



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.: 10/16/2019

45 Day Lock Exp.: 10/31/2019

60 Day Lock Exp.: 11/15/2019

W. Rate Sheet Dated: 9/16/2019

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	100.965	100.815	100.665	3.250	100.378	100.228	100.078	2.375	96.301	96.151	96.001	3.125	100.217	100.067	99.917
3.375	101.509	101.359	101.209	3.375	100.813	100.663	100.513	2.500	96.789	96.639	96.489	3.250	100.187	100.037	99.887
3.500	102.048	101.898	101.748	3.500	101.210	101.060	100.910	2.625	97.271	97.121	96.971	3.375	100.540	100.390	100.240
3.625	102.569	102.419	102.269	3.625	101.626	101.476	101.326	2.750	97.774	97.624	97.474	3.500	100.117	99.967	99.817
3.750	102.346	102.196	102.046	3.750	101.696	101.546	101.396	2.875	98.259	98.109	97.959	3.625	100.244	100.094	99.944
3.875	102.826	102.676	102.526	3.875	102.094	101.944	101.794	3.000	98.729	98.579	98.429	Margin = 2.250		Index = 1.720	
4.000	103.277	103.127	102.977	4.000	102.453	102.303	102.153	3.125	99.195	99.045	98.895				
4.125	103.688	103.538	103.388	4.125	102.783	102.633	102.483	3.250	100.811	100.661	100.511				
4.375	103.268	103.168	103.068	4.375	102.554	102.454	102.354	3.375	101.223	101.073	100.923				
4.500	103.694	103.594	103.494	4.500	102.705	102.605	102.505	3.500	101.597	101.447	101.297				
4.625	104.072	103.972	103.872	4.625	102.936	102.836	102.736	3.625	101.991	101.841	101.691				
4.750	104.197	104.097	103.997	4.750	102.850	102.750	102.650	3.750	102.261	102.111	101.961				
4.875	103.813	103.713	103.613	4.875	103.128	103.028	102.928	3.875	102.637	102.487	102.337				
5.000	104.174	104.074	103.974	5.000	103.380	103.280	103.180	4.000	102.973	102.823	102.673				
5.125	104.250	104.150	104.050	5.125	103.610	103.510	103.410	4.125	103.280	103.130	102.980				
5.375	104.206	104.106	104.006	5.375	103.647	103.547	103.447	4.250	102.845	102.695	102.545				
5.500	104.504	104.404	104.304	5.500	103.898	103.798	103.698	4.375	103.164	103.014	102.864				
5.625	104.768	104.668	104.568	5.625	104.129	104.029	103.929	4.500	103.261	103.111	102.961				
5.875	104.818	104.718	104.618	5.875	104.259	104.159	104.059	4.625	103.476	103.326	103.176				

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	99.815	99.665	99.515	3.250	99.378	99.228	99.078	2.375	95.301	95.151	95.001	3.125	99.217	99.067	98.917
3.375	100.359	100.209	100.059	3.375	99.813	99.663	99.513	2.500	95.789	95.639	95.489	3.250	99.187	99.037	98.887
3.500	100.898	100.748	100.598	3.500	100.210	100.060	99.910	2.625	96.271	96.121	95.971	3.375	99.540	99.390	99.240
3.625	101.419	101.269	101.119	3.625	100.626	100.476	100.326	2.750	96.774	96.624	96.474	3.500	99.117	98.967	98.817
3.750	101.196	101.046	100.896	3.750	100.696	100.546	100.396	2.875	97.259	97.109	96.959	3.625	99.244	99.094	98.944
3.875	101.676	101.526	101.376	3.875	101.094	100.944	100.794	3.000	97.729	97.579	97.429	Margin = 2.250		Index = 1.720	
4.000	102.127	101.977	101.827	4.000	101.453	101.303	101.153	3.125	98.195	98.045	97.895	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.538	102.388	102.238	4.125	101.783	101.633	101.483	3.250	99.811	99.661	99.511	Rate	30 Day	45 Day	60 Day
4.375	102.118	102.018	101.918	4.375	101.554	101.454	101.354	3.375	100.223	100.073	99.923	3.875	101.276	101.026	100.776
4.500	102.544	102.444	102.344	4.500	101.705	101.605	101.505	3.500	100.597	100.447	100.297	4.000	101.727	101.477	101.227
4.625	102.922	102.822	102.722	4.625	101.936	101.836	101.736	3.625	100.991	100.841	100.691	4.125	102.138	101.888	101.638
4.750	103.047	102.947	102.847	4.750	101.850	101.750	101.650	3.750	101.261	101.111	100.961	4.375	101.718	101.468	101.218
4.875	102.663	102.563	102.463	4.875	102.128	102.028	101.928	3.875	101.637	101.487	101.337	4.500	102.144	101.894	101.644
5.000	103.024	102.924	102.824	5.000	102.380	102.280	102.180	4.000	101.973	101.823	101.673	4.625	102.522	102.272	102.022
5.125	103.100	103.000	102.900	5.125	102.610	102.510	102.410	4.125	102.280	102.130	101.980	4.875	102.263	102.013	101.763
5.375	103.056	102.956	102.856	5.375	102.647	102.547	102.447	4.250	101.845	101.695	101.545	5.000	102.624	102.374	102.124
5.500	103.354	103.254	103.154	5.500	102.898	102.798	102.698	4.375	102.164	102.014	101.864	5.125	102.700	102.450	102.200
5.625	103.618	103.518	103.418	5.625	103.129	103.029	102.929	4.500	102.261	102.111	101.961	5.500	102.954	102.704	102.454
5.875	103.668	103.568	103.468	5.875	103.259	103.159	103.059	4.625	102.476	102.326	102.176	5.625	103.218	102.968	102.718

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			Loan Size Adjuster		
FICO 720 +	0.250	0.250	\$0 - \$49,999	-2.500	-2.500
FICO 680 - 719	0.250	0.250	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.250	0.250	\$85,001 - \$125,000	0.000	0.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	0.000	0.000
FICO 620 - 639	-1.000	0.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	-1.500	-1.500	\$275,001 up to HB	0.000	0.000
FICO 580 - 599	-2.000	-2.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	All VA Loans	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000				-1.750	-1.750

DPA Advantage Program "Borrower Paid Only ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	100.738	100.488	100.238	4.125	N/A	N/A	N/A
4.250	100.863	100.613	100.363	4.250	N/A	N/A	N/A
4.375	100.318	100.068	99.818	4.375	N/A	N/A	N/A
4.500	100.744	100.494	100.244	4.500	N/A	N/A	N/A
4.625	101.122	100.872	100.622	4.625	N/A	N/A	N/A
5.000	101.224	100.974	100.724	5.000	N/A	N/A	N/A
5.125	101.300	101.050	100.800	5.125	N/A	N/A	N/A
5.250	101.553	101.303	101.053	5.250	N/A	N/A	N/A
Borrower Paid Comp Only							

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

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

Max USDA-GRH Rate		
Today:	9/16/2019	4.500%

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	98.526	98.276	98.026	
4.000	98.977	98.727	98.477	
4.125	99.388	99.138	98.888	
4.375	98.968	98.718	98.468	
4.500	99.394	99.144	98.894	
4.625	99.772	99.522	99.272	
4.875	99.513	99.263	99.013	
5.000	99.874	99.624	99.374	
5.125	99.950	99.700	99.450	
5.500	100.204	99.954	99.704	
5.625	100.468	100.218	99.968	



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10/16/2019

45 Day Lock Exp.:

10/31/2019

60 Day Lock Exp.:

11/15/2019

W. Rate Sheet Dated: 9/16/2019

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	99.565	99.415	99.265	3.250	99.408	99.258	99.108	2.375	93.581	93.431	93.281	3.125	99.890	99.740	99.590
3.375	100.109	99.959	99.809	3.375	99.843	99.693	99.543	2.500	94.069	93.919	93.769	3.250	99.797	99.647	99.497
3.500	100.648	100.498	100.348	3.500	100.240	100.090	99.940	2.625	94.551	94.401	94.251	3.375	100.150	100.000	99.850
3.625	101.169	101.019	100.869	3.625	100.656	100.506	100.356	2.750	96.866	96.716	96.566	3.500	99.727	99.577	99.427
3.750	100.758	100.608	100.458	3.750	100.538	100.388	100.238	2.875	97.352	97.202	97.052	3.625	99.854	99.704	99.554
3.875	101.239	101.089	100.939	3.875	100.936	100.786	100.636	3.000	97.822	97.672	97.522	Margin = 2.250		Index = 1.720	
4.000	101.689	101.539	101.389	4.000	101.295	101.145	100.995	3.125	98.287	98.137	97.987				
4.125	102.100	101.950	101.800	4.125	101.625	101.475	101.325	3.250	99.841	99.691	99.541				
4.375	102.118	102.018	101.918	4.375	101.834	101.734	101.634	3.375	100.253	100.103	99.953				
4.500	102.544	102.444	102.344	4.500	101.985	101.885	101.785	3.500	100.627	100.477	100.327				
4.625	102.922	102.822	102.722	4.625	102.216	102.116	102.016	3.625	101.021	100.871	100.721				
4.750	102.922	102.822	102.722	4.750	102.005	101.905	101.805	3.750	101.103	100.953	100.803				
4.875	102.538	102.438	102.338	4.875	102.283	102.183	102.083	3.875	101.479	101.329	101.179				
5.000	102.899	102.799	102.699	5.000	102.535	102.435	102.335	4.000	101.816	101.666	101.516				
5.125	102.975	102.875	102.775	5.125	102.765	102.665	102.565	4.125	102.123	101.973	101.823				
5.375	102.806	102.706	102.606	5.375	102.677	102.577	102.477	4.250	102.125	101.975	101.825				
5.500	103.104	103.004	102.904	5.500	102.928	102.828	102.728	4.375	102.444	102.294	102.144				
5.625	103.368	103.268	103.168	5.625	103.159	103.059	102.959	4.500	102.541	102.391	102.241				
5.875	103.028	102.928	102.828	5.875	102.899	102.799	102.699	4.625	102.756	102.606	102.456				

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	98.415	98.265	98.115	3.250	97.978	97.828	97.678	2.375	93.901	93.751	93.601	3.125	97.880	97.730	97.580
3.375	98.959	98.809	98.659	3.375	98.413	98.263	98.113	2.500	94.389	94.239	94.089	3.250	97.787	97.637	97.487
3.500	99.498	99.348	99.198	3.500	98.810	98.660	98.510	2.625	94.871	94.721	94.571	3.375	98.140	97.990	97.840
3.625	100.019	99.869	99.719	3.625	99.226	99.076	98.926	2.750	96.217	96.067	95.917	3.500	97.717	97.567	97.417
3.750	99.608	99.458	99.308	3.750	99.108	98.958	98.808	2.875	96.703	96.553	96.403	3.625	97.844	97.694	97.544
3.875	100.089	99.939	99.789	3.875	99.506	99.356	99.206	3.000	97.173	97.023	96.873	Margin = 2.250		Index = 1.720	
4.000	100.539	100.389	100.239	4.000	99.865	99.715	99.565	3.125	97.639	97.489	97.339	30 Year OTC "Borrower Paid Only for USDA"			
4.125	100.950	100.800	100.650	4.125	100.195	100.045	99.895	3.250	98.973	98.823	98.673	Rate	30 Day	45 Day	60 Day
4.375	100.968	100.868	100.768	4.375	100.404	100.304	100.204	3.375	99.385	99.235	99.085	3.875	99.689	99.439	99.189
4.500	101.394	101.294	101.194	4.500	100.555	100.455	100.355	3.500	99.760	99.610	99.460	4.000	100.139	99.889	99.639
4.625	101.772	101.672	101.572	4.625	100.786	100.686	100.586	3.625	100.153	100.003	99.853	4.125	100.550	100.300	100.050
4.750	101.772	101.672	101.572	4.750	100.575	100.475	100.375	3.750	99.853	99.703	99.553	4.375	100.568	100.318	100.068
4.875	101.388	101.288	101.188	4.875	100.853	100.753	100.653	3.875	100.229	100.079	99.929	4.500	100.994	100.744	100.494
5.000	101.749	101.649	101.549	5.000	101.105	101.005	100.905	4.000	100.565	100.415	100.265	4.625	101.372	101.122	100.872
5.125	101.825	101.725	101.625	5.125	101.335	101.235	101.135	4.125	100.873	100.723	100.573	4.875	100.988	100.738	100.488
5.375	101.656	101.556	101.456	5.375	101.247	101.147	101.047	4.250	100.195	100.045	99.895	5.000	101.349	101.099	100.849
5.500	101.954	101.854	101.754	5.500	101.498	101.398	101.298	4.375	100.514	100.364	100.214	5.125	101.425	101.175	100.925
5.625	102.218	102.118	102.018	5.625	101.729	101.629	101.529	4.500	100.611	100.461	100.311	5.500	101.554	101.304	101.054
5.875	101.878	101.778	101.678	5.875	101.469	101.369	101.269	4.625	100.826	100.676	100.526	5.625	101.818	101.568	101.318

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs							
	Standard	Specialty		Standard	Specialty		
FICO Adjuster			FICO Adjuster				
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000		
FICO 680- 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500		
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000		
FICO 640 - 659	0.000	0.000					
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000		
2 Unit	0.000	0.000	All VA Loans	0.000	0.000		
USDA Streamline-Assist Refinance Option				-0.250	-0.250		
VA C/O Refi with an LTV >90.000				-1.750	-1.750		
DPA Advantage Program "Borrower Paid Only ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	98.800	98.550	98.300	4.125	N/A	N/A	N/A
4.250	99.363	99.113	98.863	4.250	N/A	N/A	N/A
4.375	98.818	98.568	98.318	4.375	N/A	N/A	N/A
4.500	99.244	98.994	98.744	4.500	N/A	N/A	N/A
4.625	99.622	99.372	99.122	4.625	N/A	N/A	N/A
5.000	99.599	99.349	99.099	5.000	N/A	N/A	N/A
5.125	99.675	99.425	99.175	5.125	N/A	N/A	N/A
5.250	99.803	99.553	99.303	5.250	N/A	N/A	N/A
Borrower Paid Comp Only							

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

Max USDA-GRH Rate		
Today:	9/16/2019	4.500%

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	96.939	96.689	96.439	
4.000	97.389	97.139	96.889	
4.125	97.800	97.550	97.300	
4.375	97.818	97.568	97.318	
4.500	98.244	97.994	97.744	
4.625	98.622	98.372	98.122	
4.875	98.238	97.988	97.738	
5.000	98.599	98.349	98.099	
5.125	98.675	98.425	98.175	
5.500	98.804	98.554	98.304	
5.625	99.068	98.818	98.568	

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afrrwholesale.com
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30 Day Lock Exp.: 10/16/2019
45 Day Lock Exp.: 10/31/2019
60 Day Lock Exp.: 11/15/2019

W. Rate Sheet Dated: 9/16/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
3.500	99.862	99.762	99.662	3.000	95.536	95.436	95.336	2.875	N/A	N/A	N/A	4.000	101.375	101.275	101.175	3.750	100.239	100.139	100.039				
3.625	100.359	100.259	100.159	3.125	96.553	96.453	96.353	2.990	95.136	95.036	94.936	4.125	101.525	101.425	101.325	3.875	100.836	100.736	100.636				
3.750	100.763	100.663	100.563	3.250	97.490	97.390	97.290	3.000	95.236	95.136	95.036	4.250	101.588	101.488	101.388	3.990	101.253	101.153	101.053				
3.875	101.344	101.244	101.144	3.375	98.261	98.161	98.061	3.125	96.309	96.209	96.109	4.375	101.994	101.894	101.794	4.000	101.353	101.253	101.153				
3.990	101.790	101.690	101.590	3.500	98.847	98.747	98.647	3.250	97.297	97.197	97.097	4.500	102.351	102.251	102.151	4.125	101.525	101.425	101.325				
4.000	101.890	101.790	101.690	3.625	99.415	99.315	99.215	3.375	98.074	97.974	97.874	4.625	102.338	102.238	102.138	4.250	101.588	101.488	101.388				
4.125	102.158	102.058	101.958	3.750	100.612	100.512	100.412	3.500	98.660	98.560	98.460	4.750	102.088	101.988	101.888	4.375	101.994	101.894	101.794				
4.250	102.369	102.269	102.169	3.875	101.265	101.165	101.065	3.625	99.345	99.245	99.145	4.875	102.461	102.361	102.261	4.500	102.351	102.251	102.151				
4.375	102.766	102.666	102.566	3.990	101.768	101.668	101.568	3.750	100.607	100.507	100.407	4.990	102.757	102.657	102.557	4.625	102.338	102.238	102.138				
4.500	103.159	103.059	102.959	4.000	101.868	101.768	101.668	3.875	101.265	101.165	101.065	5.000	102.857	102.757	102.657	4.750	102.088	101.988	101.888				
4.625	103.191	103.091	102.991	4.125	102.252	102.152	102.052	3.990	101.768	101.668	101.568	5.125	103.052	102.952	102.852	4.875	102.461	102.361	102.261				
4.750	103.491	103.391	103.291	4.250	102.831	102.731	102.631	4.000	101.868	101.768	101.668	5.250	103.299	103.199	103.099	4.990	102.757	102.657	102.557				
4.875	103.813	103.713	103.613	4.375	103.340	103.240	103.140	4.125	102.252	102.152	102.052	5.375	103.317	103.217	103.117	5.000	102.857	102.757	102.657				
4.990	104.007	103.907	103.807	4.500	103.774	103.674	103.574	4.250	102.827	102.727	102.627	5.500	103.689	103.589	103.489	5.125	103.052	102.952	102.852				
5.000	104.107	104.007	103.907	4.625	103.921	103.821	103.721	4.375	103.340	103.240	103.140	5.625	103.897	103.797	103.697	5.250	103.299	103.199	103.099				
5.125	104.351	104.251	104.151	4.750	104.607	104.507	104.407	4.500	103.774	103.674	103.574	5.750	103.612	103.512	103.412	5.375	103.317	103.217	103.117				
5.250	104.719	104.619	104.519	4.875	104.976	104.876	104.776	4.625	103.921	103.821	103.721	5.875	104.007	103.907	103.807	5.500	103.689	103.589	103.489				
5.375	104.950	104.850	104.750	4.990	105.256	105.156	105.056	4.750	104.759	104.659	104.559	5.990	104.308	104.208	104.108	5.625	103.952	103.852	103.752				
5.500	105.190	105.090	104.990	5.000	105.356	105.256	105.156	4.875	105.132	105.032	104.932	6.000	104.408	104.308	104.208	5.750	103.612	103.512	103.412				
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				
3.375	97.690	97.590	97.490	3.500	100.137	100.037	99.937	3.625	100.139	100.039	99.939	3.625	100.139	99.939	99.939	3.125	100.304	100.204	100.104				
3.500	98.316	98.216	98.116	3.625	100.853	100.753	100.653	3.750	100.647	100.547	100.447	3.750	100.491	100.291	100.291	3.250	100.650	100.550	100.450				
3.625	98.768	98.668	98.568	3.750	101.495	101.395	101.295	3.875	101.241	101.141	101.041	3.875	101.085	100.885	100.885	3.375	101.021	100.921	100.821				
3.750	100.234	100.134	100.034	3.875	101.889	101.789	101.689	3.990	101.725	101.625	101.525	3.990	101.569	101.369	101.369	3.500	101.335	101.235	101.135				
3.875	100.836	100.736	100.636	3.990	102.278	102.178	102.078	4.000	101.825	101.725	101.625	4.000	101.669	101.469	101.469	3.625	102.119	102.019	101.919				
3.990	101.253	101.153	101.053	4.000	102.378	102.278	102.178	4.125	102.191	102.091	101.991	4.125	102.035	101.835	101.835	3.750	102.233	102.133	102.033				
4.000	101.353	101.253	101.153	4.125	102.538	102.438	102.338	4.250	101.785	101.685	101.585	4.250	101.723	101.523	101.523	3.875	102.318	102.218	102.118				
4.125	101.525	101.425	101.325	4.250	102.808	102.708	102.608	4.375	102.237	102.137	102.037	4.375	102.175	101.975	101.975	3.990	102.519	102.419	102.319				
4.250	101.588	101.488	101.388	4.375	103.081	102.981	102.881	4.500	102.653	102.553	102.453	4.500	102.590	102.390	102.390	4.000	102.619	102.519	102.419				
4.375	101.994	101.894	101.794	4.500	103.411	103.311	103.211	4.625	102.777	102.677	102.577	4.625	102.714	102.514	102.514	4.125	103.325	103.225	103.125				
4.500	102.351	102.251	102.151	4.625	103.311	103.211	103.111	4.750	102.875	102.775	102.675	4.750	102.813	102.613	102.613	4.250	103.509	103.409	103.309				
4.625	102.338	102.238	102.138	4.750	103.798	103.698	103.598	4.875	103.239	103.139	103.039	4.875	103.177	102.977	102.977	4.375	103.801	103.701	103.601				
4.750	102.088	101.988	101.888	4.875	104.093	103.993	103.893	4.990	103.509	103.409	103.309	4.990	103.446	103.246	103.246	4.500	104.130	104.030	103.930				
4.875	102.461	102.361	102.261	4.990	104.270	104.170	104.070	5.000	103.609	103.509	103.409	5.000	103.546	103.346	103.346	4.625	104.104	104.004	103.904				
4.990	102.757	102.657	102.557	5.000	104.370	104.270	104.170	5.125	103.873	103.773	103.673	5.125	103.810	103.610	103.610	4.750	103.764	103.664	103.564				
5.000	102.857	102.757	102.657	5.125	104.534	104.434	104.334	5.250	104.308	104.208	104.108	5.250	104.151	103.951	103.951	4.875	103.930	103.830	103.730				
5.125	103.052	102.952	102.852	5.250	104.831	104.731	104.631	5.375	104.505	104.405	104.305	5.375	104.349	104.149	104.149	4.990	103.945	103.845	103.745				
5.250	102.929	102.829	102.729	5.375	104.974	104.874	104.774	5.500	104.717	104.617	104.517	5.500	104.550	104.350	104.350	5.000	104.045	103.945	103.845				
5.375	103.317	103.217	103.117	5.500	105.345	105.245	105.145	5.625	105.350	105.250	105.150	5.625	105.097	104.897	104.897	5.125	104.151	104.044	103.951				
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.125	99.221	99.121	99.021	3.125	99.159	98.959	98.959	3.125	100.021	99.821	99.821	3.125	98.938	98.738	98.738	3.125	98.876	98.676	98.676	3.125	100.463	100.263	100.263
3.250	99.602	99.502	99.402	3.250	99.539	99.339	99.339	3.250	100.286	100.086	100.086	3.250	99.738	99.038	99.038	3.250	99.175	98.975	98.975	3.250	100.793	100.593	100.593
3.375	100.010	99.910	99.810	3.375	99.947	99.747	99.747	3.375	100.696	100.496	100.496	3.375	99.685	99.485	99.485	3.375	99.622	99.422	99.422	3.375	101.151	100.951	100.951
3.500	100.436	100.336	100.236	3.500	100.422	100.222	100.222	3.500	101.162	100.962	100.962	3.500	100.263	100.063	100.063	3.500	100.249	100.049	100.049	3.500	101.543	101.343	101.343
3.625	101.221	101.121	101.021	3.625	101.158	100.958	100.958	3.625	101.528	101.328	101.328	3.625	100.630	100.430	100.430	3.625	100.567	100.367	100.367	3.625	102.258	102.058	102.058
3.750	101.503	101.403	101.303	3.750	101.503	101.303	101.303	3.750	101.798	101.598	101.598	3.750	101.068	100.868	100.868	3.750	101.068	100.868	100.868	3.750	102.284	102.084	102.084
3.875	101.601	101.501	101.401	3.875	101.601	101.401	101.401	3.875	101.847	101.647	101.647	3.875	101.130	100.930	100.930	3.875	101.130	100.930	100.930	3.875	102.331	102.131	102.131
3.990	101.800	101.700	101.600	3.990	101.783	101.583	101.583	3.990	101.976	101.776	101.776	3.990	101.257	101.057	101.057	3.990	101.240	101.040	101.040	3.990	102.394	102.194	102.194
4.000	101.900	101.800	101.700	4.000	101.883	101.683	101.683	4.000	102.076	101.876	101.876	4.000	101.357	101.157	101.157	4.000	101.340	101.140	101.140	4.000	102.494	102.294	102.294
4.125	102.715	102.615	102.515	4.125	102.715	102.515	102.515	4.125	102.533	102.333	102.333	4.125	101.923	101.723	101.723	4.125	101.923	101.723	101.723	4.125	103.502	103.302	103.302



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/16/2019

45 Day Lock Exp.:

10/31/2019

60 Day Lock Exp.:

11/15/2019

W. Rate Sheet Dated: 9/16/2019

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	98.840	98.740	98.640	3.375	99.266	99.166	99.066	3.375	99.266	99.166	99.066	4.000	101.848	101.748	101.648	4.000	101.473	101.373	101.273
3.375	99.516	99.416	99.316	3.500	99.837	99.737	99.637	3.500	99.837	99.737	99.637	4.125	101.911	101.811	101.711	4.125	101.536	101.436	101.336
3.500	100.087	99.987	99.887	3.625	100.152	100.052	99.952	3.625	100.152	100.052	99.952	4.250	102.427	102.327	102.227	4.250	102.052	101.952	101.852
3.625	100.402	100.302	100.202	3.750	100.853	100.753	100.653	3.750	100.853	100.753	100.653	4.375	102.778	102.678	102.578	4.375	102.403	102.303	102.203
3.750	101.103	101.003	100.903	3.875	101.428	101.328	101.228	3.875	101.428	101.328	101.228	4.500	103.040	102.940	102.840	4.500	102.415	102.315	102.215
3.875	101.678	101.578	101.478	3.990	101.759	101.659	101.559	3.990	101.759	101.659	101.559	4.625	103.044	102.944	102.844	4.625	102.419	102.319	102.219
3.990	102.134	102.034	101.934	4.000	101.859	101.759	101.659	4.000	101.859	101.759	101.659	4.750	102.899	102.799	102.699	4.750	102.274	102.174	102.074
4.000	102.234	102.134	102.034	4.125	101.922	101.822	101.722	4.125	101.922	101.822	101.722	4.875	103.180	103.080	102.980	4.875	102.555	102.455	102.355
4.125	102.297	102.197	102.097	4.250	102.384	102.284	102.184	4.250	102.384	102.284	102.184	4.990	103.337	103.237	103.137	4.990	102.337	102.237	102.137
4.250	102.759	102.659	102.559	4.375	102.735	102.635	102.535	4.375	102.735	102.635	102.535	5.000	103.437	103.337	103.237	5.000	102.437	102.337	102.237
4.375	103.110	103.010	102.910	4.500	102.747	102.647	102.547	4.500	102.747	102.647	102.547	5.125	102.773	102.673	102.573	5.125	101.773	101.673	101.573
4.500	103.372	103.272	103.172	4.625	102.751	102.651	102.551	4.625	102.751	102.651	102.551	5.250	103.220	103.120	103.020	5.250	102.220	102.120	102.020
4.625	103.376	103.276	103.176	4.750	103.115	103.015	102.915	4.750	103.115	103.015	102.915	5.375	102.401	102.301	102.201	5.375	102.401	102.301	102.201
4.750	103.740	103.640	103.540	4.875	103.396	103.296	103.196	4.875	103.396	103.296	103.196	5.500	102.664	102.564	102.464	5.500	102.664	102.564	102.464
4.875	104.021	103.921	103.821	4.990	103.178	103.078	102.978	4.990	103.178	103.078	102.978	5.625	103.276	103.179	103.076	5.625	103.276	103.179	103.076
4.990	104.178	104.078	103.978	5.000	103.278	103.178	103.078	5.000	103.278	103.178	103.078	5.750	103.582	103.484	103.382	5.750	103.582	103.484	103.382
5.000	104.278	104.178	104.078	5.125	103.561	103.461	103.361	5.125	103.561	103.461	103.361	5.875	103.698	103.580	103.498	5.875	103.698	103.580	103.498
5.125	104.561	104.461	104.361	5.250	104.008	103.908	103.808	5.250	104.008	103.908	103.808	5.990	103.629	103.511	103.429	5.990	103.629	103.511	103.429
5.250	105.008	104.908	104.808	5.375	105.270	105.152	105.070	5.375	105.270	105.152	105.070	6.000	103.729	103.611	103.529	6.000	103.729	103.611	103.529
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	101.473	101.373	101.273	3.250	99.222	99.122	99.022	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.375	101.244	101.144	101.044
4.125	101.536	101.436	101.336	3.375	99.764	99.664	99.564	3.375	99.764	99.664	99.564	3.375	99.764	99.664	99.564	3.500	101.487	101.387	101.287
4.250	102.052	101.952	101.852	3.500	100.233	100.133	100.033	3.500	100.233	100.133	100.033	3.500	100.233	100.133	100.033	3.625	101.810	101.710	101.610
4.375	102.403	102.303	102.203	3.625	101.113	101.013	100.913	3.625	101.113	101.013	100.913	3.625	101.113	101.013	100.913	3.750	102.417	102.317	102.217
4.500	102.415	102.315	102.215	3.750	101.647	101.547	101.447	3.750	101.647	101.547	101.447	3.750	101.647	101.547	101.447	3.875	102.543	102.443	102.343
4.625	102.419	102.319	102.219	3.875	102.074	101.974	101.874	3.875	102.074	101.974	101.874	3.875	102.074	101.974	101.874	3.990	102.842	102.742	102.642
4.750	102.274	102.174	102.074	3.990	102.421	102.321	102.221	3.990	102.421	102.321	102.221	3.990	102.421	102.321	102.221	4.000	102.942	102.842	102.742
4.875	102.555	102.455	102.355	4.000	102.521	102.421	102.321	4.000	102.521	102.421	102.321	4.000	102.521	102.421	102.321	4.125	103.036	102.936	102.836
4.990	102.337	102.237	102.137	4.125	102.683	102.583	102.483	4.125	102.683	102.583	102.483	4.125	102.683	102.583	102.483	4.250	103.484	103.384	103.284
5.000	102.437	102.337	102.237	4.250	103.139	103.039	102.939	4.250	103.139	103.039	102.939	4.250	103.139	103.039	102.939	4.375	103.812	103.712	103.612
5.125	101.773	101.673	101.573	4.375	103.454	103.354	103.254	4.375	103.454	103.354	103.254	4.375	103.454	103.354	103.254	4.500	103.276	103.176	103.076
5.250	102.220	102.120	102.020	4.500	103.726	103.626	103.526	4.500	103.726	103.626	103.526	4.500	103.726	103.626	103.526	4.625	103.738	103.638	103.538
5.375	102.401	102.301	102.201	4.625	103.714	103.614	103.514	4.625	103.714	103.614	103.514	4.625	103.714	103.614	103.514	4.750	104.081	103.981	103.881
5.500	102.664	102.564	102.464	4.750	103.999	103.899	103.799	4.750	103.999	103.899	103.799	4.750	103.999	103.899	103.799	4.875	104.360	104.260	104.160
5.625	103.276	103.176	103.076	4.875	104.439	104.339	104.239	4.875	104.439	104.339	104.239	4.875	104.439	104.339	104.239	4.990	104.033	103.933	103.833
5.750	103.582	103.482	103.382	4.990	104.650	104.550	104.450	4.990	104.650	104.550	104.450	4.990	104.650	104.550	104.450	5.000	104.133	104.033	103.933
5.875	103.698	103.598	103.498	5.000	104.750	104.650	104.550	5.000	104.750	104.650	104.550	5.000	104.750	104.650	104.550	5.125	104.429	104.329	104.229
5.990	103.629	103.529	103.429	5.125	104.866	104.766	104.666	5.125	104.866	104.766	104.666	5.125	104.866	104.766	104.666	5.250	104.531	104.431	104.331
6.000	103.729	103.629	103.529	5.250	105.123	105.023	104.923	5.250	105.123	105.023	104.923	5.250	105.123	105.023	104.923	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	101.244	101.144	101.044	3.375	101.244	101.144	101.044	3.375	100.387	100.287	100.187	3.375	100.387	100.287	100.187	3.375	100.387	100.287	100.187
3.500	101.487	101.387	101.287	3.500	101.487	101.387	101.287	3.500	100.630	100.530	100.430	3.500	100.630	100.530	100.430	3.500	100.630	100.530	100.430
3.625	101.810	101.710	101.610	3.625	101.810	101.710	101.610	3.625	100.578	100.478	100.378	3.625	100.578	100.478	100.378	3.625	100.578	100.478	100.378
3.750	102.417	102.317	102.217	3.750	102.417	102.317	102.217	3.750	101.185	101.085	100.985	3.750	101.185	101.085	100.985	3.750	101.185	101.085	100.985
3.875	102.543	102.443	102.343	3.875	102.543	102.443	102.343	3.875	101.311	101.211	101.111	3.875	101.311	101.211	101.111	3.875	101.311	101.211	101.111
3.990	102.842	102.742	102.642	3.990	102.842	102.742	102.642	3.990	101.610	101.510	101.410	3.990	101.610	101.510	101.410	3.990	101.610	101.510	101.410
4.000	102.942	102.842	102.742	4.000	102.942	102.842	102.742	4.000	101.710	101.610	101.510	4.000	101.710	101.610	101.510	4.000	101.710	101.610	101.510
4.125	103.036	102.936	102.836	4.125	103.036	102.936	102.836	4.125	101.719	101.719	101.719	4.125	101.379	101.279	101.179	4.125	101.379	101.279	101.179
4.250	103.484	103.384	103.284	4.250	103.484	103.384	103.284	4.250	101.827	101.727	101.627	4.250	101.827	101.727	101.627	4.250	101.827	101.727	101.627
4.375	103.687	103.587	103.487	4.375	103.687	103.587	103.487	4.375	102.155	102.055	101.955	4.375	102.030	101.930	101.830	4.375	102.030	101.930	101.830
4.500	103.151	103.051	102.951	4.500	103.151	103.051	102.951	4.500	101.107	101.007	100.								



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.:

10/16/2019

45 Day Lock Exp.:

10/31/2019

60 Day Lock Exp.:

11/15/2019

W. Rate Sheet Dated: 9/16/2019

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	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	0.000	0.000	6.000	103.404	103.302	103.184	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", LPMI		

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

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

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/16/2019

45 Day Lock Exp.:

10/31/2019

60 Day Lock Exp.:

11/15/2019

W. Rate Sheet Dated: 9/16/2019

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	98.345	98.283	98.220	
3.500	98.818	98.755	98.693	
3.625	99.170	99.108	99.045	
3.750	99.641	99.578	99.516	
3.875	99.914	99.852	99.789	
4.000	100.150	100.088	100.025	
4.125	100.403	100.340	100.278	
4.250	100.606	100.543	100.481	
4.375	100.865	100.802	100.740	
4.500	101.124	101.061	100.999	
4.625	101.362	101.300	101.237	
4.750	101.617	101.555	101.492	
4.875	101.840	101.777	101.715	

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	98.144	98.019	97.894	
3.375	98.607	98.482	98.357	
3.500	98.978	98.853	98.728	
3.625	99.324	99.199	99.074	
3.750	99.838	99.713	99.588	
3.875	100.167	100.042	99.917	
4.000	100.506	100.381	100.256	
4.125	100.642	100.517	100.392	
4.250	100.950	100.825	100.700	
4.375	101.229	101.104	100.979	
4.500	101.386	101.261	101.136	

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	96.498	96.373	96.248	
3.375	96.903	96.778	96.653	
3.500	97.278	97.153	97.028	
3.625	97.629	97.504	97.379	
3.750	98.219	98.094	97.969	
3.875	98.533	98.408	98.283	
4.000	98.817	98.692	98.567	
4.125	99.101	98.976	98.851	
4.250	99.385	99.260	99.135	
4.375	99.669	99.544	99.419	
4.500	99.959	99.834	99.709	
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)