



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.: 10/9/2019

45 Day Lock Exp.: 10/24/2019

60 Day Lock Exp.: 11/8/2019

W. Rate Sheet Dated: 9/9/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	101.827	101.677	101.527	3.250	101.263	101.113	100.963	2.375	97.926	97.776	97.626	3.125	100.112	99.962	99.812
3.375	102.372	102.222	102.072	3.375	101.680	101.530	101.380	2.500	98.409	98.259	98.109	3.250	100.157	100.007	99.857
3.500	102.911	102.761	102.611	3.500	102.101	101.951	101.801	2.625	98.896	98.746	98.596	3.375	100.456	100.306	100.156
3.625	103.432	103.282	103.132	3.625	102.448	102.298	102.148	2.750	98.714	98.564	98.414	3.500	100.104	99.954	99.804
3.750	102.630	102.480	102.330	3.750	102.018	101.868	101.718	2.875	99.190	99.040	98.890	3.625	100.120	99.970	99.820
3.875	103.111	102.961	102.811	3.875	102.391	102.241	102.091	3.000	99.659	99.509	99.359	Margin = 2.250		Index = 1.750	
4.000	103.561	103.411	103.261	4.000	102.735	102.585	102.435	3.125	100.034	99.884	99.734				
4.125	103.972	103.822	103.672	4.125	103.010	102.860	102.710	3.250	101.432	101.282	101.132				
4.375	103.459	103.359	103.259	4.375	102.653	102.553	102.453	3.375	101.826	101.676	101.526				
4.500	103.885	103.785	103.685	4.500	102.894	102.794	102.694	3.500	102.225	102.075	101.925				
4.625	104.262	104.162	104.062	4.625	103.249	103.149	103.049	3.625	102.550	102.400	102.250				
4.750	104.387	104.287	104.187	4.750	103.035	102.935	102.835	3.750	102.679	102.529	102.379				
4.875	103.972	103.872	103.772	4.875	103.297	103.197	103.097	3.875	103.030	102.880	102.730				
5.000	104.334	104.234	104.134	5.000	103.538	103.438	103.338	4.000	103.351	103.201	103.051				
5.125	104.409	104.309	104.209	5.125	103.893	103.793	103.693	4.125	103.579	103.429	103.279				
5.375	104.412	104.312	104.212	5.375	103.862	103.762	103.662	4.250	103.158	103.008	102.858				
5.500	104.710	104.610	104.510	5.500	104.103	104.003	103.903	4.375	103.323	103.173	103.023				
5.625	104.975	104.875	104.775	5.625	104.459	104.359	104.259	4.500	103.548	103.398	103.248				
5.875	105.025	104.925	104.825	5.875	104.475	104.375	104.275	4.625	103.887	103.737	103.587				

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	100.677	100.527	100.377	3.250	100.263	100.113	99.963	2.375	96.926	96.776	96.626	3.125	99.112	98.962	98.812
3.375	101.222	101.072	100.922	3.375	100.680	100.530	100.380	2.500	97.409	97.259	97.109	3.250	99.157	99.007	98.857
3.500	101.761	101.611	101.461	3.500	101.101	100.951	100.801	2.625	97.896	97.746	97.596	3.375	99.456	99.306	99.156
3.625	102.282	102.132	101.982	3.625	101.448	101.298	101.148	2.750	97.714	97.564	97.414	3.500	99.104	98.954	98.804
3.750	101.480	101.330	101.180	3.750	101.018	100.868	100.718	2.875	98.190	98.040	97.890	3.625	99.120	98.970	98.820
3.875	101.961	101.811	101.661	3.875	101.391	101.241	101.091	3.000	98.659	98.509	98.359	Margin = 2.250		Index = 1.750	
4.000	102.411	102.261	102.111	4.000	101.735	101.585	101.435	3.125	99.034	98.884	98.734	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.822	102.672	102.522	4.125	102.010	101.860	101.710	3.250	100.432	100.282	100.132	Rate	30 Day	45 Day	60 Day
4.375	102.309	102.209	102.109	4.375	101.653	101.553	101.453	3.375	100.826	100.676	100.526	3.875	101.561	101.311	101.061
4.500	102.735	102.635	102.535	4.500	101.894	101.794	101.694	3.500	101.225	101.075	100.925	4.000	102.011	101.761	101.511
4.625	103.112	103.012	102.912	4.625	102.249	102.149	102.049	3.625	101.550	101.400	101.250	4.125	102.422	102.172	101.922
4.750	103.237	103.137	103.037	4.750	102.035	101.935	101.835	3.750	101.679	101.529	101.379	4.375	101.909	101.659	101.409
4.875	102.822	102.722	102.622	4.875	102.297	102.197	102.097	3.875	102.030	101.880	101.730	4.500	102.335	102.085	101.835
5.000	103.184	103.084	102.984	5.000	102.538	102.438	102.338	4.000	102.351	102.201	102.051	4.625	102.712	102.462	102.212
5.125	103.259	103.159	103.059	5.125	102.893	102.793	102.693	4.125	102.579	102.429	102.279	4.875	102.422	102.172	101.922
5.375	103.262	103.162	103.062	5.375	102.862	102.762	102.662	4.250	102.158	102.008	101.858	5.000	102.784	102.534	102.284
5.500	103.560	103.460	103.360	5.500	103.103	103.003	102.903	4.375	102.323	102.173	102.023	5.125	102.859	102.609	102.359
5.625	103.825	103.725	103.625	5.625	103.459	103.359	103.259	4.500	102.548	102.398	102.248	5.500	103.160	102.910	102.660
5.875	103.875	103.775	103.675	5.875	103.475	103.375	103.275	4.625	102.887	102.737	102.587	5.625	103.425	103.175	102.925

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	101.022	100.772	100.522	4.125	N/A	N/A	N/A
4.250	101.147	100.897	100.647	4.250	N/A	N/A	N/A
4.375	100.509	100.259	100.009	4.375	N/A	N/A	N/A
4.500	100.935	100.685	100.435	4.500	N/A	N/A	N/A
4.625	101.312	101.062	100.812	4.625	N/A	N/A	N/A
5.000	101.384	101.134	100.884	5.000	N/A	N/A	N/A
5.125	101.459	101.209	100.959	5.125	N/A	N/A	N/A
5.250	101.713	101.463	101.213	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 +1A, 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:	9/9/2019	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	98.811	98.561	98.311	
4.000	99.261	99.011	98.761	
4.125	99.672	99.422	99.172	
4.375	99.159	98.909	98.659	
4.500	99.585	99.335	99.085	
4.625	99.962	99.712	99.462	
4.875	99.672	99.422	99.172	
5.000	100.034	99.784	99.534	
5.125	100.109	99.859	99.609	
5.500	100.410	100.160	99.910	
5.625	100.675	100.425	100.175	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/9/2019

45 Day Lock Exp.:

10/24/2019

60 Day Lock Exp.:

11/8/2019

W. Rate Sheet Dated: 9/9/2019

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	100.427	100.277	100.127	3.250	100.293	100.143	99.993	2.375	95.206	95.056	94.906	3.125	99.784	99.634	99.484
3.375	100.972	100.822	100.672	3.375	100.710	100.560	100.410	2.500	95.689	95.539	95.389	3.250	99.767	99.617	99.467
3.500	101.511	101.361	101.211	3.500	101.131	100.981	100.831	2.625	96.176	96.026	95.876	3.375	100.066	99.916	99.766
3.625	102.032	101.882	101.732	3.625	101.478	101.328	101.178	2.750	97.806	97.656	97.506	3.500	99.714	99.564	99.414
3.750	101.042	100.892	100.742	3.750	100.860	100.710	100.560	2.875	98.282	98.132	97.982	3.625	99.730	99.580	99.430
3.875	101.523	101.373	101.223	3.875	101.234	101.084	100.934	3.000	98.751	98.601	98.451	Margin = 2.250		Index = 1.750	
4.000	101.973	101.823	101.673	4.000	101.578	101.428	101.278	3.125	99.127	98.977	98.827				
4.125	102.385	102.235	102.085	4.125	101.853	101.703	101.553	3.250	100.462	100.312	100.162				
4.375	102.309	102.209	102.109	4.375	101.933	101.833	101.733	3.375	100.856	100.706	100.556				
4.500	102.735	102.635	102.535	4.500	102.174	102.074	101.974	3.500	101.255	101.105	100.955				
4.625	103.112	103.012	102.912	4.625	102.529	102.429	102.329	3.625	101.580	101.430	101.280				
4.750	103.112	103.012	102.912	4.750	102.190	102.090	101.990	3.750	101.521	101.371	101.221				
4.875	102.697	102.597	102.497	4.875	102.452	102.352	102.252	3.875	101.872	101.722	101.572				
5.000	103.059	102.959	102.859	5.000	102.693	102.593	102.493	4.000	102.194	102.044	101.894				
5.125	103.134	103.034	102.934	5.125	103.048	102.948	102.848	4.125	102.422	102.272	102.122				
5.375	103.012	102.912	102.812	5.375	102.892	102.792	102.692	4.250	102.438	102.288	102.138				
5.500	103.310	103.210	103.110	5.500	103.133	103.033	102.933	4.375	102.603	102.453	102.303				
5.625	103.575	103.475	103.375	5.625	103.489	103.389	103.289	4.500	102.828	102.678	102.528				
5.875	103.234	103.134	103.034	5.875	103.114	103.014	102.914	4.625	103.167	103.017	102.867				

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	99.277	99.127	98.977	3.250	98.863	98.713	98.563	2.375	95.526	95.376	95.226	3.125	97.774	97.624	97.474
3.375	99.822	99.672	99.522	3.375	99.280	99.130	98.980	2.500	96.009	95.859	95.709	3.250	97.757	97.607	97.457
3.500	100.361	100.211	100.061	3.500	99.701	99.551	99.401	2.625	96.496	96.346	96.196	3.375	98.056	97.906	97.756
3.625	100.882	100.732	100.582	3.625	100.048	99.898	99.748	2.750	97.157	97.007	96.857	3.500	97.704	97.554	97.404
3.750	99.892	99.742	99.592	3.750	99.430	99.280	99.130	2.875	97.634	97.484	97.334	3.625	97.720	97.570	97.420
3.875	100.373	100.223	100.073	3.875	99.804	99.654	99.504	3.000	98.102	97.952	97.802	Margin = 2.250		Index = 1.750	
4.000	100.823	100.673	100.523	4.000	100.148	99.998	99.848	3.125	98.478	98.328	98.178	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.235	101.085	100.935	4.125	100.423	100.273	100.123	3.250	99.595	99.445	99.295	Rate	30 Day	45 Day	60 Day
4.375	101.159	101.059	100.959	4.375	100.503	100.403	100.303	3.375	99.989	99.839	99.689	3.875	99.973	99.723	99.473
4.500	101.585	101.485	101.385	4.500	100.744	100.644	100.544	3.500	100.387	100.237	100.087	4.000	100.423	100.173	99.923
4.625	101.962	101.862	101.762	4.625	101.099	100.999	100.899	3.625	100.712	100.562	100.412	4.125	100.835	100.585	100.335
4.750	101.962	101.862	101.762	4.750	100.760	100.660	100.560	3.750	100.271	100.121	99.971	4.375	100.759	100.509	100.259
4.875	101.547	101.447	101.347	4.875	101.022	100.922	100.822	3.875	100.622	100.472	100.322	4.500	101.185	100.935	100.685
5.000	101.909	101.809	101.709	5.000	101.263	101.163	101.063	4.000	100.944	100.794	100.644	4.625	101.562	101.312	101.062
5.125	101.984	101.884	101.784	5.125	101.618	101.518	101.418	4.125	101.171	101.021	100.871	4.875	101.147	100.897	100.647
5.375	101.862	101.762	101.662	5.375	101.462	101.362	101.262	4.250	100.508	100.358	100.208	5.000	101.509	101.259	101.009
5.500	102.160	102.060	101.960	5.500	101.703	101.603	101.503	4.375	100.673	100.523	100.373	5.125	101.584	101.334	101.084
5.625	102.425	102.325	102.225	5.625	102.059	101.959	101.859	4.500	100.898	100.748	100.598	5.500	101.760	101.510	101.260
5.875	102.084	101.984	101.884	5.875	101.684	101.584	101.484	4.625	101.237	101.087	100.937	5.625	102.025	101.775	101.525

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	99.085	98.835	98.585	4.125	N/A	N/A	N/A
4.250	99.647	99.397	99.147	4.250	N/A	N/A	N/A
4.375	99.009	98.759	98.509	4.375	N/A	N/A	N/A
4.500	99.435	99.185	98.935	4.500	N/A	N/A	N/A
4.625	99.812	99.562	99.312	4.625	N/A	N/A	N/A
5.000	99.759	99.509	99.259	5.000	N/A	N/A	N/A
5.125	99.834	99.584	99.334	5.125	N/A	N/A	N/A
5.250	99.963	99.713	99.463	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:	9/9/2019	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	97.223	96.973	96.723	
4.000	97.673	97.423	97.173	
4.125	98.085	97.835	97.585	
4.375	98.009	97.759	97.509	
4.500	98.435	98.185	97.935	
4.625	98.812	98.562	98.312	
4.875	98.397	98.147	97.897	
5.000	98.759	98.509	98.259	
5.125	98.834	98.584	98.334	
5.500	99.010	98.760	98.510	
5.625	99.275	99.025	98.775	

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: 9/9/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
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	100.015	100.298	100.215	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	102.301	102.184	102.101	3.750	101.205	101.105	101.005
3.375	101.045	100.928	100.845	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	102.405	102.288	102.205	3.875	101.726	101.626	101.526
3.500	101.530	101.413	101.330	2.990	97.209	97.109	97.009	2.990	96.914	96.814	96.714	4.250	102.085	101.968	101.885	3.990	102.051	101.951	101.851
3.625	101.950	101.833	101.750	3.000	97.309	97.209	97.109	3.000	97.014	96.914	96.814	4.375	102.438	102.321	102.238	4.000	102.151	102.051	101.951
3.750	101.361	101.744	101.661	3.125	98.271	98.171	98.071	3.125	98.029	97.929	97.829	4.500	102.741	102.624	102.541	4.125	102.366	102.266	102.166
3.875	102.367	102.250	102.167	3.250	99.164	99.064	98.964	3.250	98.972	98.872	98.772	4.625	102.741	102.624	102.541	4.250	102.085	101.985	101.885
3.990	102.717	102.600	102.517	3.375	99.871	99.771	99.671	3.375	99.684	99.584	99.484	4.750	102.413	102.296	102.213	4.375	102.438	102.338	102.238
4.000	102.817	102.700	102.617	3.500	100.405	100.305	100.205	3.500	100.218	100.118	100.018	4.875	102.795	102.678	102.595	4.500	102.741	102.641	102.541
4.125	103.021	102.904	102.821	3.625	100.871	100.771	100.671	3.625	100.683	100.583	100.483	4.990	103.089	102.972	102.889	4.625	102.741	102.641	102.541
4.250	102.873	102.723	102.673	3.750	101.596	101.496	101.396	3.750	101.591	101.491	101.391	5.000	103.189	103.072	102.989	4.750	102.413	102.313	102.213
4.375	103.212	103.062	103.012	3.875	102.167	102.067	101.967	3.875	102.167	102.067	101.967	5.125	103.370	103.253	103.170	4.875	102.795	102.695	102.595
4.500	103.546	103.396	103.346	3.990	102.567	102.467	102.367	3.990	102.567	102.467	102.367	5.250	103.286	103.169	103.086	4.990	103.089	102.989	102.889
4.625	103.599	103.449	103.399	4.000	102.667	102.567	102.467	4.000	102.667	102.567	102.467	5.375	103.655	103.538	103.455	5.000	103.189	103.089	102.989
4.750	103.852	103.702	103.652	4.125	102.982	102.882	102.782	4.125	102.982	102.882	102.782	5.500	104.002	103.885	103.802	5.125	103.370	103.270	103.170
4.875	104.185	104.035	103.985	4.250	103.390	103.290	103.190	4.250	103.385	103.285	103.185	5.625	104.200	104.083	104.000	5.250	103.286	103.186	103.086
4.990	104.377	104.227	104.177	4.375	103.833	103.733	103.633	4.375	103.833	103.733	103.633	5.750	103.909	103.792	103.709	5.375	103.655	103.555	103.455
5.000	104.477	104.327	104.277	4.500	104.203	104.103	104.003	4.500	104.203	104.103	104.003	5.875	104.287	104.170	104.087	5.000	104.002	103.902	103.802
5.125	104.709	104.559	104.509	4.625	104.374	104.274	104.174	4.625	104.374	104.274	104.174	5.990	104.573	104.456	104.373	5.625	97.715	97.615	97.515
5.250	105.049	104.899	104.849	4.750	105.146	105.046	104.946	4.750	105.142	105.042	104.942	6.000	104.673	104.556	104.473	5.750	103.909	103.809	103.709
30/25 Year >125 High Balance				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
3.500	99.828	99.728	99.628	3.250	100.703	100.586	100.503	3.625	101.481	101.381	101.281	3.625	101.481	101.281	101.281	3.125	101.478	101.300	101.278
3.625	100.085	99.985	99.885	3.375	101.139	101.022	100.939	3.750	101.467	101.367	101.267	3.750	101.310	101.110	101.110	3.250	101.486	101.363	101.286
3.750	101.200	101.100	101.000	3.500	101.484	101.367	101.284	3.875	101.971	101.871	101.771	3.875	101.815	101.615	101.615	3.375	101.797	101.674	101.597
3.875	101.726	101.626	101.526	3.625	101.769	101.652	101.569	3.990	102.353	102.253	102.153	3.990	102.197	101.997	101.997	3.500	101.973	101.850	101.773
3.990	102.051	101.951	101.851	3.750	102.324	102.207	102.124	4.000	102.453	102.353	102.253	4.000	102.297	102.097	102.097	3.625	102.707	102.584	102.507
4.000	102.151	102.051	101.951	3.875	102.650	102.533	102.450	4.125	102.753	102.653	102.553	4.125	102.597	102.397	102.397	3.750	102.713	102.590	102.513
4.125	102.366	102.266	102.166	3.990	102.949	102.832	102.749	4.250	102.021	101.921	101.821	4.250	101.959	101.759	101.759	3.875	102.780	102.657	102.580
4.250	102.085	101.985	101.885	4.000	103.049	102.932	102.849	4.375	103.435	103.335	103.235	4.375	103.373	103.173	103.173	3.990	102.918	102.802	102.718
4.375	102.438	102.338	102.238	4.125	103.160	103.043	102.960	4.500	102.818	102.718	102.618	4.500	102.756	102.556	102.556	4.000	103.018	102.902	102.818
4.500	102.741	102.641	102.541	4.250	103.147	103.030	102.947	4.625	102.971	102.871	102.771	4.625	102.909	102.709	102.709	4.125	103.708	103.585	103.508
4.625	102.741	102.641	102.541	4.375	103.396	103.279	103.196	4.750	103.008	102.908	102.808	4.750	102.945	102.745	102.745	4.250	103.851	103.735	103.651
4.750	102.413	102.313	102.213	4.500	103.703	103.586	103.503	4.875	103.353	103.253	103.153	4.875	103.291	103.091	103.091	4.375	104.162	104.046	103.962
4.875	102.795	102.695	102.595	4.625	103.634	103.517	103.434	4.990	103.623	103.523	103.423	4.990	103.560	103.360	103.360	4.500	104.049	103.979	103.899
4.990	103.089	102.989	102.889	4.750	104.031	103.914	103.831	5.000	103.723	103.623	103.523	5.000	103.660	103.460	103.460	4.625	104.451	104.335	104.251
5.000	103.189	103.089	102.989	4.875	104.312	104.195	104.112	5.125	103.774	103.674	103.774	5.125	103.911	103.711	103.711	4.750	104.048	103.917	103.848
5.125	103.370	103.270	103.170	4.990	104.487	104.370	104.287	5.250	104.445	104.345	104.245	5.250	104.289	104.089	104.089	4.875	104.200	104.069	104.000
5.250	103.286	103.186	103.086	5.000	104.587	104.470	104.387	5.375	104.631	104.531	104.431	5.375	104.475	104.275	104.275	4.990	104.198	104.067	103.998
5.375	103.655	103.555	103.455	5.125	104.743	104.626	104.543	5.500	104.861	104.761	104.661	5.500	104.662	104.462	104.462	5.000	104.298	104.167	104.098
5.500	104.002	103.902	103.802	5.250	105.069	104.952	104.869	5.625	105.459	105.359	105.259	5.625	105.208	105.008	105.008	5.125	104.396	104.265	104.196

15 Year 405-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 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
3.125	100.130	100.030	99.930	3.125	100.005	99.805	99.805	3.125	100.906	100.706	100.706	3.125	99.558	99.358	99.358	3.125	99.433	99.233	99.233	3.125	101.494	101.294	101.294
3.250	100.460	100.360	100.260	3.250	100.335	100.135	100.135	3.250	101.108	100.908	100.908	3.250	100.082	99.882	99.882	3.250	99.957	99.757	99.757	3.250	101.609	101.409	101.409
3.375	100.803	100.703	100.603	3.375	100.678	100.478	100.478	3.375	101.355	101.155	101.155	3.375	100.361	100.161	100.161	3.375	100.236	100.036	100.036	3.375	101.898	101.698	101.698
3.500	101.240	101.140	101.040	3.500	101.227	101.027	101.027	3.500	101.764	101.564	101.564	3.500	101.031	100.831	100.831	3.500	100.018	100.818	100.818	3.500	102.149	101.949	101.949
3.625	101.810	101.710	101.610	3.625	101.772	101.572	101.572	3.625	102.081	101.881	101.881	3.625	101.184	100.984	100.984	3.625	101.146	100.946	100.946	3.625	102.815	102.615	102.615
3.750	102.128	102.028	101.928	3.750	102.128	101.928	101.928	3.750	102.292	102.092	102.092	3.750	101.707	101.507	101.507	3.750	101.707	101.507	101.507	3.750	102.768	102.568	102.568
3.875	102.205	102.005	102.005	3.875	102.205	102.005	102.005	3.875	102.327	102.127	102.127	3.875	101.752	101.552	101.552	3.875	101.752	101.552	101.552	3.875	102.791	102.591	102.591
3.990	102.257	102.157	102.057	3.990	102.257	102.057	102.057	3.990	102.334	102.134	102.134	3.990	101.673	101.473	101.473	3.990	101.673	101.473	101.473	3.990	102.847	102.647	102.647
4.000	102.357	102.257	102.157	4.000	102.357	102.157	102.157	4.000	102.434	102.234	102.234	4.000	101.773	101.573	101.573	4.000	101.773	101.573	101.573	4.000	102.947	102.747	102.747
4.125	103.234	103.134	103.034	4.125	103.234	103.034	103.034	4.125	102.954	102.754	102.754	4.125	102.480	102.280	102.280	4.125	102.480	102.280	102.280	4.125	103.895	103.695	103.695
4.250	103.267	103.167	103.067	4.250	103.267	103.067	103.067	4.250	102.989	102.789	102.789	4.250	102.405	102.205	102.205	4.250	102.405	102.205	102.205	4.250	103.634	103.434	103.434
4.375	103.611	103.511	103.411	4.375	103.611	103.411	103.411	4.375	103.201	103.001	103.001	4.375	102.650	102.450	102.450	4.375	102.650	102.450	102.450	4.375	103.941	103.741	103.741
4.500	103.983	103.883	103.783	4.500	103.983	103.783	103.783	4.500	103.427	103.227	103.227	4.500	102.915	102.715	102.715	4.500	102.915	102.715	102.715	4.500	104.274	104.074	104.074
4.625	104.273	104.173	104.073	4.625	104.276	104.076	104.076	4.625	103.609	103.409	103.409	4.625	103.431	103.231	103.231	4.625	103.434	103.234	103.234	4.625	104.230	104.030	104.030
4.750	104.320	104.220	104.120	4.750	104.476	104.276	104.276	4.750	102.765	102.565	102.565	4.750	102.765	102.565	102.565	4.750	102.765	102.565	102.565	4.750	105.512	105.312	105.312
4.875	104.524	104.424	104.324	4.875	104.644	104.444	104.444	4.875	102.864	102.664	102.664	4.875	102.864	102.664	102.664	4.875	102.864	102.664	102.664	4.875	106.662	106.462	106.462
4.990	104.856	104.756	104.656	4.990	104.885	104.685	104.685	4.990	102.828	102.628	102.628	4.990	102.828	102.565	102.628	4.990	102.828	102.628	102.628	4.990	106.658	106.458	106.458
5.000	104.956	104.856	104.756	5.000	104.985	104.785	104.785	5.000	102.928	102.728	102.728	5.000	102.928	102.665	102.728	5.000	102.928	102.728	102.728	5.000	107.558	107.358	107.358
5.125	105.311	105.211	105.111	5.125	105.347	105.001	105.347	5.125	102.993	102.793	102.793	5.125	102.993	102.569	102.753	5.125	102.993	102.647	102.793	5.125	108.656	108.456	108.656

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ TVT →	< 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	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 - 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 - 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 - 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 - 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%	-2.25%
640 - 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%	-2.75%
620 - 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%	-3.50%

Cash-Out Refinance*				
FICO ↓ TV ↓	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

Product Features									
Product Feature ↓ \ TVT →	< 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%
Investment property	-1.25	-1.25	-1.25	-3.75	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.00	0.00	0.00	0.00	0.00	-0.25	-0.25	-0.25	-0.25
Manufactured*	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50
2-unit property	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00
3-4 unit property	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00
Condo > 15 year**	0.00	0.00	0.00	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75
HB C/O Refi	-1.00	-1.00	-1.00	-1.00	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/J Refi	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25

* Not applicable MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (identified by SFC 588).

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (identified by SFC 588)

High LTV Refi Option LLPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
>90.00%		0.000	0.750	
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.00%
All other LTV & FICO combos	1.50%

*The above caps do not include the following
 LLPA's: State; Extension; Loan Size

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
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 HB	0.125

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 LLPAs do not apply and the lender must use SFC 118.

* If the subordinate financing is a Community Seconds® loan, these LLPAs 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 buyout = \$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 Phone:

Lockdesk Hours:

Lockdesk e-mail: Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/9/2019

45 Day Lock Exp.:

10/24/2019

60 Day Lock Exp.:

11/8/2019

W. Rate Sheet Dated: 9/9/2019

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	100.691	100.591	100.491	3.375	101.048	100.947	100.848	3.375	101.048	100.947	100.848	4.000	102.746	102.646	102.546	4.000	102.371	102.271	102.171
3.375	101.298	101.197	101.098	3.500	101.587	101.487	101.387	3.500	101.587	101.487	101.387	4.125	102.751	102.651	102.551	4.125	102.376	102.276	102.176
3.500	101.837	101.737	101.637	3.625	101.820	101.720	101.620	3.625	101.820	101.720	101.620	4.250	102.635	102.535	102.435	4.250	102.260	102.160	102.060
3.625	102.070	101.970	101.870	3.750	101.948	101.848	101.748	3.750	101.948	101.848	101.748	4.375	102.943	102.843	102.743	4.375	102.568	102.468	102.368
3.750	102.198	102.098	101.998	3.875	102.450	102.350	102.250	3.875	102.450	102.350	102.250	4.500	103.153	103.053	102.953	4.500	102.528	102.428	102.328
3.875	102.700	102.600	102.500	3.990	102.706	102.606	102.506	3.990	102.706	102.606	102.506	4.625	103.163	103.063	102.963	4.625	102.538	102.438	102.338
3.990	103.081	102.981	102.881	4.000	102.806	102.706	102.606	4.000	102.806	102.706	102.606	4.750	102.868	102.768	102.668	4.750	102.243	102.143	102.043
4.000	103.181	103.081	102.981	4.125	102.811	102.711	102.611	4.125	102.811	102.711	102.611	4.875	103.164	103.064	102.964	4.875	102.539	102.439	102.339
4.125	103.186	103.086	102.986	4.250	102.686	102.586	102.486	4.250	102.686	102.586	102.486	4.990	103.299	103.199	103.099	4.990	102.299	102.199	102.099
4.250	103.061	102.961	102.861	4.375	102.994	102.894	102.794	4.375	102.994	102.894	102.794	5.000	103.399	103.299	103.199	5.000	102.399	102.299	102.199
4.375	103.369	103.269	103.169	4.500	102.954	102.854	102.754	4.500	102.954	102.854	102.754	5.125	102.584	102.484	102.384	5.125	101.584	101.484	101.384
4.500	103.579	103.479	103.379	4.625	102.964	102.864	102.764	4.625	102.964	102.864	102.764	5.250	102.996	102.896	102.796	5.250	101.996	101.896	101.796
4.625	103.589	103.489	103.389	4.750	103.204	103.104	103.004	4.750	103.204	103.104	103.004	5.375	103.190	103.090	102.990	5.375	103.190	103.090	102.990
4.750	103.829	103.729	103.629	4.875	103.500	103.400	103.300	4.875	103.500	103.400	103.300	5.500	102.613	102.513	102.413	5.500	102.613	102.513	102.413
4.875	104.125	104.025	103.925	4.990	103.260	103.160	103.060	4.990	103.260	103.160	103.060	5.625	103.194	103.094	102.994	5.625	103.194	103.094	102.994
4.990	104.260	104.160	104.060	5.000	103.360	103.260	103.160	5.000	103.360	103.260	103.160	5.750	103.485	103.385	103.285	5.750	103.485	103.385	103.285
5.000	104.360	104.260	104.160	5.125	103.738	103.638	103.538	5.125	103.738	103.638	103.538	5.875	103.587	103.487	103.387	5.875	103.587	103.487	103.387
5.125	104.738	104.638	104.538	5.250	104.150	104.050	103.950	5.250	104.150	104.050	103.950	5.990	103.515	103.415	103.315	5.990	103.515	103.415	103.315
5.250	105.150	105.050	104.950	5.375	105.344	105.244	105.144	5.375	105.344	105.244	105.144	6.000	103.615	103.515	103.415	6.000	103.615	103.515	103.415
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	102.371	102.271	102.171	3.250	100.834	100.674	100.634	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.375	102.018	101.918	101.818
4.125	102.376	102.276	102.176	3.375	101.351	101.193	101.151	3.375	101.351	101.193	101.151	3.375	101.351	101.193	101.151	3.500	102.212	102.112	102.012
4.250	102.260	102.160	102.060	3.500	101.758	101.598	101.558	3.500	101.758	101.598	101.558	3.500	101.758	101.598	101.558	3.625	102.257	102.157	102.057
4.375	102.568	102.468	102.368	3.625	102.075	101.975	101.875	3.625	102.075	101.975	101.875	3.625	102.075	101.975	101.875	3.750	102.801	102.701	102.601
4.500	102.528	102.428	102.328	3.750	102.525	102.425	102.325	3.750	102.525	102.425	102.325	3.750	102.525	102.425	102.325	3.875	102.969	102.869	102.769
4.625	102.538	102.438	102.338	3.875	102.897	102.797	102.697	3.875	102.897	102.797	102.697	3.875	102.897	102.797	102.697	3.990	103.230	103.130	103.030
4.750	102.243	102.143	102.043	3.990	103.182	103.082	102.982	3.990	103.182	103.082	102.982	3.990	103.182	103.082	102.982	4.000	103.330	103.230	103.130
4.875	103.539	103.439	103.339	4.000	103.282	103.182	103.082	4.000	103.282	103.182	103.082	4.000	103.282	103.182	103.082	4.125	103.293	103.193	103.093
4.990	102.299	102.199	102.099	4.125	103.419	103.319	103.219	4.125	103.419	103.319	103.219	4.125	103.419	103.319	103.219	4.250	103.731	103.631	103.531
5.000	102.399	102.299	102.199	4.250	103.370	103.270	103.170	4.250	103.370	103.270	103.170	4.250	103.370	103.270	103.170	4.375	104.084	103.984	103.884
5.125	101.584	101.484	101.384	4.375	103.669	103.569	103.469	4.375	103.669	103.569	103.469	4.375	103.669	103.569	103.469	4.500	103.297	103.197	103.097
5.250	101.996	101.896	101.796	4.500	103.980	103.880	103.780	4.500	103.980	103.880	103.780	4.500	103.980	103.880	103.780	4.625	103.735	103.635	103.535
5.375	103.190	103.090	102.990	4.625	103.914	103.814	103.714	4.625	103.914	103.814	103.714	4.625	103.914	103.814	103.714	4.750	104.049	103.949	103.849
5.500	102.613	102.513	102.413	4.750	104.035	103.935	103.835	4.750	104.035	103.935	103.835	4.750	104.035	103.935	103.835	4.875	104.300	104.174	104.100
5.625	103.194	103.094	102.994	4.875	104.448	104.348	104.248	4.875	104.448	104.348	104.248	4.875	104.448	104.348	104.248	4.990	104.081	103.981	103.881
5.750	103.485	103.385	103.285	4.990	104.624	104.524	104.424	4.990	104.624	104.524	104.424	4.990	104.624	104.524	104.424	5.000	104.181	104.081	103.981
5.875	103.587	103.487	103.387	5.000	104.724	104.624	104.524	5.000	104.724	104.624	104.524	5.000	104.724	104.624	104.524	5.125	104.456	104.356	104.256
5.990	103.515	103.415	103.315	5.125	104.913	104.813	104.713	5.125	104.913	104.813	104.713	5.125	104.913	104.813	104.713	5.250	104.553	104.453	104.353
6.000	103.615	103.515	103.415	5.250	105.157	105.057	104.957	5.250	105.157	105.057	104.957	5.250	105.157	105.057	104.957	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	102.018	101.918	101.818	3.375	102.018	101.918	101.818	3.375	101.255	101.155	101.055	3.375	101.255	101.155	101.055	3.375	101.255	101.155	101.055
3.500	102.212	102.112	102.012	3.500	102.212	102.112	102.012	3.500	101.449	101.349	101.249	3.500	101.449	101.349	101.249	3.500	101.449	101.349	101.249
3.625	102.257	102.157	102.057	3.625	102.257	102.157	102.057	3.625	101.004	100.904	100.804	3.625	101.004	100.904	100.804	3.625	101.004	100.904	100.804
3.750	102.801	102.701	102.601	3.750	102.801	102.701	102.601	3.750	101.548	101.448	101.348	3.750	101.548	101.448	101.348	3.750	101.548	101.448	101.348
3.875	102.969	102.869	102.769	3.875	102.969	102.869	102.769	3.875	101.716	101.616	101.516	3.875	101.716	101.616	101.516	3.875	101.716	101.616	101.516
3.990	103.230	103.130	103.030	3.990	103.230	103.130	103.030	3.990	101.977	101.877	101.777	3.990	101.977	101.877	101.777	3.990	101.977	101.877	101.777
4.000	103.330	103.230	103.130	4.000	103.330	103.230	103.130	4.000	102.077	101.977	101.877	4.000	102.077	101.977	101.877	4.000	102.077	101.977	101.877
4.125	103.293	103.193	103.093	4.125	103.293	103.193	103.093	4.125	101.548	101.448	101.348	4.125	101.548	101.448	101.348	4.125	101.548	101.448	101.348
4.250	103.731	103.631	103.531	4.250	103.731	103.631	103.531	4.250	101.986	101.886	101.786	4.250	101.986	101.886	101.786	4.250	101.986	101.886	101.786
4.375	103.959	103.859	103.759	4.375	103.959	103.859	103.759	4.375	102.339	102.239	102.139	4.375	102.214	102.114	102.014	4.375	102.214	102.114	102.014
4.500	103.172	103.048	102.972	4.500	103.172	103.048	102.972	4.500	101.190	1									



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.:

10/9/2019

45 Day Lock Exp.:

10/24/2019

60 Day Lock Exp.:

11/8/2019

W. Rate Sheet Dated: 9/9/2019

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	0.000	0.000	0.000	6.000	103.262	103.162	103.062	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%	
≥ 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.:

10/9/2019

45 Day Lock Exp.:

10/24/2019

60 Day Lock Exp.:

11/8/2019

W. Rate Sheet Dated: 9/9/2019

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	99.850	99.788	99.725	
3.875	100.124	100.062	99.999	
4.000	100.360	100.298	100.235	
4.125	100.613	100.551	100.488	
4.250	100.817	100.754	100.692	
4.375	101.076	101.013	100.951	
4.500	101.335	101.273	101.210	
4.625	101.574	101.512	101.449	
4.750	101.830	101.767	101.705	
4.875	102.053	101.990	101.928	
5.000	102.267	102.205	102.142	
5.125	102.481	102.419	102.356	
5.250	102.631	102.568	102.506	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	98.444	98.319	98.194	
3.375	98.908	98.783	98.658	
3.500	99.280	99.155	99.030	
3.625	99.626	99.501	99.376	
3.750	100.144	100.019	99.894	
3.875	100.484	100.359	100.234	
4.000	100.823	100.698	100.573	
4.125	100.959	100.834	100.709	
4.250	101.267	101.142	101.017	
4.375	101.546	101.421	101.296	
4.500	101.703	101.578	101.453	

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	97.226	97.101	96.976	
3.375	97.633	97.508	97.383	
3.500	98.010	97.885	97.760	
3.625	98.364	98.239	98.114	
3.750	98.960	98.835	98.710	
3.875	99.284	99.159	99.034	
4.000	99.570	99.445	99.320	
4.125	99.854	99.729	99.604	
4.250	100.139	100.014	99.889	
4.375	100.424	100.299	100.174	
4.500	100.715	100.590	100.465	
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)