



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: 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	101.168	101.018	100.868	3.250	100.626	100.476	100.326	2.375	96.348	96.198	96.048	3.125	100.217	100.067	99.917
3.375	101.712	101.562	101.412	3.375	101.061	100.911	100.761	2.500	96.836	96.686	96.536	3.250	100.187	100.037	99.887
3.500	102.251	102.101	101.951	3.500	101.458	101.308	101.158	2.625	97.318	97.168	97.018	3.375	100.540	100.390	100.240
3.625	102.772	102.622	102.472	3.625	101.874	101.724	101.574	2.750	97.985	97.835	97.685	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	98.470	98.320	98.170	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	98.940	98.790	98.640	Margin = 2.250		Index = 1.720	
4.000	103.355	103.205	103.055	4.000	102.576	102.426	102.276	3.125	99.406	99.256	99.106				
4.125	103.766	103.616	103.466	4.125	102.906	102.756	102.606	3.250	100.983	100.833	100.683				
4.375	103.299	103.199	103.099	4.375	102.623	102.523	102.423	3.375	101.395	101.245	101.095				
4.500	103.725	103.625	103.525	4.500	102.767	102.667	102.567	3.500	101.769	101.619	101.469				
4.625	104.103	104.003	103.903	4.625	102.998	102.898	102.798	3.625	102.163	102.013	101.863				
4.750	104.228	104.128	104.028	4.750	102.897	102.797	102.697	3.750	102.320	102.170	102.020				
4.875	103.828	103.728	103.628	4.875	103.176	103.076	102.976	3.875	102.695	102.545	102.395				
5.000	104.190	104.090	103.990	5.000	103.427	103.327	103.227	4.000	103.032	102.882	102.732				
5.125	104.265	104.165	104.065	5.125	103.658	103.558	103.458	4.125	103.339	103.189	103.039				
5.375	104.222	104.122	104.022	5.375	103.694	103.594	103.494	4.250	102.891	102.741	102.591				
5.500	104.520	104.420	104.320	5.500	103.945	103.845	103.745	4.375	103.211	103.061	102.911				
5.625	104.784	104.684	104.584	5.625	104.176	104.076	103.976	4.500	103.308	103.158	103.008				
5.875	104.834	104.734	104.634	5.875	104.307	104.207	104.107	4.625	103.523	103.373	103.223				

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	100.018	99.868	99.718	3.250	99.626	99.476	99.326	2.375	95.348	95.198	95.048	3.125	99.217	99.067	98.917
3.375	100.562	100.412	100.262	3.375	100.061	99.911	99.761	2.500	95.836	95.686	95.536	3.250	99.187	99.037	98.887
3.500	101.101	100.951	100.801	3.500	100.458	100.308	100.158	2.625	96.318	96.168	96.018	3.375	99.540	99.390	99.240
3.625	101.622	101.472	101.322	3.625	100.874	100.724	100.574	2.750	96.985	96.835	96.685	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	97.470	97.320	97.170	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	97.940	97.790	97.640	Margin = 2.250		Index = 1.720	
4.000	102.205	102.055	101.905	4.000	101.576	101.426	101.276	3.125	98.406	98.256	98.106	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	99.983	99.833	99.683	Rate	30 Day	45 Day	60 Day
4.375	102.149	102.049	101.949	4.375	101.623	101.523	101.423	3.375	100.395	100.245	100.095	3.875	101.354	101.104	100.854
4.500	102.575	102.475	102.375	4.500	101.767	101.667	101.567	3.500	100.769	100.619	100.469	4.000	101.805	101.555	101.305
4.625	102.953	102.853	102.753	4.625	101.998	101.898	101.798	3.625	101.163	101.013	100.863	4.125	102.216	101.966	101.716
4.750	103.078	102.978	102.878	4.750	101.897	101.797	101.697	3.750	101.320	101.170	101.020	4.375	101.749	101.499	101.249
4.875	102.678	102.578	102.478	4.875	102.176	102.076	101.976	3.875	101.695	101.545	101.395	4.500	102.175	101.925	101.675
5.000	103.040	102.940	102.840	5.000	102.427	102.327	102.227	4.000	102.032	101.882	101.732	4.625	102.553	102.303	102.053
5.125	103.115	103.015	102.915	5.125	102.658	102.558	102.458	4.125	102.339	102.189	102.039	4.875	102.278	102.028	101.778
5.375	103.072	102.972	102.872	5.375	102.694	102.594	102.494	4.250	101.891	101.741	101.591	5.000	102.640	102.390	102.140
5.500	103.370	103.270	103.170	5.500	102.945	102.845	102.745	4.375	102.211	102.061	101.911	5.125	102.715	102.465	102.215
5.625	103.634	103.534	103.434	5.625	103.176	103.076	102.976	4.500	102.308	102.158	102.008	5.500	102.970	102.720	102.470
5.875	103.684	103.584	103.484	5.875	103.307	103.207	103.107	4.625	102.523	102.373	102.223	5.625	103.234	102.984	102.734

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	100.349	100.099	99.849	4.375	N/A	N/A	N/A
4.500	100.775	100.525	100.275	4.500	N/A	N/A	N/A
4.625	101.153	100.903	100.653	4.625	N/A	N/A	N/A
5.000	101.240	100.990	100.740	5.000	N/A	N/A	N/A
5.125	101.315	101.065	100.815	5.125	N/A	N/A	N/A
5.250	101.569	101.319	101.069	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:	9/13/2019	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	98.604	98.354	98.104	
4.000	99.055	98.805	98.555	
4.125	99.466	99.216	98.966	
4.375	98.999	98.749	98.499	
4.500	99.425	99.175	98.925	
4.625	99.803	99.553	99.303	
4.875	99.528	99.278	99.028	
5.000	99.890	99.640	99.390	
5.125	99.965	99.715	99.465	
5.500	100.220	99.970	99.720	
5.625	100.484	100.234	99.984	



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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: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.768	99.618	99.468	3.250	99.656	99.506	99.356	2.375	93.628	93.478	93.328	3.125	99.890	99.740	99.590
3.375	100.312	100.162	100.012	3.375	100.091	99.941	99.791	2.500	94.116	93.966	93.816	3.250	99.797	99.647	99.497
3.500	100.851	100.701	100.551	3.500	100.488	100.338	100.188	2.625	94.598	94.448	94.298	3.375	100.150	100.000	99.850
3.625	101.372	101.222	101.072	3.625	100.904	100.754	100.604	2.750	97.077	96.927	96.777	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	97.563	97.413	97.263	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	98.033	97.883	97.733	Margin = 2.250		Index = 1.720	
4.000	101.767	101.617	101.467	4.000	101.418	101.268	101.118	3.125	98.498	98.348	98.198				
4.125	102.178	102.028	101.878	4.125	101.748	101.598	101.448	3.250	100.013	99.863	99.713				
4.375	102.149	102.049	101.949	4.375	101.903	101.803	101.703	3.375	100.425	100.275	100.125				
4.500	102.575	102.475	102.375	4.500	102.047	101.947	101.847	3.500	100.799	100.649	100.499				
4.625	102.953	102.853	102.753	4.625	102.278	102.178	102.078	3.625	101.193	101.043	100.893				
4.750	102.953	102.853	102.753	4.750	102.052	101.952	101.852	3.750	101.162	101.012	100.862				
4.875	102.553	102.453	102.353	4.875	102.331	102.231	102.131	3.875	101.538	101.388	101.238				
5.000	102.915	102.815	102.715	5.000	102.582	102.482	102.382	4.000	101.874	101.724	101.574				
5.125	102.990	102.890	102.790	5.125	102.813	102.713	102.613	4.125	102.181	102.031	101.881				
5.375	102.822	102.722	102.622	5.375	102.724	102.624	102.524	4.250	102.171	102.021	101.871				
5.500	103.120	103.020	102.920	5.500	102.975	102.875	102.775	4.375	102.491	102.341	102.191				
5.625	103.384	103.284	103.184	5.625	103.206	103.106	103.006	4.500	102.588	102.438	102.288				
5.875	103.043	102.943	102.843	5.875	102.946	102.846	102.746	4.625	102.803	102.653	102.503				

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	98.618	98.468	98.318	3.250	98.226	98.076	97.926	2.375	93.948	93.798	93.648	3.125	97.880	97.730	97.580
3.375	99.162	99.012	98.862	3.375	98.661	98.511	98.361	2.500	94.436	94.286	94.136	3.250	97.787	97.637	97.487
3.500	99.701	99.551	99.401	3.500	99.058	98.908	98.758	2.625	94.918	94.768	94.618	3.375	98.140	97.990	97.840
3.625	100.222	100.072	99.922	3.625	99.474	99.324	99.174	2.750	96.428	96.278	96.128	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	96.914	96.764	96.614	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	97.384	97.234	97.084	Margin = 2.250		Index = 1.720	
4.000	100.617	100.467	100.317	4.000	99.988	99.838	99.688	3.125	97.849	97.699	97.549	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	99.145	98.995	98.845	Rate	30 Day	45 Day	60 Day
4.375	100.999	100.899	100.799	4.375	100.473	100.373	100.273	3.375	99.557	99.407	99.257	3.875	99.767	99.517	99.267
4.500	101.425	101.325	101.225	4.500	100.617	100.517	100.417	3.500	99.932	99.782	99.632	4.000	100.217	99.967	99.717
4.625	101.803	101.703	101.603	4.625	100.848	100.748	100.648	3.625	100.325	100.175	100.025	4.125	100.628	100.378	100.128
4.750	101.803	101.703	101.603	4.750	100.622	100.522	100.422	3.750	99.912	99.762	99.612	4.375	100.599	100.349	100.099
4.875	101.403	101.303	101.203	4.875	100.901	100.801	100.701	3.875	100.288	100.138	99.988	4.500	101.025	100.775	100.525
5.000	101.765	101.665	101.565	5.000	101.152	101.052	100.952	4.000	100.624	100.474	100.324	4.625	101.403	101.153	100.903
5.125	101.840	101.740	101.640	5.125	101.383	101.283	101.183	4.125	100.931	100.781	100.631	4.875	101.003	100.753	100.503
5.375	101.672	101.572	101.472	5.375	101.294	101.194	101.094	4.250	100.241	100.091	99.941	5.000	101.365	101.115	100.865
5.500	101.970	101.870	101.770	5.500	101.545	101.445	101.345	4.375	100.561	100.411	100.261	5.125	101.440	101.190	100.940
5.625	102.234	102.134	102.034	5.625	101.776	101.676	101.576	4.500	100.658	100.508	100.358	5.500	101.570	101.320	101.070
5.875	101.893	101.793	101.693	5.875	101.516	101.416	101.316	4.625	100.873	100.723	100.573	5.625	101.834	101.584	101.334

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	98.849	98.599	98.349	4.375	N/A	N/A	N/A	
4.500	99.275	99.025	98.775	4.500	N/A	N/A	N/A	
4.625	99.653	99.403	99.153	4.625	N/A	N/A	N/A	
5.000	99.615	99.365	99.115	5.000	N/A	N/A	N/A	
5.125	99.690	99.440	99.190	5.125	N/A	N/A	N/A	
5.250	99.819	99.569	99.319	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	97.017	96.767	96.517	
4.000	97.467	97.217	96.967	
4.125	97.878	97.628	97.378	
4.375	97.849	97.599	97.349	
4.500	98.275	98.025	97.775	
4.625	98.653	98.403	98.153	
4.875	98.253	98.003	97.753	
5.000	98.615	98.365	98.115	
5.125	98.690	98.440	98.190	
5.500	98.820	98.570	98.320	
5.625	99.084	98.834	98.584	

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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)	

W. Rate Sheet Dated: 9/13/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

30 Day Lock Exp.: 10/14/2019
45 Day Lock Exp.: 10/28/2019
60 Day Lock Exp.: 11/12/2019

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	99.710	99.610	99.510	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	101.534	101.434	101.334	3.750	100.480	100.380	100.280
3.500	100.226	100.126	100.026	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	101.678	101.578	101.478	3.875	101.028	100.928	100.828
3.625	100.681	100.581	100.481	2.990	95.929	95.829	95.729	2.990	95.632	95.532	95.432	4.250	101.739	101.639	101.539	3.990	101.405	101.305	101.205
3.750	101.005	100.905	100.805	3.000	96.029	95.929	95.829	3.000	95.732	95.632	95.532	4.375	102.124	102.024	101.924	4.000	101.505	101.405	101.305
3.875	101.538	101.438	101.338	3.125	97.000	96.900	96.800	3.125	96.757	96.657	96.557	4.500	102.471	102.371	102.271	4.125	101.678	101.578	101.478
3.990	101.940	101.840	101.740	3.250	97.909	97.809	97.709	3.250	97.716	97.616	97.516	4.625	102.462	102.362	102.262	4.250	101.739	101.639	101.539
4.000	102.040	101.940	101.840	3.375	98.637	98.537	98.437	3.375	98.450	98.350	98.250	4.750	102.216	102.116	102.016	4.375	102.124	102.024	101.924
4.125	102.292	102.192	102.092	3.500	99.204	99.104	99.004	3.500	99.017	98.917	98.817	4.875	102.619	102.519	102.419	4.500	102.471	102.371	102.271
4.250	102.553	102.453	102.353	3.625	99.720	99.620	99.520	3.625	99.653	99.553	99.453	4.990	102.929	102.829	102.729	4.625	102.462	102.362	102.262
4.375	102.926	102.826	102.726	3.750	100.855	100.755	100.655	3.750	100.850	100.750	100.650	5.000	103.029	102.929	102.829	4.750	102.216	102.116	102.016
4.500	103.307	103.207	103.107	3.875	101.455	101.355	101.255	3.875	101.455	101.355	101.255	5.125	103.218	103.118	103.018	4.875	102.619	102.519	102.419
4.625	103.346	103.246	103.146	3.990	101.911	101.811	101.711	3.990	101.911	101.811	101.711	5.250	103.059	102.959	102.859	4.990	102.929	102.829	102.729
4.750	103.681	103.581	103.481	4.000	102.011	101.911	101.811	4.000	102.011	101.911	101.811	5.375	103.442	103.342	103.242	5.000	103.029	102.929	102.829
4.875	104.033	103.933	103.833	4.125	102.376	102.276	102.176	4.125	102.376	102.276	102.176	5.500	103.802	103.702	103.602	5.125	103.218	103.118	103.018
4.990	104.239	104.139	104.039	4.250	103.141	103.041	102.941	4.250	103.137	103.037	102.937	5.625	104.006	103.903	103.806	5.250	103.059	102.959	102.859
5.000	104.339	104.239	104.139	4.375	103.623	103.523	103.423	4.375	103.623	103.523	103.423	5.750	103.825	103.718	103.625	5.375	103.442	103.342	103.242
5.125	104.580	104.480	104.380	4.500	104.045	103.945	103.845	4.500	104.045	103.945	103.845	5.875	104.214	104.103	104.014	5.500	103.802	103.702	103.602
5.250	104.849	104.749	104.649	4.625	104.202	104.102	104.002	4.625	104.202	104.102	104.002	5.990	104.510	104.395	104.310	5.625	104.006	103.903	103.806
5.375	105.078	104.978	104.878	4.750	105.047	104.947	104.847	4.750	105.044	104.944	104.844	6.000	104.610	104.495	104.410	5.750	103.825	103.718	103.625
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	99.088	98.988	98.888	3.500	100.328	100.228	100.128	3.625	100.329	100.229	100.129	3.625	100.329	100.129	100.129	3.125	100.472	100.372	100.272
3.750	100.475	100.375	100.275	3.625	101.003	100.903	100.803	3.750	100.759	100.659	100.559	3.750	100.596	100.396	100.396	3.250	100.796	100.696	100.596
3.875	101.028	100.928	100.828	3.750	101.602	101.502	101.402	3.875	101.305	101.205	101.105	3.875	101.149	100.949	100.949	3.375	101.129	101.029	100.929
3.990	101.405	101.305	101.205	3.875	101.969	101.869	101.769	3.990	101.722	101.622	101.522	3.990	101.566	101.366	101.366	3.500	101.517	101.417	101.317
4.000	101.505	101.405	101.305	3.990	102.299	102.199	102.099	4.000	101.822	101.722	101.622	4.000	101.666	101.466	101.466	3.625	102.155	102.055	101.955
4.125	101.678	101.578	101.478	4.000	102.399	102.299	102.199	4.125	102.152	102.052	101.952	4.125	101.996	101.796	101.796	3.750	102.335	102.235	102.135
4.250	101.739	101.639	101.539	4.125	102.531	102.431	102.331	4.250	101.793	101.693	101.593	4.250	101.730	101.530	101.530	3.875	102.420	102.320	102.220
4.375	102.124	102.024	101.924	4.250	102.817	102.717	102.617	4.375	102.222	102.122	102.022	4.375	102.160	101.960	101.960	3.990	102.490	102.390	102.290
4.500	102.471	102.371	102.271	4.375	103.074	102.974	102.874	4.500	102.617	102.517	102.417	4.500	102.555	102.355	102.355	4.000	102.590	102.490	102.390
4.625	102.462	102.362	102.262	4.500	103.383	103.283	103.183	4.625	102.773	102.673	102.573	4.625	102.711	102.511	102.511	4.125	103.412	103.312	103.212
4.750	102.216	102.116	102.016	4.625	103.315	103.215	103.115	4.750	102.915	102.815	102.715	4.750	102.853	102.653	102.653	4.250	103.437	103.337	103.237
4.875	102.619	102.519	102.419	4.750	103.839	103.739	103.639	4.875	103.281	103.181	103.081	4.875	103.219	103.019	103.019	4.375	103.765	103.665	103.565
4.990	102.929	102.829	102.729	4.875	104.136	104.036	103.936	4.990	103.563	103.463	103.363	4.990	103.509	103.309	103.309	4.500	104.110	104.010	103.910
5.000	103.029	102.929	102.829	4.990	104.322	104.222	104.122	5.000	103.663	103.563	103.463	5.000	103.600	103.400	103.400	4.625	104.075	103.975	103.875
5.125	103.218	103.118	103.018	5.000	104.422	104.322	104.222	5.125	103.921	103.821	103.721	5.125	103.858	103.658	103.658	4.750	103.730	103.630	103.530
5.250	103.059	102.959	102.859	5.125	104.582	104.482	104.382	5.250	104.322	104.222	104.122	5.250	104.165	103.965	103.965	4.875	103.891	103.791	103.691
5.375	104.442	104.342	104.242	5.250	104.845	104.745	104.645	5.375	104.516	104.416	104.316	5.375	104.359	104.159	104.159	4.990	103.900	103.798	103.700
5.500	103.802	103.702	103.602	5.375	104.986	104.886	104.786	5.500	104.843	104.743	104.643	5.500	104.556	104.356	104.356	5.000	104.000	103.898	103.800
5.625	97.610	97.510	97.410	5.500	105.465	105.365	105.265	5.625	105.460	105.357	105.260	5.625	105.207	105.007	105.007	5.125	104.107	104.000	103.907

10/2023	15 Year 105-125				15 Year 12125				15 Year High Balance				15 Year 105-125 High Balance				15 Year 12125 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	99.512	99.412	99.412	99.312	3.125	99.387	99.187	99.187	3.125	100.187	99.987	99.987	3.125	99.227	99.027	99.027	3.125	99.102	98.902	98.902	3.125	100.626	100.426	100.426
3.250	99.871	99.771	99.771	99.671	3.250	99.746	99.546	99.546	3.250	100.483	100.283	100.283	3.250	99.558	99.358	99.358	3.250	99.433	99.233	99.233	3.250	100.927	100.727	100.727
3.375	100.241	100.141	100.141	100.041	3.375	100.144	99.944	99.944	3.375	100.874	100.674	100.674	3.375	99.986	99.786	99.786	3.375	99.889	99.689	99.689	3.375	101.258	101.058	101.058
3.500	100.678	100.778	100.678	3.500	100.863	100.663	100.663	3.500	101.321	101.121	101.121	3.500	100.682	100.482	100.482	3.500	100.667	100.467	100.467	3.500	101.722	101.522	101.522	
3.625	101.465	101.365	101.365	3.625	101.465	101.265	101.265	3.625	101.673	101.473	101.473	3.625	100.983	100.783	100.783	3.625	100.983	100.783	100.783	3.625	102.772	102.572	102.572	
3.750	101.852	101.752	101.652	3.750	101.852	101.652	101.652	3.750	101.908	101.708	101.708	3.750	101.425	101.225	101.225	3.750	101.425	101.225	101.225	3.750	102.392	102.192	102.192	
3.875	101.948	101.848	101.748	3.875	101.948	101.748	101.748	3.875	101.957	101.757	101.757	3.875	101.485	101.285	101.285	3.875	101.485	101.285	101.285	3.875	102.440	102.240	102.240	
3.990	102.038	101.938	101.838	3.990	102.038	101.838	101.838	3.990	101.966	101.766	101.766	3.990	101.514	101.314	101.314	3.990	101.514	101.314	101.314	3.990	102.497	102.297	102.297	
4.000	102.138	102.038	101.938	4.000	102.138	101.938	101.938	4.000	102.066	101.866	101.866	4.000	101.614	101.414	101.414	4.000	101.614	101.414	101.414	4.000	102.597	102.397	102.397	
4.125	103.047	102.947	102.847	4.125	103.047	102.847	102.847	4.125	102.629	102.429	102.429	4.125	102.264	102.064	102.064	4.125	102.264	102.064	102.064	4.125	103.578	103.378	103.378	
4.250	102.956	102.856	102.756	4.250	102.956	102.756	102.756	4.250	102.629	102.429	102.429	4.250	102.088	101.888	101.888	4.250	102.088	101.888	101.888	4.250	103.229	103.029	103.029	
4.375	103.319	103.219	103.119	4.375	103.319	103.119	103.119	4.375	102.793	102.593	102.593	4.375	102.347	102.147	102.147	4.375	102.347	102.147	102.147	4.375	103.552	103.352	103.352	
4.500	103.698	103.598	103.498	4.500	103.698	103.498	103.498	4.500	103.031	102.831	102.831	4.500	102.619	102.419	102.419	4.500	102.619	102.419	102.419	4.500	103.898	103.698	103.698	
4.625	104.041	103.941	103.841	4.625	104.041	103.841	103.841	4.625	103.223	103.023	103.023	4.625	103.189	102.989	102.989	4.625	103.189	102.989	102.989	4.625	103.861	103.661	103.661	
4.750	104.260	104.160	104.060	4.750	104.260	104.060	104.060	4.750	104.446	104.246	104.246	4.750	104.446	104.246	104.246	4.750	104.446	104.246	104.246	4.750	103.195	102.995	102.995	
4.875	104.438	104.338	104.238	4.875	104.438	104.238	104.238	4.875	105.555	105.355	105.355	4.875	105.555	105.355	105.355	4.875	105.555	105.355	105.355	4.875	103.353	103.153	103.153	
4.990	104.745	104.645	104.545	4.990	104.734	104.534	104.534	4.990	102.529	102.329	102.329	4.990	102.529	102.329	102.329	4.990	102.529	102.329	102.329	4.990	103.360	103.160	103.160	
5.000	104.845	104.745	104.645	5.000	104.834	104.634	104.634	5.000	102.629	102.429	102.429	5.000	102.629	102.429	102.429	5.000	102.629	102.429	102.429	5.000	103.460	103.260	103.260	
5.125	105.291	105.191	105.091	5.125	105.291	105.091	105.040	5.125	102.699	102.499	102.499	5.125	102.699	102.499	102.448	5.125	102.699	102.499	102.448	5.125	103.567	103.367	103.367	

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ TVT →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%	-2.25%
640 – 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%	-2.75%
620 – 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%	-3.50%

Cash-Out Refinance*				
FICO ↓ 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 ↓ \ TVT →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
Investment property	-1.25	-1.25	-1.25	-3.75	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.00	0.00	0.00	0.00	0.00	-0.250	-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	-0.750	-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/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
* Not applicable MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

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

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

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

HomeReady LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

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

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to HB	0.125

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buyout = \$895	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
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@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.: 11/12/2019

W. Rate Sheet Dated: 9/13/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.268	99.168	99.068	3.375	99.666	99.566	99.466	3.375	99.666	99.566	99.466	4.000	102.062	101.962	101.862	4.000	101.687	101.587	101.487
3.375	99.916	99.816	99.716	3.500	100.248	100.148	100.048	3.500	100.248	100.148	100.048	4.125	102.104	102.004	101.904	4.125	101.729	101.629	101.529
3.500	100.498	100.398	100.298	3.625	100.532	100.432	100.332	3.625	100.532	100.432	100.332	4.250	102.546	102.446	102.346	4.250	102.171	102.071	101.971
3.625	100.782	100.682	100.582	3.750	101.130	101.030	100.930	3.750	101.130	101.030	100.930	4.375	102.888	102.788	102.688	4.375	102.513	102.413	102.313
3.750	101.380	101.280	101.180	3.875	101.688	101.588	101.488	3.875	101.688	101.588	101.488	4.500	103.141	103.041	102.941	4.500	102.516	102.416	102.316
3.875	101.938	101.838	101.738	3.990	102.012	101.912	101.812	3.990	102.012	101.912	101.812	4.625	103.143	103.043	102.943	4.625	102.518	102.418	102.318
3.990	102.387	102.287	102.187	4.000	102.112	102.012	101.912	4.000	102.112	102.012	101.912	4.750	102.955	102.855	102.755	4.750	102.330	102.230	102.130
4.000	102.487	102.387	102.287	4.125	102.154	102.054	101.954	4.125	102.154	102.054	101.954	4.875	103.259	103.159	103.059	4.875	102.634	102.534	102.434
4.125	102.529	102.429	102.329	4.250	102.522	102.422	102.322	4.250	102.522	102.422	102.322	4.990	103.409	103.309	103.209	4.990	102.409	102.309	102.209
4.250	102.897	102.797	102.697	4.375	102.864	102.764	102.664	4.375	102.864	102.764	102.664	5.000	103.509	103.409	103.309	5.000	102.509	102.409	102.309
4.375	103.239	103.139	103.039	4.500	102.867	102.767	102.667	4.500	102.867	102.767	102.667	5.125	102.849	102.749	102.649	5.125	101.849	101.749	101.649
4.500	103.492	103.392	103.292	4.625	102.869	102.769	102.669	4.625	102.869	102.769	102.669	5.250	102.886	102.786	102.686	5.250	102.286	102.186	102.086
4.625	103.494	103.394	103.294	4.750	103.252	103.152	103.052	4.750	103.252	103.152	103.052	5.375	102.525	102.423	102.305	5.375	102.525	102.423	102.305
4.750	103.877	103.777	103.677	4.875	103.556	103.456	103.356	4.875	103.556	103.456	103.356	5.500	102.780	102.678	102.560	5.500	102.780	102.678	102.560
4.875	104.181	104.081	103.981	4.990	103.331	103.231	103.131	4.990	103.331	103.231	103.131	5.625	103.383	103.281	103.164	5.625	103.383	103.281	103.164
4.990	104.331	104.231	104.131	5.000	103.431	103.331	103.231	5.000	103.431	103.331	103.231	5.750	103.684	103.582	103.464	5.750	103.684	103.582	103.464
5.000	104.431	104.331	104.231	5.125	103.713	103.613	103.513	5.125	103.713	103.613	103.513	5.875	103.796	103.695	103.577	5.875	103.796	103.695	103.577
5.125	104.713	104.613	104.513	5.250	104.150	104.050	103.950	5.250	104.150	104.050	103.950	5.990	103.727	103.625	103.507	5.990	103.727	103.625	103.507
5.250	105.150	105.050	104.950	5.375	105.408	105.306	105.188	5.375	105.408	105.306	105.188	6.000	103.827	103.725	103.607	6.000	103.827	103.725	103.607
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	101.687	101.587	101.487	3.250	99.544	99.444	99.344	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.375	101.430	101.330	101.230
4.125	101.729	101.629	101.529	3.375	100.102	100.002	99.902	3.375	100.102	100.002	99.902	3.375	100.102	100.002	99.902	3.500	101.672	101.572	101.472
4.250	102.171	102.071	101.971	3.500	100.549	100.449	100.349	3.500	100.549	100.449	100.349	3.500	100.549	100.449	100.349	3.625	101.914	101.814	101.714
4.375	102.513	102.413	102.313	3.625	101.296	101.196	101.096	3.625	101.296	101.196	101.096	3.625	101.296	101.196	101.096	3.750	102.491	102.391	102.291
4.500	102.516	102.416	102.316	3.750	101.807	101.707	101.607	3.750	101.807	101.707	101.607	3.750	101.807	101.707	101.607	3.875	102.633	102.533	102.433
4.625	102.518	102.418	102.318	3.875	102.222	102.122	102.022	3.875	102.222	102.122	102.022	3.875	102.222	102.122	102.022	3.990	102.925	102.825	102.725
4.750	102.330	102.230	102.130	3.990	102.536	102.436	102.336	3.990	102.536	102.436	102.336	3.990	102.536	102.436	102.336	4.000	103.025	102.925	102.825
4.875	102.634	102.534	102.434	4.000	102.636	102.536	102.436	4.000	102.636	102.536	102.436	4.000	102.636	102.536	102.436	4.125	102.887	102.787	102.687
4.990	102.409	102.309	102.209	4.125	102.775	102.675	102.575	4.125	102.775	102.675	102.575	4.125	102.775	102.675	102.575	4.250	103.318	103.218	103.118
5.000	102.509	102.409	102.309	4.250	103.170	103.070	102.970	4.250	103.170	103.070	102.970	4.250	103.170	103.070	102.970	4.375	103.670	103.570	103.470
5.125	101.849	101.749	101.649	4.375	103.477	103.377	103.277	4.375	103.477	103.377	103.277	4.375	103.477	103.377	103.277	4.500	103.077	102.977	102.877
5.250	102.286	102.186	102.086	4.500	103.784	103.684	103.584	4.500	103.784	103.684	103.584	4.500	103.784	103.684	103.584	4.625	103.533	103.433	103.333
5.375	102.525	102.423	102.305	4.625	103.722	103.622	103.522	4.625	103.722	103.622	103.522	4.625	103.722	103.622	103.522	4.750	103.869	103.769	103.669
5.500	102.780	102.678	102.560	4.750	104.032	103.932	103.832	4.750	104.032	103.932	103.832	4.750	104.032	103.932	103.832	4.875	104.139	104.039	103.939
5.625	103.383	103.281	103.164	4.875	104.479	104.379	104.279	4.875	104.479	104.379	104.279	4.875	104.479	104.379	104.279	4.990	103.836	103.736	103.636
5.750	103.684	103.582	103.464	4.990	104.668	104.568	104.468	4.990	104.668	104.568	104.468	4.990	104.668	104.568	104.468	5.000	103.936	103.836	103.736
5.875	103.796	103.695	103.577	5.000	104.768	104.668	104.568	5.000	104.768	104.668	104.568	5.000	104.768	104.668	104.568	5.125	104.227	104.127	104.027
5.990	103.727	103.625	103.507	5.125	104.901	104.801	104.701	5.125	104.901	104.801	104.701	5.125	104.901	104.801	104.701	5.250	104.328	104.228	104.128
6.000	103.827	103.725	103.607	5.250	105.154	105.054	104.954	5.250	105.154	105.054	104.954	5.250	105.154	105.054	104.954	5.375	0.000	0.000	0.000
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.430	101.330	101.230	3.375	101.430	101.330	101.230	3.375	100.573	100.473	100.373	3.375	100.573	100.473	100.373	3.375	100.573	100.473	100.373
3.500	101.672	101.572	101.472	3.500	101.672	101.572	101.472	3.500	100.815	100.715	100.615	3.500	100.815	100.715	100.615	3.500	100.815	100.715	100.615
3.625	101.914	101.814	101.714	3.625	101.914	101.814	101.714	3.625	100.586	100.486	100.386	3.625	100.586	100.486	100.386	3.625	100.586	100.486	100.386
3.750	102.491	102.391	102.291	3.750	102.491	102.391	102.291	3.750	101.163	101.063	100.963	3.750	101.163	101.063	100.963	3.750	101.163	101.063	100.963
3.875	102.633	102.533	102.433	3.875	102.633	102.533	102.433	3.875	101.305	101.205	101.105	3.875	101.305	101.205	101.105	3.875	101.305	101.205	101.105
3.990	102.925	102.825	102.725	3.990	102.925	102.825	102.725	3.990	101.597	101.497	101.397	3.990	101.597	101.497	101.397	3.990	101.597	101.497	101.397
4.000	103.025	102.925	102.825	4.000	103.025	102.925	102.825	4.000	101.697	101.597	101.497	4.000	101.697	101.597	101.497	4.000	101.697	101.597	101.497
4.125	102.887	102.787	102.687	4.125	102.887	102.787	102.687	4.125	101.068	100.968	100.868	4.125	101.068	100.968	100.868	4.125	101.068	100.968	100.868
4.250	103.318	103.218	103.118	4.250	103.318	103.218	103.118	4.250	101.499	101.399	101.299	4.250	101.499	101.399	101.299	4.250	101.499	101.399	101.299
4.375	103.545	103.445	103.345	4.375	103.545	103.445	103.345	4.375	101.8										



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: 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	99.551	99.451	99.351	3.250	99.788	99.688	99.588	3.375	101.511	101.411	101.311	4.000	101.879	101.779	101.679	3.375	100.448	100.348	100.248
3.375	100.190	100.090	99.990	3.375	100.340	100.240	100.140	3.500	101.751	101.651	101.551	4.125	101.922	101.822	101.722	3.500	100.688	100.588	100.488
3.500	100.760	100.660	100.560	3.500	100.780	100.680	100.580	3.625	101.958	101.858	101.758	4.250	102.266	102.166	102.066	3.625	100.402	100.302	100.202
3.625	101.038	100.938	100.838	3.625	101.457	101.357	101.257	3.750	102.528	102.428	102.328	4.375	102.600	102.500	102.400	3.750	100.972	100.872	100.772
3.750	101.534	101.434	101.334	3.750	101.960	101.860	101.760	3.875	102.669	102.569	102.469	4.500	102.849	102.749	102.649	3.875	101.113	101.013	100.913
3.875	102.082	101.982	101.882	3.875	102.368	102.268	102.168	3.990	102.960	102.860	102.760	4.625	102.853	102.753	102.653	3.990	101.404	101.304	101.204
3.990	102.520	102.420	102.320	3.990	102.677	102.577	102.477	4.000	103.060	102.960	102.860	4.750	102.624	102.524	102.424	4.000	101.504	101.404	101.304
4.000	102.620	102.520	102.420	4.000	102.777	102.677	102.577	4.125	103.055	102.955	102.855	4.875	102.923	102.823	102.723	4.125	101.008	100.908	100.808
4.125	102.663	102.563	102.463	4.125	102.912	102.812	102.712	4.250	103.481	103.381	103.281	4.990	103.069	102.969	102.869	4.250	101.434	101.334	101.234
4.250	102.956	102.856	102.756	4.250	103.235	103.135	103.035	4.375	103.832	103.732	103.632	5.000	103.169	103.069	102.969	4.375	101.785	101.685	101.585
4.375	103.290	103.190	103.090	4.375	103.536	103.436	103.336	4.500	103.111	103.011	102.911	5.125	102.541	102.441	102.341	4.500	100.704	100.604	100.504
4.500	103.539	103.439	103.339	4.500	103.837	103.737	103.637	4.625	103.562	103.462	103.362	5.250	102.973	102.873	102.773	4.625	101.155	101.055	100.955
4.625	103.543	103.443	103.343	4.625	103.777	103.677	103.577	4.750	103.892	103.792	103.692	5.375	102.197	102.095	101.977	4.750	101.485	101.385	101.285
4.750	103.908	103.808	103.708	4.750	104.070	103.970	103.870	4.875	104.159	104.059	103.959	5.500	102.453	102.351	102.234	4.875	101.752	101.652	101.552
4.875	104.207	104.107	104.007	4.875	104.512	104.412	104.312	4.990	103.871	103.771	103.671	5.625	103.050	102.949	102.831	4.990	101.964	101.864	101.764
4.990	104.353	104.253	104.153	4.990	104.696	104.596	104.496	5.000	103.971	103.871	103.771	5.750	103.349	103.247	103.130	5.000	102.064	101.964	101.864
5.000	104.453	104.353	104.253	5.000	104.796	104.696	104.596	5.125	104.257	104.157	104.057	5.875	103.459	103.357	103.240	5.125	102.350	102.250	102.150
5.125	104.751	104.651	104.551	5.125	104.936	104.836	104.736	5.250	104.357	104.257	104.157	5.990	103.389	103.287	103.169	5.250	102.450	102.350	102.250
5.250	105.183	105.083	104.983	5.250	105.186	105.086	104.986	5.375	0.000	0.000	0.000	6.000	103.489	103.387	103.269	5.375	0.000	0.000	0.000

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

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

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

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.:

11/12/2019

W. Rate Sheet Dated: 9/13/2019

Release Time: 10:00 am ET

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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)