



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.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.: 11/12/2019

W. Rate Sheet Dated: 9/13/2019

Release Time: 4:35 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	100.777	100.627	100.477	3.250	100.236	100.086	99.936	2.375	96.723	96.573	96.423	3.125	100.217	100.067	99.917
3.375	101.322	101.172	101.022	3.375	100.670	100.520	100.370	2.500	97.211	97.061	96.911	3.250	100.187	100.037	99.887
3.500	101.861	101.711	101.561	3.500	101.067	100.917	100.767	2.625	97.693	97.543	97.393	3.375	100.540	100.390	100.240
3.625	102.382	102.232	102.082	3.625	101.483	101.333	101.183	2.750	97.703	97.553	97.403	3.500	100.117	99.967	99.817
3.750	102.252	102.102	101.952	3.750	101.647	101.497	101.347	2.875	98.189	98.039	97.889	3.625	100.244	100.094	99.944
3.875	102.732	102.582	102.432	3.875	102.045	101.895	101.745	3.000	98.659	98.509	98.359	Margin = 2.250		Index = 1.720	
4.000	103.183	103.033	102.883	4.000	102.404	102.254	102.104	3.125	99.124	98.974	98.824				
4.125	103.594	103.444	103.294	4.125	102.734	102.584	102.434	3.250	100.740	100.590	100.440				
4.375	103.237	103.137	103.037	4.375	102.561	102.461	102.361	3.375	101.152	101.002	100.852				
4.500	103.663	103.563	103.463	4.500	102.705	102.605	102.505	3.500	101.527	101.377	101.227				
4.625	104.040	103.940	103.840	4.625	102.936	102.836	102.736	3.625	101.921	101.771	101.621				
4.750	104.165	104.065	103.965	4.750	102.834	102.734	102.634	3.750	102.155	102.005	101.855				
4.875	103.766	103.666	103.566	4.875	103.113	103.013	102.913	3.875	102.531	102.381	102.231				
5.000	104.127	104.027	103.927	5.000	103.364	103.264	103.164	4.000	102.868	102.718	102.568				
5.125	104.203	104.103	104.003	5.125	103.595	103.495	103.395	4.125	103.175	103.025	102.875				
5.375	104.175	104.075	103.975	5.375	103.647	103.547	103.447	4.250	102.938	102.788	102.638				
5.500	104.473	104.373	104.273	5.500	103.898	103.798	103.698	4.375	103.258	103.108	102.958				
5.625	104.737	104.637	104.537	5.625	104.129	104.029	103.929	4.500	103.355	103.205	103.055				
5.875	104.787	104.687	104.587	5.875	104.260	104.160	104.060	4.625	103.570	103.420	103.270				

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	99.627	99.477	99.327	3.250	99.236	99.086	98.936	2.375	95.723	95.573	95.423	3.125	99.217	99.067	98.917
3.375	100.172	100.022	99.872	3.375	99.670	99.520	99.370	2.500	96.211	96.061	95.911	3.250	99.187	99.037	98.887
3.500	100.711	100.561	100.411	3.500	100.067	99.917	99.767	2.625	96.693	96.543	96.393	3.375	99.540	99.390	99.240
3.625	101.232	101.082	100.932	3.625	100.483	100.333	100.183	2.750	96.703	96.553	96.403	3.500	99.117	98.967	98.817
3.750	101.102	100.952	100.802	3.750	100.647	100.497	100.347	2.875	97.189	97.039	96.889	3.625	99.244	99.094	98.944
3.875	101.582	101.432	101.282	3.875	101.045	100.895	100.745	3.000	97.659	97.509	97.359	Margin = 2.250		Index = 1.720	
4.000	102.033	101.883	101.733	4.000	101.404	101.254	101.104	3.125	98.124	97.974	97.824	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.444	102.294	102.144	4.125	101.734	101.584	101.434	3.250	99.740	99.590	99.440	Rate	30 Day	45 Day	60 Day
4.375	102.087	101.987	101.887	4.375	101.561	101.461	101.361	3.375	100.152	100.002	99.852	3.875	101.182	100.932	100.682
4.500	102.513	102.413	102.313	4.500	101.705	101.605	101.505	3.500	100.527	100.377	100.227	4.000	101.633	101.383	101.133
4.625	102.890	102.790	102.690	4.625	101.936	101.836	101.736	3.625	100.921	100.771	100.621	4.125	102.044	101.794	101.544
4.750	103.015	102.915	102.815	4.750	101.834	101.734	101.634	3.750	101.155	101.005	100.855	4.375	101.687	101.437	101.187
4.875	102.616	102.516	102.416	4.875	102.113	102.013	101.913	3.875	101.531	101.381	101.231	4.500	102.113	101.863	101.613
5.000	102.977	102.877	102.777	5.000	102.364	102.264	102.164	4.000	101.868	101.718	101.568	4.625	102.490	102.240	101.990
5.125	103.053	102.953	102.853	5.125	102.595	102.495	102.395	4.125	102.175	102.025	101.875	4.875	102.216	101.966	101.716
5.375	103.025	102.925	102.825	5.375	102.647	102.547	102.447	4.250	101.938	101.788	101.638	5.000	102.577	102.327	102.077
5.500	103.323	103.223	103.123	5.500	102.898	102.798	102.698	4.375	102.258	102.108	101.958	5.125	102.653	102.403	102.153
5.625	103.587	103.487	103.387	5.625	103.129	103.029	102.929	4.500	102.355	102.205	102.055	5.500	102.923	102.673	102.423
5.875	103.637	103.537	103.437	5.875	103.260	103.160	103.060	4.625	102.570	102.420	102.270	5.625	103.187	102.937	102.687

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	100.644	100.394	100.144	4.125	N/A	N/A	N/A
4.250	100.769	100.519	100.269	4.250	N/A	N/A	N/A
4.375	100.287	100.037	99.787	4.375	N/A	N/A	N/A
4.500	100.713	100.463	100.213	4.500	N/A	N/A	N/A
4.625	101.090	100.840	100.590	4.625	N/A	N/A	N/A
5.000	101.177	100.927	100.677	5.000	N/A	N/A	N/A
5.125	101.253	101.003	100.753	5.125	N/A	N/A	N/A
5.250	101.506	101.256	101.006	5.250	N/A	N/A	N/A
Borrower Paid Comp Only							

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline +1A, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	9/13/2019	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	98.432	98.182	97.932	
4.000	98.883	98.633	98.383	
4.125	99.294	99.044	98.794	
4.375	98.937	98.687	98.437	
4.500	99.363	99.113	98.863	
4.625	99.740	99.490	99.240	
4.875	99.466	99.216	98.966	
5.000	99.827	99.577	99.327	
5.125	99.903	99.653	99.403	
5.500	100.173	99.923	99.673	
5.625	100.437	100.187	99.937	



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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: 9/13/2019

Release Time: 4:35 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	99.377	99.227	99.077	3.250	99.266	99.116	98.966	2.375	94.003	93.853	93.703	3.125	99.890	99.740	99.590
3.375	99.922	99.772	99.622	3.375	99.700	99.550	99.400	2.500	94.491	94.341	94.191	3.250	99.797	99.647	99.497
3.500	100.461	100.311	100.161	3.500	100.097	99.947	99.797	2.625	94.973	94.823	94.673	3.375	100.150	100.000	99.850
3.625	100.982	100.832	100.682	3.625	100.513	100.363	100.213	2.750	96.796	96.646	96.496	3.500	99.727	99.577	99.427
3.750	100.664	100.514	100.364	3.750	100.489	100.339	100.189	2.875	97.281	97.131	96.981	3.625	99.854	99.704	99.554
3.875	101.145	100.995	100.845	3.875	100.888	100.738	100.588	3.000	97.752	97.602	97.452	Margin = 2.250		Index = 1.720	
4.000	101.595	101.445	101.295	4.000	101.246	101.096	100.946	3.125	98.217	98.067	97.917				
4.125	102.007	101.857	101.707	4.125	101.576	101.426	101.276	3.250	99.770	99.620	99.470				
4.375	102.087	101.987	101.887	4.375	101.841	101.741	101.641	3.375	100.182	100.032	99.882				
4.500	102.513	102.413	102.313	4.500	101.985	101.885	101.785	3.500	100.557	100.407	100.257				
4.625	102.890	102.790	102.690	4.625	102.216	102.116	102.016	3.625	100.951	100.801	100.651				
4.750	102.890	102.790	102.690	4.750	101.989	101.889	101.789	3.750	100.998	100.848	100.698				
4.875	102.491	102.391	102.291	4.875	102.268	102.168	102.068	3.875	101.374	101.224	101.074				
5.000	102.852	102.752	102.652	5.000	102.519	102.419	102.319	4.000	101.710	101.560	101.410				
5.125	102.928	102.828	102.728	5.125	102.750	102.650	102.550	4.125	102.017	101.867	101.717				
5.375	102.775	102.675	102.575	5.375	102.677	102.577	102.477	4.250	102.218	102.068	101.918				
5.500	103.073	102.973	102.873	5.500	102.928	102.828	102.728	4.375	102.538	102.388	102.238				
5.625	103.337	103.237	103.137	5.625	103.159	103.059	102.959	4.500	102.635	102.485	102.335				
5.875	102.997	102.897	102.797	5.875	102.899	102.799	102.699	4.625	102.850	102.700	102.550				

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	98.227	98.077	97.927	3.250	97.836	97.686	97.536	2.375	94.323	94.173	94.023	3.125	97.880	97.730	97.580
3.375	98.772	98.622	98.472	3.375	98.270	98.120	97.970	2.500	94.811	94.661	94.511	3.250	97.787	97.637	97.487
3.500	99.311	99.161	99.011	3.500	98.667	98.517	98.367	2.625	95.293	95.143	94.993	3.375	98.140	97.990	97.840
3.625	99.832	99.682	99.532	3.625	99.083	98.933	98.783	2.750	96.147	95.997	95.847	3.500	97.717	97.567	97.417
3.750	99.514	99.364	99.214	3.750	99.059	98.909	98.759	2.875	96.633	96.483	96.333	3.625	97.844	97.694	97.544
3.875	99.995	99.845	99.695	3.875	99.458	99.308	99.158	3.000	97.103	96.953	96.803	Margin = 2.250		Index = 1.720	
4.000	100.445	100.295	100.145	4.000	99.816	99.666	99.516	3.125	97.568	97.418	97.268	30 Year OTC "Borrower Paid Only for USDA"			
4.125	100.857	100.707	100.557	4.125	100.146	99.996	99.846	3.250	98.903	98.753	98.603	Rate	30 Day	45 Day	60 Day
4.375	100.937	100.837	100.737	4.375	100.411	100.311	100.211	3.375	99.315	99.165	99.015	3.875	99.595	99.345	99.095
4.500	101.363	101.263	101.163	4.500	100.555	100.455	100.355	3.500	99.690	99.540	99.390	4.000	100.045	99.795	99.545
4.625	101.740	101.640	101.540	4.625	100.786	100.686	100.586	3.625	100.083	99.933	99.783	4.125	100.457	100.207	99.957
4.750	101.740	101.640	101.540	4.750	100.559	100.459	100.359	3.750	99.748	99.598	99.448	4.375	100.537	100.287	100.037
4.875	101.341	101.241	101.141	4.875	100.838	100.738	100.638	3.875	100.124	99.974	99.824	4.500	100.963	100.713	100.463
5.000	101.702	101.602	101.502	5.000	101.089	100.989	100.889	4.000	100.460	100.310	100.160	4.625	101.340	101.090	100.840
5.125	101.778	101.678	101.578	5.125	101.320	101.220	101.120	4.125	100.767	100.617	100.467	4.875	100.941	100.691	100.441
5.375	101.625	101.525	101.425	5.375	101.247	101.147	101.047	4.250	100.288	100.138	99.988	5.000	101.302	101.052	100.802
5.500	101.923	101.823	101.723	5.500	101.498	101.398	101.298	4.375	100.608	100.458	100.308	5.125	101.378	101.128	100.878
5.625	102.187	102.087	101.987	5.625	101.729	101.629	101.529	4.500	100.705	100.555	100.405	5.500	101.523	101.273	101.023
5.875	101.847	101.747	101.647	5.875	101.469	101.369	101.269	4.625	100.920	100.770	100.620	5.625	101.787	101.537	101.287

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	98.707	98.457	98.207	4.125	N/A	N/A	N/A
4.250	99.269	99.019	98.769	4.250	N/A	N/A	N/A
4.375	98.787	98.537	98.287	4.375	N/A	N/A	N/A
4.500	99.213	98.963	98.713	4.500	N/A	N/A	N/A
4.625	99.590	99.340	99.090	4.625	N/A	N/A	N/A
5.000	99.552	99.302	99.052	5.000	N/A	N/A	N/A
5.125	99.628	99.378	99.128	5.125	N/A	N/A	N/A
5.250	99.756	99.506	99.256	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:	9/13/2019	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	96.845	96.595	96.345	
4.000	97.295	97.045	96.795	
4.125	97.707	97.457	97.207	
4.375	97.787	97.537	97.287	
4.500	98.213	97.963	97.713	
4.625	98.590	98.340	98.090	
4.875	98.191	97.941	97.691	
5.000	98.552	98.302	98.052	
5.125	98.628	98.378	98.128	
5.500	98.773	98.523	98.273	
5.625	99.037	98.787	98.537	

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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@afrwholesale.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.: 11/12/2019

W. Rate Sheet Dated: 9/13/2019

Release Time: 4:35 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	98.734	98.634	98.534	3.375	99.149	99.049	98.949	3.375	99.149	99.045	98.949	4.000	101.754	101.654	101.554	4.000	101.379	101.279	101.179
3.375	99.399	99.299	99.199	3.500	99.749	99.649	99.549	3.500	99.749	99.649	99.549	4.125	101.798	101.698	101.598	4.125	101.423	101.323	101.223
3.500	99.999	99.899	99.799	3.625	100.048	99.948	99.848	3.625	100.048	99.948	99.848	4.250	102.375	102.275	102.175	4.250	102.000	101.900	101.800
3.625	100.298	100.198	100.098	3.750	100.786	100.686	100.586	3.750	100.786	100.686	100.586	4.375	102.727	102.627	102.527	4.375	102.352	102.252	102.152
3.750	101.036	100.936	100.836	3.875	101.361	101.261	101.161	3.875	101.361	101.261	101.161	4.500	102.990	102.890	102.790	4.500	102.365	102.265	102.165
3.875	101.611	101.511	101.411	3.990	101.704	101.604	101.504	3.990	101.704	101.604	101.504	4.625	102.995	102.895	102.795	4.625	102.370	102.270	102.170
3.990	102.079	101.979	101.879	4.000	101.804	101.704	101.604	4.000	101.804	101.704	101.604	4.750	102.854	102.754	102.654	4.750	102.229	102.129	102.029
4.000	102.179	102.079	101.979	4.125	101.848	101.748	101.648	4.125	101.848	101.748	101.648	4.875	103.167	103.067	102.967	4.875	102.542	102.442	102.342
4.125	102.223	102.123	102.023	4.250	102.351	102.251	102.151	4.250	102.351	102.251	102.151	4.990	103.324	103.224	103.124	4.990	102.624	102.524	102.424
4.250	102.726	102.626	102.526	4.375	102.703	102.603	102.503	4.375	102.703	102.603	102.503	5.000	103.424	103.324	103.224	5.000	102.424	102.324	102.224
4.375	103.078	102.978	102.878	4.500	102.716	102.616	102.516	4.500	102.716	102.616	102.516	5.125	102.778	102.678	102.578	5.125	101.778	101.678	101.578
4.500	103.341	103.241	103.141	4.625	102.721	102.621	102.521	4.625	102.721	102.621	102.521	5.250	103.227	103.127	103.027	5.250	102.227	102.127	102.027
4.625	103.346	103.246	103.146	4.750	103.151	103.051	102.951	4.750	103.151	103.051	102.951	5.375	102.420	102.318	102.200	5.375	102.420	102.318	102.200
4.750	103.776	103.676	103.576	4.875	103.464	103.364	103.264	4.875	103.464	103.364	103.264	5.500	102.684	102.582	102.464	5.500	102.684	102.582	102.464
4.875	104.089	103.989	103.889	4.990	103.246	103.146	103.046	4.990	103.246	103.146	103.046	5.625	103.299	103.197	103.079	5.625	103.299	103.197	103.079
4.990	104.246	104.146	104.046	5.000	103.346	103.246	103.146	5.000	103.346	103.246	103.146	5.750	103.604	103.502	103.385	5.750	103.604	103.502	103.385
5.000	104.346	104.246	104.146	5.125	103.642	103.542	103.442	5.125	103.642	103.542	103.442	5.875	103.721	103.619	103.501	5.875	103.721	103.619	103.501
5.125	104.642	104.542	104.442	5.250	104.091	103.991	103.891	5.250	104.091	103.991	103.891	5.990	103.654	103.552	103.434	5.990	103.654	103.552	103.434
5.250	105.091	104.991	104.891	5.375	105.303	105.201	105.083	5.375	105.303	105.201	105.083	6.000	103.754	103.652	103.534	6.000	103.754	103.652	103.534
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	101.379	101.279	101.179	3.250	99.010	98.910	98.810	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.183	101.083	100.983
4.125	101.423	101.323	101.223	3.375	99.581	99.481	99.381	3.375	99.581	99.481	99.381	3.375	99.581	99.481	99.381	3.500	101.430	101.330	101.230
4.250	102.000	101.900	101.800	3.500	100.040	99.940	99.840	3.500	100.040	99.940	99.840	3.500	100.040	99.940	99.840	3.625	101.637	101.537	101.437
4.375	102.352	102.252	102.152	3.625	100.978	100.878	100.778	3.625	100.978	100.878	100.778	3.625	100.978	100.878	100.778	3.750	102.223	102.123	102.023
4.500	102.365	102.265	102.165	3.750	101.501	101.401	101.301	3.750	101.501	101.401	101.301	3.750	101.501	101.401	101.301	3.875	102.371	102.271	102.171
4.625	102.370	102.270	102.170	3.875	101.928	101.828	101.728	3.875	101.928	101.828	101.728	3.875	101.928	101.828	101.728	3.990	102.671	102.571	102.471
4.750	102.229	102.129	102.029	3.990	102.255	102.155	102.055	3.990	102.255	102.155	102.055	3.990	102.255	102.155	102.055	4.000	102.771	102.671	102.571
4.875	102.542	102.442	102.342	4.000	102.355	102.255	102.155	4.000	102.355	102.255	102.155	4.000	102.355	102.255	102.155	4.125	102.829	102.729	102.629
4.990	102.324	102.224	102.124	4.125	102.501	102.401	102.301	4.125	102.501	102.401	102.301	4.125	102.501	102.401	102.301	4.250	103.268	103.168	103.068
5.000	102.424	102.324	102.224	4.250	103.001	102.901	102.801	4.250	103.001	102.901	102.801	4.250	103.001	102.901	102.801	4.375	103.630	103.530	103.430
5.125	101.778	101.678	101.578	4.375	103.317	103.217	103.117	4.375	103.317	103.217	103.117	4.375	103.317	103.217	103.117	4.500	103.118	103.018	102.918
5.250	102.227	102.127	102.027	4.500	103.635	103.535	103.435	4.500	103.635	103.535	103.435	4.500	103.635	103.535	103.435	4.625	103.583	103.483	103.383
5.375	102.420	102.318	102.200	4.625	103.572	103.472	103.372	4.625	103.572	103.472	103.372	4.625	103.572	103.472	103.372	4.750	103.929	103.829	103.729
5.500	102.684	102.582	102.464	4.750	103.928	103.828	103.728	4.750	103.928	103.828	103.728	4.750	103.928	103.828	103.728	4.875	104.211	104.111	104.011
5.625	103.299	103.197	103.079	4.875	104.388	104.288	104.188	4.875	104.388	104.288	104.188	4.875	104.388	104.288	104.188	4.990	103.893	103.793	103.693
5.750	103.604	103.502	103.385	4.990	104.583	104.483	104.383	4.990	104.583	104.483	104.383	4.990	104.583	104.483	104.383	5.000	103.993	103.893	103.793
5.875	103.721	103.619	103.501	5.000	104.683	104.583	104.483	5.000	104.683	104.583	104.483	5.000	104.683	104.583	104.483	5.125	104.292	104.192	104.092
5.990	103.654	103.552	103.434	5.125	104.833	104.733	104.633	5.125	104.833	104.733	104.633	5.125	104.833	104.733	104.633	5.250	104.395	104.295	104.195
6.000	103.754	103.652	103.534	5.250	105.092	104.992	104.892	5.250	105.092	104.992	104.892	5.250	105.092	104.992	104.892	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	101.183	101.083	100.983	3.375	101.183	101.083	100.983	3.375	100.326	100.226	100.126	3.375	100.326	100.226	100.126	3.375	100.326	100.226	100.126
3.500	101.430	101.330	101.230	3.500	101.430	101.330	101.230	3.500	100.573	100.473	100.373	3.500	100.573	100.473	100.373	3.500	100.573	100.473	100.373
3.625	101.637	101.537	101.437	3.625	101.637	101.537	101.437	3.625	100.309	100.209	100.109	3.625	100.309	100.209	100.109	3.625	100.309	100.209	100.109
3.750	102.223	102.123	102.023	3.750	102.223	102.123	102.023	3.750	100.895	100.795	100.695	3.750	100.895	100.795	100.695	3.750	100.895	100.795	100.695
3.875	102.371	102.271	102.171	3.875	102.371	102.271	102.171	3.875	101.043	100.943	100.843	3.875	101.043	100.943	100.843	3.875	101.043	100.943	100.843
3.990	102.671	102.571	102.471	3.990	102.671	102.571	102.471	3.990	101.343	101.243	101.143	3.990	101.343	101.243	101.143	3.990	101.343	101.243	101.143
4.000	102.771	102.671	102.571	4.000	102.771	102.671	102.571	4.000	101.443	101.343	101.243	4.000	101.443	101.343	101.243	4.000	101.443	101.343	101.243
4.125	102.829	102.729	102.629	4.125	102.829	102.729	102.629	4.125	101.010	100.910	100.810	4.125	101.010	100.910	100.810	4.125	101.010	100.910	100.810
4.250	103.268	103.168	103.068	4.250	103.268	103.168	103.068	4.250	101.449	101.349	101.249	4.250	101.449	101.349	101.249	4.250	101.449	101.349	101.249
4.375	103.505	103.405	103.305	4.375	103.505	103.405	103.305	4.375	101.811	101.711	101.611	4							



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/14/2019

45 Day Lock Exp.:

10/28/2019

60 Day Lock Exp.:

11/12/2019

W. Rate Sheet Dated: 9/13/2019

Release Time: 4:35 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	98.734	98.634	98.534	3.250	99.010	98.910	98.810	3.375	101.183	101.083	100.983	4.000	101.404	101.304	101.204	3.375	100.026	99.926	99.826
3.375	99.399	99.299	99.199	3.375	99.581	99.481	99.381	3.500	101.430	101.330	101.230	4.125	101.448	101.348	101.248	3.500	100.273	100.173	100.073
3.500	99.999	99.899	99.799	3.500	100.040	99.940	99.840	3.625	101.637	101.537	101.437	4.250	102.025	101.925	101.825	3.625	100.009	99.909	99.809
3.625	100.298	100.198	100.098	3.625	100.978	100.878	100.778	3.750	102.223	102.123	102.023	4.375	102.377	102.277	102.177	3.750	100.595	100.495	100.395
3.750	101.036	100.936	100.836	3.750	101.501	101.401	101.301	3.875	102.371	102.271	102.171	4.500	102.640	102.540	102.440	3.875	100.743	100.643	100.543
3.875	101.611	101.511	101.411	3.875	101.928	101.828	101.728	3.990	102.671	102.571	102.471	4.625	102.645	102.545	102.445	3.990	101.043	100.943	100.843
3.990	102.079	101.979	101.879	3.990	102.255	102.155	102.055	4.000	102.771	102.671	102.571	4.750	102.504	102.404	102.304	4.000	101.143	101.043	100.943
4.000	102.179	102.079	101.979	4.000	102.355	102.255	102.155	4.125	102.829	102.729	102.629	4.875	102.817	102.717	102.617	4.125	100.710	100.610	100.510
4.125	102.223	102.123	102.023	4.125	102.501	102.401	102.301	4.250	103.268	103.168	103.068	4.990	102.974	102.874	102.774	4.250	101.149	101.049	100.949
4.250	102.726	102.626	102.526	4.250	103.001	102.901	102.801	4.375	103.630	103.530	103.430	5.000	103.074	102.974	102.874	4.375	101.511	101.411	101.311
4.375	103.078	102.978	102.878	4.375	103.317	103.217	103.117	4.500	103.118	103.018	102.918	5.125	102.428	102.328	102.228	4.500	100.649	100.549	100.449
4.500	103.341	103.241	103.141	4.500	103.635	103.535	103.435	4.625	103.583	103.483	103.383	5.250	102.877	102.777	102.677	4.625	101.114	101.014	100.914
4.625	103.346	103.246	103.146	4.625	103.572	103.472	103.372	4.750	103.929	103.829	103.729	5.375	102.070	101.968	101.850	4.750	101.460	101.360	101.260
4.750	103.776	103.676	103.576	4.750	103.928	103.828	103.728	4.875	104.211	104.111	104.011	5.500	102.334	102.232	102.114	4.875	101.742	101.642	101.542
4.875	104.089	103.989	103.889	4.875	104.388	104.288	104.188	4.990	103.893	103.793	103.693	5.625	102.949	102.847	102.729	4.990	101.924	101.824	101.724
4.990	104.246	104.146	104.046	4.990	104.583	104.483	104.383	5.000	103.993	103.893	103.793	5.750	103.254	103.152	103.035	5.000	102.024	101.924	101.824
5.000	104.346	104.246	104.146	5.000	104.683	104.583	104.483	5.125	104.292	104.192	104.092	5.875	103.371	103.269	103.151	5.125	102.323	102.223	102.123
5.125	104.642	104.542	104.442	5.125	104.833	104.733	104.633	5.250	104.395	104.295	104.195	5.990	103.304	103.202	103.084	5.250	102.426	102.326	102.226
5.250	105.091	104.991	104.891	5.250	105.092	104.992	104.892	5.375	0.000	#N/A	#N/A	6.000	103.404	103.302	103.184	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@afrwholesale.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.:

11/12/2019

W. Rate Sheet Dated: 9/13/2019

Release Time: 4:35 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	98.355	98.293	98.230	
3.500	98.828	98.766	98.703	
3.625	99.181	99.118	99.056	
3.750	99.654	99.591	99.529	
3.875	99.927	99.865	99.802	
4.000	100.163	100.100	100.038	
4.125	100.416	100.353	100.291	
4.250	100.619	100.556	100.494	
4.375	100.878	100.815	100.753	
4.500	101.137	101.074	101.012	
4.625	101.375	101.313	101.250	
4.750	101.630	101.568	101.505	
4.875	101.853	101.790	101.728	

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	98.188	98.063	97.938	
3.375	98.651	98.526	98.401	
3.500	99.022	98.897	98.772	
3.625	99.368	99.243	99.118	
3.750	99.883	99.758	99.633	
3.875	100.215	100.090	99.965	
4.000	100.554	100.429	100.304	
4.125	100.690	100.565	100.440	
4.250	100.998	100.873	100.748	
4.375	101.277	101.152	101.027	
4.500	101.434	101.309	101.184	

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	96.536	96.411	96.286	
3.375	96.941	96.816	96.691	
3.500	97.317	97.192	97.067	
3.625	97.669	97.544	97.419	
3.750	98.259	98.134	98.009	
3.875	98.575	98.450	98.325	
4.000	98.860	98.735	98.610	
4.125	99.144	99.019	98.894	
4.250	99.428	99.303	99.178	
4.375	99.712	99.587	99.462	
4.500	100.002	99.877	99.752	
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)