



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.: 1/27/2020

45 Day Lock Exp.: 2/10/2020

60 Day Lock Exp.: 2/24/2020

W. Rate Sheet Dated: 12/26/2019

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	101.663	101.513	101.363	3.250	100.845	100.695	100.545	2.375	96.461	96.311	96.161	3.125	99.611	99.461	99.311
3.375	102.150	102.000	101.850	3.375	101.245	101.095	100.945	2.500	96.897	96.747	96.597	3.250	99.908	99.758	99.608
3.500	102.633	102.483	102.333	3.500	101.609	101.459	101.309	2.625	97.326	97.176	97.026	3.375	100.236	100.086	99.936
3.625	103.099	102.949	102.799	3.625	101.958	101.808	101.658	2.750	97.808	97.658	97.508	3.500	100.518	100.368	100.218
3.750	102.263	102.113	101.963	3.750	101.365	101.215	101.065	2.875	98.239	98.089	97.939	3.625	100.442	100.292	100.142
3.875	102.697	102.547	102.397	3.875	101.705	101.555	101.405	3.000	98.666	98.516	98.366	Margin = 2.250		Index = 1.550	
4.000	103.094	102.944	102.794	4.000	102.014	101.864	101.714	3.125	99.076	98.926	98.776				
4.125	103.477	103.327	103.177	4.125	102.340	102.190	102.040	3.250	100.888	100.738	100.588				
4.375	102.872	102.772	102.672	4.375	102.238	102.138	102.038	3.375	101.266	101.116	100.966				
4.500	103.215	103.115	103.015	4.500	102.501	102.401	102.301	3.500	101.608	101.458	101.308				
4.625	103.575	103.475	103.375	4.625	102.609	102.509	102.409	3.625	101.934	101.784	101.634				
4.750	103.592	103.492	103.392	4.750	103.039	102.939	102.839	3.750	102.292	102.142	101.992				
4.875	103.920	103.820	103.720	4.875	103.308	103.208	103.108	3.875	102.609	102.459	102.309				
5.000	104.211	104.111	104.011	5.000	103.525	103.425	103.325	4.000	102.896	102.746	102.596				
5.125	104.321	104.221	104.121	5.125	103.753	103.653	103.553	4.125	103.199	103.049	102.899				
5.375	104.723	104.623	104.523	5.375	104.202	104.102	104.002	4.250	102.998	102.848	102.698				
5.500	104.963	104.863	104.763	5.500	104.418	104.318	104.218	4.375	103.291	103.141	102.991				
5.625	105.215	105.115	105.015	5.625	104.646	104.546	104.446	4.500	103.535	103.385	103.235				
6.250	106.000	105.850	105.700	6.250	105.434	105.284	105.134	4.625	103.635	103.485	103.335				

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	100.513	100.363	100.213	3.250	99.845	99.695	99.545	2.375	95.461	95.311	95.161	3.125	98.611	98.461	98.311
3.375	101.000	100.850	100.700	3.375	100.245	100.095	99.945	2.500	95.897	95.747	95.597	3.250	98.908	98.758	98.608
3.500	101.483	101.333	101.183	3.500	100.609	100.459	100.309	2.625	96.326	96.176	96.026	3.375	99.236	99.086	98.936
3.625	101.949	101.799	101.649	3.625	100.958	100.808	100.658	2.750	96.808	96.658	96.508	3.500	99.518	99.368	99.218
3.750	101.113	100.963	100.813	3.750	100.365	100.215	100.065	2.875	97.239	97.089	96.939	3.625	99.442	99.292	99.142
3.875	101.547	101.397	101.247	3.875	100.705	100.555	100.405	3.000	97.666	97.516	97.366	Margin = 2.250		Index = 1.550	
4.000	101.944	101.794	101.644	4.000	101.014	100.864	100.714	3.125	98.076	97.926	97.776	30 Year OTC			
4.125	102.327	102.177	102.027	4.125	101.340	101.190	101.040	3.250	99.888	99.738	99.588	Rate	30 Day	45 Day	60 Day
4.375	101.722	101.622	101.522	4.375	101.238	101.138	101.038	3.375	100.266	100.116	99.966	3.875	100.847	100.597	100.347
4.500	102.065	101.965	101.865	4.500	101.501	101.401	101.301	3.500	100.608	100.458	100.308	4.000	101.244	100.994	100.744
4.625	102.425	102.325	102.225	4.625	101.609	101.509	101.409	3.625	100.934	100.784	100.634	4.125	101.627	101.377	101.127
4.750	102.442	102.342	102.242	4.750	102.039	101.939	101.839	3.750	101.292	101.142	100.992	4.375	101.322	101.072	100.822
4.875	102.770	102.670	102.570	4.875	102.308	102.208	102.108	3.875	101.609	101.459	101.309	4.500	101.665	101.415	101.165
5.000	103.061	102.961	102.861	5.000	102.525	102.425	102.325	4.000	101.896	101.746	101.596	4.625	102.025	101.775	101.525
5.125	103.171	103.071	102.971	5.125	102.753	102.653	102.553	4.125	102.199	102.049	101.899	4.875	102.370	102.120	101.870
5.375	103.573	103.473	103.373	5.375	103.202	103.102	103.002	4.250	101.998	101.848	101.698	5.000	102.661	102.411	102.161
5.500	103.813	103.713	103.613	5.500	103.418	103.318	103.218	4.375	102.291	102.141	101.991	5.125	102.771	102.521	102.271
5.625	104.065	103.965	103.865	5.625	103.646	103.546	103.446	4.500	102.535	102.385	102.235	5.500	103.413	103.163	102.913
6.250	104.852	104.702	104.552	6.250	104.434	104.284	104.134	4.625	102.635	102.485	102.335	5.625	103.665	103.415	103.165

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	98.097	97.847	97.597	6.250	101.000	100.750	100.500
4.125	100.227	99.977	99.727	6.250	103.750	103.500	103.250	4.000	98.494	98.244	97.994				
4.250	100.352	100.102	99.852					4.125	98.877	98.627	98.377				
4.375	99.922	99.672	99.422					4.375	98.572	98.322	98.072				
4.500	100.265	100.015	99.765					4.500	98.915	98.665	98.415				
4.625	100.625	100.375	100.125					4.625	99.275	99.025	98.775				
5.000	101.261	101.011	100.761					4.875	99.620	99.370	99.120				
5.125	101.371	101.121	100.871					5.000	99.911	99.661	99.411				
5.250	101.856	101.606	101.356					5.125	100.021	99.771	99.521				
Borrower Paid Comp Only				Lender Paid Only				5.500	100.663	100.413	100.163				
								5.625	100.915	100.665	100.415				

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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30 Day Lock Exp.:

1/27/2020

45 Day Lock Exp.:

2/10/2020

60 Day Lock Exp.:

2/24/2020

W. Rate Sheet Dated: 12/26/2019

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	100.513	100.363	100.213	3.250	100.125	99.975	99.825	2.375	93.741	93.591	93.441	3.125	99.159	99.009	98.859
3.375	101.000	100.850	100.700	3.375	100.525	100.375	100.225	2.500	94.177	94.027	93.877	3.250	99.768	99.618	99.468
3.500	101.483	101.333	101.183	3.500	100.889	100.739	100.589	2.625	94.606	94.456	94.306	3.375	100.096	99.946	99.796
3.625	101.949	101.799	101.649	3.625	101.238	101.088	100.938	2.750	96.776	96.626	96.476	3.500	100.378	100.228	100.078
3.750	101.331	101.181	101.031	3.750	100.864	100.714	100.564	2.875	97.207	97.057	96.907	3.625	100.302	100.152	100.002
3.875	101.765	101.615	101.465	3.875	101.204	101.054	100.904	3.000	97.634	97.484	97.334	Margin = 2.250		Index = 1.550	
4.000	102.163	102.013	101.863	4.000	101.513	101.363	101.213	3.125	98.043	97.893	97.743				
4.125	102.546	102.396	102.246	4.125	101.839	101.689	101.539	3.250	100.168	100.018	99.868				
4.375	101.722	101.622	101.522	4.375	101.518	101.418	101.318	3.375	100.546	100.396	100.246				
4.500	102.065	101.965	101.865	4.500	101.781	101.681	101.581	3.500	100.888	100.738	100.588				
4.625	102.425	102.325	102.225	4.625	101.889	101.789	101.689	3.625	101.214	101.064	100.914				
4.750	101.442	101.342	101.242	4.750	101.319	101.219	101.119	3.750	101.790	101.640	101.490				
4.875	101.770	101.670	101.570	4.875	101.588	101.488	101.388	3.875	102.108	101.958	101.808				
5.000	102.061	101.961	101.861	5.000	101.805	101.705	101.605	4.000	102.395	102.245	102.095				
5.125	102.171	102.071	101.971	5.125	102.033	101.933	101.833	4.125	102.698	102.548	102.398				
5.375	102.167	102.067	101.967	5.375	102.076	101.976	101.876	4.250	102.278	102.128	101.978				
5.500	102.407	102.307	102.207	5.500	102.292	102.192	102.092	4.375	102.571	102.421	102.271				
5.625	102.659	102.559	102.459	5.625	102.520	102.420	102.320	4.500	102.815	102.665	102.515				
6.250	102.852	102.702	102.552	6.250	102.714	102.564	102.414	4.625	102.915	102.765	102.615				

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	99.363	99.213	99.063	3.250	98.695	98.545	98.395	2.375	94.061	93.911	93.761	3.125	97.149	96.999	96.849
3.375	99.850	99.700	99.550	3.375	99.095	98.945	98.795	2.500	94.497	94.347	94.197	3.250	97.758	97.608	97.458
3.500	100.333	100.183	100.033	3.500	99.459	99.309	99.159	2.625	94.926	94.776	94.626	3.375	98.086	97.936	97.786
3.625	100.799	100.649	100.499	3.625	99.808	99.658	99.508	2.750	96.252	96.102	95.952	3.500	98.368	98.218	98.068
3.750	100.181	100.031	99.881	3.750	99.434	99.284	99.134	2.875	96.683	96.533	96.383	3.625	98.292	98.142	97.992
3.875	100.615	100.465	100.315	3.875	99.774	99.624	99.474	3.000	97.110	96.960	96.810	Margin = 2.250		Index = 1.550	
4.000	101.013	100.863	100.713	4.000	100.083	99.933	99.783	3.125	97.520	97.370	97.220	30 Year OTC			
4.125	101.396	101.246	101.096	4.125	100.409	100.259	100.109	3.250	99.051	98.901	98.751	Rate	30 Day	45 Day	60 Day
4.375	100.572	100.472	100.372	4.375	100.088	99.988	99.888	3.375	99.429	99.279	99.129	3.875	99.915	99.665	99.415
4.500	100.915	100.815	100.715	4.500	100.351	100.251	100.151	3.500	99.770	99.620	99.470	4.000	100.313	100.063	99.813
4.625	101.275	101.175	101.075	4.625	100.459	100.359	100.259	3.625	100.097	99.947	99.797	4.125	100.696	100.446	100.196
4.750	100.292	100.192	100.092	4.750	99.889	99.789	99.689	3.750	99.884	99.734	99.584	4.375	100.172	99.922	99.672
4.875	100.620	100.520	100.420	4.875	100.158	100.058	99.958	3.875	100.201	100.051	99.901	4.500	100.515	100.265	100.015
5.000	100.911	100.811	100.711	5.000	100.375	100.275	100.175	4.000	100.488	100.338	100.188	4.625	100.875	100.625	100.375
5.125	101.021	100.921	100.821	5.125	100.603	100.503	100.403	4.125	100.791	100.641	100.491	4.875	100.220	99.970	99.720
5.375	101.017	100.917	100.817	5.375	100.646	100.546	100.446	4.250	100.348	100.198	100.048	5.000	100.511	100.261	100.011
5.500	101.257	101.157	101.057	5.500	100.862	100.762	100.662	4.375	100.641	100.491	100.341	5.125	100.621	100.371	100.121
5.625	101.509	101.409	101.309	5.625	101.090	100.990	100.890	4.500	100.885	100.735	100.585	5.500	100.857	100.607	100.357
6.250	101.702	101.552	101.402	6.250	101.284	101.134	100.984	4.625	100.985	100.835	100.685	5.625	101.109	100.859	100.609

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	97.165	96.915	96.665	6.250	N/A	N/A	N/A
4.125	98.946	98.696	98.446	6.250	100.250	100.000	99.750	4.000	97.563	97.313	97.063				
4.250	98.852	98.602	98.352					4.125	97.946	97.696	97.446				
4.375	98.422	98.172	97.922					4.375	97.422	97.172	96.922				
4.500	98.765	98.515	98.265					4.500	97.765	97.515	97.265				
4.625	99.125	98.875	98.625					4.625	98.125	97.875	97.625				
5.000	98.761	98.511	98.261					4.875	97.470	97.220	96.970				
5.125	98.871	98.621	98.371					5.000	97.761	97.511	97.261				
5.250	98.950	98.700	98.450					5.125	97.871	97.621	97.371				
Borrower Paid Comp Only				Lender Paid Only				5.500	98.107	97.857	97.607				
								5.625	98.359	98.109	97.859				

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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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30 Day Lock Exp.:

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2/10/2020

60 Day Lock Exp.:

2/24/2020

W. Rate Sheet Dated: 12/26/2019

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	98.071	97.971	97.871	3.375	99.411	99.311	99.211	3.375	99.411	99.311	99.211	4.000	102.096	101.996	101.896	4.000	101.721	101.621	101.521
3.250	99.052	98.952	98.852	3.500	99.858	99.758	99.658	3.500	99.858	99.758	99.658	4.125	102.213	102.113	102.013	4.125	101.838	101.738	101.638
3.375	99.661	99.561	99.461	3.625	100.544	100.444	100.344	3.625	100.544	100.444	100.344	4.250	102.609	102.509	102.409	4.250	102.234	102.134	102.034
3.500	100.108	100.008	99.908	3.750	101.372	101.272	101.172	3.750	101.372	101.272	101.172	4.375	102.888	102.788	102.688	4.375	102.513	102.413	102.313
3.625	100.794	100.694	100.594	3.875	101.775	101.675	101.575	3.875	101.775	101.675	101.575	4.500	103.231	103.131	103.031	4.500	102.606	102.506	102.406
3.750	101.622	101.522	101.422	3.990	101.994	101.894	101.794	3.990	101.994	101.894	101.794	4.625	103.200	103.100	103.000	4.625	102.575	102.475	102.375
3.875	102.025	101.925	101.825	4.000	102.094	101.994	101.894	4.000	102.094	101.994	101.894	4.750	103.132	103.032	102.932	4.750	102.507	102.407	102.307
3.990	102.369	102.269	102.169	4.125	102.211	102.111	102.011	4.125	102.211	102.111	102.011	4.875	103.438	103.338	103.238	4.875	102.813	102.713	102.613
4.000	102.469	102.369	102.269	4.250	102.824	102.724	102.624	4.250	102.824	102.724	102.624	4.990	103.627	103.527	103.427	4.990	102.627	102.527	102.427
4.125	102.586	102.486	102.386	4.375	103.103	103.003	102.903	4.375	103.103	103.003	102.903	5.000	103.727	103.627	103.527	5.000	102.727	102.627	102.527
4.250	103.199	103.099	102.999	4.500	103.196	103.096	102.996	4.500	103.196	103.096	102.996	5.125	104.027	103.927	103.827	5.125	103.027	102.927	102.827
4.375	103.478	103.378	103.278	4.625	103.165	103.065	102.965	4.625	103.165	103.065	102.965	5.250	103.573	103.473	103.373	5.250	102.573	102.473	102.373
4.500	103.821	103.721	103.621	4.750	103.564	103.464	103.364	4.750	103.564	103.464	103.364	5.375	103.775	103.673	103.573	5.375	103.775	103.673	103.573
4.625	103.790	103.690	103.590	4.875	103.870	103.770	103.670	4.875	103.870	103.770	103.670	5.500	103.979	103.877	103.779	5.500	103.979	103.877	103.779
4.750	104.189	104.089	103.989	4.990	103.684	103.584	103.484	4.990	103.684	103.584	103.484	5.625	103.629	103.527	103.429	5.625	103.629	103.527	103.429
4.875	104.495	104.395	104.295	5.000	103.784	103.684	103.584	5.000	103.784	103.684	103.584	5.750	104.071	103.950	103.871	5.750	104.071	103.950	103.871
4.990	104.684	104.584	104.484	5.125	104.084	103.984	103.884	5.125	104.084	103.984	103.884	5.875	104.101	103.979	103.901	5.875	104.101	103.979	103.901
5.000	104.784	104.684	104.584	5.250	104.311	104.209	104.111	5.250	104.311	104.209	104.111	5.990	104.036	103.914	103.836	5.990	104.036	103.914	103.836
5.125	105.084	104.984	104.884	5.375	105.513	105.411	105.313	5.375	105.513	105.411	105.313	6.000	104.136	104.014	103.936	6.000	104.136	104.014	103.936
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	101.721	101.621	101.521	3.000	98.357	98.257	98.157	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.375	101.514	101.414	101.314
4.125	101.838	101.738	101.638	3.125	99.164	99.064	98.964	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.500	102.065	101.965	101.865
4.250	102.234	102.134	102.034	3.250	99.845	99.745	99.645	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.625	102.239	102.139	102.039
4.375	102.513	102.413	102.313	3.375	100.190	100.090	99.990	3.375	100.290	100.190	100.090	3.375	100.290	100.190	100.090	3.750	102.810	102.710	102.610
4.500	102.606	102.506	102.406	3.500	100.825	100.725	100.625	3.500	100.825	100.725	100.625	3.500	100.825	100.725	100.625	3.875	102.955	102.855	102.755
4.625	102.575	102.475	102.375	3.625	101.602	101.502	101.402	3.625	101.602	101.502	101.402	3.625	101.602	101.502	101.402	3.990	103.250	103.150	103.050
4.750	102.507	102.407	102.307	3.750	102.020	101.920	101.820	3.750	102.020	101.920	101.820	3.750	102.020	101.920	101.820	4.000	103.350	103.250	103.150
4.875	102.813	102.713	102.613	3.875	102.397	102.297	102.197	3.875	102.397	102.297	102.197	3.875	102.397	102.297	102.197	4.125	103.489	103.389	103.289
4.990	102.627	102.527	102.427	3.990	102.652	102.552	102.452	3.990	102.652	102.552	102.452	3.990	102.652	102.552	102.452	4.250	103.586	103.486	103.386
5.000	102.727	102.627	102.527	4.000	102.752	102.652	102.552	4.000	102.752	102.652	102.552	4.000	102.752	102.652	102.552	4.375	104.278	104.178	104.078
5.125	103.027	102.927	102.827	4.125	102.962	102.862	102.762	4.125	102.962	102.862	102.762	4.125	102.962	102.862	102.762	4.500	104.498	104.398	104.298
5.250	102.573	102.471	102.373	4.250	103.529	103.429	103.329	4.250	103.529	103.429	103.329	4.250	103.529	103.429	103.329	4.625	103.930	103.830	103.730
5.375	103.775	103.673	103.575	4.375	103.676	103.576	103.476	4.375	103.676	103.576	103.476	4.375	103.676	103.576	103.476	4.750	104.268	104.168	104.068
5.500	103.979	103.877	103.779	4.500	103.955	103.855	103.755	4.500	103.955	103.855	103.755	4.500	103.955	103.855	103.755	4.875	104.540	104.440	104.340
5.625	103.629	103.527	103.429	4.625	103.989	103.889	103.789	4.625	103.989	103.889	103.789	4.625	103.989	103.889	103.789	4.990	104.738	104.638	104.538
5.750	104.071	103.950	103.871	4.750	104.421	104.321	104.221	4.750	104.421	104.321	104.221	4.750	104.421	104.321	104.221	5.000	104.838	104.738	104.638
5.875	104.101	103.979	103.901	4.875	104.751	104.651	104.551	4.875	104.751	104.651	104.551	4.875	104.751	104.651	104.551	5.125	104.779	104.677	104.577
5.990	104.036	103.914	103.836	4.990	105.042	104.942	104.842	4.990	105.042	104.942	104.842	4.990	105.042	104.942	104.842	5.250	104.877	104.775	104.677
6.000	104.136	104.014	103.936	5.000	105.142	105.042	104.942	5.000	105.142	105.042	104.942	5.000	105.142	105.042	104.942	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	101.514	101.414	101.314	3.375	101.514	101.414	101.314	3.375	101.126	101.026	100.926	3.375	101.126	101.026	100.926	3.375	101.126	101.026	100.926
3.500	102.065	101.965	101.865	3.500	102.065	101.965	101.865	3.500	101.677	101.577	101.477	3.500	101.677	101.577	101.477	3.500	101.677	101.577	101.477
3.625	102.239	102.139	102.039	3.625	102.239	102.139	102.039	3.625	101.354	101.254	101.154	3.625	101.354	101.254	101.154	3.625	101.354	101.254	101.154
3.750	102.810	102.710	102.610	3.750	102.810	102.710	102.610	3.750	101.925	101.825	101.725	3.750	101.925	101.825	101.725	3.750	101.925	101.825	101.725
3.875	102.955	102.855	102.755	3.875	102.955	102.855	102.755	3.875	102.070	101.970	101.870	3.875	102.070	101.970	101.870	3.875	102.070	101.970	101.870
3.990	103.250	103.150	103.050	3.990	103.250	103.150	103.050	3.990	102.365	102.265	102.165	3.990	102.365	102.265	102.165	3.990	102.365	102.265	102.165
4.000	103.350	103.250	103.150	4.000	103.350	103.250	103.150	4.000	102.465	102.365	102.265	4.000	102.465	102.365	102.265	4.000	102.465	102.365	102.265
4.125	103.489	103.389	103.289	4.125	103.489	103.389	103.289	4.125	102.231	102.131	102.031	4.125	102.231	102.131	102.031	4.125	102.231	102.131	102.031
4.250	103.886	103.786	103.686	4.250	103.886	103.786	103.686	4.250	102.628	102.528	102.428	4.250	102.628	102.528	102.428	4.250	102.628	102.528	102.428
4.375	104.153	104.053	103.953	4.375	104.153	104.053	103.953	4.375	103.020	102.920	102.820	4.375	102.895	102.795	102.695	4.375	102.895	102.795	102.695
4.500	104.373	104.273	104.173	4.500	104.373	104.273	104.173	4.500	103.240	103.140	103.040	4.500	10						



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.:

1/27/2020

45 Day Lock Exp.:

2/10/2020

60 Day Lock Exp.:

2/24/2020

W. Rate Sheet Dated: 12/26/2019

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	97.787	97.687	97.587	3.000	98.116	98.016	97.916	3.375	101.429	101.329	101.229	4.000	101.571	101.471	101.371	3.375	100.741	100.641	100.541
3.250	98.774	98.674	98.574	3.125	98.928	98.828	98.728	3.500	101.984	101.884	101.784	4.125	101.688	101.588	101.488	3.500	101.296	101.196	101.096
3.375	99.390	99.290	99.190	3.250	99.614	99.514	99.414	3.625	102.209	102.109	102.009	4.250	102.163	102.063	101.963	3.625	101.024	100.924	100.824
3.500	99.842	99.742	99.642	3.375	100.064	99.964	99.864	3.750	102.786	102.686	102.586	4.375	102.449	102.349	102.249	3.750	101.601	101.501	101.401
3.625	100.542	100.442	100.342	3.500	100.605	100.505	100.405	3.875	102.929	102.829	102.729	4.500	102.797	102.697	102.597	3.875	101.744	101.644	101.544
3.750	101.425	101.325	101.225	3.625	101.390	101.290	101.190	3.990	103.231	103.131	103.031	4.625	102.768	102.668	102.568	3.990	102.046	101.946	101.846
3.875	101.835	101.735	101.635	3.750	101.841	101.741	101.641	4.000	103.331	103.231	103.131	4.750	102.727	102.627	102.527	4.000	102.146	102.046	101.946
3.990	102.187	102.087	101.987	3.875	102.223	102.123	102.023	4.125	103.475	103.375	103.275	4.875	103.038	102.938	102.838	4.125	101.928	101.828	101.728
4.000	102.287	102.187	102.087	3.990	102.485	102.385	102.285	4.250	103.878	103.778	103.678	4.990	103.234	103.134	103.034	4.250	102.331	102.231	102.131
4.125	102.404	102.304	102.204	4.000	102.585	102.485	102.385	4.375	104.272	104.172	104.072	5.000	103.334	103.234	103.134	4.375	102.725	102.625	102.525
4.250	103.098	102.998	102.898	4.125	102.799	102.699	102.599	4.500	104.495	104.395	104.295	5.125	103.641	103.541	103.441	4.500	102.948	102.848	102.748
4.375	103.384	103.284	103.184	4.250	103.432	103.332	103.232	4.625	103.775	103.675	103.575	5.250	103.179	103.077	102.979	4.625	101.618	101.518	101.418
4.500	103.732	103.632	103.532	4.375	103.582	103.482	103.382	4.750	104.119	104.019	103.919	5.375	103.383	103.281	103.183	4.750	101.962	101.862	101.762
4.625	103.703	103.603	103.503	4.500	103.867	103.767	103.667	4.875	104.398	104.298	104.198	5.500	103.591	103.489	103.391	4.875	102.241	102.141	102.041
4.750	104.130	104.030	103.930	4.625	103.903	103.803	103.703	4.990	104.604	104.504	104.404	5.625	103.317	103.196	103.117	4.990	102.447	102.347	102.247
4.875	104.441	104.341	104.241	4.750	104.358	104.258	104.158	5.000	104.704	104.604	104.504	5.750	103.763	103.642	103.563	5.000	102.547	102.447	102.347
4.990	104.637	104.537	104.437	4.875	104.692	104.592	104.492	5.125	104.625	104.523	104.425	5.875	103.795	103.673	103.595	5.125	102.718	102.618	102.518
5.000	104.737	104.637	104.537	4.990	104.990	104.890	104.790	5.250	104.724	104.622	104.524	5.990	103.731	103.610	103.531	5.250	102.817	102.715	102.617
5.125	105.044	104.944	104.844	5.000	105.090	104.990	104.890	5.375	0.000	0.000	0.000	6.000	103.831	103.710	103.631	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	
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.:

1/27/2020

45 Day Lock Exp.:

2/10/2020

60 Day Lock Exp.:

2/24/2020

W. Rate Sheet Dated: 12/26/2019

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	98.296	98.234	98.171	
3.500	98.767	98.704	98.642	
3.625	99.236	99.173	99.111	
3.750	99.699	99.637	99.574	
3.875	99.913	99.850	99.788	
4.000	100.187	100.125	100.062	
4.125	100.400	100.337	100.275	
4.250	100.601	100.539	100.476	
4.375	100.740	100.678	100.615	
4.500	100.958	100.896	100.833	
4.625	101.196	101.133	101.071	
4.750	101.409	101.347	101.284	
4.875	101.631	101.568	101.506	

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	97.583	97.458	97.333	
3.375	98.041	97.916	97.791	
3.500	98.442	98.317	98.192	
3.625	98.916	98.791	98.666	
3.750	99.326	99.201	99.076	
3.875	99.670	99.545	99.420	
4.000	100.006	99.881	99.756	
4.125	100.145	100.020	99.895	
4.250	100.449	100.324	100.199	
4.375	100.726	100.601	100.476	
4.500	100.884	100.759	100.634	

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	96.359	96.234	96.109	
3.375	96.762	96.637	96.512	
3.500	97.134	97.009	96.884	
3.625	97.484	97.359	97.234	
3.750	98.066	97.941	97.816	
3.875	98.371	98.246	98.121	
4.000	98.655	98.530	98.405	
4.125	98.937	98.812	98.687	
4.250	99.220	99.095	98.970	
4.375	99.503	99.378	99.253	
4.500	99.792	99.667	99.542	
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)