



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.: 10/14/2019

45 Day Lock Exp.: 10/28/2019

60 Day Lock Exp.: 11/11/2019

W. Rate Sheet Dated: 9/12/2019

Release Time: 2:30 pm 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	101.231	101.081	100.931	3.250	100.689	100.539	100.389	2.375	97.122	96.972	96.822	3.125	100.217	100.067	99.917
3.375	101.775	101.625	101.475	3.375	101.123	100.973	100.823	2.500	97.609	97.459	97.309	3.250	100.187	100.037	99.887
3.500	102.314	102.164	102.014	3.500	101.520	101.370	101.220	2.625	98.092	97.942	97.792	3.375	100.540	100.390	100.240
3.625	102.835	102.685	102.535	3.625	101.936	101.786	101.636	2.750	98.160	98.010	97.860	3.500	100.117	99.967	99.817
3.750	102.424	102.274	102.124	3.750	101.819	101.669	101.519	2.875	98.646	98.496	98.346	3.625	100.244	100.094	99.944
3.875	102.904	102.754	102.604	3.875	102.217	102.067	101.917	3.000	99.116	98.966	98.816	Margin = 2.250		Index = 1.720	
4.000	103.355	103.205	103.055	4.000	102.576	102.426	102.276	3.125	99.582	99.432	99.282				
4.125	103.766	103.616	103.466	4.125	102.906	102.756	102.606	3.250	101.080	100.930	100.780				
4.375	103.331	103.231	103.131	4.375	102.655	102.555	102.455	3.375	101.492	101.342	101.192				
4.500	103.756	103.656	103.556	4.500	102.799	102.699	102.599	3.500	101.867	101.717	101.567				
4.625	104.134	104.034	103.934	4.625	103.030	102.930	102.830	3.625	102.260	102.110	101.960				
4.750	104.259	104.159	104.059	4.750	102.881	102.781	102.681	3.750	102.417	102.267	102.117				
4.875	103.813	103.713	103.613	4.875	103.160	103.060	102.960	3.875	102.793	102.643	102.493				
5.000	104.174	104.074	103.974	5.000	103.411	103.311	103.211	4.000	103.129	102.979	102.829				
5.125	104.250	104.150	104.050	5.125	103.642	103.542	103.442	4.125	103.437	103.287	103.137				
5.375	104.206	104.106	104.006	5.375	103.679	103.579	103.479	4.250	103.024	102.874	102.724				
5.500	104.504	104.404	104.304	5.500	103.930	103.830	103.730	4.375	103.344	103.194	103.044				
5.625	104.768	104.668	104.568	5.625	104.161	104.061	103.961	4.500	103.441	103.291	103.141				
5.875	104.818	104.718	104.618	5.875	104.291	104.191	104.091	4.625	103.656	103.506	103.356				

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	100.081	99.931	99.781	3.250	99.689	99.539	99.389	2.375	96.122	95.972	95.822	3.125	99.217	99.067	98.917
3.375	100.625	100.475	100.325	3.375	100.123	99.973	99.823	2.500	96.609	96.459	96.309	3.250	99.187	99.037	98.887
3.500	101.164	101.014	100.864	3.500	100.520	100.370	100.220	2.625	97.092	96.942	96.792	3.375	99.540	99.390	99.240
3.625	101.685	101.535	101.385	3.625	100.936	100.786	100.636	2.750	97.160	97.010	96.860	3.500	99.117	98.967	98.817
3.750	101.274	101.124	100.974	3.750	100.819	100.669	100.519	2.875	97.646	97.496	97.346	3.625	99.244	99.094	98.944
3.875	101.754	101.604	101.454	3.875	101.217	101.067	100.917	3.000	98.116	97.966	97.816	Margin = 2.250		Index = 1.720	
4.000	102.205	102.055	101.905	4.000	101.576	101.426	101.276	3.125	98.582	98.432	98.282	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.616	102.466	102.316	4.125	101.906	101.756	101.606	3.250	100.080	99.930	99.780	Rate	30 Day	45 Day	60 Day
4.375	102.181	102.081	101.981	4.375	101.655	101.555	101.455	3.375	100.492	100.342	100.192	3.875	101.354	101.104	100.854
4.500	102.606	102.506	102.406	4.500	101.799	101.699	101.599	3.500	100.867	100.717	100.567	4.000	101.805	101.555	101.305
4.625	102.984	102.884	102.784	4.625	102.030	101.930	101.830	3.625	101.260	101.110	100.960	4.125	102.216	101.966	101.716
4.750	103.109	103.009	102.909	4.750	101.881	101.781	101.681	3.750	101.417	101.267	101.117	4.375	101.781	101.531	101.281
4.875	102.663	102.563	102.463	4.875	102.160	102.060	101.960	3.875	101.793	101.643	101.493	4.500	102.206	101.956	101.706
5.000	103.024	102.924	102.824	5.000	102.411	102.311	102.211	4.000	102.129	101.979	101.829	4.625	102.584	102.334	102.084
5.125	103.100	103.000	102.900	5.125	102.642	102.542	102.442	4.125	102.437	102.287	102.137	4.875	102.263	102.013	101.763
5.375	103.056	102.956	102.856	5.375	102.679	102.579	102.479	4.250	102.024	101.874	101.724	5.000	102.624	102.374	102.124
5.500	103.354	103.254	103.154	5.500	102.930	102.830	102.730	4.375	102.344	102.194	102.044	5.125	102.700	102.450	102.200
5.625	103.618	103.518	103.418	5.625	103.161	103.061	102.961	4.500	102.441	102.291	102.141	5.500	102.954	102.704	102.454
5.875	103.668	103.568	103.468	5.875	103.291	103.191	103.091	4.625	102.656	102.506	102.356	5.625	103.218	102.968	102.718

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	100.816	100.566	100.316	4.125	N/A	N/A	N/A
4.250	100.941	100.691	100.441	4.250	N/A	N/A	N/A
4.375	100.381	100.131	99.881	4.375	N/A	N/A	N/A
4.500	100.806	100.556	100.306	4.500	N/A	N/A	N/A
4.625	101.184	100.934	100.684	4.625	N/A	N/A	N/A
5.000	101.224	100.974	100.724	5.000	N/A	N/A	N/A
5.125	101.300	101.050	100.800	5.125	N/A	N/A	N/A
5.250	101.553	101.303	101.053	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:	9/12/2019	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	98.604	98.354	98.104	
4.000	99.055	98.805	98.555	
4.125	99.466	99.216	98.966	
4.375	99.031	98.781	98.531	
4.500	99.456	99.206	98.956	
4.625	99.834	99.584	99.334	
4.875	99.513	99.263	99.013	
5.000	99.874	99.624	99.374	
5.125	99.950	99.700	99.450	
5.500	100.204	99.954	99.704	
5.625	100.468	100.218	99.968	



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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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45 Day Lock Exp.:

#####

60 Day Lock Exp.:

#####

W. Rate Sheet Dated: 9/12/2019

Release Time: 2:30 pm 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	99.831	99.681	99.531	3.250	99.719	99.569	99.419	2.375	94.402	94.252	94.102	3.125	99.890	99.740	99.590
3.375	100.375	100.225	100.075	3.375	100.153	100.003	99.853	2.500	94.889	94.739	94.589	3.250	99.797	99.647	99.497
3.500	100.914	100.764	100.614	3.500	100.550	100.400	100.250	2.625	95.372	95.222	95.072	3.375	100.150	100.000	99.850
3.625	101.435	101.285	101.135	3.625	100.966	100.816	100.666	2.750	97.253	97.103	96.953	3.500	99.727	99.577	99.427
3.750	100.836	100.686	100.536	3.750	100.661	100.511	100.361	2.875	97.738	97.588	97.438	3.625	99.854	99.704	99.554
3.875	101.317	101.167	101.017	3.875	101.060	100.910	100.760	3.000	98.209	98.059	97.909	Margin = 2.250		Index = 1.720	
4.000	101.767	101.617	101.467	4.000	101.418	101.268	101.118	3.125	98.674	98.524	98.374				
4.125	102.178	102.028	101.878	4.125	101.748	101.598	101.448	3.250	100.110	99.960	99.810				
4.375	102.181	102.081	101.981	4.375	101.935	101.835	101.735	3.375	100.522	100.372	100.222				
4.500	102.606	102.506	102.406	4.500	102.079	101.979	101.879	3.500	100.897	100.747	100.597				
4.625	102.984	102.884	102.784	4.625	102.310	102.210	102.110	3.625	101.290	101.140	100.990				
4.750	102.984	102.884	102.784	4.750	102.036	101.936	101.836	3.750	101.260	101.110	100.960				
4.875	102.538	102.438	102.338	4.875	102.315	102.215	102.115	3.875	101.636	101.486	101.336				
5.000	102.899	102.799	102.699	5.000	102.566	102.466	102.366	4.000	101.972	101.822	101.672				
5.125	102.975	102.875	102.775	5.125	102.797	102.697	102.597	4.125	102.279	102.129	101.979				
5.375	102.806	102.706	102.606	5.375	102.709	102.609	102.509	4.250	102.304	102.154	102.004				
5.500	103.104	103.004	102.904	5.500	102.960	102.860	102.760	4.375	102.624	102.474	102.324				
5.625	103.368	103.268	103.168	5.625	103.191	103.091	102.991	4.500	102.721	102.571	102.421				
5.875	103.028	102.928	102.828	5.875	102.930	102.830	102.730	4.625	102.936	102.786	102.636				

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	98.681	98.531	98.381	3.250	98.289	98.139	97.989	2.375	94.722	94.572	94.422	3.125	97.880	97.730	97.580
3.375	99.225	99.075	98.925	3.375	98.723	98.573	98.423	2.500	95.209	95.059	94.909	3.250	97.787	97.637	97.487
3.500	99.764	99.614	99.464	3.500	99.120	98.970	98.820	2.625	95.692	95.542	95.392	3.375	98.140	97.990	97.840
3.625	100.285	100.135	99.985	3.625	99.536	99.386	99.236	2.750	96.604	96.454	96.304	3.500	97.717	97.567	97.417
3.750	99.686	99.536	99.386	3.750	99.231	99.081	98.931	2.875	97.090	96.940	96.790	3.625	97.844	97.694	97.544
3.875	100.167	100.017	99.867	3.875	99.630	99.480	99.330	3.000	97.560	97.410	97.260	Margin = 2.250		Index = 1.720	
4.000	100.617	100.467	100.317	4.000	99.988	99.838	99.688	3.125	98.025	97.875	97.725	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.028	100.878	100.728	4.125	100.318	100.168	100.018	3.250	99.243	99.093	98.943	Rate	30 Day	45 Day	60 Day
4.375	101.031	100.931	100.831	4.375	100.505	100.405	100.305	3.375	99.655	99.505	99.355	3.875	99.767	99.517	99.267
4.500	101.456	101.356	101.256	4.500	100.649	100.549	100.449	3.500	100.029	99.879	99.729	4.000	100.217	99.967	99.717
4.625	101.834	101.734	101.634	4.625	100.880	100.780	100.680	3.625	100.423	100.273	100.123	4.125	100.628	100.378	100.128
4.750	101.834	101.734	101.634	4.750	100.606	100.506	100.406	3.750	100.009	99.859	99.709	4.375	100.631	100.381	100.131
4.875	101.388	101.288	101.188	4.875	100.885	100.785	100.685	3.875	100.385	100.235	100.085	4.500	101.056	100.806	100.556
5.000	101.749	101.649	101.549	5.000	101.136	101.036	100.936	4.000	100.722	100.572	100.422	4.625	101.434	101.184	100.934
5.125	101.825	101.725	101.625	5.125	101.367	101.267	101.167	4.125	101.029	100.879	100.729	4.875	100.988	100.738	100.488
5.375	101.656	101.556	101.456	5.375	101.279	101.179	101.079	4.250	100.374	100.224	100.074	5.000	101.349	101.099	100.849
5.500	101.954	101.854	101.754	5.500	101.530	101.430	101.330	4.375	100.694	100.544	100.394	5.125	101.425	101.175	100.925
5.625	102.218	102.118	102.018	5.625	101.761	101.661	101.561	4.500	100.791	100.641	100.491	5.500	101.554	101.304	101.054
5.875	101.878	101.778	101.678	5.875	101.500	101.400	101.300	4.625	101.006	100.856	100.706	5.625	101.818	101.568	101.318

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	98.878	98.628	98.378	4.125	N/A	N/A	N/A
4.250	99.441	99.191	98.941	4.250	N/A	N/A	N/A
4.375	98.881	98.631	98.381	4.375	N/A	N/A	N/A
4.500	99.306	99.056	98.806	4.500	N/A	N/A	N/A
4.625	99.684	99.434	99.184	4.625	N/A	N/A	N/A
5.000	99.599	99.349	99.099	5.000	N/A	N/A	N/A
5.125	99.675	99.425	99.175	5.125	N/A	N/A	N/A
5.250	99.803	99.553	99.303	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:	9/12/2019	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	97.017	96.767	96.517	
4.000	97.467	97.217	96.967	
4.125	97.878	97.628	97.378	
4.375	97.881	97.631	97.381	
4.500	98.306	98.056	97.806	
4.625	98.684	98.434	98.184	
4.875	98.238	97.988	97.738	
5.000	98.599	98.349	98.099	
5.125	98.675	98.425	98.175	
5.500	98.804	98.554	98.304	
5.625	99.068	98.818	98.568	

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: 9/12/2019

Release Time: 2:30 pm 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
3.375	99.776	99.640	99.576	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	101.782	101.625	101.582	3.750	100.640	100.540	100.440
3.500	100.285	100.145	100.085	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	101.926	101.765	101.726	3.875	101.183	101.083	100.983
3.625	100.735	100.590	100.535	2.990	95.899	95.799	95.699	2.990	95.602	95.502	95.402	4.250	101.906	101.745	101.706	3.990	101.550	101.450	101.350
3.750	101.265	101.117	101.065	3.000	95.999	95.899	95.799	3.000	95.702	95.602	95.502	4.375	102.288	102.122	102.088	4.000	101.650	101.550	101.450
3.875	101.792	101.640	101.592	3.125	96.971	96.871	96.771	3.125	96.730	96.630	96.530	4.500	102.631	102.461	102.431	4.125	101.910	101.810	101.710
3.990	102.188	102.031	101.988	3.250	97.880	97.780	97.680	3.250	97.687	97.587	97.487	4.625	102.624	102.449	102.424	4.250	101.906	101.806	101.706
4.000	102.288	102.131	102.088	3.375	98.603	98.503	98.403	3.375	98.416	98.316	98.216	4.750	102.338	102.159	102.138	4.375	102.288	102.188	102.088
4.125	102.535	102.374	102.335	3.500	99.163	99.063	98.963	3.500	98.976	98.876	98.776	4.875	102.737	102.553	102.537	4.500	102.631	102.531	102.431
4.250	102.720	102.555	102.520	3.625	99.893	99.793	99.693	3.625	99.826	99.726	99.626	4.990	103.044	102.856	102.844	4.625	102.624	102.524	102.424
4.375	103.090	102.921	102.890	3.750	101.015	100.915	100.815	3.750	101.010	100.910	100.810	5.000	103.144	102.956	102.944	4.750	102.338	102.238	102.138
4.500	103.468	103.294	103.268	3.875	101.609	101.509	101.409	3.875	101.609	101.509	101.409	5.125	103.331	103.138	103.131	4.875	102.737	102.637	102.537
4.625	103.504	103.326	103.304	3.990	102.056	101.956	101.856	3.990	102.056	101.956	101.856	5.250	103.198	103.001	102.998	4.990	103.044	102.944	102.844
4.750	103.803	103.620	103.603	4.000	102.156	102.056	101.956	4.000	102.156	102.056	101.956	5.375	103.579	103.377	103.379	5.000	103.144	103.044	102.944
4.875	104.153	103.966	103.953	4.125	102.519	102.419	102.319	4.125	102.519	102.419	102.319	5.500	103.936	103.730	103.736	5.125	103.331	103.231	103.131
4.990	104.354	104.162	104.154	4.250	103.209	103.109	103.009	4.250	103.205	103.105	103.005	5.625	104.142	103.931	103.942	5.250	103.198	103.098	102.998
5.000	104.454	104.262	104.254	4.375	103.685	103.585	103.485	4.375	103.685	103.585	103.485	5.750	103.918	103.703	103.718	5.375	103.579	103.477	103.379
5.125	104.693	104.497	104.493	4.500	104.106	104.006	103.906	4.500	104.106	104.006	103.906	5.875	104.306	104.086	104.106	5.500	103.936	103.836	103.736
5.250	104.988	104.787	104.788	4.625	104.259	104.159	104.059	4.625	104.259	104.159	104.059	5.990	104.601	104.377	104.401	5.625	104.142	104.031	103.942
5.375	105.216	105.011	105.016	4.750	105.069	104.969	104.869	4.750	105.066	104.966	104.866	6.000	104.701	104.477	104.501	5.750	103.918	103.803	103.718
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
3.625	99.363	99.263	99.163	3.375	100.261	100.127	100.061	3.625	100.282	100.182	100.082	3.625	100.282	100.082	100.082	3.125	100.669	100.553	100.469
3.750	100.635	100.535	100.435	3.500	100.598	100.459	100.398	3.750	100.911	100.811	100.711	3.750	100.754	100.554	100.554	3.250	100.985	100.869	100.785
3.875	101.183	101.083	100.983	3.625	101.268	101.125	101.068	3.875	101.457	101.357	101.257	3.875	101.301	101.101	101.101	3.375	101.308	101.192	101.108
3.990	101.580	101.450	101.350	3.750	101.861	101.713	101.661	3.990	101.866	101.766	101.666	3.990	101.710	101.510	101.510	3.500	101.639	101.523	101.439
4.000	101.650	101.550	101.450	3.875	102.223	102.071	102.023	4.000	101.964	101.864	101.764	4.000	101.810	101.610	101.610	3.625	102.309	102.193	102.109
4.125	101.910	101.810	101.710	3.990	102.546	102.389	102.346	4.125	102.294	102.194	102.094	4.125	102.138	101.938	101.938	3.750	102.435	102.319	102.235
4.250	101.906	101.806	101.706	4.000	102.646	102.489	102.446	4.250	101.859	101.759	101.659	4.250	101.796	101.596	101.596	3.875	102.512	102.396	102.312
4.375	102.288	102.188	102.088	4.125	102.777	102.616	102.577	4.375	102.283	102.183	102.083	4.375	102.221	102.021	102.021	3.990	102.703	102.587	102.503
4.500	102.631	102.531	102.431	4.250	102.984	102.823	102.784	4.500	102.677	102.577	102.477	4.500	102.614	102.414	102.414	4.000	102.803	102.687	102.603
4.625	102.624	102.524	102.424	4.375	103.237	103.071	103.037	4.625	102.830	102.730	102.630	4.625	102.768	102.568	102.568	4.125	103.482	103.366	103.282
4.750	102.338	102.238	102.138	4.500	103.546	103.376	103.346	4.750	102.936	102.836	102.736	4.750	102.874	102.674	102.674	4.250	103.636	103.520	103.436
4.875	102.737	102.637	102.537	4.625	103.475	103.300	103.275	4.875	103.299	103.199	103.099	4.875	103.236	103.036	103.036	4.375	103.953	103.837	103.753
4.990	103.044	102.944	102.844	4.750	103.960	103.781	103.760	4.990	103.527	103.427	103.377	4.990	103.514	103.314	103.314	4.500	104.289	104.173	104.089
5.000	103.144	103.044	102.944	4.875	104.253	104.069	104.053	5.000	103.677	103.577	103.477	5.000	103.614	103.414	103.414	4.625	104.248	104.132	104.048
5.125	103.331	103.231	103.131	4.990	104.438	104.250	104.238	5.125	103.936	103.836	103.736	5.125	103.873	103.673	103.673	4.750	103.905	103.789	103.705
5.250	103.198	103.098	102.998	5.000	104.338	104.350	104.338	5.250	104.359	104.259	104.159	5.250	104.203	104.003	104.003	4.875	104.059	103.943	103.859
5.375	103.579	103.477	103.379	5.125	104.697	104.504	104.497	5.375	104.553	104.451	104.353	5.375	104.397	104.197	104.197	4.990	104.059	103.943	103.859
5.500	103.936	103.830	103.736	5.250	104.983	104.786	104.783	5.500	104.843	104.737	104.643	5.500	104.592	104.392	104.392	5.000	104.159	104.043	103.959
5.625	97.651	97.551	97.451	5.375	105.124	104.922	104.924	5.625	105.456	105.345	105.256	5.625	105.203	105.003	105.003	5.125	104.259	104.143	104.059

15 Year 105-125				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	99.611	99.511	99.411	3.125	99.486	99.286	99.286	3.125	100.387	100.187	100.187	3.125	99.329	99.129	99.129	3.125	99.204	99.004	99.004	3.125	100.815	100.615	100.615
3.250	99.959	99.859	99.759	3.250	99.834	99.634	99.634	3.250	100.621	100.421	100.421	3.250	99.595	99.395	99.395	3.250	99.470	99.270	99.270	3.250	101.106	100.906	100.906
3.375	100.317	100.217	100.117	3.375	100.192	99.992	99.992	3.375	101.002	100.802	100.802	3.375	100.011	99.811	99.811	3.375	99.886	99.686	99.686	3.375	101.426	101.226	101.226
3.500	100.902	100.802	100.702	3.500	100.888	100.688	100.688	3.500	101.440	101.240	101.240	3.500	100.703	100.503	100.503	3.500	100.689	100.489	100.489	3.500	101.833	101.633	101.633
3.625	101.476	101.376	101.276	3.625	101.476	101.276	101.276	3.625	101.784	101.584	101.584	3.625	100.951	100.751	100.751	3.625	100.951	100.751	100.751	3.625	102.415	102.215	102.215
3.750	101.851	101.751	101.651	3.750	101.851	101.651	101.651	3.750	102.008	101.808	101.808	3.750	101.424	101.224	101.224	3.750	101.424	101.224	101.224	3.750	102.481	102.281	102.281
3.875	101.941	101.841	101.741	3.875	101.941	101.741	101.741	3.875	102.050	101.850	101.850	3.875	101.479	101.279	101.279	3.875	101.479	101.279	101.279	3.875	102.522	102.322	102.322
3.990	102.021	101.921	101.821	3.990	102.021	101.821	101.821	3.990	102.142	101.942	101.942	3.990	101.460	101.260	101.260	3.990	101.460	101.260	101.260	3.990	102.574	102.374	102.374
4.000	102.121	102.021	101.921	4.000	102.121	101.921	101.921	4.000	102.242	102.042	102.042	4.000	101.560	101.360	101.360	4.000	101.560	101.360	101.360	4.000	102.674	102.474	102.474
4.125	103.017	102.917	102.817	4.125	103.017	102.817	102.817	4.125	102.704	102.504	102.504	4.125	102.239	102.039	102.039	4.125	102.239	102.039	102.039	4.125	103.637	103.437	103.437
4.250	103.055	102.955	102.855	4.250	103.055	102.855	102.855	4.250	102.769	102.569	102.569	4.250	102.188	101.988	101.988	4.250	102.188	101.988	101.988	4.250	103.417	103.217	103.217
4.375	103.407	103.307	103.207	4.375	103.407	103.207	103.207	4.375	102.984	102.784	102.784	4.375	102.438	102.238	102.238	4.375	102.438	102.238	102.238	4.375	103.730	103.530	103.530
4.500	103.776	103.676	103.576	4.500	103.776	103.576	103.576	4.500	103.213	103.013	103.013	4.500	102.700	102.500	102.500	4.500	102.700	102.500	102.500	4.500	104.066	103.866	103.866
4.625	104.124	104.024	103.924	4.625	104.124	103.924	103.924	4.625	103.396	103.196	103.196	4.625	103.272	103.072	103.072	4.625	103.272	103.072	103.072	4.625	104.024	103.824	103.824
4.750	104.333	104.233	104.133	4.750	104.333	104.133	104.133	4.750	102.621	102.421	102.421	4.750	102.621	102.421	102.421	4.750	102.621	102.421	102.421	4.750	103.730	103.530	103.530
4.875	104.505	104.405	104.305	4.875	104.505	104.305	104.305	4.875	102.723	102.523	102.523	4.875	102.723	102.523	102.523	4.875	102.723	102.523	102.523	4.875	103.520	103.320	103.320
4.990	104.714	104.614	104.514	4.990	104.706	104.506	104.506	4.990	102.689	102.489	102.489	4.990	102.689	102.489	102.489	4.990	102.689	102.489	102.489	4.990	103.519	103.319	103.319
5.000	104.814	104.714	104.614	5.000	104.806	104.606	104.606	5.000	102.789	102.589	102.589	5.000	102.789	102.589	102.589	5.000	102.789	102.589	102.589	5.000	103.619	103.419	103.419
5.125	105.143	105.043	104.943	5.125	105.143	104.820	104.943	5.125	102.851	102.651	102.651	5.125	102.851	102.528	102.651	5.125	102.851	102.528	102.651	5.125	103.719	103.519	103.519

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		0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.00%	-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%	-0.00%	-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 ↓ \ LTV →	< 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 ↓ \ ITV →	< 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	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
* 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.

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. <i>For use by mortgage professionals only and should not be distributed to borrowers</i>				



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/14/2019

45 Day Lock Exp.:

10/28/2019

60 Day Lock Exp.:

11/11/2019

W. Rate Sheet Dated: 9/12/2019

Release Time: 2:30 pm 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	99.551	99.451	99.351	3.375	99.940	99.840	99.740	3.375	99.940	99.840	99.740	4.000	102.229	102.129	102.029	4.000	101.854	101.754	101.654
3.375	100.190	100.090	99.990	3.500	100.510	100.410	100.310	3.500	100.510	100.410	100.310	4.125	102.272	102.172	102.072	4.125	101.897	101.797	101.697
3.500	100.760	100.660	100.560	3.625	100.788	100.688	100.588	3.625	100.788	100.688	100.588	4.250	102.616	102.516	102.416	4.250	102.241	102.141	102.041
3.625	101.038	100.938	100.838	3.750	101.284	101.184	101.084	3.750	101.284	101.184	101.084	4.375	102.950	102.850	102.750	4.375	102.575	102.475	102.375
3.750	101.534	101.434	101.334	3.875	101.832	101.732	101.632	3.875	101.832	101.732	101.632	4.500	103.199	103.099	102.999	4.500	102.574	102.474	102.374
3.875	102.082	101.982	101.882	3.990	102.145	102.045	101.945	3.990	102.145	102.045	101.945	4.625	103.203	103.103	103.003	4.625	102.578	102.478	102.378
3.990	102.520	102.420	102.320	4.000	102.245	102.145	102.045	4.000	102.245	102.145	102.045	4.750	102.974	102.874	102.774	4.750	102.349	102.249	102.149
4.000	102.620	102.520	102.420	4.125	102.288	102.188	102.088	4.125	102.288	102.188	102.088	4.875	103.273	103.173	103.073	4.875	102.648	102.548	102.448
4.125	102.663	102.563	102.463	4.250	102.581	102.481	102.381	4.250	102.581	102.481	102.381	4.990	103.419	103.319	103.219	4.990	102.419	102.319	102.219
4.250	102.956	102.856	102.756	4.375	102.915	102.815	102.715	4.375	102.915	102.815	102.715	5.000	103.519	103.419	103.319	5.000	102.519	102.419	102.319
4.375	103.290	103.190	103.090	4.500	102.914	102.814	102.714	4.500	102.914	102.814	102.714	5.125	102.891	102.791	102.691	5.125	101.891	101.791	101.691
4.500	103.539	103.439	103.339	4.625	102.918	102.818	102.718	4.625	102.918	102.818	102.718	5.250	103.233	103.223	103.123	5.250	102.323	102.223	102.123
4.625	103.543	103.443	103.343	4.750	103.283	103.183	103.083	4.750	103.283	103.183	103.083	5.375	102.547	102.445	102.327	5.375	102.547	102.445	102.327
4.750	103.908	103.808	103.708	4.875	103.582	103.482	103.382	4.875	103.582	103.482	103.382	5.500	102.803	102.701	102.584	5.500	102.803	102.701	102.584
4.875	104.207	104.107	104.007	4.990	103.353	103.253	103.153	4.990	103.353	103.253	103.153	5.625	103.400	103.299	103.181	5.625	103.400	103.299	103.181
4.990	104.353	104.253	104.153	5.000	104.353	104.353	103.253	5.000	104.353	104.353	103.253	5.750	103.699	103.597	103.480	5.750	103.699	103.597	103.480
5.000	104.453	104.353	104.253	5.125	103.751	103.651	103.551	5.125	103.751	103.651	103.551	5.875	103.809	103.707	103.590	5.875	103.809	103.707	103.590
5.125	104.751	104.651	104.551	5.250	104.183	104.083	103.983	5.250	104.183	104.083	103.983	5.990	103.739	103.637	103.519	5.990	103.739	103.637	103.519
5.250	105.183	105.083	104.983	5.375	105.403	105.303	105.183	5.375	105.403	105.303	105.183	6.000	103.839	103.737	103.619	6.000	103.839	103.737	103.619
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	101.854	101.754	101.654	3.250	99.788	99.688	99.588	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.511	101.411	101.311
4.125	101.897	101.797	101.697	3.375	100.340	100.240	100.140	3.375	100.340	100.240	100.140	3.375	100.340	100.240	100.140	3.500	101.751	101.651	101.551
4.250	102.241	102.141	102.041	3.500	100.780	100.680	100.580	3.500	100.780	100.680	100.580	3.500	100.780	100.680	100.580	3.625	101.958	101.858	101.758
4.375	102.575	102.475	102.375	3.625	101.457	101.357	101.257	3.625	101.457	101.357	101.257	3.625	101.457	101.357	101.257	3.750	102.528	102.428	102.328
4.500	102.574	102.474	102.374	3.750	101.960	101.860	101.760	3.750	101.960	101.860	101.760	3.750	101.960	101.860	101.760	3.875	102.669	102.569	102.469
4.625	102.578	102.478	102.378	3.875	102.368	102.268	102.168	3.875	102.368	102.268	102.168	3.875	102.368	102.268	102.168	3.990	102.960	102.860	102.760
4.750	102.349	102.249	102.149	3.990	102.677	102.577	102.477	3.990	102.677	102.577	102.477	3.990	102.677	102.577	102.477	4.000	103.060	102.960	102.860
4.875	102.648	102.548	102.448	4.000	102.777	102.677	102.577	4.000	102.777	102.677	102.577	4.000	102.777	102.677	102.577	4.125	103.055	102.955	102.855
4.990	102.419	102.319	102.219	4.125	102.912	102.812	102.712	4.125	102.912	102.812	102.712	4.125	102.912	102.812	102.712	4.250	103.481	103.381	103.281
5.000	102.519	102.419	102.319	4.250	103.235	103.135	103.035	4.250	103.235	103.135	103.035	4.250	103.235	103.135	103.035	4.375	103.832	103.732	103.632
5.125	101.891	101.791	101.691	4.375	103.536	103.436	103.336	4.375	103.536	103.436	103.336	4.375	103.536	103.436	103.336	4.500	103.111	103.011	102.911
5.250	102.323	102.223	102.123	4.500	103.837	103.737	103.637	4.500	103.837	103.737	103.637	4.500	103.837	103.737	103.637	4.625	103.562	103.462	103.362
5.375	102.547	102.445	102.342	4.625	103.777	103.677	103.577	4.625	103.777	103.677	103.577	4.625	103.777	103.677	103.577	4.750	103.892	103.792	103.692
5.500	102.803	102.701	102.584	4.750	104.070	103.970	103.870	4.750	104.070	103.970	103.870	4.750	104.070	103.970	103.870	4.875	104.159	104.059	103.959
5.625	103.400	103.299	103.181	4.875	104.512	104.412	104.312	4.875	104.512	104.412	104.312	4.875	104.512	104.412	104.312	4.990	103.871	103.771	103.671
5.750	103.699	103.597	103.480	4.990	104.696	104.596	104.496	4.990	104.696	104.596	104.496	4.990	104.696	104.596	104.496	5.000	103.971	103.871	103.771
5.875	103.809	103.707	103.590	5.000	104.796	104.696	104.596	5.000	104.796	104.696	104.596	5.000	104.796	104.696	104.596	5.125	104.257	104.157	104.057
5.990	103.739	103.637	103.519	5.125	104.936	104.836	104.736	5.125	104.936	104.836	104.736	5.125	104.936	104.836	104.736	5.250	104.357	104.257	104.157
6.000	103.839	103.737	103.619	5.250	105.186	105.086	104.986	5.250	105.186	105.086	104.986	5.250	105.186	105.086	104.986	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	101.511	101.411	101.311	3.375	101.511	101.411	101.311	3.375	100.748	100.648	100.548	3.375	100.748	100.648	100.548	3.375	100.748	100.648	100.548
3.500	101.751	101.651	101.551	3.500	101.751	101.651	101.551	3.500	100.988	100.888	100.788	3.500	100.988	100.888	100.788	3.500	100.988	100.888	100.788
3.625	101.958	101.858	101.758	3.625	101.958	101.858	101.758	3.625	100.702	100.602	100.502	3.625	100.702	100.602	100.502	3.625	100.702	100.602	100.502
3.750	102.528	102.428	102.328	3.750	102.528	102.428	102.328	3.750	101.272	101.172	101.072	3.750	101.272	101.172	101.072	3.750	101.272	101.172	101.072
3.875	102.669	102.569	102.469	3.875	102.669	102.569	102.469	3.875	101.413	101.313	101.213	3.875	101.413	101.313	101.213	3.875	101.413	101.313	101.213
3.990	102.960	102.860	102.760	3.990	102.960	102.860	102.760	3.990	101.704	101.604	101.504	3.990	101.704	101.604	101.504	3.990	101.704	101.604	101.504
4.000	103.060	102.960	102.860	4.000	103.060	102.960	102.860	4.000	101.804	101.704	101.604	4.000	101.804	101.704	101.604	4.000	101.804	101.704	101.604
4.125	103.055	102.955	102.855	4.125	103.055	102.955	102.855	4.125	101.308	101.208	101.108	4.125	101.308	101.208	101.108	4.125	101.308	101.208	101.108
4.250	103.481	103.381	103.281	4.250	103.481	103.381	103.281	4.250	101.734	101.634	101.534	4.250	101.734	101.634	101.534	4.250	101.734	101.634	101.534
4.375	103.707	103.607	103.507	4.375	103.707	103.607	103.507	4.375	102.085	101.985	101.885	4.375	101.960	101.860	101.760	4.375	101.960	101.860	101.760
4.500	102.986	102.886	102.786	4.500	102.986	102.886	102.786	4.500	101.004										



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.:

10/14/2019

45 Day Lock Exp.:

10/28/2019

60 Day Lock Exp.:

11/11/2019

W. Rate Sheet Dated: 9/12/2019

Release Time: 2:30 pm 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	100.212	100.112	100.012	3.250	100.417	100.317	100.217	3.375	101.817	101.717	101.617	4.000	102.245	102.145	102.045	3.375	100.754	100.654	100.554
3.375	100.831	100.731	100.631	3.375	100.955	100.855	100.755	3.500	102.052	101.952	101.852	4.125	102.283	102.183	102.083	3.500	100.989	100.889	100.789
3.500	101.379	101.279	101.179	3.500	101.380	101.280	101.180	3.625	102.125	102.025	101.925	4.250	102.515	102.415	102.315	3.625	100.569	100.469	100.369
3.625	101.643	101.543	101.443	3.625	101.819	101.719	101.619	3.750	102.684	102.584	102.484	4.375	102.835	102.735	102.635	3.750	101.128	101.028	100.928
3.750	101.938	101.838	101.738	3.750	102.306	102.206	102.106	3.875	102.821	102.721	102.621	4.500	103.072	102.972	102.872	3.875	101.265	101.165	101.065
3.875	102.464	102.364	102.264	3.875	102.701	102.601	102.501	3.990	103.099	102.999	102.899	4.625	103.072	102.972	102.872	3.990	101.543	101.443	101.343
3.990	102.886	102.786	102.686	3.990	102.994	102.894	102.794	4.000	103.199	103.099	102.999	4.750	102.771	102.671	102.571	4.000	101.643	101.543	101.443
4.000	102.986	102.886	102.786	4.000	103.094	102.994	102.894	4.125	103.175	103.075	102.975	4.875	103.058	102.958	102.858	4.125	101.128	101.028	100.928
4.125	103.024	102.924	102.824	4.125	103.226	103.126	103.026	4.250	103.591	103.491	103.391	4.990	103.198	103.098	102.998	4.250	101.544	101.444	101.344
4.250	103.205	103.105	103.005	4.250	103.474	103.374	103.274	4.375	103.934	103.834	103.734	5.000	103.298	103.198	103.098	4.375	101.887	101.787	101.687
4.375	103.525	103.425	103.325	4.375	103.763	103.663	103.563	4.500	103.274	103.174	103.074	5.125	102.690	102.590	102.490	4.500	100.867	100.767	100.667
4.500	103.762	103.662	103.562	4.500	104.054	103.954	103.854	4.625	103.715	103.615	103.515	5.250	103.110	103.010	102.910	4.625	101.308	101.208	101.108
4.625	103.762	103.662	103.562	4.625	103.992	103.892	103.792	4.750	104.033	103.933	103.833	5.375	102.242	102.142	102.042	4.750	101.626	101.526	101.426
4.750	104.055	103.955	103.855	4.750	104.222	104.122	104.022	4.875	104.287	104.187	104.087	5.500	102.486	102.384	102.284	4.875	101.880	101.780	101.680
4.875	104.342	104.242	104.142	4.875	104.650	104.550	104.450	4.990	104.019	103.919	103.819	5.625	103.073	102.971	102.871	4.990	102.112	102.012	101.912
4.990	104.482	104.382	104.282	4.990	104.825	104.725	104.625	5.000	104.119	104.019	103.919	5.750	103.366	103.264	103.164	5.000	102.212	102.112	102.012
5.000	104.582	104.482	104.382	5.000	104.925	104.825	104.725	5.125	104.395	104.295	104.195	5.875	103.472	103.370	103.270	5.125	102.488	102.388	102.288
5.125	104.900	104.800	104.700	5.125	105.083	104.983	104.883	5.250	104.491	104.391	104.291	5.990	103.399	103.297	103.197	5.250	102.584	102.484	102.384
5.250	105.320	105.220	105.120	5.250	105.326	105.226	105.126	5.375	0.000	#N/A	#N/A	6.000	103.499	103.397	103.297	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%	
≥ 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.:

10/14/2019

45 Day Lock Exp.:

10/28/2019

60 Day Lock Exp.:

11/11/2019

W. Rate Sheet Dated: 9/12/2019

Release Time: 2:30 pm 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	
3.375	98.541	98.479	98.416	
3.500	99.015	98.952	98.890	
3.625	99.368	99.306	99.243	
3.750	99.843	99.781	99.718	
3.875	100.117	100.055	99.992	
4.000	100.353	100.291	100.228	
4.125	100.607	100.544	100.482	
4.250	100.810	100.747	100.685	
4.375	101.070	101.007	100.945	
4.500	101.329	101.267	101.204	
4.625	101.568	101.506	101.443	
4.750	101.824	101.761	101.699	
4.875	102.046	101.984	101.921	

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	98.615	98.490	98.365	
3.375	99.080	98.955	98.830	
3.500	99.452	99.327	99.202	
3.625	99.799	99.674	99.549	
3.750	100.316	100.191	100.066	
3.875	100.653	100.528	100.403	
4.000	100.992	100.867	100.742	
4.125	101.128	101.003	100.878	
4.250	101.436	101.311	101.186	
4.375	101.716	101.591	101.466	
4.500	101.874	101.749	101.624	

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	96.942	96.817	96.692	
3.375	97.348	97.223	97.098	
3.500	97.724	97.599	97.474	
3.625	98.077	97.952	97.827	
3.750	98.670	98.545	98.420	
3.875	98.989	98.864	98.739	
4.000	99.274	99.149	99.024	
4.125	99.559	99.434	99.309	
4.250	99.843	99.718	99.593	
4.375	100.127	100.002	99.877	
4.500	100.418	100.293	100.168	
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)