



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.: 10/11/2019

45 Day Lock Exp.: 10/28/2019

60 Day Lock Exp.: 11/11/2019

W. Rate Sheet Dated: 9/11/2019

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	101.262	101.112	100.962	3.250	100.720	100.570	100.420	2.375	97.415	97.265	97.115	3.125	100.217	100.067	99.917
3.375	101.806	101.656	101.506	3.375	101.155	101.005	100.855	2.500	97.902	97.752	97.602	3.250	100.187	100.037	99.887
3.500	102.345	102.195	102.045	3.500	101.552	101.402	101.252	2.625	98.385	98.235	98.085	3.375	100.540	100.390	100.240
3.625	102.866	102.716	102.566	3.625	101.968	101.818	101.668	2.750	98.340	98.190	98.040	3.500	100.117	99.967	99.817
3.750	102.392	102.242	102.092	3.750	101.787	101.637	101.487	2.875	98.826	98.676	98.526	3.625	100.244	100.094	99.944
3.875	102.873	102.723	102.573	3.875	102.186	102.036	101.886	3.000	99.296	99.146	98.996	Margin = 2.250		Index = 1.720	
4.000	103.323	103.173	103.023	4.000	102.545	102.395	102.245	3.125	99.761	99.611	99.461				
4.125	103.735	103.585	103.435	4.125	102.874	102.724	102.574	3.250	101.096	100.946	100.796				
4.375	103.253	103.153	103.053	4.375	102.576	102.476	102.376	3.375	101.508	101.358	101.208				
4.500	103.678	103.578	103.478	4.500	102.721	102.621	102.521	3.500	101.883	101.733	101.583				
4.625	104.056	103.956	103.856	4.625	102.951	102.851	102.751	3.625	102.276	102.126	101.976				
4.750	104.181	104.081	103.981	4.750	102.772	102.672	102.572	3.750	102.382	102.232	102.082				
4.875	103.703	103.603	103.503	4.875	103.051	102.951	102.851	3.875	102.758	102.608	102.458				
5.000	104.065	103.965	103.865	5.000	103.302	103.202	103.102	4.000	103.094	102.944	102.794				
5.125	104.140	104.040	103.940	5.125	103.533	103.433	103.333	4.125	103.401	103.251	103.101				
5.375	104.268	104.168	104.068	5.375	103.741	103.641	103.541	4.250	102.981	102.831	102.681				
5.500	104.566	104.466	104.366	5.500	103.992	103.892	103.792	4.375	103.301	103.151	103.001				
5.625	104.831	104.731	104.631	5.625	104.223	104.123	104.023	4.500	103.398	103.248	103.098				
5.875	104.881	104.781	104.681	5.875	104.353	104.253	104.153	4.625	103.613	103.463	103.313				

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	100.112	99.962	99.812	3.250	99.720	99.570	99.420	2.375	96.415	96.265	96.115	3.125	99.217	99.067	98.917
3.375	100.656	100.506	100.356	3.375	100.155	100.005	99.855	2.500	96.902	96.752	96.602	3.250	99.187	99.037	98.887
3.500	101.195	101.045	100.895	3.500	100.552	100.402	100.252	2.625	97.385	97.235	97.085	3.375	99.540	99.390	99.240
3.625	101.716	101.566	101.416	3.625	100.968	100.818	100.668	2.750	97.340	97.190	97.040	3.500	99.117	98.967	98.817
3.750	101.242	101.092	100.942	3.750	100.787	100.637	100.487	2.875	97.826	97.676	97.526	3.625	99.244	99.094	98.944
3.875	101.723	101.573	101.423	3.875	101.186	101.036	100.886	3.000	98.296	98.146	97.996	Margin = 2.250		Index = 1.720	
4.000	102.173	102.023	101.873	4.000	101.545	101.395	101.245	3.125	98.761	98.611	98.461	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.585	102.435	102.285	4.125	101.874	101.724	101.574	3.250	100.096	99.946	99.796	Rate	30 Day	45 Day	60 Day
4.375	102.103	102.003	101.903	4.375	101.576	101.476	101.376	3.375	100.508	100.358	100.208	3.875	101.323	101.073	100.823
4.500	102.528	102.428	102.328	4.500	101.721	101.621	101.521	3.500	100.883	100.733	100.583	4.000	101.773	101.523	101.273
4.625	102.906	102.806	102.706	4.625	101.951	101.851	101.751	3.625	101.276	101.126	100.976	4.125	102.185	101.935	101.685
4.750	103.031	102.931	102.831	4.750	101.772	101.672	101.572	3.750	101.382	101.232	101.082	4.375	101.703	101.453	101.203
4.875	102.553	102.453	102.353	4.875	102.051	101.951	101.851	3.875	101.758	101.608	101.458	4.500	102.128	101.878	101.628
5.000	102.915	102.815	102.715	5.000	102.302	102.202	102.102	4.000	102.094	101.944	101.794	4.625	102.506	102.256	102.006
5.125	102.990	102.890	102.790	5.125	102.533	102.433	102.333	4.125	102.401	102.251	102.101	4.875	102.153	101.903	101.653
5.375	103.118	103.018	102.918	5.375	102.741	102.641	102.541	4.250	101.981	101.831	101.681	5.000	102.515	102.265	102.015
5.500	103.416	103.316	103.216	5.500	102.992	102.892	102.792	4.375	102.301	102.151	102.001	5.125	102.590	102.340	102.090
5.625	103.681	103.581	103.481	5.625	103.223	103.123	103.023	4.500	102.398	102.248	102.098	5.500	103.016	102.766	102.516
5.875	103.731	103.631	103.531	5.875	103.353	103.253	103.153	4.625	102.613	102.463	102.313	5.625	103.281	103.031	102.781

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	100.785	100.535	100.285	4.125	N/A	N/A	N/A
4.250	100.910	100.660	100.410	4.250	N/A	N/A	N/A
4.375	100.303	100.053	99.803	4.375	N/A	N/A	N/A
4.500	100.728	100.478	100.228	4.500	N/A	N/A	N/A
4.625	101.106	100.856	100.606	4.625	N/A	N/A	N/A
5.000	101.115	100.865	100.615	5.000	N/A	N/A	N/A
5.125	101.190	100.940	100.690	5.125	N/A	N/A	N/A
5.250	101.444	101.194	100.944	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:	9/11/2019	4.250%

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	98.573	98.323	98.073	
4.000	99.023	98.773	98.523	
4.125	99.435	99.185	98.935	
4.375	98.953	98.703	98.453	
4.500	99.378	99.128	98.878	
4.625	99.756	99.506	99.256	
4.875	99.403	99.153	98.903	
5.000	99.765	99.515	99.265	
5.125	99.840	99.590	99.340	
5.500	100.266	100.016	99.766	
5.625	100.531	100.281	100.031	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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45 Day Lock Exp.:

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60 Day Lock Exp.:

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W. Rate Sheet Dated: 9/11/2019

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	99.862	99.712	99.562	3.250	99.750	99.600	99.450	2.375	94.695	94.545	94.395	3.125	99.890	99.740	99.590
3.375	100.406	100.256	100.106	3.375	100.185	100.035	99.885	2.500	95.182	95.032	94.882	3.250	99.797	99.647	99.497
3.500	100.945	100.795	100.645	3.500	100.582	100.432	100.282	2.625	95.665	95.515	95.365	3.375	100.150	100.000	99.850
3.625	101.466	101.316	101.166	3.625	100.998	100.848	100.698	2.750	97.433	97.283	97.133	3.500	99.727	99.577	99.427
3.750	100.805	100.655	100.505	3.750	100.630	100.480	100.330	2.875	97.918	97.768	97.618	3.625	99.854	99.704	99.554
3.875	101.286	101.136	100.986	3.875	101.028	100.878	100.728	3.000	98.388	98.238	98.088	Margin = 2.250		Index = 1.720	
4.000	101.736	101.586	101.436	4.000	101.387	101.237	101.087	3.125	98.854	98.704	98.554				
4.125	102.147	101.997	101.847	4.125	101.717	101.567	101.417	3.250	100.126	99.976	99.826				
4.375	102.103	102.003	101.903	4.375	101.856	101.756	101.656	3.375	100.538	100.388	100.238				
4.500	102.528	102.428	102.328	4.500	102.001	101.901	101.801	3.500	100.913	100.763	100.613				
4.625	102.906	102.806	102.706	4.625	102.231	102.131	102.031	3.625	101.306	101.156	101.006				
4.750	102.906	102.806	102.706	4.750	101.927	101.827	101.727	3.750	101.225	101.075	100.925				
4.875	102.428	102.328	102.228	4.875	102.206	102.106	102.006	3.875	101.600	101.450	101.300				
5.000	102.790	102.690	102.590	5.000	102.457	102.357	102.257	4.000	101.937	101.787	101.637				
5.125	102.865	102.765	102.665	5.125	102.688	102.588	102.488	4.125	102.244	102.094	101.944				
5.375	102.868	102.768	102.668	5.375	102.771	102.671	102.571	4.250	102.261	102.111	101.961				
5.500	103.166	103.066	102.966	5.500	103.022	102.922	102.822	4.375	102.581	102.431	102.281				
5.625	103.431	103.331	103.231	5.625	103.253	103.153	103.053	4.500	102.678	102.528	102.378				
5.875	103.090	102.990	102.890	5.875	102.993	102.893	102.793	4.625	102.893	102.743	102.593				

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	98.712	98.562	98.412	3.250	98.320	98.170	98.020	2.375	95.015	94.865	94.715	3.125	97.880	97.730	97.580
3.375	99.256	99.106	98.956	3.375	98.755	98.605	98.455	2.500	95.502	95.352	95.202	3.250	97.787	97.637	97.487
3.500	99.795	99.645	99.495	3.500	99.152	99.002	98.852	2.625	95.985	95.835	95.685	3.375	98.140	97.990	97.840
3.625	100.316	100.166	100.016	3.625	99.568	99.418	99.268	2.750	96.784	96.634	96.484	3.500	97.717	97.567	97.417
3.750	99.655	99.505	99.355	3.750	99.200	99.050	98.900	2.875	97.269	97.119	96.969	3.625	97.844	97.694	97.544
3.875	100.136	99.986	99.836	3.875	99.598	99.448	99.298	3.000	97.740	97.590	97.440	Margin = 2.250		Index = 1.720	
4.000	100.586	100.436	100.286	4.000	99.957	99.807	99.657	3.125	98.205	98.055	97.905	30 Year OTC "Borrower Paid Only for USDA"			
4.125	100.997	100.847	100.697	4.125	100.287	100.137	99.987	3.250	99.258	99.108	98.958	Rate	30 Day	45 Day	60 Day
4.375	100.953	100.853	100.753	4.375	100.426	100.326	100.226	3.375	99.670	99.520	99.370	3.875	99.736	99.486	99.236
4.500	101.378	101.278	101.178	4.500	100.571	100.471	100.371	3.500	100.045	99.895	99.745	4.000	100.186	99.936	99.686
4.625	101.756	101.656	101.556	4.625	100.801	100.701	100.601	3.625	100.439	100.289	100.139	4.125	100.597	100.347	100.097
4.750	101.756	101.656	101.556	4.750	100.497	100.397	100.297	3.750	99.974	99.824	99.674	4.375	100.553	100.303	100.053
4.875	101.278	101.178	101.078	4.875	100.776	100.676	100.576	3.875	100.350	100.200	100.050	4.500	100.978	100.728	100.478
5.000	101.640	101.540	101.440	5.000	101.027	100.927	100.827	4.000	100.686	100.536	100.386	4.625	101.356	101.106	100.856
5.125	101.715	101.615	101.515	5.125	101.258	101.158	101.058	4.125	100.994	100.844	100.694	4.875	100.878	100.628	100.378
5.375	101.718	101.618	101.518	5.375	101.341	101.241	101.141	4.250	100.331	100.181	100.031	5.000	101.240	100.990	100.740
5.500	102.016	101.916	101.816	5.500	101.592	101.492	101.392	4.375	100.651	100.501	100.351	5.125	101.315	101.065	100.815
5.625	102.281	102.181	102.081	5.625	101.823	101.723	101.623	4.500	100.748	100.598	100.448	5.500	101.616	101.366	101.116
5.875	101.940	101.840	101.740	5.875	101.563	101.463	101.363	4.625	100.963	100.813	100.663	5.625	101.881	101.631	101.381

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	98.847	98.597	98.347	4.125	N/A	N/A	N/A
4.250	99.410	99.160	98.910	4.250	N/A	N/A	N/A
4.375	98.803	98.553	98.303	4.375	N/A	N/A	N/A
4.500	99.228	98.978	98.728	4.500	N/A	N/A	N/A
4.625	99.606	99.356	99.106	4.625	N/A	N/A	N/A
5.000	99.490	99.240	98.990	5.000	N/A	N/A	N/A
5.125	99.565	99.315	99.065	5.125	N/A	N/A	N/A
5.250	99.694	99.444	99.194	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:	9/11/2019	4.250%

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	96.986	96.736	96.486	
4.000	97.436	97.186	96.936	
4.125	97.847	97.597	97.347	
4.375	97.803	97.553	97.303	
4.500	98.228	97.978	97.728	
4.625	98.606	98.356	98.106	
4.875	98.128	97.878	97.628	
5.000	98.490	98.240	97.990	
5.125	98.565	98.315	98.065	
5.500	98.866	98.616	98.366	
5.625	99.131	98.881	98.631	

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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.:

10/11/2019

45 Day Lock Exp.:

10/28/2019

60 Day Lock Exp.:

11/11/2019

W. Rate Sheet Dated: 9/11/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

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
3.375	100.026	99.891	99.826	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	101.758	101.600	101.558	3.750	100.628	100.528	100.428
3.500	100.535	100.395	100.335	2.875	99.961	99.861	99.761	2.875	N/A	N/A	N/A	4.125	101.896	101.733	101.696	3.875	101.164	101.064	100.964
3.625	100.978	100.834	100.778	2.990	96.149	96.049	95.949	2.990	95.853	95.753	95.653	4.250	101.864	101.699	101.664	3.990	101.524	101.424	101.324
3.750	101.253	101.105	101.053	3.000	96.249	96.149	96.049	3.000	95.953	95.853	95.753	4.375	102.237	102.067	102.037	4.000	101.624	101.524	101.424
3.875	101.774	101.621	101.574	3.125	97.224	97.124	97.024	3.125	96.981	96.881	96.781	4.500	102.572	102.397	102.372	4.125	101.876	101.776	101.676
3.990	102.161	102.003	101.961	3.250	98.132	98.032	97.932	3.250	97.939	97.839	97.739	4.625	102.561	102.381	102.361	4.250	101.864	101.764	101.664
4.000	102.261	102.103	102.061	3.375	98.854	98.754	98.654	3.375	98.666	98.566	98.466	4.750	102.281	102.096	102.081	4.375	102.237	102.137	102.037
4.125	102.500	102.337	102.300	3.500	99.411	99.311	99.211	3.500	99.223	99.123	99.023	4.875	102.675	102.485	102.475	4.500	102.572	102.472	102.372
4.250	102.679	102.512	102.479	3.625	99.901	99.801	99.701	3.625	99.820	99.720	99.620	4.990	102.975	102.780	102.775	4.625	102.561	102.461	102.361
4.375	103.040	102.868	102.840	3.750	101.003	100.903	100.803	3.750	100.999	100.899	100.799	5.000	103.075	102.880	102.875	4.750	102.281	102.181	102.081
4.500	103.409	103.232	103.209	3.875	101.590	101.490	101.390	3.875	101.590	101.490	101.390	5.125	103.263	103.063	103.063	4.875	102.675	102.575	102.475
4.625	103.445	103.263	103.245	3.990	102.027	101.927	101.827	3.990	102.027	101.927	101.827	5.250	103.112	102.908	102.912	4.990	102.975	102.875	102.775
4.750	103.747	103.560	103.547	4.000	102.127	102.027	101.927	4.000	102.127	102.027	101.927	5.375	103.489	103.280	103.289	5.000	103.075	102.975	102.875
4.875	104.092	103.900	103.892	4.125	102.480	102.380	102.280	4.125	102.480	102.380	102.280	5.500	103.846	103.632	103.646	5.125	103.263	103.163	103.063
4.990	104.288	104.092	104.088	4.250	103.168	103.068	102.968	4.250	103.164	103.064	102.964	5.625	104.050	103.831	103.850	5.250	103.112	103.008	102.912
5.000	104.388	104.192	104.188	4.375	103.634	103.534	103.434	4.375	103.634	103.534	103.434	5.750	103.880	103.656	103.680	5.375	103.489	103.380	103.289
5.125	104.627	104.426	104.427	4.500	104.042	103.942	103.842	4.500	104.042	103.942	103.842	5.875	104.266	104.037	104.066	5.500	103.846	103.732	103.646
5.250	104.902	104.696	104.702	4.625	104.197	104.097	103.997	4.625	104.197	104.097	103.997	5.990	104.559	104.325	104.359	5.625	104.050	103.931	103.850
5.375	105.128	104.917	104.928	4.750	105.014	104.914	104.814	4.750	105.010	104.910	104.810	6.000	104.659	104.425	104.459	5.750	103.880	103.756	103.680



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

30 Day Lock Exp.: 10/11/2019
45 Day Lock Exp.: 10/28/2019
60 Day Lock Exp.: 11/11/2019

W. Rate Sheet Dated: 9/11/2019

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	99.565	99.465	99.365	3.375	99.945	99.845	99.745	3.375	99.945	99.845	99.745	4.000	102.199	102.099	101.999	4.000	101.824	101.724	101.624
3.375	100.195	100.095	99.995	3.500	100.515	100.415	100.315	3.500	100.515	100.415	100.315	4.125	102.227	102.127	102.027	4.125	101.852	101.752	101.652
3.500	100.765	100.665	100.565	3.625	100.788	100.688	100.588	3.625	100.788	100.688	100.588	4.250	102.603	102.503	102.403	4.250	102.228	102.128	102.028
3.625	101.038	100.938	100.838	3.750	101.280	101.180	101.080	3.750	101.280	101.180	101.080	4.375	102.931	102.831	102.731	4.375	102.556	102.456	102.356
3.750	101.530	101.430	101.330	3.875	101.818	101.718	101.618	3.875	101.818	101.718	101.618	4.500	103.174	103.074	102.974	4.500	102.549	102.449	102.349
3.875	102.068	101.968	101.868	3.990	102.128	102.028	101.928	3.990	102.128	102.028	101.928	4.625	103.176	103.076	102.976	4.625	102.551	102.451	102.351
3.990	102.503	102.403	102.303	4.000	102.228	102.128	102.028	4.000	102.228	102.128	102.028	4.750	102.920	102.820	102.720	4.750	102.295	102.195	102.095
4.000	102.603	102.503	102.403	4.125	102.256	102.156	102.056	4.125	102.256	102.156	102.056	4.875	103.214	103.114	103.014	4.875	102.589	102.489	102.389
4.125	102.631	102.531	102.431	4.250	102.573	102.473	102.373	4.250	102.573	102.473	102.373	4.990	103.357	103.257	103.157	4.990	102.357	102.257	102.157
4.250	102.948	102.848	102.748	4.375	102.901	102.801	102.701	4.375	102.901	102.801	102.701	5.000	103.457	103.357	103.257	5.000	102.457	102.357	102.257
4.375	103.276	103.176	103.076	4.500	102.894	102.794	102.694	4.500	102.894	102.794	102.694	5.125	102.764	102.664	102.564	5.125	101.764	101.664	101.564
4.500	103.519	103.419	103.319	4.625	102.896	102.796	102.696	4.625	102.896	102.796	102.696	5.250	103.189	103.089	102.989	5.250	102.189	102.089	101.989
4.625	103.521	103.421	103.321	4.750	103.220	103.120	103.020	4.750	103.220	103.120	103.020	5.375	102.495	102.394	102.294	5.375	102.495	102.394	102.294
4.750	103.845	103.745	103.645	4.875	103.514	103.414	103.314	4.875	103.514	103.414	103.314	5.500	102.743	102.643	102.543	5.500	102.743	102.643	102.543
4.875	104.139	104.039	103.939	4.990	103.282	103.182	103.082	4.990	103.282	103.182	103.082	5.625	103.336	103.236	103.136	5.625	103.336	103.236	103.136
4.990	104.282	104.182	104.082	5.000	103.382	103.282	103.182	5.000	103.382	103.282	103.182	5.750	103.633	103.532	103.404	5.750	103.633	103.532	103.404
5.000	104.382	104.282	104.182	5.125	103.654	103.554	103.454	5.125	103.654	103.554	103.454	5.875	103.741	103.649	103.542	5.875	103.741	103.649	103.542
5.125	104.654	104.554	104.454	5.250	104.079	103.979	103.879	5.250	104.079	103.979	103.879	5.990	103.669	103.568	103.440	5.990	103.669	103.568	103.440
5.250	105.079	104.979	104.879	5.375	103.368	103.268	103.168	5.375	103.368	103.268	103.168	6.000	103.769	103.668	103.540	6.000	103.769	103.668	103.540
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	101.824	101.724	101.624	3.250	99.790	99.690	99.590	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.683	101.583	101.483
4.125	101.852	101.752	101.652	3.375	100.345	100.245	100.145	3.375	100.345	100.245	100.145	3.375	100.345	100.245	100.145	3.500	101.901	101.801	101.701
4.250	102.228	102.128	102.028	3.500	100.776	100.676	100.576	3.500	100.776	100.676	100.576	3.500	100.776	100.676	100.576	3.625	102.025	101.925	101.825
4.375	102.556	102.456	102.356	3.625	101.468	101.368	101.268	3.625	101.468	101.368	101.268	3.625	101.468	101.368	101.268	3.750	102.591	102.491	102.391
4.500	102.549	102.449	102.349	3.750	101.962	101.862	101.762	3.750	101.962	101.862	101.762	3.750	101.962	101.862	101.762	3.875	102.767	102.667	102.567
4.625	102.551	102.451	102.351	3.875	102.363	102.263	102.163	3.875	102.363	102.263	102.163	3.875	102.363	102.263	102.163	3.990	103.050	102.950	102.850
4.750	102.295	102.195	102.095	3.990	102.680	102.580	102.480	3.990	102.680	102.580	102.480	3.990	102.680	102.580	102.480	4.000	103.150	103.050	102.950
4.875	102.589	102.489	102.389	4.000	102.780	102.680	102.580	4.000	102.780	102.680	102.580	4.000	102.780	102.680	102.580	4.125	103.142	103.042	102.942
4.990	102.357	102.257	102.157	4.125	102.934	102.834	102.734	4.125	102.934	102.834	102.734	4.125	102.934	102.834	102.734	4.250	103.565	103.465	103.365
5.000	102.457	102.357	102.257	4.250	103.300	103.200	103.100	4.250	103.300	103.200	103.100	4.250	103.300	103.200	103.100	4.375	103.909	103.809	103.709
5.125	101.764	101.664	101.564	4.375	103.596	103.496	103.396	4.375	103.596	103.496	103.396	4.375	103.596	103.496	103.396	4.500	102.977	102.877	102.777
5.250	102.189	102.089	101.989	4.500	103.900	103.800	103.700	4.500	103.900	103.800	103.700	4.500	103.900	103.800	103.700	4.625	103.422	103.322	103.222
5.375	102.495	102.394	102.294	4.625	103.807	103.707	103.607	4.625	103.807	103.707	103.607	4.625	103.807	103.707	103.607	4.750	103.745	103.645	103.545
5.500	102.743	102.643	102.543	4.750	104.027	103.927	103.827	4.750	104.027	103.927	103.827	4.750	104.027	103.927	103.827	4.875	104.003	103.903	103.803
5.625	103.336	103.236	103.136	4.875	104.462	104.362	104.262	4.875	104.462	104.362	104.262	4.875	104.462	104.362	104.262	4.990	103.742	103.642	103.542
5.750	103.633	103.532	103.432	4.990	104.642	104.542	104.442	4.990	104.642	104.542	104.442	4.990	104.642	104.542	104.442	5.000	103.842	103.742	103.642
5.875	103.741	103.641	103.541	5.000	104.742	104.642	104.542	5.000	104.742	104.642	104.542	5.000	104.742	104.642	104.542	5.125	104.122	104.022	103.922
5.990	103.669	103.568	103.468	5.125	104.856	104.756	104.656	5.125	104.856	104.756	104.656	5.125	104.856	104.756	104.656	5.250	104.220	104.120	104.020
6.000	103.769	103.668	103.568	5.250	105.103	105.003	104.903	5.250	105.103	105.003	104.903	5.250	105.103	105.003	104.903	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	101.683	101.583	101.483	3.375	101.683	101.583	101.483	3.375	100.920	100.820	100.720	3.375	100.920	100.820	100.720	3.375	100.920	100.820	100.720
3.500	101.901	101.801	101.701	3.500	101.901	101.801	101.701	3.500	101.138	101.038	100.938	3.500	101.138	101.038	100.938	3.500	101.138	101.038	100.938
3.625	102.025	101.925	101.825	3.625	102.025	101.925	101.825	3.625	100.773	100.673	100.573	3.625	100.773	100.673	100.573	3.625	100.773	100.673	100.573
3.750	102.591	102.491	102.391	3.750	102.591	102.491	102.391	3.750	101.339	101.239	101.139	3.750	101.339	101.239	101.139	3.750	101.339	101.239	101.139
3.875	102.767	102.667	102.567	3.875	102.767	102.667	102.567	3.875	101.515	101.415	101.315	3.875	101.515	101.415	101.315	3.875	101.515	101.415	101.315
3.990	103.050	102.950	102.850	3.990	103.050	102.950	102.850	3.990	101.798	101.698	101.598	3.990	101.798	101.698	101.598	3.990	101.798	101.698	101.598
4.000	103.150	103.050	102.950	4.000	103.150	103.050	102.950	4.000	101.898	101.798	101.698	4.000	101.898	101.798	101.698	4.000	101.898	101.798	101.698
4.125	103.142	103.042	102.942	4.125	103.142	103.042	102.942	4.125	101.402	101.302	101.202	4.125	101.402	101.302	101.202	4.125	101.402	101.302	101.202
4.250	103.565	103.465	103.365	4.250	103.565	103.465	103.365	4.250	101.825	101.725	101.625	4.250	101.825	101.725	101.625	4.250	101.825	101.725	101.625
4.375	103.784	103.684	103.584	4.375	103.784	103.684	103.584	4.375	102.169										



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.:

10/11/2019

45 Day Lock Exp.:

10/28/2019

60 Day Lock Exp.:

11/11/2019

W. Rate Sheet Dated: 9/11/2019

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	99.989	99.889	99.789	3.250	100.117	100.017	99.917	3.375	101.742	101.642	101.542	4.000	102.034	101.934	101.834	3.375	100.679	100.579	100.479
3.375	100.636	100.536	100.436	3.375	100.666	100.566	100.466	3.500	101.964	101.864	101.764	4.125	102.042	101.942	101.842	3.500	100.901	100.801	100.701
3.500	101.211	101.111	101.011	3.500	101.094	100.994	100.894	3.625	102.050	101.950	101.850	4.250	102.237	102.137	102.037	3.625	100.503	100.403	100.303
3.625	101.478	101.378	101.278	3.625	101.570	101.470	101.370	3.750	102.611	102.511	102.411	4.375	102.565	102.465	102.365	3.750	101.064	100.964	100.864
3.750	101.699	101.599	101.499	3.750	102.064	101.964	101.864	3.875	102.786	102.686	102.586	4.500	102.803	102.703	102.603	3.875	101.239	101.139	101.039
3.875	102.236	102.136	102.036	3.875	102.456	102.356	102.256	3.990	103.070	102.970	102.870	4.625	102.785	102.685	102.585	3.990	101.523	101.423	101.323
3.990	102.668	102.568	102.468	3.990	102.762	102.662	102.562	4.000	103.170	103.070	102.970	4.750	102.516	102.416	102.316	4.000	101.623	101.523	101.423
4.000	102.768	102.668	102.568	4.000	102.862	102.762	102.662	4.125	103.096	102.996	102.896	4.875	102.829	102.729	102.629	4.125	101.049	100.949	100.849
4.125	102.776	102.676	102.576	4.125	103.008	102.908	102.808	4.250	103.548	103.448	103.348	4.990	102.976	102.876	102.776	4.250	101.501	101.401	101.301
4.250	102.935	102.835	102.735	4.250	103.209	103.109	103.009	4.375	103.912	103.812	103.712	5.000	103.076	102.976	102.876	4.375	101.865	101.765	101.665
4.375	103.263	103.163	103.063	4.375	103.493	103.393	103.293	4.500	103.299	103.190	103.099	5.125	102.396	102.296	102.196	4.500	100.892	100.783	100.692
4.500	103.501	103.401	103.301	4.500	103.822	103.722	103.622	4.625	103.753	103.642	103.553	5.250	102.827	102.727	102.627	4.625	101.346	101.235	101.146
4.625	103.483	103.383	103.283	4.625	103.755	103.655	103.555	4.750	104.083	103.970	103.883	5.375	103.030	102.930	102.830	4.750	101.676	101.563	101.476
4.750	103.820	103.720	103.620	4.750	103.974	103.874	103.774	4.875	104.351	104.238	104.151	5.500	102.431	102.324	102.195	4.875	101.944	101.831	101.744
4.875	104.133	104.033	103.933	4.875	104.408	104.308	104.208	4.990	104.066	103.966	103.866	5.625	103.030	102.924	102.795	4.990	102.159	102.059	101.959
4.990	104.280	104.180	104.080	4.990	104.595	104.495	104.395	5.000	104.166	104.066	103.966	5.750	103.330	103.223	103.094	5.000	102.259	102.159	102.059
5.000	104.380	104.280	104.180	5.000	104.695	104.595	104.495	5.125	104.454	104.354	104.254	5.875	103.440	103.333	103.204	5.125	102.547	102.447	102.347
5.125	104.667	104.567	104.467	5.125	104.786	104.686	104.586	5.250	104.555	104.455	104.355	5.990	103.370	103.263	103.134	5.250	102.648	102.548	102.448
5.250	105.098	104.998	104.898	5.250	105.038	104.938	104.838	5.375	0.000	#N/A	#N/A	6.000	103.470	103.363	103.234	5.375	0.000	#N/A	#N/A

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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.:

10/11/2019

45 Day Lock Exp.:

10/28/2019

60 Day Lock Exp.:

11/11/2019

W. Rate Sheet Dated: 9/11/2019

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	99.736	99.673	99.611	
3.875	100.009	99.947	99.884	
4.000	100.245	100.183	100.120	
4.125	100.499	100.436	100.374	
4.250	100.702	100.639	100.577	
4.375	100.961	100.899	100.836	
4.500	101.220	101.158	101.095	
4.625	101.459	101.397	101.334	
4.750	101.714	101.652	101.589	
4.875	101.937	101.875	101.812	
5.000	102.152	102.089	102.027	
5.125	102.366	102.304	102.241	
5.250	102.515	102.453	102.390	

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	98.612	98.487	98.362	
3.375	99.077	98.952	98.827	
3.500	99.449	99.324	99.199	
3.625	99.796	99.671	99.546	
3.750	100.313	100.188	100.063	
3.875	100.652	100.527	100.402	
4.000	100.991	100.866	100.741	
4.125	101.127	101.002	100.877	
4.250	101.435	101.310	101.185	
4.375	101.715	101.590	101.465	
4.500	101.872	101.747	101.622	

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	97.067	96.942	96.817	
3.375	97.473	97.348	97.223	
3.500	97.849	97.724	97.599	
3.625	98.203	98.078	97.953	
3.750	98.797	98.672	98.547	
3.875	99.118	98.993	98.868	
4.000	99.403	99.278	99.153	
4.125	99.688	99.563	99.438	
4.250	99.972	99.847	99.722	
4.375	100.257	100.132	100.007	
4.500	100.547	100.422	100.297	
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)