



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: 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	101.527	101.377	101.227	3.250	100.986	100.836	100.686	2.375	97.528	97.378	97.228	3.125	100.217	100.067	99.917
3.375	102.072	101.922	101.772	3.375	101.420	101.270	101.120	2.500	98.015	97.865	97.715	3.250	100.187	100.037	99.887
3.500	102.611	102.461	102.311	3.500	101.817	101.667	101.517	2.625	98.498	98.348	98.198	3.375	100.540	100.390	100.240
3.625	103.132	102.982	102.832	3.625	102.233	102.083	101.933	2.750	98.465	98.315	98.165	3.500	100.117	99.967	99.817
3.750	102.580	102.430	102.280	3.750	101.975	101.825	101.675	2.875	98.951	98.801	98.651	3.625	100.244	100.094	99.944
3.875	103.061	102.911	102.761	3.875	102.373	102.223	102.073	3.000	99.421	99.271	99.121	Margin = 2.250		Index = 1.720	
4.000	103.511	103.361	103.211	4.000	102.732	102.582	102.432	3.125	99.886	99.736	99.586				
4.125	103.922	103.772	103.622	4.125	103.062	102.912	102.762	3.250	101.264	101.114	100.964				
4.375	103.378	103.278	103.178	4.375	102.701	102.601	102.501	3.375	101.676	101.526	101.376				
4.500	103.803	103.703	103.603	4.500	102.846	102.746	102.646	3.500	102.050	101.900	101.750				
4.625	104.181	104.081	103.981	4.625	103.076	102.976	102.876	3.625	102.444	102.294	102.144				
4.750	104.306	104.206	104.106	4.750	102.959	102.859	102.759	3.750	102.542	102.392	102.242				
4.875	103.891	103.791	103.691	4.875	103.238	103.138	103.038	3.875	102.918	102.768	102.618				
5.000	104.252	104.152	104.052	5.000	103.489	103.389	103.289	4.000	103.254	103.104	102.954				
5.125	104.328	104.228	104.128	5.125	103.720	103.620	103.520	4.125	103.562	103.412	103.262				
5.375	104.284	104.184	104.084	5.375	103.757	103.657	103.557	4.250	103.071	102.921	102.771				
5.500	104.582	104.482	104.382	5.500	104.008	103.908	103.808	4.375	103.391	103.241	103.091				
5.625	104.847	104.747	104.647	5.625	104.239	104.139	104.039	4.500	103.488	103.338	103.188				
5.875	104.897	104.797	104.697	5.875	104.369	104.269	104.169	4.625	103.703	103.553	103.403				

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	100.377	100.227	100.077	3.250	99.986	99.836	99.686	2.375	96.528	96.378	96.228	3.125	99.217	99.067	98.917
3.375	100.922	100.772	100.622	3.375	100.420	100.270	100.120	2.500	97.015	96.865	96.715	3.250	99.187	99.037	98.887
3.500	101.461	101.311	101.161	3.500	100.817	100.667	100.517	2.625	97.498	97.348	97.198	3.375	99.540	99.390	99.240
3.625	101.982	101.832	101.682	3.625	101.233	101.083	100.933	2.750	97.465	97.315	97.165	3.500	99.117	98.967	98.817
3.750	101.430	101.280	101.130	3.750	100.975	100.825	100.675	2.875	97.951	97.801	97.651	3.625	99.244	99.094	98.944
3.875	101.911	101.761	101.611	3.875	101.373	101.223	101.073	3.000	98.421	98.271	98.121	Margin = 2.250		Index = 1.720	
4.000	102.361	102.211	102.061	4.000	101.732	101.582	101.432	3.125	98.886	98.736	98.586	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.772	102.622	102.472	4.125	102.062	101.912	101.762	3.250	100.264	100.114	99.964	Rate	30 Day	45 Day	60 Day
4.375	102.228	102.128	102.028	4.375	101.701	101.601	101.501	3.375	100.676	100.526	100.376	3.875	101.511	101.261	101.011
4.500	102.653	102.553	102.453	4.500	101.846	101.746	101.646	3.500	101.050	100.900	100.750	4.000	101.961	101.711	101.461
4.625	103.031	102.931	102.831	4.625	102.076	101.976	101.876	3.625	101.444	101.294	101.144	4.125	102.372	102.122	101.872
4.750	103.156	103.056	102.956	4.750	101.959	101.859	101.759	3.750	101.542	101.392	101.242	4.375	101.828	101.578	101.328
4.875	102.741	102.641	102.541	4.875	102.238	102.138	102.038	3.875	101.918	101.768	101.618	4.500	102.253	102.003	101.753
5.000	103.102	103.002	102.902	5.000	102.489	102.389	102.289	4.000	102.254	102.104	101.954	4.625	102.631	102.381	102.131
5.125	103.178	103.078	102.978	5.125	102.720	102.620	102.520	4.125	102.562	102.412	102.262	4.875	102.341	102.091	101.841
5.375	103.134	103.034	102.934	5.375	102.757	102.657	102.557	4.250	102.071	101.921	101.771	5.000	102.702	102.452	102.202
5.500	103.432	103.332	103.232	5.500	103.008	102.908	102.808	4.375	102.391	102.241	102.091	5.125	102.778	102.528	102.278
5.625	103.697	103.597	103.497	5.625	103.239	103.139	103.039	4.500	102.488	102.338	102.188	5.500	103.032	102.782	102.532
5.875	103.747	103.647	103.547	5.875	103.369	103.269	103.169	4.625	102.703	102.553	102.403	5.625	103.297	103.047	102.797

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	100.972	100.722	100.472	4.125	N/A	N/A	N/A
4.250	101.097	100.847	100.597	4.250	N/A	N/A	N/A
4.375	100.428	100.178	99.928	4.375	N/A	N/A	N/A
4.500	100.853	100.603	100.353	4.500	N/A	N/A	N/A
4.625	101.231	100.981	100.731	4.625	N/A	N/A	N/A
5.000	101.302	101.052	100.802	5.000	N/A	N/A	N/A
5.125	101.378	101.128	100.878	5.125	N/A	N/A	N/A
5.250	101.631	101.381	101.131	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	98.761	98.511	98.261	
4.000	99.211	98.961	98.711	
4.125	99.622	99.372	99.122	
4.375	99.078	98.828	98.578	
4.500	99.503	99.253	99.003	
4.625	99.881	99.631	99.381	
4.875	99.591	99.341	99.091	
5.000	99.952	99.702	99.452	
5.125	100.028	99.778	99.528	
5.500	100.282	100.032	99.782	
5.625	100.547	100.297	100.047	



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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: 10:00 am ET

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STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.127	99.977	99.827	3.250	100.016	99.866	99.716	2.375	94.808	94.658	94.508	3.125	99.890	99.740	99.590
3.375	100.672	100.522	100.372	3.375	100.450	100.300	100.150	2.500	95.295	95.145	94.995	3.250	99.797	99.647	99.497
3.500	100.211	101.061	100.911	3.500	100.847	100.697	100.547	2.625	95.778	95.628	95.478	3.375	100.150	100.000	99.850
3.625	101.732	101.582	101.432	3.625	101.263	101.113	100.963	2.750	97.558	97.408	97.258	3.500	99.727	99.577	99.427
3.750	100.992	100.842	100.692	3.750	100.817	100.667	100.517	2.875	98.043	97.893	97.743	3.625	99.854	99.704	99.554
3.875	101.473	101.323	101.173	3.875	101.216	101.066	100.916	3.000	98.513	98.363	98.213	Margin = 2.250		Index = 1.720	
4.000	101.923	101.773	101.623	4.000	101.575	101.425	101.275	3.125	98.979	98.829	98.679				
4.125	102.335	102.185	102.035	4.125	101.904	101.754	101.604	3.250	100.294	100.144	99.994				
4.375	102.228	102.128	102.028	4.375	101.981	101.881	101.781	3.375	100.706	100.556	100.406				
4.500	102.653	102.553	102.453	4.500	102.126	102.026	101.926	3.500	101.080	100.930	100.780				
4.625	103.031	102.931	102.831	4.625	102.356	102.256	102.156	3.625	101.474	101.324	101.174				
4.750	103.031	102.931	102.831	4.750	102.114	102.014	101.914	3.750	101.385	101.235	101.085				
4.875	102.616	102.516	102.416	4.875	102.393	102.293	102.193	3.875	101.761	101.611	101.461				
5.000	102.977	102.877	102.777	5.000	102.644	102.544	102.444	4.000	102.097	101.947	101.797				
5.125	103.053	102.953	102.853	5.125	102.875	102.775	102.675	4.125	102.404	102.254	102.104				
5.375	102.884	102.784	102.684	5.375	102.787	102.687	102.587	4.250	102.351	102.201	102.051				
5.500	103.182	103.082	102.982	5.500	103.038	102.938	102.838	4.375	102.671	102.521	102.371				
5.625	103.447	103.347	103.247	5.625	103.269	103.169	103.069	4.500	102.768	102.618	102.468				
5.875	103.106	103.006	102.906	5.875	103.008	102.908	102.808	4.625	102.983	102.833	102.683				

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	98.977	98.827	98.677	3.250	98.586	98.436	98.286	2.375	95.128	94.978	94.828	3.125	97.880	97.730	97.580
3.375	99.522	99.372	99.222	3.375	99.020	98.870	98.720	2.500	95.615	95.465	95.315	3.250	97.787	97.637	97.487
3.500	100.061	99.911	99.761	3.500	99.417	99.267	99.117	2.625	96.098	95.948	95.798	3.375	98.140	97.990	97.840
3.625	100.582	100.432	100.282	3.625	99.833	99.683	99.533	2.750	96.909	96.759	96.609	3.500	97.717	97.567	97.417
3.750	99.842	99.692	99.542	3.750	99.387	99.237	99.087	2.875	97.394	97.244	97.094	3.625	97.844	97.694	97.544
3.875	100.323	100.173	100.023	3.875	99.786	99.636	99.486	3.000	97.865	97.715	97.565	Margin = 2.250		Index = 1.720	
4.000	100.773	100.623	100.473	4.000	100.145	99.995	99.845	3.125	98.330	98.180	98.030	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.185	101.035	100.885	4.125	100.474	100.324	100.174	3.250	99.426	99.276	99.126	Rate	30 Day	45 Day	60 Day
4.375	101.078	100.978	100.878	4.375	100.551	100.451	100.351	3.375	99.838	99.688	99.538	3.875	99.923	99.673	99.423
4.500	101.503	101.403	101.303	4.500	100.696	100.596	100.496	3.500	100.213	100.063	99.913	4.000	100.373	100.123	99.873
4.625	101.881	101.781	101.681	4.625	100.926	100.826	100.726	3.625	100.606	100.456	100.306	4.125	100.785	100.535	100.285
4.750	101.881	101.781	101.681	4.750	100.684	100.584	100.484	3.750	100.134	99.984	99.834	4.375	100.678	100.428	100.178
4.875	101.466	101.366	101.266	4.875	100.963	100.863	100.763	3.875	100.510	100.360	100.210	4.500	101.103	100.853	100.603
5.000	101.827	101.727	101.627	5.000	101.214	101.114	101.014	4.000	100.847	100.697	100.547	4.625	101.481	101.231	100.981
5.125	101.903	101.803	101.703	5.125	101.445	101.345	101.245	4.125	101.154	101.004	100.854	4.875	101.066	100.816	100.566
5.375	101.734	101.634	101.534	5.375	101.357	101.257	101.157	4.250	100.421	100.271	100.121	5.000	101.427	101.177	100.927
5.500	102.032	101.932	101.832	5.500	101.608	101.508	101.408	4.375	100.741	100.591	100.441	5.125	101.503	101.253	101.003
5.625	102.297	102.197	102.097	5.625	101.839	101.739	101.639	4.500	100.838	100.688	100.538	5.500	101.632	101.382	101.132
5.875	101.956	101.856	101.756	5.875	101.578	101.478	101.378	4.625	101.053	100.903	100.753	5.625	101.897	101.647	101.397

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	99.035	98.785	98.535	4.125	N/A	N/A	N/A
4.250	99.597	99.347	99.097	4.250	N/A	N/A	N/A
4.375	98.928	98.678	98.428	4.375	N/A	N/A	N/A
4.500	99.353	99.103	98.853	4.500	N/A	N/A	N/A
4.625	99.731	99.481	99.231	4.625	N/A	N/A	N/A
5.000	99.677	99.427	99.177	5.000	N/A	N/A	N/A
5.125	99.753	99.503	99.253	5.125	N/A	N/A	N/A
5.250	99.881	99.631	99.381	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	97.173	96.923	96.673	
4.000	97.623	97.373	97.123	
4.125	98.035	97.785	97.535	
4.375	97.928	97.678	97.428	
4.500	98.353	98.103	97.853	
4.625	98.731	98.481	98.231	
4.875	98.316	98.066	97.816	
5.000	98.677	98.427	98.177	
5.125	98.753	98.503	98.253	
5.500	98.882	98.632	98.382	
5.625	99.147	98.897	98.647	

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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)	



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.: 10/14/2019
45 Day Lock Exp.: 10/28/2019
60 Day Lock Exp.: 11/11/2019

W. Rate Sheet Dated: 9/12/2019

Release Time: 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	100.212	100.112	100.012	3.375	100.581	100.481	100.381	3.375	100.581	100.481	100.381	4.000	102.595	102.495	102.395	4.000	102.220	102.120	102.020
3.375	100.831	100.731	100.631	3.500	101.129	101.029	100.929	3.500	101.129	101.029	100.929	4.125	102.633	102.533	102.433	4.125	102.258	102.158	102.058
3.500	101.379	101.279	101.179	3.625	101.393	101.293	101.193	3.625	101.393	101.293	101.193	4.250	102.865	102.765	102.665	4.250	102.490	102.390	102.290
3.625	101.643	101.543	101.443	3.750	101.688	101.588	101.488	3.750	101.688	101.588	101.488	4.375	103.185	103.085	102.985	4.375	102.810	102.710	102.610
3.750	101.938	101.838	101.738	3.875	102.214	102.114	102.014	3.875	102.214	102.114	102.014	4.500	103.422	103.322	103.222	4.500	102.797	102.697	102.597
3.875	102.464	102.364	102.264	3.990	102.511	102.411	102.311	3.990	102.511	102.411	102.311	4.625	103.422	103.322	103.222	4.625	102.797	102.697	102.597
3.990	102.886	102.786	102.686	4.000	102.611	102.511	102.411	4.000	102.611	102.511	102.411	4.750	103.121	103.021	102.921	4.750	102.496	102.396	102.296
4.000	102.986	102.886	102.786	4.125	102.649	102.549	102.449	4.125	102.649	102.549	102.449	4.875	103.408	103.308	103.208	4.875	102.783	102.683	102.583
4.125	103.024	102.924	102.824	4.250	102.830	102.730	102.630	4.250	102.830	102.730	102.630	4.990	103.548	103.448	103.348	4.990	102.548	102.448	102.348
4.250	103.205	103.105	103.005	4.375	103.150	103.050	102.950	4.375	103.150	103.050	102.950	5.000	103.648	103.548	103.448	5.000	102.648	102.548	102.448
4.375	103.525	103.425	103.325	4.500	103.137	103.037	102.937	4.500	103.137	103.037	102.937	5.125	103.040	102.940	102.840	5.125	102.040	101.940	101.840
4.500	103.762	103.662	103.562	4.625	103.137	103.037	102.937	4.625	103.137	103.037	102.937	5.250	103.460	103.360	103.260	5.250	102.460	102.360	102.260
4.625	103.762	103.662	103.562	4.750	103.430	103.330	103.230	4.750	103.430	103.330	103.230	5.375	102.592	102.492	102.392	5.375	102.592	102.492	102.392
4.750	104.055	103.955	103.855	4.875	103.717	103.617	103.517	4.875	103.717	103.617	103.517	5.500	102.836	102.736	102.636	5.500	102.836	102.736	102.636
4.875	104.342	104.242	104.142	4.990	103.482	103.382	103.282	4.990	103.482	103.382	103.282	5.625	103.423	103.323	103.223	5.625	103.423	103.323	103.223
4.990	104.482	104.382	104.282	5.000	103.582	103.482	103.382	5.000	103.582	103.482	103.382	5.750	103.716	103.616	103.516	5.750	103.716	103.616	103.516
5.000	104.582	104.482	104.382	5.125	103.900	103.800	103.700	5.125	103.900	103.800	103.700	5.875	103.822	103.722	103.622	5.875	103.822	103.722	103.622
5.125	104.900	104.800	104.700	5.250	104.320	104.220	104.120	5.250	104.320	104.220	104.120	5.990	103.749	103.649	103.549	5.990	103.749	103.649	103.549
5.250	105.320	105.220	105.120	5.375	105.448	105.348	105.248	5.375	105.448	105.348	105.248	6.000	103.849	103.749	103.649	6.000	103.849	103.749	103.649
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	102.220	102.120	102.020	3.125	99.786	99.686	99.586	3.125	0.000	-0.100	-0.200	3.125	0.000	-0.100	-0.200	3.375	101.817	101.717	101.617
4.125	102.258	102.158	102.058	3.250	100.417	100.317	100.217	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.500	102.052	101.952	101.852
4.250	102.490	102.390	102.290	3.375	100.955	100.855	100.755	3.375	100.955	100.855	100.755	3.375	100.955	100.855	100.755	3.625	102.125	102.025	101.925
4.375	102.810	102.710	102.610	3.500	101.380	101.280	101.180	3.500	101.380	101.280	101.180	3.500	101.380	101.280	101.180	3.750	102.684	102.584	102.484
4.500	102.797	102.697	102.597	3.625	101.819	101.719	101.619	3.625	101.819	101.719	101.619	3.625	101.819	101.719	101.619	3.875	102.821	102.721	102.621
4.625	102.797	102.697	102.597	3.750	102.306	102.206	102.106	3.750	102.306	102.206	102.106	3.750	102.306	102.206	102.106	3.990	103.099	102.999	102.899
4.750	102.496	102.396	102.296	3.875	102.701	102.601	102.501	3.875	102.701	102.601	102.501	3.875	102.701	102.601	102.501	4.000	103.199	103.099	102.999
4.875	102.783	102.683	102.583	3.990	102.994	102.894	102.794	3.990	102.994	102.894	102.794	3.990	102.994	102.894	102.794	4.125	103.175	103.075	102.975
4.990	102.548	102.448	102.348	4.000	103.094	102.994	102.894	4.000	103.094	102.994	102.894	4.000	103.094	102.994	102.894	4.250	103.591	103.491	103.391
5.000	102.648	102.548	102.448	4.125	103.226	103.126	103.026	4.125	103.226	103.126	103.026	4.125	103.226	103.126	103.026	4.375	103.934	103.834	103.734
5.125	102.040	101.940	101.840	4.250	103.474	103.374	103.274	4.250	103.474	103.374	103.274	4.250	103.474	103.374	103.274	4.500	103.274	103.174	103.074
5.250	102.460	102.360	102.260	4.375	103.763	103.663	103.563	4.375	103.763	103.663	103.563	4.375	103.763	103.663	103.563	4.625	103.715	103.615	103.515
5.375	102.592	102.492	102.392	4.500	104.054	103.954	103.854	4.500	104.054	103.954	103.854	4.500	104.054	103.954	103.854	4.750	104.033	103.933	103.833
5.500	102.836	102.736	102.636	4.625	103.992	103.892	103.792	4.625	103.992	103.892	103.792	4.625	103.992	103.892	103.792	4.875	104.287	104.187	104.087
5.625	103.423	103.323	103.223	4.750	104.222	104.122	104.022	4.750	104.222	104.122	104.022	4.750	104.222	104.122	104.022	4.990	104.019	103.919	103.819
5.750	103.716	103.616	103.516	4.875	104.650	104.550	104.450	4.875	104.650	104.550	104.450	4.875	104.650	104.550	104.450	5.000	104.119	104.019	103.919
5.875	103.822	103.722	103.622	4.990	104.825	104.725	104.625	4.990	104.825	104.725	104.625	4.990	104.825	104.725	104.625	5.125	104.395	104.295	104.195
5.990	103.749	103.649	103.549	5.000	104.925	104.825	104.725	5.000	104.925	104.825	104.725	5.000	104.925	104.825	104.725	5.250	104.491	104.391	104.291
6.000	103.849	103.749	103.649	5.125	105.083	104.983	104.883	5.125	105.083	104.983	104.883	5.125	105.083	104.983	104.883	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	101.817	101.717	101.617	3.375	101.817	101.717	101.617	3.375	101.054	100.954	100.854	3.375	101.054	100.954	100.854	3.375	101.054	100.954	100.854
3.500	102.052	101.952	101.852	3.500	102.052	101.952	101.852	3.500	101.289	101.189	101.089	3.500	101.289	101.189	101.089	3.500	101.289	101.189	101.089
3.625	102.125	102.025	101.925	3.625	102.125	102.025	101.925	3.625	100.869	100.769	100.669	3.625	100.869	100.769	100.669	3.625	100.869	100.769	100.669
3.750	102.684	102.584	102.484	3.750	102.684	102.584	102.484	3.750	101.428	101.328	101.228	3.750	101.428	101.328	101.228	3.750	101.428	101.328	101.228
3.875	102.821	102.721	102.621	3.875	102.821	102.721	102.621	3.875	101.565	101.465	101.365	3.875	101.565	101.465	101.365	3.875	101.565	101.465	101.365
3.990	103.099	102.999	102.899	3.990	103.099	102.999	102.899	3.990	101.843	101.743	101.643	3.990	101.843	101.743	101.643	3.990	101.843	101.743	101.643
4.000	103.199	103.099	102.999	4.000	103.199	103.099	102.999	4.000	101.943	101.843	101.743	4.000	101.943	101.843	101.743	4.000	101.943	101.843	101.743
4.125	103.175	103.075	102.975	4.125	103.175	103.075	102.975	4.125	101.428	101.328	101.228	4.125							



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: 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	99.565	99.465	99.365	3.125	99.136	99.036	98.936	3.375	101.683	101.583	101.483	4.000	101.849	101.749	101.649	3.375	100.620	100.520	100.420
3.375	100.195	100.095	99.995	3.250	99.790	99.690	99.590	3.500	101.901	101.801	101.701	4.125	101.877	101.777	101.677	3.500	100.838	100.738	100.638
3.500	100.765	100.665	100.565	3.375	100.345	100.245	100.145	3.625	102.025	101.925	101.825	4.250	102.253	102.153	102.053	3.625	100.473	100.373	100.273
3.625	101.038	100.938	100.838	3.500	100.776	100.676	100.576	3.750	102.591	102.491	102.391	4.375	102.581	102.481	102.381	3.750	101.039	100.939	100.839
3.750	101.530	101.430	101.330	3.625	101.468	101.368	101.268	3.875	102.767	102.667	102.567	4.500	102.824	102.724	102.624	3.875	101.215	101.115	101.015
3.875	102.068	101.968	101.868	3.750	101.962	101.862	101.762	3.990	103.050	102.950	102.850	4.625	102.826	102.726	102.626	3.990	101.498	101.398	101.298
3.990	102.503	102.403	102.303	3.875	102.363	102.263	102.163	4.000	103.150	103.050	102.950	4.750	102.570	102.470	102.370	4.000	101.598	101.498	101.398
4.000	102.603	102.503	102.403	3.990	102.680	102.580	102.480	4.125	103.142	103.042	102.942	4.875	102.864	102.764	102.664	4.125	101.102	101.002	100.902
4.125	102.631	102.531	102.431	4.000	102.780	102.680	102.580	4.250	103.565	103.465	103.365	4.990	103.007	102.907	102.807	4.250	101.525	101.425	101.325
4.250	102.948	102.848	102.748	4.125	102.934	102.834	102.734	4.375	103.909	103.809	103.709	5.000	103.107	103.007	102.907	4.375	101.869	101.769	101.669
4.375	103.276	103.176	103.076	4.250	103.300	103.200	103.100	4.500	102.977	102.859	102.777	5.125	102.414	102.314	102.214	4.500	100.570	100.452	100.370
4.500	103.519	103.419	103.319	4.375	103.596	103.496	103.396	4.625	103.422	103.302	103.222	5.250	102.839	102.739	102.639	4.625	101.015	100.895	100.815
4.625	103.521	103.421	103.321	4.500	103.900	103.800	103.700	4.750	103.745	103.621	103.545	5.375	102.145	102.024	101.916	4.750	101.338	101.214	101.138
4.750	103.845	103.745	103.645	4.625	103.807	103.707	103.607	4.875	104.003	103.882	103.803	5.500	102.393	102.271	102.163	4.875	101.596	101.475	101.396
4.875	104.139	104.039	103.939	4.750	104.027	103.927	103.827	4.990	103.742	103.642	103.542	5.625	102.986	102.865	102.757	4.990	101.835	101.735	101.635
4.990	104.282	104.182	104.082	4.875	104.462	104.362	104.262	5.000	103.842	103.742	103.642	5.750	103.283	103.162	103.054	5.000	101.935	101.835	101.735
5.000	104.382	104.282	104.182	4.990	104.642	104.542	104.442	5.125	104.122	104.022	103.922	5.875	103.391	103.269	103.162	5.125	102.215	102.115	102.015
5.125	104.654	104.554	104.454	5.000	104.742	104.642	104.542	5.250	104.220	104.120	104.020	5.990	103.319	103.198	103.090	5.250	102.313	102.213	102.113
5.250	105.079	104.979	104.879	5.125	104.856	104.756	104.656	5.375	0.000	#N/A	#N/A	6.000	103.419	103.298	103.190	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%	> 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: 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	
3.375	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)