



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.: 10/17/2019

45 Day Lock Exp.: 11/1/2019

60 Day Lock Exp.: 11/18/2019

W. Rate Sheet Dated: 9/17/2019

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	100.981	100.831	100.681	3.250	100.422	100.272	100.122	2.375	96.786	96.636	96.486	3.125	100.244	100.094	99.944
3.375	101.525	101.375	101.225	3.375	100.869	100.719	100.569	2.500	97.279	97.129	96.979	3.250	100.205	100.055	99.905
3.500	102.064	101.914	101.764	3.500	101.285	101.135	100.985	2.625	97.764	97.614	97.464	3.375	100.573	100.423	100.273
3.625	102.585	102.435	102.285	3.625	101.663	101.513	101.363	2.750	97.833	97.683	97.533	3.500	100.911	100.761	100.611
3.750	102.267	102.117	101.967	3.750	101.642	101.492	101.342	2.875	98.321	98.171	98.021	3.625	100.261	100.111	99.961
3.875	102.748	102.598	102.448	3.875	102.029	101.879	101.729	3.000	98.804	98.654	98.504	Margin = 2.250		Index = 1.810	
4.000	103.198	103.048	102.898	4.000	102.421	102.271	102.121	3.125	99.269	99.119	98.969				
4.125	103.610	103.460	103.310	4.125	102.765	102.615	102.465	3.250	100.827	100.677	100.527				
4.375	103.268	103.159	103.059	4.375	102.565	102.456	102.356	3.375	101.251	101.101	100.951				
4.500	103.694	103.585	103.485	4.500	102.898	102.789	102.689	3.500	101.645	101.495	101.345				
4.625	104.072	103.962	103.862	4.625	102.978	102.869	102.769	3.625	102.000	101.850	101.700				
4.750	104.197	104.097	103.997	4.750	102.848	102.748	102.648	3.750	102.160	102.010	101.860				
4.875	103.828	103.728	103.628	4.875	103.154	103.054	102.954	3.875	102.525	102.375	102.225				
5.000	104.190	104.090	103.990	5.000	103.428	103.328	103.228	4.000	102.895	102.745	102.595				
5.125	104.265	104.165	104.065	5.125	103.669	103.569	103.469	4.125	103.216	103.066	102.916				
5.375	104.222	104.122	104.022	5.375	103.672	103.572	103.472	4.250	102.870	102.720	102.570				
5.500	104.520	104.420	104.320	5.500	103.947	103.847	103.747	4.375	103.144	102.994	102.844				
5.625	104.784	104.684	104.584	5.625	104.187	104.087	103.987	4.500	103.458	103.308	103.158				
5.875	104.834	104.734	104.634	5.875	104.285	104.185	104.085	4.625	103.488	103.338	103.188				

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	99.831	99.681	99.531	3.250	99.422	99.272	99.122	2.375	95.786	95.636	95.486	3.125	99.244	99.094	98.944
3.375	100.375	100.225	100.075	3.375	99.869	99.719	99.569	2.500	96.279	96.129	95.979	3.250	99.205	99.055	98.905
3.500	100.914	100.764	100.614	3.500	100.285	100.135	99.985	2.625	96.764	96.614	96.464	3.375	99.573	99.423	99.273
3.625	101.435	101.285	101.135	3.625	100.663	100.513	100.363	2.750	96.833	96.683	96.533	3.500	99.911	99.761	99.611
3.750	101.117	100.967	100.817	3.750	100.642	100.492	100.342	2.875	97.321	97.171	97.021	3.625	99.261	99.111	98.961
3.875	101.598	101.448	101.298	3.875	101.029	100.879	100.729	3.000	97.804	97.654	97.504	Margin = 2.250		Index = 1.810	
4.000	102.048	101.898	101.748	4.000	101.421	101.271	101.121	3.125	98.269	98.119	97.969	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.460	102.310	102.160	4.125	101.765	101.615	101.465	3.250	99.827	99.677	99.527	Rate	30 Day	45 Day	60 Day
4.375	102.118	102.009	101.909	4.375	101.565	101.456	101.356	3.375	100.251	100.101	99.951	3.875	101.198	100.948	100.698
4.500	102.544	102.435	102.335	4.500	101.898	101.789	101.689	3.500	100.645	100.495	100.345	4.000	101.648	101.398	101.148
4.625	102.922	102.812	102.712	4.625	101.978	101.869	101.769	3.625	101.000	100.850	100.700	4.125	102.060	101.810	101.560
4.750	103.047	102.947	102.847	4.750	101.848	101.748	101.648	3.750	101.160	101.010	100.860	4.375	101.718	101.468	101.218
4.875	102.678	102.578	102.478	4.875	102.154	102.054	101.954	3.875	101.525	101.375	101.225	4.500	102.144	101.894	101.644
5.000	103.040	102.940	102.840	5.000	102.428	102.328	102.228	4.000	101.895	101.745	101.595	4.625	102.522	102.272	102.022
5.125	103.115	103.015	102.915	5.125	102.669	102.569	102.469	4.125	102.216	102.066	101.916	4.875	102.278	102.028	101.778
5.375	103.072	102.972	102.872	5.375	102.672	102.572	102.472	4.250	101.870	101.720	101.570	5.000	102.640	102.390	102.140
5.500	103.370	103.270	103.170	5.500	102.947	102.847	102.747	4.375	102.144	101.994	101.844	5.125	102.715	102.465	102.215
5.625	103.634	103.534	103.434	5.625	103.187	103.087	102.987	4.500	102.458	102.308	102.158	5.500	102.970	102.720	102.470
5.875	103.684	103.584	103.484	5.875	103.285	103.185	103.085	4.625	102.488	102.338	102.188	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	100.660	100.410	100.160	4.125	N/A	N/A	N/A
4.250	100.785	100.535	100.285	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	101.240	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 +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:	9/17/2019	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	98.448	98.198	97.948	
4.000	98.898	98.648	98.398	
4.125	99.310	99.060	98.810	
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	99.528	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	



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.:

10/17/2019

45 Day Lock Exp.:

11/1/2019

60 Day Lock Exp.:

11/18/2019

W. Rate Sheet Dated: 9/17/2019

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	99.581	99.431	99.281	3.250	99.452	99.302	99.152	2.375	94.066	93.916	93.766	3.125	99.916	99.766	99.616
3.375	100.125	99.975	99.825	3.375	99.899	99.749	99.599	2.500	94.559	94.409	94.259	3.250	99.815	99.665	99.515
3.500	100.664	100.514	100.364	3.500	100.315	100.165	100.015	2.625	95.044	94.894	94.744	3.375	100.183	100.033	99.883
3.625	101.185	101.035	100.885	3.625	100.693	100.543	100.393	2.750	96.926	96.776	96.626	3.500	100.521	100.371	100.221
3.750	100.680	100.530	100.380	3.750	100.484	100.334	100.184	2.875	97.414	97.264	97.114	3.625	99.871	99.721	99.571
3.875	101.161	101.011	100.861	3.875	100.872	100.722	100.572	3.000	97.896	97.746	97.596	Margin = 2.250		Index = 1.810	
4.000	101.611	101.461	101.311	4.000	101.264	101.114	100.964	3.125	98.361	98.211	98.061				
4.125	102.022	101.872	101.722	4.125	101.608	101.458	101.308	3.250	99.857	99.707	99.557				
4.375	102.118	102.009	101.909	4.375	101.845	101.736	101.636	3.375	100.281	100.131	99.981				
4.500	102.544	102.435	102.335	4.500	102.178	102.069	101.969	3.500	100.675	100.525	100.375				
4.625	102.922	102.812	102.712	4.625	102.258	102.149	102.049	3.625	101.030	100.880	100.730				
4.750	102.922	102.822	102.722	4.750	102.003	101.903	101.803	3.750	101.003	100.853	100.703				
4.875	102.553	102.453	102.353	4.875	102.309	102.209	102.109	3.875	101.368	101.218	101.068				
5.000	102.915	102.815	102.715	5.000	102.583	102.483	102.383	4.000	101.737	101.587	101.437				
5.125	102.990	102.890	102.790	5.125	102.824	102.724	102.624	4.125	102.059	101.909	101.759				
5.375	102.822	102.722	102.622	5.375	102.702	102.602	102.502	4.250	102.150	102.000	101.850				
5.500	103.120	103.020	102.920	5.500	102.977	102.877	102.777	4.375	102.424	102.274	102.124				
5.625	103.384	103.284	103.184	5.625	103.217	103.117	103.017	4.500	102.738	102.588	102.438				
5.875	102.997	102.897	102.797	5.875	102.877	102.777	102.677	4.625	102.768	102.618	102.468				

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	98.431	98.281	98.131	3.250	98.022	97.872	97.722	2.375	94.386	94.236	94.086	3.125	97.906	97.756	97.606
3.375	98.975	98.825	98.675	3.375	98.469	98.319	98.169	2.500	94.879	94.729	94.579	3.250	97.805	97.655	97.505
3.500	99.514	99.364	99.214	3.500	98.885	98.735	98.585	2.625	95.364	95.214	95.064	3.375	98.173	98.023	97.873
3.625	100.035	99.885	99.735	3.625	99.263	99.113	98.963	2.750	96.277	96.127	95.977	3.500	98.511	98.361	98.211
3.750	99.530	99.380	99.230	3.750	99.054	98.904	98.754	2.875	96.765	96.615	96.465	3.625	97.861	97.711	97.561
3.875	100.011	99.861	99.711	3.875	99.442	99.292	99.142	3.000	97.248	97.098	96.948	Margin = 2.250		Index = 1.810	
4.000	100.461	100.311	100.161	4.000	99.834	99.684	99.534	3.125	97.712	97.562	97.412	30 Year OTC "Borrower Paid Only for USDA"			
4.125	100.872	100.722	100.572	4.125	100.178	100.028	99.878	3.250	98.990	98.840	98.690	Rate	30 Day	45 Day	60 Day
4.375	100.968	100.859	100.759	4.375	100.415	100.306	100.206	3.375	99.414	99.264	99.114	3.875	99.611	99.361	99.111
4.500	101.394	101.285	101.185	4.500	100.748	100.639	100.539	3.500	99.808	99.658	99.508	4.000	100.061	99.811	99.561
4.625	101.772	101.662	101.562	4.625	100.828	100.719	100.619	3.625	100.163	100.013	99.863	4.125	100.472	100.222	99.972
4.750	101.772	101.672	101.572	4.750	100.573	100.473	100.373	3.750	99.752	99.602	99.452	4.375	100.568	100.318	100.068
4.875	101.403	101.303	101.203	4.875	100.879	100.779	100.679	3.875	100.118	99.968	99.818	4.500	100.994	100.744	100.494
5.000	101.765	101.665	101.565	5.000	101.153	101.053	100.953	4.000	100.487	100.337	100.187	4.625	101.372	101.122	100.872
5.125	101.840	101.740	101.640	5.125	101.394	101.294	101.194	4.125	100.809	100.659	100.509	4.875	101.003	100.753	100.503
5.375	101.672	101.572	101.472	5.375	101.272	101.172	101.072	4.250	100.220	100.070	99.920	5.000	101.365	101.115	100.865
5.500	101.970	101.870	101.770	5.500	101.547	101.447	101.347	4.375	100.494	100.344	100.194	5.125	101.440	101.190	100.940
5.625	102.234	102.134	102.034	5.625	101.787	101.687	101.587	4.500	100.808	100.658	100.508	5.500	101.570	101.320	101.070
5.875	101.847	101.747	101.647	5.875	101.447	101.347	101.247	4.625	100.838	100.688	100.538	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	98.722	98.472	98.222	4.125	N/A	N/A	N/A
4.250	99.285	99.035	98.785	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	99.615	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:	9/17/2019	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	96.861	96.611	96.361	
4.000	97.311	97.061	96.811	
4.125	97.722	97.472	97.222	
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	98.253	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	

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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/17/2019
45 Day Lock Exp.: 11/1/2019
60 Day Lock Exp.: 11/18/2019

W. Rate Sheet Dated: 9/17/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
3.250	99.000	98.900	98.800	3.375	99.427	99.327	99.227	3.375	99.427	99.327	99.227	4.000	101.907	101.807	101.707	4.000	101.532	101.432	101.332	4.000	101.907	101.807	101.707	4.000	101.532	101.432	101.332	4.000	101.907	101.807	101.707								
3.375	99.677	99.577	99.477	3.500	99.997	99.897	99.797	3.500	99.997	99.897	99.797	4.125	101.969	101.869	101.769	4.125	101.594	101.494	101.394	4.125	101.969	101.869	101.769	4.125	101.594	101.494	101.394	4.125	101.969	101.869	101.769								
3.500	100.247	100.147	100.047	3.625	100.309	100.209	100.109	3.625	100.309	100.209	100.109	4.250	102.446	102.346	102.246	4.250	102.071	101.971	101.871	4.250	102.446	102.346	102.246	4.250	102.071	101.971	101.871	4.250	102.446	102.346	102.246								
3.625	100.559	100.459	100.359	3.750	100.922	100.822	100.722	3.750	100.922	100.822	100.722	4.375	102.797	102.697	102.597	4.375	102.422	102.322	102.222	4.375	102.797	102.697	102.597	4.375	102.422	102.322	102.222	4.375	102.797	102.697	102.597								
3.750	101.172	101.072	100.972	3.875	101.496	101.396	101.296	3.875	101.496	101.396	101.296	4.500	103.054	102.954	102.854	4.500	102.429	102.329	102.229	4.500	103.054	102.954	102.854	4.500	102.429	102.329	102.229	4.500	103.054	102.954	102.854								
3.875	101.746	101.646	101.546	3.990	101.823	101.723	101.623	3.990	101.823	101.723	101.623	4.625	103.058	102.958	102.858	4.625	102.433	102.333	102.233	4.625	103.058	102.958	102.858	4.625	102.433	102.333	102.233	4.625	103.058	102.958	102.858								
3.990	102.198	102.098	101.998	4.000	101.923	101.823	101.723	4.000	101.923	101.823	101.723	4.750	102.853	102.753	102.653	4.750	102.228	102.128	102.028	4.750	102.853	102.753	102.653	4.750	102.228	102.128	102.028	4.750	102.853	102.753	102.653								
4.000	102.298	102.198	102.098	4.125	101.985	101.885	101.785	4.125	101.985	101.885	101.785	4.875	103.132	103.032	102.932	4.875	102.507	102.407	102.307	4.875	103.132	103.032	102.932	4.875	102.507	102.407	102.307	4.875	103.132	103.032	102.932								
4.125	102.360	102.260	102.160	4.250	102.403	102.303	102.203	4.250	102.403	102.303	102.203	4.990	103.286	103.186	103.086	4.990	102.286	102.186	102.086	4.990	103.286	103.186	103.086	4.990	102.286	102.186	102.086	4.990	103.286	103.186	103.086								
4.250	102.778	102.678	102.578	4.375	102.754	102.654	102.554	4.375	102.754	102.654	102.554	5.000	103.386	103.286	103.186	5.000	102.386	102.286	102.186	5.000	103.386	103.286	103.186	5.000	102.386	102.286	102.186	5.000	103.386	103.286	103.186								
4.375	103.129	103.029	102.929	4.500	102.761	102.661	102.561	4.500	102.761	102.661	102.561	5.125	102.814	102.714	102.614	5.125	101.814	101.714	101.614	5.125	102.814	102.714	102.614	5.125	101.814	101.714	101.614	5.125	102.814	102.714	102.614								
4.500	103.386	103.286	103.186	4.625	102.765	102.665	102.565	4.625	102.765	102.665	102.565	5.250	103.258	103.158	103.058	5.250	102.258	102.158	102.058	5.250	103.258	103.158	103.058	5.250	102.258	102.158	102.058	5.250	103.258	103.158	103.058								
4.625	103.390	103.290	103.190	4.750	103.119	103.019	102.919	4.750	103.119	103.019	102.919	5.375	102.468	102.368	102.268	5.375	102.468	102.368	102.268	5.375	102.468	102.368	102.268	5.375	102.468	102.368	102.268	5.375	102.468	102.368	102.268								
4.750	103.744	103.644	103.544	4.875	103.398	103.298	103.198	4.875	103.398	103.298	103.198	5.500	102.729	102.629	102.529	5.500	102.729	102.629	102.529	5.500	102.729	102.629	102.529	5.500	102.729	102.629	102.529	5.500	102.729	102.629	102.529								
4.875	104.023	103.923	103.823	4.990	103.177	103.077	102.977	4.990	103.177	103.077	102.977	5.625	103.339	103.239	103.139	5.625	103.339	103.239	103.139	5.625	103.339	103.239	103.139	5.625	103.339	103.239	103.139	5.625	103.339	103.239	103.139								
4.990	104.177	104.077	103.977	5.000	103.277	103.177	103.077	5.000	103.277	103.177	103.077	5.750	103.641	103.541	103.441	5.750	103.641	103.541	103.441	5.750	103.641	103.541	103.441	5.750	103.641	103.541	103.441	5.750	103.641	103.541	103.441								
5.000	104.277	104.177	104.077	5.125	103.647	103.547	103.447	5.125	103.647	103.547	103.447	5.875	103.756	103.656	103.556	5.875	103.756	103.656	103.556	5.875	103.756	103.656	103.556	5.875	103.756	103.656	103.556	5.875	103.756	103.656	103.556								
5.125	104.647	104.547	104.447	5.250	104.091	103.991	103.891	5.250	104.091	103.991	103.891	5.990	103.686	103.586	103.486	5.990	103.686	103.586	103.486	5.990	103.686	103.586	103.486	5.990	103.686	103.586	103.486	5.990	103.686	103.586	103.486								
5.250	105.091	104.991	104.891	5.375	105.329	105.229	105.129	5.375	105.329	105.229	105.129	6.000	103.786	103.686	103.586	6.000	103.786	103.686	103.586	6.000	103.786	103.686	103.586	6.000	103.786	103.686	103.586	6.000	103.786	103.686	103.586								
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
4.000	101.532	101.432	101.332	3.250	99.373	99.273	99.173	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.375	101.265	101.165	101.065	3.375	101.265	101.165	101.065								
4.125	101.594	101.494	101.394	3.375	99.915	99.815	99.715	3.375	99.915	99.815	99.715	3.375	99.915	99.815	99.715	3.375	99.915	99.815	99.715	3.375	99.915	99.815	99.715	3.500	101.512	101.412	101.312	3.500	101.512	101.412	101.312								
4.250	102.071	101.971	101.871	3.500	100.381	100.281	100.181	3.500	100.381	100.281	100.181	3.500	100.381	100.281	100.181	3.500	100.381	100.281	100.181	3.500	100.381	100.281	100.181	3.625	101.811	101.711	101.611	3.625	101.811	101.711	101.611								
4.375	102.422	102.322	102.222	3.625	101.173	101.073	100.973	3.625	101.173	101.073	100.973	3.625	101.173	101.073	100.973	3.625	101.173	101.073	100.973	3.625	101.173	101.073	100.973	3.750	102.414	102.314	102.214	3.750	102.414	102.314	102.214								
4.500	102.429	102.329	102.229	3.750	101.705	101.605	101.505	3.750	101.705	101.605	101.505	3.750	101.705	101.605	101.505	3.750	101.705	101.605	101.505	3.750	101.705	101.605	101.505	3.875	102.539	102.439	102.339	3.875	102.539	102.439	102.339								
4.625	102.433	102.333	102.233	3.875	102.128	102.028	101.928	3.875	102.128	102.028	101.928	3.875	102.128	102.028	101.928	3.875	102.128	102.028	101.928	3.875	102.128	102.028	101.928	3.990	102.836	102.736	102.636	3.990	102.836	102.736	102.636								
4.750	102.228	102.128	102.028	3.990	102.471	102.371	102.271	3.990	102.471	102.371	102.271	3.990	102.471	102.371	102.271	3.990	102.471	102.371	102.271	3.990	102.471	102.371	102.271	4.000	102.936	102.836	102.736	4.000	102.936	102.836	102.736								
4.875	102.507	102.407	102.307	4.000	102.571	102.471	102.371	4.000	102.571	102.471	102.371	4.000	102.571	102.471	102.371	4.000	102.571	102.471	102.371	4.000	102.571	102.471	102.371	4.125	103.046	102.946	102.846	4.125	103.046	102.946	102.846								
4.990	102.286	102.186	102.086	4.125	102.732	102.632	102.532	4.125	102.732	102.632	102.532	4.125	102.732	102.632	102.532	4.125	102.732	102.632	102.532	4.125	102.732	102.632	102.532	4.250	103.491	103.391	103.291	4.250	103.491	103.391	103.291								
5.000	102.386	102.286	102.186	4.250	103.174	103.074	102.974	4.250	103.174	103.074	102.974	4.250	103.174	103.074	102.974	4.250	103.174	103.074	102.974	4.250	103.174	103.074	102.974	4.375	103.817	103.717	103.617	4.375	103.817	103.717	103.617								
5.125	101.814	101.714	101.614	4.375	103.485	103.385	103.285	4.375	103.485	103.385	103.285	4.375	103.485	103.385	103.285	4.375	103.485	103.385	103.285	4.375	103.485	103.385	103.285	4.500	103.096	102.996	102.896	4.500	103.096	102.996	102.896								
5.250	102.258	102.158	102.058	4.500	103.755	103.655	103.555	4.500	103.755	103.655	103.5																												



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.:

10/17/2019

45 Day Lock Exp.:

11/1/2019

60 Day Lock Exp.:

11/18/2019

W. Rate Sheet Dated: 9/17/2019

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	98.840	98.740	98.640	3.250	99.222	99.122	99.022	3.375	101.244	101.144	101.044	4.000	101.498	101.398	101.298	3.375	100.087	99.987	99.887
3.375	99.516	99.416	99.316	3.375	99.764	99.664	99.564	3.500	101.487	101.387	101.287	4.125	101.561	101.461	101.361	3.500	100.330	100.230	100.130
3.500	100.087	99.987	99.887	3.500	100.233	100.133	100.033	3.625	101.810	101.710	101.610	4.250	102.077	101.977	101.877	3.625	100.278	100.178	100.078
3.625	100.402	100.302	100.202	3.625	101.113	101.013	100.913	3.750	102.417	102.317	102.217	4.375	102.428	102.328	102.228	3.750	100.885	100.785	100.685
3.750	101.103	101.003	100.903	3.750	101.647	101.547	101.447	3.875	102.543	102.443	102.343	4.500	102.690	102.590	102.490	3.875	101.011	100.911	100.811
3.875	101.678	101.578	101.478	3.875	102.074	101.974	101.874	3.990	102.842	102.742	102.642	4.625	102.694	102.594	102.494	3.990	101.310	101.210	101.110
3.990	102.134	102.034	101.934	3.990	102.421	102.321	102.221	4.000	102.942	102.842	102.742	4.750	102.549	102.449	102.349	4.000	101.410	101.310	101.210
4.000	102.234	102.134	102.034	4.000	102.521	102.421	102.321	4.125	103.036	102.936	102.836	4.875	102.830	102.730	102.630	4.125	101.079	100.979	100.879
4.125	102.297	102.197	102.097	4.125	102.683	102.583	102.483	4.250	103.484	103.384	103.284	4.990	102.987	102.887	102.787	4.250	101.527	101.427	101.327
4.250	102.759	102.659	102.559	4.250	103.139	103.039	102.939	4.375	103.812	103.712	103.612	5.000	103.087	102.987	102.887	4.375	101.855	101.755	101.655
4.375	103.110	103.010	102.910	4.375	103.454	103.354	103.254	4.500	103.276	103.176	103.076	5.125	102.423	102.323	102.223	4.500	100.807	100.707	100.607
4.500	103.372	103.272	103.172	4.500	103.726	103.626	103.526	4.625	103.738	103.638	103.538	5.250	102.870	102.770	102.670	4.625	101.269	101.169	101.069
4.625	103.376	103.276	103.176	4.625	103.714	103.614	103.514	4.750	104.081	103.981	103.881	5.375	102.051	101.951	101.851	4.750	101.612	101.512	101.412
4.750	103.740	103.640	103.540	4.750	103.999	103.899	103.799	4.875	104.360	104.260	104.160	5.500	102.314	102.197	102.114	4.875	101.891	101.791	101.691
4.875	104.021	103.921	103.821	4.875	104.439	104.339	104.239	4.990	104.033	103.933	103.833	5.625	102.926	102.809	102.726	4.990	102.064	101.964	101.864
4.990	104.178	104.078	103.978	4.990	104.650	104.550	104.450	5.000	104.133	104.033	103.933	5.750	103.232	103.114	103.032	5.000	102.164	102.064	101.964
5.000	104.278	104.178	104.078	5.000	104.750	104.650	104.550	5.125	104.429	104.329	104.229	5.875	103.348	103.230	103.148	5.125	102.460	102.360	102.260
5.125	104.561	104.461	104.361	5.125	104.866	104.766	104.666	5.250	104.531	104.431	104.331	5.990	103.279	103.161	103.079	5.250	102.562	102.462	102.362
5.250	105.008	104.908	104.808	5.250	105.123	105.023	104.923	5.375	0.000	0.000	0.000	6.000	103.379	103.261	103.179	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%	> 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.:

10/17/2019

45 Day Lock Exp.:

11/1/2019

60 Day Lock Exp.:

11/18/2019

W. Rate Sheet Dated: 9/17/2019

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	98.369	98.306	98.244	
3.500	98.841	98.779	98.716	
3.625	99.193	99.131	99.068	
3.750	99.663	99.601	99.538	
3.875	99.937	99.874	99.812	
4.000	100.172	100.110	100.047	
4.125	100.425	100.363	100.300	
4.250	100.628	100.565	100.503	
4.375	100.887	100.824	100.762	
4.500	101.146	101.083	101.021	
4.625	101.384	101.322	101.259	
4.750	101.639	101.577	101.514	
4.875	101.861	101.799	101.736	

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	98.274	98.149	98.024	
3.375	98.737	98.612	98.487	
3.500	99.108	98.983	98.858	
3.625	99.454	99.329	99.204	
3.750	99.969	99.844	99.719	
3.875	100.298	100.173	100.048	
4.000	100.637	100.512	100.387	
4.125	100.773	100.648	100.523	
4.250	101.081	100.956	100.831	
4.375	101.360	101.235	101.110	
4.500	101.518	101.393	101.268	

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	96.623	96.498	96.373	
3.375	97.028	96.903	96.778	
3.500	97.403	97.278	97.153	
3.625	97.755	97.630	97.505	
3.750	98.345	98.220	98.095	
3.875	98.659	98.534	98.409	
4.000	98.944	98.819	98.694	
4.125	99.228	99.103	98.978	
4.250	99.511	99.386	99.261	
4.375	99.795	99.670	99.545	
4.500	100.086	99.961	99.836	
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)