



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.: 1/20/2020

45 Day Lock Exp.: 2/3/2020

60 Day Lock Exp.: 2/17/2020

W. Rate Sheet Dated: 12/19/2019

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	101.475	101.325	101.175	3.250	100.648	100.498	100.348	2.375	96.518	96.368	96.218	3.125	99.611	99.461	99.311
3.375	101.963	101.813	101.663	3.375	101.049	100.899	100.749	2.500	96.954	96.804	96.654	3.250	99.908	99.758	99.608
3.500	102.446	102.296	102.146	3.500	101.412	101.262	101.112	2.625	97.382	97.232	97.082	3.375	100.236	100.086	99.936
3.625	102.912	102.762	102.612	3.625	101.762	101.612	101.462	2.750	97.587	97.437	97.287	3.500	100.518	100.368	100.218
3.750	102.247	102.097	101.947	3.750	101.341	101.191	101.041	2.875	98.019	97.869	97.719	3.625	100.442	100.292	100.142
3.875	102.681	102.531	102.381	3.875	101.681	101.531	101.381	3.000	98.446	98.296	98.146	Margin = 2.250		Index = 1.550	
4.000	103.078	102.928	102.778	4.000	101.990	101.840	101.690	3.125	98.855	98.705	98.555				
4.125	103.462	103.312	103.162	4.125	102.316	102.166	102.016	3.250	100.684	100.534	100.384				
4.375	102.966	102.866	102.766	4.375	102.325	102.225	102.125	3.375	101.061	100.911	100.761				
4.500	103.309	103.209	103.109	4.500	102.587	102.487	102.387	3.500	101.403	101.253	101.103				
4.625	103.669	103.569	103.469	4.625	102.697	102.597	102.497	3.625	101.729	101.579	101.429				
4.750	103.748	103.648	103.548	4.750	103.189	103.089	102.989	3.750	102.110	101.960	101.810				
4.875	104.076	103.976	103.876	4.875	103.458	103.358	103.258	3.875	102.428	102.278	102.128				
5.000	104.368	104.268	104.168	5.000	103.675	103.575	103.475	4.000	102.714	102.564	102.414				
5.125	104.477	104.377	104.277	5.125	103.903	103.803	103.703	4.125	103.018	102.868	102.718				
5.375	104.832	104.732	104.632	5.375	104.305	104.205	104.105	4.250	102.977	102.827	102.677				
5.500	105.072	104.972	104.872	5.500	104.521	104.421	104.321	4.375	103.294	103.144	102.994				
5.625	105.324	105.224	105.124	5.625	104.750	104.650	104.550	4.500	103.538	103.388	103.238				
6.250	106.000	105.850	105.700	6.250	105.537	105.387	105.237	4.625	103.662	103.512	103.362				

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	100.325	100.175	100.025	3.250	99.648	99.498	99.348	2.375	95.518	95.368	95.218	3.125	98.611	98.461	98.311
3.375	100.813	100.663	100.513	3.375	100.049	99.899	99.749	2.500	95.954	95.804	95.654	3.250	98.908	98.758	98.608
3.500	101.296	101.146	100.996	3.500	100.412	100.262	100.112	2.625	96.382	96.232	96.082	3.375	99.236	99.086	98.936
3.625	101.762	101.612	101.462	3.625	100.762	100.612	100.462	2.750	96.587	96.437	96.287	3.500	99.518	99.368	99.218
3.750	101.097	100.947	100.797	3.750	100.341	100.191	100.041	2.875	97.019	96.869	96.719	3.625	99.442	99.292	99.142
3.875	101.531	101.381	101.231	3.875	100.681	100.531	100.381	3.000	97.446	97.296	97.146	Margin = 2.250		Index = 1.550	
4.000	101.928	101.778	101.628	4.000	100.990	100.840	100.690	3.125	97.855	97.705	97.555	30 Year OTC			
4.125	102.312	102.162	102.012	4.125	101.316	101.166	101.016	3.250	99.684	99.534	99.384	Rate	30 Day	45 Day	60 Day
4.375	101.816	101.716	101.616	4.375	101.325	101.225	101.125	3.375	100.061	99.911	99.761	3.875	100.831	100.581	100.331
4.500	102.159	102.059	101.959	4.500	101.587	101.487	101.387	3.500	100.403	100.253	100.103	4.000	101.228	100.978	100.728
4.625	102.519	102.419	102.319	4.625	101.697	101.597	101.497	3.625	100.729	100.579	100.429	4.125	101.612	101.362	101.112
4.750	102.598	102.498	102.398	4.750	102.189	102.089	101.989	3.750	101.110	100.960	100.810	4.375	101.416	101.166	100.916
4.875	102.926	102.826	102.726	4.875	102.458	102.358	102.258	3.875	101.428	101.278	101.128	4.500	101.759	101.509	101.259
5.000	103.218	103.118	103.018	5.000	102.675	102.575	102.475	4.000	101.714	101.564	101.414	4.625	102.119	101.869	101.619
5.125	103.327	103.227	103.127	5.125	102.903	102.803	102.703	4.125	102.018	101.868	101.718	4.875	102.526	102.276	102.026
5.375	103.682	103.582	103.482	5.375	103.305	103.205	103.105	4.250	101.977	101.827	101.677	5.000	102.818	102.568	102.318
5.500	103.922	103.822	103.722	5.500	103.521	103.421	103.321	4.375	102.294	102.144	101.994	5.125	102.927	102.677	102.427
5.625	104.174	104.074	103.974	5.625	103.750	103.650	103.550	4.500	102.538	102.388	102.238	5.500	103.522	103.272	103.022
6.250	104.962	104.812	104.662	6.250	104.537	104.387	104.237	4.625	102.662	102.512	102.362	5.625	103.774	103.524	103.274

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	98.081	97.831	97.581	6.250	101.000	100.750	100.500
4.125	100.212	99.962	99.712	6.250	103.750	103.500	103.250	4.000	98.478	98.228	97.978				
4.250	100.337	100.087	99.837					4.125	98.862	98.612	98.362				
4.375	100.016	99.766	99.516					4.375	98.666	98.416	98.166				
4.500	100.359	100.109	99.859					4.500	99.009	98.759	98.509				
4.625	100.719	100.469	100.219					4.625	99.369	99.119	98.869				
5.000	101.418	101.168	100.918					4.875	99.776	99.526	99.276				
5.125	101.527	101.277	101.027					5.000	100.068	99.818	99.568				
5.250	102.013	101.763	101.513					5.125	100.177	99.927	99.677				
Borrower Paid Comp Only				Lender Paid Only				5.500	100.772	100.522	100.272				
								5.625	101.024	100.774	100.524				

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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1/20/2020

45 Day Lock Exp.:

2/3/2020

60 Day Lock Exp.:

2/17/2020

W. Rate Sheet Dated: 12/19/2019

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	100.325	100.175	100.025	3.250	99.928	99.778	99.628	2.375	93.798	93.648	93.498	3.125	99.159	99.009	98.859
3.375	100.813	100.663	100.513	3.375	100.329	100.179	100.029	2.500	94.234	94.084	93.934	3.250	99.768	99.618	99.468
3.500	101.296	101.146	100.996	3.500	100.692	100.542	100.392	2.625	94.662	94.512	94.362	3.375	100.096	99.946	99.796
3.625	101.762	101.612	101.462	3.625	101.042	100.892	100.742	2.750	96.555	96.405	96.255	3.500	100.378	100.228	100.078
3.750	101.316	101.166	101.016	3.750	100.839	100.689	100.539	2.875	96.986	96.836	96.686	3.625	100.302	100.152	100.002
3.875	101.750	101.600	101.450	3.875	101.179	101.029	100.879	3.000	97.413	97.263	97.113	Margin = 2.250		Index = 1.550	
4.000	102.147	101.997	101.847	4.000	101.488	101.338	101.188	3.125	97.823	97.673	97.523				
4.125	102.530	102.380	102.230	4.125	101.815	101.665	101.515	3.250	99.964	99.814	99.664				
4.375	101.816	101.716	101.616	4.375	101.605	101.505	101.405	3.375	100.341	100.191	100.041				
4.500	102.159	102.059	101.959	4.500	101.867	101.767	101.667	3.500	100.683	100.533	100.383				
4.625	102.519	102.419	102.319	4.625	101.977	101.877	101.777	3.625	101.009	100.859	100.709				
4.750	101.598	101.498	101.398	4.750	101.469	101.369	101.269	3.750	101.609	101.459	101.309				
4.875	101.926	101.826	101.726	4.875	101.738	101.638	101.538	3.875	101.926	101.776	101.626				
5.000	102.218	102.118	102.018	5.000	101.955	101.855	101.755	4.000	102.213	102.063	101.913				
5.125	102.327	102.227	102.127	5.125	102.183	102.083	101.983	4.125	102.517	102.367	102.217				
5.375	102.276	102.176	102.076	5.375	102.179	102.079	101.979	4.250	102.257	102.107	101.957				
5.500	102.516	102.416	102.316	5.500	102.395	102.295	102.195	4.375	102.574	102.424	102.274				
5.625	102.768	102.668	102.568	5.625	102.623	102.523	102.423	4.500	102.818	102.668	102.518				
6.250	102.962	102.812	102.662	6.250	102.817	102.667	102.517	4.625	102.942	102.792	102.642				

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	99.175	99.025	98.875	3.250	98.498	98.348	98.198	2.375	94.118	93.968	93.818	3.125	97.149	96.999	96.849
3.375	99.663	99.513	99.363	3.375	98.899	98.749	98.599	2.500	94.554	94.404	94.254	3.250	97.758	97.608	97.458
3.500	100.146	99.996	99.846	3.500	99.262	99.112	98.962	2.625	94.982	94.832	94.682	3.375	98.086	97.936	97.786
3.625	100.612	100.462	100.312	3.625	99.612	99.462	99.312	2.750	96.031	95.881	95.731	3.500	98.368	98.218	98.068
3.750	100.166	100.016	99.866	3.750	99.409	99.259	99.109	2.875	96.462	96.312	96.162	3.625	98.292	98.142	97.992
3.875	100.600	100.450	100.300	3.875	99.749	99.599	99.449	3.000	96.889	96.739	96.589	Margin = 2.250		Index = 1.550	
4.000	100.997	100.847	100.697	4.000	100.058	99.908	99.758	3.125	97.299	97.149	96.999	30 Year OTC			
4.125	101.380	101.230	101.080	4.125	100.385	100.235	100.085	3.250	98.846	98.696	98.546	Rate	30 Day	45 Day	60 Day
4.375	100.666	100.566	100.466	4.375	100.175	100.075	99.975	3.375	99.224	99.074	98.924	3.875	99.900	99.650	99.400
4.500	101.009	100.909	100.809	4.500	100.437	100.337	100.237	3.500	99.565	99.415	99.265	4.000	100.297	100.047	99.797
4.625	101.369	101.269	101.169	4.625	100.547	100.447	100.347	3.625	99.892	99.742	99.592	4.125	100.680	100.430	100.180
4.750	100.448	100.348	100.248	4.750	100.039	99.939	99.839	3.750	99.702	99.552	99.402	4.375	100.266	100.016	99.766
4.875	100.776	100.676	100.576	4.875	100.308	100.208	100.108	3.875	100.020	99.870	99.720	4.500	100.609	100.359	100.109
5.000	101.068	100.968	100.868	5.000	100.525	100.425	100.325	4.000	100.306	100.156	100.006	4.625	100.969	100.719	100.469
5.125	101.177	101.077	100.977	5.125	100.753	100.653	100.553	4.125	100.610	100.460	100.310	4.875	100.376	100.126	99.876
5.375	101.126	101.026	100.926	5.375	100.749	100.649	100.549	4.250	100.327	100.177	100.027	5.000	100.668	100.418	100.168
5.500	101.366	101.266	101.166	5.500	100.965	100.865	100.765	4.375	100.644	100.494	100.344	5.125	100.777	100.527	100.277
5.625	101.618	101.518	101.418	5.625	101.193	101.093	100.993	4.500	100.888	100.738	100.588	5.500	100.966	100.716	100.466
6.250	101.812	101.662	101.512	6.250	101.387	101.237	101.087	4.625	101.012	100.862	100.712	5.625	101.218	100.968	100.718

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	97.150	96.900	96.650	6.250	N/A	N/A	N/A
4.125	98.930	98.680	98.430	6.250	100.250	100.000	99.750	4.000	97.547	97.297	97.047				
4.250	98.837	98.587	98.337					4.125	97.930	97.680	97.430				
4.375	98.516	98.266	98.016					4.375	97.516	97.266	97.016				
4.500	98.859	98.609	98.359					4.500	97.859	97.609	97.359				
4.625	99.219	98.969	98.719					4.625	98.219	97.969	97.719				
5.000	98.918	98.668	98.418					4.875	97.626	97.376	97.126				
5.125	99.027	98.777	98.527					5.000	97.918	97.668	97.418				
5.250	99.107	98.857	98.607					5.125	98.027	97.777	97.527				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.216	97.966	97.716				
								5.625	98.468	98.218	97.968				

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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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45 Day Lock Exp.:

2/3/2020

60 Day Lock Exp.:

2/17/2020

W. Rate Sheet Dated: 12/19/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.125	97.809	97.709	97.609	3.375	99.172	99.072	98.972	3.375	99.172	99.072	98.972	4.000	101.777	101.677	101.577	4.000	101.402	101.302	101.202	4.000	101.402	101.302	101.202	4.000	101.402	101.302	101.202	4.000	101.402	101.302	101.202
3.250	98.790	98.690	98.590	3.500	99.613	99.513	99.413	3.500	99.613	99.513	99.413	4.125	101.895	101.795	101.695	4.125	101.520	101.420	101.320	4.125	101.520	101.420	101.320	4.125	101.520	101.420	101.320	4.125	101.520	101.420	101.320
3.375	99.422	99.322	99.222	3.625	100.293	100.193	100.093	3.625	100.293	100.193	100.093	4.250	102.549	102.449	102.349	4.250	102.174	102.074	101.974	4.250	102.174	102.074	101.974	4.250	102.174	102.074	101.974	4.250	102.174	102.074	101.974
3.500	99.863	99.763	99.663	3.750	101.146	101.046	100.946	3.750	101.146	101.046	100.946	4.375	102.833	102.733	102.633	4.375	102.458	102.358	102.258	4.375	102.458	102.358	102.258	4.375	102.458	102.358	102.258	4.375	102.458	102.358	102.258
3.625	100.543	100.443	100.343	3.875	101.564	101.464	101.364	3.875	101.564	101.464	101.364	4.500	103.178	103.078	102.978	4.500	102.553	102.453	102.353	4.500	102.553	102.453	102.353	4.500	102.553	102.453	102.353	4.500	102.553	102.453	102.353
3.750	101.396	101.296	101.196	3.990	101.791	101.691	101.591	3.990	101.791	101.691	101.591	4.625	103.148	103.048	102.948	4.625	102.523	102.423	102.323	4.625	102.523	102.423	102.323	4.625	102.523	102.423	102.323	4.625	102.523	102.423	102.323
3.875	101.814	101.714	101.614	4.000	101.891	101.791	101.691	4.000	101.891	101.791	101.691	4.750	103.179	103.079	102.979	4.750	102.554	102.454	102.354	4.750	102.554	102.454	102.354	4.750	102.554	102.454	102.354	4.750	102.554	102.454	102.354
3.990	102.166	102.066	101.966	4.125	102.009	101.909	101.809	4.125	102.009	101.909	101.809	4.875	103.489	103.389	103.289	4.875	102.864	102.764	102.664	4.875	102.864	102.764	102.664	4.875	102.864	102.764	102.664	4.875	102.864	102.764	102.664
4.000	102.266	102.166	102.066	4.250	102.759	102.659	102.559	4.250	102.759	102.659	102.559	4.990	103.681	103.581	103.481	4.990	102.990	102.890	102.790	4.990	102.990	102.890	102.790	4.990	102.990	102.890	102.790	4.990	102.990	102.890	102.790
4.125	102.384	102.284	102.184	4.375	103.043	102.943	102.843	4.375	103.043	102.943	102.843	5.000	103.781	103.681	103.581	5.000	103.118	103.018	102.918	5.000	103.118	103.018	102.918	5.000	103.118	103.018	102.918	5.000	103.118	103.018	102.918
4.250	103.134	103.034	102.934	4.500	103.138	103.038	102.938	4.500	103.138	103.038	102.938	5.125	104.118	104.018	103.918	5.125	103.118	103.018	102.918	5.125	103.118	103.018	102.918	5.125	103.118	103.018	102.918	5.125	103.118	103.018	102.918
4.375	103.418	103.318	103.218	4.625	103.108	103.008	102.908	4.625	103.108	103.008	102.908	5.250	103.667	103.567	103.467	5.250	103.667	103.567	103.467	5.250	103.667	103.567	103.467	5.250	103.667	103.567	103.467	5.250	103.667	103.567	103.467
4.500	103.763	103.663	103.563	4.750	103.609	103.509	103.409	4.750	103.609	103.509	103.409	5.375	103.871	103.771	103.671	5.375	103.871	103.771	103.671	5.375	103.871	103.771	103.671	5.375	103.871	103.771	103.671	5.375	103.871	103.771	103.671
4.625	103.733	103.633	103.533	4.875	103.919	103.819	103.719	4.875	103.919	103.819	103.719	5.500	103.242	103.142	103.042	5.500	103.242	103.142	103.042	5.500	103.242	103.142	103.042	5.500	103.242	103.142	103.042	5.500	103.242	103.142	103.042
4.750	104.234	104.134	104.034	4.990	103.736	103.636	103.536	4.990	103.736	103.636	103.536	5.625	103.799	103.699	103.599	5.625	103.799	103.699	103.599	5.625	103.799	103.699	103.599	5.625	103.799	103.699	103.599	5.625	103.799	103.699	103.599
4.875	104.544	104.444	104.344	5.000	103.836	103.736	103.636	5.000	103.836	103.736	103.636	5.750	104.243	104.143	104.043	5.750	104.243	104.143	104.043	5.750	104.243	104.143	104.043	5.750	104.243	104.143	104.043	5.750	104.243	104.143	104.043
4.990	104.736	104.636	104.536	5.125	104.173	104.073	103.973	5.125	104.173	104.073	103.973	5.875	104.275	104.175	104.075	5.875	104.275	104.175	104.075	5.875	104.275	104.175	104.075	5.875	104.275	104.175	104.075	5.875	104.275	104.175	104.075
5.000	104.836	104.736	104.636	5.250	104.405	104.305	104.205	5.250	104.405	104.305	104.205	5.990	104.211	104.106	104.011	5.990	104.211	104.106	104.011	5.990	104.211	104.106	104.011	5.990	104.211	104.106	104.011	5.990	104.211	104.106	104.011
5.125	105.173	105.073	104.973	5.375	105.609	105.509	105.409	5.375	105.609	105.509	105.409	6.000	104.311	104.206	104.111	6.000	104.311	104.206	104.111	6.000	104.311	104.206	104.111	6.000	104.311	104.206	104.111	6.000	104.311	104.206	104.111
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	101.402	101.302	101.202	3.000	98.124	98.024	97.924	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.375	101.506	101.406	101.306	3.375	101.506	101.406	101.306	3.375	101.506	101.406	101.306
4.125	101.520	101.420	101.320	3.125	98.922	98.822	98.722	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.500	101.978	101.878	101.778	3.500	101.978	101.878	101.778	3.500	101.978	101.878	101.778
4.250	102.174	102.074	101.974	3.250	99.670	99.570	99.470	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.625	102.286	102.186	102.086	3.625	102.286	102.186	102.086	3.625	102.286	102.186	102.086
4.375	102.458	102.358	102.258	3.375	100.052	99.952	99.852	3.375	0.000	0.000	0.000	3.375	100.052	99.952	99.852	3.375	100.052	99.952	99.852	3.375	100.052	99.952	99.852	3.375	100.052	99.952	99.852	3.375	100.052	99.952	99.852
4.500	102.553	102.453	102.353	3.500	100.667	100.567	100.467	3.500	0.000	0.000	0.000	3.500	100.667	100.567	100.467	3.500	100.667	100.567	100.467	3.500	100.667	100.567	100.467	3.500	100.667	100.567	100.467	3.500	100.667	100.567	100.467
4.625	102.523	102.423	102.323	3.625	101.434	101.334	101.234	3.625	101.434	101.334	101.234	3.625	101.434	101.334	101.234	3.625	101.434	101.334	101.234	3.625	101.434	101.334	101.234	3.625	101.434	101.334	101.234	3.625	101.434	101.334	101.234
4.750	102.554	102.454	102.354	3.750	101.809	101.709	101.609	3.750	101.809	101.709	101.609	3.750	101.809	101.709	101.609	3.750	101.809	101.709	101.609	3.750	101.809	101.709	101.609	3.750	101.809	101.709	101.609	3.750	101.809	101.709	101.609
4.875	102.864	102.764	102.664	3.875	102.189	102.089	101.989	3.875	102.189	102.089	101.989	3.875	102.189	102.089	101.989	3.875	102.189	102.089	101.989	3.875	102.189	102.089	101.989	3.875	102.189	102.089	101.989	3.875	102.189	102.089	101.989
4.990	102.681	102.581	102.481	3.990	102.405	102.305	102.205	3.990	102.405	102.305	102.205	3.990	102.405	102.305	102.205	3.990	102.405	102.305	102.205	3.990	102.405	102.305	102.205	3.990	102.405	102.305	102.205	3.990	102.405	102.305	102.205
5.000	102.781	102.681	102.																												



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.:

1/20/2020

45 Day Lock Exp.:

2/3/2020

60 Day Lock Exp.:

2/17/2020

W. Rate Sheet Dated: 12/19/2019

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
3.125	97.989	97.889	97.789	3.000	98.276	98.176	98.076	3.375	101.559	101.459	101.359	4.000	101.565	101.465	101.365	3.375	100.871	100.771	100.671
3.250	98.957	98.857	98.757	3.125	99.071	98.971	98.871	3.500	102.030	101.930	101.830	4.125	101.653	101.553	101.453	3.500	101.342	101.242	101.142
3.375	99.592	99.492	99.392	3.250	99.814	99.714	99.614	3.625	102.317	102.217	102.117	4.250	102.240	102.140	102.040	3.625	101.128	101.028	100.928
3.500	99.990	99.890	99.790	3.375	100.191	100.091	99.991	3.750	102.868	102.768	102.668	4.375	102.521	102.421	102.321	3.750	101.679	101.579	101.479
3.625	100.690	100.590	100.490	3.500	100.799	100.699	100.599	3.875	103.029	102.929	102.829	4.500	102.900	102.800	102.700	3.875	101.840	101.740	101.640
3.750	101.550	101.450	101.350	3.625	101.558	101.458	101.358	3.990	103.321	103.221	103.121	4.625	102.859	102.759	102.659	3.990	102.132	102.032	101.932
3.875	101.962	101.862	101.762	3.750	101.956	101.856	101.756	4.000	103.421	103.321	103.221	4.750	102.800	102.700	102.600	4.000	102.232	102.132	102.032
3.990	102.328	102.228	102.128	3.875	102.330	102.230	102.130	4.125	103.596	103.496	103.396	4.875	103.161	103.061	102.961	4.125	102.042	101.942	101.842
4.000	102.428	102.328	102.228	3.990	102.543	102.443	102.343	4.250	104.060	103.960	103.860	4.990	103.352	103.252	103.152	4.250	102.506	102.406	102.306
4.125	102.516	102.416	102.316	4.000	102.643	102.543	102.443	4.375	104.413	104.313	104.213	5.000	103.452	103.352	103.252	4.375	102.859	102.759	102.659
4.250	103.181	103.081	102.981	4.125	102.832	102.732	102.632	4.500	104.632	104.532	104.432	5.125	103.818	103.718	103.618	4.500	103.078	102.978	102.878
4.375	103.462	103.362	103.262	4.250	103.497	103.397	103.297	4.625	103.795	103.695	103.595	5.250	103.331	103.231	103.131	4.625	101.638	101.538	101.438
4.500	103.841	103.741	103.641	4.375	103.684	103.584	103.484	4.750	104.132	104.032	103.932	5.375	103.532	103.432	103.332	4.750	101.975	101.875	101.775
4.625	103.800	103.700	103.600	4.500	103.953	103.853	103.753	4.875	104.406	104.306	104.206	5.500	102.929	102.792	102.729	4.875	102.249	102.149	102.049
4.750	104.209	104.109	104.009	4.625	104.017	103.917	103.817	4.990	104.604	104.504	104.404	5.625	103.483	103.346	103.283	4.990	102.447	102.347	102.247
4.875	104.570	104.470	104.370	4.750	104.520	104.420	104.320	5.000	104.704	104.604	104.504	5.750	103.925	103.788	103.725	5.000	102.547	102.447	102.347
4.990	104.761	104.661	104.561	4.875	104.849	104.749	104.649	5.125	104.685	104.569	104.485	5.875	103.955	103.818	103.755	5.125	102.778	102.662	102.578
5.000	104.861	104.761	104.661	4.990	105.137	105.037	104.937	5.250	104.782	104.666	104.582	5.990	103.890	103.752	103.690	5.250	102.875	102.759	102.675
5.125	105.227	105.127	105.027	5.000	105.237	105.137	105.037	5.375	0.000	0.000	0.000	6.000	103.990	103.852	103.790	5.375	0.000	0.000	0.000

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

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/20/2020

45 Day Lock Exp.:

2/3/2020

60 Day Lock Exp.:

2/17/2020

W. Rate Sheet Dated: 12/19/2019

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	98.496	98.433	98.371	
3.500	98.889	98.827	98.764	
3.625	99.340	99.277	99.215	
3.750	99.810	99.747	99.685	
3.875	100.003	99.940	99.878	
4.000	100.278	100.215	100.153	
4.125	100.490	100.428	100.365	
4.250	100.692	100.630	100.567	
4.375	100.810	100.748	100.685	
4.500	101.028	100.966	100.903	
4.625	101.266	101.203	101.141	
4.750	101.480	101.417	101.355	
4.875	101.701	101.638	101.576	

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	97.627	97.502	97.377	
3.375	98.086	97.961	97.836	
3.500	98.487	98.362	98.237	
3.625	98.963	98.838	98.713	
3.750	99.373	99.248	99.123	
3.875	99.724	99.599	99.474	
4.000	100.061	99.936	99.811	
4.125	100.198	100.073	99.948	
4.250	100.503	100.378	100.253	
4.375	100.780	100.655	100.530	
4.500	100.937	100.812	100.687	

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	96.190	96.065	95.940	
3.375	96.593	96.468	96.343	
3.500	96.965	96.840	96.715	
3.625	97.315	97.190	97.065	
3.750	97.898	97.773	97.648	
3.875	98.208	98.083	97.958	
4.000	98.492	98.367	98.242	
4.125	98.774	98.649	98.524	
4.250	99.057	98.932	98.807	
4.375	99.339	99.214	99.089	
4.500	99.628	99.503	99.378	
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 <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)