648	
4.500	101.012	100.949	100.887	
4.625	101.250	101.187	101.125	
4.750	101.544	101.481	101.419	
4.875	101.806	101.743	101.681	

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	98.079	97.954	97.829	
3.375	98.539	98.414	98.289	
3.500	98.942	98.817	98.692	
3.625	99.419	99.294	99.169	
3.750	99.831	99.706	99.581	
3.875	100.179	100.054	99.929	
4.000	100.517	100.392	100.267	
4.125	100.656	100.531	100.406	
4.250	100.962	100.837	100.712	
4.375	101.241	101.116	100.991	
4.500	101.399	101.274	101.149	

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	96.625	96.500	96.375	
3.375	97.029	96.904	96.779	
3.500	97.402	97.277	97.152	
3.625	97.753	97.628	97.503	
3.750	98.337	98.212	98.087	
3.875	98.642	98.517	98.392	
4.000	98.927	98.802	98.677	
4.125	99.210	99.085	98.960	
4.250	99.493	99.368	99.243	
4.375	99.777	99.652	99.527	
4.500	100.067	99.942	99.817	
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)