



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.: 11/5/2019

W. Rate Sheet Dated: 9/6/2019

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	102.046	101.896	101.746	3.250	101.482	101.332	101.182	2.375	98.292	98.142	97.992	3.125	100.112	99.962	99.812
3.375	102.590	102.440	102.290	3.375	101.899	101.749	101.599	2.500	98.776	98.626	98.476	3.250	100.157	100.007	99.857
3.500	103.130	102.980	102.830	3.500	102.320	102.170	102.020	2.625	99.263	99.113	98.963	3.375	100.456	100.306	100.156
3.625	103.651	103.501	103.351	3.625	102.667	102.517	102.367	2.750	98.955	98.805	98.655	3.500	100.104	99.954	99.804
3.750	102.864	102.714	102.564	3.750	102.252	102.102	101.952	2.875	99.431	99.281	99.131	3.625	100.120	99.970	99.820
3.875	103.345	103.195	103.045	3.875	102.626	102.476	102.326	3.000	99.900	99.750	99.600	Margin = 2.250		Index = 1.750	
4.000	103.795	103.645	103.495	4.000	102.970	102.820	102.670	3.125	100.276	100.126	99.976				
4.125	104.207	104.057	103.907	4.125	103.245	103.095	102.945	3.250	101.603	101.453	101.303				
4.375	103.584	103.484	103.384	4.375	102.778	102.678	102.578	3.375	101.997	101.847	101.697				
4.500	104.010	103.910	103.810	4.500	103.019	102.919	102.819	3.500	102.396	102.246	102.096				
4.625	104.387	104.287	104.187	4.625	103.374	103.274	103.174	3.625	102.721	102.571	102.421				
4.750	104.512	104.412	104.312	4.750	103.145	103.045	102.945	3.750	102.784	102.634	102.484				
4.875	104.081	103.981	103.881	4.875	103.406	103.306	103.206	3.875	103.135	102.985	102.835				
5.000	104.443	104.343	104.243	5.000	103.647	103.547	103.447	4.000	103.456	103.306	103.156				
5.125	104.519	104.419	104.319	5.125	104.002	103.902	103.802	4.125	103.676	103.526	103.376				
5.375	104.443	104.343	104.243	5.375	103.894	103.794	103.694	4.250	103.200	103.050	102.900				
5.500	104.741	104.641	104.541	5.500	104.135	104.035	103.935	4.375	103.357	103.207	103.057				
5.625	105.006	104.906	104.806	5.625	104.490	104.390	104.290	4.500	103.582	103.432	103.282				
5.875	105.900	105.800	105.700	5.875	105.350	105.250	105.150	4.625	103.921	103.771	103.621				

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	100.896	100.746	100.596	3.250	100.482	100.332	100.182	2.375	97.292	97.142	96.992	3.125	99.112	98.962	98.812
3.375	101.440	101.290	101.140	3.375	100.899	100.749	100.599	2.500	97.776	97.626	97.476	3.250	99.157	99.007	98.857
3.500	101.980	101.830	101.680	3.500	101.320	101.170	101.020	2.625	98.263	98.113	97.963	3.375	99.456	99.306	99.156
3.625	102.501	102.351	102.201	3.625	101.667	101.517	101.367	2.750	97.955	97.805	97.655	3.500	99.104	98.954	98.804
3.750	101.714	101.564	101.414	3.750	101.252	101.102	100.952	2.875	98.431	98.281	98.131	3.625	99.120	98.970	98.820
3.875	102.195	102.045	101.895	3.875	101.626	101.476	101.326	3.000	98.900	98.750	98.600	Margin = 2.250		Index = 1.750	
4.000	102.645	102.495	102.345	4.000	101.970	101.820	101.670	3.125	99.276	99.126	98.976	30 Year OTC "Borrower Paid Only for USDA"			
4.125	103.057	102.907	102.757	4.125	102.245	102.095	101.945	3.250	100.603	100.453	100.303	Rate	30 Day	45 Day	60 Day
4.375	102.434	102.334	102.234	4.375	101.778	101.678	101.578	3.375	100.997	100.847	100.697	3.875	101.795	101.545	101.295
4.500	102.860	102.760	102.660	4.500	102.019	101.919	101.819	3.500	101.396	101.246	101.096	4.000	102.245	101.995	101.745
4.625	103.237	103.137	103.037	4.625	102.374	102.274	102.174	3.625	101.721	101.571	101.421	4.125	102.657	102.407	102.157
4.750	103.362	103.262	103.162	4.750	102.145	102.045	101.945	3.750	101.784	101.634	101.484	4.375	102.034	101.784	101.534
4.875	102.931	102.831	102.731	4.875	102.406	102.306	102.206	3.875	102.135	101.985	101.835	4.500	102.460	102.210	101.960
5.000	103.293	103.193	103.093	5.000	102.647	102.547	102.447	4.000	102.456	102.306	102.156	4.625	102.837	102.587	102.337
5.125	103.369	103.269	103.169	5.125	103.002	102.902	102.802	4.125	102.676	102.526	102.376	4.875	102.531	102.281	102.031
5.375	103.293	103.193	103.093	5.375	102.894	102.794	102.694	4.250	102.200	102.050	101.900	5.000	102.893	102.643	102.393
5.500	103.591	103.491	103.391	5.500	103.135	103.035	102.935	4.375	102.357	102.207	102.057	5.125	102.969	102.719	102.469
5.625	103.856	103.756	103.656	5.625	103.490	103.390	103.290	4.500	102.582	102.432	102.282	5.500	103.191	102.941	102.691
5.875	104.750	104.650	104.550	5.875	104.350	104.250	104.150	4.625	102.921	102.771	102.621	5.625	103.456	103.206	102.956

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
3.375	99.640	99.390	99.140	3.375	N/A	N/A	N/A
3.500	100.180	99.930	99.680	3.500	N/A	N/A	N/A
3.625	100.701	100.451	100.201	3.625	N/A	N/A	N/A
3.750	99.914	99.664	99.414	3.750	N/A	N/A	N/A
3.875	100.395	100.145	99.895	3.875	N/A	N/A	N/A
4.000	100.845	100.595	100.345	4.000	N/A	N/A	N/A
4.125	101.257	101.007	100.757	4.125	N/A	N/A	N/A
4.250	101.382	101.132	100.882	4.250	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:	9/6/2019	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	99.045	98.795	98.545	
4.000	99.495	99.245	98.995	
4.125	99.907	99.657	99.407	
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	99.781	99.531	99.281	
5.000	100.143	99.893	99.643	
5.125	100.219	99.969	99.719	
5.500	100.441	100.191	99.941	
5.625	100.706	100.456	100.206	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/7/2019

45 Day Lock Exp.:

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60 Day Lock Exp.:

11/5/2019

W. Rate Sheet Dated: 9/6/2019

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	100.709	100.559	100.409	3.250	100.575	100.425	100.275	2.375	95.572	95.422	95.272	3.125	99.784	99.634	99.484
3.375	101.253	101.103	100.953	3.375	100.991	100.841	100.691	2.500	96.056	95.906	95.756	3.250	99.829	99.679	99.529
3.500	101.792	101.642	101.492	3.500	101.412	101.262	101.112	2.625	96.543	96.393	96.243	3.375	100.128	99.978	99.828
3.625	102.313	102.163	102.013	3.625	101.760	101.610	101.460	2.750	98.048	97.898	97.748	3.500	99.777	99.627	99.477
3.750	101.339	101.189	101.039	3.750	101.157	101.007	100.857	2.875	98.524	98.374	98.224	3.625	99.793	99.643	99.493
3.875	101.820	101.670	101.520	3.875	101.531	101.381	101.231	3.000	98.993	98.843	98.693	Margin = 2.250		Index = 1.750	
4.000	102.270	102.120	101.970	4.000	101.875	101.725	101.575	3.125	99.368	99.218	99.068				
4.125	102.682	102.532	102.382	4.125	102.150	102.000	101.850	3.250	100.696	100.546	100.396				
4.375	102.496	102.396	102.296	4.375	102.121	102.021	101.921	3.375	101.090	100.940	100.790				
4.500	102.922	102.822	102.722	4.500	102.362	102.262	102.162	3.500	101.489	101.339	101.189				
4.625	103.300	103.200	103.100	4.625	102.717	102.617	102.517	3.625	101.813	101.663	101.513				
4.750	103.300	103.200	103.100	4.750	102.362	102.262	102.162	3.750	101.689	101.539	101.389				
4.875	102.869	102.769	102.669	4.875	102.624	102.524	102.424	3.875	102.040	101.890	101.740				
5.000	103.231	103.131	103.031	5.000	102.865	102.765	102.665	4.000	102.361	102.211	102.061				
5.125	103.306	103.206	103.106	5.125	103.220	103.120	103.020	4.125	102.581	102.431	102.281				
5.375	103.106	103.006	102.906	5.375	102.986	102.886	102.786	4.250	102.542	102.392	102.242				
5.500	103.404	103.304	103.204	5.500	103.227	103.127	103.027	4.375	102.699	102.549	102.399				
5.625	103.668	103.568	103.468	5.625	103.582	103.482	103.382	4.500	102.924	102.774	102.624				
5.875	104.109	104.009	103.909	5.875	103.989	103.889	103.789	4.625	103.264	103.114	102.964				

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	99.559	99.409	99.259	3.250	99.145	98.995	98.845	2.375	95.892	95.742	95.592	3.125	97.774	97.624	97.474
3.375	100.103	99.953	99.803	3.375	99.561	99.411	99.261	2.500	96.376	96.226	96.076	3.250	97.819	97.669	97.519
3.500	100.642	100.492	100.342	3.500	99.982	99.832	99.682	2.625	96.863	96.713	96.563	3.375	98.118	97.968	97.818
3.625	101.163	101.013	100.863	3.625	100.330	100.180	100.030	2.750	97.399	97.249	97.099	3.500	97.767	97.617	97.467
3.750	100.189	100.039	99.889	3.750	99.727	99.577	99.427	2.875	97.875	97.725	97.575	3.625	97.783	97.633	97.483
3.875	100.670	100.520	100.370	3.875	100.101	99.951	99.801	3.000	98.344	98.194	98.044	Margin = 2.250		Index = 1.750	
4.000	101.120	100.970	100.820	4.000	100.445	100.295	100.145	3.125	98.719	98.569	98.419	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.532	101.382	101.232	4.125	100.720	100.570	100.420	3.250	99.766	99.616	99.466	Rate	30 Day	45 Day	60 Day
4.375	101.346	101.246	101.146	4.375	100.691	100.591	100.491	3.375	100.160	100.010	99.860	3.875	100.270	100.020	99.770
4.500	101.772	101.672	101.572	4.500	100.932	100.832	100.732	3.500	100.559	100.409	100.259	4.000	100.720	100.470	100.220
4.625	102.150	102.050	101.950	4.625	101.287	101.187	101.087	3.625	100.883	100.733	100.583	4.125	101.132	100.882	100.632
4.750	102.150	102.050	101.950	4.750	100.932	100.832	100.732	3.750	100.376	100.226	100.076	4.375	100.946	100.696	100.446
4.875	101.719	101.619	101.519	4.875	101.194	101.094	100.994	3.875	100.727	100.577	100.427	4.500	101.372	101.122	100.872
5.000	102.081	101.981	101.881	5.000	101.435	101.335	101.235	4.000	101.048	100.898	100.748	4.625	101.750	101.500	101.250
5.125	102.156	102.056	101.956	5.125	101.790	101.690	101.590	4.125	101.268	101.118	100.968	4.875	101.319	101.069	100.819
5.375	101.956	101.856	101.756	5.375	101.556	101.456	101.356	4.250	100.550	100.400	100.250	5.000	101.681	101.431	101.181
5.500	102.254	102.154	102.054	5.500	101.797	101.697	101.597	4.375	100.707	100.557	100.407	5.125	101.756	101.506	101.256
5.625	102.518	102.418	102.318	5.625	102.152	102.052	101.952	4.500	100.932	100.782	100.632	5.500	101.854	101.604	101.354
5.875	102.959	102.859	102.759	5.875	102.559	102.459	102.359	4.625	101.271	101.121	100.971	5.625	102.118	101.868	101.618

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	97.953	97.703	97.453	3.375	N/A	N/A	N/A
3.500	98.492	98.242	97.992	3.500	N/A	N/A	N/A
3.625	99.013	98.763	98.513	3.625	N/A	N/A	N/A
3.750	98.039	97.789	97.539	3.750	N/A	N/A	N/A
3.875	98.520	98.270	98.020	3.875	N/A	N/A	N/A
4.000	98.970	98.720	98.470	4.000	N/A	N/A	N/A
4.125	99.382	99.132	98.882	4.125	N/A	N/A	N/A
4.250	99.944	99.694	99.444	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:	9/6/2019	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	97.520	97.270	97.020	
4.000	97.970	97.720	97.470	
4.125	98.382	98.132	97.882	
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	98.569	98.319	98.069	
5.000	98.931	98.681	98.431	
5.125	99.006	98.756	98.506	
5.500	99.104	98.854	98.604	
5.625	99.368	99.118	98.868	

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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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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.:

11/5/2019

W. Rate Sheet Dated: 9/6/2019

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	100.919	100.811	100.719	3.375	101.255	101.150	101.055	3.375	101.255	101.150	101.055	4.000	102.853	102.753	102.653	4.000	102.478	102.378	102.278
3.375	101.505	101.400	101.305	3.500	101.776	101.676	101.576	3.500	101.776	101.676	101.576	4.125	102.849	102.749	102.649	4.125	102.474	102.374	102.274
3.500	102.026	101.926	101.826	3.625	102.079	101.979	101.879	3.625	102.079	101.979	101.879	4.250	102.719	102.619	102.519	4.250	102.344	102.244	102.144
3.625	102.329	102.229	102.129	3.750	102.138	102.038	101.938	3.750	102.138	102.038	101.938	4.375	103.010	102.910	102.810	4.375	102.635	102.535	102.435
3.750	102.388	102.288	102.188	3.875	102.624	102.524	102.424	3.875	102.624	102.524	102.424	4.500	103.219	103.119	103.019	4.500	102.594	102.494	102.394
3.875	102.874	102.774	102.674	3.990	102.865	102.765	102.665	3.990	102.865	102.765	102.665	4.625	103.230	103.130	103.030	4.625	102.605	102.505	102.405
3.990	103.240	103.140	103.040	4.000	102.965	102.865	102.765	4.000	102.965	102.865	102.765	4.750	102.899	102.799	102.699	4.750	102.274	102.174	102.074
4.000	103.340	103.240	103.140	4.125	102.961	102.861	102.761	4.125	102.961	102.861	102.761	4.875	103.190	103.090	102.990	4.875	102.565	102.465	102.365
4.125	103.336	103.236	103.136	4.250	102.799	102.699	102.599	4.250	102.799	102.699	102.599	4.990	103.322	103.222	103.122	4.990	102.322	102.222	102.122
4.250	103.174	103.074	102.974	4.375	103.090	102.990	102.890	4.375	103.090	102.990	102.890	5.000	103.422	103.322	103.222	5.000	102.422	102.322	102.222
4.375	103.465	103.365	103.265	4.500	103.049	102.949	102.849	4.500	103.049	102.949	102.849	5.125	102.621	102.521	102.421	5.125	101.621	101.521	101.421
4.500	103.674	103.574	103.474	4.625	103.060	102.960	102.860	4.625	103.060	102.960	102.860	5.250	103.029	102.929	102.829	5.250	102.029	101.929	101.829
4.625	103.685	103.585	103.485	4.750	103.257	103.157	103.057	4.750	103.257	103.157	103.057	5.375	103.220	103.120	103.020	5.375	103.220	103.120	103.020
4.750	103.882	103.782	103.682	4.875	103.548	103.448	103.348	4.875	103.548	103.448	103.348	5.500	102.618	102.518	102.418	5.500	102.618	102.518	102.418
4.875	104.173	104.073	103.973	4.990	103.305	103.205	103.105	4.990	103.305	103.205	103.105	5.625	103.193	103.093	102.993	5.625	103.193	103.093	102.993
4.990	104.305	104.205	104.105	5.000	103.405	103.305	103.205	5.000	103.405	103.305	103.205	5.750	104.484	104.384	104.284	5.750	104.484	104.384	104.284
5.000	104.405	104.305	104.205	5.125	103.800	103.700	103.600	5.125	103.800	103.700	103.600	5.875	103.585	103.485	103.385	5.875	103.585	103.485	103.385
5.125	104.800	104.700	104.600	5.250	104.208	104.108	104.008	5.250	104.208	104.108	104.008	5.990	103.512	103.412	103.312	5.990	103.512	103.412	103.312
5.250	105.208	105.108	105.008	5.375	105.399	105.299	105.199	5.375	105.399	105.299	105.199	6.000	103.612	103.512	103.412	6.000	103.612	103.512	103.412
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	102.478	102.378	102.278	3.250	101.061	100.889	100.861	3.250	0.000	-0.172	-0.200	3.250	0.000	-0.172	-0.200	3.375	102.168	102.068	101.968
4.125	102.474	102.374	102.274	3.375	101.606	101.443	101.406	3.375	101.606	101.443	101.406	3.375	101.606	101.443	101.406	3.500	102.357	102.257	102.157
4.250	102.344	102.244	102.144	3.500	101.996	101.834	101.796	3.500	101.996	101.834	101.796	3.500	101.996	101.834	101.796	3.625	102.317	102.217	102.117
4.375	102.635	102.535	102.435	3.625	102.250	102.150	102.050	3.625	102.250	102.150	102.050	3.625	102.250	102.150	102.050	3.750	102.848	102.748	102.648
4.500	102.594	102.494	102.394	3.750	102.692	102.592	102.492	3.750	102.692	102.592	102.492	3.750	102.692	102.592	102.492	3.875	103.030	102.930	102.830
4.625	102.605	102.505	102.405	3.875	103.042	102.942	102.842	3.875	103.042	102.942	102.842	3.875	103.042	102.942	102.842	3.990	103.285	103.185	103.085
4.750	102.274	102.174	102.074	3.990	103.322	103.222	103.122	3.990	103.322	103.222	103.122	3.990	103.322	103.222	103.122	4.000	103.385	103.285	103.185
4.875	102.565	102.465	102.365	4.000	103.422	103.322	103.222	4.000	103.422	103.322	103.222	4.000	103.422	103.322	103.222	4.125	103.340	103.240	103.140
4.990	102.322	102.222	102.122	4.125	103.537	103.437	103.337	4.125	103.537	103.437	103.337	4.125	103.537	103.437	103.337	4.250	103.770	103.670	103.570
5.000	102.422	102.322	102.222	4.250	103.467	103.367	103.267	4.250	103.467	103.367	103.267	4.250	103.467	103.367	103.267	4.375	104.114	104.014	103.914
5.125	101.621	101.521	101.421	4.375	103.757	103.657	103.557	4.375	103.757	103.657	103.557	4.375	103.757	103.657	103.557	4.500	103.328	103.228	103.128
5.250	102.029	101.929	101.829	4.500	104.059	103.959	103.859	4.500	104.059	103.959	103.859	4.500	104.059	103.959	103.859	4.625	103.756	103.656	103.556
5.375	103.220	103.120	103.020	4.625	103.995	103.895	103.795	4.625	103.995	103.895	103.795	4.625	103.995	103.895	103.795	4.750	104.063	103.963	103.863
5.500	102.618	102.518	102.418	4.750	104.091	103.991	103.891	4.750	104.091	103.991	103.891	4.750	104.091	103.991	103.891	4.875	104.307	104.207	104.107
5.625	103.193	103.093	102.993	4.875	104.497	104.397	104.297	4.875	104.497	104.397	104.297	4.875	104.497	104.397	104.297	4.990	104.127	104.027	103.927
5.750	104.484	104.384	104.284	4.990	104.669	104.569	104.469	4.990	104.669	104.569	104.469	4.990	104.669	104.569	104.469	5.000	104.227	104.127	104.027
5.875	103.585	103.485	103.385	5.000	104.769	104.669	104.569	5.000	104.769	104.669	104.569	5.000	104.769	104.669	104.569	5.125	104.498	104.398	104.298
5.990	103.512	103.412	103.312	5.125	104.977	104.877	104.777	5.125	104.977	104.877	104.777	5.125	104.977	104.877	104.777	5.250	104.595	104.495	104.395
6.000	103.612	103.512	103.412	5.250	105.217	105.117	105.017	5.250	105.217	105.117	105.017	5.250	105.217	105.117	105.017	5.375	0.000	#N/A	#N/A
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	102.168	102.068	101.968	3.375	102.168	102.068	101.968	3.375	101.405	101.305	101.205	3.375	101.405	101.305	101.205	3.375	101.405	101.305	101.205
3.500	102.357	102.257	102.157	3.500	102.357	102.257	102.157	3.500	101.594	101.494	101.394	3.500	101.594	101.494	101.394	3.500	101.594	101.494	101.394
3.625	102.317	102.217	102.117	3.625	102.317	102.217	102.117	3.625	101.056	100.956	100.856	3.625	101.056	100.956	100.856	3.625	101.056	100.956	100.856
3.750	102.848	102.748	102.648	3.750	102.848	102.748	102.648	3.750	101.587	101.487	101.387	3.750	101.587	101.487	101.387	3.750	101.587	101.487	101.387
3.875	103.030	102.930	102.830	3.875	103.030	102.930	102.830	3.875	101.769	101.669	101.569	3.875	101.769	101.669	101.569	3.875	101.769	101.669	101.569
3.990	103.285	103.185	103.085	3.990	103.285	103.185	103.085	3.990	102.024	101.924	101.824	3.990	102.024	101.924	101.824	3.990	102.024	101.924	101.824
4.000	103.385	103.285	103.185	4.000	103.385	103.285	103.185	4.000	102.124	102.024	101.924	4.000	102.124	102.024	101.924	4.000	102.124	102.024	101.924
4.125	103.340	103.240	103.140	4.125	103.340	103.240	103.140	4.125	101.583	101.483	101.383	4.125	101.583	101.483	101.383	4.125	101.583	101.483	101.383
4.250	103.770	103.670	103.570	4.250	103.770	103.670	103.570	4.250	102.013	101.913	101.813	4.250	102.013	101.913	101.813	4.250	102.013	101.913	101.813
4.375	103.989	103.889	103.789	4.375	103.989	103.889	103.789	4.375	102.357	102.257	102.157	4.375	102.357	102.257	102.157	4.375	102.357	102.257	102.157
4.500	103.203	103.097	103.003	4.500	103.203	103.097	103.003	4.500											



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.:

11/5/2019

W. Rate Sheet Dated: 9/6/2019

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	100.919	100.811	100.719	3.250	101.061	100.889	100.861	3.375	102.168	102.068	101.968	4.000	102.503	102.403	102.303	3.375	101.105	101.005	100.905
3.375	101.505	101.400	101.305	3.375	101.606	101.443	101.406	3.500	102.357	102.257	102.157	4.125	102.499	102.399	102.299	3.500	101.294	101.194	101.094
3.500	102.026	101.926	101.826	3.500	101.996	101.834	101.796	3.625	102.317	102.217	102.117	4.250	102.369	102.269	102.169	3.625	100.756	100.656	100.556
3.625	102.329	102.229	102.129	3.625	102.250	102.150	102.050	3.750	102.848	102.748	102.648	4.375	102.660	102.560	102.460	3.750	101.287	101.187	101.087
3.750	102.388	102.288	102.188	3.750	102.692	102.592	102.492	3.875	103.030	102.930	102.830	4.500	102.869	102.769	102.669	3.875	101.469	101.369	101.269
3.875	102.874	102.774	102.674	3.875	103.042	102.942	102.842	3.990	103.285	103.185	103.085	4.625	102.880	102.780	102.680	3.990	101.724	101.624	101.524
3.990	103.240	103.140	103.040	3.990	103.322	103.222	103.122	4.000	103.385	103.285	103.185	4.750	102.549	102.449	102.349	4.000	101.824	101.724	101.624
4.000	103.340	103.240	103.140	4.000	103.422	103.322	103.222	4.125	103.340	103.240	103.140	4.875	102.840	102.740	102.640	4.125	101.283	101.183	101.083
4.125	103.336	103.236	103.136	4.125	103.537	103.437	103.337	4.250	103.770	103.670	103.570	4.990	102.972	102.872	102.772	4.250	101.713	101.613	101.513
4.250	103.174	103.074	102.974	4.250	103.467	103.367	103.267	4.375	104.114	104.014	103.914	5.000	103.072	102.972	102.872	4.375	102.057	101.957	101.857
4.375	103.465	103.365	103.265	4.375	103.757	103.657	103.557	4.500	103.328	103.228	103.128	5.125	102.271	102.171	102.071	4.500	100.921	100.821	100.721
4.500	103.674	103.574	103.474	4.500	104.059	103.959	103.859	4.625	103.756	103.651	103.556	5.250	102.679	102.579	102.479	4.625	101.349	101.244	101.149
4.625	103.685	103.585	103.485	4.625	103.995	103.895	103.795	4.750	104.063	103.957	103.863	5.375	102.870	102.770	102.670	4.750	101.656	101.550	101.456
4.750	103.882	103.782	103.682	4.750	104.091	103.991	103.891	4.875	104.307	104.205	104.107	5.500	102.268	102.168	102.068	4.875	101.905	101.803	101.705
4.875	104.173	104.073	103.973	4.875	104.497	104.397	104.297	4.990	104.127	104.027	103.927	5.625	102.843	102.743	102.643	4.990	102.220	102.120	102.020
4.990	104.305	104.205	104.105	4.990	104.669	104.569	104.469	5.000	104.227	104.127	104.027	5.750	103.134	103.034	102.934	5.000	102.320	102.220	102.120
5.000	104.405	104.305	104.205	5.000	104.769	104.669	104.569	5.125	104.498	104.398	104.298	5.875	103.235	103.135	103.035	5.125	102.591	102.491	102.391
5.125	104.800	104.700	104.600	5.125	104.977	104.877	104.777	5.250	104.595	104.495	104.395	5.990	103.162	103.062	102.962	5.250	102.688	102.588	102.488
5.250	105.208	105.108	105.008	5.250	105.217	105.117	105.017	5.375	N/A	N/A	N/A	6.000	103.262	103.162	103.062	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", 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%	> 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.:

11/5/2019

W. Rate Sheet Dated: 9/6/2019

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	99.329	99.267	99.204	
3.875	99.673	99.610	99.548	
4.000	99.984	99.922	99.859	
4.125	100.107	100.045	99.982	
4.250	100.270	100.207	100.145	
4.375	100.555	100.493	100.430	
4.500	100.780	100.718	100.655	
4.625	101.125	101.063	101.000	
4.750	101.406	101.343	101.281	
4.875	101.692	101.629	101.567	
5.000	102.067	102.004	101.942	
5.125	102.390	102.328	102.265	
5.250	102.738	102.676	102.613	

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	98.731	98.606	98.481	
3.375	99.275	99.150	99.025	
3.500	99.628	99.503	99.378	
3.625	99.951	99.826	99.701	
3.750	100.422	100.297	100.172	
3.875	100.916	100.791	100.666	
4.000	101.098	100.973	100.848	
4.125	101.293	101.168	101.043	
4.250	101.541	101.416	101.291	
4.375	101.871	101.746	101.621	
4.500	102.014	101.889	101.764	

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	97.589	97.464	97.339	
3.375	97.996	97.871	97.746	
3.500	98.401	98.276	98.151	
3.625	98.778	98.653	98.528	
3.750	99.193	99.068	98.943	
3.875	99.706	99.581	99.456	
4.000	99.974	99.849	99.724	
4.125	100.282	100.157	100.032	
4.250	100.566	100.441	100.316	
4.375	100.826	100.701	100.576	
4.500	101.061	100.936	100.811	
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)