



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.: 11/19/2019

W. Rate Sheet Dated: 9/20/2019

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	101.231	101.081	100.931	3.250	100.672	100.522	100.372	2.375	97.099	96.949	96.799	3.125	100.244	100.094	99.944
3.375	101.775	101.625	101.475	3.375	101.119	100.969	100.819	2.500	97.591	97.441	97.291	3.250	100.205	100.055	99.905
3.500	102.314	102.164	102.014	3.500	101.535	101.385	101.235	2.625	98.077	97.927	97.777	3.375	100.573	100.423	100.273
3.625	102.835	102.685	102.535	3.625	101.913	101.763	101.613	2.750	98.017	97.867	97.717	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	98.505	98.355	98.205	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	98.987	98.837	98.687	Margin = 2.250		Index = 1.810	
4.000	103.402	103.252	103.102	4.000	102.624	102.474	102.324	3.125	99.452	99.302	99.152				
4.125	103.813	103.663	103.513	4.125	102.969	102.819	102.669	3.250	100.960	100.810	100.660				
4.375	103.331	103.231	103.131	4.375	102.628	102.528	102.428	3.375	101.384	101.234	101.084				
4.500	103.756	103.656	103.556	4.500	102.961	102.861	102.761	3.500	101.778	101.628	101.478				
4.625	104.134	104.034	103.934	4.625	103.041	102.941	102.841	3.625	102.133	101.983	101.833				
4.750	104.259	104.159	104.059	4.750	102.926	102.826	102.726	3.750	102.324	102.174	102.024				
4.875	103.906	103.806	103.706	4.875	103.232	103.132	103.032	3.875	102.689	102.539	102.389				
5.000	104.268	104.168	104.068	5.000	103.506	103.406	103.306	4.000	103.059	102.909	102.759				
5.125	104.344	104.244	104.144	5.125	103.747	103.647	103.547	4.125	103.380	103.230	103.080				
5.375	104.550	104.450	104.350	5.375	104.000	103.900	103.800	4.250	103.109	102.959	102.809				
5.500	104.848	104.748	104.648	5.500	104.275	104.175	104.075	4.375	103.383	103.233	103.083				
5.625	105.112	105.012	104.912	5.625	104.516	104.416	104.316	4.500	103.697	103.547	103.397				
5.875	105.162	105.062	104.962	5.875	104.613	104.513	104.413	4.625	103.726	103.576	103.426				

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	100.081	99.931	99.781	3.250	99.672	99.522	99.372	2.375	96.099	95.949	95.799	3.125	99.244	99.094	98.944
3.375	100.625	100.475	100.325	3.375	100.119	99.969	99.819	2.500	96.591	96.441	96.291	3.250	99.205	99.055	98.905
3.500	101.164	101.014	100.864	3.500	100.535	100.385	100.235	2.625	97.077	96.927	96.777	3.375	99.573	99.423	99.273
3.625	101.685	101.535	101.385	3.625	100.913	100.763	100.613	2.750	97.017	96.867	96.717	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	97.505	97.355	97.205	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	97.987	97.837	97.687	Margin = 2.250		Index = 1.810	
4.000	102.252	102.102	101.952	4.000	101.624	101.474	101.324	3.125	98.452	98.302	98.152	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	99.960	99.810	99.660	Rate	30 Day	45 Day	60 Day
4.375	102.181	102.081	101.981	4.375	101.628	101.528	101.428	3.375	100.384	100.234	100.084	3.875	101.401	101.151	100.901
4.500	102.606	102.506	102.406	4.500	101.961	101.861	101.761	3.500	100.778	100.628	100.478	4.000	101.852	101.602	101.352
4.625	102.984	102.884	102.784	4.625	102.041	101.941	101.841	3.625	101.133	100.983	100.833	4.125	102.263	102.013	101.763
4.750	103.109	103.009	102.909	4.750	101.926	101.826	101.726	3.750	101.324	101.174	101.024	4.375	101.781	101.531	101.281
4.875	102.756	102.656	102.556	4.875	102.232	102.132	102.032	3.875	101.689	101.539	101.389	4.500	102.206	101.956	101.706
5.000	103.118	103.018	102.918	5.000	102.506	102.406	102.306	4.000	102.059	101.909	101.759	4.625	102.584	102.334	102.084
5.125	103.194	103.094	102.994	5.125	102.747	102.647	102.547	4.125	102.380	102.230	102.080	4.875	102.356	102.106	101.856
5.375	103.400	103.300	103.200	5.375	103.000	102.900	102.800	4.250	102.109	101.959	101.809	5.000	102.718	102.468	102.218
5.500	103.698	103.598	103.498	5.500	103.275	103.175	103.075	4.375	102.383	102.233	102.083	5.125	102.794	102.544	102.294
5.625	103.962	103.862	103.762	5.625	103.516	103.416	103.316	4.500	102.697	102.547	102.397	5.500	103.298	103.048	102.798
5.875	104.012	103.912	103.812	5.875	103.613	103.513	103.413	4.625	102.726	102.576	102.426	5.625	103.562	103.312	103.062

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	100.381	100.131	99.881	4.375	N/A	N/A	N/A
4.500	100.806	100.556	100.306	4.500	N/A	N/A	N/A
4.625	101.184	100.934	100.684	4.625	N/A	N/A	N/A
5.000	101.318	101.068	100.818	5.000	N/A	N/A	N/A
5.125	101.394	101.144	100.894	5.125	N/A	N/A	N/A
5.250	101.647	101.397	101.147	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:	9/20/2019	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	99.031	98.781	98.531	
4.500	99.456	99.206	98.956	
4.625	99.834	99.584	99.334	
4.875	99.606	99.356	99.106	
5.000	99.968	99.718	99.468	
5.125	100.044	99.794	99.544	
5.500	100.548	100.298	100.048	
5.625	100.812	100.562	100.312	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/21/2019

45 Day Lock Exp.:

11/4/2019

60 Day Lock Exp.:

11/19/2019

W. Rate Sheet Dated: 9/20/2019

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	99.831	99.681	99.531	3.250	99.702	99.552	99.402	2.375	94.379	94.229	94.079	3.125	99.916	99.766	99.616
3.375	100.375	100.225	100.075	3.375	100.149	99.999	99.849	2.500	94.871	94.721	94.571	3.250	99.815	99.665	99.515
3.500	100.914	100.764	100.614	3.500	100.565	100.415	100.265	2.625	95.357	95.207	95.057	3.375	100.183	100.033	99.883
3.625	101.435	101.285	101.135	3.625	100.943	100.793	100.643	2.750	97.109	96.959	96.809	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	97.597	97.447	97.297	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	98.080	97.930	97.780	Margin = 2.250		Index = 1.810	
4.000	101.814	101.664	101.514	4.000	101.467	101.317	101.167	3.125	98.545	98.395	98.245				
4.125	102.225	102.075	101.925	4.125	101.811	101.661	101.511	3.250	99.990	99.840	99.690				
4.375	102.181	102.081	101.981	4.375	101.908	101.808	101.708	3.375	100.414	100.264	100.114				
4.500	102.606	102.506	102.406	4.500	102.241	102.141	102.041	3.500	100.808	100.658	100.508				
4.625	102.984	102.884	102.784	4.625	102.321	102.221	102.121	3.625	101.163	101.013	100.863				
4.750	102.859	102.759	102.659	4.750	101.956	101.856	101.756	3.750	101.167	101.017	100.867				
4.875	102.506	102.406	102.306	4.875	102.262	102.162	102.062	3.875	101.532	101.382	101.232				
5.000	102.868	102.768	102.668	5.000	102.536	102.436	102.336	4.000	101.901	101.751	101.601				
5.125	102.944	102.844	102.744	5.125	102.777	102.677	102.577	4.125	102.223	102.073	101.923				
5.375	102.837	102.737	102.637	5.375	102.718	102.618	102.518	4.250	102.389	102.239	102.089				
5.500	103.135	103.035	102.935	5.500	102.992	102.892	102.792	4.375	102.663	102.513	102.363				
5.625	103.400	103.300	103.200	5.625	103.233	103.133	103.033	4.500	102.977	102.827	102.677				
5.875	103.325	103.225	103.125	5.875	103.205	103.105	103.005	4.625	103.006	102.856	102.706				

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	98.681	98.531	98.381	3.250	98.272	98.122	97.972	2.375	94.699	94.549	94.399	3.125	97.906	97.756	97.606
3.375	99.225	99.075	98.925	3.375	98.719	98.569	98.419	2.500	95.191	95.041	94.891	3.250	97.805	97.655	97.505
3.500	99.764	99.614	99.464	3.500	99.135	98.985	98.835	2.625	95.677	95.527	95.377	3.375	98.173	98.023	97.873
3.625	100.285	100.135	99.985	3.625	99.513	99.363	99.213	2.750	96.460	96.310	96.160	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	96.948	96.798	96.648	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	97.431	97.281	97.131	Margin = 2.250		Index = 1.810	
4.000	100.664	100.514	100.364	4.000	100.037	99.887	99.737	3.125	97.896	97.746	97.596	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	99.122	98.972	98.822	Rate	30 Day	45 Day	60 Day
4.375	101.031	100.931	100.831	4.375	100.478	100.378	100.278	3.375	99.547	99.397	99.247	3.875	99.814	99.564	99.314
4.500	101.456	101.356	101.256	4.500	100.811	100.711	100.611	3.500	99.941	99.791	99.641	4.000	100.264	100.014	99.764
4.625	101.834	101.734	101.634	4.625	100.891	100.791	100.691	3.625	100.296	100.146	99.996	4.125	100.675	100.425	100.175
4.750	101.709	101.609	101.509	4.750	100.526	100.426	100.326	3.750	99.916	99.766	99.616	4.375	100.631	100.381	100.131
4.875	101.356	101.256	101.156	4.875	100.832	100.732	100.632	3.875	100.282	100.132	99.982	4.500	101.056	100.806	100.556
5.000	101.718	101.618	101.518	5.000	101.106	101.006	100.906	4.000	100.651	100.501	100.351	4.625	101.434	101.184	100.934
5.125	101.794	101.694	101.594	5.125	101.347	101.247	101.147	4.125	100.973	100.823	100.673	4.875	100.956	100.706	100.456
5.375	101.687	101.587	101.487	5.375	101.288	101.188	101.088	4.250	100.459	100.309	100.159	5.000	101.318	101.068	100.818
5.500	101.985	101.885	101.785	5.500	101.562	101.462	101.362	4.375	100.733	100.583	100.433	5.125	101.394	101.144	100.894
5.625	102.250	102.150	102.050	5.625	101.803	101.703	101.603	4.500	101.047	100.897	100.747	5.500	101.585	101.335	101.085
5.875	102.175	102.075	101.975	5.875	101.775	101.675	101.575	4.625	101.076	100.926	100.776	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	98.925	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	98.881	98.631	98.381	4.375	N/A	N/A	N/A
4.500	99.306	99.056	98.806	4.500	N/A	N/A	N/A
4.625	99.684	99.434	99.184	4.625	N/A	N/A	N/A
5.000	99.568	99.318	99.068	5.000	N/A	N/A	N/A
5.125	99.644	99.394	99.144	5.125	N/A	N/A	N/A
5.250	99.585	99.335	99.085	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:	9/20/2019	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	97.881	97.631	97.381	
4.500	98.306	98.056	97.806	
4.625	98.684	98.434	98.184	
4.875	98.206	97.956	97.706	
5.000	98.568	98.318	98.068	
5.125	98.644	98.394	98.144	
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@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.:

11/19/2019

W. Rate Sheet Dated: 9/20/2019

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	99.199	99.099	98.999	3.375	99.572	99.472	99.372	3.375	99.572	99.472	99.372	4.000	101.906	101.806	101.706	4.000	101.531	101.431	101.331
3.375	99.822	99.722	99.622	3.500	100.114	100.014	99.914	3.500	100.114	100.014	99.914	4.125	101.957	101.857	101.757	4.125	101.582	101.482	101.382
3.500	100.364	100.264	100.164	3.625	100.417	100.317	100.217	3.625	100.417	100.317	100.217	4.250	102.263	102.163	102.063	4.250	101.888	101.788	101.688
3.625	100.667	100.567	100.467	3.750	101.010	100.910	100.810	3.750	101.010	100.910	100.810	4.375	102.608	102.508	102.408	4.375	102.233	102.133	102.033
3.750	101.260	101.160	101.060	3.875	101.553	101.453	101.353	3.875	101.553	101.453	101.353	4.500	102.843	102.743	102.643	4.500	102.218	102.118	102.018
3.875	101.803	101.703	101.603	3.990	101.867	101.767	101.667	3.990	101.867	101.767	101.667	4.625	102.834	102.734	102.634	4.625	102.209	102.109	102.009
3.990	102.242	102.142	102.042	4.000	101.967	101.867	101.767	4.000	101.967	101.867	101.767	4.750	102.729	102.629	102.529	4.750	102.104	102.004	101.904
4.000	102.342	102.242	102.142	4.125	102.018	101.918	101.818	4.125	102.018	101.918	101.818	4.875	103.059	102.959	102.859	4.875	102.434	102.334	102.234
4.125	102.393	102.293	102.193	4.250	102.334	102.234	102.134	4.250	102.334	102.234	102.134	4.990	103.205	103.105	103.005	4.990	102.205	102.105	102.005
4.250	102.709	102.609	102.509	4.375	102.679	102.579	102.479	4.375	102.679	102.579	102.479	5.000	103.305	103.205	103.105	5.000	102.305	102.205	102.105
4.375	103.054	102.954	102.854	4.500	102.664	102.564	102.464	4.500	102.664	102.564	102.464	5.125	102.607	102.507	102.407	5.125	102.607	102.507	102.407
4.500	103.289	103.189	103.089	4.625	102.655	102.555	102.455	4.625	102.655	102.555	102.455	5.250	102.140	102.039	101.940	5.250	101.140	101.039	100.940
4.625	103.280	103.180	103.080	4.750	103.020	102.920	102.820	4.750	103.020	102.920	102.820	5.375	102.407	102.306	102.207	5.375	102.407	102.306	102.207
4.750	103.645	103.545	103.445	4.875	103.350	103.250	103.150	4.875	103.350	103.250	103.150	5.500	102.674	102.573	102.474	5.500	102.674	102.573	102.474
4.875	103.975	103.875	103.775	4.990	103.121	103.021	102.921	4.990	103.121	103.021	102.921	5.625	103.267	103.166	103.067	5.625	103.267	103.166	103.067
4.990	104.121	104.021	103.921	5.000	103.221	103.121	103.021	5.000	103.221	103.121	103.021	5.750	103.560	103.460	103.360	5.750	103.560	103.460	103.360
5.000	104.221	104.121	104.021	5.125	103.547	103.447	103.347	5.125	103.547	103.447	103.347	5.875	103.676	103.575	103.476	5.875	103.676	103.575	103.476
5.125	104.547	104.447	104.347	5.250	104.017	103.916	103.817	5.250	104.017	103.916	103.817	5.990	103.605	103.505	103.405	5.990	103.605	103.505	103.405
5.250	105.017	104.916	104.817	5.375	105.284	105.183	105.084	5.375	105.284	105.183	105.084	6.000	103.705	103.605	103.505	6.000	103.705	103.605	103.505
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	101.531	101.431	101.331	3.250	99.577	99.477	99.377	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.343	101.243	101.143
4.125	101.582	101.482	101.382	3.375	100.212	100.112	100.012	3.375	100.212	100.112	100.012	3.375	100.212	100.112	100.012	3.500	101.587	101.487	101.387
4.250	101.888	101.788	101.688	3.500	100.606	100.506	100.406	3.500	100.606	100.506	100.406	3.500	100.606	100.506	100.406	3.625	101.814	101.714	101.614
4.375	102.233	102.133	102.033	3.625	101.301	101.201	101.101	3.625	101.301	101.201	101.101	3.625	101.301	101.201	101.101	3.750	102.387	102.287	102.187
4.500	102.218	102.118	102.018	3.750	101.789	101.689	101.589	3.750	101.789	101.689	101.589	3.750	101.789	101.689	101.589	3.875	102.488	102.388	102.288
4.625	102.209	102.109	102.009	3.875	102.205	102.105	102.005	3.875	102.205	102.105	102.005	3.875	102.205	102.105	102.005	3.990	102.780	102.680	102.580
4.750	102.104	102.004	101.904	3.990	102.518	102.418	102.318	3.990	102.518	102.418	102.318	3.990	102.518	102.418	102.318	4.000	102.880	102.780	102.680
4.875	102.434	102.334	102.234	4.000	102.618	102.518	102.418	4.000	102.618	102.518	102.418	4.000	102.618	102.518	102.418	4.125	103.012	102.912	102.812
4.990	102.205	102.105	102.005	4.125	102.758	102.658	102.558	4.125	102.758	102.658	102.558	4.125	102.758	102.658	102.558	4.250	103.469	103.369	103.269
5.000	103.305	103.205	103.105	4.250	103.096	102.996	102.896	4.250	103.096	102.996	102.896	4.250	103.096	102.996	102.896	4.375	103.821	103.721	103.621
5.125	101.607	101.507	101.407	4.375	103.402	103.302	103.202	4.375	103.402	103.302	103.202	4.375	103.402	103.302	103.202	4.500	103.257	103.157	103.054
5.250	101.140	101.039	100.940	4.500	103.656	103.556	103.456	4.500	103.656	103.556	103.456	4.500	103.656	103.556	103.456	4.625	103.708	103.608	103.505
5.375	102.407	102.306	102.207	4.625	103.664	103.564	103.464	4.625	103.664	103.564	103.464	4.625	103.664	103.564	103.464	4.750	104.038	103.938	103.835
5.500	102.674	102.573	102.474	4.750	103.943	103.843	103.743	4.750	103.943	103.843	103.743	4.750	103.943	103.843	103.743	4.875	104.304	104.204	104.104
5.625	103.267	103.166	103.067	4.875	104.380	104.280	104.180	4.875	104.380	104.280	104.180	4.875	104.380	104.280	104.180	4.990	104.098	103.998	103.898
5.750	103.560	103.460	103.360	4.990	104.583	104.483	104.383	4.990	104.583	104.483	104.383	4.990	104.583	104.483	104.383	5.000	104.198	104.098	103.998
5.875	103.676	103.575	103.475	5.000	104.683	104.583	104.483	5.000	104.683	104.583	104.483	5.000	104.683	104.583	104.483	5.125	104.485	104.385	104.285
5.990	103.605	103.505	103.405	5.125	104.830	104.730	104.630	5.125	104.830	104.730	104.630	5.125	104.830	104.730	104.630	5.250	104.585	104.485	104.385
6.000	103.705	103.605	103.505	5.250	105.134	105.034	104.934	5.250	105.134	105.034	104.934	5.250	105.134	105.034	104.934	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	101.343	101.243	101.143	3.375	101.343	101.243	101.143	3.375	100.580	100.480	100.380	3.375	100.580	100.480	100.380	3.375	100.580	100.480	100.380
3.500	101.587	101.487	101.387	3.500	101.587	101.487	101.387	3.500	100.824	100.724	100.624	3.500	100.824	100.724	100.624	3.500	100.824	100.724	100.624
3.625	101.814	101.714	101.614	3.625	101.814	101.714	101.614	3.625	100.563	100.463	100.363	3.625	100.563	100.463	100.363	3.625	100.563	100.463	100.363
3.750	102.387	102.287	102.187	3.750	102.387	102.287	102.187	3.750	101.136	101.036	100.936	3.750	101.136	101.036	100.936	3.750	101.136	101.036	100.936
3.875	102.488	102.388	102.288	3.875	102.488	102.388	102.288	3.875	101.237	101.137	101.037	3.875	101.237	101.137	101.037	3.875	101.237	101.137	101.037
3.990	102.780	102.680	102.580	3.990	102.780	102.680	102.580	3.990	101.529	101.429	101.329	3.990	101.529	101.429	101.329	3.990	101.529	101.429	101.329
4.000	102.880	102.780	102.680	4.000	102.880	102.780	102.680	4.000	101.629	101.529	101.429	4.000	101.629	101.529	101.429	4.000	101.629	101.529	101.429
4.125	103.012	102.912	102.812	4.125	103.012	102.912	102.812	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	103.469	103.369	103.269	4.250	103.469	103.369	103.269	4.250	101.719	101.619	101.519	4.250	101.719	101.619	101.519	4.250	101.719	101.619	101.519
4.375	103.696	103.596	103.496	4.375	103.696	103.596	103.496	4.375	102.071	101.971	101.871	4.375	102.196	102.096	101.996	4.375	102.196	102.096	101.996
4.500	103.132	103.032	102.929	4.500	103.132	103.032	102.929	4.500	101.150	101.050									



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.:

11/19/2019

W. Rate Sheet Dated: 9/20/2019

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	99.388	99.288	99.188	3.250	99.743	99.643	99.543	3.375	101.391	101.291	101.191	4.000	101.717	101.617	101.517	3.375	100.328	100.228	100.128
3.375	99.997	99.897	99.797	3.375	100.383	100.283	100.183	3.500	101.634	101.534	101.434	4.125	101.790	101.690	101.590	3.500	100.571	100.471	100.371
3.500	100.543	100.443	100.343	3.500	100.775	100.675	100.575	3.625	101.900	101.800	101.700	4.250	102.083	101.983	101.883	3.625	100.336	100.236	100.136
3.625	100.842	100.742	100.642	3.625	101.416	101.316	101.216	3.750	102.472	102.372	102.272	4.375	102.422	102.322	102.222	3.750	100.908	100.808	100.708
3.750	101.396	101.296	101.196	3.750	101.900	101.800	101.700	3.875	102.572	102.472	102.372	4.500	102.653	102.553	102.453	3.875	101.008	100.908	100.808
3.875	101.934	101.834	101.734	3.875	102.312	102.212	102.112	3.990	102.859	102.759	102.659	4.625	102.656	102.556	102.456	3.990	101.295	101.195	101.095
3.990	102.367	102.267	102.167	3.990	102.642	102.542	102.442	4.000	102.959	102.859	102.759	4.750	102.414	102.314	102.214	4.000	101.395	101.295	101.195
4.000	102.467	102.367	102.267	4.000	102.742	102.642	102.542	4.125	103.029	102.929	102.829	4.875	102.742	102.642	102.542	4.125	100.964	100.864	100.764
4.125	102.540	102.440	102.340	4.125	102.880	102.780	102.680	4.250	103.456	103.356	103.256	4.990	102.883	102.783	102.683	4.250	101.391	101.291	101.191
4.250	102.801	102.701	102.601	4.250	103.175	103.075	102.975	4.375	103.803	103.703	103.603	5.000	102.983	102.883	102.783	4.375	101.738	101.638	101.538
4.375	103.140	103.040	102.940	4.375	103.478	103.378	103.278	4.500	103.216	103.116	103.016	5.125	102.341	102.241	102.141	4.500	100.809	100.709	100.609
4.500	103.371	103.271	103.171	4.500	103.739	103.639	103.539	4.625	103.665	103.565	103.465	5.250	102.828	102.728	102.628	4.625	101.258	101.158	101.058
4.625	103.374	103.274	103.174	4.625	103.719	103.619	103.519	4.750	103.990	103.890	103.790	5.375	102.162	102.062	101.962	4.750	101.583	101.483	101.383
4.750	103.686	103.586	103.486	4.750	103.980	103.880	103.780	4.875	104.254	104.154	104.054	5.500	102.429	102.328	102.229	4.875	101.847	101.747	101.647
4.875	104.014	103.914	103.814	4.875	104.415	104.315	104.215	4.990	104.057	103.957	103.857	5.625	103.019	102.918	102.819	4.990	102.150	102.050	101.950
4.990	104.155	104.055	103.955	4.990	104.617	104.517	104.417	5.000	104.157	104.057	103.957	5.750	103.312	103.212	103.112	5.000	102.250	102.150	102.050
5.000	104.255	104.155	104.055	5.000	104.717	104.617	104.517	5.125	104.442	104.342	104.242	5.875	103.425	103.324	103.225	5.125	102.535	102.435	102.335
5.125	104.546	104.446	104.346	5.125	104.820	104.720	104.620	5.250	104.541	104.441	104.341	5.990	103.353	103.252	103.153	5.250	102.634	102.534	102.434
5.250	105.033	104.933	104.833	5.250	105.123	105.023	104.923	5.375	0.000	#N/A	#N/A	6.000	103.453	103.352	103.253	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%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/21/2019

45 Day Lock Exp.:

11/4/2019

60 Day Lock Exp.:

11/19/2019

W. Rate Sheet Dated: 9/20/2019

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)