



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.: 1/1/2020

45 Day Lock Exp.: 1/16/2020

60 Day Lock Exp.: 1/31/2020

W. Rate Sheet Dated: 12/2/2019

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	101.394	101.244	101.094	3.250	100.851	100.701	100.551	2.375	96.513	96.363	96.213	3.125	99.421	99.271	99.121
3.375	101.881	101.731	101.581	3.375	101.234	101.084	100.934	2.500	96.943	96.793	96.643	3.250	99.777	99.627	99.477
3.500	102.364	102.214	102.064	3.500	101.597	101.447	101.297	2.625	97.369	97.219	97.069	3.375	100.075	99.925	99.775
3.625	102.831	102.681	102.531	3.625	101.909	101.759	101.609	2.750	97.551	97.401	97.251	3.500	100.088	99.938	99.788
3.750	102.197	102.047	101.897	3.750	101.581	101.431	101.281	2.875	97.980	97.830	97.680	3.625	100.317	100.167	100.017
3.875	102.631	102.481	102.331	3.875	101.905	101.755	101.605	3.000	98.395	98.245	98.095	Margin = 2.250		Index = 1.550	
4.000	103.028	102.878	102.728	4.000	102.235	102.085	101.935	3.125	98.805	98.655	98.505				
4.125	103.412	103.262	103.112	4.125	102.507	102.357	102.207	3.250	100.521	100.371	100.221				
4.375	103.013	102.913	102.813	4.375	102.350	102.250	102.150	3.375	100.881	100.731	100.581				
4.500	103.356	103.256	103.156	4.500	102.512	102.412	102.312	3.500	101.221	101.071	100.921				
4.625	103.716	103.616	103.516	4.625	102.702	102.602	102.502	3.625	101.511	101.361	101.211				
4.750	103.841	103.741	103.641	4.750	103.026	102.926	102.826	3.750	102.004	101.854	101.704				
4.875	103.889	103.789	103.689	4.875	103.253	103.153	103.053	3.875	102.306	102.156	102.006				
5.000	104.180	104.080	103.980	5.000	103.484	103.384	103.284	4.000	102.614	102.464	102.314				
5.125	104.290	104.190	104.090	5.125	103.674	103.574	103.474	4.125	102.863	102.713	102.563				
5.375	104.598	104.498	104.398	5.375	104.053	103.953	103.853	4.250	102.712	102.562	102.412				
5.500	104.838	104.738	104.638	5.500	104.284	104.184	104.084	4.375	102.968	102.818	102.668				
5.625	105.090	104.990	104.890	5.625	104.474	104.374	104.274	4.500	103.145	102.995	102.845				
6.250	105.877	105.727	105.577	6.250	105.262	105.112	104.962	4.625	103.320	103.170	103.020				

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	100.244	100.094	99.944	3.250	99.851	99.701	99.551	2.375	95.513	95.363	95.213	3.125	98.421	98.271	98.121
3.375	100.731	100.581	100.431	3.375	100.234	100.084	99.934	2.500	95.943	95.793	95.643	3.250	98.777	98.627	98.477
3.500	101.214	101.064	100.914	3.500	100.597	100.447	100.297	2.625	96.369	96.219	96.069	3.375	99.075	98.925	98.775
3.625	101.681	101.531	101.381	3.625	100.909	100.759	100.609	2.750	96.551	96.401	96.251	3.500	99.088	98.938	98.788
3.750	101.047	100.897	100.747	3.750	100.581	100.431	100.281	2.875	96.980	96.830	96.680	3.625	99.317	99.167	99.017
3.875	101.481	101.331	101.181	3.875	100.905	100.755	100.605	3.000	97.395	97.245	97.095	Margin = 2.250		Index = 1.550	
4.000	101.878	101.728	101.578	4.000	101.235	101.085	100.935	3.125	97.805	97.655	97.505	30 Year OTC			
4.125	102.262	102.112	101.962	4.125	101.507	101.357	101.207	3.250	99.521	99.371	99.221	Rate	30 Day	45 Day	60 Day
4.375	101.863	101.763	101.663	4.375	101.350	101.250	101.150	3.375	99.881	99.731	99.581	3.875	101.081	100.831	100.581
4.500	102.206	102.106	102.006	4.500	101.512	101.412	101.312	3.500	100.221	100.071	99.921	4.000	101.478	101.228	100.978
4.625	102.566	102.466	102.366	4.625	101.702	101.602	101.502	3.625	100.511	100.361	100.211	4.125	101.862	101.612	101.362
4.750	102.691	102.591	102.491	4.750	102.026	101.926	101.826	3.750	101.004	100.854	100.704	4.375	101.463	101.213	100.963
4.875	102.739	102.639	102.539	4.875	102.253	102.153	102.053	3.875	101.306	101.156	101.006	4.500	101.806	101.556	101.306
5.000	103.030	102.930	102.830	5.000	102.484	102.384	102.284	4.000	101.614	101.464	101.314	4.625	102.166	101.916	101.666
5.125	103.140	103.040	102.940	5.125	102.674	102.574	102.474	4.125	101.863	101.713	101.563	4.875	102.339	102.089	101.839
5.375	103.448	103.348	103.248	5.375	103.053	102.953	102.853	4.250	101.712	101.562	101.412	5.000	102.630	102.380	102.130
5.500	103.688	103.588	103.488	5.500	103.284	103.184	103.084	4.375	101.968	101.818	101.668	5.125	102.740	102.490	102.240
5.625	103.940	103.840	103.740	5.625	103.474	103.374	103.274	4.500	102.145	101.995	101.845	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	102.320	102.170	102.020	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	98.331	98.081	97.831	6.250	100.000	99.750	99.500
4.125	100.462	100.212	99.962	6.250	102.750	102.500	102.250	4.000	98.728	98.478	98.228				
4.250	100.587	100.337	100.087					4.125	99.112	98.862	98.612				
4.375	100.063	99.813	99.563					4.375	98.713	98.463	98.213				
4.500	100.406	100.156	99.906					4.500	99.056	98.806	98.556				
4.625	100.766	100.516	100.266					4.625	99.416	99.166	98.916				
5.000	101.230	100.980	100.730					4.875	99.589	99.339	99.089				
5.125	101.340	101.090	100.840					5.000	99.880	99.630	99.380				
5.250	101.825	101.575	101.325					5.125	99.990	99.740	99.490				
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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30 Day Lock Exp.:

1/1/2020

45 Day Lock Exp.:

1/16/2020

60 Day Lock Exp.:

1/31/2020

W. Rate Sheet Dated: 12/2/2019

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	99.806	99.656	99.506	3.250	99.694	99.544	99.394	2.375	93.793	93.643	93.493	3.125	98.593	98.443	98.293
3.375	100.294	100.144	99.994	3.375	100.076	99.926	99.776	2.500	94.223	94.073	93.923	3.250	99.200	99.050	98.900
3.500	100.777	100.627	100.477	3.500	100.439	100.289	100.139	2.625	94.649	94.499	94.349	3.375	99.498	99.348	99.198
3.625	101.243	101.093	100.943	3.625	100.751	100.601	100.451	2.750	96.143	95.993	95.843	3.500	99.510	99.360	99.210
3.750	100.734	100.584	100.434	3.750	100.548	100.398	100.248	2.875	96.572	96.422	96.272	3.625	99.740	99.590	99.440
3.875	101.168	101.018	100.868	3.875	100.873	100.723	100.573	3.000	96.987	96.837	96.687	Margin = 2.250		Index = 1.550	
4.000	101.566	101.416	101.266	4.000	101.203	101.053	100.903	3.125	97.398	97.248	97.098				
4.125	101.949	101.799	101.649	4.125	101.475	101.325	101.175	3.250	99.363	99.213	99.063				
4.375	101.676	101.576	101.476	4.375	101.442	101.342	101.242	3.375	99.723	99.573	99.423				
4.500	102.018	101.918	101.818	4.500	101.605	101.505	101.405	3.500	100.064	99.914	99.764				
4.625	102.378	102.278	102.178	4.625	101.795	101.695	101.595	3.625	100.353	100.203	100.053				
4.750	101.941	101.841	101.741	4.750	101.556	101.456	101.356	3.750	100.972	100.822	100.672				
4.875	101.989	101.889	101.789	4.875	101.783	101.683	101.583	3.875	101.274	101.124	100.974				
5.000	102.280	102.180	102.080	5.000	102.014	101.914	101.814	4.000	101.581	101.431	101.281				
5.125	102.390	102.290	102.190	5.125	102.204	102.104	102.004	4.125	101.831	101.681	101.531				
5.375	102.042	101.942	101.842	5.375	101.927	101.827	101.727	4.250	101.804	101.654	101.504				
5.500	102.282	102.182	102.082	5.500	102.158	102.058	101.958	4.375	102.061	101.911	101.761				
5.625	102.534	102.434	102.334	5.625	102.348	102.248	102.148	4.500	102.237	102.087	101.937				
6.250	102.727	102.577	102.427	6.250	102.542	102.392	102.242	4.625	102.412	102.262	102.112				

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	98.656	98.506	98.356	3.250	98.264	98.114	97.964	2.375	94.113	93.963	93.813	3.125	96.583	96.433	96.283
3.375	99.144	98.994	98.844	3.375	98.646	98.496	98.346	2.500	94.543	94.393	94.243	3.250	97.190	97.040	96.890
3.500	99.627	99.477	99.327	3.500	99.009	98.859	98.709	2.625	94.969	94.819	94.669	3.375	97.488	97.338	97.188
3.625	100.093	99.943	99.793	3.625	99.321	99.171	99.021	2.750	95.994	95.844	95.694	3.500	97.500	97.350	97.200
3.750	99.584	99.434	99.284	3.750	99.118	98.968	98.818	2.875	96.424	96.274	96.124	3.625	97.730	97.580	97.430
3.875	100.018	99.868	99.718	3.875	99.443	99.293	99.143	3.000	96.838	96.688	96.538	Margin = 2.250		Index = 1.550	
4.000	100.416	100.266	100.116	4.000	99.773	99.623	99.473	3.125	97.249	97.099	96.949	30 Year OTC			
4.125	100.799	100.649	100.499	4.125	100.045	99.895	99.745	3.250	98.683	98.533	98.383	Rate	30 Day	45 Day	60 Day
4.375	100.526	100.426	100.326	4.375	100.012	99.912	99.812	3.375	99.043	98.893	98.743	3.875	99.618	99.368	99.118
4.500	100.868	100.768	100.668	4.500	100.175	100.075	99.975	3.500	99.384	99.234	99.084	4.000	100.016	99.766	99.516
4.625	101.228	101.128	101.028	4.625	100.365	100.265	100.165	3.625	99.673	99.523	99.373	4.125	100.399	100.149	99.899
4.750	100.791	100.691	100.591	4.750	100.126	100.026	99.926	3.750	99.596	99.446	99.296	4.375	100.126	99.876	99.626
4.875	100.839	100.739	100.639	4.875	100.353	100.253	100.153	3.875	99.898	99.748	99.598	4.500	100.468	100.218	99.968
5.000	101.130	101.030	100.930	5.000	100.584	100.484	100.384	4.000	100.206	100.056	99.906	4.625	100.828	100.578	100.328
5.125	101.240	101.140	101.040	5.125	100.774	100.674	100.574	4.125	100.455	100.305	100.155	4.875	100.439	100.189	99.939
5.375	100.892	100.792	100.692	5.375	100.497	100.397	100.297	4.250	100.062	99.912	99.762	5.000	100.730	100.480	100.230
5.500	101.132	101.032	100.932	5.500	100.728	100.628	100.528	4.375	100.318	100.168	100.018	5.125	100.840	100.590	100.340
5.625	101.384	101.284	101.184	5.625	100.918	100.818	100.718	4.500	100.495	100.345	100.195	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	100.670	100.520	100.370	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	96.868	96.618	96.368	6.250	N/A	N/A	N/A
4.125	98.649	98.399	98.149	6.250	99.250	99.000	98.750	4.000	97.266	97.016	96.766				
4.250	98.899	98.649	98.399					4.125	97.649	97.399	97.149				
4.375	98.376	98.126	97.876					4.375	97.376	97.126	96.876				
4.500	98.718	98.468	98.218					4.500	97.718	97.468	97.218				
4.625	99.078	98.828	98.578					4.625	98.078	97.828	97.578				
5.000	98.980	98.730	98.480					4.875	97.689	97.439	97.189				
5.125	99.090	98.840	98.590					5.000	97.980	97.730	97.480				
5.250	98.919	98.669	98.419					5.125	98.090	97.840	97.590				
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 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)	



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Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 1/1/2020
45 Day Lock Exp.: 1/16/2020
60 Day Lock Exp.: 1/31/2020

W. Rate Sheet Dated: 12/2/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance							
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				
3.500	99.428	99.328	99.228	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.000	101.547	101.447	101.347	3.750	100.472	100.372	100.272				
3.625	100.224	100.124	100.024	2.990	94.987	94.887	94.787	2.990	N/A	N/A	N/A	4.125	101.684	101.584	101.484	3.875	101.018	100.918	100.818				
3.750	101.070	100.970	100.870	3.000	95.087	94.987	94.887	3.000	N/A	N/A	N/A	4.250	101.752	101.652	101.552	3.990	101.396	101.296	101.196				
3.875	101.487	101.387	101.287	3.125	96.226	96.126	96.026	3.125	95.972	95.872	95.772	4.375	102.143	102.043	101.943	4.000	101.496	101.396	101.296				
3.990	101.782	101.682	101.582	3.250	97.340	97.240	97.140	3.250	97.147	97.047	96.947	4.500	102.483	102.383	102.283	4.125	101.684	101.584	101.484				
4.000	101.882	101.782	101.682	3.375	97.949	97.849	97.749	3.375	97.762	97.662	97.562	4.625	102.458	102.358	102.258	4.250	101.752	101.652	101.552				
4.125	102.008	101.908	101.808	3.500	98.682	98.582	98.482	3.500	98.552	98.452	98.352	4.750	102.149	102.049	101.949	4.375	102.143	102.043	101.943				
4.250	102.554	102.454	102.354	3.625	99.852	99.752	99.652	3.625	99.789	99.689	99.589	4.875	102.540	102.440	102.340	4.500	102.483	102.383	102.283				
4.375	102.829	102.729	102.629	3.750	100.922	100.822	100.722	3.750	100.918	100.818	100.718	4.990	102.814	102.714	102.614	4.625	102.458	102.358	102.258				
4.500	103.122	103.022	102.922	3.875	101.394	101.294	101.194	3.875	101.394	101.294	101.194	5.000	102.914	102.814	102.714	4.750	102.149	102.049	101.949				
4.625	103.097	102.997	102.897	3.990	101.731	101.631	101.531	3.990	101.731	101.631	101.531	5.125	103.086	102.986	102.886	4.875	102.540	102.440	102.340				
4.750	103.705	103.605	103.505	4.000	101.831	101.731	101.631	4.000	101.831	101.731	101.631	5.250	102.821	102.721	102.621	4.990	102.814	102.714	102.614				
4.875	104.011	103.911	103.811	4.125	102.464	102.364	102.264	4.125	102.129	102.029	101.929	5.375	103.184	103.084	102.984	5.000	102.914	102.814	102.714				
4.990	104.163	104.063	103.963	4.250	103.357	103.257	103.157	4.250	103.072	102.972	102.872	5.500	103.514	103.414	103.314	5.125	103.086	102.986	102.886				
5.000	104.263	104.163	104.063	4.375	103.729	103.629	103.529	4.375	103.448	103.348	103.248	5.625	103.703	103.603	103.503	5.250	102.821	102.721	102.621				
5.125	104.488	104.388	104.288	4.500	104.055	103.955	103.855	4.500	103.774	103.674	103.574	5.750	103.571	103.471	103.371	5.375	103.184	103.084	102.984				
5.250	104.795	104.695	104.595	4.625	104.141	104.041	103.941	4.625	103.943	103.843	103.743	5.875	103.942	103.842	103.742	5.500	103.514	103.414	103.314				
5.375	104.987	104.887	104.787	4.750	104.673	104.573	104.473	4.750	104.826	104.726	104.626	5.990	104.213	104.113	104.013	5.625	N/A	N/A	N/A				
5.500	105.140	105.040	104.940	4.875	105.022	104.922	104.822	4.875	105.178	105.078	104.978	6.000	104.313	104.213	104.113	5.750	103.571	103.471	103.371				
30/25 Year >125 High Balance				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				
3.500	98.383	98.283	98.183	3.375	99.674	99.574	99.474	3.625	100.041	99.941	99.841	3.750	100.721	100.621	100.521	3.125	100.583	100.483	100.383				
3.625	99.483	99.383	99.283	3.500	100.108	100.008	99.908	3.750	100.877	100.777	100.677	3.875	101.142	101.042	100.942	3.250	100.856	100.756	100.656				
3.750	100.468	100.368	100.268	3.625	100.900	100.800	100.700	3.875	101.299	101.199	101.099	3.990	101.446	101.346	101.246	3.375	101.187	101.087	100.987				
3.875	101.018	100.918	100.818	3.750	101.628	101.528	101.428	3.990	101.603	101.503	101.403	4.000	101.546	101.446	101.346	3.500	101.724	101.624	101.524				
3.990	101.396	101.296	101.196	3.875	102.030	101.930	101.830	4.000	101.703	101.603	101.503	4.125	101.798	101.698	101.598	3.625	102.215	102.115	102.015				
4.000	101.496	101.396	101.296	3.990	102.283	102.183	102.083	4.125	101.954	101.854	101.754	4.250	101.882	101.782	101.682	3.750	102.522	102.422	102.322				
4.125	101.684	101.584	101.484	4.000	102.383	102.283	102.183	4.250	101.944	101.844	101.744	4.375	102.200	102.100	102.000	3.875	102.571	102.471	102.371				
4.250	101.752	101.652	101.552	4.125	102.549	102.449	102.349	4.375	102.263	102.163	102.063	4.500	102.505	102.405	102.305	3.990	102.924	102.824	102.724				
4.375	102.143	102.043	101.943	4.250	103.050	102.950	102.850	4.500	102.567	102.467	102.367	4.625	102.592	102.492	102.392	4.000	103.024	102.924	102.824				
4.500	102.483	102.383	102.283	4.375	103.337	103.237	103.137	4.625	102.654	102.554	102.454	4.750	102.869	102.769	102.669	4.125	103.533	103.433	103.333				
4.625	102.458	102.358	102.258	4.500	103.624	103.524	103.424	4.750	103.932	103.832	103.732	4.875	103.179	103.079	102.979	4.250	103.843	103.743	103.643				
4.750	102.149	102.049	101.949	4.625	103.807	103.707	103.607	4.875	103.241	103.141	103.041	4.990	103.407	103.307	103.207	4.375	104.155	104.055	103.955				
4.875	102.540	102.440	102.340	4.750	103.831	103.731	103.631	4.990	103.469	103.369	103.269	5.000	103.507	103.407	103.307	4.500	104.488	104.388	104.288				
4.990	102.814	102.714	102.614	4.875	104.098	103.998	103.898	5.000	103.569	103.469	103.369	5.125	103.748	103.648	103.548	4.625	104.408	104.308	104.208				
5.000	102.914	102.814	102.714	4.990	104.370	104.270	104.170	5.125	103.810	103.710	103.610	5.250	104.012	103.912	103.812	4.750	104.055	103.955	103.855				
5.125	103.086	102.986	102.886	5.000	104.470	104.370	104.270	5.250	104.168	104.068	103.968	5.375	104.162	104.062	103.962	4.875	104.196	104.096	103.996				
5.250	102.821	102.721	102.621	5.125	104.752	104.652	104.552	5.375	104.319	104.219	104.119	5.500	104.324	104.224	104.124	4.990	104.171	104.071	103.971				
5.375	103.184	103.084	102.984	5.250	104.930	104.830	104.730	5.500	104.480	104.380	104.280	5.625	104.968	104.868	104.768	5.000	104.271	104.171	104.071				
5.500	103.514	103.414	103.314	5.375	105.181	105.081	104.981	5.625	105.275	105.175	105.075	5.750	105.713	105.613	105.513	5.125	104.358	104.258	104.158				

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 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
3.125	99.500	99.400	99.300	3.125	99.437	99.237	99.237	3.125	100.301	100.101	100.101	3.125	99.218	99.018	99.018	3.125	99.155	98.955	98.955	3.125	100.629	100.429	100.429
3.250	99.803	99.703	99.603	3.250	99.740	99.540	99.540	3.250	100.686	100.486	100.486	3.250	99.633	99.433	99.433	3.250	99.570	99.370	99.370	3.250	100.888	100.688	100.688
3.375	100.130	100.030	99.930	3.375	100.068	99.868	99.868	3.375	101.043	100.843	100.843	3.375	99.986	99.786	99.786	3.375	99.924	99.724	99.724	3.375	101.191	100.991	100.991
3.500	100.684	100.584	100.484	3.500	100.668	100.468	100.468	3.500	101.461	101.261	101.261	3.500	100.421	100.221	100.221	3.500	100.405	100.205	100.205	3.500	101.707	101.507	101.507
3.625	101.303	101.203	101.103	3.625	101.303	101.103	101.103	3.625	101.761	101.561	101.561	3.625	100.849	100.649	100.649	3.625	100.849	100.649	100.649	3.625	102.189	101.989	101.989
3.750	101.645	101.545	101.445	3.750	101.645	101.445	101.445	3.750	101.964	101.764	101.764	3.750	101.087	100.887	100.887	3.750	101.087	100.887	100.887	3.750	102.490	102.290	102.290
3.875	101.703	101.603	101.503	3.875	101.703	101.503	101.503	3.875	102.098	101.898	101.898	3.875	101.230	101.030	101.030	3.875	101.230	101.030	101.030	3.875	102.527	102.327	102.327
3.990	102.153	102.053	101.953	3.990	102.139	101.939	101.939	3.990	102.292	102.092	102.092	3.990	101.521	101.321	101.321	3.990	101.507	101.307	101.307	3.990	102.566	102.366	102.366
4.000	102.253	102.153	102.053	4.000	102.239	102.039	102.039	4.000	102.392	102.192	102.192	4.000	101.621	101.421	101.421	4.000	101.607	101.407	101.407	4.000	102.666	102.466	102.466
4.125	102.835	102.735	102.635	4.125	102.835	102.635	102.635	4.125	102.669	102.469	102.469	4.125	101.971	101.771	101.771	4.125	101.971	101.771	101.771	4.125	103.522	103.322	103.322
4.250	103.234	103.134	103.034	4.250	103.234	103.034	103.034	4.250	102.916	102.716	102.716	4.250	102.307	102.107	102.107	4.250	102.307	102.107	102.107	4.250	103.323	103.123	103.123
4.375	103.582	103.482	103.382	4.375	103.582	103.382	103.382	4.375	103.129	102.929	102.929	4.375	102.556	102.356	102.356	4.375	102.556	102.356	102.356	4.375	103.548	103.348	103.348
4.500	103.947	103.847	103.747	4.500	103.947	103.747	103.747	4.500	103.354	103.154	103.154	4.500	102.813	102.613	102.613	4.500	102.813	102.613	102.613	4.500	103.851	103.651	103.651
4.625	104.237	104.137	104.037	4.625	104.300	104.100	104.100	4.625	103.508	103.308	103.308	4.625	103.337	103.137	103.137	4.625	103.400	103.200	103.200	4.625	104.003	103.803	103.803
4.750	104.236	104.136	104.036	4.750	104.488	104.288	104.288	4.750	102.746	102.546	102.546	4.750	102.746	102.546	102.546	4.750	102.746	102.546	102.546	4.750	103.484	103.284	103.284
4.875	104.581	104.481	104.381	4.875	104.644	104.444	104.444	4.875	102.839	102.639	102.639	4.875	102.839	102.639	102.639	4.875	102.839	102.639	102.639	4.875	103.622	103.422	103.422
4.990	104.760	104.660	104.560	4.990	104.746	104.546	104.546	4.990	102.787	102.587	102.587	4.990	102.787	102.587	102.587	4.990	102.787	102.587	102.587	4.990	103.595	103.395	103.395
5.000	104.860	104.760	104.660	5.000	104.846	104.646	104.646	5.000	102.887	102.687	102.687	5.000	102.887	102.687	102.687	5.000	102.887	102.687	102.687	5.000	103.695	103.495	103.495
5.125	105.414	105.314	105.214	5.125	105.414	105.105	105.105	5.125	102.942	102.742	102.742	5.125	102.942	102.602	102.602	5.125	102.942	102.633	102.633	5.125	103.782	103.582	103.582



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/1/2020

45 Day Lock Exp.:

1/16/2020

60 Day Lock Exp.:

1/31/2020

W. Rate Sheet Dated: 12/2/2019

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	99.554	99.454	99.354	3.375	99.304	99.204	99.104	3.375	99.304	99.204	99.104	4.000	101.699	101.599	101.499	4.000	101.324	101.224	101.124
3.500	99.918	99.818	99.718	3.500	99.668	99.568	99.468	3.500	99.668	99.568	99.468	4.125	101.772	101.672	101.572	4.125	101.397	101.297	101.197
3.625	100.527	100.427	100.327	3.625	100.277	100.177	100.077	3.625	100.277	100.177	100.077	4.250	102.197	102.097	101.997	4.250	101.822	101.722	101.622
3.750	101.457	101.357	101.257	3.750	101.207	101.107	101.007	3.750	101.207	101.107	101.007	4.375	102.461	102.361	102.261	4.375	102.086	101.986	101.886
3.875	101.837	101.737	101.637	3.875	101.587	101.487	101.387	3.875	101.587	101.487	101.387	4.500	102.799	102.699	102.599	4.500	102.474	102.374	102.274
3.990	102.156	102.056	101.956	3.990	101.781	101.681	101.581	3.990	101.781	101.681	101.581	4.625	102.814	102.714	102.614	4.625	102.189	102.089	101.989
4.000	102.256	102.156	102.056	4.000	101.881	101.781	101.681	4.000	101.881	101.781	101.681	4.750	102.571	102.471	102.371	4.750	101.946	101.846	101.746
4.125	102.329	102.229	102.129	4.125	101.954	101.854	101.754	4.125	101.954	101.854	101.754	4.875	102.885	102.785	102.685	4.875	102.260	102.160	102.060
4.250	102.845	102.745	102.645	4.250	102.470	102.370	102.270	4.250	102.470	102.370	102.270	4.990	103.043	102.943	102.843	4.990	102.043	101.943	101.843
4.375	103.039	102.939	102.839	4.375	102.734	102.634	102.534	4.375	102.734	102.634	102.534	5.000	103.143	103.043	102.943	5.000	102.143	102.043	101.943
4.500	103.447	103.347	103.247	4.500	102.822	102.722	102.622	4.500	102.822	102.722	102.622	5.125	103.464	103.364	103.264	5.125	102.464	102.364	102.264
4.625	103.462	103.362	103.262	4.625	102.837	102.737	102.637	4.625	102.837	102.737	102.637	5.250	102.636	102.536	102.436	5.250	101.636	101.536	101.436
4.750	103.720	103.620	103.520	4.750	103.095	102.995	102.895	4.750	103.095	102.995	102.895	5.375	102.051	101.951	101.851	5.375	102.051	101.951	101.851
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	102.331	102.231	102.131	5.500	102.331	102.231	102.131
4.990	104.192	104.092	103.992	4.990	103.192	103.092	102.992	4.990	103.192	103.092	102.992	5.625	102.838	102.738	102.638	5.625	102.838	102.738	102.638
5.000	104.292	104.192	104.092	5.000	103.292	103.192	103.092	5.000	103.292	103.192	103.092	5.750	102.244	102.144	102.044	5.750	102.244	102.144	102.044
5.125	104.613	104.513	104.413	5.125	103.613	103.513	103.413	5.125	103.613	103.513	103.413	5.875	103.245	103.145	103.045	5.875	103.245	103.145	103.045
5.250	104.940	104.840	104.740	5.250	103.940	103.840	103.740	5.250	103.940	103.840	103.740	5.990	103.157	103.057	102.957	5.990	103.157	103.057	102.957
5.375	105.157	105.057	104.957	5.375	105.157	105.057	104.957	5.375	105.157	105.057	104.957	6.000	103.257	103.157	103.057	6.000	103.257	103.157	103.057
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	101.324	101.224	101.124	3.500	100.580	100.476	100.380	3.500	100.580	100.476	100.380	3.500	100.580	100.476	100.380	3.375	101.414	101.314	101.214
4.125	101.397	101.297	101.197	3.625	101.286	101.183	101.086	3.625	101.286	101.183	101.086	3.625	101.286	101.183	101.086	3.500	101.868	101.768	101.668
4.250	101.822	101.722	101.622	3.750	101.822	101.722	101.622	3.750	101.822	101.722	101.622	3.750	101.822	101.722	101.622	3.625	102.129	102.029	101.929
4.375	102.086	101.986	101.886	3.875	102.156	102.056	101.956	3.875	102.156	102.056	101.956	3.875	102.156	102.056	101.956	3.750	102.657	102.557	102.457
4.500	102.174	102.074	101.974	3.990	102.355	102.255	102.155	3.990	102.355	102.255	102.155	3.990	102.355	102.255	102.155	3.875	102.810	102.710	102.610
4.625	102.189	102.089	101.989	4.000	102.455	102.355	102.255	4.000	102.455	102.355	102.255	4.000	102.455	102.355	102.255	3.990	103.101	103.001	102.901
4.750	101.946	101.846	101.746	4.125	102.676	102.576	102.476	4.125	102.676	102.576	102.476	4.125	102.676	102.576	102.476	4.000	103.201	103.101	103.001
4.875	102.260	102.160	102.060	4.250	103.218	103.118	103.018	4.250	103.218	103.118	103.018	4.250	103.218	103.118	103.018	4.125	103.373	103.273	103.173
4.990	102.043	101.943	101.843	4.375	103.394	103.294	103.194	4.375	103.394	103.294	103.194	4.375	103.394	103.294	103.194	4.250	103.833	103.733	103.633
5.000	102.143	102.043	101.943	4.500	103.647	103.547	103.447	4.500	103.647	103.547	103.447	4.500	103.647	103.547	103.447	4.375	104.180	104.080	103.980
5.125	102.464	102.364	102.264	4.625	103.703	103.603	103.503	4.625	103.703	103.603	103.503	4.625	103.703	103.603	103.503	4.500	104.399	104.299	104.199
5.250	101.636	101.536	101.436	4.750	103.954	103.854	103.754	4.750	103.954	103.854	103.754	4.750	103.954	103.854	103.754	4.625	103.911	103.811	103.711
5.375	102.051	101.951	101.851	4.875	104.281	104.181	104.081	4.875	104.281	104.181	104.081	4.875	104.281	104.181	104.081	4.750	104.240	104.140	104.040
5.500	102.331	102.231	102.131	4.990	104.530	104.430	104.330	4.990	104.530	104.430	104.330	4.990	104.530	104.430	104.330	4.875	104.504	104.404	104.304
5.625	102.838	102.738	102.638	5.000	104.630	104.530	104.430	5.000	104.630	104.530	104.430	5.000	104.630	104.530	104.430	4.990	104.696	104.596	104.496
5.750	102.244	102.144	102.044	5.125	105.181	105.081	104.981	5.125	105.181	105.081	104.981	5.125	105.181	105.081	104.981	5.000	104.796	104.696	104.596
5.875	103.245	103.145	103.045	5.250	104.666	104.566	104.466	5.250	104.666	104.566	104.466	5.250	104.666	104.566	104.466	5.125	104.605	104.505	104.405
5.990	103.157	103.057	102.957	5.375	104.914	104.814	104.714	5.375	104.914	104.814	104.714	5.375	104.914	104.814	104.714	5.250	104.700	104.600	104.500
6.000	103.257	103.157	103.057	5.500	105.185	105.085	104.985	5.500	105.185	105.085	104.985	5.500	105.185	105.085	104.985	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	101.414	101.314	101.214	3.375	101.414	101.314	101.214	3.375	100.651	100.551	100.451	3.375	100.651	100.551	100.451	3.375	100.651	100.551	100.451
3.500	101.868	101.768	101.668	3.500	101.868	101.768	101.668	3.500	101.105	101.005	100.905	3.500	101.105	101.005	100.905	3.500	101.105	101.005	100.905
3.625	102.129	102.029	101.929	3.625	102.129	102.029	101.929	3.625	100.868	100.768	100.668	3.625	100.868	100.768	100.668	3.625	100.868	100.768	100.668
3.750	102.657	102.557	102.457	3.750	102.657	102.557	102.457	3.750	101.396	101.296	101.196	3.750	101.396	101.296	101.196	3.750	101.396	101.296	101.196
3.875	102.810	102.710	102.610	3.875	102.810	102.710	102.610	3.875	101.549	101.449	101.349	3.875	101.549	101.449	101.349	3.875	101.549	101.449	101.349
3.990	103.101	103.001	102.901	3.990	103.101	103.001	102.901	3.990	101.840	101.740	101.640	3.990	101.840	101.740	101.640	3.990	101.840	101.740	101.640
4.000	103.201	103.101	103.001	4.000	103.201	103.101	103.001	4.000	101.940	101.840	101.740	4.000	101.940	101.840	101.740	4.000	101.940	101.840	101.740
4.125	103.373	103.273	103.173	4.125	103.373	103.273	103.173	4.125	101.612	101.512	101.412	4.125	101.612	101.512	101.412	4.125	101.612	101.512	101.412
4.250	103.833	103.733	103.633	4.250	103.833	103.733	103.633	4.250	102.072	101.972	101.872	4.250	102.072	101.972	101.872	4.250	102.072	101.972	101.872
4.375	104.055	103.955	103.855	4.375	104.055	103.955	103.855	4.375	102.419	102.319	102.219	4.375	102.294	102.194	102.094	4.375	102.294	102.194	102.094
4.500	104.274	104.174	104.074	4.500	104.274	104.174	104.074	4.500											



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.:

1/1/2020

45 Day Lock Exp.:

1/16/2020

60 Day Lock Exp.:

1/31/2020

W. Rate Sheet Dated: 12/2/2019

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	99.761	99.661	99.561	3.500	100.842	100.742	100.642	3.375	101.481	101.381	101.281	4.000	101.415	101.315	101.215	3.375	100.418	100.318	100.218
3.500	100.109	100.009	99.909	3.625	101.533	101.433	101.333	3.500	101.933	101.833	101.733	4.125	101.465	101.365	101.265	3.500	100.870	100.770	100.670
3.625	100.703	100.603	100.503	3.750	101.935	101.835	101.735	3.625	102.195	102.095	101.995	4.250	101.820	101.720	101.620	3.625	100.632	100.532	100.432
3.750	101.565	101.465	101.365	3.875	102.244	102.144	102.044	3.750	102.717	102.617	102.517	4.375	102.078	101.978	101.878	3.750	101.154	101.054	100.954
3.875	101.939	101.839	101.739	3.990	102.433	102.333	102.233	3.875	102.868	102.768	102.668	4.500	102.411	102.311	102.211	3.875	101.305	101.205	101.105
3.990	102.251	102.151	102.051	4.000	102.533	102.433	102.333	3.990	103.154	103.054	102.954	4.625	102.414	102.314	102.214	3.990	101.591	101.491	101.391
4.000	102.351	102.251	102.151	4.125	102.752	102.652	102.552	4.000	103.254	103.154	103.054	4.750	102.225	102.125	102.025	4.000	101.691	101.591	101.491
4.125	102.401	102.301	102.201	4.250	103.242	103.142	103.042	4.125	103.396	103.296	103.196	4.875	102.534	102.434	102.334	4.125	101.328	101.228	101.128
4.250	102.850	102.750	102.650	4.375	103.405	103.305	103.205	4.250	103.850	103.750	103.650	4.990	102.686	102.586	102.486	4.250	101.782	101.682	101.582
4.375	103.108	103.008	102.908	4.500	103.682	103.582	103.482	4.375	104.192	104.092	103.992	5.000	102.786	102.686	102.586	4.375	102.124	102.024	101.924
4.500	103.441	103.341	103.241	4.625	103.737	103.637	103.537	4.500	104.404	104.304	104.204	5.125	103.104	103.004	102.904	4.500	102.336	102.236	102.136
4.625	103.444	103.344	103.244	4.750	103.981	103.881	103.781	4.625	103.829	103.729	103.629	5.250	102.283	102.183	102.083	4.625	101.422	101.322	101.222
4.750	103.725	103.625	103.525	4.875	104.302	104.202	104.102	4.750	104.153	104.053	103.953	5.375	101.686	101.575	101.486	4.750	101.746	101.646	101.546
4.875	104.034	103.934	103.834	4.990	104.546	104.446	104.346	4.875	104.411	104.311	104.211	5.500	101.956	101.849	101.756	4.875	102.004	101.904	101.804
4.990	104.186	104.086	103.986	5.000	104.646	104.546	104.446	4.990	104.596	104.496	104.396	5.625	102.459	102.354	102.259	4.990	102.244	102.144	102.044
5.000	104.286	104.186	104.086	5.125	105.184	105.084	104.984	5.000	104.696	104.596	104.496	5.750	102.862	102.758	102.662	5.000	102.344	102.244	102.144
5.125	104.604	104.504	104.404	5.250	104.678	104.578	104.478	5.125	104.575	104.475	104.375	5.875	102.867	102.764	102.667	5.125	102.668	102.568	102.468
5.250	104.938	104.838	104.738	5.375	104.923	104.823	104.723	5.250	104.669	104.569	104.469	5.990	102.778	102.676	102.578	5.250	102.762	102.662	102.562
5.375	105.144	105.033	104.944	5.500	105.192	105.092	104.992	5.375	0.000	0.000	0.000	6.000	102.878	102.776	102.678	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.:

1/1/2020

45 Day Lock Exp.:

1/16/2020

60 Day Lock Exp.:

1/31/2020

W. Rate Sheet Dated: 12/2/2019

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	98.414	98.352	98.289	
3.500	98.827	98.764	98.702	
3.625	99.139	99.076	99.014	
3.750	99.616	99.554	99.491	
3.875	99.811	99.748	99.686	
4.000	100.046	99.984	99.921	
4.125	100.298	100.235	100.173	
4.250	100.500	100.437	100.375	
4.375	100.778	100.715	100.653	
4.500	101.016	100.954	100.891	
4.625	101.254	101.191	101.129	
4.750	101.528	101.465	101.403	
4.875	101.789	101.727	101.664	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	97.872	97.747	97.622	
3.375	98.332	98.207	98.082	
3.500	98.733	98.608	98.483	
3.625	99.208	99.083	98.958	
3.750	99.618	99.493	99.368	
3.875	99.959	99.834	99.709	
4.000	100.296	100.171	100.046	
4.125	100.435	100.310	100.185	
4.250	100.740	100.615	100.490	
4.375	101.018	100.893	100.768	
4.500	101.176	101.051	100.926	

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	96.439	96.314	96.189	
3.375	96.842	96.717	96.592	
3.500	97.214	97.089	96.964	
3.625	97.564	97.439	97.314	
3.750	98.145	98.020	97.895	
3.875	98.446	98.321	98.196	
4.000	98.729	98.604	98.479	
4.125	99.012	98.887	98.762	
4.250	99.295	99.170	99.045	
4.375	99.578	99.453	99.328	
4.500	99.867	99.742	99.617	
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)