



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.: 10/3/2019

45 Day Lock Exp.: 10/18/2019

60 Day Lock Exp.: 11/4/2019

W. Rate Sheet Dated: 9/3/2019

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	102.077	101.927	101.777	3.250	101.491	101.341	101.191	2.375	97.961	97.811	97.661	3.125	100.173	100.023	99.873
3.375	102.622	102.472	102.322	3.375	101.925	101.775	101.625	2.500	98.449	98.299	98.149	3.250	100.175	100.025	99.875
3.500	103.161	103.011	102.861	3.500	102.322	102.172	102.022	2.625	98.931	98.781	98.631	3.375	100.528	100.378	100.228
3.625	103.682	103.532	103.382	3.625	102.738	102.588	102.438	2.750	98.949	98.799	98.649	3.500	100.104	99.954	99.804
3.750	102.880	102.730	102.580	3.750	102.230	102.080	101.930	2.875	99.435	99.285	99.135	3.625	100.231	100.081	99.931
3.875	103.361	103.211	103.061	3.875	102.628	102.478	102.328	3.000	99.905	99.755	99.605	Margin = 2.250		Index = 1.750	
4.000	103.811	103.661	103.511	4.000	102.987	102.837	102.687	3.125	100.370	100.220	100.070				
4.125	104.222	104.072	103.922	4.125	103.317	103.167	103.017	3.250	101.615	101.465	101.315				
4.375	103.615	103.515	103.415	4.375	102.901	102.801	102.701	3.375	102.027	101.877	101.727				
4.500	104.041	103.941	103.841	4.500	103.052	102.952	102.852	3.500	102.402	102.252	102.102				
4.625	104.419	104.319	104.219	4.625	103.282	103.182	103.082	3.625	102.795	102.645	102.495				
4.750	104.544	104.444	104.344	4.750	103.150	103.050	102.950	3.750	102.827	102.677	102.527				
4.875	104.113	104.013	103.913	4.875	103.428	103.328	103.228	3.875	103.203	103.053	102.903				
5.000	104.474	104.374	104.274	5.000	103.680	103.580	103.480	4.000	103.539	103.389	103.239				
5.125	104.550	104.450	104.350	5.125	103.910	103.810	103.710	4.125	103.847	103.697	103.547				
5.375	104.397	104.297	104.197	5.375	103.838	103.738	103.638	4.250	103.108	102.958	102.808				
5.500	104.695	104.595	104.495	5.500	104.089	103.989	103.889	4.375	103.428	103.278	103.128				
5.625	104.959	104.859	104.759	5.625	104.320	104.220	104.120	4.500	103.515	103.365	103.215				
5.875	105.009	104.909	104.809	5.875	104.450	104.350	104.250	4.625	103.730	103.580	103.430				

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	100.927	100.777	100.627	3.250	100.491	100.341	100.191	2.375	96.961	96.811	96.661	3.125	99.173	99.023	98.873
3.375	101.472	101.322	101.172	3.375	100.925	100.775	100.625	2.500	97.449	97.299	97.149	3.250	99.175	99.025	98.875
3.500	102.011	101.861	101.711	3.500	101.322	101.172	101.022	2.625	97.931	97.781	97.631	3.375	99.528	99.378	99.228
3.625	102.532	102.382	102.232	3.625	101.738	101.588	101.438	2.750	97.949	97.799	97.649	3.500	99.104	98.954	98.804
3.750	101.730	101.580	101.430	3.750	101.230	101.080	100.930	2.875	98.435	98.285	98.135	3.625	99.231	99.081	98.931
3.875	102.211	102.061	101.911	3.875	101.628	101.478	101.328	3.000	98.905	98.755	98.605	Margin = 2.250		Index = 1.750	
4.000	102.661	102.511	102.361	4.000	101.987	101.837	101.687	3.125	99.370	99.220	99.070	30 Year OTC "Borrower Paid Only for USDA"			
4.125	103.072	102.922	102.772	4.125	102.317	102.167	102.017	3.250	100.615	100.465	100.315	Rate	30 Day	45 Day	60 Day
4.375	102.465	102.365	102.265	4.375	101.901	101.801	101.701	3.375	101.027	100.877	100.727	3.875	101.811	101.561	101.311
4.500	102.891	102.791	102.691	4.500	102.052	101.952	101.852	3.500	101.402	101.252	101.102	4.000	102.261	102.011	101.761
4.625	103.269	103.169	103.069	4.625	102.282	102.182	102.082	3.625	101.795	101.645	101.495	4.125	102.672	102.422	102.172
4.750	103.394	103.294	103.194	4.750	102.150	102.050	101.950	3.750	101.827	101.677	101.527	4.375	102.065	101.815	101.565
4.875	102.963	102.863	102.763	4.875	102.428	102.328	102.228	3.875	102.203	102.053	101.903	4.500	102.491	102.241	101.991
5.000	103.324	103.224	103.124	5.000	102.680	102.580	102.480	4.000	102.539	102.389	102.239	4.625	102.869	102.619	102.369
5.125	103.400	103.300	103.200	5.125	102.910	102.810	102.710	4.125	102.847	102.697	102.547	4.875	102.563	102.313	102.063
5.375	103.247	103.147	103.047	5.375	102.838	102.738	102.638	4.250	102.108	101.958	101.808	5.000	102.924	102.674	102.424
5.500	103.545	103.445	103.345	5.500	103.089	102.989	102.889	4.375	102.428	102.278	102.128	5.125	103.000	102.750	102.500
5.625	103.809	103.709	103.609	5.625	103.320	103.220	103.120	4.500	102.515	102.365	102.215	5.500	103.145	102.895	102.645
5.875	103.859	103.759	103.659	5.875	103.450	103.350	103.250	4.625	102.730	102.580	102.430	5.625	103.409	103.159	102.909

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				-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
4.125	101.272	101.022	100.772	4.125	N/A	N/A	N/A
4.250	101.397	101.147	100.897	4.250	N/A	N/A	N/A
4.375	100.665	100.415	100.165	4.375	N/A	N/A	N/A
4.500	101.091	100.841	100.591	4.500	N/A	N/A	N/A
4.625	101.469	101.219	100.969	4.625	N/A	N/A	N/A
5.000	101.524	101.274	101.024	5.000	N/A	N/A	N/A
5.125	101.600	101.350	101.100	5.125	N/A	N/A	N/A
5.250	101.853	101.603	101.353	5.250	N/A	N/A	N/A
Borrower Paid Comp Only							

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)	

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:	9/3/2019	4.000%

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	99.061	98.811	98.561	
4.000	99.511	99.261	99.011	
4.125	99.922	99.672	99.422	
4.375	99.315	99.065	98.815	
4.500	99.741	99.491	99.241	
4.625	100.119	99.869	99.619	
4.875	99.813	99.563	99.313	
5.000	100.174	99.924	99.674	
5.125	100.250	100.000	99.750	
5.500	100.395	100.145	99.895	
5.625	100.659	100.409	100.159	



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.:

10/3/2019

45 Day Lock Exp.:

10/18/2019

60 Day Lock Exp.:

11/4/2019

W. Rate Sheet Dated: 9/3/2019

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	100.740	100.590	100.440	3.250	100.583	100.433	100.283	2.375	95.241	95.091	94.941	3.125	99.846	99.696	99.546
3.375	101.284	101.134	100.984	3.375	101.018	100.868	100.718	2.500	95.729	95.579	95.429	3.250	99.847	99.697	99.547
3.500	101.823	101.673	101.523	3.500	101.415	101.265	101.115	2.625	96.211	96.061	95.911	3.375	100.200	100.050	99.900
3.625	102.344	102.194	102.044	3.625	101.831	101.681	101.531	2.750	98.042	97.892	97.742	3.500	99.777	99.627	99.477
3.750	101.355	101.205	101.055	3.750	101.135	100.985	100.835	2.875	98.527	98.377	98.227	3.625	99.904	99.754	99.604
3.875	101.836	101.686	101.536	3.875	101.533	101.383	101.233	3.000	98.997	98.847	98.697	Margin = 2.250		Index = 1.750	
4.000	102.286	102.136	101.986	4.000	101.892	101.742	101.592	3.125	99.463	99.313	99.163				
4.125	102.697	102.547	102.397	4.125	102.222	102.072	101.922	3.250	100.708	100.558	100.408				
4.375	102.528	102.428	102.328	4.375	102.243	102.143	102.043	3.375	101.120	100.970	100.820				
4.500	102.953	102.853	102.753	4.500	102.394	102.294	102.194	3.500	101.494	101.344	101.194				
4.625	103.331	103.231	103.131	4.625	102.625	102.525	102.425	3.625	101.888	101.738	101.588				
4.750	103.331	103.231	103.131	4.750	102.367	102.267	102.167	3.750	101.732	101.582	101.432				
4.875	102.900	102.800	102.700	4.875	102.646	102.546	102.446	3.875	102.108	101.958	101.808				
5.000	103.262	103.162	103.062	5.000	102.897	102.797	102.697	4.000	102.444	102.294	102.144				
5.125	103.337	103.237	103.137	5.125	103.128	103.028	102.928	4.125	102.752	102.602	102.452				
5.375	103.059	102.959	102.859	5.375	102.930	102.830	102.730	4.250	102.451	102.301	102.151				
5.500	103.357	103.257	103.157	5.500	103.181	103.081	102.981	4.375	102.770	102.620	102.470				
5.625	103.622	103.522	103.422	5.625	103.412	103.312	103.212	4.500	102.858	102.708	102.558				
5.875	103.218	103.118	103.018	5.875	103.089	102.989	102.889	4.625	103.073	102.923	102.773				

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	99.590	99.440	99.290	3.250	99.153	99.003	98.853	2.375	95.561	95.411	95.261	3.125	97.836	97.686	97.536
3.375	100.134	99.984	99.834	3.375	99.588	99.438	99.288	2.500	96.049	95.899	95.749	3.250	97.837	97.687	97.537
3.500	100.673	100.523	100.373	3.500	99.985	99.835	99.685	2.625	96.531	96.381	96.231	3.375	98.190	98.040	97.890
3.625	101.194	101.044	100.894	3.625	100.401	100.251	100.101	2.750	97.393	97.243	97.093	3.500	97.767	97.617	97.467
3.750	100.205	100.055	99.905	3.750	99.705	99.555	99.405	2.875	97.878	97.728	97.578	3.625	97.894	97.744	97.594
3.875	100.686	100.536	100.386	3.875	100.103	99.953	99.803	3.000	98.349	98.199	98.049	Margin = 2.250		Index = 1.750	
4.000	101.136	100.986	100.836	4.000	100.462	100.312	100.162	3.125	98.814	98.664	98.514	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.547	101.397	101.247	4.125	100.792	100.642	100.492	3.250	99.778	99.628	99.478	Rate	30 Day	45 Day	60 Day
4.375	101.378	101.278	101.178	4.375	100.813	100.713	100.613	3.375	100.190	100.040	99.890	3.875	100.286	100.036	99.786
4.500	101.803	101.703	101.603	4.500	100.964	100.864	100.764	3.500	100.564	100.414	100.264	4.000	100.736	100.486	100.236
4.625	102.181	102.081	101.981	4.625	101.195	101.095	100.995	3.625	100.958	100.808	100.658	4.125	101.147	100.897	100.647
4.750	102.181	102.081	101.981	4.750	100.937	100.837	100.737	3.750	100.419	100.269	100.119	4.375	100.978	100.728	100.478
4.875	101.750	101.650	101.550	4.875	101.216	101.116	101.016	3.875	100.795	100.645	100.495	4.500	101.403	101.153	100.903
5.000	102.112	102.012	101.912	5.000	101.467	101.367	101.267	4.000	101.131	100.981	100.831	4.625	101.781	101.531	101.281
5.125	102.187	102.087	101.987	5.125	101.698	101.598	101.498	4.125	101.439	101.289	101.139	4.875	101.350	101.100	100.850
5.375	101.909	101.809	101.709	5.375	101.500	101.400	101.300	4.250	100.458	100.308	100.158	5.000	101.712	101.462	101.212
5.500	102.207	102.107	102.007	5.500	101.751	101.651	101.551	4.375	100.778	100.628	100.478	5.125	101.787	101.537	101.287
5.625	102.472	102.372	102.272	5.625	101.982	101.882	101.782	4.500	100.865	100.715	100.565	5.500	101.807	101.557	101.307
5.875	102.068	101.968	101.868	5.875	101.659	101.559	101.459	4.625	101.080	100.930	100.780	5.625	102.072	101.822	101.572

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
4.125	99.397	99.147	98.897	4.125	N/A	N/A	N/A
4.250	99.960	99.710	99.460	4.250	N/A	N/A	N/A
4.375	99.228	98.978	98.728	4.375	N/A	N/A	N/A
4.500	99.653	99.403	99.153	4.500	N/A	N/A	N/A
4.625	100.031	99.781	99.531	4.625	N/A	N/A	N/A
5.000	99.962	99.712	99.462	5.000	N/A	N/A	N/A
5.125	100.037	99.787	99.537	5.125	N/A	N/A	N/A
5.250	100.166	99.916	99.666	5.250	N/A	N/A	N/A
Borrower Paid Comp Only							

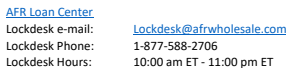
Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	9/3/2019	4.000%

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	97.536	97.286	97.036	
4.000	97.986	97.736	97.486	
4.125	98.397	98.147	97.897	
4.375	98.228	97.978	97.728	
4.500	98.653	98.403	98.153	
4.625	99.031	98.781	98.531	
4.875	98.600	98.350	98.100	
5.000	98.962	98.712	98.462	
5.125	99.037	98.787	98.537	
5.500	99.057	98.807	98.557	
5.625	99.322	99.072	98.822	

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)	



W. Rate Sheet Dated: 9/3/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds[®] loan, these LTPAs do not apply and the lender must use SFC 118.

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)
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.			FHA ID# - 1358600006



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/3/2019
45 Day Lock Exp.: 10/18/2019
60 Day Lock Exp.: 11/4/2019

W. Rate Sheet Dated: 9/3/2019

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
3.250	100.643	100.543	100.443	3.375	100.982	100.882	100.782	3.375	100.982	100.882	100.782	4.000	102.734	102.634	102.534	4.000	102.359	102.259	102.159
3.375	101.232	101.132	101.032	3.500	101.502	101.402	101.302	3.500	101.502	101.402	101.302	4.125	102.726	102.626	102.526	4.125	102.351	102.251	102.151
3.500	101.752	101.652	101.552	3.625	101.802	101.702	101.602	3.625	101.802	101.702	101.602	4.250	102.588	102.488	102.388	4.250	102.213	102.113	102.013
3.625	102.052	101.952	101.852	3.750	101.988	101.888	101.788	3.750	101.988	101.888	101.788	4.375	102.878	102.778	102.678	4.375	102.503	102.403	102.303
3.750	102.238	102.138	102.038	3.875	102.475	102.375	102.275	3.875	102.475	102.375	102.275	4.500	103.087	102.987	102.887	4.500	102.462	102.362	102.262
3.875	102.725	102.625	102.525	3.990	102.718	102.618	102.518	3.990	102.718	102.618	102.518	4.625	103.099	102.999	102.899	4.625	102.474	102.374	102.274
3.990	103.093	102.993	102.893	4.000	102.818	102.718	102.618	4.000	102.818	102.718	102.618	4.750	102.877	102.777	102.677	4.750	102.252	102.152	102.052
4.000	103.193	103.093	102.993	4.125	102.810	102.710	102.610	4.125	102.810	102.710	102.610	4.875	103.169	103.069	102.969	4.875	102.544	102.444	102.344
4.125	103.185	103.085	102.985	4.250	102.732	102.632	102.532	4.250	102.732	102.632	102.532	4.990	103.298	103.198	103.098	4.990	102.298	102.198	102.098
4.250	103.107	103.007	102.907	4.375	103.022	102.922	102.822	4.375	103.022	102.922	102.822	5.000	103.398	103.298	103.198	5.000	102.398	102.298	102.198
4.375	103.397	103.297	103.197	4.500	102.981	102.881	102.781	4.500	102.981	102.881	102.781	5.125	102.592	102.492	102.392	5.125	101.592	101.492	101.392
4.500	103.606	103.506	103.406	4.625	102.993	102.893	102.793	4.625	102.993	102.893	102.793	5.250	103.000	102.900	102.800	5.250	102.000	101.900	101.800
4.625	103.618	103.518	103.418	4.750	103.272	103.172	103.072	4.750	103.272	103.172	103.072	5.375	102.378	102.278	102.178	5.375	102.378	102.278	102.178
4.750	103.897	103.797	103.697	4.875	103.564	103.464	103.364	4.875	103.564	103.464	103.364	5.500	102.614	102.514	102.414	5.500	102.614	102.514	102.414
4.875	104.189	104.089	103.989	4.990	103.318	103.218	103.118	4.990	103.318	103.218	103.118	5.625	103.192	103.092	102.992	5.625	103.192	103.092	102.992
4.990	104.318	104.218	104.118	5.000	103.418	103.318	103.218	5.000	103.418	103.318	103.218	5.750	103.481	103.381	103.281	5.750	103.481	103.381	103.281
5.000	104.418	104.318	104.218	5.125	103.758	103.658	103.558	5.125	103.758	103.658	103.558	5.875	103.581	103.481	103.381	5.875	103.581	103.481	103.381
5.125	104.758	104.658	104.558	5.250	104.166	104.066	103.966	5.250	104.166	104.066	103.966	5.990	103.507	103.407	103.307	5.990	103.507	103.407	103.307
5.250	105.166	105.066	104.966	5.375	105.277	105.177	105.077	5.375	105.277	105.177	105.077	6.000	103.607	103.507	103.407	6.000	103.607	103.507	103.407
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	102.359	102.259	102.159	3.250	100.878	100.719	100.678	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.375	102.173	102.073	101.973
4.125	102.351	102.251	102.151	3.375	101.471	101.320	101.271	3.375	101.471	101.320	101.271	3.375	101.471	101.320	101.271	3.500	102.359	102.259	102.159
4.250	102.213	102.113	102.013	3.500	101.857	101.710	101.657	3.500	101.857	101.710	101.657	3.500	101.857	101.710	101.657	3.625	102.325	102.225	102.125
4.375	102.503	102.403	102.303	3.625	102.175	102.075	101.975	3.625	102.175	102.075	101.975	3.625	102.175	102.075	101.975	3.750	102.856	102.756	102.656
4.500	102.462	102.362	102.262	3.750	102.618	102.518	102.418	3.750	102.618	102.518	102.418	3.750	102.618	102.518	102.418	3.875	103.037	102.937	102.837
4.625	102.474	102.374	102.274	3.875	102.963	102.863	102.763	3.875	102.963	102.863	102.763	3.875	102.963	102.863	102.763	3.990	103.293	103.193	103.093
4.750	102.252	102.152	102.052	3.990	103.242	103.142	103.042	3.990	103.242	103.142	103.042	3.990	103.242	103.142	103.042	4.000	103.393	103.293	103.193
4.875	102.544	102.444	102.344	4.000	103.342	103.242	103.142	4.000	103.342	103.242	103.142	4.000	103.342	103.242	103.142	4.125	103.353	103.253	103.153
4.990	102.298	102.198	102.098	4.125	103.456	103.356	103.256	4.125	103.456	103.356	103.256	4.125	103.456	103.356	103.256	4.250	103.783	103.683	103.583
5.000	103.398	103.298	103.198	4.250	103.408	103.308	103.208	4.250	103.408	103.308	103.208	4.250	103.408	103.308	103.208	4.375	104.127	104.027	103.927
5.125	101.592	101.492	101.392	4.375	103.696	103.596	103.496	4.375	103.696	103.596	103.496	4.375	103.696	103.596	103.496	4.500	103.253	103.153	103.053
5.250	102.000	101.900	101.800	4.500	103.996	103.896	103.796	4.500	103.996	103.896	103.796	4.500	103.996	103.896	103.796	4.625	103.680	103.571	103.480
5.375	102.378	102.278	102.178	4.625	103.933	103.833	103.733	4.625	103.933	103.833	103.733	4.625	103.933	103.833	103.733	4.750	103.986	103.876	103.786
5.500	102.614	102.514	102.414	4.750	104.140	104.040	103.940	4.750	104.140	104.040	103.940	4.750	104.140	104.040	103.940	4.875	104.232	104.125	104.032
5.625	103.192	103.092	102.992	4.875	104.510	104.410	104.310	4.875	104.510	104.410	104.310	4.875	104.510	104.410	104.310	4.990	104.088	103.988	103.888
5.750	103.481	103.381	103.281	4.990	104.682	104.582	104.482	4.990	104.682	104.582	104.482	4.990	104.682	104.582	104.482	5.000	104.188	104.088	103.988
5.875	103.581	103.481	103.381	5.000	104.782	104.682	104.582	5.000	104.782	104.682	104.582	5.000	104.782	104.682	104.582	5.125	104.459	104.359	104.259
5.990	103.507	103.407	103.307	5.125	104.965	104.865	104.765	5.125	104.965	104.865	104.765	5.125	104.965	104.865	104.765	5.250	104.556	104.456	104.356
6.000	103.607	103.507	103.407	5.250	105.205	105.105	105.005	5.250	105.205	105.105	105.005	5.250	105.205	105.105	105.005	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	102.173	102.073	101.973	3.375	102.173	102.073	101.973	3.375	101.410	101.310	101.210	3.375	101.410	101.310	101.210	3.375	101.410	101.310	101.210
3.500	102.359	102.259	102.159	3.500	102.359	102.259	102.159	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	102.325	102.225	102.125	3.625	102.325	102.225	102.125	3.625	101.065	100.965	100.865	3.625	101.065	100.965	100.865	3.625	101.065	100.965	100.865
3.750	102.856	102.756	102.656	3.750	102.856	102.756	102.656	3.750	101.596	101.496	101.396	3.750	101.596	101.496	101.396	3.750	101.596	101.496	101.396
3.875	103.037	102.937	102.837	3.875	103.037	102.937	102.837	3.875	101.777	101.677	101.577	3.875	101.777	101.677	101.577	3.875	101.777	101.677	101.577
3.990	103.293	103.193	103.093	3.990	103.293	103.193	103.093	3.990	102.033	101.933	101.833	3.990	102.033	101.933	101.833	3.990	102.033	101.933	101.833
4.000	103.393	103.293	103.193	4.000	103.393	103.293	103.193	4.000	102.133	102.033	101.933	4.000	102.133	102.033	101.933	4.000	102.133	102.033	101.933
4.125	103.353	103.253	103.153	4.125	103.353	103.253	103.153	4.125	101.595	101.495	101.395	4.125	101.595	101.495	101.395	4.125	101.595	101.495	101.395
4.250	103.783	103.683	103.583	4.250	103.783	103.683	103.583	4.250	102.025	101.925	101.825	4.250	102.025	101.925	101.825	4.250	102.025	101.925	101.825
4.375	104.002	103.902	103.802	4.375	104.002	103.902	103.8												



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.:

10/3/2019

45 Day Lock Exp.:

10/18/2019

60 Day Lock Exp.:

11/4/2019

W. Rate Sheet Dated: 9/3/2019

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
3.250	100.520	100.420	100.320	3.250	100.745	100.595	100.545	3.375	102.071	101.971	101.871	4.000	102.305	102.205	102.105	3.375	101.008	100.908	100.808
3.375	101.083	100.983	100.883	3.375	101.388	101.245	101.188	3.500	102.259	102.159	102.059	4.125	102.300	102.200	102.100	3.500	101.196	101.096	100.996
3.500	101.573	101.473	101.373	3.500	101.767	101.628	101.567	3.625	102.301	102.201	102.101	4.250	102.157	102.057	101.957	3.625	100.741	100.641	100.541
3.625	101.921	101.821	101.721	3.625	102.111	102.011	101.911	3.750	102.828	102.728	102.628	4.375	102.492	102.392	102.292	3.750	101.268	101.168	101.068
3.750	102.167	102.067	101.967	3.750	102.569	102.469	102.369	3.875	102.990	102.890	102.790	4.500	102.695	102.595	102.495	3.875	101.430	101.330	101.230
3.875	102.623	102.523	102.423	3.875	102.911	102.811	102.711	3.990	103.208	103.108	103.008	4.625	102.706	102.606	102.506	3.990	101.648	101.548	101.448
3.990	103.006	102.906	102.806	3.990	103.185	103.085	102.985	4.000	103.308	103.208	103.108	4.750	102.461	102.361	102.261	4.000	101.748	101.648	101.548
4.000	103.106	103.006	102.906	4.000	103.285	103.185	103.085	4.125	103.343	103.243	103.143	4.875	102.752	102.652	102.552	4.125	101.288	101.188	101.088
4.125	103.101	103.001	102.901	4.125	103.400	103.300	103.200	4.250	103.837	103.737	103.637	4.990	102.868	102.768	102.668	4.250	101.782	101.682	101.582
4.250	103.025	102.925	102.825	4.250	103.429	103.329	103.229	4.375	104.178	104.078	103.978	5.000	102.968	102.868	102.768	4.375	102.123	102.023	101.923
4.375	103.360	103.260	103.160	4.375	103.701	103.601	103.501	4.500	103.269	103.169	103.069	5.125	102.218	102.118	102.018	4.500	100.862	100.762	100.662
4.500	103.563	103.463	103.363	4.500	103.997	103.897	103.797	4.625	103.693	103.593	103.493	5.250	102.597	102.497	102.397	4.625	101.286	101.186	101.086
4.625	103.574	103.474	103.374	4.625	103.934	103.834	103.734	4.750	103.996	103.896	103.796	5.375	102.043	101.943	101.843	4.750	101.589	101.489	101.389
4.750	103.863	103.763	103.663	4.750	104.144	104.044	103.944	4.875	104.240	104.140	104.040	5.500	102.280	102.180	102.080	4.875	101.833	101.733	101.633
4.875	104.154	104.054	103.954	4.875	104.507	104.407	104.307	4.990	104.106	104.006	103.906	5.625	102.856	102.756	102.656	4.990	102.199	102.099	101.999
4.990	104.270	104.170	104.070	4.990	104.676	104.576	104.476	5.000	104.206	104.106	104.006	5.750	103.150	103.050	102.950	5.000	102.299	102.199	102.099
5.000	104.370	104.270	104.170	5.000	104.776	104.676	104.576	5.125	104.476	104.376	104.276	5.875	103.235	103.135	103.035	5.125	102.569	102.469	102.369
5.125	104.750	104.650	104.550	5.125	105.008	104.908	104.808	5.250	104.572	104.472	104.372	5.990	103.160	103.060	102.960	5.250	102.665	102.565	102.465
5.250	105.129	105.029	104.929	5.250	105.267	105.167	105.067	5.375	N/A	N/A	N/A	6.000	103.260	103.160	103.060	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%	
≥ 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", LPML		

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/3/2019

45 Day Lock Exp.:

10/18/2019

60 Day Lock Exp.:

11/4/2019

W. Rate Sheet Dated: 9/3/2019

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	
3.750	98.911	98.849	98.786	
3.875	99.235	99.172	99.110	
4.000	99.547	99.485	99.422	
4.125	99.687	99.625	99.562	
4.250	99.837	99.774	99.712	
4.375	100.063	100.000	99.938	
4.500	100.288	100.226	100.163	
4.625	100.632	100.569	100.507	
4.750	100.897	100.834	100.772	
4.875	101.174	101.111	101.049	
5.000	101.528	101.466	101.403	
5.125	101.849	101.787	101.724	
5.250	102.168	102.106	102.043	

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	98.727	98.602	98.477	
3.375	99.255	99.130	99.005	
3.500	99.599	99.474	99.349	
3.625	99.913	99.788	99.663	
3.750	100.375	100.250	100.125	
3.875	100.839	100.714	100.589	
4.000	101.013	100.888	100.763	
4.125	101.204	101.079	100.954	
4.250	101.448	101.323	101.198	
4.375	101.773	101.648	101.523	
4.500	101.913	101.788	101.663	

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	97.526	97.401	97.276	
3.375	97.901	97.776	97.651	
3.500	98.307	98.182	98.057	
3.625	98.660	98.535	98.410	
3.750	99.066	98.941	98.816	
3.875	99.579	99.454	99.329	
4.000	99.849	99.724	99.599	
4.125	100.157	100.032	99.907	
4.250	100.442	100.317	100.192	
4.375	100.702	100.577	100.452	
4.500	100.937	100.812	100.687	
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)