



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.: 10/18/2019

45 Day Lock Exp.: 11/4/2019

60 Day Lock Exp.: 11/18/2019

W. Rate Sheet Dated: 9/18/2019

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	101.184	101.034	100.884	3.250	100.625	100.475	100.325	2.375	97.067	96.917	96.767	3.125	100.244	100.094	99.944
3.375	101.728	101.578	101.428	3.375	101.072	100.922	100.772	2.500	97.560	97.410	97.260	3.250	100.205	100.055	99.905
3.500	102.267	102.117	101.967	3.500	101.488	101.338	101.188	2.625	98.046	97.896	97.746	3.375	100.573	100.423	100.273
3.625	102.788	102.638	102.488	3.625	101.866	101.716	101.566	2.750	98.075	97.925	97.775	3.500	100.911	100.761	100.611
3.750	102.346	102.196	102.046	3.750	101.720	101.570	101.420	2.875	98.563	98.413	98.263	3.625	100.261	100.111	99.961
3.875	102.826	102.676	102.526	3.875	102.108	101.958	101.808	3.000	99.046	98.896	98.746	Margin = 2.250		Index = 1.810	
4.000	103.277	103.127	102.977	4.000	102.499	102.349	102.199	3.125	99.511	99.361	99.211				
4.125	103.688	103.538	103.388	4.125	102.844	102.694	102.544	3.250	100.944	100.794	100.644				
4.375	103.221	103.121	103.021	4.375	102.518	102.418	102.318	3.375	101.369	101.219	101.069				
4.500	103.647	103.547	103.447	4.500	102.852	102.752	102.652	3.500	101.763	101.613	101.463				
4.625	104.025	103.925	103.825	4.625	102.931	102.831	102.731	3.625	102.118	101.968	101.818				
4.750	104.150	104.050	103.950	4.750	102.816	102.716	102.616	3.750	102.215	102.065	101.915				
4.875	103.797	103.697	103.597	4.875	103.122	103.022	102.922	3.875	102.580	102.430	102.280				
5.000	104.159	104.059	103.959	5.000	103.397	103.297	103.197	4.000	102.950	102.800	102.650				
5.125	104.234	104.134	104.034	5.125	103.638	103.538	103.438	4.125	103.271	103.121	102.971				
5.375	104.237	104.137	104.037	5.375	103.688	103.588	103.488	4.250	103.066	102.916	102.766				
5.500	104.535	104.435	104.335	5.500	103.962	103.862	103.762	4.375	103.340	103.190	103.040				
5.625	104.800	104.700	104.600	5.625	104.203	104.103	104.003	4.500	103.654	103.504	103.354				
5.875	104.850	104.750	104.650	5.875	104.300	104.200	104.100	4.625	103.683	103.533	103.383				

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	100.034	99.884	99.734	3.250	99.625	99.475	99.325	2.375	96.067	95.917	95.767	3.125	99.244	99.094	98.944
3.375	100.578	100.428	100.278	3.375	100.072	99.922	99.772	2.500	96.560	96.410	96.260	3.250	99.205	99.055	98.905
3.500	101.117	100.967	100.817	3.500	100.488	100.338	100.188	2.625	97.046	96.896	96.746	3.375	99.573	99.423	99.273
3.625	101.638	101.488	101.338	3.625	100.866	100.716	100.566	2.750	97.075	96.925	96.775	3.500	99.911	99.761	99.611
3.750	101.196	101.046	100.896	3.750	100.720	100.570	100.420	2.875	97.563	97.413	97.263	3.625	99.261	99.111	98.961
3.875	101.676	101.526	101.376	3.875	101.108	100.958	100.808	3.000	98.046	97.896	97.746	Margin = 2.250		Index = 1.810	
4.000	102.127	101.977	101.827	4.000	101.499	101.349	101.199	3.125	98.511	98.361	98.211	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.538	102.388	102.238	4.125	101.844	101.694	101.544	3.250	99.944	99.794	99.644	Rate	30 Day	45 Day	60 Day
4.375	102.071	101.971	101.871	4.375	101.518	101.418	101.318	3.375	100.369	100.219	100.069	3.875	101.276	101.026	100.776
4.500	102.497	102.397	102.297	4.500	101.852	101.752	101.652	3.500	100.763	100.613	100.463	4.000	101.727	101.477	101.227
4.625	102.875	102.775	102.675	4.625	101.931	101.831	101.731	3.625	101.118	100.968	100.818	4.125	102.138	101.888	101.638
4.750	103.000	102.900	102.800	4.750	101.816	101.716	101.616	3.750	101.215	101.065	100.915	4.375	101.671	101.421	101.171
4.875	102.647	102.547	102.447	4.875	102.122	102.022	101.922	3.875	101.580	101.430	101.280	4.500	102.097	101.847	101.597
5.000	103.009	102.909	102.809	5.000	102.397	102.297	102.197	4.000	101.950	101.800	101.650	4.625	102.475	102.225	101.975
5.125	103.084	102.984	102.884	5.125	102.638	102.538	102.438	4.125	102.271	102.121	101.971	4.875	102.247	101.997	101.747
5.375	103.087	102.987	102.887	5.375	102.688	102.588	102.488	4.250	102.066	101.916	101.766	5.000	102.609	102.359	102.109
5.500	103.385	103.285	103.185	5.500	102.962	102.862	102.762	4.375	102.340	102.190	102.040	5.125	102.684	102.434	102.184
5.625	103.650	103.550	103.450	5.625	103.203	103.103	103.003	4.500	102.654	102.504	102.354	5.500	102.985	102.735	102.485
5.875	103.700	103.600	103.500	5.875	103.300	103.200	103.100	4.625	102.683	102.533	102.383	5.625	103.250	103.000	102.750

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	100.271	100.021	99.771	4.375	N/A	N/A	N/A
4.500	100.697	100.447	100.197	4.500	N/A	N/A	N/A
4.625	101.075	100.825	100.575	4.625	N/A	N/A	N/A
5.000	101.209	100.959	100.709	5.000	N/A	N/A	N/A
5.125	101.284	101.034	100.784	5.125	N/A	N/A	N/A
5.250	101.538	101.288	101.038	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:	9/18/2019	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	98.921	98.671	98.421	
4.500	99.347	99.097	98.847	
4.625	99.725	99.475	99.225	
4.875	99.497	99.247	98.997	
5.000	99.859	99.609	99.359	
5.125	99.934	99.684	99.434	
5.500	100.235	99.985	99.735	
5.625	100.500	100.250	100.000	



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.:

10/18/2019

45 Day Lock Exp.:

11/4/2019

60 Day Lock Exp.:

11/18/2019

W. Rate Sheet Dated: 9/18/2019

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	99.784	99.634	99.484	3.250	99.655	99.505	99.355	2.375	94.347	94.197	94.047	3.125	99.916	99.766	99.616
3.375	100.328	100.178	100.028	3.375	100.102	99.952	99.802	2.500	94.840	94.690	94.540	3.250	99.815	99.665	99.515
3.500	100.867	100.717	100.567	3.500	100.518	100.368	100.218	2.625	95.326	95.176	95.026	3.375	100.183	100.033	99.883
3.625	101.388	101.238	101.088	3.625	100.896	100.746	100.596	2.750	97.168	97.018	96.868	3.500	100.521	100.371	100.221
3.750	100.758	100.608	100.458	3.750	100.562	100.412	100.262	2.875	97.656	97.506	97.356	3.625	99.871	99.721	99.571
3.875	101.239	101.089	100.939	3.875	100.950	100.800	100.650	3.000	98.139	97.989	97.839	Margin = 2.250		Index = 1.810	
4.000	101.689	101.539	101.389	4.000	101.342	101.192	101.042	3.125	98.603	98.453	98.303				
4.125	102.100	101.950	101.800	4.125	101.686	101.536	101.386	3.250	99.974	99.824	99.674				
4.375	102.071	101.971	101.871	4.375	101.798	101.698	101.598	3.375	100.399	100.249	100.099				
4.500	102.497	102.397	102.297	4.500	102.132	102.032	101.932	3.500	100.793	100.643	100.493				
4.625	102.875	102.775	102.675	4.625	102.211	102.111	102.011	3.625	101.148	100.998	100.848				
4.750	102.875	102.775	102.675	4.750	101.971	101.871	101.771	3.750	101.057	100.907	100.757				
4.875	102.522	102.422	102.322	4.875	102.277	102.177	102.077	3.875	101.423	101.273	101.123				
5.000	102.884	102.784	102.684	5.000	102.552	102.452	102.352	4.000	101.792	101.642	101.492				
5.125	102.959	102.859	102.759	5.125	102.793	102.693	102.593	4.125	102.114	101.964	101.814				
5.375	102.837	102.737	102.637	5.375	102.718	102.618	102.518	4.250	102.346	102.196	102.046				
5.500	103.135	103.035	102.935	5.500	102.992	102.892	102.792	4.375	102.620	102.470	102.320				
5.625	103.400	103.300	103.200	5.625	103.233	103.133	103.033	4.500	102.934	102.784	102.634				
5.875	103.012	102.912	102.812	5.875	102.893	102.793	102.693	4.625	102.963	102.813	102.663				

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	98.634	98.484	98.334	3.250	98.225	98.075	97.925	2.375	94.667	94.517	94.367	3.125	97.906	97.756	97.606
3.375	99.178	99.028	98.878	3.375	98.672	98.522	98.372	2.500	95.160	95.010	94.860	3.250	97.805	97.655	97.505
3.500	99.717	99.567	99.417	3.500	99.088	98.938	98.788	2.625	95.646	95.496	95.346	3.375	98.173	98.023	97.873
3.625	100.238	100.088	99.938	3.625	99.466	99.316	99.166	2.750	96.519	96.369	96.219	3.500	98.511	98.361	98.211
3.750	99.608	99.458	99.308	3.750	99.132	98.982	98.832	2.875	97.007	96.857	96.707	3.625	97.861	97.711	97.561
3.875	100.089	99.939	99.789	3.875	99.520	99.370	99.220	3.000	97.490	97.340	97.190	Margin = 2.250		Index = 1.810	
4.000	100.539	100.389	100.239	4.000	99.912	99.762	99.612	3.125	97.955	97.805	97.655	30 Year OTC "Borrower Paid Only for USDA"			
4.125	100.950	100.800	100.650	4.125	100.256	100.106	99.956	3.250	99.107	98.957	98.807	Rate	30 Day	45 Day	60 Day
4.375	100.921	100.821	100.721	4.375	100.368	100.268	100.168	3.375	99.531	99.381	99.231	3.875	99.689	99.439	99.189
4.500	101.347	101.247	101.147	4.500	100.702	100.602	100.502	3.500	99.925	99.775	99.625	4.000	100.139	99.889	99.639
4.625	101.725	101.625	101.525	4.625	100.781	100.681	100.581	3.625	100.280	100.130	99.980	4.125	100.550	100.300	100.050
4.750	101.725	101.625	101.525	4.750	100.541	100.441	100.341	3.750	99.807	99.657	99.507	4.375	100.521	100.271	100.021
4.875	101.372	101.272	101.172	4.875	100.847	100.747	100.647	3.875	100.172	100.022	99.872	4.500	100.947	100.697	100.447
5.000	101.734	101.634	101.534	5.000	101.122	101.022	100.922	4.000	100.542	100.392	100.242	4.625	101.325	101.075	100.825
5.125	101.809	101.709	101.609	5.125	101.363	101.263	101.163	4.125	100.863	100.713	100.563	4.875	100.972	100.722	100.472
5.375	101.687	101.587	101.487	5.375	101.288	101.188	101.088	4.250	100.416	100.266	100.116	5.000	101.334	101.084	100.834
5.500	101.985	101.885	101.785	5.500	101.562	101.462	101.362	4.375	100.690	100.540	100.390	5.125	101.409	101.159	100.909
5.625	102.250	102.150	102.050	5.625	101.803	101.703	101.603	4.500	101.004	100.854	100.704	5.500	101.585	101.335	101.085
5.875	101.862	101.762	101.662	5.875	101.463	101.363	101.263	4.625	101.033	100.883	100.733	5.625	101.850	101.600	101.350

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	98.771	98.521	98.271	4.375	N/A	N/A	N/A	
4.500	99.197	98.947	98.697	4.500	N/A	N/A	N/A	
4.625	99.575	99.325	99.075	4.625	N/A	N/A	N/A	
5.000	99.584	99.334	99.084	5.000	N/A	N/A	N/A	
5.125	99.659	99.409	99.159	5.125	N/A	N/A	N/A	
5.250	99.788	99.538	99.288	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:	9/18/2019	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	97.771	97.521	97.271	
4.500	98.197	97.947	97.697	
4.625	98.575	98.325	98.075	
4.875	98.222	97.972	97.722	
5.000	98.584	98.334	98.084	
5.125	98.659	98.409	98.159	
5.500	98.835	98.585	98.335	
5.625	99.100	98.850	98.600	

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 Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/18/2019

45 Day Lock Exp.:

11/4/2019

60 Day Lock Exp.:

11/18/2019

W. Rate Sheet Dated: 9/18/2019

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			
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	99.829	99.729	99.629	3.000	95.486	95.386	95.286	3.625	99.819	99.719	99.619	4.000	101.516	101.416	101.316
3.625	100.238	100.138	100.038	3.125	96.768	96.668	96.568	3.750	100.846	100.746	100.646	4.125	101.650	101.550	101.450
3.750	100.997	100.897	100.797	3.250	97.768	97.668	97.568	3.875	101.305	101.205	101.105	4.250	101.628	101.528	101.428
3.875	101.398	101.298	101.198	3.375	98.362	98.262	98.162	3.990	101.628	101.528	101.428	4.375	102.009	101.909	101.809
3.990	101.681	101.581	101.481	3.500	98.804	98.704	98.604	4.000	101.728	101.628	101.528	4.500	102.338	102.238	102.138
4.000	101.781	101.681	101.581	3.625	99.876	99.776	99.676	4.125	102.039	101.939	101.839	4.625	102.308	102.208	102.108
4.125	101.932	101.832	101.732	3.750	100.850	100.750	100.650	4.250	102.891	102.791	102.691	4.750	102.052	101.952	101.852
4.250	102.428	102.328	102.228	3.875	101.305	101.205	101.105	4.375	102.242	102.142	102.042	4.875	102.433	102.333	102.233
4.375	102.682	102.582	102.482	3.990	101.628	101.528	101.428	4.500	103.560	103.460	103.360	4.990	102.702	102.602	102.502
4.500	102.966	102.866	102.766	4.000	101.728	101.628	101.528	4.625	103.977	103.877	103.777	5.000	102.802	102.702	102.602
4.625	102.938	102.838	102.738	4.125	102.089	101.989	101.889	4.750	104.736	104.636	104.536	5.125	102.983	102.883	102.783
4.750	103.465	103.365	103.265	4.250	102.895	102.795	102.695	4.875	105.064	104.964	104.864	5.250	102.934	102.834	102.734
4.875	103.751	103.651	103.551	4.375	103.242	103.142	103.042	4.990	105.436	105.336	105.236	5.375	103.303	103.203	103.103
4.990	103.906	103.806	103.706	4.500	103.560	103.460	103.360	5.000	105.536	105.436	105.336	5.500	103.651	103.551	103.451
5.000	104.006	103.906	103.806	4.625	103.867	103.767	103.667	5.125	106.318	106.218	106.118	5.625	103.845	103.745	103.645
5.125	104.227	104.127	104.027	4.750	104.583	104.483	104.383	5.250	107.117	107.017	106.917	5.750	103.676	103.576	103.476
5.250	104.734	104.634	104.534	4.875	104.908	104.808	104.708	5.375	107.342	107.242	107.142	5.875	104.056	103.956	103.856
5.375	104.926	104.826	104.726	4.990	105.368	105.268	105.168	5.500	99.435	99.335	99.235	5.990	104.331	104.231	104.131
5.500	105.143	105.043	104.943	5.000	105.468	105.368	105.268	5.625	N/A	N/A	N/A	6.000	104.431	104.331	104.231

30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >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
3.500	98.563	98.463	98.363	3.500	100.181	100.081	99.981	3.625	99.950	99.850	99.750	3.625	99.894	99.794	99.694
3.625	99.519	99.419	99.319	3.625	101.008	100.908	100.808	3.750	100.826	100.726	100.626	3.750	100.670	100.570	100.470
3.750	100.454	100.354	100.254	3.750	101.678	101.578	101.478	3.875	101.237	101.137	101.037	3.875	101.081	100.981	100.881
3.875	100.996	100.896	100.796	3.875	101.920	101.820	101.720	3.990	101.548	101.448	101.348	3.990	101.391	101.291	101.191
3.990	101.363	101.263	101.163	3.990	102.154	102.054	101.954	4.000	101.648	101.548	101.448	4.000	101.491	101.391	101.291
4.000	101.463	101.363	101.263	4.000	102.254	102.154	102.054	4.125	101.871	101.771	101.671	4.125	101.715	101.615	101.515
4.125	101.650	101.550	101.450	4.125	102.291	102.191	102.091	4.250	101.803	101.703	101.603	4.250	101.741	101.641	101.541
4.250	101.628	101.528	101.428	4.250	102.830	102.730	102.630	4.375	102.103	102.003	101.903	4.375	102.041	101.941	101.841
4.375	102.009	101.909	101.809	4.375	102.977	102.877	102.777	4.500	102.410	102.310	102.210	4.500	102.348	102.248	102.148
4.500	102.338	102.238	102.138	4.500	103.205	103.105	103.005	4.625	102.464	102.364	102.264	4.625	102.402	102.302	102.202
4.625	102.308	102.208	102.108	4.625	103.232	103.132	103.032	4.750	102.860	102.760	102.660	4.750	102.797	102.697	102.597
4.750	102.052	101.952	101.852	4.750	103.753	103.653	103.553	4.875	103.154	103.054	102.954	4.875	103.092	102.992	102.892
4.875	102.433	102.333	102.233	4.875	103.986	103.886	103.786	4.990	103.389	103.289	103.189	4.990	103.326	103.226	103.126
4.990	102.702	102.602	102.502	4.990	104.127	104.027	103.927	5.000	103.489	103.389	103.289	5.000	103.426	103.326	103.226
5.000	102.802	102.702	102.602	5.000	104.227	104.127	104.027	5.125	103.723	103.623	103.523	5.125	103.660	103.560	103.460
5.125	102.983	102.883	102.783	5.125	104.364	104.264	104.164	5.250	104.312	104.212	104.112	5.250	104.156	104.056	103.956
5.250	102.934	102.834	102.734	5.250	104.805	104.705	104.605	5.375	104.467	104.367	104.267	5.375	104.311	104.211	104.111
5.375	103.303	103.203	103.103	5.375	104.911	104.811	104.711	5.500	104.644	104.544	104.444	5.500	104.485	104.385	104.285
5.500	97.943	97.843	97.743	5.500	105.276	105.176	105.076	5.625	105.392	105.292	105.192	5.625	105.138	105.038	104.938

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	99.381	99.281	99.181	3.125	99.319	99.119	99.119	3.125	100.186	99.986	99.986	3.125	99.102	98.902	98.902	3.125	99.040	98.840	98.840	3.125	100.600	100.400	100.400
3.250	99.694	99.594	99.494	3.250	99.632	99.432	99.432	3.250	100.509	100.309	100.309	3.250	99.453	99.253	99.253	3.250	99.391	99.191	99.191	3.250	100.877	100.677	100.677
3.375	100.039	99.939	99.839	3.375	99.976	99.776	99.776	3.375	100.847	100.647	100.647	3.375	99.826	99.626	99.626	3.375	99.763	99.563	99.563	3.375	101.186	100.986	100.986
3.500	100.548	100.448	100.348	3.500	100.533	100.333	100.333	3.500	101.223	101.023	101.023	3.500	100.334	100.134	100.134	3.500	100.319	100.119	100.119	3.500	101.673	101.473	101.473
3.625	101.133	101.033	100.933	3.625	101.133	100.933	100.933	3.625	101.592	101.392	101.392	3.625	100.801	100.601	100.601	3.625	100.801	100.601	100.601	3.625	102.114	101.914	101.914
3.750	101.352	101.252	101.152	3.750	101.352	101.152	101.152	3.750	101.718	101.518	101.518	3.750	100.970	100.770	100.770	3.750	100.970	100.770	100.770	3.750	102.297	102.097	102.097
3.875	101.590	101.490	101.390	3.875	101.590	101.390	101.390	3.875	101.857	101.657	101.657	3.875	101.135	100.935	100.935	3.875	101.135	100.935	100.935	3.875	102.507	102.307	102.307
3.990	101.933	101.833	101.733	3.990	101.921	101.721	101.721	3.990	101.988	101.788	101.788	3.990	101.301	101.101	101.101	3.990	101.289	101.089	101.089	3.990	102.425	102.225	102.225
4.000	102.033	101.933	101.833	4.000	102.021	101.821	101.821	4.000	102.088	101.888	101.888	4.000	101.401	101.201	101.201	4.000	101.389	101.189	101.189	4.000	102.525	102.325	102.325
4.125	102.522	102.422	102.322	4.125	102.522	102.322	102.322	4.125	102.380	102.180	102.180	4.125	101.797	101.597	101.597	4.125	101.797	101.597	101.597	4.125	102.383	103.083	103.083
4.250	102.804	102.704	102.604	4.250	102.804	102.604	102.604	4.250	102.520	102.320	102.320	4.250	101.966	101.766	101.766	4.250	101.966	101.766	101.766	4.250	102.049	102.849	102.849
4.375	102.886	102.786	102.686	4.375	102.886	102.686	102.686	4.375	102.566	102.366	102.366	4.375	102.019	101.819	101.819	4.375	102.019	101.819	101.819	4.375	103.094	102.894	102.894
4.500	103.349	103.249	103.149	4.500	103.397	103.197	103.197	4.500	102.689	102.489	102.489	4.500	102.424	102.224	102.224	4.500	102.472	102.272	102.272	4.500	103.261	103.061	103.061
4.625	103.955	103.855	103.755	4.625	103.994	103.794	103.794	4.625	103.234	103.034	103.034	4.625	103.098	102.898	102.898	4.625	103.137	102.937	102.937	4.625	103.878	103.678	103.678
4.750	104.306	104.206	104.106	4.750	104.369	104.169	104.169	4.750	103.562	103.362	103.362	4.750	103.562	103.362	103.362	4.750	103.562	103.362	103.362	4.750	103.490	103.290	103.290
4.875	104.629	104.529	104.429	4.875	104.691	104.491	104.491	4.875	103.761	103.561	103.561	4.875	103.761	103.561	103.561	4.875	103.761	103.561	103.561	4.875	103.778	103.578	103.578
4.990	104.860	104.760	104.660	4.990	104.923	104.723	104.723	4.990	102.867	102.667	102.667	4.990	102.867	102.667	102.667	4.990	102.867	102.667	102.667	4.990	103.977	103.777	103.777
5.000	104.960	104.860	104.760	5.000	105.023	104.823	104.823	5.000	102.967	102.767	102.767	5.000	102.967	102.767	102.767	5.000	102.967	102.767	102.767	5.000	104.077	103.877	103.877
5.125	105.307	105.207	105.107	5.125	105.307	105.107	105.107	5.125	103.135	102.935	102.935	5.125	103.135	102.935	102.935	5.125	103.135	102.935	102.935	5.125	104.322	104.122	104.122



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.:

10/18/2019

45 Day Lock Exp.:

11/4/2019

60 Day Lock Exp.:

11/18/2019

W. Rate Sheet Dated: 9/18/2019

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	99.328	99.228	99.128	3.375	99.719	99.619	99.519	3.375	99.719	99.619	99.519	4.000	102.067	101.967	101.867	4.000	101.692	101.592	101.492
3.375	99.969	99.869	99.769	3.500	100.278	100.178	100.078	3.500	100.278	100.178	100.078	4.125	102.139	102.039	101.939	4.125	101.764	101.664	101.564
3.500	100.528	100.428	100.328	3.625	100.589	100.489	100.389	3.625	100.589	100.489	100.389	4.250	102.485	102.385	102.285	4.250	102.110	102.010	101.910
3.625	100.839	100.739	100.639	3.750	101.111	101.011	100.911	3.750	101.111	101.011	100.911	4.375	102.836	102.736	102.636	4.375	102.461	102.361	102.261
3.750	101.361	101.261	101.161	3.875	101.661	101.561	101.461	3.875	101.661	101.561	101.461	4.500	103.076	102.976	102.876	4.500	102.451	102.351	102.251
3.875	101.911	101.811	101.711	3.990	101.983	101.883	101.783	3.990	101.983	101.883	101.783	4.625	103.081	102.981	102.881	4.625	102.456	102.356	102.256
3.990	102.358	102.258	102.158	4.000	102.083	101.983	101.883	4.000	102.083	101.983	101.883	4.750	103.281	103.181	103.081	4.750	102.846	102.746	102.646
4.000	102.458	102.358	102.258	4.125	102.155	102.055	101.955	4.125	102.155	102.055	101.955	4.875	103.142	103.042	102.942	4.875	102.517	102.417	102.317
4.125	102.530	102.430	102.330	4.250	102.442	102.342	102.242	4.250	102.442	102.342	102.242	4.990	103.292	103.192	103.092	4.990	102.292	102.192	102.092
4.250	102.817	102.717	102.617	4.375	102.793	102.693	102.593	4.375	102.793	102.693	102.593	5.000	103.392	103.292	103.192	5.000	102.392	102.292	102.192
4.375	103.168	103.068	102.968	4.500	102.783	102.683	102.583	4.500	102.783	102.683	102.583	5.125	102.758	102.647	102.538	5.125	101.758	101.647	101.538
4.500	103.408	103.308	103.208	4.625	102.788	102.688	102.588	4.625	102.788	102.688	102.588	5.250	103.256	103.145	103.036	5.250	102.256	102.145	102.036
4.625	103.413	103.313	103.213	4.750	103.087	102.987	102.887	4.750	103.087	102.987	102.887	5.375	102.425	102.292	102.159	5.375	102.425	102.292	102.159
4.750	103.712	103.612	103.512	4.875	103.408	103.308	103.208	4.875	103.408	103.308	103.208	5.500	102.697	102.564	102.497	5.500	102.697	102.564	102.497
4.875	104.033	103.933	103.833	4.990	103.183	103.083	102.983	4.990	103.183	103.083	102.983	5.625	103.299	103.166	103.099	5.625	103.299	103.166	103.099
4.990	104.183	104.083	103.983	5.000	103.283	103.183	103.083	5.000	103.283	103.183	103.083	5.750	103.598	103.465	103.398	5.750	103.598	103.465	103.398
5.000	104.283	104.183	104.083	5.125	103.591	103.480	103.391	5.125	103.591	103.480	103.391	5.875	103.711	103.578	103.511	5.875	103.711	103.578	103.511
5.125	104.591	104.480	104.391	5.250	104.089	103.978	103.889	5.250	104.089	103.978	103.889	5.990	103.641	103.508	103.441	5.990	103.641	103.508	103.441
5.250	105.089	104.978	104.889	5.375	105.286	105.153	105.086	5.375	105.286	105.153	105.086	6.000	103.741	103.608	103.541	6.000	103.741	103.608	103.541
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	101.692	101.592	101.492	3.250	99.674	99.574	99.474	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.375	101.418	101.318	101.218
4.125	101.764	101.664	101.564	3.375	100.319	100.219	100.119	3.375	100.319	100.219	100.119	3.375	100.319	100.219	100.119	3.500	101.662	101.562	101.462
4.250	102.110	102.010	101.910	3.500	100.715	100.615	100.515	3.500	100.715	100.615	100.515	3.500	100.715	100.615	100.515	3.625	101.864	101.764	101.664
4.375	102.461	102.361	102.261	3.625	101.350	101.250	101.150	3.625	101.350	101.250	101.150	3.625	101.350	101.250	101.150	3.750	102.438	102.338	102.238
4.500	102.451	102.351	102.251	3.750	101.839	101.739	101.639	3.750	101.839	101.739	101.639	3.750	101.839	101.739	101.639	3.875	103.539	103.439	103.339
4.625	102.456	102.356	102.256	3.875	102.256	102.156	102.056	3.875	102.256	102.156	102.056	3.875	102.256	102.156	102.056	3.990	102.829	102.729	102.629
4.750	102.196	102.096	101.996	3.990	102.587	102.487	102.387	3.990	102.587	102.487	102.387	3.990	102.587	102.487	102.387	4.000	102.929	102.829	102.729
4.875	102.517	102.417	102.317	4.000	102.687	102.587	102.487	4.000	102.687	102.587	102.487	4.000	102.687	102.587	102.487	4.125	103.014	102.914	102.814
4.990	102.292	102.192	102.092	4.125	102.831	102.731	102.631	4.125	102.831	102.731	102.631	4.125	102.831	102.731	102.631	4.250	103.442	103.342	103.242
5.000	103.392	103.292	103.192	4.250	103.161	103.061	102.961	4.250	103.161	103.061	102.961	4.250	103.161	103.061	102.961	4.375	103.792	103.692	103.592
5.125	101.758	101.647	101.538	4.375	103.468	103.368	103.268	4.375	103.468	103.368	103.268	4.375	103.468	103.368	103.268	4.500	103.169	103.069	102.969
5.250	102.256	102.145	102.036	4.500	103.733	103.633	103.533	4.500	103.733	103.633	103.533	4.500	103.733	103.633	103.533	4.625	103.621	103.521	103.421
5.375	102.425	102.292	102.159	4.625	103.711	103.611	103.511	4.625	103.711	103.611	103.511	4.625	103.711	103.611	103.511	4.750	103.950	103.850	103.750
5.500	102.697	102.564	102.497	4.750	103.980	103.880	103.780	4.750	103.980	103.880	103.780	4.750	103.980	103.880	103.780	4.875	104.217	104.117	104.017
5.625	103.299	103.166	103.099	4.875	104.418	104.318	104.218	4.875	104.418	104.318	104.218	4.875	104.418	104.318	104.218	4.990	104.107	103.996	103.907
5.750	103.598	103.465	103.398	4.990	104.623	104.523	104.423	4.990	104.623	104.523	104.423	4.990	104.623	104.523	104.423	5.000	104.207	104.096	104.007
5.875	103.711	103.578	103.511	5.000	104.723	104.623	104.523	5.000	104.723	104.623	104.523	5.000	104.723	104.623	104.523	5.125	104.495	104.383	104.295
5.990	103.641	103.508	103.441	5.125	104.865	104.754	104.665	5.125	104.865	104.754	104.665	5.125	104.865	104.754	104.665	5.250	104.596	104.484	104.396
6.000	103.741	103.608	103.541	5.250	105.171	105.060	104.971	5.250	105.171	105.060	104.971	5.250	105.171	105.060	104.971	5.375	0.000	#N/A	#N/A
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.418	101.318	101.218	3.375	101.418	101.318	101.218	3.375	100.655	100.555	100.455	3.375	100.655	100.555	100.455	3.375	100.655	100.555	100.455
3.500	101.662	101.562	101.462	3.500	101.662	101.562	101.462	3.500	100.899	100.799	100.699	3.500	100.899	100.799	100.699	3.500	100.899	100.799	100.699
3.625	101.864	101.764	101.664	3.625	101.864	101.764	101.664	3.625	100.608	100.508	100.408	3.625	100.608	100.508	100.408	3.625	100.608	100.508	100.408
3.750	102.438	102.338	102.238	3.750	102.438	102.338	102.238	3.750	101.182	101.082	100.982	3.750	101.182	101.082	100.982	3.750	101.182	101.082	100.982
3.875	102.539	102.439	102.339	3.875	102.539	102.439	102.339	3.875	101.283	101.183	101.083	3.875	101.283	101.183	101.083	3.875	101.283	101.183	101.083
3.990	102.829	102.729	102.629	3.990	102.829	102.729	102.629	3.990	101.573	101.473	101.373	3.990	101.573	101.473	101.373	3.990	101.573	101.473	101.373
4.000	102.929	102.829	102.729	4.000	102.929	102.829	102.729	4.000	101.673	101.573	101.473	4.000	101.673	101.573	101.473	4.000	101.673	101.573	101.473
4.125	103.014	102.914	102.814	4.125	103.014	102.914	102.814	4.125	101.762	101.662	101.562	4.125	101.762	101.662	101.562	4.125	101.762	101.662	101.562
4.250	103.442	103.342	103.242	4.250	103.442	103.342	103.242	4.250	101.960	101.860	101.760	4.250	101.960	101.860	101.760	4.250	101.960	101.860	101.760
4.375	103.667	103.567	103.467	4.375	103.667	103.567	103.467	4.375	102.040	101.940	101.840	4.375	102.040	101.940	101.840	4.375	102.040	101.940	101.840
4.500	103.044	102.944	102.844	4.500	103.044	102.944	102.844	4.500	101.062	10									



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.:

10/18/2019

45 Day Lock Exp.:

11/4/2019

60 Day Lock Exp.:

11/18/2019

W. Rate Sheet Dated: 9/18/2019

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	99.000	98.900	98.800	3.250	99.373	99.273	99.173	3.375	101.265	101.165	101.065	4.000	101.557	101.457	101.357	3.375	100.202	100.102	100.002
3.375	99.677	99.577	99.477	3.375	99.915	99.815	99.715	3.500	101.512	101.412	101.312	4.125	101.619	101.519	101.419	3.500	100.449	100.349	100.249
3.500	100.247	100.147	100.047	3.500	100.381	100.281	100.181	3.625	101.811	101.711	101.611	4.250	102.096	101.996	101.896	3.625	100.255	100.155	100.055
3.625	100.559	100.459	100.359	3.625	101.173	101.073	100.973	3.750	102.414	102.314	102.214	4.375	102.447	102.347	102.247	3.750	100.858	100.758	100.658
3.750	101.172	101.072	100.972	3.750	101.705	101.605	101.505	3.875	102.539	102.439	102.339	4.500	102.704	102.604	102.504	3.875	100.983	100.883	100.783
3.875	101.746	101.646	101.546	3.875	102.128	102.028	101.928	3.990	102.836	102.736	102.636	4.625	102.708	102.608	102.508	3.990	101.280	101.180	101.080
3.990	102.198	102.098	101.998	3.990	102.471	102.371	102.271	4.000	102.936	102.836	102.736	4.750	102.503	102.403	102.303	4.000	101.380	101.280	101.180
4.000	102.298	102.198	102.098	4.000	102.571	102.471	102.371	4.125	103.046	102.946	102.846	4.875	102.782	102.682	102.582	4.125	100.994	100.894	100.794
4.125	102.360	102.260	102.160	4.125	102.732	102.632	102.532	4.250	103.491	103.391	103.291	4.990	102.936	102.836	102.736	4.250	101.439	101.339	101.239
4.250	102.778	102.678	102.578	4.250	103.174	103.074	102.974	4.375	103.817	103.717	103.617	5.000	103.036	102.936	102.836	4.375	101.765	101.665	101.565
4.375	103.129	103.029	102.929	4.375	103.485	103.385	103.285	4.500	103.096	102.996	102.893	5.125	102.464	102.364	102.264	4.500	100.689	100.589	100.486
4.500	103.386	103.286	103.186	4.500	103.755	103.655	103.555	4.625	103.555	103.455	103.352	5.250	102.908	102.808	102.708	4.625	101.148	101.048	100.945
4.625	103.390	103.290	103.190	4.625	103.742	103.642	103.542	4.750	103.893	103.793	103.690	5.375	102.118	102.000	101.918	4.750	101.486	101.386	101.283
4.750	103.744	103.644	103.544	4.750	104.015	103.915	103.815	4.875	104.168	104.068	103.965	5.500	102.379	102.261	102.179	4.875	101.761	101.661	101.558
4.875	104.023	103.923	103.823	4.875	104.451	104.351	104.251	4.990	104.052	103.952	103.852	5.625	102.989	102.871	102.789	4.990	102.145	102.045	101.945
4.990	104.177	104.077	103.977	4.990	104.659	104.559	104.459	5.000	104.152	104.052	103.952	5.750	103.291	103.173	103.091	5.000	102.245	102.145	102.045
5.000	104.277	104.177	104.077	5.000	104.759	104.659	104.559	5.125	104.444	104.344	104.244	5.875	103.406	103.289	103.206	5.125	102.537	102.437	102.337
5.125	104.647	104.547	104.447	5.125	104.957	104.857	104.746	5.250	104.546	104.446	104.346	5.990	103.336	103.218	103.136	5.250	102.639	102.539	102.439
5.250	105.091	104.991	104.891	5.250	105.211	105.111	105.003	5.375	0.000	0.000	0.000	6.000	103.436	103.318	103.236	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@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/18/2019

45 Day Lock Exp.:

11/4/2019

60 Day Lock Exp.:

11/18/2019

W. Rate Sheet Dated: 9/18/2019

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	98.422	98.359	98.297	
3.500	98.895	98.832	98.770	
3.625	99.247	99.185	99.122	
3.750	99.717	99.654	99.592	
3.875	99.991	99.928	99.866	
4.000	100.227	100.164	100.102	
4.125	100.480	100.417	100.355	
4.250	100.682	100.620	100.557	
4.375	100.942	100.879	100.817	
4.500	101.201	101.138	101.076	
4.625	101.440	101.377	101.315	
4.750	101.695	101.632	101.570	
4.875	101.917	101.855	101.792	

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	98.306	98.181	98.056	
3.375	98.768	98.643	98.518	
3.500	99.138	99.013	98.888	
3.625	99.483	99.358	99.233	
3.750	99.996	99.871	99.746	
3.875	100.320	100.195	100.070	
4.000	100.658	100.533	100.408	
4.125	100.796	100.671	100.546	
4.250	101.103	100.978	100.853	
4.375	101.381	101.256	101.131	
4.500	101.539	101.414	101.289	

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	96.613	96.488	96.363	
3.375	97.016	96.891	96.766	
3.500	97.391	97.266	97.141	
3.625	97.742	97.617	97.492	
3.750	98.328	98.203	98.078	
3.875	98.639	98.514	98.389	
4.000	98.923	98.798	98.673	
4.125	99.207	99.082	98.957	
4.250	99.490	99.365	99.240	
4.375	99.774	99.649	99.524	
4.500	100.064	99.939	99.814	
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)