



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.: 1/2/2020

45 Day Lock Exp.: 1/17/2020

60 Day Lock Exp.: 2/3/2020

W. Rate Sheet Dated: 12/3/2019

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	101.769	101.619	101.469	3.250	101.226	101.076	100.926	2.375	96.837	96.687	96.537	3.125	99.546	99.396	99.246
3.375	102.256	102.106	101.956	3.375	101.609	101.459	101.309	2.500	97.267	97.117	96.967	3.250	99.902	99.752	99.602
3.500	102.739	102.589	102.439	3.500	101.972	101.822	101.672	2.625	97.693	97.543	97.393	3.375	100.200	100.050	99.900
3.625	103.206	103.056	102.906	3.625	102.284	102.134	101.984	2.750	97.902	97.752	97.602	3.500	100.213	100.063	99.913
3.750	102.431	102.281	102.131	3.750	101.815	101.665	101.515	2.875	98.331	98.181	98.031	3.625	100.442	100.292	100.142
3.875	102.865	102.715	102.565	3.875	102.140	101.990	101.840	3.000	98.746	98.596	98.446	Margin = 2.250		Index = 1.590	
4.000	103.263	103.113	102.963	4.000	102.470	102.320	102.170	3.125	99.157	99.007	98.857				
4.125	103.646	103.496	103.346	4.125	102.742	102.592	102.442	3.250	100.798	100.648	100.498				
4.375	103.154	103.054	102.954	4.375	102.491	102.391	102.291	3.375	101.158	101.008	100.858				
4.500	103.496	103.396	103.296	4.500	102.653	102.553	102.453	3.500	101.498	101.348	101.198				
4.625	103.856	103.756	103.656	4.625	102.843	102.743	102.643	3.625	101.788	101.638	101.488				
4.750	103.981	103.881	103.781	4.750	103.182	103.082	102.982	3.750	102.231	102.081	101.931				
4.875	104.045	103.945	103.845	4.875	103.409	103.309	103.209	3.875	102.533	102.383	102.233				
5.000	104.336	104.236	104.136	5.000	103.640	103.540	103.440	4.000	102.840	102.690	102.540				
5.125	104.446	104.346	104.246	5.125	103.831	103.731	103.631	4.125	103.090	102.940	102.790				
5.375	104.692	104.592	104.492	5.375	104.147	104.047	103.947	4.250	102.891	102.741	102.591				
5.500	104.932	104.832	104.732	5.500	104.378	104.278	104.178	4.375	103.148	102.998	102.848				
5.625	105.184	105.084	104.984	5.625	104.568	104.468	104.368	4.500	103.325	103.175	103.025				
6.250	105.971	105.821	105.671	6.250	105.355	105.205	105.055	4.625	103.499	103.349	103.199				

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	100.619	100.469	100.319	3.250	100.226	100.076	99.926	2.375	95.837	95.687	95.537	3.125	98.546	98.396	98.246
3.375	101.106	100.956	100.806	3.375	100.609	100.459	100.309	2.500	96.267	96.117	95.967	3.250	98.902	98.752	98.602
3.500	101.589	101.439	101.289	3.500	100.972	100.822	100.672	2.625	96.693	96.543	96.393	3.375	99.200	99.050	98.900
3.625	102.056	101.906	101.756	3.625	101.284	101.134	100.984	2.750	96.902	96.752	96.602	3.500	99.213	99.063	98.913
3.750	101.281	101.131	100.981	3.750	100.815	100.665	100.515	2.875	97.331	97.181	97.031	3.625	99.442	99.292	99.142
3.875	101.715	101.565	101.415	3.875	101.140	100.990	100.840	3.000	97.746	97.596	97.446	Margin = 2.250		Index = 1.590	
4.000	102.113	101.963	101.813	4.000	101.470	101.320	101.170	3.125	98.157	98.007	97.857	30 Year OTC			
4.125	102.496	102.346	102.196	4.125	101.742	101.592	101.442	3.250	99.798	99.648	99.498	Rate	30 Day	45 Day	60 Day
4.375	102.004	101.904	101.804	4.375	101.491	101.391	101.291	3.375	100.158	100.008	99.858	3.875	101.315	101.065	100.815
4.500	102.346	102.246	102.146	4.500	101.653	101.553	101.453	3.500	100.498	100.348	100.198	4.000	101.713	101.463	101.213
4.625	102.706	102.606	102.506	4.625	101.843	101.743	101.643	3.625	100.788	100.638	100.488	4.125	102.096	101.846	101.596
4.750	102.831	102.731	102.631	4.750	102.182	102.082	101.982	3.750	101.231	101.081	100.931	4.375	101.604	101.354	101.104
4.875	102.895	102.795	102.695	4.875	102.409	102.309	102.209	3.875	101.533	101.383	101.233	4.500	101.946	101.696	101.446
5.000	103.186	103.086	102.986	5.000	102.640	102.540	102.440	4.000	101.840	101.690	101.540	4.625	102.306	102.056	101.806
5.125	103.296	103.196	103.096	5.125	102.831	102.731	102.631	4.125	102.090	101.940	101.790	4.875	102.495	102.245	101.995
5.375	103.542	103.442	103.342	5.375	103.147	103.047	102.947	4.250	101.891	101.741	101.591	5.000	102.786	102.536	102.286
5.500	103.782	103.682	103.582	5.500	103.378	103.278	103.178	4.375	102.148	101.998	101.848	5.125	102.896	102.646	102.396
5.625	104.034	103.934	103.834	5.625	103.568	103.468	103.368	4.500	102.325	102.175	102.025	5.500	103.382	103.132	102.882
6.250	104.821	104.671	104.521	6.250	104.355	104.205	104.055	4.625	102.499	102.349	102.199	5.625	103.634	103.384	103.134

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	98.565	98.315	98.065	6.250	100.000	99.750	99.500
4.125	100.696	100.446	100.196	6.250	102.750	102.500	102.250	4.000	98.963	98.713	98.463				
4.250	100.821	100.571	100.321					4.125	99.346	99.096	98.846				
4.375	100.204	99.954	99.704					4.375	98.854	98.604	98.354				
4.500	100.546	100.296	100.046					4.500	99.196	98.946	98.696				
4.625	100.906	100.656	100.406					4.625	99.556	99.306	99.056				
5.000	101.386	101.136	100.886					4.875	99.745	99.495	99.245				
5.125	101.496	101.246	100.996					5.000	100.036	99.786	99.536				
5.250	101.981	101.731	101.481					5.125	100.146	99.896	99.646				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.632	100.382	100.132				
								5.625	100.884	100.634	100.384				

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# - 135860006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/2/2020

45 Day Lock Exp.:

1/17/2020

60 Day Lock Exp.:

2/3/2020

W. Rate Sheet Dated: 12/3/2019

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	100.181	100.031	99.881	3.250	100.069	99.919	99.769	2.375	94.117	93.967	93.817	3.125	98.718	98.568	98.418
3.375	100.669	100.519	100.369	3.375	100.451	100.301	100.151	2.500	94.547	94.397	94.247	3.250	99.325	99.175	99.025
3.500	101.152	101.002	100.852	3.500	100.814	100.664	100.514	2.625	94.973	94.823	94.673	3.375	99.623	99.473	99.323
3.625	101.618	101.468	101.318	3.625	101.126	100.976	100.826	2.750	96.495	96.345	96.195	3.500	99.635	99.485	99.335
3.750	100.969	100.819	100.669	3.750	100.783	100.633	100.483	2.875	96.924	96.774	96.624	3.625	99.865	99.715	99.565
3.875	101.403	101.253	101.103	3.875	101.107	100.957	100.807	3.000	97.339	97.189	97.039	Margin = 2.250		Index = 1.590	
4.000	101.800	101.650	101.500	4.000	101.437	101.287	101.137	3.125	97.749	97.599	97.449				
4.125	102.184	102.034	101.884	4.125	101.709	101.559	101.409	3.250	99.641	99.491	99.341				
4.375	101.816	101.716	101.616	4.375	101.583	101.483	101.383	3.375	100.001	99.851	99.701				
4.500	102.159	102.059	101.959	4.500	101.745	101.645	101.545	3.500	100.341	100.191	100.041				
4.625	102.519	102.419	102.319	4.625	101.936	101.836	101.736	3.625	100.631	100.481	100.331				
4.750	102.081	101.981	101.881	4.750	101.712	101.612	101.512	3.750	101.198	101.048	100.898				
4.875	102.145	102.045	101.945	4.875	101.939	101.839	101.739	3.875	101.500	101.350	101.200				
5.000	102.436	102.336	102.236	5.000	102.170	102.070	101.970	4.000	101.808	101.658	101.508				
5.125	102.546	102.446	102.346	5.125	102.361	102.261	102.161	4.125	102.057	101.907	101.757				
5.375	102.135	102.035	101.935	5.375	102.020	101.920	101.820	4.250	101.984	101.834	101.684				
5.500	102.375	102.275	102.175	5.500	102.251	102.151	102.051	4.375	102.241	102.091	101.941				
5.625	102.627	102.527	102.427	5.625	102.442	102.342	102.242	4.500	102.417	102.267	102.117				
6.250	102.821	102.671	102.521	6.250	102.635	102.485	102.335	4.625	102.592	102.442	102.292				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.031	98.881	98.731	3.250	98.639	98.489	98.339	2.375	94.437	94.287	94.137	3.125	96.708	96.558	96.408
3.375	99.519	99.369	99.219	3.375	99.021	98.871	98.721	2.500	94.867	94.717	94.567	3.250	97.315	97.165	97.015
3.500	100.002	99.852	99.702	3.500	99.384	99.234	99.084	2.625	95.293	95.143	94.993	3.375	97.613	97.463	97.313
3.625	100.468	100.318	100.168	3.625	99.696	99.546	99.396	2.750	96.346	96.196	96.046	3.500	97.625	97.475	97.325
3.750	99.819	99.669	99.519	3.750	99.353	99.203	99.053	2.875	96.775	96.625	96.475	3.625	97.855	97.705	97.555
3.875	100.253	100.103	99.953	3.875	99.677	99.527	99.377	3.000	97.190	97.040	96.890	Margin = 2.250		Index = 1.590	
4.000	100.650	100.500	100.350	4.000	100.007	99.857	99.707	3.125	97.601	97.451	97.301	30 Year OTC			
4.125	101.034	100.884	100.734	4.125	100.279	100.129	99.979	3.250	98.961	98.811	98.661	Rate	30 Day	45 Day	60 Day
4.375	100.666	100.566	100.466	4.375	100.153	100.053	99.953	3.375	99.321	99.171	99.021	3.875	99.853	99.603	99.353
4.500	101.009	100.909	100.809	4.500	100.315	100.215	100.115	3.500	99.661	99.511	99.361	4.000	100.250	100.000	99.750
4.625	101.369	101.269	101.169	4.625	100.506	100.406	100.306	3.625	99.951	99.801	99.651	4.125	100.634	100.384	100.134
4.750	100.931	100.831	100.731	4.750	100.282	100.182	100.082	3.750	99.823	99.673	99.523	4.375	100.266	100.016	99.766
4.875	100.995	100.895	100.795	4.875	100.509	100.409	100.309	3.875	100.125	99.975	99.825	4.500	100.609	100.359	100.109
5.000	101.286	101.186	101.086	5.000	100.740	100.640	100.540	4.000	100.432	100.282	100.132	4.625	100.969	100.719	100.469
5.125	101.396	101.296	101.196	5.125	100.931	100.831	100.731	4.125	100.682	100.532	100.382	4.875	100.595	100.345	100.095
5.375	100.985	100.885	100.785	5.375	100.590	100.490	100.390	4.250	100.241	100.091	99.941	5.000	100.886	100.636	100.386
5.500	101.225	101.125	101.025	5.500	100.821	100.721	100.621	4.375	100.498	100.348	100.198	5.125	100.996	100.746	100.496
5.625	101.477	101.377	101.277	5.625	101.012	100.912	100.812	4.500	100.675	100.525	100.375	5.500	100.825	100.575	100.325
6.250	101.671	101.521	101.371	6.250	101.205	101.055	100.905	4.625	100.849	100.699	100.549	5.625	101.077	100.827	100.577

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	97.103	96.853	96.603	6.250	N/A	N/A	N/A
4.125	98.884	98.634	98.384	6.250	99.250	99.000	98.750	4.000	97.500	97.250	97.000				
4.250	99.134	98.884	98.634					4.125	97.884	97.634	97.384				
4.375	98.516	98.266	98.016					4.375	97.516	97.266	97.016				
4.500	98.859	98.609	98.359					4.500	97.859	97.609	97.359				
4.625	99.219	98.969	98.719					4.625	98.219	97.969	97.719				
5.000	99.136	98.886	98.636					4.875	97.845	97.595	97.345				
5.125	99.246	98.996	98.746					5.000	98.136	97.886	97.636				
5.250	99.075	98.825	98.575					5.125	98.246	97.996	97.746				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	98.075	97.825	97.575				
								5.625	98.327	98.077	97.827				

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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)	



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60 Day Lock Exp.:

2/3/2020

W. Rate Sheet Dated: 12/3/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.419	99.319	99.219	3.375	99.740	99.640	99.540	3.375	99.740	99.640	99.540	4.000	102.053	101.953	101.853	4.000	101.678	101.578	101.478
3.375	99.990	99.890	99.790	3.500	100.103	100.003	99.903	3.500	100.103	100.003	99.903	4.125	102.125	102.025	101.925	4.125	101.750	101.650	101.550
3.500	100.353	100.253	100.153	3.625	100.704	100.604	100.504	3.625	100.704	100.604	100.504	4.250	102.450	102.350	102.250	4.250	102.075	101.975	101.875
3.625	100.954	100.854	100.754	3.750	101.568	101.468	101.368	3.750	101.568	101.468	101.368	4.375	102.711	102.611	102.511	4.375	102.336	102.236	102.136
3.750	101.818	101.718	101.618	3.875	101.945	101.845	101.745	3.875	101.945	101.845	101.745	4.500	103.045	102.945	102.845	4.500	102.420	102.320	102.220
3.875	102.195	102.095	101.995	3.990	102.135	102.035	101.935	3.990	102.135	102.035	101.935	4.625	103.059	102.959	102.859	4.625	102.434	102.334	102.234
3.990	102.510	102.410	102.310	4.000	102.235	102.135	102.035	4.000	102.235	102.135	102.035	4.750	102.733	102.633	102.533	4.750	102.108	102.008	101.908
4.000	102.610	102.510	102.410	4.125	102.307	102.207	102.107	4.125	102.307	102.207	102.107	4.875	103.044	102.944	102.844	4.875	102.419	102.319	102.219
4.125	102.682	102.582	102.482	4.250	102.723	102.623	102.523	4.250	102.723	102.623	102.523	4.990	103.198	103.098	102.998	4.990	102.198	102.098	101.998
4.250	103.098	102.998	102.898	4.375	102.984	102.884	102.784	4.375	102.984	102.884	102.784	5.000	103.298	103.198	103.098	5.000	102.298	102.198	102.098
4.375	103.359	103.259	103.159	4.500	103.068	102.968	102.868	4.500	103.068	102.968	102.868	5.125	103.618	103.518	103.418	5.125	102.618	102.518	102.418
4.500	103.693	103.593	103.493	4.625	103.082	102.982	102.882	4.625	103.082	102.982	102.882	5.250	102.753	102.653	102.553	5.250	101.753	101.653	101.553
4.625	103.707	103.607	103.507	4.750	103.257	103.157	103.057	4.750	103.257	103.157	103.057	5.375	102.137	102.037	101.937	5.375	102.137	102.037	101.937
4.750	103.882	103.782	103.682	4.875	103.568	103.468	103.368	4.875	103.568	103.468	103.368	5.500	102.410	102.310	102.210	5.500	102.410	102.310	102.210
4.875	104.193	104.093	103.993	4.990	103.347	103.247	103.147	4.990	103.347	103.247	103.147	5.625	102.913	102.813	102.713	5.625	102.913	102.813	102.713
4.990	104.347	104.247	104.147	5.000	103.447	103.347	103.247	5.000	103.447	103.347	103.247	5.750	103.316	103.216	103.116	5.750	103.316	103.216	103.116
5.000	104.447	104.347	104.247	5.125	103.767	103.667	103.567	5.125	103.767	103.667	103.567	5.875	103.318	103.218	103.118	5.875	103.318	103.218	103.118
5.125	104.767	104.667	104.567	5.250	104.057	103.957	103.857	5.250	104.057	103.957	103.857	5.990	103.229	103.129	103.029	5.990	103.229	103.129	103.029
5.250	105.057	104.957	104.857	5.375	105.243	105.143	105.043	5.375	105.243	105.143	105.043	6.000	103.329	103.229	103.129	6.000	103.329	103.229	103.129
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	101.678	101.578	101.478	3.375	100.453	100.347	100.253	3.375	100.453	100.347	100.253	3.375	100.453	100.347	100.253	3.375	101.721	101.621	101.521
4.125	101.750	101.650	101.550	3.500	101.049	100.941	100.849	3.500	101.049	100.941	100.849	3.500	101.049	100.941	100.849	3.500	102.177	102.077	101.977
4.250	102.075	101.975	101.875	3.625	101.750	101.641	101.550	3.625	101.750	101.641	101.550	3.625	101.750	101.641	101.550	3.625	102.378	102.278	102.178
4.375	102.336	102.236	102.136	3.750	102.168	102.068	101.968	3.750	102.168	102.068	101.968	3.750	102.168	102.068	101.968	3.750	102.905	102.805	102.705
4.500	102.420	102.320	102.220	3.875	102.500	102.400	102.300	3.875	102.500	102.400	102.300	3.875	102.500	102.400	102.300	3.875	103.057	102.957	102.857
4.625	102.434	102.334	102.234	3.990	102.695	102.595	102.495	3.990	102.695	102.595	102.495	3.990	102.695	102.595	102.495	3.990	103.347	103.247	103.147
4.750	102.108	102.008	101.908	4.000	102.795	102.695	102.595	4.000	102.795	102.695	102.595	4.000	102.795	102.695	102.595	4.000	103.447	103.347	103.247
4.875	102.419	102.319	102.219	4.125	103.014	102.914	102.814	4.125	103.014	102.914	102.814	4.125	103.014	102.914	102.814	4.125	103.591	103.491	103.391
4.990	102.198	102.098	101.998	4.250	103.464	103.364	103.264	4.250	103.464	103.364	103.264	4.250	103.464	103.364	103.264	4.250	104.047	103.947	103.847
5.000	102.298	102.198	102.098	4.375	103.638	103.538	103.438	4.375	103.638	103.538	103.438	4.375	103.638	103.538	103.438	4.375	104.395	104.295	104.195
5.125	102.618	102.518	102.418	4.500	103.887	103.787	103.687	4.500	103.887	103.787	103.687	4.500	103.887	103.787	103.687	4.500	104.605	104.505	104.405
5.250	101.753	101.653	101.553	4.625	103.944	103.844	103.744	4.625	103.944	103.844	103.744	4.625	103.944	103.844	103.744	4.625	104.050	103.950	103.850
5.375	102.137	102.037	101.937	4.750	104.122	104.022	103.922	4.750	104.122	104.022	103.922	4.750	104.122	104.022	103.922	4.750	104.374	104.274	104.174
5.500	102.410	102.310	102.210	4.875	104.445	104.345	104.245	4.875	104.445	104.345	104.245	4.875	104.445	104.345	104.245	4.875	104.634	104.534	104.434
5.625	102.913	102.813	102.713	4.990	104.690	104.590	104.490	4.990	104.690	104.590	104.490	4.990	104.690	104.590	104.490	4.990	104.820	104.720	104.620
5.750	103.316	103.216	103.116	5.000	104.790	104.690	104.590	5.000	104.790	104.690	104.590	5.000	104.790	104.690	104.590	5.000	104.920	104.820	104.720
5.875	103.318	103.218	103.118	5.125	105.330	105.230	105.130	5.125	105.330	105.230	105.130	5.125	105.330	105.230	105.130	5.125	104.775	104.675	104.575
5.990	103.229	103.129	103.029	5.250	104.789	104.689	104.589	5.250	104.789	104.689	104.589	5.250	104.789	104.689	104.589	5.250	104.869	104.769	104.669
6.000	103.329	103.229	103.129	5.375	105.035	104.935	104.835	5.375	105.035	104.935	104.835	5.375	105.035	104.935	104.835	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	101.721	101.621	101.521	3.375	101.721	101.621	101.521	3.375	100.958	100.858	100.758	3.375	100.958	100.858	100.758	3.375	100.958	100.858	100.758
3.500	102.177	102.077	101.977	3.500	102.177	102.077	101.977	3.500	101.414	101.314	101.214	3.500	101.414	101.314	101.214	3.500	101.414	101.314	101.214
3.625	102.378	102.278	102.178	3.625	102.378	102.278	102.178	3.625	101.117	101.017	100.917	3.625	101.117	101.017	100.917	3.625	101.117	101.017	100.917
3.750	102.905	102.805	102.705	3.750	102.905	102.805	102.705	3.750	101.644	101.544	101.444	3.750	101.644	101.544	101.444	3.750	101.644	101.544	101.444
3.875	103.057	102.957	102.857	3.875	103.057	102.957	102.857	3.875	101.796	101.696	101.596	3.875	101.796	101.696	101.596	3.875	101.796	101.696	101.596
3.990	103.347	103.247	103.147	3.990	103.347	103.247	103.147	3.990	102.086	101.986	101.886	3.990	102.086	101.986	101.886	3.990	102.086	101.986	101.886
4.000	103.447	103.347	103.247	4.000	103.447	103.347	103.247	4.000	102.186	102.086	101.986	4.000	102.186	102.086	101.986	4.000	102.186	102.086	101.986
4.125	103.591	103.491	103.391	4.125	103.591	103.491	103.391	4.125	101.830	101.730	101.630	4.125	101.830	101.730	101.630	4.125	101.830	101.730	101.630
4.250	104.047	103.947	103.847	4.250	104.047	103.947	103.847	4.250	102.286	102.186	102.086	4.250	102.286	102.186	102.086	4.250	102.286	102.186	102.086
4.375	104.270	104.170	104.070	4.375	104.270	104.170	104.070	4.375	102.634	102.534	102.434	4.375	102.509	102.409	102.309	4.375	102.509	102.409	102.309
4.500	104.480	104.380	104.280	4.500	104.480	104.380	104.280	4											



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.:

1/2/2020

45 Day Lock Exp.:

1/17/2020

60 Day Lock Exp.:

2/3/2020

W. Rate Sheet Dated: 12/3/2019

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	98.979	98.879	98.779	3.375	99.987	99.881	99.787	3.375	101.414	101.314	101.214	4.000	101.349	101.249	101.149	3.375	100.351	100.251	100.151
3.375	99.554	99.454	99.354	3.500	100.580	100.476	100.380	3.500	101.868	101.768	101.668	4.125	101.422	101.322	101.222	3.500	100.805	100.705	100.605
3.500	99.918	99.818	99.718	3.625	101.286	101.183	101.086	3.625	102.129	102.029	101.929	4.250	101.847	101.747	101.647	3.625	100.568	100.468	100.368
3.625	100.527	100.427	100.327	3.750	101.822	101.722	101.622	3.750	102.657	102.557	102.457	4.375	102.111	102.011	101.911	3.750	101.096	100.996	100.896
3.750	101.457	101.357	101.257	3.875	102.156	102.056	101.956	3.875	102.810	102.710	102.610	4.500	102.449	102.349	102.249	3.875	101.249	101.149	101.049
3.875	101.837	101.737	101.637	3.990	102.355	102.255	102.155	3.990	103.101	103.001	102.901	4.625	102.464	102.364	102.264	3.990	101.540	101.440	101.340
3.990	102.156	102.056	101.956	4.000	102.455	102.355	102.255	4.000	103.201	103.101	103.001	4.750	102.221	102.121	102.021	4.000	101.640	101.540	101.440
4.000	102.256	102.156	102.056	4.125	102.676	102.576	102.476	4.125	103.373	103.273	103.173	4.875	102.535	102.435	102.335	4.125	101.312	101.212	101.112
4.125	102.329	102.229	102.129	4.250	103.218	103.118	103.018	4.250	103.833	103.733	103.633	4.990	102.693	102.593	102.493	4.250	101.772	101.672	101.572
4.250	102.845	102.745	102.645	4.375	103.394	103.294	103.194	4.375	104.180	104.080	103.980	5.000	102.793	102.693	102.593	4.375	102.119	102.019	101.919
4.375	103.109	103.009	102.909	4.500	103.647	103.547	103.447	4.500	104.399	104.299	104.199	5.125	103.114	103.014	102.914	4.500	102.338	102.238	102.138
4.500	103.447	103.347	103.247	4.625	103.703	103.603	103.503	4.625	103.911	103.811	103.711	5.250	102.286	102.186	102.086	4.625	101.504	101.404	101.304
4.625	103.462	103.362	103.262	4.750	103.954	103.854	103.754	4.750	104.240	104.140	104.040	5.375	101.701	101.601	101.501	4.750	101.833	101.733	101.633
4.750	103.720	103.620	103.520	4.875	104.281	104.181	104.081	4.875	104.504	104.404	104.304	5.500	101.981	101.881	101.781	4.875	102.097	101.997	101.897
4.875	104.034	103.934	103.834	4.990	104.530	104.430	104.330	4.990	104.696	104.596	104.496	5.625	102.488	102.388	102.288	4.990	102.330	102.230	102.130
4.990	104.192	104.092	103.992	5.000	104.630	104.530	104.430	5.000	104.796	104.696	104.596	5.750	102.894	102.794	102.694	5.000	102.430	102.330	102.230
5.000	104.292	104.192	104.092	5.125	105.181	105.081	104.981	5.125	104.605	104.505	104.405	5.875	102.895	102.795	102.695	5.125	102.698	102.598	102.498
5.125	104.613	104.513	104.413	5.250	104.666	104.566	104.466	5.250	104.700	104.600	104.500	5.990	102.807	102.707	102.607	5.250	102.793	102.693	102.593
5.250	104.940	104.840	104.740	5.375	104.914	104.814	104.714	5.375	0.000	0.000	0.000	6.000	102.907	102.807	102.707	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%	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.:

1/2/2020

45 Day Lock Exp.:

1/17/2020

60 Day Lock Exp.:

2/3/2020

W. Rate Sheet Dated: 12/3/2019

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	98.542	98.480	98.417	
3.500	98.956	98.894	98.831	
3.625	99.229	99.167	99.104	
3.750	99.689	99.627	99.564	
3.875	99.841	99.779	99.716	
4.000	100.076	100.014	99.951	
4.125	100.328	100.265	100.203	
4.250	100.530	100.467	100.405	
4.375	100.768	100.705	100.643	
4.500	101.006	100.943	100.881	
4.625	101.243	101.181	101.118	
4.750	101.517	101.455	101.392	
4.875	101.739	101.676	101.614	

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	98.036	97.911	97.786	
3.375	98.497	98.372	98.247	
3.500	98.899	98.774	98.649	
3.625	99.378	99.253	99.128	
3.750	99.790	99.665	99.540	
3.875	100.159	100.034	99.909	
4.000	100.497	100.372	100.247	
4.125	100.632	100.507	100.382	
4.250	100.937	100.812	100.687	
4.375	101.215	101.090	100.965	
4.500	101.371	101.246	101.121	

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	96.568	96.443	96.318	
3.375	96.972	96.847	96.722	
3.500	97.346	97.221	97.096	
3.625	97.698	97.573	97.448	
3.750	98.287	98.162	98.037	
3.875	98.609	98.484	98.359	
4.000	98.892	98.767	98.642	
4.125	99.175	99.050	98.925	
4.250	99.458	99.333	99.208	
4.375	99.741	99.616	99.491	
4.500	100.031	99.906	99.781	
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)