



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.: 1/8/2020

45 Day Lock Exp.: 1/23/2020

60 Day Lock Exp.: 2/7/2020

W. Rate Sheet Dated: 12/9/2019

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	101.625	101.475	101.325	3.250	101.208	101.058	100.908	2.375	96.752	96.602	96.452	3.125	99.546	99.396	99.246
3.375	102.112	101.962	101.812	3.375	101.591	101.441	101.291	2.500	97.182	97.032	96.882	3.250	99.902	99.752	99.602
3.500	102.595	102.445	102.295	3.500	101.954	101.804	101.654	2.625	97.609	97.459	97.309	3.375	100.200	100.050	99.900
3.625	103.062	102.912	102.762	3.625	102.266	102.116	101.966	2.750	97.774	97.624	97.474	3.500	100.213	100.063	99.913
3.750	102.178	102.028	101.878	3.750	101.688	101.538	101.388	2.875	98.204	98.054	97.904	3.625	100.442	100.292	100.142
3.875	102.612	102.462	102.312	3.875	102.012	101.862	101.712	3.000	98.618	98.468	98.318	Margin = 2.250		Index = 1.590	
4.000	103.009	102.859	102.709	4.000	102.342	102.192	102.042	3.125	99.029	98.879	98.729				
4.125	103.393	103.243	103.093	4.125	102.614	102.464	102.314	3.250	100.749	100.599	100.449				
4.375	102.963	102.863	102.763	4.375	102.428	102.328	102.228	3.375	101.109	100.959	100.809				
4.500	103.306	103.206	103.106	4.500	102.593	102.493	102.393	3.500	101.449	101.299	101.149				
4.625	103.665	103.565	103.465	4.625	102.784	102.684	102.584	3.625	101.738	101.588	101.438				
4.750	103.790	103.690	103.590	4.750	103.248	103.148	103.048	3.750	102.220	102.070	101.920				
4.875	104.001	103.901	103.801	4.875	103.475	103.375	103.275	3.875	102.522	102.372	102.222				
5.000	104.292	104.192	104.092	5.000	103.706	103.606	103.506	4.000	102.830	102.680	102.530				
5.125	104.423	104.323	104.223	5.125	103.896	103.796	103.696	4.125	103.079	102.929	102.779				
5.375	104.653	104.553	104.453	5.375	104.197	104.097	103.997	4.250	102.743	102.593	102.443				
5.500	104.893	104.793	104.693	5.500	104.427	104.327	104.227	4.375	103.000	102.850	102.700				
5.625	105.145	105.045	104.945	5.625	104.618	104.518	104.418	4.500	103.175	103.025	102.875				
6.250	105.933	105.783	105.633	6.250	105.405	105.255	105.105	4.625	103.349	103.199	103.049				

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	100.475	100.325	100.175	3.250	100.208	100.058	99.908	2.375	95.752	95.602	95.452	3.125	98.546	98.396	98.246
3.375	100.962	100.812	100.662	3.375	100.591	100.441	100.291	2.500	96.182	96.032	95.882	3.250	98.902	98.752	98.602
3.500	101.445	101.295	101.145	3.500	100.954	100.804	100.654	2.625	96.609	96.459	96.309	3.375	99.200	99.050	98.900
3.625	101.912	101.762	101.612	3.625	101.266	101.116	100.966	2.750	96.774	96.624	96.474	3.500	99.213	99.063	98.913
3.750	101.028	100.878	100.728	3.750	100.688	100.538	100.388	2.875	97.204	97.054	96.904	3.625	99.442	99.292	99.142
3.875	101.462	101.312	101.162	3.875	101.012	100.862	100.712	3.000	97.618	97.468	97.318	Margin = 2.250		Index = 1.590	
4.000	101.859	101.709	101.559	4.000	101.342	101.192	101.042	3.125	98.029	97.879	97.729	30 Year OTC			
4.125	102.243	102.093	101.943	4.125	101.614	101.464	101.314	3.250	99.749	99.599	99.449	Rate	30 Day	45 Day	60 Day
4.375	101.813	101.713	101.613	4.375	101.428	101.328	101.228	3.375	100.109	99.959	99.809	3.875	101.062	100.812	100.562
4.500	102.156	102.056	101.956	4.500	101.593	101.493	101.393	3.500	100.449	100.299	100.149	4.000	101.459	101.209	100.959
4.625	102.515	102.415	102.315	4.625	101.784	101.684	101.584	3.625	100.738	100.588	100.438	4.125	101.843	101.593	101.343
4.750	102.640	102.540	102.440	4.750	102.248	102.148	102.048	3.750	101.220	101.070	100.920	4.375	101.413	101.163	100.913
4.875	102.851	102.751	102.651	4.875	102.475	102.375	102.275	3.875	101.522	101.372	101.222	4.500	101.756	101.506	101.256
5.000	103.142	103.042	102.942	5.000	102.706	102.606	102.506	4.000	101.830	101.680	101.530	4.625	102.115	101.865	101.615
5.125	103.273	103.173	103.073	5.125	102.896	102.796	102.696	4.125	102.079	101.929	101.779	4.875	102.451	102.201	101.951
5.375	103.503	103.403	103.303	5.375	103.197	103.097	102.997	4.250	101.743	101.593	101.443	5.000	102.742	102.492	102.242
5.500	103.743	103.643	103.543	5.500	103.427	103.327	103.227	4.375	102.000	101.850	101.700	5.125	102.873	102.623	102.373
5.625	103.995	103.895	103.795	5.625	103.618	103.518	103.418	4.500	102.175	102.025	101.875	5.500	103.343	103.093	102.843
6.250	104.783	104.633	104.483	6.250	104.405	104.255	104.105	4.625	102.349	102.199	102.049	5.625	103.595	103.345	103.095

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	98.312	98.062	97.812	6.250	100.000	99.750	99.500
4.125	100.443	100.193	99.943	6.250	102.750	102.500	102.250	4.000	98.709	98.459	98.209				
4.250	100.568	100.318	100.068					4.125	99.093	98.843	98.593				
4.375	100.013	99.763	99.513					4.375	98.663	98.413	98.163				
4.500	100.356	100.106	99.856					4.500	99.006	98.756	98.506				
4.625	100.715	100.465	100.215					4.625	99.365	99.115	98.865				
5.000	101.342	101.092	100.842					4.875	99.701	99.451	99.201				
5.125	101.473	101.223	100.973					5.000	99.992	99.742	99.492				
5.250	102.059	101.809	101.559					5.125	100.123	99.873	99.623				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.593	100.343	100.093				
								5.625	100.845	100.595	100.345				

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/8/2020

45 Day Lock Exp.:

1/23/2020

60 Day Lock Exp.:

2/7/2020

W. Rate Sheet Dated: 12/9/2019

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	100.037	99.887	99.737	3.250	100.051	99.901	99.751	2.375	94.032	93.882	93.732	3.125	98.718	98.568	98.418
3.375	100.525	100.375	100.225	3.375	100.433	100.283	100.133	2.500	94.462	94.312	94.162	3.250	99.325	99.175	99.025
3.500	101.008	100.858	100.708	3.500	100.796	100.646	100.496	2.625	94.889	94.739	94.589	3.375	99.623	99.473	99.323
3.625	101.474	101.324	101.174	3.625	101.108	100.958	100.808	2.750	96.367	96.217	96.067	3.500	99.635	99.485	99.335
3.750	100.715	100.565	100.415	3.750	100.655	100.505	100.355	2.875	96.796	96.646	96.496	3.625	99.865	99.715	99.565
3.875	101.149	100.999	100.849	3.875	100.980	100.830	100.680	3.000	97.211	97.061	96.911	Margin = 2.250		Index = 1.590	
4.000	101.547	101.397	101.247	4.000	101.310	101.160	101.010	3.125	97.622	97.472	97.322				
4.125	101.930	101.780	101.630	4.125	101.582	101.432	101.282	3.250	99.591	99.441	99.291				
4.375	101.625	101.525	101.425	4.375	101.521	101.421	101.321	3.375	99.951	99.801	99.651				
4.500	101.968	101.868	101.768	4.500	101.686	101.586	101.486	3.500	100.291	100.141	99.991				
4.625	102.328	102.228	102.128	4.625	101.876	101.776	101.676	3.625	100.581	100.431	100.281				
4.750	101.890	101.790	101.690	4.750	101.778	101.678	101.578	3.750	101.188	101.038	100.888				
4.875	102.101	102.001	101.901	4.875	102.005	101.905	101.805	3.875	101.490	101.340	101.190				
5.000	102.392	102.292	102.192	5.000	102.236	102.136	102.036	4.000	101.797	101.647	101.497				
5.125	102.523	102.423	102.323	5.125	102.426	102.326	102.226	4.125	102.047	101.897	101.747				
5.375	102.097	101.997	101.897	5.375	102.070	101.970	101.870	4.250	101.835	101.685	101.535				
5.500	102.337	102.237	102.137	5.500	102.301	102.201	102.101	4.375	102.092	101.942	101.792				
5.625	102.589	102.489	102.389	5.625	102.492	102.392	102.292	4.500	102.267	102.117	101.967				
6.250	102.783	102.633	102.483	6.250	102.685	102.535	102.385	4.625	102.442	102.292	102.142				

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	98.887	98.737	98.587	3.250	98.621	98.471	98.321	2.375	94.352	94.202	94.052	3.125	96.708	96.558	96.408
3.375	99.375	99.225	99.075	3.375	99.003	98.853	98.703	2.500	94.782	94.632	94.482	3.250	97.315	97.165	97.015
3.500	99.858	99.708	99.558	3.500	99.366	99.216	99.066	2.625	95.209	95.059	94.909	3.375	97.613	97.463	97.313
3.625	100.324	100.174	100.024	3.625	99.678	99.528	99.378	2.750	96.218	96.068	95.918	3.500	97.625	97.475	97.325
3.750	99.565	99.415	99.265	3.750	99.225	99.075	98.925	2.875	96.647	96.497	96.347	3.625	97.855	97.705	97.555
3.875	99.999	99.849	99.699	3.875	99.550	99.400	99.250	3.000	97.062	96.912	96.762	Margin = 2.250		Index = 1.590	
4.000	100.397	100.247	100.097	4.000	99.880	99.730	99.580	3.125	97.473	97.323	97.173	30 Year OTC			
4.125	100.780	100.630	100.480	4.125	100.152	100.002	99.852	3.250	98.911	98.761	98.611	Rate	30 Day	45 Day	60 Day
4.375	100.475	100.375	100.275	4.375	100.091	99.991	99.891	3.375	99.271	99.121	98.971	3.875	99.599	99.349	99.099
4.500	100.818	100.718	100.618	4.500	100.256	100.156	100.056	3.500	99.611	99.461	99.311	4.000	99.997	99.747	99.497
4.625	101.178	101.078	100.978	4.625	100.446	100.346	100.246	3.625	99.901	99.751	99.601	4.125	100.380	100.130	99.880
4.750	100.740	100.640	100.540	4.750	100.348	100.248	100.148	3.750	99.812	99.662	99.512	4.375	100.075	99.825	99.575
4.875	100.951	100.851	100.751	4.875	100.575	100.475	100.375	3.875	100.114	99.964	99.814	4.500	100.418	100.168	99.918
5.000	101.242	101.142	101.042	5.000	100.806	100.706	100.606	4.000	100.422	100.272	100.122	4.625	100.778	100.528	100.278
5.125	101.373	101.273	101.173	5.125	100.996	100.896	100.796	4.125	100.671	100.521	100.371	4.875	100.551	100.301	100.051
5.375	100.947	100.847	100.747	5.375	100.640	100.540	100.440	4.250	100.093	99.943	99.793	5.000	100.842	100.592	100.342
5.500	101.187	101.087	100.987	5.500	100.871	100.771	100.671	4.375	100.350	100.200	100.050	5.125	100.973	100.723	100.473
5.625	101.439	101.339	101.239	5.625	101.062	100.962	100.862	4.500	100.525	100.375	100.225	5.500	100.787	100.537	100.287
6.250	101.633	101.483	101.333	6.250	101.255	101.105	100.955	4.625	100.699	100.549	100.399	5.625	101.039	100.789	100.539

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	96.849	96.599	96.349	6.250	N/A	N/A	N/A
4.125	98.630	98.380	98.130	6.250	99.250	99.000	98.750	4.000	97.247	96.997	96.747				
4.250	98.880	98.630	98.380					4.125	97.630	97.380	97.130				
4.375	98.325	98.075	97.825					4.375	97.325	97.075	96.825				
4.500	98.668	98.418	98.168					4.500	97.668	97.418	97.168				
4.625	99.028	98.778	98.528					4.625	98.028	97.778	97.528				
5.000	99.092	98.842	98.592					4.875	97.801	97.551	97.301				
5.125	99.223	98.973	98.723					5.000	98.092	97.842	97.592				
5.250	99.153	98.903	98.653					5.125	98.223	97.973	97.723				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	98.037	97.787	97.537				
								5.625	98.289	98.039	97.789				

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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.:

2/7/2020

W. Rate Sheet Dated: 12/9/2019

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	99.246	99.146	99.046	3.375	99.575	99.475	99.375	3.375	99.575	99.475	99.375	4.000	102.050	101.950	101.850	4.000	101.675	101.575	101.475
3.375	99.825	99.725	99.625	3.500	99.945	99.845	99.745	3.500	99.945	99.845	99.745	4.125	102.139	102.039	101.939	4.125	101.764	101.664	101.564
3.500	100.195	100.095	99.995	3.625	100.584	100.484	100.384	3.625	100.584	100.484	100.384	4.250	102.482	102.382	102.282	4.250	102.107	102.007	101.907
3.625	100.834	100.734	100.634	3.750	101.502	101.402	101.302	3.750	101.502	101.402	101.302	4.375	102.746	102.646	102.546	4.375	102.371	102.271	102.171
3.750	101.752	101.652	101.552	3.875	101.882	101.782	101.682	3.875	101.882	101.782	101.682	4.500	103.121	103.021	102.921	4.500	102.496	102.396	102.296
3.875	102.132	102.032	101.932	3.990	102.077	101.977	101.877	3.990	102.077	101.977	101.877	4.625	103.096	102.996	102.896	4.625	102.471	102.371	102.271
3.990	102.452	102.352	102.252	4.000	102.177	102.077	101.977	4.000	102.177	102.077	101.977	4.750	103.777	103.677	103.577	4.750	102.152	102.052	101.952
4.000	102.552	102.452	102.352	4.125	102.266	102.166	102.066	4.125	102.266	102.166	102.066	4.875	103.090	102.990	102.890	4.875	102.465	102.365	102.265
4.125	102.641	102.541	102.441	4.250	102.701	102.601	102.501	4.250	102.701	102.601	102.501	4.990	103.247	103.147	103.047	4.990	102.247	102.147	102.047
4.250	103.076	102.976	102.876	4.375	102.965	102.865	102.765	4.375	102.965	102.865	102.765	5.000	103.347	103.247	103.147	5.000	102.347	102.247	102.147
4.375	103.340	103.240	103.140	4.500	103.090	102.990	102.890	4.500	103.090	102.990	102.890	5.125	103.667	103.567	103.467	5.125	102.667	102.567	102.467
4.500	103.715	103.615	103.515	4.625	103.065	102.965	102.865	4.625	103.065	102.965	102.865	5.250	103.311	103.211	103.111	5.250	103.311	103.211	103.111
4.625	103.690	103.590	103.490	4.750	103.213	103.113	103.013	4.750	103.213	103.113	103.013	5.375	102.896	102.796	102.696	5.375	102.896	102.796	102.696
4.750	103.838	103.738	103.638	4.875	103.526	103.426	103.326	4.875	103.526	103.426	103.326	5.500	103.171	103.071	102.971	5.500	103.171	103.071	102.971
4.875	104.151	104.051	103.951	4.990	103.308	103.208	103.108	4.990	103.308	103.208	103.108	5.625	103.679	103.579	103.479	5.625	103.679	103.579	103.479
4.990	104.308	104.208	104.108	5.000	103.408	103.308	103.208	5.000	103.408	103.308	103.208	5.750	104.083	103.983	103.883	5.750	104.083	103.983	103.883
5.000	104.408	104.308	104.208	5.125	103.728	103.628	103.528	5.125	103.728	103.628	103.528	5.875	104.091	103.991	103.891	5.875	104.091	103.991	103.891
5.125	104.728	104.628	104.528	5.250	104.054	103.954	103.854	5.250	104.054	103.954	103.854	5.990	104.003	103.903	103.803	5.990	104.003	103.903	103.803
5.250	105.054	104.954	104.854	5.375	105.314	105.214	105.114	5.375	105.314	105.214	105.114	6.000	104.103	104.003	103.903	6.000	104.103	104.003	103.903
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	101.675	101.575	101.475	3.375	100.454	100.354	100.254	3.375	100.454	100.354	100.254	3.375	100.454	100.354	100.254	3.375	101.592	101.492	101.392
4.125	101.764	101.664	101.564	3.500	101.053	100.953	100.853	3.500	101.053	100.953	100.853	3.500	101.053	100.953	100.853	3.500	102.048	101.948	101.848
4.250	102.107	102.007	101.907	3.625	101.785	101.685	101.585	3.625	101.785	101.685	101.585	3.625	101.785	101.685	101.585	3.625	102.298	102.198	102.098
4.375	102.371	102.271	102.171	3.750	102.122	102.022	101.922	3.750	102.122	102.022	101.922	3.750	102.122	102.022	101.922	3.750	102.827	102.727	102.627
4.500	102.496	102.396	102.296	3.875	102.478	102.378	102.278	3.875	102.478	102.378	102.278	3.875	102.478	102.378	102.278	3.875	102.981	102.881	102.781
4.625	102.471	102.371	102.271	3.990	102.673	102.573	102.473	3.990	102.673	102.573	102.473	3.990	102.673	102.573	102.473	3.990	103.272	103.172	103.072
4.750	102.152	102.052	101.952	4.000	102.773	102.673	102.573	4.000	102.773	102.673	102.573	4.000	102.773	102.673	102.573	4.000	103.372	103.272	103.172
4.875	102.465	102.365	102.265	4.125	102.952	102.852	102.752	4.125	102.952	102.852	102.752	4.125	102.952	102.852	102.752	4.125	103.534	103.434	103.334
4.990	102.247	102.147	102.047	4.250	103.494	103.394	103.294	4.250	103.494	103.394	103.294	4.250	103.494	103.394	103.294	4.250	103.993	103.893	103.793
5.000	102.347	102.247	102.147	4.375	103.670	103.570	103.470	4.375	103.670	103.570	103.470	4.375	103.670	103.570	103.470	4.375	104.339	104.239	104.139
5.125	102.667	102.567	102.467	4.500	103.921	103.821	103.721	4.500	103.921	103.821	103.721	4.500	103.921	103.821	103.721	4.500	104.555	104.455	104.355
5.250	103.311	103.211	103.111	4.625	103.980	103.880	103.780	4.625	103.980	103.880	103.780	4.625	103.980	103.880	103.780	4.625	103.953	103.853	103.753
5.375	102.896	102.796	102.696	4.750	104.154	104.054	103.954	4.750	104.154	104.054	103.954	4.750	104.154	104.054	103.954	4.750	104.279	104.179	104.079
5.500	103.171	103.071	102.971	4.875	104.464	104.364	104.264	4.875	104.464	104.364	104.264	4.875	104.464	104.364	104.264	4.875	104.541	104.441	104.341
5.625	103.679	103.579	103.479	4.990	104.713	104.613	104.513	4.990	104.713	104.613	104.513	4.990	104.713	104.613	104.513	4.990	104.726	104.626	104.526
5.750	104.083	103.983	103.883	5.000	104.813	104.713	104.613	5.000	104.813	104.713	104.613	5.000	104.813	104.713	104.613	5.000	104.826	104.726	104.626
5.875	104.091	103.991	103.891	5.125	105.362	105.262	105.162	5.125	105.362	105.262	105.162	5.125	105.362	105.262	105.162	5.125	104.670	104.570	104.470
5.990	104.003	103.903	103.803	5.250	104.954	104.854	104.754	5.250	104.954	104.854	104.754	5.250	104.954	104.854	104.754	5.250	104.764	104.664	104.564
6.000	104.103	104.003	103.903	5.375	105.201	105.101	105.001	5.375	105.201	105.101	105.001	5.375	105.201	105.101	105.001	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	101.592	101.492	101.392	3.375	101.592	101.492	101.392	3.375	100.829	100.729	100.629	3.375	100.829	100.729	100.629	3.375	100.829	100.729	100.629
3.500	102.048	101.948	101.848	3.500	102.048	101.948	101.848	3.500	101.285	101.185	101.085	3.500	101.285	101.185	101.085	3.500	101.285	101.185	101.085
3.625	102.298	102.198	102.098	3.625	102.298	102.198	102.098	3.625	101.035	100.935	100.835	3.625	101.035	100.935	100.835	3.625	101.035	100.935	100.835
3.750	102.827	102.727	102.627	3.750	102.827	102.727	102.627	3.750	101.564	101.464	101.364	3.750	101.564	101.464	101.364	3.750	101.564	101.464	101.364
3.875	102.981	102.881	102.781	3.875	102.981	102.881	102.781	3.875	101.718	101.618	101.518	3.875	101.718	101.618	101.518	3.875	101.718	101.618	101.518
3.990	103.272	103.172	103.072	3.990	103.272	103.172	103.072	3.990	102.009	101.909	101.809	3.990	102.009	101.909	101.809	3.990	102.009	101.909	101.809
4.000	103.372	103.272	103.172	4.000	103.372	103.272	103.172	4.000	102.109	102.009	101.909	4.000	102.109	102.009	101.909	4.000	102.109	102.009	101.909
4.125	103.534	103.434	103.334	4.125	103.534	103.434	103.334	4.125	101.770	101.670	101.570	4.125	101.770	101.670	101.570	4.125	101.770	101.670	101.570
4.250	103.993	103.893	103.793	4.250	103.993	103.893	103.793	4.250	102.229	102.129	102.029	4.250	102.229	102.129	102.029	4.250	102.229	102.129	102.029
4.375	104.214	104.114	104.014	4.375	104.214	104.114	104.014	4.375	102.575	102.475	102.375	4.375	102.575	102.475	102.375	4.375	102.575	102.475	102.375
4.500	104.430	104.330	104.230	4.500	104.430	104.330	104.230	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.:

1/8/2020

45 Day Lock Exp.:

1/23/2020

60 Day Lock Exp.:

2/7/2020

W. Rate Sheet Dated: 12/9/2019

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	98.908	98.808	98.708	3.375	100.091	99.966	99.891	3.375	101.466	101.366	101.266	4.000	101.406	101.306	101.206	3.375	100.403	100.303	100.203
3.375	99.491	99.391	99.291	3.500	100.692	100.569	100.492	3.500	101.924	101.824	101.724	4.125	101.476	101.376	101.276	3.500	100.861	100.761	100.661
3.500	99.862	99.762	99.662	3.625	101.403	101.281	101.203	3.625	102.232	102.132	102.032	4.250	101.996	101.896	101.796	3.625	100.673	100.573	100.473
3.625	100.479	100.379	100.279	3.750	101.833	101.733	101.633	3.750	102.765	102.665	102.565	4.375	102.264	102.164	102.064	3.750	101.206	101.106	101.006
3.750	101.464	101.364	101.264	3.875	102.172	102.072	101.972	3.875	102.919	102.819	102.719	4.500	102.605	102.505	102.405	3.875	101.360	101.260	101.160
3.875	101.853	101.753	101.653	3.990	102.372	102.272	102.172	3.990	103.213	103.113	103.013	4.625	102.621	102.521	102.421	3.990	101.654	101.554	101.454
3.990	102.179	102.079	101.979	4.000	102.472	102.372	102.272	4.000	103.313	103.213	103.113	4.750	102.397	102.297	102.197	4.000	101.754	101.654	101.554
4.000	102.279	102.179	102.079	4.125	102.697	102.597	102.497	4.125	103.533	103.433	103.333	4.875	102.714	102.614	102.514	4.125	101.471	101.371	101.271
4.125	102.349	102.249	102.149	4.250	103.340	103.240	103.140	4.250	103.995	103.895	103.795	4.990	102.872	102.772	102.672	4.250	101.933	101.833	101.733
4.250	102.932	102.832	102.732	4.375	103.519	103.419	103.319	4.375	104.348	104.248	104.148	5.000	102.972	102.872	102.772	4.375	102.286	102.186	102.086
4.375	103.200	103.100	103.000	4.500	103.774	103.674	103.574	4.500	104.565	104.465	104.365	5.125	103.300	103.200	103.100	4.500	102.503	102.403	102.303
4.500	103.541	103.441	103.341	4.625	103.832	103.732	103.632	4.625	103.970	103.780	103.708	5.250	102.961	102.861	102.761	4.625	101.563	101.373	101.301
4.625	103.557	103.457	103.357	4.750	104.102	104.002	103.902	4.750	104.301	104.111	104.039	5.375	102.471	102.371	102.271	4.750	101.894	101.704	101.632
4.750	103.803	103.703	103.603	4.875	104.430	104.330	104.230	4.875	104.569	104.379	104.307	5.500	102.752	102.652	102.552	4.875	102.162	101.972	101.900
4.875	104.120	104.020	103.920	4.990	104.682	104.582	104.482	4.990	104.760	104.574	104.502	5.625	103.261	103.161	103.061	4.990	102.387	102.201	102.129
4.990	104.278	104.178	104.078	5.000	104.782	104.682	104.582	5.000	104.860	104.674	104.602	5.750	103.669	103.569	103.469	5.000	102.487	102.301	102.229
5.000	104.378	104.278	104.178	5.125	105.333	105.233	105.133	5.125	104.659	104.559	104.459	5.875	103.679	103.579	103.479	5.125	102.752	102.652	102.552
5.125	104.706	104.606	104.506	5.250	104.949	104.849	104.749	5.250	104.755	104.655	104.555	5.990	103.591	103.491	103.391	5.250	102.848	102.748	102.648
5.250	105.053	104.953	104.853	5.375	105.199	105.099	104.999	5.375	0.000	0.000	0.000	6.000	103.691	103.591	103.491	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.:

1/8/2020

45 Day Lock Exp.:

1/23/2020

60 Day Lock Exp.:

2/7/2020

W. Rate Sheet Dated: 12/9/2019

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	98.400	98.337	98.275	
3.500	98.774	98.711	98.649	
3.625	99.106	99.043	98.981	
3.750	99.604	99.541	99.479	
3.875	99.836	99.774	99.711	
4.000	100.071	100.008	99.946	
4.125	100.323	100.260	100.198	
4.250	100.525	100.462	100.400	
4.375	100.763	100.700	100.638	
4.500	101.001	100.938	100.876	
4.625	101.238	101.176	101.113	
4.750	101.512	101.450	101.387	
4.875	101.774	101.712	101.649	

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	98.072	97.947	97.822	
3.375	98.533	98.408	98.283	
3.500	98.937	98.812	98.687	
3.625	99.416	99.291	99.166	
3.750	99.828	99.703	99.578	
3.875	100.196	100.071	99.946	
4.000	100.534	100.409	100.284	
4.125	100.670	100.545	100.420	
4.250	100.976	100.851	100.726	
4.375	101.254	101.129	101.004	
4.500	101.410	101.285	101.160	

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	96.601	96.476	96.351	
3.375	97.005	96.880	96.755	
3.500	97.380	97.255	97.130	
3.625	97.731	97.606	97.481	
3.750	98.320	98.195	98.070	
3.875	98.641	98.516	98.391	
4.000	98.925	98.800	98.675	
4.125	99.208	99.083	98.958	
4.250	99.492	99.367	99.242	
4.375	99.775	99.650	99.525	
4.500	100.064	99.939	99.814	
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	0.500	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)