



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.: 10/21/2019

45 Day Lock Exp.: 11/4/2019

60 Day Lock Exp.: 11/18/2019

W. Rate Sheet Dated: 9/19/2019

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	101.277	101.127	100.977	3.250	100.719	100.569	100.419	2.375	97.114	96.964	96.814	3.125	100.244	100.094	99.944
3.375	101.822	101.672	101.522	3.375	101.165	101.015	100.865	2.500	97.607	97.457	97.307	3.250	100.205	100.055	99.905
3.500	102.361	102.211	102.061	3.500	101.582	101.432	101.282	2.625	98.093	97.943	97.793	3.375	100.573	100.423	100.273
3.625	102.882	102.732	102.582	3.625	101.960	101.810	101.660	2.750	98.095	97.945	97.795	3.500	100.911	100.761	100.611
3.750	102.471	102.321	102.171	3.750	101.845	101.695	101.545	2.875	98.583	98.433	98.283	3.625	100.261	100.111	99.961
3.875	102.951	102.801	102.651	3.875	102.233	102.083	101.933	3.000	99.066	98.916	98.766	Margin = 2.250		Index = 1.810	
4.000	103.402	103.252	103.102	4.000	102.624	102.474	102.324	3.125	99.530	99.380	99.230				
4.125	103.813	103.663	103.513	4.125	102.969	102.819	102.669	3.250	100.991	100.841	100.691				
4.375	103.284	103.184	103.084	4.375	102.581	102.481	102.381	3.375	101.415	101.265	101.115				
4.500	103.710	103.610	103.510	4.500	102.914	102.814	102.714	3.500	101.809	101.659	101.509				
4.625	104.087	103.987	103.887	4.625	102.994	102.894	102.794	3.625	102.165	102.015	101.865				
4.750	104.212	104.112	104.012	4.750	102.848	102.748	102.648	3.750	102.305	102.155	102.005				
4.875	103.828	103.728	103.628	4.875	103.154	103.054	102.954	3.875	102.670	102.520	102.370				
5.000	104.190	104.090	103.990	5.000	103.428	103.328	103.228	4.000	103.039	102.889	102.739				
5.125	104.265	104.165	104.065	5.125	103.669	103.569	103.469	4.125	103.361	103.211	103.061				
5.375	104.378	104.278	104.178	5.375	103.828	103.728	103.628	4.250	102.870	102.720	102.570				
5.500	104.676	104.576	104.476	5.500	104.103	104.003	103.903	4.375	103.144	102.994	102.844				
5.625	104.940	104.840	104.740	5.625	104.344	104.244	104.144	4.500	103.458	103.308	103.158				
5.875	104.990	104.890	104.790	5.875	104.441	104.341	104.241	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	100.127	99.977	99.827	3.250	99.719	99.569	99.419	2.375	96.114	95.964	95.814	3.125	99.244	99.094	98.944
3.375	100.672	100.522	100.372	3.375	100.165	100.015	99.865	2.500	96.607	96.457	96.307	3.250	99.205	99.055	98.905
3.500	101.211	101.061	100.911	3.500	100.582	100.432	100.282	2.625	97.093	96.943	96.793	3.375	99.573	99.423	99.273
3.625	101.732	101.582	101.432	3.625	100.960	100.810	100.660	2.750	97.095	96.945	96.795	3.500	99.911	99.761	99.611
3.750	101.321	101.171	101.021	3.750	100.845	100.695	100.545	2.875	97.583	97.433	97.283	3.625	99.261	99.111	98.961
3.875	101.801	101.651	101.501	3.875	101.233	101.083	100.933	3.000	98.066	97.916	97.766	Margin = 2.250		Index = 1.810	
4.000	102.252	102.102	101.952	4.000	101.624	101.474	101.324	3.125	98.530	98.380	98.230	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.663	102.513	102.363	4.125	101.969	101.819	101.669	3.250	99.991	99.841	99.691	Rate	30 Day	45 Day	60 Day
4.375	102.134	102.034	101.934	4.375	101.581	101.481	101.381	3.375	100.415	100.265	100.115	3.875	101.401	101.151	100.901
4.500	102.560	102.460	102.360	4.500	101.914	101.814	101.714	3.500	100.809	100.659	100.509	4.000	101.852	101.602	101.352
4.625	102.937	102.837	102.737	4.625	101.994	101.894	101.794	3.625	101.165	101.015	100.865	4.125	102.263	102.013	101.763
4.750	103.062	102.962	102.862	4.750	101.848	101.748	101.648	3.750	101.305	101.155	101.005	4.375	101.734	101.484	101.234
4.875	102.678	102.578	102.478	4.875	102.154	102.054	101.954	3.875	101.670	101.520	101.370	4.500	102.160	101.910	101.660
5.000	103.040	102.940	102.840	5.000	102.428	102.328	102.228	4.000	102.039	101.889	101.739	4.625	102.537	102.287	102.037
5.125	103.115	103.015	102.915	5.125	102.669	102.569	102.469	4.125	102.361	102.211	102.061	4.875	102.278	102.028	101.778
5.375	103.228	103.128	103.028	5.375	102.828	102.728	102.628	4.250	101.870	101.720	101.570	5.000	102.640	102.390	102.140
5.500	103.526	103.426	103.326	5.500	103.103	103.003	102.903	4.375	102.144	101.994	101.844	5.125	102.715	102.465	102.215
5.625	103.790	103.690	103.590	5.625	103.344	103.244	103.144	4.500	102.458	102.308	102.158	5.500	103.126	102.876	102.626
5.875	103.840	103.740	103.640	5.875	103.441	103.341	103.241	4.625	102.488	102.338	102.188	5.625	103.390	103.140	102.890

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	100.863	100.613	100.363	4.125	N/A	N/A	N/A
4.250	100.988	100.738	100.488	4.250	N/A	N/A	N/A
4.375	100.334	100.084	99.834	4.375	N/A	N/A	N/A
4.500	100.760	100.510	100.260	4.500	N/A	N/A	N/A
4.625	101.137	100.887	100.637	4.625	N/A	N/A	N/A
5.000	101.240	100.990	100.740	5.000	N/A	N/A	N/A
5.125	101.315	101.065	100.815	5.125	N/A	N/A	N/A
5.250	101.569	101.319	101.069	5.250	N/A	N/A	N/A
Borrower Paid Comp Only							

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

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

Max USDA-GRH Rate		
Today:	9/19/2019	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	98.651	98.401	98.151	
4.000	99.102	98.852	98.602	
4.125	99.513	99.263	99.013	
4.375	98.984	98.734	98.484	
4.500	99.410	99.160	98.910	
4.625	99.787	99.537	99.287	
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	100.376	100.126	99.876	
5.625	100.640	100.390	100.140	



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45 Day Lock Exp.:

11/4/2019

60 Day Lock Exp.:

11/18/2019

W. Rate Sheet Dated: 9/19/2019

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	99.877	99.727	99.577	3.250	99.749	99.599	99.449	2.375	94.394	94.244	94.094	3.125	99.916	99.766	99.616
3.375	100.422	100.272	100.122	3.375	100.195	100.045	99.895	2.500	94.887	94.737	94.587	3.250	99.815	99.665	99.515
3.500	100.961	100.811	100.661	3.500	100.612	100.462	100.312	2.625	95.373	95.223	95.073	3.375	100.183	100.033	99.883
3.625	101.482	101.332	101.182	3.625	100.990	100.840	100.690	2.750	97.187	97.037	96.887	3.500	100.521	100.371	100.221
3.750	100.883	100.733	100.583	3.750	100.687	100.537	100.387	2.875	97.675	97.525	97.375	3.625	99.871	99.721	99.571
3.875	101.364	101.214	101.064	3.875	101.075	100.925	100.775	3.000	98.158	98.008	97.858	Margin = 2.250		Index = 1.810	
4.000	101.814	101.664	101.514	4.000	101.467	101.317	101.167	3.125	98.623	98.473	98.323				
4.125	102.225	102.075	101.925	4.125	101.811	101.661	101.511	3.250	100.021	99.871	99.721				
4.375	102.134	102.034	101.934	4.375	101.861	101.761	101.661	3.375	100.445	100.295	100.145				
4.500	102.560	102.460	102.360	4.500	102.194	102.094	101.994	3.500	100.839	100.689	100.539				
4.625	102.937	102.837	102.737	4.625	102.274	102.174	102.074	3.625	101.195	101.045	100.895				
4.750	102.812	102.712	102.612	4.750	101.878	101.778	101.678	3.750	101.147	100.997	100.847				
4.875	102.428	102.328	102.228	4.875	102.184	102.084	101.984	3.875	101.512	101.362	101.212				
5.000	102.790	102.690	102.590	5.000	102.458	102.358	102.258	4.000	101.882	101.732	101.582				
5.125	102.865	102.765	102.665	5.125	102.699	102.599	102.499	4.125	102.203	102.053	101.903				
5.375	102.665	102.565	102.465	5.375	102.546	102.446	102.346	4.250	102.150	102.000	101.850				
5.500	102.963	102.863	102.763	5.500	102.820	102.720	102.620	4.375	102.424	102.274	102.124				
5.625	103.228	103.128	103.028	5.625	103.061	102.961	102.861	4.500	102.738	102.588	102.438				
5.875	103.153	103.053	102.953	5.875	103.033	102.933	102.833	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	98.727	98.577	98.427	3.250	98.319	98.169	98.019	2.375	94.714	94.564	94.414	3.125	97.906	97.756	97.606
3.375	99.272	99.122	98.972	3.375	98.765	98.615	98.465	2.500	95.207	95.057	94.907	3.250	97.805	97.655	97.505
3.500	99.811	99.661	99.511	3.500	99.182	99.032	98.882	2.625	95.693	95.543	95.393	3.375	98.173	98.023	97.873
3.625	100.332	100.182	100.032	3.625	99.560	99.410	99.260	2.750	96.538	96.388	96.238	3.500	98.511	98.361	98.211
3.750	99.733	99.583	99.433	3.750	99.257	99.107	98.957	2.875	97.027	96.877	96.727	3.625	97.861	97.711	97.561
3.875	100.214	100.064	99.914	3.875	99.645	99.495	99.345	3.000	97.509	97.359	97.209	Margin = 2.250		Index = 1.810	
4.000	100.664	100.514	100.364	4.000	100.037	99.887	99.737	3.125	97.974	97.824	97.674	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.075	100.925	100.775	4.125	100.381	100.231	100.081	3.250	99.154	99.004	98.854	Rate	30 Day	45 Day	60 Day
4.375	100.984	100.884	100.784	4.375	100.431	100.331	100.231	3.375	99.578	99.428	99.278	3.875	99.814	99.564	99.314
4.500	101.410	101.310	101.210	4.500	100.764	100.664	100.564	3.500	99.972	99.822	99.672	4.000	100.264	100.014	99.764
4.625	101.787	101.687	101.587	4.625	100.844	100.744	100.644	3.625	100.327	100.177	100.027	4.125	100.675	100.425	100.175
4.750	101.662	101.562	101.462	4.750	100.448	100.348	100.248	3.750	99.897	99.747	99.597	4.375	100.584	100.334	100.084
4.875	101.278	101.178	101.078	4.875	100.754	100.654	100.554	3.875	100.262	100.112	99.962	4.500	101.010	100.760	100.510
5.000	101.640	101.540	101.440	5.000	101.028	100.928	100.828	4.000	100.632	100.482	100.332	4.625	101.387	101.137	100.887
5.125	101.715	101.615	101.515	5.125	101.269	101.169	101.069	4.125	100.953	100.803	100.653	4.875	100.878	100.628	100.378
5.375	101.515	101.415	101.315	5.375	101.116	101.016	100.916	4.250	100.220	100.070	99.920	5.000	101.240	100.990	100.740
5.500	101.813	101.713	101.613	5.500	101.390	101.290	101.190	4.375	100.494	100.344	100.194	5.125	101.315	101.065	100.815
5.625	102.078	101.978	101.878	5.625	101.631	101.531	101.431	4.500	100.808	100.658	100.508	5.500	101.413	101.163	100.913
5.875	102.003	101.903	101.803	5.875	101.603	101.503	101.403	4.625	100.838	100.688	100.538	5.625	101.678	101.428	101.178

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	98.925	98.675	98.425	4.125	N/A	N/A	N/A
4.250	99.488	99.238	98.988	4.250	N/A	N/A	N/A
4.375	98.834	98.584	98.334	4.375	N/A	N/A	N/A
4.500	99.260	99.010	98.760	4.500	N/A	N/A	N/A
4.625	99.637	99.387	99.137	4.625	N/A	N/A	N/A
5.000	99.490	99.240	98.990	5.000	N/A	N/A	N/A
5.125	99.565	99.315	99.065	5.125	N/A	N/A	N/A
5.250	99.507	99.257	99.007	5.250	N/A	N/A	N/A
Borrower Paid Comp Only							

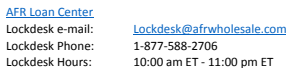
Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	9/19/2019	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	97.064	96.814	96.564	
4.000	97.514	97.264	97.014	
4.125	97.925	97.675	97.425	
4.375	97.834	97.584	97.334	
4.500	98.260	98.010	97.760	
4.625	98.637	98.387	98.137	
4.875	98.128	97.878	97.628	
5.000	98.490	98.240	97.990	
5.125	98.565	98.315	98.065	
5.500	98.663	98.413	98.163	
5.625	98.928	98.678	98.428	

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)	



W. Rate Sheet Dated: **9/19/2019** Release Time: **10:00 am ET** Prices are subject to change without notice.

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

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



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.:

10/21/2019

45 Day Lock Exp.:

11/4/2019

60 Day Lock Exp.:

11/18/2019

W. Rate Sheet Dated: 9/19/2019

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	99.388	99.288	99.188	3.375	99.747	99.647	99.547	3.375	99.747	99.647	99.547	4.000	102.067	101.967	101.867	4.000	101.692	101.592	101.492
3.375	99.997	99.897	99.797	3.500	100.293	100.193	100.093	3.500	100.293	100.193	100.093	4.125	102.140	102.040	101.940	4.125	101.765	101.665	101.565
3.500	100.543	100.443	100.343	3.625	100.592	100.492	100.392	3.625	100.592	100.492	100.392	4.250	102.433	102.333	102.233	4.250	102.058	101.958	101.858
3.625	100.842	100.742	100.642	3.750	101.146	101.046	100.946	3.750	101.146	101.046	100.946	4.375	102.722	102.622	102.522	4.375	102.397	102.297	102.197
3.750	101.396	101.296	101.196	3.875	101.684	101.584	101.484	3.875	101.684	101.584	101.484	4.500	103.003	102.903	102.803	4.500	102.378	102.278	102.178
3.875	101.934	101.834	101.734	3.990	101.992	101.892	101.792	3.990	101.992	101.892	101.792	4.625	103.006	102.906	102.806	4.625	102.381	102.281	102.181
3.990	102.367	102.267	102.167	4.000	102.092	101.992	101.892	4.000	102.092	101.992	101.892	4.750	102.764	102.664	102.564	4.750	102.139	102.039	101.939
4.000	102.467	102.367	102.267	4.125	102.165	102.065	101.965	4.125	102.165	102.065	101.965	4.875	103.092	102.992	102.892	4.875	102.467	102.367	102.267
4.125	102.540	102.440	102.340	4.250	102.426	102.326	102.226	4.250	102.426	102.326	102.226	4.990	103.233	103.133	103.033	4.990	102.233	102.133	102.033
4.250	102.801	102.701	102.601	4.375	102.765	102.665	102.565	4.375	102.765	102.665	102.565	5.000	103.333	103.233	103.133	5.000	102.333	102.233	102.133
4.375	103.140	103.040	102.940	4.500	102.746	102.646	102.546	4.500	102.746	102.646	102.546	5.125	102.691	102.591	102.491	5.125	101.691	101.591	101.491
4.500	103.371	103.271	103.171	4.625	102.749	102.649	102.549	4.625	102.749	102.649	102.549	5.250	103.178	103.078	102.978	5.250	102.178	102.078	101.978
4.625	103.374	103.274	103.174	4.750	103.061	102.961	102.861	4.750	103.061	102.961	102.861	5.375	102.512	102.412	102.312	5.375	102.512	102.412	102.312
4.750	103.686	103.586	103.486	4.875	103.389	103.289	103.189	4.875	103.389	103.289	103.189	5.500	102.779	102.679	102.579	5.500	102.779	102.679	102.579
4.875	104.014	103.914	103.814	4.990	103.155	103.055	102.955	4.990	103.155	103.055	102.955	5.625	103.369	103.269	103.169	5.625	103.369	103.269	103.169
4.990	104.155	104.055	103.955	5.000	103.255	103.155	103.055	5.000	103.255	103.155	103.055	5.750	103.662	103.562	103.462	5.750	103.662	103.562	103.462
5.000	104.255	104.155	104.055	5.125	103.546	103.446	103.346	5.125	103.546	103.446	103.346	5.875	103.775	103.675	103.575	5.875	103.775	103.675	103.575
5.125	104.546	104.446	104.346	5.250	104.033	103.933	103.833	5.250	104.033	103.933	103.833	5.990	103.703	103.603	103.503	5.990	103.703	103.603	103.503
5.250	105.033	104.933	104.833	5.375	105.299	105.199	105.099	5.375	105.299	105.199	105.099	6.000	103.803	103.702	103.603	6.000	103.803	103.702	103.603
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	99.743	99.643	99.543	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.391	101.291	101.191
4.125	101.765	101.665	101.565	3.375	100.383	100.283	100.183	3.375	100.383	100.283	100.183	3.375	100.383	100.283	100.183	3.500	101.634	101.534	101.434
4.250	102.058	101.958	101.858	3.500	100.775	100.675	100.575	3.500	100.775	100.675	100.575	3.500	100.775	100.675	100.575	3.625	101.900	101.800	101.700
4.375	102.397	102.297	102.197	3.625	101.416	101.316	101.216	3.625	101.416	101.316	101.216	3.625	101.416	101.316	101.216	3.750	102.472	102.372	102.272
4.500	102.378	102.278	102.178	3.750	101.900	101.800	101.700	3.750	101.900	101.800	101.700	3.750	101.900	101.800	101.700	3.875	102.572	102.472	102.372
4.625	102.381	102.281	102.181	3.875	102.312	102.212	102.112	3.875	102.312	102.212	102.112	3.875	102.312	102.212	102.112	3.990	102.859	102.759	102.659
4.750	102.139	102.039	101.939	3.990	102.642	102.542	102.442	3.990	102.642	102.542	102.442	3.990	102.642	102.542	102.442	4.000	102.959	102.859	102.759
4.875	102.467	102.367	102.267	4.000	102.742	102.642	102.542	4.000	102.742	102.642	102.542	4.000	102.742	102.642	102.542	4.125	103.029	102.929	102.829
4.990	102.233	102.133	102.033	4.125	102.880	102.780	102.680	4.125	102.880	102.780	102.680	4.125	102.880	102.780	102.680	4.250	103.456	103.356	103.256
5.000	103.333	103.233	103.133	4.250	103.175	103.075	102.975	4.250	103.175	103.075	102.975	4.250	103.175	103.075	102.975	4.375	103.803	103.703	103.603
5.125	101.691	101.591	101.491	4.375	103.478	103.378	103.278	4.375	103.478	103.378	103.278	4.375	103.478	103.378	103.278	4.500	103.216	103.116	103.016
5.250	102.178	102.078	101.978	4.500	103.739	103.639	103.539	4.500	103.739	103.639	103.539	4.500	103.739	103.639	103.539	4.625	103.665	103.565	103.465
5.375	102.512	102.412	102.312	4.625	103.719	103.619	103.519	4.625	103.719	103.619	103.519	4.625	103.719	103.619	103.519	4.750	103.990	103.890	103.790
5.500	102.779	102.678	102.579	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	104.254	104.154	104.054
5.625	103.369	103.268	103.169	4.875	104.415	104.315	104.215	4.875	104.415	104.315	104.215	4.875	104.415	104.315	104.215	4.990	104.057	103.957	103.857
5.750	103.662	103.562	103.462	4.990	104.617	104.517	104.417	4.990	104.617	104.517	104.417	4.990	104.617	104.517	104.417	5.000	104.157	104.057	103.957
5.875	103.775	103.674	103.575	5.000	104.717	104.617	104.517	5.000	104.717	104.617	104.517	5.000	104.717	104.617	104.517	5.125	104.442	104.342	104.242
5.990	103.703	103.602	103.503	5.125	104.820	104.720	104.620	5.125	104.820	104.720	104.620	5.125	104.820	104.720	104.620	5.250	104.541	104.441	104.341
6.000	103.803	103.702	103.603	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	105.000	104.900	104.800
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	101.391	101.291	101.191	3.375	101.391	101.291	101.191	3.375	100.628	100.528	100.428	3.375	100.628	100.528	100.428	3.375	100.628	100.528	100.428
3.500	101.634	101.534	101.434	3.500	101.634	101.534	101.434	3.500	100.871	100.771	100.671	3.500	100.871	100.771	100.671	3.500	100.871	100.771	100.671
3.625	101.900	101.800	101.700	3.625	101.900	101.800	101.700	3.625	100.636	100.536	100.436	3.625	100.636	100.536	100.436	3.625	100.636	100.536	100.436
3.750	102.472	102.372	102.272	3.750	102.472	102.372	102.272	3.750	101.208	101.108	101.008	3.750	101.208	101.108	101.008	3.750	101.208	101.108	101.008
3.875	102.572	102.472	102.372	3.875	101.308	101.208	101.108	3.875	101.308	101.208	101.108	3.875	101.308	101.208	101.108	3.875	101.308	101.208	101.108
3.990	102.859	102.759	102.659	3.990	102.859	102.759	102.659	3.990	101.595	101.495	101.395	3.990	101.595	101.495	101.395	3.990	101.595	101.495	101.395
4.000	102.959	102.859	102.759	4.000	102.959	102.859	102.759	4.000	101.695	101.595	101.495	4.000	101.695	101.595	101.495	4.000	101.695	101.595	101.495
4.125	103.029	102.929	102.829	4.125	103.029	102.929	102.829	4.125	101.264	101.164	101.064	4.125	101.264	101.164	101.064	4.125	101.264	101.164	101.064
4.250	103.456	103.356	103.256	4.250	103.456	103.356	103.256	4.250	101.691	101.591	101.491	4.250	101.691	101.591	101.491	4.250	101.691	101.591	101.491
4.375	103.678	103.578	103.478	4.375	103.678	103.578	103.478	4.375	102.038	101.938	101.838	4.375	101.913	101.813	101.713	4.375	101.913	101.813	101.713
4.500	103.091	102.991	102.891	4.500	103.091	102.991	102.891	4.500	101										



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.:

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11/4/2019

60 Day Lock Exp.:

11/18/2019

W. Rate Sheet Dated: 9/19/2019

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	99.328	99.228	99.128	3.250	99.674	99.574	99.474	3.375	101.418	101.318	101.218	4.000	101.717	101.617	101.517	3.375	100.355	100.255	100.155
3.375	99.969	99.869	99.769	3.375	100.319	100.219	100.119	3.500	101.662	101.562	101.462	4.125	101.789	101.689	101.589	3.500	100.599	100.499	100.399
3.500	100.528	100.428	100.328	3.500	100.715	100.615	100.515	3.625	101.864	101.764	101.664	4.250	102.135	102.035	101.935	3.625	100.308	100.208	100.108
3.625	100.839	100.739	100.639	3.625	101.350	101.250	101.150	3.750	102.438	102.338	102.238	4.375	102.486	102.386	102.286	3.750	100.882	100.782	100.682
3.750	101.361	101.261	101.161	3.750	101.839	101.739	101.639	3.875	102.539	102.439	102.339	4.500	102.726	102.626	102.526	3.875	100.983	100.883	100.783
3.875	101.911	101.811	101.711	3.875	102.256	102.156	102.056	3.990	102.829	102.729	102.629	4.625	102.731	102.631	102.531	3.990	101.273	101.173	101.073
3.990	102.358	102.258	102.158	3.990	102.587	102.487	102.387	4.000	102.929	102.829	102.729	4.750	102.471	102.371	102.271	4.000	101.373	101.273	101.173
4.000	102.458	102.358	102.258	4.000	102.687	102.587	102.487	4.125	103.014	102.914	102.814	4.875	102.792	102.692	102.592	4.125	100.962	100.862	100.762
4.125	102.530	102.430	102.330	4.125	102.831	102.731	102.631	4.250	103.442	103.342	103.242	4.990	102.942	102.842	102.742	4.250	101.390	101.290	101.190
4.250	102.817	102.717	102.617	4.250	103.161	103.061	102.961	4.375	103.792	103.692	103.592	5.000	103.042	102.942	102.842	4.375	101.740	101.640	101.540
4.375	103.168	103.068	102.968	4.375	103.468	103.368	103.268	4.500	103.169	103.069	102.969	5.125	102.408	102.297	102.208	4.500	100.762	100.662	100.562
4.500	103.408	103.308	103.208	4.500	103.733	103.633	103.533	4.625	103.621	103.521	103.421	5.250	102.906	102.795	102.706	4.625	101.214	101.114	101.014
4.625	103.413	103.313	103.213	4.625	103.711	103.611	103.511	4.750	103.950	103.850	103.750	5.375	102.075	101.942	101.875	4.750	101.543	101.443	101.343
4.750	103.712	103.612	103.512	4.750	103.980	103.880	103.780	4.875	104.217	104.117	104.017	5.500	102.347	102.214	102.147	4.875	101.810	101.710	101.610
4.875	104.033	103.933	103.833	4.875	104.418	104.318	104.218	4.990	104.107	103.996	103.907	5.625	102.949	102.816	102.749	4.990	102.200	102.089	102.000
4.990	104.183	104.083	103.983	4.990	104.623	104.523	104.423	5.000	104.207	104.096	104.007	5.750	103.248	103.115	103.048	5.000	102.300	102.189	102.100
5.000	104.283	104.183	104.083	5.000	104.723	104.623	104.523	5.125	104.495	104.383	104.295	5.875	103.361	103.228	103.161	5.125	102.588	102.476	102.388
5.125	104.591	104.480	104.391	5.125	104.865	104.754	104.665	5.250	104.596	104.484	104.396	5.990	103.291	103.158	103.091	5.250	102.689	102.577	102.489
5.250	105.089	104.978	104.889	5.250	105.171	105.060	104.971	5.375	0.000	#N/A	#N/A	6.000	103.391	103.258	103.191	5.375	0.000	#N/A	#N/A

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/21/2019

45 Day Lock Exp.:

11/4/2019

60 Day Lock Exp.:

11/18/2019

W. Rate Sheet Dated: 9/19/2019

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	98.466	98.404	98.341	
3.500	98.939	98.877	98.814	
3.625	99.292	99.230	99.167	
3.750	99.761	99.699	99.636	
3.875	100.035	99.973	99.910	
4.000	100.271	100.209	100.146	
4.125	100.524	100.462	100.399	
4.250	100.727	100.665	100.602	
4.375	100.987	100.924	100.862	
4.500	101.246	101.183	101.121	
4.625	101.485	101.422	101.360	
4.750	101.740	101.677	101.615	
4.875	101.963	101.900	101.838	

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	98.339	98.214	98.089	
3.375	98.801	98.676	98.551	
3.500	99.171	99.046	98.921	
3.625	99.517	99.392	99.267	
3.750	100.029	99.904	99.779	
3.875	100.353	100.228	100.103	
4.000	100.691	100.566	100.441	
4.125	100.829	100.704	100.579	
4.250	101.136	101.011	100.886	
4.375	101.414	101.289	101.164	
4.500	101.572	101.447	101.322	

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	96.645	96.520	96.395	
3.375	97.049	96.924	96.799	
3.500	97.423	97.298	97.173	
3.625	97.774	97.649	97.524	
3.750	98.360	98.235	98.110	
3.875	98.671	98.546	98.421	
4.000	98.955	98.830	98.705	
4.125	99.239	99.114	98.989	
4.250	99.522	99.397	99.272	
4.375	99.806	99.681	99.556	
4.500	100.096	99.971	99.846	
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)