



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.: 1/23/2020

45 Day Lock Exp.: 2/7/2020

60 Day Lock Exp.: 2/24/2020

W. Rate Sheet Dated: 12/24/2019

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	101.459	101.309	101.159	3.250	100.642	100.492	100.342	2.375	96.383	96.233	96.083	3.125	99.611	99.461	99.311
3.375	101.947	101.797	101.647	3.375	101.042	100.892	100.742	2.500	96.819	96.669	96.519	3.250	99.908	99.758	99.608
3.500	102.430	102.280	102.130	3.500	101.406	101.256	101.106	2.625	97.247	97.097	96.947	3.375	100.236	100.086	99.936
3.625	102.896	102.746	102.596	3.625	101.755	101.605	101.455	2.750	97.667	97.517	97.367	3.500	100.518	100.368	100.218
3.750	102.216	102.066	101.916	3.750	101.318	101.168	101.018	2.875	98.099	97.949	97.799	3.625	100.442	100.292	100.142
3.875	102.650	102.500	102.350	3.875	101.658	101.508	101.358	3.000	98.526	98.376	98.226	Margin = 2.250		Index = 1.550	
4.000	103.047	102.897	102.747	4.000	101.967	101.817	101.667	3.125	98.935	98.785	98.635				
4.125	103.430	103.280	103.130	4.125	102.294	102.144	101.994	3.250	100.779	100.629	100.479				
4.375	102.841	102.741	102.641	4.375	102.207	102.107	102.007	3.375	101.157	101.007	100.857				
4.500	103.184	103.084	102.984	4.500	102.470	102.370	102.270	3.500	101.498	101.348	101.198				
4.625	103.544	103.444	103.344	4.625	102.578	102.478	102.378	3.625	101.825	101.675	101.525				
4.750	103.639	103.539	103.439	4.750	103.086	102.986	102.886	3.750	102.143	101.993	101.843				
4.875	103.967	103.867	103.767	4.875	103.355	103.255	103.155	3.875	102.461	102.311	102.161				
5.000	104.258	104.158	104.058	5.000	103.571	103.471	103.371	4.000	102.747	102.597	102.447				
5.125	104.368	104.268	104.168	5.125	103.800	103.700	103.600	4.125	103.051	102.901	102.751				
5.375	104.660	104.560	104.460	5.375	104.139	104.039	103.939	4.250	102.764	102.614	102.464				
5.500	104.900	104.800	104.700	5.500	104.356	104.256	104.156	4.375	103.057	102.907	102.757				
5.625	105.152	105.052	104.952	5.625	104.584	104.484	104.384	4.500	103.301	103.151	103.001				
6.250	105.940	105.790	105.640	6.250	105.371	105.221	105.071	4.625	103.401	103.251	103.101				

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	100.309	100.159	100.009	3.250	99.642	99.492	99.342	2.375	95.383	95.233	95.083	3.125	98.611	98.461	98.311
3.375	100.797	100.647	100.497	3.375	100.042	99.892	99.742	2.500	95.819	95.669	95.519	3.250	98.908	98.758	98.608
3.500	101.280	101.130	100.980	3.500	100.406	100.256	100.106	2.625	96.247	96.097	95.947	3.375	99.236	99.086	98.936
3.625	101.746	101.596	101.446	3.625	100.755	100.605	100.455	2.750	96.667	96.517	96.367	3.500	99.518	99.368	99.218
3.750	101.066	100.916	100.766	3.750	100.318	100.168	100.018	2.875	97.099	96.949	96.799	3.625	99.442	99.292	99.142
3.875	101.500	101.350	101.200	3.875	100.658	100.508	100.358	3.000	97.526	97.376	97.226	Margin = 2.250		Index = 1.550	
4.000	101.897	101.747	101.597	4.000	100.967	100.817	100.667	3.125	97.935	97.785	97.635	30 Year OTC			
4.125	102.280	102.130	101.980	4.125	101.294	101.144	100.994	3.250	99.779	99.629	99.479	Rate	30 Day	45 Day	60 Day
4.375	101.691	101.591	101.491	4.375	101.207	101.107	101.007	3.375	100.157	100.007	99.857	3.875	100.800	100.550	100.300
4.500	102.034	101.934	101.834	4.500	101.470	101.370	101.270	3.500	100.498	100.348	100.198	4.000	101.197	100.947	100.697
4.625	102.394	102.294	102.194	4.625	101.578	101.478	101.378	3.625	100.825	100.675	100.525	4.125	101.580	101.330	101.080
4.750	102.489	102.389	102.289	4.750	102.086	101.986	101.886	3.750	101.143	100.993	100.843	4.375	101.291	101.041	100.791
4.875	102.817	102.717	102.617	4.875	102.355	102.255	102.155	3.875	101.461	101.311	101.161	4.500	101.634	101.384	101.134
5.000	103.108	103.008	102.908	5.000	102.571	102.471	102.371	4.000	101.747	101.597	101.447	4.625	101.994	101.744	101.494
5.125	103.218	103.118	103.018	5.125	102.800	102.700	102.600	4.125	102.051	101.901	101.751	4.875	102.417	102.167	101.917
5.375	103.510	103.410	103.310	5.375	103.139	103.039	102.939	4.250	101.764	101.614	101.464	5.000	102.708	102.458	102.208
5.500	103.750	103.650	103.550	5.500	103.356	103.256	103.156	4.375	102.057	101.907	101.757	5.125	102.818	102.568	102.318
5.625	104.002	103.902	103.802	5.625	103.584	103.484	103.384	4.500	102.301	102.151	102.001	5.500	103.350	103.100	102.850
6.250	104.790	104.640	104.490	6.250	104.371	104.221	104.071	4.625	102.401	102.251	102.101	5.625	103.602	103.352	103.102

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	98.050	97.800	97.550	6.250	101.000	100.750	100.500
4.125	100.180	99.930	99.680	6.250	103.750	103.500	103.250	4.000	98.447	98.197	97.947				
4.250	100.305	100.055	99.805					4.125	98.830	98.580	98.330				
4.375	99.891	99.641	99.391					4.375	98.541	98.291	98.041				
4.500	100.234	99.984	99.734					4.500	98.884	98.634	98.384				
4.625	100.594	100.344	100.094					4.625	99.244	98.994	98.744				
5.000	101.308	101.058	100.808					4.875	99.667	99.417	99.167				
5.125	101.418	101.168	100.918					5.000	99.958	99.708	99.458				
5.250	101.903	101.653	101.403					5.125	100.068	99.818	99.568				
Borrower Paid Comp Only				Lender Paid Only				5.500	100.600	100.350	100.100				
								5.625	100.852	100.602	100.352				

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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1/23/2020

45 Day Lock Exp.:

2/7/2020

60 Day Lock Exp.:

2/24/2020

W. Rate Sheet Dated: 12/24/2019

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	100.309	100.159	100.009	3.250	99.922	99.772	99.622	2.375	93.663	93.513	93.363	3.125	99.159	99.009	98.859
3.375	100.797	100.647	100.497	3.375	100.322	100.172	100.022	2.500	94.099	93.949	93.799	3.250	99.768	99.618	99.468
3.500	101.280	101.130	100.980	3.500	100.686	100.536	100.386	2.625	94.527	94.377	94.227	3.375	100.096	99.946	99.796
3.625	101.746	101.596	101.446	3.625	101.035	100.885	100.735	2.750	96.635	96.485	96.335	3.500	100.378	100.228	100.078
3.750	101.284	101.134	100.984	3.750	100.817	100.667	100.517	2.875	97.066	96.916	96.766	3.625	100.302	100.152	100.002
3.875	101.718	101.568	101.418	3.875	101.157	101.007	100.857	3.000	97.493	97.343	97.193	Margin = 2.250		Index = 1.550	
4.000	102.116	101.966	101.816	4.000	101.466	101.316	101.166	3.125	97.903	97.753	97.603				
4.125	102.499	102.349	102.199	4.125	101.792	101.642	101.492	3.250	100.059	99.909	99.759				
4.375	101.691	101.591	101.491	4.375	101.487	101.387	101.287	3.375	100.437	100.287	100.137				
4.500	102.034	101.934	101.834	4.500	101.750	101.650	101.550	3.500	100.778	100.628	100.478				
4.625	102.394	102.294	102.194	4.625	101.858	101.758	101.658	3.625	101.105	100.955	100.805				
4.750	101.489	101.389	101.289	4.750	101.366	101.266	101.166	3.750	101.642	101.492	101.342				
4.875	101.817	101.717	101.617	4.875	101.635	101.535	101.435	3.875	101.960	101.810	101.660				
5.000	102.108	102.008	101.908	5.000	101.851	101.751	101.651	4.000	102.246	102.096	101.946				
5.125	102.218	102.118	102.018	5.125	102.080	101.980	101.880	4.125	102.550	102.400	102.250				
5.375	102.104	102.004	101.904	5.375	102.013	101.913	101.813	4.250	102.044	101.894	101.744				
5.500	102.344	102.244	102.144	5.500	102.230	102.130	102.030	4.375	102.337	102.187	102.037				
5.625	102.596	102.496	102.396	5.625	102.458	102.358	102.258	4.500	102.581	102.431	102.281				
6.250	102.790	102.640	102.490	6.250	102.651	102.501	102.351	4.625	102.681	102.531	102.381				

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	99.159	99.009	98.859	3.250	98.492	98.342	98.192	2.375	93.983	93.833	93.683	3.125	97.149	96.999	96.849
3.375	99.647	99.497	99.347	3.375	98.892	98.742	98.592	2.500	94.419	94.269	94.119	3.250	97.758	97.608	97.458
3.500	100.130	99.980	99.830	3.500	99.256	99.106	98.956	2.625	94.847	94.697	94.547	3.375	98.086	97.936	97.786
3.625	100.596	100.446	100.296	3.625	99.605	99.455	99.305	2.750	96.111	95.961	95.811	3.500	98.368	98.218	98.068
3.750	100.134	99.984	99.834	3.750	99.387	99.237	99.087	2.875	96.542	96.392	96.242	3.625	98.292	98.142	97.992
3.875	100.568	100.418	100.268	3.875	99.727	99.577	99.427	3.000	96.969	96.819	96.669	Margin = 2.250		Index = 1.550	
4.000	100.966	100.816	100.666	4.000	100.036	99.886	99.736	3.125	97.379	97.229	97.079	30 Year OTC			
4.125	101.349	101.199	101.049	4.125	100.362	100.212	100.062	3.250	98.942	98.792	98.642	Rate	30 Day	45 Day	60 Day
4.375	100.541	100.441	100.341	4.375	100.057	99.957	99.857	3.375	99.319	99.169	99.019	3.875	99.868	99.618	99.368
4.500	100.884	100.784	100.684	4.500	100.320	100.220	100.120	3.500	99.661	99.511	99.361	4.000	100.266	100.016	99.766
4.625	101.244	101.144	101.044	4.625	100.428	100.328	100.228	3.625	99.988	99.838	99.688	4.125	100.649	100.399	100.149
4.750	100.339	100.239	100.139	4.750	99.936	99.836	99.736	3.750	99.735	99.585	99.435	4.375	100.141	99.891	99.641
4.875	100.667	100.567	100.467	4.875	100.205	100.105	100.005	3.875	100.053	99.903	99.753	4.500	100.484	100.234	99.984
5.000	100.958	100.858	100.758	5.000	100.421	100.321	100.221	4.000	100.340	100.190	100.040	4.625	100.844	100.594	100.344
5.125	101.068	100.968	100.868	5.125	100.650	100.550	100.450	4.125	100.643	100.493	100.343	4.875	100.267	100.017	99.767
5.375	100.954	100.854	100.754	5.375	100.583	100.483	100.383	4.250	100.114	99.964	99.814	5.000	100.558	100.308	100.058
5.500	101.194	101.094	100.994	5.500	100.800	100.700	100.600	4.375	100.407	100.257	100.107	5.125	100.668	100.418	100.168
5.625	101.446	101.346	101.246	5.625	101.028	100.928	100.828	4.500	100.651	100.501	100.351	5.500	100.794	100.544	100.294
6.250	101.640	101.490	101.340	6.250	101.221	101.071	100.921	4.625	100.751	100.601	100.451	5.625	101.046	100.796	100.546

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	97.118	96.868	96.618	6.250	N/A	N/A	N/A
4.125	98.899	98.649	98.399	6.250	100.250	100.000	99.750	4.000	97.516	97.266	97.016				
4.250	98.805	98.555	98.305					4.125	97.899	97.649	97.399				
4.375	98.391	98.141	97.891					4.375	97.391	97.141	96.891				
4.500	98.734	98.484	98.234					4.500	97.734	97.484	97.234				
4.625	99.094	98.844	98.594					4.625	98.094	97.844	97.594				
5.000	98.808	98.558	98.308					4.875	97.517	97.267	97.017				
5.125	98.918	98.668	98.418					5.000	97.808	97.558	97.308				
5.250	98.997	98.747	98.497					5.125	97.918	97.668	97.418				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.044	97.794	97.544				
								5.625	98.296	98.046	97.796				

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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline tIA, 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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W. Rate Sheet Dated: 12/24/2019

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
3.125	97.787	97.687	97.587	3.375	99.140	99.040	98.940	3.375	99.140	99.040	98.940	4.000	101.921	101.821	101.721	4.000	101.546	101.446	101.346
3.250	98.774	98.674	98.574	3.500	99.592	99.492	99.392	3.500	99.592	99.492	99.392	4.125	102.038	101.938	101.838	4.125	101.663	101.563	101.463
3.375	99.390	99.290	99.190	3.625	100.292	100.192	100.092	3.625	100.292	100.192	100.092	4.250	102.513	102.413	102.313	4.250	102.138	102.038	101.938
3.500	99.842	99.742	99.642	3.750	101.175	101.075	100.975	3.750	101.175	101.075	100.975	4.375	102.799	102.699	102.599	4.375	102.424	102.324	102.224
3.625	100.542	100.442	100.342	3.875	101.585	101.485	101.385	3.875	101.585	101.485	101.385	4.500	103.147	103.047	102.947	4.500	102.522	102.422	102.322
3.750	101.425	101.325	101.225	3.990	101.812	101.712	101.612	3.990	101.812	101.712	101.612	4.625	103.118	103.018	102.918	4.625	102.493	102.393	102.293
3.875	101.835	101.735	101.635	4.000	101.912	101.812	101.712	4.000	101.912	101.812	101.712	4.750	103.077	102.977	102.877	4.750	102.452	102.352	102.252
3.990	102.187	102.087	101.987	4.125	102.029	101.929	101.829	4.125	102.029	101.929	101.829	4.875	103.388	103.288	103.188	4.875	102.763	102.663	102.563
4.000	102.287	102.187	102.087	4.250	102.723	102.623	102.523	4.250	102.723	102.623	102.523	4.990	103.584	103.484	103.384	4.990	102.584	102.484	102.384
4.125	102.404	102.304	102.204	4.375	103.009	102.909	102.809	4.375	103.009	102.909	102.809	5.000	103.684	103.584	103.484	5.000	102.684	102.584	102.484
4.250	103.098	102.998	102.898	4.500	103.107	103.007	102.907	4.500	103.107	103.007	102.907	5.125	103.991	103.891	103.791	5.125	102.991	102.891	102.791
4.375	103.384	103.284	103.184	4.625	103.078	102.978	102.878	4.625	103.078	102.978	102.878	5.250	103.529	103.427	103.329	5.250	102.529	102.427	102.329
4.500	103.732	103.632	103.532	4.750	103.505	103.405	103.305	4.750	103.505	103.405	103.305	5.375	103.733	103.631	103.533	5.375	103.733	103.631	103.533
4.625	103.703	103.603	103.503	4.875	103.816	103.716	103.616	4.875	103.816	103.716	103.616	5.500	103.941	103.839	103.741	5.500	103.941	103.839	103.741
4.750	104.130	104.030	103.930	4.990	103.637	103.537	103.437	4.990	103.637	103.537	103.437	5.625	103.667	103.567	103.467	5.625	103.667	103.567	103.467
4.875	104.441	104.341	104.241	5.000	103.737	103.637	103.537	5.000	103.737	103.637	103.537	5.750	104.113	104.013	103.913	5.750	104.113	104.013	103.913
4.990	104.637	104.537	104.437	5.125	104.044	103.944	103.844	5.125	104.044	103.944	103.844	5.875	104.145	104.043	103.945	5.875	104.145	104.043	103.945
5.000	104.737	104.637	104.537	5.250	104.267	104.165	104.067	5.250	104.267	104.165	104.067	5.990	104.081	103.960	103.881	5.990	104.081	103.960	103.881
5.125	105.044	104.944	104.844	5.375	105.471	105.369	105.271	5.375	105.471	105.369	105.271	6.000	104.181	104.060	103.981	6.000	104.181	104.060	103.981
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	101.546	101.446	101.346	3.000	98.116	98.016	97.916	3.000	0.000	0.000	0.000	3.000	0.000	-0.100	-0.200	3.375	101.429	101.329	101.229
4.125	101.663	101.563	101.463	3.125	98.928	98.828	98.728	3.125	0.000	0.000	0.000	3.125	0.000	-0.100	-0.200	3.500	101.984	101.884	101.784
4.250	102.138	102.038	101.938	3.250	99.614	99.514	99.414	3.250	0.000	0.000	0.000	3.250	0.000	-0.100	-0.200	3.625	102.709	102.609	102.509
4.375	102.424	102.324	102.224	3.375	100.064	99.964	99.864	3.375	100.064	99.964	99.864	3.375	100.064	99.964	99.864	3.750	102.786	102.686	102.586
4.500	102.522	102.422	102.322	3.500	100.605	100.505	100.405	3.500	100.605	100.505	100.405	3.500	100.605	100.505	100.405	3.875	102.929	102.829	102.729
4.625	102.493	102.393	102.293	3.625	101.390	101.290	101.190	3.625	101.390	101.290	101.190	3.625	101.390	101.290	101.190	3.990	103.231	103.131	103.031
4.750	102.452	102.352	102.252	3.750	101.841	101.741	101.641	3.750	101.841	101.741	101.641	3.750	101.841	101.741	101.641	4.000	103.331	103.231	103.131
4.875	102.763	102.663	102.563	3.875	102.223	102.123	102.023	3.875	102.223	102.123	102.023	3.875	102.223	102.123	102.023	4.125	103.475	103.375	103.275
4.990	102.584	102.484	102.384	3.990	102.485	102.385	102.285	3.990	102.485	102.385	102.285	3.990	102.485	102.385	102.285	4.250	103.878	103.778	103.678
5.000	102.684	102.584	102.484	4.000	102.585	102.485	102.385	4.000	102.585	102.485	102.385	4.000	102.585	102.485	102.385	4.375	104.272	104.172	104.072
5.125	102.991	102.891	102.791	4.125	102.799	102.699	102.599	4.125	102.799	102.699	102.599	4.125	102.799	102.699	102.599	4.500	104.495	104.395	104.295
5.250	102.529	102.427	102.329	4.250	103.432	103.332	103.232	4.250	103.432	103.332	103.232	4.250	103.432	103.332	103.232	4.625	103.775	103.675	103.575
5.375	103.733	103.631	103.533	4.375	103.582	103.482	103.382	4.375	103.582	103.482	103.382	4.375	103.582	103.482	103.382	4.750	104.119	104.019	103.919
5.500	103.941	103.839	103.741	4.500	103.867	103.767	103.667	4.500	103.867	103.767	103.667	4.500	103.867	103.767	103.667	4.875	104.398	104.298	104.198
5.625	103.667	103.567	103.467	4.625	103.903	103.803	103.703	4.625	103.903	103.803	103.703	4.625	103.903	103.803	103.703	4.990	104.604	104.504	104.404
5.750	104.113	104.013	103.913	4.750	104.358	104.258	104.158	4.750	104.358	104.258	104.158	4.750	104.358	104.258	104.158	5.000	104.704	104.604	104.504
5.875	104.145	104.043	103.945	4.875	104.692	104.592	104.492	4.875	104.692	104.592	104.492	4.875	104.692	104.592	104.492	5.125	104.625	104.523	104.425
5.990	104.081	103.960	103.881	4.990	104.990	104.890	104.790	4.990	104.990	104.890	104.790	4.990	104.990	104.890	104.790	5.250	104.724	104.622	104.524
6.000	104.181	104.060	103.981	5.000	105.090	104.990	104.890	5.000	105.090	104.990	104.890	5.000	105.090	104.990	104.890	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	101.429	101.329	101.229	3.375	101.429	101.329	101.229	3.375	101.041	100.941	100.841	3.375	101.041	100.941	100.841	3.375	101.041	100.941	100.841
3.500	101.984	101.884	101.784	3.500	101.984	101.884	101.784	3.500	101.596	101.496	101.396	3.500	101.596	101.496	101.396	3.500	101.596	101.496	101.396
3.625	102.029	102.109	102.009	3.625	102.209	102.109	102.009	3.625	101.324	101.224	101.124	3.625	101.324	101.224	101.124	3.625	101.324	101.224	101.124
3.750	102.786	102.686	102.586	3.750	102.786	102.686	102.586	3.750	101.901	101.801	101.701	3.750	101.901	101.801	101.701	3.750	101.901	101.801	101.701
3.875	102.929	102.829	102.729	3.875	102.929	102.829	102.729	3.875	102.044	101.944	101.844	3.875	102.044	101.944	101.844	3.875	102.044	101.944	101.844
3.990	103.231	103.131	103.031	3.990	103.231	103.131	103.031	3.990	102.346	102.246	102.146	3.990	102.346	102.246	102.146	3.990	102.346	102.246	102.146
4.000	103.331	103.231	103.131	4.000	103.331	103.231	103.131	4.000	102.446	102.346	102.246	4.000	102.446	102.346	102.246	4.000	102.446	102.346	102.246
4.125	103.475	103.375	103.275	4.125	103.475	103.375	103.275	4.125	102.228	102.128	102.028	4.125	102.228	102.128	102.028	4.125	102.228	102.128	102.028
4.250	103.878	103.778	103.678	4.250	103.878	103.778	103.678	4.250	102.631	102.531	102.431	4.250	102.631	102.531	102.431	4.250	102.631	102.531	102.431
4.375	104.147	104.047	103.947	4.375	104.147	104.047	103.947	4.375	103.025	102.925	102.825	4.375	103.025	102.925	102.825	4.375	103.025	102.925	102.825
4.500	104.370	104.270	104.170	4.500	104.370	104.270	104.170	4.500	103.248	103.148	103.048	4.500	103.123						



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.:

1/23/2020

45 Day Lock Exp.:

2/7/2020

60 Day Lock Exp.:

2/24/2020

W. Rate Sheet Dated: 12/24/2019

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	98.184	98.084	97.984	3.000	98.455	98.355	98.255	3.375	101.654	101.554	101.454	4.000	101.806	101.706	101.606	3.375	100.966	100.866	100.766
3.250	99.162	99.062	98.962	3.125	99.250	99.150	99.050	3.500	102.207	102.107	102.007	4.125	101.922	101.822	101.722	3.500	101.519	101.419	101.319
3.375	99.769	99.669	99.569	3.250	99.938	99.838	99.738	3.625	102.334	102.234	102.134	4.250	102.342	102.242	102.142	3.625	101.147	101.047	100.947
3.500	100.212	100.112	100.012	3.375	100.372	100.272	100.172	3.750	102.907	102.807	102.707	4.375	102.621	102.521	102.421	3.750	101.720	101.620	101.520
3.625	100.894	100.794	100.694	3.500	100.905	100.805	100.705	3.875	103.049	102.949	102.849	4.500	102.961	102.861	102.761	3.875	101.862	101.762	101.662
3.750	101.685	101.585	101.485	3.625	101.669	101.569	101.469	3.990	103.342	103.242	103.142	4.625	102.930	102.830	102.730	3.990	102.155	102.055	101.955
3.875	102.086	101.986	101.886	3.750	102.060	101.960	101.860	4.000	103.442	103.342	103.242	4.750	102.867	102.767	102.667	4.000	102.255	102.155	102.055
3.990	102.426	102.326	102.226	3.875	102.435	102.335	102.235	4.125	103.601	103.501	103.401	4.875	103.172	103.072	102.972	4.125	102.044	101.944	101.844
4.000	102.526	102.426	102.326	3.990	102.668	102.568	102.468	4.250	103.997	103.897	103.797	4.990	103.361	103.261	103.161	4.250	102.440	102.340	102.240
4.125	102.642	102.542	102.442	4.000	102.768	102.668	102.568	4.375	104.388	104.288	104.188	5.000	103.461	103.361	103.261	4.375	102.831	102.731	102.631
4.250	103.278	103.178	103.078	4.125	102.976	102.876	102.776	4.500	104.607	104.507	104.407	5.125	103.759	103.659	103.559	4.500	103.050	102.950	102.850
4.375	103.557	103.457	103.357	4.250	103.571	103.471	103.371	4.625	104.044	103.944	103.844	5.250	103.318	103.216	103.118	4.625	101.887	101.787	101.687
4.500	103.897	103.797	103.697	4.375	103.717	103.617	103.517	4.750	104.380	104.280	104.180	5.375	103.519	103.417	103.319	4.750	102.223	102.123	102.023
4.625	103.866	103.766	103.666	4.500	103.986	103.886	103.786	4.875	104.649	104.549	104.449	5.500	103.722	103.620	103.522	4.875	102.492	102.392	102.292
4.750	104.271	104.171	104.071	4.625	104.048	103.948	103.848	4.990	104.849	104.749	104.649	5.625	103.390	103.288	103.190	4.990	102.692	102.592	102.492
4.875	104.576	104.476	104.376	4.750	104.487	104.387	104.287	5.000	104.949	104.849	104.749	5.750	103.830	103.709	103.630	5.000	102.792	102.692	102.592
4.990	104.765	104.665	104.565	4.875	104.814	104.714	104.614	5.125	104.864	104.762	104.664	5.875	103.860	103.739	103.660	5.125	102.957	102.857	102.757
5.000	104.865	104.765	104.665	4.990	105.105	105.005	104.905	5.250	104.961	104.859	104.761	5.990	103.795	103.673	103.595	5.250	103.054	102.952	102.854
5.125	105.163	105.063	104.963	5.000	105.205	105.105	105.005	5.375	0.000	0.000	0.000	6.000	103.895	103.773	103.695	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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

1/23/2020

45 Day Lock Exp.:

2/7/2020

60 Day Lock Exp.:

2/24/2020

W. Rate Sheet Dated: 12/24/2019

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	98.417	98.354	98.292	
3.500	98.888	98.826	98.763	
3.625	99.358	99.296	99.233	
3.750	99.785	99.722	99.660	
3.875	99.998	99.935	99.873	
4.000	100.273	100.210	100.148	
4.125	100.445	100.382	100.320	
4.250	100.647	100.584	100.522	
4.375	100.785	100.723	100.660	
4.500	101.003	100.941	100.878	
4.625	101.241	101.178	101.116	
4.750	101.434	101.372	101.309	
4.875	101.655	101.593	101.530	

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	97.560	97.435	97.310	
3.375	98.018	97.893	97.768	
3.500	98.419	98.294	98.169	
3.625	98.894	98.769	98.644	
3.750	99.303	99.178	99.053	
3.875	99.650	99.525	99.400	
4.000	99.986	99.861	99.736	
4.125	100.124	99.999	99.874	
4.250	100.429	100.304	100.179	
4.375	100.705	100.580	100.455	
4.500	100.863	100.738	100.613	

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	96.131	96.006	95.881	
3.375	96.533	96.408	96.283	
3.500	96.906	96.781	96.656	
3.625	97.255	97.130	97.005	
3.750	97.836	97.711	97.586	
3.875	98.143	98.018	97.893	
4.000	98.426	98.301	98.176	
4.125	98.708	98.583	98.458	
4.250	98.991	98.866	98.741	
4.375	99.273	99.148	99.023	
4.500	99.562	99.437	99.312	
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)