



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.: 1/3/2020

45 Day Lock Exp.: 1/20/2020

60 Day Lock Exp.: 2/3/2020

W. Rate Sheet Dated: 12/4/2019

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	101.784	101.634	101.484	3.250	101.242	101.092	100.942	2.375	96.497	96.347	96.197	3.125	99.546	99.396	99.246
3.375	102.272	102.122	101.972	3.375	101.624	101.474	101.324	2.500	96.927	96.777	96.627	3.250	99.902	99.752	99.602
3.500	102.755	102.605	102.455	3.500	101.987	101.837	101.687	2.625	97.353	97.203	97.053	3.375	100.200	100.050	99.900
3.625	103.221	103.071	102.921	3.625	102.299	102.149	101.999	2.750	97.894	97.744	97.594	3.500	100.213	100.063	99.913
3.750	102.400	102.250	102.100	3.750	101.784	101.634	101.484	2.875	98.324	98.174	98.024	3.625	100.442	100.292	100.142
3.875	102.834	102.684	102.534	3.875	102.109	101.959	101.809	3.000	98.738	98.588	98.438	Margin = 2.250		Index = 1.590	
4.000	103.232	103.082	102.932	4.000	102.438	102.288	102.138	3.125	99.149	98.999	98.849				
4.125	103.615	103.465	103.315	4.125	102.710	102.560	102.410	3.250	100.837	100.687	100.537				
4.375	103.216	103.116	103.016	4.375	102.553	102.453	102.353	3.375	101.197	101.047	100.897				
4.500	103.559	103.459	103.359	4.500	102.715	102.615	102.515	3.500	101.537	101.387	101.237				
4.625	103.919	103.819	103.719	4.625	102.906	102.806	102.706	3.625	101.827	101.677	101.527				
4.750	104.044	103.944	103.844	4.750	103.291	103.191	103.091	3.750	102.246	102.096	101.946				
4.875	104.154	104.054	103.954	4.875	103.519	103.419	103.319	3.875	102.548	102.398	102.248				
5.000	104.446	104.346	104.246	5.000	103.750	103.650	103.550	4.000	102.856	102.706	102.556				
5.125	104.556	104.456	104.356	5.125	103.940	103.840	103.740	4.125	103.105	102.955	102.805				
5.375	104.817	104.717	104.617	5.375	104.272	104.172	104.072	4.250	102.868	102.718	102.568				
5.500	105.057	104.957	104.857	5.500	104.503	104.403	104.303	4.375	103.125	102.975	102.825				
5.625	105.309	105.209	105.109	5.625	104.693	104.593	104.493	4.500	103.301	103.151	103.001				
6.250	106.000	105.850	105.700	6.250	105.480	105.330	105.180	4.625	103.476	103.326	103.176				

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	100.634	100.484	100.334	3.250	100.242	100.092	99.942	2.375	95.497	95.347	95.197	3.125	98.546	98.396	98.246
3.375	101.122	100.972	100.822	3.375	100.624	100.474	100.324	2.500	95.927	95.777	95.627	3.250	98.902	98.752	98.602
3.500	101.605	101.455	101.305	3.500	100.987	100.837	100.687	2.625	96.353	96.203	96.053	3.375	99.200	99.050	98.900
3.625	102.071	101.921	101.771	3.625	101.299	101.149	100.999	2.750	96.894	96.744	96.594	3.500	99.213	99.063	98.913
3.750	101.250	101.100	100.950	3.750	100.784	100.634	100.484	2.875	97.324	97.174	97.024	3.625	99.442	99.292	99.142
3.875	101.684	101.534	101.384	3.875	101.109	100.959	100.809	3.000	97.738	97.588	97.438	Margin = 2.250		Index = 1.590	
4.000	102.082	101.932	101.782	4.000	101.438	101.288	101.138	3.125	98.149	97.999	97.849	30 Year OTC			
4.125	102.465	102.315	102.165	4.125	101.710	101.560	101.410	3.250	99.837	99.687	99.537	Rate	30 Day	45 Day	60 Day
4.375	102.066	101.966	101.866	4.375	101.553	101.453	101.353	3.375	100.197	100.047	99.897	3.875	101.284	101.034	100.784
4.500	102.409	102.309	102.209	4.500	101.715	101.615	101.515	3.500	100.537	100.387	100.237	4.000	101.682	101.432	101.182
4.625	102.769	102.669	102.569	4.625	101.906	101.806	101.706	3.625	100.827	100.677	100.527	4.125	102.065	101.815	101.565
4.750	102.894	102.794	102.694	4.750	102.291	102.191	102.091	3.750	101.246	101.096	100.946	4.375	101.666	101.416	101.166
4.875	103.004	102.904	102.804	4.875	102.519	102.419	102.319	3.875	101.548	101.398	101.248	4.500	102.009	101.759	101.509
5.000	103.296	103.196	103.096	5.000	102.750	102.650	102.550	4.000	101.856	101.706	101.556	4.625	102.369	102.119	101.869
5.125	103.406	103.306	103.206	5.125	102.940	102.840	102.740	4.125	102.105	101.955	101.805	4.875	102.604	102.354	102.104
5.375	103.667	103.567	103.467	5.375	103.272	103.172	103.072	4.250	101.868	101.718	101.568	5.000	102.896	102.646	102.396
5.500	103.907	103.807	103.707	5.500	103.503	103.403	103.303	4.375	102.125	101.975	101.825	5.125	103.006	102.756	102.506
5.625	104.159	104.059	103.959	5.625	103.693	103.593	103.493	4.500	102.301	102.151	102.001	5.500	103.507	103.257	103.007
6.250	104.946	104.796	104.646	6.250	104.480	104.330	104.180	4.625	102.476	102.326	102.176	5.625	103.759	103.509	103.259

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	98.534	98.284	98.034	6.250	100.000	99.750	99.500
4.125	100.665	100.415	100.165	6.250	102.750	102.500	102.250	4.000	98.932	98.682	98.432				
4.250	100.790	100.540	100.290					4.125	99.315	99.065	98.815				
4.375	100.266	100.016	99.766					4.375	98.916	98.666	98.416				
4.500	100.609	100.359	100.109					4.500	99.259	99.009	98.759				
4.625	100.969	100.719	100.469					4.625	99.619	99.369	99.119				
5.000	101.496	101.246	100.996					4.875	99.854	99.604	99.354				
5.125	101.606	101.356	101.106					5.000	100.146	99.896	99.646				
5.250	102.091	101.841	101.591					5.125	100.256	100.006	99.756				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.757	100.507	100.257				
								5.625	101.009	100.759	100.509				

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		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.:

1/3/2020

45 Day Lock Exp.:

1/20/2020

60 Day Lock Exp.:

2/3/2020

W. Rate Sheet Dated: 12/4/2019

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	100.197	100.047	99.897	3.250	100.084	99.934	99.784	2.375	93.777	93.627	93.477	3.125	98.718	98.568	98.418
3.375	100.684	100.534	100.384	3.375	100.467	100.317	100.167	2.500	94.207	94.057	93.907	3.250	99.325	99.175	99.025
3.500	101.168	101.018	100.868	3.500	100.830	100.680	100.530	2.625	94.633	94.483	94.333	3.375	99.623	99.473	99.323
3.625	101.634	101.484	101.334	3.625	101.142	100.992	100.842	2.750	96.487	96.337	96.187	3.500	99.635	99.485	99.335
3.750	100.938	100.788	100.638	3.750	100.751	100.601	100.451	2.875	96.916	96.766	96.616	3.625	99.865	99.715	99.565
3.875	101.372	101.222	101.072	3.875	101.076	100.926	100.776	3.000	97.331	97.181	97.031	Margin = 2.250		Index = 1.590	
4.000	101.769	101.619	101.469	4.000	101.406	101.256	101.106	3.125	97.742	97.592	97.442				
4.125	102.152	102.002	101.852	4.125	101.678	101.528	101.378	3.250	99.680	99.530	99.380				
4.375	101.879	101.779	101.679	4.375	101.646	101.546	101.446	3.375	100.040	99.890	99.740				
4.500	102.221	102.121	102.021	4.500	101.808	101.708	101.608	3.500	100.380	100.230	100.080				
4.625	102.581	102.481	102.381	4.625	101.998	101.898	101.798	3.625	100.670	100.520	100.370				
4.750	102.144	102.044	101.944	4.750	101.821	101.721	101.621	3.750	101.214	101.064	100.914				
4.875	102.254	102.154	102.054	4.875	102.049	101.949	101.849	3.875	101.516	101.366	101.216				
5.000	102.546	102.446	102.346	5.000	102.280	102.180	102.080	4.000	101.823	101.673	101.523				
5.125	102.656	102.556	102.456	5.125	102.470	102.370	102.270	4.125	102.073	101.923	101.773				
5.375	102.260	102.160	102.060	5.375	102.145	102.045	101.945	4.250	101.960	101.810	101.660				
5.500	102.500	102.400	102.300	5.500	102.376	102.276	102.176	4.375	102.217	102.067	101.917				
5.625	102.752	102.652	102.552	5.625	102.567	102.467	102.367	4.500	102.394	102.244	102.094				
6.250	102.946	102.796	102.646	6.250	102.760	102.610	102.460	4.625	102.568	102.418	102.268				

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	99.047	98.897	98.747	3.250	98.654	98.504	98.354	2.375	94.097	93.947	93.797	3.125	96.708	96.558	96.408
3.375	99.534	99.384	99.234	3.375	99.037	98.887	98.737	2.500	94.527	94.377	94.227	3.250	97.315	97.165	97.015
3.500	100.018	99.868	99.718	3.500	99.400	99.250	99.100	2.625	94.953	94.803	94.653	3.375	97.613	97.463	97.313
3.625	100.484	100.334	100.184	3.625	99.712	99.562	99.412	2.750	96.338	96.188	96.038	3.500	97.625	97.475	97.325
3.750	99.788	99.638	99.488	3.750	99.321	99.171	99.021	2.875	96.767	96.617	96.467	3.625	97.855	97.705	97.555
3.875	100.222	100.072	99.922	3.875	99.646	99.496	99.346	3.000	97.182	97.032	96.882	Margin = 2.250		Index = 1.590	
4.000	100.619	100.469	100.319	4.000	99.976	99.826	99.676	3.125	97.593	97.443	97.293	30 Year OTC			
4.125	101.002	100.852	100.702	4.125	100.248	100.098	99.948	3.250	99.000	98.850	98.700	Rate	30 Day	45 Day	60 Day
4.375	100.729	100.629	100.529	4.375	100.216	100.116	100.016	3.375	99.360	99.210	99.060	3.875	99.822	99.572	99.322
4.500	101.071	100.971	100.871	4.500	100.378	100.278	100.178	3.500	99.700	99.550	99.400	4.000	100.219	99.969	99.719
4.625	101.431	101.331	101.231	4.625	100.568	100.468	100.368	3.625	99.990	99.840	99.690	4.125	100.602	100.352	100.102
4.750	100.994	100.894	100.794	4.750	100.391	100.291	100.191	3.750	99.839	99.689	99.539	4.375	100.329	100.079	99.829
4.875	101.104	101.004	100.904	4.875	100.619	100.519	100.419	3.875	100.141	99.991	99.841	4.500	100.671	100.421	100.171
5.000	101.396	101.296	101.196	5.000	100.850	100.750	100.650	4.000	100.448	100.298	100.148	4.625	101.031	100.781	100.531
5.125	101.506	101.406	101.306	5.125	101.040	100.940	100.840	4.125	100.697	100.547	100.397	4.875	100.704	100.454	100.204
5.375	101.110	101.010	100.910	5.375	100.715	100.615	100.515	4.250	100.218	100.068	99.918	5.000	100.996	100.746	100.496
5.500	101.350	101.250	101.150	5.500	100.946	100.846	100.746	4.375	100.475	100.325	100.175	5.125	101.106	100.856	100.606
5.625	101.602	101.502	101.402	5.625	101.137	101.037	100.937	4.500	100.651	100.501	100.351	5.500	100.950	100.700	100.450
6.250	101.796	101.646	101.496	6.250	101.330	101.180	101.030	4.625	100.826	100.676	100.526	5.625	101.202	100.952	100.702

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	97.072	96.822	96.572	6.250	N/A	N/A	N/A
4.125	98.852	98.602	98.352	6.250	99.250	99.000	98.750	4.000	97.469	97.219	96.969				
4.250	99.102	98.852	98.602					4.125	97.852	97.602	97.352				
4.375	98.579	98.329	98.079					4.375	97.579	97.329	97.079				
4.500	98.921	98.671	98.421					4.500	97.921	97.671	97.421				
4.625	99.281	99.031	98.781					4.625	98.281	98.031	97.781				
5.000	99.246	98.996	98.746					4.875	97.954	97.704	97.454				
5.125	99.356	99.106	98.856					5.000	98.246	97.996	97.746				
5.250	99.185	98.935	98.685					5.125	98.356	98.106	97.856				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	98.200	97.950	97.700				
								5.625	98.452	98.202	97.952				

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)	



AFR Loan Center
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30 Day Lock Exp.: 1/3/2020
45 Day Lock Exp.: 1/20/2020
60 Day Lock Exp.: 2/3/2020

W. Rate Sheet Dated: 12/4/2019

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	99.425	99.325	99.225	3.375	99.747	99.647	99.547	3.375	99.747	99.647	99.547	4.000	102.078	101.978	101.878	4.000	101.703	101.603	101.503
3.375	99.997	99.897	99.797	3.500	100.107	100.007	99.907	3.500	100.107	100.007	99.907	4.125	102.146	102.046	101.946	4.125	101.771	101.671	101.571
3.500	100.357	100.257	100.157	3.625	100.705	100.605	100.505	3.625	100.705	100.605	100.505	4.250	102.430	102.330	102.230	4.250	102.055	101.955	101.855
3.625	100.955	100.855	100.755	3.750	101.569	101.469	101.369	3.750	101.569	101.469	101.369	4.375	102.689	102.589	102.489	4.375	102.314	102.214	102.114
3.750	101.819	101.719	101.619	3.875	101.944	101.844	101.744	3.875	101.944	101.844	101.744	4.500	103.020	102.920	102.820	4.500	102.395	102.295	102.195
3.875	102.194	102.094	101.994	3.990	102.131	102.031	101.931	3.990	102.131	102.031	101.931	4.625	103.031	102.931	102.831	4.625	102.406	102.306	102.206
3.990	102.506	102.406	102.306	4.000	102.231	102.131	102.031	4.000	102.231	102.131	102.031	4.750	102.782	102.682	102.582	4.750	102.157	102.057	101.957
4.000	102.606	102.506	102.406	4.125	102.299	102.199	102.099	4.125	102.299	102.199	102.099	4.875	103.090	102.990	102.890	4.875	102.465	102.365	102.265
4.125	102.674	102.574	102.474	4.250	102.708	102.608	102.508	4.250	102.708	102.608	102.508	4.990	103.242	103.142	103.042	4.990	102.242	102.142	102.042
4.250	103.083	102.983	102.883	4.375	102.967	102.867	102.767	4.375	102.967	102.867	102.767	5.000	103.342	103.242	103.142	5.000	102.342	102.242	102.142
4.375	103.342	103.242	103.142	4.500	103.048	102.948	102.848	4.500	103.048	102.948	102.848	5.125	103.658	103.558	103.458	5.125	102.658	102.558	102.458
4.500	103.673	103.573	103.473	4.625	103.059	102.959	102.859	4.625	103.059	102.959	102.859	5.250	103.839	103.739	103.639	5.250	101.839	101.739	101.639
4.625	103.684	103.584	103.484	4.750	103.306	103.206	103.106	4.750	103.306	103.206	103.106	5.375	102.236	102.136	102.036	5.375	102.236	102.136	102.036
4.750	103.931	103.831	103.731	4.875	103.614	103.514	103.414	4.875	103.614	103.514	103.414	5.500	102.507	102.407	102.307	5.500	102.507	102.407	102.307
4.875	104.239	104.139	104.039	4.990	103.391	103.291	103.191	4.990	103.391	103.291	103.191	5.625	103.007	102.907	102.807	5.625	103.007	102.907	102.807
4.990	104.391	104.291	104.191	5.000	103.491	103.391	103.291	5.000	103.491	103.391	103.291	5.750	103.408	103.308	103.208	5.750	103.408	103.308	103.208
5.000	104.491	104.391	104.291	5.125	103.807	103.707	103.607	5.125	103.807	103.707	103.607	5.875	103.411	103.311	103.211	5.875	103.411	103.311	103.211
5.125	104.807	104.707	104.607	5.250	104.138	104.038	103.938	5.250	104.138	104.038	103.938	5.990	103.321	103.221	103.121	5.990	103.321	103.221	103.121
5.250	105.138	105.038	104.938	5.375	105.314	105.214	105.114	5.375	105.314	105.214	105.114	6.000	103.421	103.321	103.221	6.000	103.421	103.321	103.221
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	101.703	101.603	101.503	3.375	100.423	100.323	100.223	3.375	100.423	100.323	100.223	3.375	100.423	100.323	100.223	3.375	101.765	101.665	101.565
4.125	101.771	101.671	101.571	3.500	101.015	100.915	100.815	3.500	101.015	100.915	100.815	3.500	101.015	100.915	100.815	3.500	102.215	102.115	102.015
4.250	102.055	101.955	101.855	3.625	101.708	101.608	101.508	3.625	101.708	101.608	101.508	3.625	101.708	101.608	101.508	3.625	102.422	102.322	102.222
4.375	102.314	102.214	102.114	3.750	102.179	102.079	101.979	3.750	102.179	102.079	101.979	3.750	102.179	102.079	101.979	3.750	102.945	102.845	102.745
4.500	102.395	102.295	102.195	3.875	102.507	102.407	102.307	3.875	102.507	102.407	102.307	3.875	102.507	102.407	102.307	3.875	103.097	102.997	102.897
4.625	102.406	102.306	102.206	3.990	102.698	102.598	102.498	3.990	102.698	102.598	102.498	3.990	102.698	102.598	102.498	3.990	103.383	103.283	103.183
4.750	102.157	102.057	101.957	4.000	102.798	102.698	102.598	4.000	102.798	102.698	102.598	4.000	102.798	102.698	102.598	4.000	103.483	103.383	103.283
4.875	102.465	102.365	102.265	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	103.616	103.516	103.416
4.990	102.242	102.142	102.042	4.250	103.484	103.384	103.284	4.250	103.484	103.384	103.284	4.250	103.484	103.384	103.284	4.250	104.071	103.971	103.871
5.000	102.342	102.242	102.142	4.375	103.656	103.556	103.456	4.375	103.656	103.556	103.456	4.375	103.656	103.556	103.456	4.375	104.416	104.316	104.216
5.125	102.658	102.558	102.458	4.500	103.901	103.801	103.701	4.500	103.901	103.801	103.701	4.500	103.901	103.801	103.701	4.500	104.625	104.525	104.425
5.250	101.839	101.739	101.639	4.625	103.957	103.857	103.757	4.625	103.957	103.857	103.757	4.625	103.957	103.857	103.757	4.625	104.138	104.038	103.938
5.375	102.236	102.136	102.036	4.750	104.191	104.091	103.991	4.750	104.191	104.091	103.991	4.750	104.191	104.091	103.991	4.750	104.460	104.360	104.260
5.500	102.507	102.407	102.307	4.875	104.510	104.410	104.310	4.875	104.510	104.410	104.310	4.875	104.510	104.410	104.310	4.875	104.714	104.614	104.514
5.625	103.007	102.907	102.807	4.990	104.750	104.650	104.550	4.990	104.750	104.650	104.550	4.990	104.750	104.650	104.550	4.990	104.896	104.796	104.696
5.750	103.408	103.308	103.208	5.000	104.850	104.750	104.650	5.000	104.850	104.750	104.650	5.000	104.850	104.750	104.650	5.000	104.996	104.896	104.796
5.875	103.411	103.311	103.211	5.125	105.385	105.285	105.185	5.125	105.385	105.285	105.185	5.125	105.385	105.285	105.185	5.125	104.847	104.747	104.647
5.990	103.321	103.221	103.121	5.250	104.878	104.778	104.678	5.250	104.878	104.778	104.678	5.250	104.878	104.778	104.678	5.250	104.939	104.839	104.739
6.000	103.421	103.321	103.221	5.375	105.121	105.021	104.921	5.375	105.121	105.021	104.921	5.375	105.121	105.021	104.921	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	101.765	101.665	101.565	3.375	101.765	101.665	101.565	3.375	101.002	100.902	100.802	3.375	101.002	100.902	100.802	3.375	101.002	100.902	100.802
3.500	102.215	102.115	102.015	3.500	102.215	102.115	102.015	3.500	101.452	101.352	101.252	3.500	101.452	101.352	101.252	3.500	101.452	101.352	101.252
3.625	102.422	102.322	102.222	3.625	102.422	102.322	102.222	3.625	101.160	101.060	100.960	3.625	101.160	101.060	100.960	3.625	101.160	101.060	100.960
3.750	102.945	102.845	102.745	3.750	102.945	102.845	102.745	3.750	101.683	101.583	101.483	3.750	101.683	101.583	101.483	3.750	101.683	101.583	101.483
3.875	103.097	102.997	102.897	3.875	103.097	102.997	102.897	3.875	101.835	101.735	101.635	3.875	101.835	101.735	101.635	3.875	101.835	101.735	101.635
3.990	103.383	103.283	103.183	3.990	103.383	103.283	103.183	3.990	102.121	102.021	101.921	3.990	102.121	102.021	101.921	3.990	102.121	102.021	101.921
4.000	103.483	103.383	103.283	4.000	103.483	103.383	103.283	4.000	102.221	102.121	102.021	4.000	102.221	102.121	102.021	4.000	102.221	102.121	102.021
4.125	103.616	103.516	103.416	4.125	103.616	103.516	103.416	4.125	101.855	101.755	101.655	4.125	101.855	101.755	101.655	4.125	101.855	101.755	101.655
4.250	104.071	103.971	103.871	4.250	104.071	103.971	103.871	4.250	102.310	102.210	102.110	4.250	102.310	102.210	102.110	4.250	102.310	102.210	102.110
4.375	104.291	104.191	104.091	4.375	104.291	104.191	104.091												



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.:

1/3/2020

45 Day Lock Exp.:

1/20/2020

60 Day Lock Exp.:

2/3/2020

W. Rate Sheet Dated: 12/4/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.419	99.319	99.219	3.375	100.453	100.347	100.253	3.375	101.721	101.621	101.521	4.000	101.703	101.603	101.503	3.375	100.658	100.558	100.458
3.375	99.990	99.890	99.790	3.500	101.049	100.941	100.849	3.500	102.177	102.077	101.977	4.125	101.775	101.675	101.575	3.500	101.114	101.014	100.914
3.500	100.353	100.253	100.153	3.625	101.750	101.641	101.550	3.625	102.378	102.278	102.178	4.250	102.100	102.000	101.900	3.625	100.817	100.717	100.617
3.625	100.954	100.854	100.754	3.750	102.168	102.068	101.968	3.750	102.905	102.805	102.705	4.375	102.361	102.261	102.161	3.750	101.344	101.244	101.144
3.750	101.818	101.718	101.618	3.875	102.500	102.400	102.300	3.875	103.057	102.957	102.857	4.500	102.695	102.595	102.495	3.875	101.496	101.396	101.296
3.875	102.195	102.095	101.995	3.990	102.695	102.595	102.495	3.990	103.347	103.247	103.147	4.625	102.709	102.609	102.509	3.990	101.786	101.686	101.586
3.990	102.510	102.410	102.310	4.000	102.795	102.695	102.595	4.000	103.447	103.347	103.247	4.750	102.383	102.283	102.183	4.000	101.886	101.786	101.686
4.000	102.610	102.510	102.410	4.125	103.014	102.914	102.814	4.125	103.591	103.491	103.391	4.875	102.694	102.594	102.494	4.125	101.530	101.430	101.330
4.125	102.682	102.582	102.482	4.250	103.464	103.364	103.264	4.250	104.047	103.947	103.847	4.990	102.848	102.748	102.648	4.250	101.986	101.886	101.786
4.250	103.098	102.998	102.898	4.375	103.638	103.538	103.438	4.375	104.395	104.295	104.195	5.000	102.948	102.848	102.748	4.375	102.334	102.234	102.134
4.375	103.359	103.259	103.159	4.500	103.887	103.787	103.687	4.500	104.605	104.505	104.405	5.125	103.268	103.168	103.068	4.500	102.544	102.444	102.344
4.500	103.693	103.593	103.493	4.625	103.944	103.844	103.744	4.625	104.050	103.950	103.850	5.250	103.403	103.303	103.203	4.625	101.643	101.543	101.443
4.625	103.707	103.607	103.507	4.750	104.122	104.022	103.922	4.750	104.374	104.274	104.174	5.375	101.787	101.687	101.587	4.750	101.967	101.867	101.767
4.750	103.882	103.782	103.682	4.875	104.445	104.345	104.245	4.875	104.634	104.534	104.434	5.500	102.060	101.960	101.860	4.875	102.227	102.127	102.027
4.875	104.193	104.093	103.993	4.990	104.690	104.590	104.490	4.990	104.820	104.720	104.620	5.625	102.563	102.463	102.363	4.990	102.454	102.354	102.254
4.990	104.347	104.247	104.147	5.000	104.790	104.690	104.590	5.000	104.920	104.820	104.720	5.750	102.966	102.866	102.766	5.000	102.554	102.454	102.354
5.000	104.447	104.347	104.247	5.125	105.330	105.230	105.130	5.125	104.775	104.675	104.575	5.875	102.968	102.868	102.768	5.125	102.868	102.768	102.668
5.125	104.767	104.667	104.567	5.250	104.789	104.689	104.589	5.250	104.869	104.769	104.669	5.990	102.879	102.779	102.679	5.250	102.962	102.862	102.762
5.250	105.057	104.957	104.857	5.375	105.035	104.935	104.835	5.375	0.000	0.000	0.000	6.000	102.979	102.879	102.779	5.375	0.000	0.000	0.000

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/3/2020

45 Day Lock Exp.:

1/20/2020

60 Day Lock Exp.:

2/3/2020

W. Rate Sheet Dated: 12/4/2019

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)