



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.: 1/9/2020

45 Day Lock Exp.: 1/24/2020

60 Day Lock Exp.: 2/10/2020

W. Rate Sheet Dated: 12/10/2019

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	101.437	101.287	101.137	3.250	101.021	100.871	100.721	2.375	96.307	96.157	96.007	3.125	99.546	99.396	99.246
3.375	101.925	101.775	101.625	3.375	101.403	101.253	101.103	2.500	96.737	96.587	96.437	3.250	99.902	99.752	99.602
3.500	102.408	102.258	102.108	3.500	101.766	101.616	101.466	2.625	97.163	97.013	96.863	3.375	100.200	100.050	99.900
3.625	102.874	102.724	102.574	3.625	102.078	101.928	101.778	2.750	97.634	97.484	97.334	3.500	100.213	100.063	99.913
3.750	102.006	101.856	101.706	3.750	101.516	101.366	101.216	2.875	98.063	97.913	97.763	3.625	100.442	100.292	100.142
3.875	102.440	102.290	102.140	3.875	101.841	101.691	101.541	3.000	98.478	98.328	98.178	Margin = 2.250		Index = 1.570	
4.000	102.838	102.688	102.538	4.000	102.170	102.020	101.870	3.125	98.888	98.738	98.588				
4.125	103.221	103.071	102.921	4.125	102.442	102.292	102.142	3.250	100.651	100.501	100.351				
4.375	102.885	102.785	102.685	4.375	102.350	102.250	102.150	3.375	101.011	100.861	100.711				
4.500	103.227	103.127	103.027	4.500	102.515	102.415	102.315	3.500	101.351	101.201	101.051				
4.625	103.587	103.487	103.387	4.625	102.706	102.606	102.506	3.625	101.641	101.491	101.341				
4.750	103.712	103.612	103.512	4.750	103.154	103.054	102.954	3.750	102.111	101.961	101.811				
4.875	103.907	103.807	103.707	4.875	103.381	103.281	103.181	3.875	102.413	102.263	102.113				
5.000	104.198	104.098	103.998	5.000	103.612	103.512	103.412	4.000	102.720	102.570	102.420				
5.125	104.330	104.230	104.130	5.125	103.802	103.702	103.602	4.125	102.970	102.820	102.670				
5.375	104.372	104.272	104.100	5.375	103.915	103.815	103.643	4.250	102.743	102.593	102.443				
5.500	104.612	104.512	104.340	5.500	104.146	104.046	103.874	4.375	103.000	102.850	102.700				
5.625	104.864	104.764	104.592	5.625	104.337	104.237	104.065	4.500	103.175	103.025	102.875				
6.250	105.651	105.501	105.351	6.250	105.124	104.974	104.824	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	100.287	100.137	99.987	3.250	100.021	99.871	99.721	2.375	95.307	95.157	95.007	3.125	98.546	98.396	98.246
3.375	100.775	100.625	100.475	3.375	100.403	100.253	100.103	2.500	95.737	95.587	95.437	3.250	98.902	98.752	98.602
3.500	101.258	101.108	100.958	3.500	100.766	100.616	100.466	2.625	96.163	96.013	95.863	3.375	99.200	99.050	98.900
3.625	101.724	101.574	101.424	3.625	101.078	100.928	100.778	2.750	96.634	96.484	96.334	3.500	99.213	99.063	98.913
3.750	100.856	100.706	100.556	3.750	100.516	100.366	100.216	2.875	97.063	96.913	96.763	3.625	99.442	99.292	99.142
3.875	101.290	101.140	100.990	3.875	100.841	100.691	100.541	3.000	97.478	97.328	97.178	Margin = 2.250		Index = 1.570	
4.000	101.688	101.538	101.388	4.000	101.170	101.020	100.870	3.125	97.888	97.738	97.588	30 Year OTC			
4.125	102.071	101.921	101.771	4.125	101.442	101.292	101.142	3.250	99.651	99.501	99.351	Rate	30 Day	45 Day	60 Day
4.375	101.735	101.635	101.535	4.375	101.350	101.250	101.150	3.375	100.011	99.861	99.711	3.875	100.890	100.640	100.390
4.500	102.077	101.977	101.877	4.500	101.515	101.415	101.315	3.500	100.351	100.201	100.051	4.000	101.288	101.038	100.788
4.625	102.437	102.337	102.237	4.625	101.706	101.606	101.506	3.625	100.641	100.491	100.341	4.125	101.671	101.421	101.171
4.750	102.562	102.462	102.362	4.750	102.154	102.054	101.954	3.750	101.111	100.961	100.811	4.375	101.335	101.085	100.835
4.875	102.757	102.657	102.557	4.875	102.381	102.281	102.181	3.875	101.413	101.263	101.113	4.500	101.677	101.427	101.177
5.000	103.048	102.948	102.848	5.000	102.612	102.512	102.412	4.000	101.720	101.570	101.420	4.625	102.037	101.787	101.537
5.125	103.180	103.080	102.980	5.125	102.802	102.702	102.602	4.125	101.970	101.820	101.670	4.875	102.357	102.107	101.857
5.375	103.222	103.122	102.950	5.375	102.915	102.815	102.643	4.250	101.743	101.593	101.443	5.000	102.648	102.398	102.148
5.500	103.462	103.362	103.190	5.500	103.146	103.046	102.874	4.375	102.000	101.850	101.700	5.125	102.780	102.530	102.280
5.625	103.714	103.614	103.442	5.625	103.337	103.237	103.065	4.500	102.175	102.025	101.875	5.500	103.062	102.812	102.562
6.250	104.501	104.351	104.201	6.250	104.124	103.974	103.824	4.625	102.349	102.199	102.049	5.625	103.314	103.064	102.814

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	98.140	97.890	97.640	6.250	100.000	99.750	99.500
4.125	100.271	100.021	99.771	6.250	102.750	102.500	102.250	4.000	98.538	98.288	98.038				
4.250	100.396	100.146	99.896					4.125	98.921	98.671	98.421				
4.375	99.935	99.685	99.435					4.375	98.585	98.335	98.085				
4.500	100.277	100.027	99.777					4.500	98.927	98.677	98.427				
4.625	100.637	100.387	100.137					4.625	99.287	99.037	98.787				
5.000	101.248	100.998	100.748					4.875	99.607	99.357	99.107				
5.125	101.380	101.130	100.880					5.000	99.898	99.648	99.398				
5.250	101.966	101.716	101.466					5.125	100.030	99.780	99.530				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	100.312	100.062	99.812				
								5.625	100.564	100.314	100.064				

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.:

1/9/2020

45 Day Lock Exp.:

1/24/2020

60 Day Lock Exp.:

2/10/2020

W. Rate Sheet Dated: 12/10/2019

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	100.006	99.856	99.706	3.250	100.020	99.870	99.720	2.375	93.587	93.437	93.287	3.125	98.781	98.631	98.481
3.375	100.494	100.344	100.194	3.375	100.402	100.252	100.102	2.500	94.017	93.867	93.717	3.250	99.481	99.331	99.181
3.500	100.977	100.827	100.677	3.500	100.765	100.615	100.465	2.625	94.443	94.293	94.143	3.375	99.779	99.629	99.479
3.625	101.443	101.293	101.143	3.625	101.077	100.927	100.777	2.750	96.289	96.139	95.989	3.500	99.792	99.642	99.492
3.750	100.887	100.737	100.587	3.750	100.827	100.677	100.527	2.875	96.718	96.568	96.418	3.625	100.021	99.871	99.721
3.875	101.321	101.171	101.021	3.875	101.152	101.002	100.852	3.000	97.133	96.983	96.833	Margin = 2.250		Index = 1.570	
4.000	101.719	101.569	101.419	4.000	101.482	101.332	101.182	3.125	97.543	97.393	97.243				
4.125	102.102	101.952	101.802	4.125	101.754	101.604	101.454	3.250	99.650	99.500	99.350				
4.375	101.485	101.385	101.285	4.375	101.380	101.280	101.180	3.375	100.010	99.860	99.710				
4.500	101.827	101.727	101.627	4.500	101.545	101.445	101.345	3.500	100.350	100.200	100.050				
4.625	102.187	102.087	101.987	4.625	101.736	101.636	101.536	3.625	100.640	100.490	100.340				
4.750	101.750	101.650	101.550	4.750	101.621	101.521	101.421	3.750	101.422	101.272	101.122				
4.875	101.944	101.844	101.744	4.875	101.849	101.749	101.649	3.875	101.724	101.574	101.424				
5.000	102.236	102.136	102.036	5.000	102.079	101.979	101.879	4.000	102.032	101.882	101.732				
5.125	102.367	102.267	102.167	5.125	102.270	102.170	102.070	4.125	102.281	102.131	101.981				
5.375	101.816	101.716	101.544	5.375	101.789	101.689	101.517	4.250	101.773	101.623	101.473				
5.500	102.056	101.956	101.784	5.500	102.020	101.920	101.748	4.375	102.030	101.880	101.730				
5.625	102.308	102.208	102.036	5.625	102.210	102.110	101.938	4.500	102.205	102.055	101.905				
6.250	102.501	102.351	102.201	6.250	102.404	102.254	102.104	4.625	102.379	102.229	102.079				

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	98.856	98.706	98.556	3.250	98.590	98.440	98.290	2.375	93.907	93.757	93.607	3.125	96.771	96.621	96.471
3.375	99.344	99.194	99.044	3.375	98.972	98.822	98.672	2.500	94.337	94.187	94.037	3.250	97.471	97.321	97.171
3.500	99.827	99.677	99.527	3.500	99.335	99.185	99.035	2.625	94.763	94.613	94.463	3.375	97.769	97.619	97.469
3.625	100.293	100.143	99.993	3.625	99.647	99.497	99.347	2.750	96.078	95.928	95.778	3.500	97.782	97.632	97.482
3.750	99.737	99.587	99.437	3.750	99.397	99.247	99.097	2.875	96.507	96.357	96.207	3.625	98.011	97.861	97.711
3.875	100.171	100.021	99.871	3.875	99.722	99.572	99.422	3.000	96.922	96.772	96.622	Margin = 2.250		Index = 1.570	
4.000	100.569	100.419	100.269	4.000	100.052	99.902	99.752	3.125	97.332	97.182	97.032	30 Year OTC			
4.125	100.952	100.802	100.652	4.125	100.324	100.174	100.024	3.250	98.813	98.663	98.513	Rate	30 Day	45 Day	60 Day
4.375	100.335	100.235	100.135	4.375	99.950	99.850	99.750	3.375	99.173	99.023	98.873	3.875	99.771	99.521	99.271
4.500	100.677	100.577	100.477	4.500	100.115	100.015	99.915	3.500	99.514	99.364	99.214	4.000	100.169	99.919	99.669
4.625	101.037	100.937	100.837	4.625	100.306	100.206	100.106	3.625	99.803	99.653	99.503	4.125	100.552	100.302	100.052
4.750	100.600	100.500	100.400	4.750	100.191	100.091	99.991	3.750	99.703	99.553	99.403	4.375	99.935	99.685	99.435
4.875	100.794	100.694	100.594	4.875	100.419	100.319	100.219	3.875	100.005	99.855	99.705	4.500	100.277	100.027	99.777
5.000	101.086	100.986	100.886	5.000	100.649	100.549	100.449	4.000	100.312	100.162	100.012	4.625	100.637	100.387	100.137
5.125	101.217	101.117	101.017	5.125	100.840	100.740	100.640	4.125	100.562	100.412	100.262	4.875	100.394	100.144	99.894
5.375	100.666	100.566	100.394	5.375	100.359	100.259	100.087	4.250	100.093	99.943	99.793	5.000	100.686	100.436	100.186
5.500	100.906	100.806	100.634	5.500	100.590	100.490	100.318	4.375	100.350	100.200	100.050	5.125	100.817	100.567	100.317
5.625	101.158	101.058	100.886	5.625	100.780	100.680	100.508	4.500	100.525	100.375	100.225	5.500	100.506	100.256	100.006
6.250	101.351	101.201	101.051	6.250	100.974	100.824	100.674	4.625	100.699	100.549	100.399	5.625	100.758	100.508	100.258

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	97.021	96.771	96.521	6.250	N/A	N/A	N/A
4.125	98.802	98.552	98.302	6.250	99.250	99.000	98.750	4.000	97.419	97.169	96.919				
4.250	98.646	98.396	98.146					4.125	97.802	97.552	97.302				
4.375	98.185	97.935	97.685					4.375	97.185	96.935	96.685				
4.500	98.527	98.277	98.027					4.500	97.527	97.277	97.027				
4.625	98.887	98.637	98.387					4.625	97.887	97.637	97.387				
5.000	98.936	98.686	98.436					4.875	97.644	97.394	97.144				
5.125	99.067	98.817	98.567					5.000	97.936	97.686	97.436				
5.250	99.060	98.810	98.560					5.125	98.067	97.817	97.567				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"				5.500	97.756	97.506	97.256				
								5.625	98.008	97.758	97.508				

Lock Desk Policy	
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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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/9/2020

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1/24/2020

60 Day Lock Exp.:

2/10/2020

W. Rate Sheet Dated: 12/10/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
3.375	99.569	99.469	99.369	3.375	99.319	99.219	99.119	3.375	99.319	99.219	99.119	4.000	101.855	101.755	101.655	4.000	101.480	101.380	101.280				
3.500	99.944	99.844	99.744	3.500	99.694	99.594	99.494	3.500	99.694	99.594	99.494	4.125	101.948	101.848	101.748	4.125	101.573	101.473	101.373				
3.625	100.592	100.492	100.392	3.625	100.342	100.242	100.142	3.625	100.342	100.242	100.142	4.250	102.368	102.268	102.168	4.250	101.993	101.893	101.793				
3.750	101.568	101.468	101.368	3.750	101.318	101.218	101.118	3.750	101.318	101.218	101.118	4.375	102.636	102.536	102.436	4.375	102.261	102.161	102.061				
3.875	101.955	101.855	101.755	3.875	101.705	101.605	101.505	3.875	101.705	101.605	101.505	4.500	103.018	102.918	102.818	4.500	102.393	102.293	102.193				
3.990	102.281	102.181	102.081	3.990	101.906	101.806	101.706	3.990	101.906	101.806	101.706	4.625	102.994	102.894	102.794	4.625	102.369	102.269	102.169				
4.000	102.381	102.281	102.181	4.000	102.006	101.906	101.806	4.000	102.006	101.906	101.806	4.750	102.701	102.601	102.501	4.750	102.076	101.976	101.876				
4.125	102.474	102.374	102.274	4.125	102.099	101.999	101.899	4.125	102.099	101.999	101.899	4.875	103.020	102.920	102.820	4.875	102.395	102.295	102.195				
4.250	102.955	102.855	102.755	4.250	102.580	102.480	102.380	4.250	102.580	102.480	102.380	4.990	103.179	103.079	102.979	4.990	102.179	102.079	101.979				
4.375	103.223	103.123	103.023	4.375	102.848	102.748	102.648	4.375	102.848	102.748	102.648	5.000	103.279	103.179	103.079	5.000	102.279	102.179	102.079				
4.500	103.605	103.505	103.405	4.500	102.980	102.880	102.780	4.500	102.980	102.880	102.780	5.125	103.608	103.508	103.408	5.125	102.608	102.508	102.408				
4.625	103.581	103.481	103.381	4.625	102.956	102.856	102.756	4.625	102.956	102.856	102.756	5.250	103.184	103.084	102.984	5.250	102.184	102.084	101.984				
4.750	103.757	103.657	103.557	4.750	103.132	103.032	102.932	4.750	103.132	103.032	102.932	5.375	102.911	102.811	102.711	5.375	102.911	102.811	102.711				
4.875	104.076	103.976	103.876	4.875	103.451	103.351	103.251	4.875	103.451	103.351	103.251	5.500	103.189	103.089	102.989	5.500	103.189	103.089	102.989				
4.990	104.235	104.135	104.035	4.990	103.235	103.135	103.035	4.990	103.235	103.135	103.035	5.625	103.701	103.601	103.501	5.625	103.701	103.601	103.501				
5.000	104.335	104.235	104.135	5.000	103.335	103.235	103.135	5.000	103.335	103.235	103.135	5.750	104.109	104.009	103.909	5.750	104.109	104.009	103.909				
5.125	104.664	104.564	104.464	5.125	103.664	103.564	103.464	5.125	103.664	103.564	103.464	5.875	104.119	104.019	103.919	5.875	104.119	104.019	103.919				
5.250	104.926	104.826	104.726	5.250	103.926	103.826	103.726	5.250	103.926	103.826	103.726	5.990	104.033	103.933	103.833	5.990	104.033	103.933	103.833				
5.375	105.233	105.133	105.033	5.375	105.233	105.133	105.033	5.375	105.233	105.133	105.033	6.000	104.133	104.033	103.933	6.000	104.133	104.033	103.933				
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	101.480	101.380	101.280	3.375	100.192	100.092	99.992	3.375	100.192	100.092	99.992	3.375	100.192	100.092	99.992	3.375	101.472	101.372	101.272				
4.125	101.573	101.473	101.373	3.500	100.799	100.699	100.599	3.500	100.799	100.699	100.599	3.500	100.799	100.699	100.599	3.500	101.934	101.834	101.734				
4.250	101.993	101.893	101.793	3.625	101.537	101.437	101.337	3.625	101.537	101.437	101.337	3.625	101.537	101.437	101.337	3.625	102.219	102.119	102.019				
4.375	102.261	102.161	102.061	3.750	101.944	101.844	101.744	3.750	101.944	101.844	101.744	3.750	101.944	101.844	101.744	3.750	102.551	102.451	102.351				
4.500	102.393	102.293	102.193	3.875	102.303	102.203	102.103	3.875	102.303	102.203	102.103	3.875	102.303	102.203	102.103	3.875	102.906	102.806	102.706				
4.625	102.369	102.269	102.169	3.990	102.502	102.402	102.302	3.990	102.502	102.402	102.302	3.990	102.502	102.402	102.302	3.990	103.200	103.100	103.000				
4.750	102.076	101.976	101.876	4.000	102.602	102.502	102.402	4.000	102.602	102.502	102.402	4.000	102.602	102.502	102.402	4.000	103.300	103.200	103.100				
4.875	102.395	102.295	102.195	4.125	102.784	102.684	102.584	4.125	102.784	102.684	102.584	4.125	102.784	102.684	102.584	4.125	103.469	103.369	103.269				
4.990	102.179	102.079	101.979	4.250	103.377	103.277	103.177	4.250	103.377	103.277	103.177	4.250	103.377	103.277	103.177	4.250	103.931	103.831	103.731				
5.000	102.279	102.179	102.079	4.375	103.555	103.455	103.355	4.375	103.555	103.455	103.355	4.375	103.555	103.455	103.355	4.375	104.283	104.183	104.083				
5.125	102.608	102.508	102.408	4.500	103.811	103.711	103.611	4.500	103.811	103.711	103.611	4.500	103.811	103.711	103.611	4.500	104.497	104.397	104.297				
5.250	102.184	102.084	101.984	4.625	103.868	103.768	103.668	4.625	103.868	103.768	103.668	4.625	103.868	103.768	103.668	4.625	103.902	103.802	103.702				
5.375	102.911	102.811	102.711	4.750	104.072	103.972	103.872	4.750	104.072	103.972	103.872	4.750	104.072	103.972	103.872	4.750	104.233	104.133	104.033				
5.500	103.189	103.089	102.989	4.875	104.385	104.285	104.185	4.875	104.385	104.285	104.185	4.875	104.385	104.285	104.185	4.875	104.498	104.398	104.298				
5.625	103.701	103.601	103.501	4.990	104.638	104.538	104.438	4.990	104.638	104.538	104.438	4.990	104.638	104.538	104.438	4.990	104.692	104.592	104.492				
5.750	104.109	104.009	103.909	5.000	104.738	104.638	104.538	5.000	104.738	104.638	104.538	5.000	104.738	104.638	104.538	5.000	104.792	104.692	104.592				
5.875	104.119	104.019	103.919	5.125	105.290	105.190	105.090	5.125	105.290	105.190	105.090	5.125	105.290	105.190	105.090	5.125	104.586	104.486	104.386				
5.990	104.033	103.933	103.833	5.250	104.826	104.726	104.626	5.250	104.826	104.726	104.626	5.250	104.826	104.726	104.626	5.250	104.682	104.582	104.482				
6.000	104.133	104.033	103.933	5.375	105.075	104.975	104.875	5.375	105.075	104.975	104.875	5.375	105.075	104.975	104.875	5.375	105.000	104.900	104.800				
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	101.472	101.372	101.272	3.375	101.472	101.372	101.272	3.375	100.709	100.609	100.509	3.375	100.709	100.609	100.509	3.375	100.709	100.609	100.509				
3.500	101.934	101.834	101.734	3.500	101.934	101.834	101.734	3.500	101.171	101.071	100.971	3.500	101.171	101.071	100.971	3.500	101.171	101.071	100.971				
3.625	102.219	102.119	102.019	3.625	102.219	102.119	102.019	3.625	100.956	100.856	100.756	3.625	100.956	100.856	100.756	3.625	100.956	100.856	100.756				
3.750	102.751	102.651	102.551	3.750	102.751	102.651	102.551	3.750	101.488	101.388	101.288	3.750	101.488	101.388	101.288	3.750	101.488	101.388	101.288				
3.875	102.906	102.806	102.706	3.875	102.906	102.806	102.706	3.875	101.643	101.543	101.443	3.875	101.643	101.543	101.443	3.875	101.643	101.543	101.443				
3.990	103.200	103.100	103.000	3.990	103.200	103.100	103.000	3.990	101.937	101.837	101.737	3.990	101.937	101.837	101.737	3.990	101.937	101.837	101.737				
4.000	103.300	103.200	103.100	4.000	103.300	103.200	103.100	4.000	102.037	101.937	101.837	4.000	102.037	101.937	101.837	4.000	102.037	101.937	101.837				
4.125	103.469	103.369	103.269	4.125	103.469	103.369	103.269	4.125	101.704	101.604	101.504	4.125	101.704	101.604	101.504	4.125	101.704	101.604	101.504				
4.250	103.931	103.831	103.731	4.250	103.931	103.831	103.731	4.250	102.166	102.066	101.966	4.250	102.166	102.066	101.966	4.250	102.166	102.066	101.966				
4.375	104.158	104.058	103.958	4.375	104.158	104.058	103.958	4.375	102.518	102.418	102.318	4.375	102.393	102.293	102.193	4.375	102.393	102.293	102.193				
4.500	104.372	104.272	104.172	4.500	104.372	104.272	104.172	4.500	102.732	102.632	102.532	4.500	102.607	102.507	102.407	4.500	102.607	102.507	102.407				
4.625	104.777	104.677	104.577	4.625	104.777	104.677	104.577	4.625	101.795	101.695	101.595	4.625	101.670	101.570	101.470								



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.:

1/9/2020

45 Day Lock Exp.:

1/24/2020

60 Day Lock Exp.:

2/10/2020

W. Rate Sheet Dated: 12/10/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	99.825	99.725	99.625	3.375	100.454	100.354	100.254	3.375	101.592	101.492	101.392	4.000	101.700	101.600	101.500	3.375	100.529	100.429	100.329
3.500	100.195	100.095	99.995	3.500	101.053	100.953	100.853	3.500	102.048	101.948	101.848	4.125	101.789	101.689	101.589	3.500	100.985	100.885	100.785
3.625	100.834	100.734	100.634	3.625	101.785	101.685	101.585	3.625	102.298	102.198	102.098	4.250	102.132	102.032	101.932	3.625	100.735	100.635	100.535
3.750	101.752	101.652	101.552	3.750	102.122	102.022	101.922	3.750	102.827	102.727	102.627	4.375	102.396	102.296	102.196	3.750	101.264	101.164	101.064
3.875	102.132	102.032	101.932	3.875	102.478	102.378	102.278	3.875	102.981	102.881	102.781	4.500	102.771	102.671	102.571	3.875	101.418	101.318	101.218
3.990	102.452	102.352	102.252	3.990	102.673	102.573	102.473	3.990	103.272	103.172	103.072	4.625	102.746	102.646	102.546	3.990	101.709	101.609	101.509
4.000	102.552	102.452	102.352	4.000	102.773	102.673	102.573	4.000	103.372	103.272	103.172	4.750	102.427	102.327	102.227	4.000	101.809	101.709	101.609
4.125	102.641	102.541	102.441	4.125	102.952	102.852	102.752	4.125	103.534	103.434	103.334	4.875	102.740	102.640	102.540	4.125	101.470	101.370	101.270
4.250	103.076	102.976	102.876	4.250	103.494	103.394	103.294	4.250	103.993	103.893	103.793	4.990	102.897	102.797	102.697	4.250	101.929	101.829	101.729
4.375	103.340	103.240	103.140	4.375	103.670	103.570	103.470	4.375	104.339	104.239	104.139	5.000	102.997	102.897	102.797	4.375	102.275	102.175	102.075
4.500	103.715	103.615	103.515	4.500	103.921	103.821	103.721	4.500	104.555	104.455	104.355	5.125	103.317	103.217	103.117	4.500	102.491	102.391	102.291
4.625	103.690	103.590	103.490	4.625	103.980	103.880	103.780	4.625	103.953	103.853	103.753	5.250	102.961	102.861	102.761	4.625	101.546	101.446	101.346
4.750	103.838	103.738	103.638	4.750	104.154	104.054	103.954	4.750	104.279	104.179	104.079	5.375	102.546	102.446	102.346	4.750	101.872	101.772	101.672
4.875	104.151	104.051	103.951	4.875	104.464	104.364	104.264	4.875	104.541	104.441	104.341	5.500	102.821	102.721	102.621	4.875	102.134	102.034	101.934
4.990	104.308	104.208	104.108	4.990	104.713	104.613	104.513	4.990	104.726	104.626	104.526	5.625	103.329	103.229	103.129	4.990	102.328	102.228	102.128
5.000	104.408	104.308	104.208	5.000	104.813	104.713	104.613	5.000	104.826	104.726	104.626	5.750	103.733	103.633	103.533	5.000	102.428	102.328	102.228
5.125	104.728	104.628	104.528	5.125	105.362	105.262	105.162	5.125	104.670	104.570	104.470	5.875	103.741	103.641	103.541	5.125	102.763	102.663	102.563
5.250	105.054	104.954	104.854	5.250	104.954	104.854	104.754	5.250	104.764	104.664	104.564	5.990	103.653	103.553	103.453	5.250	102.857	102.757	102.657
5.375	105.314	105.214	105.114	5.375	105.201	105.101	105.001	5.375	0.000	0.000	0.000	6.000	103.753	103.653	103.553	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%	97.01 - 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.:

1/9/2020

45 Day Lock Exp.:

1/24/2020

60 Day Lock Exp.:

2/10/2020

W. Rate Sheet Dated: 12/10/2019

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	98.502	98.440	98.377	
3.500	98.876	98.814	98.751	
3.625	99.208	99.146	99.083	
3.750	99.704	99.642	99.579	
3.875	99.916	99.854	99.791	
4.000	100.151	100.089	100.026	
4.125	100.323	100.261	100.198	
4.250	100.525	100.462	100.400	
4.375	100.743	100.680	100.618	
4.500	100.968	100.906	100.843	
4.625	101.206	101.143	101.081	
4.750	101.460	101.397	101.335	
4.875	101.681	101.618	101.556	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	97.861	97.736	97.611	
3.375	98.321	98.196	98.071	
3.500	98.724	98.599	98.474	
3.625	99.201	99.076	98.951	
3.750	99.612	99.487	99.362	
3.875	99.974	99.849	99.724	
4.000	100.311	100.186	100.061	
4.125	100.447	100.322	100.197	
4.250	100.752	100.627	100.502	
4.375	101.029	100.904	100.779	
4.500	101.186	101.061	100.936	

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	96.407	96.282	96.157	
3.375	96.810	96.685	96.560	
3.500	97.184	97.059	96.934	
3.625	97.534	97.409	97.284	
3.750	98.121	97.996	97.871	
3.875	98.438	98.313	98.188	
4.000	98.722	98.597	98.472	
4.125	99.005	98.880	98.755	
4.250	99.287	99.162	99.037	
4.375	99.570	99.445	99.320	
4.500	99.859	99.734	99.609	
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)