



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.: 10/7/2019

45 Day Lock Exp.: 10/21/2019

60 Day Lock Exp.: 11/4/2019

W. Rate Sheet Dated: 9/5/2019

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	102.140	101.990	101.840	3.250	101.531	101.381	101.231	2.375	98.286	98.136	97.986	3.125	100.112	99.962	99.812
3.375	102.684	102.534	102.384	3.375	101.947	101.797	101.647	2.500	98.769	98.619	98.469	3.250	100.157	100.007	99.857
3.500	103.223	103.073	102.923	3.500	102.369	102.219	102.069	2.625	99.256	99.106	98.956	3.375	100.456	100.306	100.156
3.625	103.744	103.594	103.444	3.625	102.716	102.566	102.416	2.750	99.042	98.892	98.742	3.500	100.104	99.954	99.804
3.750	102.911	102.761	102.611	3.750	102.254	102.104	101.954	2.875	99.518	99.368	99.218	3.625	100.120	99.970	99.820
3.875	103.392	103.242	103.092	3.875	102.628	102.478	102.328	3.000	99.987	99.837	99.687	Margin = 2.250		Index = 1.750	
4.000	103.842	103.692	103.542	4.000	102.972	102.822	102.672	3.125	100.363	100.213	100.063				
4.125	104.253	104.103	103.953	4.125	103.253	103.103	102.953	3.250	101.612	101.462	101.312				
4.375	103.584	103.484	103.384	4.375	102.747	102.647	102.547	3.375	102.006	101.856	101.706				
4.500	104.010	103.910	103.810	4.500	102.988	102.888	102.788	3.500	102.405	102.255	102.105				
4.625	104.387	104.287	104.187	4.625	103.343	103.243	103.143	3.625	102.730	102.580	102.430				
4.750	104.512	104.412	104.312	4.750	103.223	103.123	103.023	3.750	102.828	102.678	102.528				
4.875	104.191	104.091	103.991	4.875	103.484	103.384	103.284	3.875	103.179	103.029	102.879				
5.000	104.552	104.452	104.352	5.000	103.725	103.625	103.525	4.000	103.500	103.350	103.200				
5.125	104.628	104.528	104.428	5.125	104.080	103.980	103.880	4.125	103.719	103.569	103.419				
5.375	104.428	104.328	104.228	5.375	103.847	103.747	103.647	4.250	103.270	103.120	102.970				
5.500	104.726	104.626	104.526	5.500	104.087	103.987	103.887	4.375	103.426	103.276	103.126				
5.625	104.990	104.890	104.790	5.625	104.443	104.343	104.243	4.500	103.651	103.501	103.351				
5.875	105.040	104.940	104.840	5.875	104.459	104.359	104.259	4.625	103.990	103.840	103.690				

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	100.990	100.840	100.690	3.250	100.531	100.381	100.231	2.375	97.286	97.136	96.986	3.125	99.112	98.962	98.812
3.375	101.534	101.384	101.234	3.375	100.947	100.797	100.647	2.500	97.769	97.619	97.469	3.250	99.157	99.007	98.857
3.500	102.073	101.923	101.773	3.500	101.369	101.219	101.069	2.625	98.256	98.106	97.956	3.375	99.456	99.306	99.156
3.625	102.594	102.444	102.294	3.625	101.716	101.566	101.416	2.750	98.042	97.892	97.742	3.500	99.104	98.954	98.804
3.750	101.761	101.611	101.461	3.750	101.254	101.104	100.954	2.875	98.518	98.368	98.218	3.625	99.120	98.970	98.820
3.875	102.242	102.092	101.942	3.875	101.628	101.478	101.328	3.000	98.987	98.837	98.687	Margin = 2.250		Index = 1.750	
4.000	102.692	102.542	102.392	4.000	101.972	101.822	101.672	3.125	99.363	99.213	99.063	30 Year OTC "Borrower Paid Only for USDA"			
4.125	103.103	102.953	102.803	4.125	102.253	102.103	101.953	3.250	100.612	100.462	100.312	Rate	30 Day	45 Day	60 Day
4.375	102.434	102.334	102.234	4.375	101.747	101.647	101.547	3.375	101.006	100.856	100.706	3.875	101.842	101.592	101.342
4.500	102.860	102.760	102.660	4.500	101.988	101.888	101.788	3.500	101.405	101.255	101.105	4.000	102.292	102.042	101.792
4.625	103.237	103.137	103.037	4.625	102.343	102.243	102.143	3.625	101.730	101.580	101.430	4.125	102.703	102.453	102.203
4.750	103.362	103.262	103.162	4.750	102.223	102.123	102.023	3.750	101.828	101.678	101.528	4.375	102.034	101.784	101.534
4.875	103.041	102.941	102.841	4.875	102.484	102.384	102.284	3.875	102.179	102.029	101.879	4.500	102.460	102.210	101.960
5.000	103.402	103.302	103.202	5.000	102.725	102.625	102.525	4.000	102.500	102.350	102.200	4.625	102.837	102.587	102.337
5.125	103.478	103.378	103.278	5.125	103.080	102.980	102.880	4.125	102.719	102.569	102.419	4.875	102.641	102.391	102.141
5.375	103.278	103.178	103.078	5.375	102.847	102.747	102.647	4.250	102.270	102.120	101.970	5.000	103.002	102.752	102.502
5.500	103.576	103.476	103.376	5.500	103.087	102.987	102.887	4.375	102.426	102.276	102.126	5.125	103.078	102.828	102.578
5.625	103.840	103.740	103.640	5.625	103.443	103.343	103.243	4.500	102.651	102.501	102.351	5.500	103.176	102.926	102.676
5.875	103.890	103.790	103.690	5.875	103.459	103.359	103.259	4.625	102.990	102.840	102.690	5.625	103.440	103.190	102.940

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	101.303	101.053	100.803	4.125	N/A	N/A	N/A
4.250	101.428	101.178	100.928	4.250	N/A	N/A	N/A
4.375	100.634	100.384	100.134	4.375	N/A	N/A	N/A
4.500	101.060	100.810	100.560	4.500	N/A	N/A	N/A
4.625	101.437	101.187	100.937	4.625	N/A	N/A	N/A
5.000	101.602	101.352	101.102	5.000	N/A	N/A	N/A
5.125	101.678	101.428	101.178	5.125	N/A	N/A	N/A
5.250	101.931	101.681	101.431	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:	9/5/2019	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	99.092	98.842	98.592	
4.000	99.542	99.292	99.042	
4.125	99.953	99.703	99.453	
4.375	99.284	99.034	98.784	
4.500	99.710	99.460	99.210	
4.625	100.087	99.837	99.587	
4.875	99.891	99.641	99.391	
5.000	100.252	100.002	99.752	
5.125	100.328	100.078	99.828	
5.500	100.426	100.176	99.926	
5.625	100.690	100.440	100.190	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/7/2019

45 Day Lock Exp.:

10/21/2019

60 Day Lock Exp.:

11/4/2019

W. Rate Sheet Dated: 9/5/2019

Release Time: 10:00 am ET

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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	100.802	100.652	100.502	3.250	100.623	100.473	100.323	2.375	95.566	95.416	95.266	3.125	99.784	99.634	99.484
3.375	101.347	101.197	101.047	3.375	101.040	100.890	100.740	2.500	96.049	95.899	95.749	3.250	99.829	99.679	99.529
3.500	101.886	101.736	101.586	3.500	101.461	101.311	101.161	2.625	96.536	96.386	96.236	3.375	100.128	99.978	99.828
3.625	102.407	102.257	102.107	3.625	101.808	101.658	101.508	2.750	98.135	97.985	97.835	3.500	99.777	99.627	99.477
3.750	101.386	101.236	101.086	3.750	101.159	101.009	100.859	2.875	98.611	98.461	98.311	3.625	99.793	99.643	99.493
3.875	101.867	101.717	101.567	3.875	101.533	101.383	101.233	3.000	99.080	98.930	98.780	Margin = 2.250		Index = 1.750	
4.000	102.317	102.167	102.017	4.000	101.877	101.727	101.577	3.125	99.455	99.305	99.155				
4.125	102.728	102.578	102.428	4.125	102.158	102.008	101.858	3.250	100.705	100.555	100.405				
4.375	102.496	102.396	102.296	4.375	102.089	101.989	101.889	3.375	101.099	100.949	100.799				
4.500	102.922	102.822	102.722	4.500	102.330	102.230	102.130	3.500	101.498	101.348	101.198				
4.625	103.300	103.200	103.100	4.625	102.685	102.585	102.485	3.625	101.822	101.672	101.522				
4.750	103.300	103.200	103.100	4.750	102.440	102.340	102.240	3.750	101.733	101.583	101.433				
4.875	102.978	102.878	102.778	4.875	102.702	102.602	102.502	3.875	102.084	101.934	101.784				
5.000	103.340	103.240	103.140	5.000	102.942	102.842	102.742	4.000	102.405	102.255	102.105				
5.125	103.415	103.315	103.215	5.125	103.298	103.198	103.098	4.125	102.624	102.474	102.324				
5.375	103.090	102.990	102.890	5.375	102.939	102.839	102.739	4.250	102.613	102.463	102.313				
5.500	103.388	103.288	103.188	5.500	103.180	103.080	102.980	4.375	102.768	102.618	102.468				
5.625	103.653	103.553	103.453	5.625	103.535	103.435	103.335	4.500	102.993	102.843	102.693				
5.875	103.250	103.150	103.050	5.875	103.098	102.998	102.898	4.625	103.333	103.183	103.033				

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	99.652	99.502	99.352	3.250	99.193	99.043	98.893	2.375	95.886	95.736	95.586	3.125	97.774	97.624	97.474
3.375	100.197	100.047	99.897	3.375	99.610	99.460	99.310	2.500	96.369	96.219	96.069	3.250	97.819	97.669	97.519
3.500	100.736	100.586	100.436	3.500	100.031	99.881	99.731	2.625	96.856	96.706	96.556	3.375	98.118	97.968	97.818
3.625	101.257	101.107	100.957	3.625	100.378	100.228	100.078	2.750	97.486	97.336	97.186	3.500	97.767	97.617	97.467
3.750	100.236	100.086	99.936	3.750	99.729	99.579	99.429	2.875	97.962	97.812	97.662	3.625	97.783	97.633	97.483
3.875	100.717	100.567	100.417	3.875	100.103	99.953	99.803	3.000	98.431	98.281	98.131	Margin = 2.250		Index = 1.750	
4.000	101.167	101.017	100.867	4.000	100.447	100.297	100.147	3.125	98.807	98.657	98.507	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.578	101.428	101.278	4.125	100.728	100.578	100.428	3.250	99.775	99.625	99.475	Rate	30 Day	45 Day	60 Day
4.375	101.346	101.246	101.146	4.375	100.659	100.559	100.459	3.375	100.169	100.019	99.869	3.875	100.317	100.067	99.817
4.500	101.772	101.672	101.572	4.500	100.900	100.800	100.700	3.500	100.568	100.418	100.268	4.000	100.767	100.517	100.267
4.625	102.150	102.050	101.950	4.625	101.255	101.155	101.055	3.625	100.892	100.742	100.592	4.125	101.178	100.928	100.678
4.750	102.150	102.050	101.950	4.750	101.010	100.910	100.810	3.750	100.420	100.270	100.120	4.375	100.946	100.696	100.446
4.875	101.828	101.728	101.628	4.875	101.272	101.172	101.072	3.875	100.771	100.621	100.471	4.500	101.372	101.122	100.872
5.000	102.190	102.090	101.990	5.000	101.512	101.412	101.312	4.000	101.092	100.942	100.792	4.625	101.750	101.500	101.250
5.125	102.265	102.165	102.065	5.125	101.868	101.768	101.668	4.125	101.311	101.161	101.011	4.875	101.428	101.178	100.928
5.375	101.940	101.840	101.740	5.375	101.509	101.409	101.309	4.250	100.620	100.470	100.320	5.000	101.790	101.540	101.290
5.500	102.238	102.138	102.038	5.500	101.750	101.650	101.550	4.375	100.776	100.626	100.476	5.125	101.865	101.615	101.365
5.625	102.503	102.403	102.303	5.625	102.105	102.005	101.905	4.500	101.001	100.851	100.701	5.500	101.838	101.588	101.338
5.875	102.100	102.000	101.900	5.875	101.668	101.568	101.468	4.625	101.340	101.190	101.040	5.625	102.103	101.853	101.603

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	99.428	99.178	98.928	4.125	N/A	N/A	N/A	
4.250	99.991	99.741	99.491	4.250	N/A	N/A	N/A	
4.375	99.196	98.946	98.696	4.375	N/A	N/A	N/A	
4.500	99.622	99.372	99.122	4.500	N/A	N/A	N/A	
4.625	100.000	99.750	99.500	4.625	N/A	N/A	N/A	
5.000	100.040	99.790	99.540	5.000	N/A	N/A	N/A	
5.125	100.115	99.865	99.615	5.125	N/A	N/A	N/A	
5.250	100.244	99.994	99.744	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:	9/5/2019	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	97.567	97.317	97.067	
4.000	98.017	97.767	97.517	
4.125	98.428	98.178	97.928	
4.375	98.196	97.946	97.696	
4.500	98.622	98.372	98.122	
4.625	99.000	98.750	98.500	
4.875	98.678	98.428	98.178	
5.000	99.040	98.790	98.540	
5.125	99.115	98.865	98.615	
5.500	99.088	98.838	98.588	
5.625	99.353	99.103	98.853	

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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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Lockdesk Phone:

Lockdesk Hours:

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/7/2019

45 Day Lock Exp.:

10/21/2019

60 Day Lock Exp.:

11/4/2019

W. Rate Sheet Dated: 9/5/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																															
30/25 Year						30/25 Year 105-125						30/25 Year >125						30/25 Year SC						30/25 Year SC 105-125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.912	100.805	100.712	3.375	101.241	101.139	101.041	3.375	101.241	101.139	101.041	4.000	102.783	102.683	102.583	4.000	102.408	102.308	102.208	4.000	102.408	102.308	102.208	4.000	102.408	102.308	102.208	4.000	102.408	102.308	102.208
3.375	101.491	101.389	101.291	3.500	101.745	101.645	101.545	3.500	101.745	101.645	101.545	4.125	102.781	102.681	102.581	4.125	102.406	102.306	102.206	4.125	102.406	102.306	102.206	4.125	102.406	102.306	102.206	4.125	102.406	102.306	102.206
3.500	101.995	101.895	101.795	3.625	102.043	101.943	101.843	3.625	102.043	101.943	101.843	4.250	102.536	102.436	102.336	4.250	102.161	102.061	101.961	4.250	102.161	102.061	101.961	4.250	102.161	102.061	101.961	4.250	102.161	102.061	101.961
3.625	102.293	102.193	102.093	3.750	102.110	102.010	101.910	3.750	102.110	102.010	101.910	4.375	102.813	102.713	102.613	4.375	102.438	102.338	102.238	4.375	102.438	102.338	102.238	4.375	102.438	102.338	102.238	4.375	102.438	102.338	102.238
3.750	102.360	102.260	102.160	3.875	102.571	102.471	102.371	3.875	102.571	102.471	102.371	4.500	103.049	102.949	102.849	4.500	102.424	102.324	102.224	4.500	102.424	102.324	102.224	4.500	102.424	102.324	102.224	4.500	102.424	102.324	102.224
3.875	102.821	102.721	102.621	3.990	102.805	102.705	102.605	3.990	102.805	102.705	102.605	4.625	103.059	102.959	102.859	4.625	102.434	102.334	102.234	4.625	102.434	102.334	102.234	4.625	102.434	102.334	102.234	4.625	102.434	102.334	102.234
3.990	103.180	103.080	102.980	4.000	102.905	102.805	102.705	4.000	102.905	102.805	102.705	4.750	102.784	102.684	102.584	4.750	102.159	102.059	101.959	4.750	102.159	102.059	101.959	4.750	102.159	102.059	101.959	4.750	102.159	102.059	101.959
4.000	103.280	103.180	103.080	4.125	102.903	102.803	102.703	4.125	102.903	102.803	102.703	4.875	103.072	102.972	102.872	4.875	102.447	102.347	102.247	4.875	102.447	102.347	102.247	4.875	102.447	102.347	102.247	4.875	102.447	102.347	102.247
4.125	103.278	103.178	103.078	4.250	102.720	102.620	102.520	4.250	102.720	102.620	102.520	4.990	103.202	103.102	103.002	4.990	102.202	102.102	102.002	4.990	102.202	102.102	102.002	4.990	102.202	102.102	102.002	4.990	102.202	102.102	102.002
4.250	103.095	102.995	102.895	4.375	102.997	102.897	102.797	4.375	102.997	102.897	102.797	5.000	103.302	103.202	103.102	5.000	102.302	102.202	102.102	5.000	102.302	102.202	102.102	5.000	102.302	102.202	102.102	5.000	102.302	102.202	102.102
4.375	103.372	103.272	103.172	4.500	102.983	102.883	102.783	4.500	102.983	102.883	102.783	5.125	102.627	102.527	102.427	5.125	102.427	102.327	102.227	5.125	102.427	102.327	102.227	5.125	102.427	102.327	102.227	5.125	102.427	102.327	102.227
4.500	103.608	103.508	103.408	4.625	102.993	102.893	102.793	4.625	102.993	102.893	102.793	5.250	103.033	102.933	102.833	5.250	102.033	101.933	101.833	5.250	102.033	101.933	101.833	5.250	102.033	101.933	101.833	5.250	102.033	101.933	101.833
4.625	103.618	103.518	103.418	4.750	103.216	103.116	103.016	4.750	103.216	103.116	103.016	5.375	102.472	102.372	102.272	5.375	102.472	102.372	102.272	5.375	102.472	102.372	102.272	5.375	102.472	102.372	102.272	5.375	102.472	102.372	102.272
4.750	103.841	103.741	103.641	4.875	103.504	103.404	103.304	4.875	103.504	103.404	103.304	5.500	102.581	102.481	102.381	5.500	102.581	102.481	102.381	5.500	102.581	102.481	102.381	5.500	102.581	102.481	102.381	5.500	102.581	102.481	102.381
4.875	104.129	104.029	103.929	4.990	103.259	103.159	103.059	4.990	103.259	103.159	103.059	5.625	103.156	103.056	102.956	5.625	103.156	103.056	102.956	5.625	103.156	103.056	102.956	5.625	103.156	103.056	102.956	5.625	103.156	103.056	102.956
4.990	104.259	104.159	104.059	5.000	103.359	103.259	103.159	5.000	103.359	103.259	103.159	5.750	103.444	103.344	103.244	5.750	103.444	103.344	103.244	5.750	103.444	103.344	103.244	5.750	103.444	103.344	103.244	5.750	103.444	103.344	103.244
5.000	104.359	104.259	104.159	5.125	103.810	103.710	103.610	5.125	103.810	103.710	103.610	5.875	103.545	103.445	103.345	5.875	103.545	103.445	103.345	5.875	103.545	103.445	103.345	5.875	103.545	103.445	103.345	5.875	103.545	103.445	103.345
5.125	104.810	104.710	104.610	5.250	104.216	104.116	104.016	5.250	104.216	104.116	104.016	5.990	103.470	103.370	103.270	5.990	103.470	103.370	103.270	5.990	103.470	103.370	103.270	5.990	103.470	103.370	103.270	5.990	103.470	103.370	103.270
5.250	105.216	105.116	105.016	5.375	105.406	105.306	105.206	5.375	105.406	105.306	105.206	6.000	103.570	103.470	103.370	6.000	103.570	103.470	103.370	6.000	103.570	103.470	103.370	6.000	103.570	103.470	103.370	6.000	103.570	103.470	103.370
30/25 Year SC >125						20 Year						20 Year 105-125						20 Year >125						15 Year							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	102.408	102.308	102.208	3.125	100.470	100.298	100.270	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.375	102.262	102.162	102.062	3.375	102.262	102.162	102.062
4.125	102.406	102.306	102.206	3.250	101.088	100.919	100.888	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.500	102.446	102.346	102.246	3.500	102.446	102.346	102.246
4.250	102.161	102.061	101.961	3.375	101.630	101.468	101.430	3.375	0.000	0.000	0.000	3.375	0.000	0.000	0.000	3.375	0.000	0.000	0.000	3.375	0.000	0.000	0.000	3.625	102.370	102.270	102.170	3.625	102.370	102.270	102.170
4.375	102.438	102.338	102.238	3.500	102.011	101.853	101.811	3.500	102.011	101.853	101.811	3.500	102.011	101.853	101.811	3.500	102.011	101.853	101.811	3.500	102.011	101.853	101.811	3.750	102.897	102.797	102.697	3.750	102.897	102.797	102.697
4.500	102.424	102.324	102.224	3.625	102.302	102.202	102.102	3.625	102.302	102.202	102.102	3.625	102.302	102.202	102.102	3.625	102.302	102.202	102.102	3.625	102.302	102.202	102.102	3.875	103.068	102.968	102.868	3.875	103.068	102.968	102.868
4.625	102.434	102.334	102.234	3.750	102.738	102.638	102.538	3.750	102.738	102.638	102.538	3.750	102.738	102.638	102.538	3.750	102.738	102.638	102.538	3.750	102.738	102.638	102.538	3.990	103.351	103.251	103.151	3.990	103.351	103.251	103.151
4.750	102.159	102.059	101.959	3.875	103.084	102.984	102.884	3.875	103.084	102.984	102.884	3.875	103.084	102.984	102.884	3.875	103.084	102.984	102.884	3.875	103.084	102.984	102.884	4.000	103.451	103.351	103.251	4.000	103.451	103.351	103.251
4.875	102.447	102.347	102.247	3.990	103.359	103.259	103.159	3.990	103.359	103.259	103.159	3.990	103.359	103.259	103.159	3.990	103.359	103.259	103.159	3.990	103.359	103.259	103.159	4.125	103.397	103.297	103.197	4.125	103.397	103.297	103.197
4.990	102.202	102.102	102.002	4.000	103.459	103.359	103.259	4.000	103.459	103.359	103.259	4.000	103.459	103.359	103.259	4.000	103.459	103.359	103.259	4.000	103.459	103.359	103.259	4.250	103.823	103.723	103.623	4.250	103.823	103.723	103.623
5.000	102.302	102.202	102.102	4.125	103.575	103.475	103.375	4.125	103.575	103.475	103.375	4.125	103.575	103.475	103.375	4.125	103.575	103.475	103.375	4.125	103.575	103.475	103.375	4.375	104.162	104.062	103.962	4.375	104.162	104.062	103.962
5.125	101.627	101.527	101.427	4.250	103.415	103.315	103.215	4.250	103.415	103.315	103.215	4.250	103.415	103.315	103.215	4.250	103.415	103.315	103.215	4.250	103.415	103.315	103.215	4.500	103.372	103.272	103.172	4.500	103.372	103.272	103.172
5.250	102.033	101.933	101.833	4.375	103.701	103.601	103.501	4.375	103.701	103.601	103.501	4.375	103.701	103.601	103.501	4.375	103.701	103.601	103.501	4.375	103.701	103.601	103.501	4.625	103.798	103.698	103.598	4.625	103.798	103.698	103.598
5.375	102.472	102.372	102																												



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/7/2019

45 Day Lock Exp.:

10/21/2019

60 Day Lock Exp.:

11/4/2019

W. Rate Sheet Dated: 9/5/2019

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	100.956	100.856	100.756	3.125	100.607	100.445	100.407	3.375	102.302	102.202	102.102	4.000	102.499	102.399	102.299	3.375	101.239	101.139	101.039
3.375	101.521	101.421	101.321	3.250	101.191	101.030	100.991	3.500	102.483	102.383	102.283	4.125	102.498	102.398	102.298	3.500	101.420	101.320	101.220
3.500	102.023	101.923	101.823	3.375	101.765	101.613	101.565	3.625	102.427	102.327	102.227	4.250	102.317	102.217	102.117	3.625	100.865	100.765	100.665
3.625	102.307	102.207	102.107	3.500	102.135	101.987	101.935	3.750	102.947	102.847	102.747	4.375	102.595	102.495	102.395	3.750	101.385	101.285	101.185
3.750	102.436	102.336	102.236	3.625	102.365	102.265	102.165	3.875	103.124	103.024	102.924	4.500	102.791	102.691	102.591	3.875	101.562	101.462	101.362
3.875	102.903	102.803	102.703	3.750	102.792	102.692	102.592	3.990	103.371	103.271	103.171	4.625	102.803	102.703	102.603	3.990	101.809	101.709	101.609
3.990	103.246	103.146	103.046	3.875	103.123	103.023	102.923	4.000	103.471	103.371	103.271	4.750	102.571	102.471	102.371	4.000	101.909	101.809	101.709
4.000	103.346	103.246	103.146	3.990	103.385	103.285	103.185	4.125	103.406	103.306	103.206	4.875	102.852	102.752	102.652	4.125	101.345	101.245	101.145
4.125	103.345	103.245	103.145	4.000	103.485	103.385	103.285	4.250	103.825	103.725	103.625	4.990	102.977	102.877	102.777	4.250	101.764	101.664	101.564
4.250	103.226	103.126	103.026	4.125	103.598	103.498	103.398	4.375	104.160	104.060	103.960	5.000	103.077	102.977	102.877	4.375	102.099	101.999	101.899
4.375	103.504	103.404	103.304	4.250	103.533	103.433	103.333	4.500	103.458	103.358	103.258	5.125	102.337	102.237	102.137	4.500	101.051	100.886	100.822
4.500	103.700	103.600	103.500	4.375	103.810	103.710	103.610	4.625	103.875	103.709	103.645	5.250	102.733	102.633	102.533	4.625	101.468	101.302	101.238
4.625	103.712	103.612	103.512	4.500	104.098	103.998	103.898	4.750	104.169	104.003	103.939	5.375	102.059	101.959	101.859	4.750	101.762	101.596	101.532
4.750	103.978	103.878	103.778	4.625	104.036	103.936	103.836	4.875	104.405	104.242	104.178	5.500	102.286	102.186	102.086	4.875	102.002	101.839	101.775
4.875	104.259	104.159	104.059	4.750	104.232	104.132	104.032	4.990	104.244	104.144	104.044	5.625	102.851	102.751	102.651	4.990	102.337	102.237	102.137
4.990	104.384	104.284	104.184	4.875	104.590	104.490	104.390	5.000	104.344	104.244	104.144	5.750	103.137	103.037	102.937	5.000	102.437	102.337	102.237
5.000	104.484	104.384	104.284	4.990	104.754	104.654	104.554	5.125	104.607	104.507	104.407	5.875	103.234	103.134	103.034	5.125	102.700	102.600	102.500
5.125	104.870	104.770	104.670	5.000	104.854	104.754	104.654	5.250	104.702	104.602	104.502	5.990	103.158	103.058	102.958	5.250	102.795	102.695	102.595
5.250	105.266	105.166	105.066	5.125	105.073	104.973	104.873	5.375	0.000	0.000	0.000	6.000	103.258	103.158	103.058	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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/7/2019

45 Day Lock Exp.:

10/21/2019

60 Day Lock Exp.:

11/4/2019

W. Rate Sheet Dated: 9/5/2019

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	98.946	98.884	98.821	
3.875	99.286	99.224	99.161	
4.000	99.598	99.536	99.473	
4.125	99.738	99.675	99.613	
4.250	99.884	99.822	99.759	
4.375	100.117	100.054	99.992	
4.500	100.342	100.280	100.217	
4.625	100.687	100.625	100.562	
4.750	100.957	100.894	100.832	
4.875	101.231	101.169	101.106	
5.000	101.608	101.545	101.483	
5.125	101.932	101.869	101.807	
5.250	102.269	102.207	102.144	

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	98.893	98.768	98.643	
3.375	99.422	99.297	99.172	
3.500	99.760	99.635	99.510	
3.625	100.068	99.943	99.818	
3.750	100.528	100.403	100.278	
3.875	101.014	100.889	100.764	
4.000	101.185	101.060	100.935	
4.125	101.370	101.245	101.120	
4.250	101.609	101.484	101.359	
4.375	101.932	101.807	101.682	
4.500	102.068	101.943	101.818	

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	97.590	97.465	97.340	
3.375	97.998	97.873	97.748	
3.500	98.402	98.277	98.152	
3.625	98.779	98.654	98.529	
3.750	99.193	99.068	98.943	
3.875	99.704	99.579	99.454	
4.000	99.971	99.846	99.721	
4.125	100.278	100.153	100.028	
4.250	100.560	100.435	100.310	
4.375	100.818	100.693	100.568	
4.500	101.052	100.927	100.802	
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)