



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/25/2019

45 Day Lock Exp.:

10/10/2019

60 Day Lock Exp.:

10/25/2019

W. Rate Sheet Dated: 8/26/2019

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	100.365	100.215	100.065	3.250	100.352	100.202	100.052	2.375	96.002	95.852	95.702	3.125	99.846	99.696	99.546
3.375	100.909	100.759	100.609	3.375	100.787	100.637	100.487	2.500	96.489	96.339	96.189	3.250	99.847	99.697	99.547
3.500	101.448	101.298	101.148	3.500	101.184	101.034	100.884	2.625	96.972	96.822	96.672	3.375	100.200	100.050	99.900
3.625	101.969	101.819	101.669	3.625	101.600	101.450	101.300	2.750	98.556	98.406	98.256	3.500	99.777	99.627	99.477
3.750	101.121	100.971	100.821	3.750	101.045	100.895	100.745	2.875	99.042	98.892	98.742	3.625	99.904	99.754	99.604
3.875	101.601	101.451	101.301	3.875	101.443	101.293	101.143	3.000	99.512	99.362	99.212	Margin = 2.250		Index = 1.770	
4.000	102.052	101.902	101.752	4.000	101.802	101.652	101.502	3.125	99.977	99.827	99.677				
4.125	102.463	102.313	102.163	4.125	102.132	101.982	101.832	3.250	100.609	100.459	100.309				
4.375	102.309	102.209	102.109	4.375	102.147	102.047	101.947	3.375	101.021	100.871	100.721				
4.500	102.735	102.635	102.535	4.500	102.276	102.176	102.076	3.500	101.395	101.245	101.095				
4.625	103.112	103.012	102.912	4.625	102.507	102.407	102.307	3.625	101.789	101.639	101.489				
4.750	103.112	103.012	102.912	4.750	102.218	102.118	102.018	3.750	101.680	101.530	101.380				
4.875	102.650	102.550	102.450	4.875	102.497	102.397	102.297	3.875	102.056	101.906	101.756				
5.000	103.012	102.912	102.812	5.000	102.748	102.648	102.548	4.000	102.392	102.242	102.092				
5.125	103.087	102.987	102.887	5.125	102.979	102.879	102.779	4.125	102.700	102.550	102.400				
5.375	102.981	102.881	102.781	5.375	102.953	102.853	102.753	4.250	102.654	102.504	102.354				
5.500	103.279	103.179	103.079	5.500	103.204	103.104	103.004	4.375	102.974	102.824	102.674				
5.625	103.543	103.443	103.343	5.625	103.435	103.335	103.235	4.500	103.063	102.913	102.763				
5.875	103.140	103.040	102.940	5.875	103.112	103.012	102.912	4.625	103.278	103.128	102.978				

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	99.215	99.065	98.915	3.250	98.922	98.772	98.622	2.375	96.322	96.172	96.022	3.125	97.836	97.686	97.536
3.375	99.759	99.609	99.459	3.375	99.357	99.207	99.057	2.500	96.809	96.659	96.509	3.250	97.837	97.687	97.537
3.500	100.298	100.148	99.998	3.500	99.754	99.604	99.454	2.625	97.292	97.142	96.992	3.375	98.190	98.040	97.890
3.625	100.819	100.669	100.519	3.625	100.170	100.020	99.870	2.750	97.907	97.757	97.607	3.500	97.767	97.617	97.467
3.750	99.971	99.821	99.671	3.750	99.615	99.465	99.315	2.875	98.393	98.243	98.093	3.625	97.894	97.744	97.594
3.875	100.451	100.301	100.151	3.875	100.013	99.863	99.713	3.000	98.863	98.713	98.563	Margin = 2.250		Index = 1.770	
4.000	100.902	100.752	100.602	4.000	100.372	100.222	100.072	3.125	99.328	99.178	99.028	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.313	101.163	101.013	4.125	100.702	100.552	100.402	3.250	99.679	99.529	99.379	Rate	30 Day	45 Day	60 Day
4.375	101.159	101.059	100.959	4.375	100.717	100.617	100.517	3.375	100.091	99.941	99.791	3.875	100.051	99.801	99.551
4.500	101.585	101.485	101.385	4.500	100.846	100.746	100.646	3.500	100.465	100.315	100.165	4.000	100.502	100.252	100.002
4.625	101.962	101.862	101.762	4.625	101.077	100.977	100.877	3.625	100.859	100.709	100.559	4.125	100.913	100.663	100.413
4.750	101.962	101.862	101.762	4.750	100.788	100.688	100.588	3.750	100.367	100.217	100.067	4.375	100.759	100.509	100.259
4.875	101.500	101.400	101.300	4.875	101.067	100.967	100.867	3.875	100.743	100.593	100.443	4.500	101.185	100.935	100.685
5.000	101.862	101.762	101.662	5.000	101.318	101.218	101.118	4.000	101.079	100.929	100.779	4.625	101.562	101.312	101.062
5.125	101.937	101.837	101.737	5.125	101.549	101.449	101.349	4.125	101.387	101.237	101.087	4.875	101.100	100.850	100.600
5.375	101.831	101.731	101.631	5.375	101.523	101.423	101.323	4.250	100.662	100.512	100.362	5.000	101.462	101.212	100.962
5.500	102.129	102.029	101.929	5.500	101.774	101.674	101.574	4.375	100.981	100.831	100.681	5.125	101.537	101.287	101.037
5.625	102.393	102.293	102.193	5.625	102.005	101.905	101.805	4.500	101.070	100.920	100.770	5.500	101.729	101.479	101.229
5.875	101.990	101.890	101.790	5.875	101.682	101.582	101.482	4.625	101.285	101.135	100.985	5.625	101.993	101.743	101.493

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				-1.750	-1.750		
DPA Advantage Program "Borrower Paid Only ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	97.309	97.059	96.809	3.375	N/A	N/A	N/A
3.500	97.848	97.598	97.348	3.500	N/A	N/A	N/A
3.625	98.369	98.119	97.869	3.625	N/A	N/A	N/A
3.750	97.521	97.271	97.021	3.750	N/A	N/A	N/A
3.875	98.001	97.751	97.501	3.875	N/A	N/A	N/A
4.000	98.452	98.202	97.952	4.000	N/A	N/A	N/A
4.125	98.863	98.613	98.363	4.125	N/A	N/A	N/A
4.250	99.425	99.175	98.925	4.250	N/A	N/A	N/A
Borrower Paid Comp Only							

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

Max USDA-GRH Rate		
Today:	8/26/2019	4.250%

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	97.301	97.051	96.801	
4.000	97.752	97.502	97.252	
4.125	98.163	97.913	97.663	
4.375	98.009	97.759	97.509	
4.500	98.435	98.185	97.935	
4.625	98.812	98.562	98.312	
4.875	98.350	98.100	97.850	
5.000	98.712	98.462	98.212	
5.125	98.787	98.537	98.287	
5.500	98.979	98.729	98.479	
5.625	99.243	98.993	98.743	

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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9/25/2019

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W. Rate Sheet Dated: 8/26/2019

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Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.370	100.270	100.170	3.250	100.377	100.277	100.177	3.375	102.008	101.908	101.808	4.000	102.374	102.274	102.174	3.375	100.976	100.876	100.776
3.375	100.959	100.859	100.759	3.375	100.943	100.843	100.743	3.500	102.200	102.100	102.000	4.125	102.368	102.268	102.168	3.500	101.168	101.068	100.968
3.500	101.462	101.362	101.262	3.500	101.361	101.261	101.161	3.625	102.305	102.205	102.105	4.250	102.111	102.011	101.911	3.625	100.742	100.642	100.542
3.625	101.833	101.733	101.633	3.625	102.015	101.915	101.815	3.750	102.842	102.742	102.642	4.375	102.451	102.351	102.251	3.750	101.279	101.179	101.079
3.750	102.134	102.034	101.934	3.750	102.493	102.393	102.293	3.875	102.972	102.872	102.772	4.500	102.666	102.566	102.466	3.875	101.409	101.309	101.209
3.875	102.602	102.502	102.402	3.875	102.856	102.756	102.656	3.990	103.246	103.146	103.046	4.625	102.648	102.548	102.448	3.990	101.683	101.583	101.483
3.990	103.017	102.917	102.817	3.990	103.130	103.030	102.930	4.000	103.346	103.246	103.146	4.750	102.330	102.230	102.130	4.000	101.783	101.683	101.583
4.000	103.117	103.017	102.917	4.000	103.230	103.130	103.030	4.125	103.356	103.256	103.156	4.875	101.653	101.553	101.453	4.125	101.295	101.195	101.095
4.125	103.111	103.011	102.911	4.125	103.364	103.264	103.164	4.250	103.858	103.758	103.658	4.990	101.798	101.698	101.598	4.250	101.797	101.697	101.597
4.250	103.049	102.949	102.849	4.250	103.484	103.384	103.284	4.375	104.204	104.104	104.004	5.000	101.898	101.798	101.698	4.375	102.143	102.043	101.943
4.375	103.389	103.289	103.189	4.375	103.759	103.659	103.559	4.500	103.275	103.175	103.075	5.125	102.398	102.298	102.198	4.500	100.868	100.768	100.668
4.500	103.604	103.504	103.404	4.500	104.073	103.973	103.873	4.625	103.665	103.565	103.465	5.250	102.740	102.640	102.540	4.625	101.258	101.158	101.058
4.625	103.586	103.486	103.386	4.625	104.069	103.969	103.869	4.750	103.974	103.874	103.774	5.375	102.335	102.235	102.135	4.750	101.567	101.467	101.367
4.750	103.856	103.756	103.656	4.750	104.278	104.178	104.078	4.875	104.224	104.124	104.024	5.500	102.531	102.430	102.331	4.875	101.847	101.747	101.647
4.875	104.088	103.988	103.888	4.875	104.623	104.523	104.423	4.990	104.161	104.061	103.961	5.625	103.023	102.923	102.823	4.990	102.254	102.154	102.054
4.990	104.233	104.133	104.033	4.990	104.786	104.686	104.586	5.000	104.261	104.161	104.061	5.750	103.271	103.171	103.071	5.000	102.354	102.254	102.154
5.000	104.333	104.233	104.133	5.000	104.886	104.786	104.686	5.125	104.534	104.434	104.334	5.875	103.351	103.251	103.151	5.125	102.627	102.527	102.427
5.125	104.833	104.733	104.633	5.125	104.958	104.858	104.758	5.250	104.631	104.531	104.431	5.990	103.277	103.177	103.077	5.250	102.724	102.624	102.524
5.250	105.175	105.075	104.975	5.250	105.226	105.126	105.026	5.375	N/A	N/A	N/A	6.000	103.377	103.277	103.177	5.375	N/A	N/A	N/A

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

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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.			



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10/25/2019

W. Rate Sheet Dated: 8/26/2019

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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	
3.750	98.854	98.791	98.729	
3.875	99.266	99.203	99.141	
4.000	99.577	99.515	99.452	
4.125	99.794	99.731	99.669	
4.250	99.951	99.888	99.826	
4.375	100.184	100.122	100.059	
4.500	100.410	100.348	100.285	
4.625	100.600	100.538	100.475	
4.750	100.879	100.817	100.754	
4.875	101.172	101.109	101.047	
5.000	101.419	101.356	101.294	
5.125	101.740	101.677	101.615	
5.250	102.105	102.043	101.980	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	98.551	98.426	98.301	
3.375	99.097	98.972	98.847	
3.500	99.456	99.331	99.206	
3.625	99.784	99.659	99.534	
3.750	100.260	100.135	100.010	
3.875	100.742	100.617	100.492	
4.000	100.924	100.799	100.674	
4.125	101.121	100.996	100.871	
4.250	101.371	101.246	101.121	
4.375	101.702	101.577	101.452	
4.500	101.847	101.722	101.597	

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	97.368	97.243	97.118	
3.375	97.753	97.628	97.503	
3.500	98.162	98.037	97.912	
3.625	98.524	98.399	98.274	
3.750	98.937	98.812	98.687	
3.875	99.452	99.327	99.202	
4.000	99.725	99.600	99.475	
4.125	100.037	99.912	99.787	
4.250	100.324	100.199	100.074	
4.375	100.587	100.462	100.337	
4.500	100.826	100.701	100.576	
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	-	-0.250	-0.625	-1.250	-1.500	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.500	-0.750	-1.000	n/a
740-759	0.500	0.375	0.250	0.250	-	-0.250	-0.500	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.500	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	-	-	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	-0.750	-0.750	-1.000	-1.000	-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	-0.250	-0.750	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)