



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.: 12/30/2019

45 Day Lock Exp.: 1/13/2020

60 Day Lock Exp.: 1/28/2020

W. Rate Sheet Dated: 11/29/2019

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	101.534	101.384	101.234	3.250	100.992	100.842	100.692	2.375	96.509	96.359	96.209	3.125	99.421	99.271	99.121
3.375	102.022	101.872	101.722	3.375	101.374	101.224	101.074	2.500	96.939	96.789	96.639	3.250	99.777	99.627	99.477
3.500	102.505	102.355	102.205	3.500	101.737	101.587	101.437	2.625	97.365	97.215	97.065	3.375	100.075	99.925	99.775
3.625	102.971	102.821	102.671	3.625	102.049	101.899	101.749	2.750	97.668	97.518	97.368	3.500	100.088	99.938	99.788
3.750	102.244	102.094	101.944	3.750	101.628	101.478	101.328	2.875	98.097	97.947	97.797	3.625	100.317	100.167	100.017
3.875	102.678	102.528	102.378	3.875	101.952	101.802	101.652	3.000	98.512	98.362	98.212	Margin = 2.250		Index = 1.550	
4.000	103.075	102.925	102.775	4.000	102.282	102.132	101.982	3.125	98.922	98.772	98.622				
4.125	103.459	103.309	103.159	4.125	102.554	102.404	102.254	3.250	100.634	100.484	100.334				
4.375	102.997	102.897	102.797	4.375	102.334	102.234	102.134	3.375	100.994	100.844	100.694				
4.500	103.340	103.240	103.140	4.500	102.497	102.397	102.297	3.500	101.334	101.184	101.034				
4.625	103.700	103.600	103.500	4.625	102.687	102.587	102.487	3.625	101.624	101.474	101.324				
4.750	103.825	103.725	103.625	4.750	103.041	102.941	102.841	3.750	102.082	101.932	101.782				
4.875	103.904	103.804	103.704	4.875	103.269	103.169	103.069	3.875	102.384	102.234	102.084				
5.000	104.196	104.096	103.996	5.000	103.500	103.400	103.300	4.000	102.692	102.542	102.392				
5.125	104.306	104.206	104.106	5.125	103.690	103.590	103.490	4.125	102.941	102.791	102.641				
5.375	104.239	104.139	104.039	5.375	103.694	103.594	103.494	4.250	102.665	102.515	102.365				
5.500	104.479	104.379	104.279	5.500	103.924	103.824	103.724	4.375	102.922	102.772	102.622				
5.625	104.730	104.630	104.530	5.625	104.115	104.015	103.915	4.500	103.098	102.948	102.798				
6.250	105.518	105.368	105.218	6.250	104.902	104.752	104.602	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	100.384	100.234	100.084	3.250	99.992	99.842	99.692	2.375	95.509	95.359	95.209	3.125	98.421	98.271	98.121
3.375	100.872	100.722	100.572	3.375	100.374	100.224	100.074	2.500	95.939	95.789	95.639	3.250	98.777	98.627	98.477
3.500	101.355	101.205	101.055	3.500	100.737	100.587	100.437	2.625	96.365	96.215	96.065	3.375	99.075	98.925	98.775
3.625	101.821	101.671	101.521	3.625	101.049	100.899	100.749	2.750	96.668	96.518	96.368	3.500	99.088	98.938	98.788
3.750	101.094	100.944	100.794	3.750	100.628	100.478	100.328	2.875	97.097	96.947	96.797	3.625	99.317	99.167	99.017
3.875	101.528	101.378	101.228	3.875	100.952	100.802	100.652	3.000	97.512	97.362	97.212	Margin = 2.250		Index = 1.550	
4.000	101.925	101.775	101.625	4.000	101.282	101.132	100.982	3.125	97.922	97.772	97.622	30 Year OTC			
4.125	102.309	102.159	102.009	4.125	101.554	101.404	101.254	3.250	99.634	99.484	99.334	Rate	30 Day	45 Day	60 Day
4.375	101.847	101.747	101.647	4.375	101.334	101.234	101.134	3.375	99.994	99.844	99.694	3.875	101.128	100.878	100.628
4.500	102.190	102.090	101.990	4.500	101.497	101.397	101.297	3.500	100.334	100.184	100.034	4.000	101.525	101.275	101.025
4.625	102.550	102.450	102.350	4.625	101.687	101.587	101.487	3.625	100.624	100.474	100.324	4.125	101.909	101.659	101.409
4.750	102.675	102.575	102.475	4.750	102.041	101.941	101.841	3.750	101.082	100.932	100.782	4.375	101.447	101.197	100.947
4.875	102.754	102.654	102.554	4.875	102.269	102.169	102.069	3.875	101.384	101.234	101.084	4.500	101.790	101.540	101.290
5.000	103.046	102.946	102.846	5.000	102.500	102.400	102.300	4.000	101.692	101.542	101.392	4.625	102.150	101.900	101.650
5.125	103.156	103.056	102.956	5.125	102.690	102.590	102.490	4.125	101.941	101.791	101.641	4.875	102.354	102.104	101.854
5.375	103.089	102.989	102.889	5.375	102.694	102.594	102.494	4.250	101.665	101.515	101.365	5.000	102.646	102.396	102.146
5.500	103.329	103.229	103.129	5.500	102.924	102.824	102.724	4.375	101.922	101.772	101.622	5.125	102.756	102.506	102.256
5.625	103.580	103.480	103.380	5.625	103.115	103.015	102.915	4.500	102.098	101.948	101.798	5.500	102.929	102.679	102.429
6.250	104.368	104.218	104.068	6.250	103.902	103.752	103.602	4.625	102.273	102.123	101.973	5.625	103.180	102.930	102.680

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	98.378	98.128	97.878	6.250	100.000	99.750	99.500
4.125	100.509	100.259	100.009	6.250	102.750	102.500	102.250	4.000	98.775	98.525	98.275				
4.250	100.634	100.384	100.134					4.125	99.159	98.909	98.659				
4.375	100.047	99.797	99.547					4.375	98.697	98.447	98.197				
4.500	100.390	100.140	99.890					4.500	99.040	98.790	98.540				
4.625	100.750	100.500	100.250					4.625	99.400	99.150	98.900				
5.000	101.246	100.996	100.746					4.875	99.604	99.354	99.104				
5.125	101.356	101.106	100.856					5.000	99.896	99.646	99.396				
5.250	101.841	101.591	101.341					5.125	100.006	99.756	99.506				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.179	99.929	99.679				
								5.625	100.430	100.180	99.930				

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	†IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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10:00 am ET - 11:00 pm ET

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12/30/2019

45 Day Lock Exp.:

1/13/2020

60 Day Lock Exp.:

1/28/2020

W. Rate Sheet Dated: 11/29/2019

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	99.947	99.797	99.647	3.250	99.834	99.684	99.534	2.375	93.789	93.639	93.489	3.125	98.593	98.443	98.293
3.375	100.434	100.284	100.134	3.375	100.217	100.067	99.917	2.500	94.219	94.069	93.919	3.250	99.200	99.050	98.900
3.500	100.918	100.768	100.618	3.500	100.580	100.430	100.280	2.625	94.645	94.495	94.345	3.375	99.498	99.348	99.198
3.625	101.384	101.234	101.084	3.625	100.892	100.742	100.592	2.750	96.260	96.110	95.960	3.500	99.510	99.360	99.210
3.750	100.781	100.631	100.481	3.750	100.595	100.445	100.295	2.875	96.689	96.539	96.389	3.625	99.740	99.590	99.440
3.875	101.215	101.065	100.915	3.875	100.920	100.770	100.620	3.000	97.104	96.954	96.804	Margin = 2.250		Index = 1.550	
4.000	101.613	101.463	101.313	4.000	101.250	101.100	100.950	3.125	97.515	97.365	97.215				
4.125	101.996	101.846	101.696	4.125	101.522	101.372	101.222	3.250	99.477	99.327	99.177				
4.375	101.660	101.560	101.460	4.375	101.427	101.327	101.227	3.375	99.837	99.687	99.537				
4.500	102.003	101.903	101.803	4.500	101.589	101.489	101.389	3.500	100.177	100.027	99.877				
4.625	102.362	102.262	102.162	4.625	101.779	101.679	101.579	3.625	100.466	100.316	100.166				
4.750	101.925	101.825	101.725	4.750	101.571	101.471	101.371	3.750	101.050	100.900	100.750				
4.875	102.004	101.904	101.804	4.875	101.799	101.699	101.599	3.875	101.352	101.202	101.052				
5.000	102.296	102.196	102.096	5.000	102.030	101.930	101.830	4.000	101.659	101.509	101.359				
5.125	102.406	102.306	102.206	5.125	102.220	102.120	102.020	4.125	101.909	101.759	101.609				
5.375	101.682	101.582	101.482	5.375	101.567	101.467	101.367	4.250	101.757	101.607	101.457				
5.500	101.922	101.822	101.722	5.500	101.798	101.698	101.598	4.375	102.014	101.864	101.714				
5.625	102.174	102.074	101.974	5.625	101.989	101.889	101.789	4.500	102.191	102.041	101.891				
6.250	102.368	102.218	102.068	6.250	102.182	102.032	101.882	4.625	102.365	102.215	102.065				

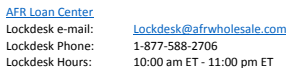
SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	98.797	98.647	98.497	3.250	98.404	98.254	98.104	2.375	94.109	93.959	93.809	3.125	96.583	96.433	96.283
3.375	99.284	99.134	98.984	3.375	98.787	98.637	98.487	2.500	94.539	94.389	94.239	3.250	97.190	97.040	96.890
3.500	99.768	99.618	99.468	3.500	99.150	99.000	98.850	2.625	94.965	94.815	94.665	3.375	97.488	97.338	97.188
3.625	100.234	100.084	99.934	3.625	99.462	99.312	99.162	2.750	96.112	95.962	95.812	3.500	97.500	97.350	97.200
3.750	99.631	99.481	99.331	3.750	99.165	99.015	98.865	2.875	96.541	96.391	96.241	3.625	97.730	97.580	97.430
3.875	100.065	99.915	99.765	3.875	99.490	99.340	99.190	3.000	96.956	96.806	96.656	Margin = 2.250		Index = 1.550	
4.000	100.463	100.313	100.163	4.000	99.820	99.670	99.520	3.125	97.366	97.216	97.066	30 Year OTC			
4.125	100.846	100.696	100.546	4.125	100.092	99.942	99.792	3.250	98.797	98.647	98.497	Rate	30 Day	45 Day	60 Day
4.375	100.510	100.410	100.310	4.375	99.997	99.897	99.797	3.375	99.157	99.007	98.857	3.875	99.665	99.415	99.165
4.500	100.853	100.753	100.653	4.500	100.159	100.059	99.959	3.500	99.497	99.347	99.197	4.000	100.063	99.813	99.563
4.625	101.212	101.112	101.012	4.625	100.349	100.249	100.149	3.625	99.786	99.636	99.486	4.125	100.446	100.196	99.946
4.750	100.775	100.675	100.575	4.750	100.141	100.041	99.941	3.750	99.674	99.524	99.374	4.375	100.110	99.860	99.610
4.875	100.854	100.754	100.654	4.875	100.369	100.269	100.169	3.875	99.977	99.827	99.677	4.500	100.453	100.203	99.953
5.000	101.146	101.046	100.946	5.000	100.600	100.500	100.400	4.000	100.284	100.134	99.984	4.625	100.812	100.562	100.312
5.125	101.256	101.156	101.056	5.125	100.790	100.690	100.590	4.125	100.533	100.383	100.233	4.875	100.454	100.204	99.954
5.375	100.532	100.432	100.332	5.375	100.137	100.037	99.937	4.250	100.015	99.865	99.715	5.000	100.746	100.496	100.246
5.500	100.772	100.672	100.572	5.500	100.368	100.268	100.168	4.375	100.272	100.122	99.972	5.125	100.856	100.606	100.356
5.625	101.024	100.924	100.824	5.625	100.559	100.459	100.359	4.500	100.448	100.298	100.148	5.500	100.372	100.122	99.872
6.250	101.218	101.068	100.918	6.250	100.752	100.602	100.452	4.625	100.623	100.473	100.323	5.625	100.624	100.374	100.124

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	96.915	96.665	96.415	6.250	N/A	N/A	N/A
4.125	98.696	98.446	98.196	6.250	99.250	99.000	98.750	4.000	97.313	97.063	96.813				
4.250	98.946	98.696	98.446					4.125	97.696	97.446	97.196				
4.375	98.360	98.110	97.860					4.375	97.360	97.110	96.860				
4.500	98.703	98.453	98.203					4.500	97.703	97.453	97.203				
4.625	99.062	98.812	98.562					4.625	98.062	97.812	97.562				
5.000	98.996	98.746	98.496					4.875	97.704	97.454	97.204				
5.125	99.106	98.856	98.606					5.000	97.996	97.746	97.496				
5.250	98.935	98.685	98.435					5.125	98.106	97.856	97.606				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	97.622	97.372	97.122				
								5.625	97.874	97.624	97.374				

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 tIA, 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)	



W. Rate Sheet Dated: 11/29/2019

Release Time: 10:00 am ET

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

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

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



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.: 12/30/2019
45 Day Lock Exp.: 1/13/2020
60 Day Lock Exp.: 1/28/2020

W. Rate Sheet Dated: 11/29/2019

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
3.375	99.761	99.661	99.561	3.375	99.511	99.411	99.311	3.375	99.511	99.411	99.311	4.000	101.765	101.665	101.565	4.000	101.390	101.290	101.190
3.500	100.109	100.009	99.909	3.500	99.859	99.759	99.659	3.500	99.859	99.759	99.659	4.125	101.815	101.715	101.615	4.125	101.440	101.340	101.240
3.625	100.703	100.603	100.503	3.625	100.453	100.353	100.253	3.625	100.453	100.353	100.253	4.250	102.170	102.070	101.970	4.250	101.795	101.695	101.595
3.750	101.565	101.465	101.365	3.750	101.315	101.215	101.115	3.750	101.315	101.215	101.115	4.375	102.428	102.328	102.228	4.375	102.053	101.953	101.853
3.875	101.939	101.839	101.739	3.875	101.689	101.589	101.489	3.875	101.689	101.589	101.489	4.500	102.761	102.661	102.561	4.500	102.136	102.036	101.936
3.990	102.251	102.151	102.051	3.990	101.876	101.776	101.676	3.990	101.876	101.776	101.676	4.625	102.764	102.664	102.564	4.625	102.139	102.039	101.939
4.000	102.351	102.251	102.151	4.000	101.976	101.876	101.776	4.000	101.976	101.876	101.776	4.750	102.575	102.475	102.375	4.750	101.950	101.850	101.750
4.125	102.401	102.301	102.201	4.125	102.026	101.926	101.826	4.125	102.026	101.926	101.826	4.875	102.884	102.784	102.684	4.875	102.259	102.159	102.059
4.250	102.850	102.750	102.650	4.250	102.475	102.375	102.275	4.250	102.475	102.375	102.275	4.990	103.036	102.936	102.836	4.990	102.036	101.936	101.836
4.375	103.108	103.008	102.908	4.375	102.733	102.633	102.533	4.375	102.733	102.633	102.533	5.000	103.136	103.036	102.936	5.000	102.136	102.036	101.936
4.500	103.441	103.341	103.241	4.500	102.816	102.716	102.616	4.500	102.816	102.716	102.616	5.125	103.454	103.354	103.254	5.125	102.454	102.354	102.254
4.625	103.444	103.344	103.244	4.625	102.819	102.719	102.619	4.625	102.819	102.719	102.619	5.250	103.633	103.533	103.433	5.250	103.633	103.533	103.433
4.750	103.725	103.625	103.525	4.750	103.100	103.000	102.900	4.750	103.100	103.000	102.900	5.375	102.036	101.925	101.836	5.375	102.036	101.925	101.836
4.875	104.034	103.934	103.834	4.875	103.409	103.309	103.209	4.875	103.409	103.309	103.209	5.500	102.306	102.199	102.106	5.500	102.306	102.199	102.106
4.990	104.186	104.086	103.986	4.990	103.186	103.086	102.986	4.990	103.186	103.086	102.986	5.625	102.809	102.704	102.609	5.625	102.809	102.704	102.609
5.000	104.286	104.186	104.086	5.000	103.286	103.186	103.086	5.000	103.286	103.186	103.086	5.750	103.212	103.108	103.012	5.750	103.212	103.108	103.012
5.125	104.604	104.504	104.404	5.125	103.604	103.504	103.404	5.125	103.604	103.504	103.404	5.875	103.217	103.114	103.017	5.875	103.217	103.114	103.017
5.250	104.938	104.838	104.738	5.250	103.938	103.838	103.738	5.250	103.938	103.838	103.738	5.990	103.128	103.026	102.928	5.990	103.128	103.026	102.928
5.375	105.144	105.033	104.944	5.375	105.144	105.033	104.944	5.375	105.144	105.033	104.944	6.000	103.228	103.126	103.028	6.000	103.228	103.126	103.028
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	101.390	101.290	101.190	3.500	100.842	100.742	100.642	3.500	100.842	100.742	100.642	3.500	100.842	100.742	100.642	3.375	101.481	101.381	101.281
4.125	101.440	101.340	101.240	3.625	101.533	101.433	101.333	3.625	101.533	101.433	101.333	3.625	101.533	101.433	101.333	3.500	101.933	101.833	101.733
4.250	101.795	101.695	101.595	3.750	101.935	101.835	101.735	3.750	101.935	101.835	101.735	3.750	101.935	101.835	101.735	3.625	102.195	102.095	101.995
4.375	102.053	101.953	101.853	3.875	102.244	102.144	102.044	3.875	102.244	102.144	102.044	3.875	102.244	102.144	102.044	3.750	102.717	102.617	102.517
4.500	102.136	102.036	101.936	3.990	102.433	102.333	102.233	3.990	102.433	102.333	102.233	3.990	102.433	102.333	102.233	3.875	102.868	102.768	102.668
4.625	102.139	102.039	101.939	4.000	102.533	102.433	102.333	4.000	102.533	102.433	102.333	4.000	102.533	102.433	102.333	3.990	103.154	103.054	102.954
4.750	101.950	101.850	101.750	4.125	102.752	102.652	102.552	4.125	102.752	102.652	102.552	4.125	102.752	102.652	102.552	4.000	103.254	103.154	103.054
4.875	102.259	102.159	102.059	4.250	103.242	103.142	103.042	4.250	103.242	103.142	103.042	4.250	103.242	103.142	103.042	4.125	103.396	103.296	103.196
4.990	102.036	101.936	101.836	4.375	103.405	103.305	103.205	4.375	103.405	103.305	103.205	4.375	103.405	103.305	103.205	4.250	103.850	103.750	103.650
5.000	102.136	102.036	101.936	4.500	103.682	103.582	103.482	4.500	103.682	103.582	103.482	4.500	103.682	103.582	103.482	4.375	104.192	104.092	103.992
5.125	102.454	102.354	102.254	4.625	103.737	103.637	103.537	4.625	103.737	103.637	103.537	4.625	103.737	103.637	103.537	4.500	104.404	104.304	104.204
5.250	101.633	101.533	101.433	4.750	103.981	103.881	103.781	4.750	103.981	103.881	103.781	4.750	103.981	103.881	103.781	4.625	103.829	103.729	103.629
5.375	102.036	101.925	101.836	4.875	104.302	104.202	104.102	4.875	104.302	104.202	104.102	4.875	104.302	104.202	104.102	4.750	104.153	104.053	103.953
5.500	102.306	102.199	102.106	4.990	104.546	104.446	104.346	4.990	104.546	104.446	104.346	4.990	104.546	104.446	104.346	4.875	104.411	104.311	104.211
5.625	102.809	102.704	102.609	5.000	104.646	104.546	104.446	5.000	104.646	104.546	104.446	5.000	104.646	104.546	104.446	4.990	104.596	104.496	104.396
5.750	103.212	103.108	103.012	5.125	105.184	105.084	104.984	5.125	105.184	105.084	104.984	5.125	105.184	105.084	104.984	5.000	104.696	104.596	104.496
5.875	103.217	103.114	103.017	5.250	104.678	104.578	104.478	5.250	104.678	104.578	104.478	5.250	104.678	104.578	104.478	5.125	104.575	104.475	104.375
5.990	103.128	103.026	102.928	5.375	104.923	104.823	104.723	5.375	104.923	104.823	104.723	5.375	104.923	104.823	104.723	5.250	104.669	104.569	104.469
6.000	103.228	103.126	103.028	5.500	105.192	105.092	104.992	5.500	105.192	105.092	104.992	5.500	105.192	105.092	104.992	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	101.481	101.381	101.281	3.375	101.481	101.381	101.281	3.375	100.718	100.618	100.518	3.375	100.718	100.618	100.518	3.375	100.718	100.618	100.518
3.500	101.933	101.833	101.733	3.500	101.933	101.833	101.733	3.500	101.170	101.070	100.970	3.500	101.170	101.070	100.970	3.500	101.170	101.070	100.970
3.625	102.195	102.095	101.995	3.625	102.195	102.095	101.995	3.625	100.932	100.832	100.732	3.625	100.932	100.832	100.732	3.625	100.932	100.832	100.732
3.750	102.717	102.617	102.517	3.750	102.717	102.617	102.517	3.750	101.454	101.354	101.254	3.750	101.454	101.354	101.254	3.750	101.454	101.354	101.254
3.875	102.868	102.768	102.668	3.875	102.868	102.768	102.668	3.875	101.605	101.505	101.405	3.875	101.605	101.505	101.405	3.875	101.605	101.505	101.405
3.990	103.154	103.054	102.954	3.990	103.154	103.054	102.954	3.990	101.891	101.791	101.691	3.990	101.891	101.791	101.691	3.990	101.891	101.791	101.691
4.000	103.254	103.154	103.054	4.000	103.254	103.154	103.054	4.000	101.991	101.891	101.791	4.000	101.991	101.891	101.791	4.000	101.991	101.891	101.791
4.125	103.396	103.296	103.196	4.125	103.396	103.296	103.196	4.125	101.628	101.528	101.428	4.125	101.628	101.528	101.428	4.125	101.628	101.528	101.428
4.250	103.850	103.750	103.650	4.250	103.850	103.750	103.650	4.250	102.082	101.982	101.882	4.250	102.082	101.982	101.882	4.250	102.082	101.982	101.882
4.375	104.067	103.967	103.867	4.375	104.067	103.967	103.867	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.:

12/30/2019

45 Day Lock Exp.:

1/13/2020

60 Day Lock Exp.:

1/28/2020

W. Rate Sheet Dated: 11/29/2019

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
3.375	99.882	99.782	99.682	3.500	100.897	100.797	100.697	3.375	101.614	101.514	101.414	4.000	101.541	101.441	101.341	3.375	100.551	100.451	100.351
3.500	100.230	100.130	100.030	3.625	101.592	101.492	101.392	3.500	102.064	101.964	101.864	4.125	101.591	101.491	101.391	3.500	101.001	100.901	100.801
3.625	100.830	100.730	100.630	3.750	102.060	101.960	101.860	3.625	102.327	102.227	102.127	4.250	101.947	101.847	101.747	3.625	100.760	100.660	100.560
3.750	101.699	101.599	101.499	3.875	102.371	102.271	102.171	3.750	102.849	102.749	102.649	4.375	102.208	102.108	102.008	3.750	101.282	101.182	101.082
3.875	102.074	101.974	101.874	3.990	102.562	102.462	102.362	3.875	103.000	102.900	102.800	4.500	102.542	102.442	102.342	3.875	101.433	101.333	101.233
3.990	102.386	102.286	102.186	4.000	102.662	102.562	102.462	3.990	103.289	103.189	103.089	4.625	102.545	102.445	102.345	3.990	101.722	101.622	101.522
4.000	102.486	102.386	102.286	4.125	102.879	102.779	102.679	4.000	103.389	103.289	103.189	4.750	102.356	102.256	102.156	4.000	101.822	101.722	101.622
4.125	102.536	102.436	102.336	4.250	103.374	103.274	103.174	4.125	103.532	103.432	103.332	4.875	102.666	102.566	102.466	4.125	101.473	101.373	101.273
4.250	102.983	102.883	102.783	4.375	103.537	103.437	103.337	4.250	103.988	103.888	103.788	4.990	102.818	102.718	102.618	4.250	101.929	101.829	101.729
4.375	103.244	103.144	103.044	4.500	103.815	103.715	103.615	4.375	104.334	104.234	104.134	5.000	102.918	102.818	102.718	4.375	102.275	102.175	102.075
4.500	103.578	103.478	103.378	4.625	103.872	103.772	103.672	4.500	104.543	104.443	104.343	5.125	103.241	103.141	103.041	4.500	102.484	102.384	102.284
4.625	103.581	103.481	103.381	4.750	104.108	104.008	103.908	4.625	103.844	103.744	103.644	5.250	102.428	102.324	102.228	4.625	101.437	101.337	101.237
4.750	103.860	103.760	103.660	4.875	104.430	104.330	104.230	4.750	104.169	104.069	103.969	5.375	101.826	101.696	101.626	4.750	101.762	101.662	101.562
4.875	104.170	104.070	103.970	4.990	104.675	104.575	104.475	4.875	104.428	104.328	104.228	5.500	102.100	101.971	101.900	4.875	102.021	101.921	101.821
4.990	104.322	104.222	104.122	5.000	104.775	104.675	104.575	4.990	104.619	104.519	104.419	5.625	102.604	102.477	102.404	4.990	102.261	102.161	102.061
5.000	104.422	104.322	104.222	5.125	105.315	105.215	105.115	5.000	104.719	104.619	104.519	5.750	103.008	102.882	102.808	5.000	102.361	102.261	102.161
5.125	104.745	104.645	104.545	5.250	104.821	104.716	104.621	5.125	104.594	104.490	104.394	5.875	103.010	102.884	102.810	5.125	102.687	102.583	102.487
5.250	105.090	104.986	104.890	5.375	105.067	104.963	104.867	5.250	104.688	104.586	104.488	5.990	102.920	102.794	102.720	5.250	102.781	102.679	102.581
5.375	105.295	105.165	105.095	5.500	105.335	105.233	105.135	5.375	0.000	0.000	0.000	6.000	103.020	102.894	102.820	5.375	0.000	0.000	0.000

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

12/30/2019

45 Day Lock Exp.:

1/13/2020

60 Day Lock Exp.:

1/28/2020

W. Rate Sheet Dated: 11/29/2019

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)