



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.: 10/23/2019

45 Day Lock Exp.: 11/7/2019

60 Day Lock Exp.: 11/22/2019

W. Rate Sheet Dated: 9/23/2019

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	101.434	101.284	101.134	3.250	100.875	100.725	100.575	2.375	97.411	97.261	97.111	3.125	100.244	100.094	99.944
3.375	101.978	101.828	101.678	3.375	101.322	101.172	101.022	2.500	97.904	97.754	97.604	3.250	100.205	100.055	99.905
3.500	102.517	102.367	102.217	3.500	101.738	101.588	101.438	2.625	98.389	98.239	98.089	3.375	100.573	100.423	100.273
3.625	103.038	102.888	102.738	3.625	102.116	101.966	101.816	2.750	98.188	98.038	97.888	3.500	100.911	100.761	100.611
3.750	102.564	102.414	102.264	3.750	101.938	101.788	101.638	2.875	98.677	98.527	98.377	3.625	100.261	100.111	99.961
3.875	103.045	102.895	102.745	3.875	102.326	102.176	102.026	3.000	99.159	99.009	98.859	Margin = 2.250		Index = 1.810	
4.000	103.495	103.345	103.195	4.000	102.718	102.568	102.418	3.125	99.624	99.474	99.324				
4.125	103.907	103.757	103.607	4.125	103.062	102.912	102.762	3.250	101.057	100.907	100.757				
4.375	103.331	103.231	103.131	4.375	102.628	102.528	102.428	3.375	101.482	101.332	101.182				
4.500	103.756	103.656	103.556	4.500	102.961	102.861	102.761	3.500	101.876	101.726	101.576				
4.625	104.134	104.034	103.934	4.625	103.041	102.941	102.841	3.625	102.231	102.081	101.931				
4.750	104.259	104.159	104.059	4.750	102.988	102.888	102.788	3.750	102.387	102.237	102.087				
4.875	103.969	103.869	103.769	4.875	103.294	103.194	103.094	3.875	102.752	102.602	102.452				
5.000	104.331	104.231	104.131	5.000	103.569	103.469	103.369	4.000	103.121	102.971	102.821				
5.125	104.406	104.306	104.206	5.125	103.809	103.709	103.609	4.125	103.443	103.293	103.143				
5.375	104.628	104.528	104.428	5.375	104.078	103.978	103.878	4.250	102.886	102.736	102.586				
5.500	104.926	104.826	104.726	5.500	104.353	104.253	104.153	4.375	103.160	103.010	102.860				
5.625	105.190	105.090	104.990	5.625	104.594	104.494	104.394	4.500	103.474	103.324	103.174				
5.875	105.240	105.140	105.040	5.875	104.691	104.591	104.491	4.625	103.503	103.353	103.203				

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	100.284	100.134	99.984	3.250	99.875	99.725	99.575	2.375	96.411	96.261	96.111	3.125	99.244	99.094	98.944
3.375	100.828	100.678	100.528	3.375	100.322	100.172	100.022	2.500	96.904	96.754	96.604	3.250	99.205	99.055	98.905
3.500	101.367	101.217	101.067	3.500	100.738	100.588	100.438	2.625	97.389	97.239	97.089	3.375	99.573	99.423	99.273
3.625	101.888	101.738	101.588	3.625	101.116	100.966	100.816	2.750	97.188	97.038	96.888	3.500	99.911	99.761	99.611
3.750	101.414	101.264	101.114	3.750	100.938	100.788	100.638	2.875	97.677	97.527	97.377	3.625	99.261	99.111	98.961
3.875	101.895	101.745	101.595	3.875	101.326	101.176	101.026	3.000	98.159	98.009	97.859	Margin = 2.250		Index = 1.810	
4.000	102.345	102.195	102.045	4.000	101.718	101.568	101.418	3.125	98.624	98.474	98.324	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.757	102.607	102.457	4.125	102.062	101.912	101.762	3.250	100.057	99.907	99.757	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	100.482	100.332	100.182	3.875	101.495	101.245	100.995
4.500	102.606	102.506	102.406	4.500	101.961	101.861	101.761	3.500	100.876	100.726	100.576	4.000	101.945	101.695	101.445
4.625	102.984	102.884	102.784	4.625	102.041	101.941	101.841	3.625	101.231	101.081	100.931	4.125	102.357	102.107	101.857
4.750	103.109	103.009	102.909	4.750	101.988	101.888	101.788	3.750	101.387	101.237	101.087	4.375	101.781	101.531	101.281
4.875	102.819	102.719	102.619	4.875	102.294	102.194	102.094	3.875	101.752	101.602	101.452	4.500	102.206	101.956	101.706
5.000	103.181	103.081	102.981	5.000	102.569	102.469	102.369	4.000	102.121	101.971	101.821	4.625	102.584	102.334	102.084
5.125	103.256	103.156	103.056	5.125	102.809	102.709	102.609	4.125	102.443	102.293	102.143	4.875	102.419	102.169	101.919
5.375	103.478	103.378	103.278	5.375	103.078	102.978	102.878	4.250	101.886	101.736	101.586	5.000	102.781	102.531	102.281
5.500	103.776	103.676	103.576	5.500	103.353	103.253	103.153	4.375	102.160	102.010	101.860	5.125	102.856	102.606	102.356
5.625	104.040	103.940	103.840	5.625	103.594	103.494	103.394	4.500	102.474	102.324	102.174	5.500	103.376	103.126	102.876
5.875	104.090	103.990	103.890	5.875	103.691	103.591	103.491	4.625	102.503	102.353	102.203	5.625	103.640	103.390	103.140

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	100.957	100.707	100.457	4.125	N/A	N/A	N/A
4.250	101.082	100.832	100.582	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	101.381	101.131	100.881	5.000	N/A	N/A	N/A
5.125	101.456	101.206	100.956	5.125	N/A	N/A	N/A
5.250	101.709	101.459	101.209	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:	9/23/2019	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	98.745	98.495	98.245	
4.000	99.195	98.945	98.695	
4.125	99.607	99.357	99.107	
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	99.669	99.419	99.169	
5.000	100.031	99.781	99.531	
5.125	100.106	99.856	99.606	
5.500	100.626	100.376	100.126	
5.625	100.890	100.640	100.390	



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30 Day Lock Exp.:

10/23/2019

45 Day Lock Exp.:

11/7/2019

60 Day Lock Exp.:

11/22/2019

W. Rate Sheet Dated: 9/23/2019

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	100.034	99.884	99.734	3.250	99.905	99.755	99.605	2.375	94.691	94.541	94.391	3.125	99.916	99.766	99.616
3.375	100.578	100.428	100.278	3.375	100.352	100.202	100.052	2.500	95.184	95.034	94.884	3.250	99.815	99.665	99.515
3.500	101.117	100.967	100.817	3.500	100.768	100.618	100.468	2.625	95.669	95.519	95.369	3.375	100.183	100.033	99.883
3.625	101.638	101.488	101.338	3.625	101.146	100.996	100.846	2.750	97.281	97.131	96.981	3.500	100.521	100.371	100.221
3.750	100.977	100.827	100.677	3.750	100.781	100.631	100.481	2.875	97.769	97.619	97.469	3.625	99.871	99.721	99.571
3.875	101.457	101.307	101.157	3.875	101.169	101.019	100.869	3.000	98.252	98.102	97.952	Margin = 2.250		Index = 1.810	
4.000	101.908	101.758	101.608	4.000	101.561	101.411	101.261	3.125	98.717	98.567	98.417				
4.125	102.319	102.169	102.019	4.125	101.905	101.755	101.605	3.250	100.087	99.937	99.787				
4.375	102.181	102.081	101.981	4.375	101.908	101.808	101.708	3.375	100.512	100.362	100.212				
4.500	102.606	102.506	102.406	4.500	102.241	102.141	102.041	3.500	100.906	100.756	100.606				
4.625	102.984	102.884	102.784	4.625	102.321	102.221	102.121	3.625	101.261	101.111	100.961				
4.750	102.859	102.759	102.659	4.750	102.018	101.918	101.818	3.750	101.229	101.079	100.929				
4.875	102.569	102.469	102.369	4.875	102.324	102.224	102.124	3.875	101.594	101.444	101.294				
5.000	102.931	102.831	102.731	5.000	102.599	102.499	102.399	4.000	101.964	101.814	101.664				
5.125	103.006	102.906	102.806	5.125	102.839	102.739	102.639	4.125	102.285	102.135	101.985				
5.375	102.915	102.815	102.715	5.375	102.796	102.696	102.596	4.250	102.166	102.016	101.866				
5.500	103.213	103.113	103.013	5.500	103.070	102.970	102.870	4.375	102.440	102.290	102.140				
5.625	103.478	103.378	103.278	5.625	103.311	103.211	103.111	4.500	102.754	102.604	102.454				
5.875	103.403	103.303	103.203	5.875	103.283	103.183	103.083	4.625	102.783	102.633	102.483				

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	98.884	98.734	98.584	3.250	98.475	98.325	98.175	2.375	95.011	94.861	94.711	3.125	97.906	97.756	97.606
3.375	99.428	99.278	99.128	3.375	98.922	98.772	98.622	2.500	95.504	95.354	95.204	3.250	97.805	97.655	97.505
3.500	99.967	99.817	99.667	3.500	99.338	99.188	99.038	2.625	95.989	95.839	95.689	3.375	98.173	98.023	97.873
3.625	100.488	100.338	100.188	3.625	99.716	99.566	99.416	2.750	96.632	96.482	96.332	3.500	98.511	98.361	98.211
3.750	99.827	99.677	99.527	3.750	99.351	99.201	99.051	2.875	97.120	96.970	96.820	3.625	97.861	97.711	97.561
3.875	100.307	100.157	100.007	3.875	99.739	99.589	99.439	3.000	97.603	97.453	97.303	Margin = 2.250		Index = 1.810	
4.000	100.758	100.608	100.458	4.000	100.131	99.981	99.831	3.125	98.068	97.918	97.768	30 Year OTC *Borrower Paid Only for USDA*			
4.125	101.169	101.019	100.869	4.125	100.475	100.325	100.175	3.250	99.220	99.070	98.920	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	99.644	99.494	99.344	3.875	99.907	99.657	99.407
4.500	101.456	101.356	101.256	4.500	100.811	100.711	100.611	3.500	100.038	99.888	99.738	4.000	100.358	100.108	99.858
4.625	101.834	101.734	101.634	4.625	100.891	100.791	100.691	3.625	100.393	100.243	100.093	4.125	100.769	100.519	100.269
4.750	101.709	101.609	101.509	4.750	100.588	100.488	100.388	3.750	99.979	99.829	99.679	4.375	100.631	100.381	100.131
4.875	101.419	101.319	101.219	4.875	100.894	100.794	100.694	3.875	100.344	100.194	100.044	4.500	101.056	100.806	100.556
5.000	101.781	101.681	101.581	5.000	101.169	101.069	100.969	4.000	100.714	100.564	100.414	4.625	101.434	101.184	100.934
5.125	101.856	101.756	101.656	5.125	101.409	101.309	101.209	4.125	101.035	100.885	100.735	4.875	101.019	100.769	100.519
5.375	101.765	101.665	101.565	5.375	101.366	101.266	101.166	4.250	100.236	100.086	99.936	5.000	101.381	101.131	100.881
5.500	102.063	101.963	101.863	5.500	101.640	101.540	101.440	4.375	100.510	100.360	100.210	5.125	101.456	101.206	100.956
5.625	102.328	102.228	102.128	5.625	101.881	101.781	101.681	4.500	100.824	100.674	100.524	5.500	101.663	101.413	101.163
5.875	102.253	102.153	102.053	5.875	101.853	101.753	101.653	4.625	100.853	100.703	100.553	5.625	101.928	101.678	101.428

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	99.019	98.769	98.519	4.125	N/A	N/A	N/A
4.250	99.582	99.332	99.082	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	99.631	99.381	99.131	5.000	N/A	N/A	N/A
5.125	99.706	99.456	99.206	5.125	N/A	N/A	N/A
5.250	99.647	99.397	99.147	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:	9/23/2019	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	97.157	96.907	96.657	
4.000	97.608	97.358	97.108	
4.125	98.019	97.769	97.519	
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	98.269	98.019	97.769	
5.000	98.631	98.381	98.131	
5.125	98.706	98.456	98.206	
5.500	98.913	98.663	98.413	
5.625	99.178	98.928	98.678	

Lock Desk Policy	
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/23/2019
45 Day Lock Exp.: 11/7/2019
60 Day Lock Exp.: 11/22/2019

W. Rate Sheet Dated: 9/23/2019

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	99.597	99.497	99.397	3.375	99.956	99.856	99.756	3.375	99.956	99.856	99.756	4.000	102.057	101.957	101.857	4.000	101.682	101.582	101.482
3.375	100.206	100.106	100.006	3.500	100.481	100.381	100.281	3.500	100.481	100.381	100.281	4.125	102.120	102.020	101.920	4.125	101.745	101.645	101.545
3.500	100.731	100.631	100.531	3.625	100.774	100.674	100.574	3.625	100.774	100.674	100.574	4.250	102.303	102.203	102.103	4.250	101.928	101.828	101.728
3.625	101.024	100.924	100.824	3.750	101.256	101.156	101.056	3.750	101.256	101.156	101.056	4.375	102.638	102.538	102.438	4.375	102.263	102.163	102.063
3.750	101.506	101.406	101.306	3.875	101.784	101.684	101.584	3.875	101.784	101.684	101.584	4.500	102.878	102.778	102.678	4.500	102.253	102.153	102.053
3.875	102.034	101.934	101.834	3.990	102.083	101.983	101.883	3.990	102.083	101.983	101.883	4.625	102.870	102.770	102.670	4.625	102.245	102.145	102.045
3.990	102.458	102.358	102.258	4.000	102.183	102.083	101.983	4.000	102.183	102.083	101.983	4.750	102.696	102.596	102.496	4.750	102.071	101.971	101.871
4.000	102.558	102.458	102.358	4.125	102.246	102.146	102.046	4.125	102.246	102.146	102.046	4.875	103.018	102.918	102.818	4.875	102.393	102.293	102.193
4.125	102.621	102.521	102.421	4.250	102.421	102.321	102.221	4.250	102.421	102.321	102.221	4.990	103.157	103.057	102.957	4.990	102.157	102.057	101.957
4.250	102.796	102.696	102.596	4.375	102.756	102.656	102.556	4.375	102.756	102.656	102.556	5.000	103.257	103.157	103.057	5.000	102.257	102.157	102.057
4.375	103.131	103.031	102.931	4.500	102.746	102.646	102.546	4.500	102.746	102.646	102.546	5.125	102.613	102.513	102.413	5.125	101.613	101.513	101.413
4.500	103.371	103.271	103.171	4.625	102.738	102.638	102.538	4.625	102.738	102.638	102.538	5.250	102.234	102.126	102.034	5.250	101.234	101.126	101.034
4.625	103.363	103.263	103.163	4.750	103.049	102.949	102.849	4.750	103.049	102.949	102.849	5.375	102.493	102.385	102.293	5.375	102.493	102.385	102.293
4.750	103.674	103.574	103.474	4.875	103.371	103.271	103.171	4.875	103.371	103.271	103.171	5.500	102.751	102.643	102.551	5.500	102.751	102.643	102.551
4.875	103.996	103.896	103.796	4.990	103.135	103.035	102.935	4.990	103.135	103.035	102.935	5.625	103.334	103.226	103.134	5.625	103.334	103.226	103.134
4.990	104.135	104.035	103.935	5.000	103.235	103.135	103.035	5.000	103.235	103.135	103.035	5.750	103.623	103.515	103.423	5.750	103.623	103.515	103.423
5.000	104.235	104.135	104.035	5.125	103.617	103.517	103.417	5.125	103.617	103.517	103.417	5.875	103.737	103.630	103.537	5.875	103.737	103.630	103.537
5.125	104.617	104.517	104.417	5.250	104.140	104.032	103.940	5.250	104.140	104.032	103.940	5.990	103.664	103.556	103.464	5.990	103.664	103.556	103.464
5.250	105.140	105.032	104.940	5.375	105.399	105.291	105.199	5.375	105.399	105.291	105.199	6.000	103.764	103.656	103.564	6.000	103.764	103.656	103.564
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	101.682	101.582	101.482	3.250	99.913	99.813	99.713	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.491	101.391	101.291
4.125	101.745	101.645	101.545	3.375	100.536	100.436	100.336	3.375	100.536	100.436	100.336	3.375	100.536	100.436	100.336	3.500	101.731	101.631	101.531
4.250	101.928	101.828	101.728	3.500	100.912	100.812	100.712	3.500	100.912	100.812	100.712	3.500	100.912	100.812	100.712	3.625	101.931	101.831	101.731
4.375	102.263	102.163	102.063	3.625	101.533	101.433	101.333	3.625	101.533	101.433	101.333	3.625	101.533	101.433	101.333	3.750	102.478	102.378	102.278
4.500	102.253	102.153	102.053	3.750	102.011	101.911	101.811	3.750	102.011	101.911	101.811	3.750	102.011	101.911	101.811	3.875	102.576	102.476	102.376
4.625	102.245	102.145	102.045	3.875	102.398	102.298	102.198	3.875	102.398	102.298	102.198	3.875	102.398	102.298	102.198	3.990	102.859	102.759	102.659
4.750	102.071	101.971	101.871	3.990	102.700	102.600	102.500	3.990	102.700	102.600	102.500	3.990	102.700	102.600	102.500	4.000	102.959	102.859	102.759
4.875	103.393	103.293	103.193	4.000	102.800	102.700	102.600	4.000	102.800	102.700	102.600	4.000	102.800	102.700	102.600	4.125	103.049	102.949	102.849
4.990	102.157	102.057	101.957	4.125	102.935	102.835	102.735	4.125	102.935	102.835	102.735	4.125	102.935	102.835	102.735	4.250	103.499	103.399	103.299
5.000	102.257	102.157	102.057	4.250	103.140	103.040	102.940	4.250	103.140	103.040	102.940	4.250	103.140	103.040	102.940	4.375	103.842	103.742	103.642
5.125	101.613	101.513	101.413	4.375	103.428	103.328	103.228	4.375	103.428	103.328	103.228	4.375	103.428	103.328	103.228	4.500	103.300	103.200	103.100
5.250	101.234	101.126	101.034	4.500	103.704	103.604	103.504	4.500	103.704	103.604	103.504	4.500	103.704	103.604	103.504	4.625	103.743	103.643	103.543
5.375	102.493	102.385	102.293	4.625	103.714	103.614	103.514	4.625	103.714	103.614	103.514	4.625	103.714	103.614	103.514	4.750	104.064	103.964	103.864
5.500	102.751	102.643	102.551	4.750	103.921	103.821	103.721	4.750	103.921	103.821	103.721	4.750	103.921	103.821	103.721	4.875	104.322	104.222	104.122
5.625	103.334	103.226	103.134	4.875	104.352	104.252	104.152	4.875	104.352	104.252	104.152	4.875	104.352	104.252	104.152	4.990	104.106	104.006	103.906
5.750	103.623	103.515	103.423	4.990	104.548	104.448	104.348	4.990	104.548	104.448	104.348	4.990	104.548	104.448	104.348	5.000	104.206	104.106	104.006
5.875	103.737	103.630	103.537	5.000	104.648	104.548	104.448	5.000	104.648	104.548	104.448	5.000	104.648	104.548	104.448	5.125	104.487	104.387	104.287
5.990	103.664	103.556	103.464	5.125	104.835	104.735	104.635	5.125	104.835	104.735	104.635	5.125	104.835	104.735	104.635	5.250	104.584	104.484	104.384
6.000	103.764	103.656	103.564	5.250	105.133	105.033	104.933	5.250	105.133	105.033	104.933	5.250	105.133	105.033	104.933	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	101.491	101.391	101.291	3.375	101.491	101.391	101.291	3.375	100.728	100.628	100.528	3.375	100.728	100.628	100.528	3.375	100.728	100.628	100.528
3.500	101.731	101.631	101.531	3.500	101.731	101.631	101.531	3.500	100.968	100.868	100.768	3.500	100.968	100.868	100.768	3.500	100.968	100.868	100.768
3.625	101.931	101.831	101.731	3.625	101.931	101.831	101.731	3.625	100.669	100.569	100.469	3.625	100.669	100.569	100.469	3.625	100.669	100.569	100.469
3.750	102.478	102.378	102.278	3.750	102.478	102.378	102.278	3.750	101.216	101.116	101.016	3.750	101.216	101.116	101.016	3.750	101.216	101.116	101.016
3.875	102.576	102.476	102.376	3.875	102.576	102.476	102.376	3.875	101.314	101.214	101.114	3.875	101.314	101.214	101.114	3.875	101.314	101.214	101.114
3.990	102.859	102.759	102.659	3.990	102.859	102.759	102.659	3.990	101.597	101.497	101.397	3.990	101.597	101.497	101.397	3.990	101.597	101.497	101.397
4.000	102.959	102.859	102.759	4.000	102.959	102.859	102.759	4.000	101.697	101.597	101.497	4.000	101.697	101.597	101.497	4.000	101.697	101.597	101.497
4.125	103.049	102.949	102.849	4.125	103.049	102.949	102.849	4.125	101.284	101.184	101.084	4.125	101.284	101.184	101.084	4.125	101.284	101.184	101.084
4.250	103.499	103.399	103.299	4.250	103.499	103.399	103.299	4.250	101.734	101.634	101.534	4.250	101.734	101.634	101.534	4.250	101.734	101.634	101.534
4.375	103.717	103.617	103.517	4.375	103.717	103.617	103.517	4.375	102.077										



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.:

10/23/2019

45 Day Lock Exp.:

11/7/2019

60 Day Lock Exp.:

11/22/2019

W. Rate Sheet Dated: 9/23/2019

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	99.199	99.099	98.999	3.250	99.577	99.477	99.377	3.375	101.343	101.243	101.143	4.000	101.556	101.456	101.356	3.375	100.280	100.180	100.080
3.375	99.822	99.722	99.622	3.375	100.212	100.112	100.012	3.500	101.587	101.487	101.387	4.125	101.607	101.507	101.407	3.500	100.524	100.424	100.324
3.500	100.364	100.264	100.164	3.500	100.606	100.506	100.406	3.625	101.814	101.714	101.614	4.250	101.913	101.813	101.713	3.625	100.263	100.163	100.063
3.625	100.667	100.567	100.467	3.625	101.301	101.201	101.101	3.750	102.387	102.287	102.187	4.375	102.258	102.158	102.058	3.750	100.836	100.736	100.636
3.750	101.260	101.160	101.060	3.750	101.789	101.689	101.589	3.875	102.488	102.388	102.288	4.500	102.493	102.393	102.293	3.875	100.937	100.837	100.737
3.875	101.803	101.703	101.603	3.875	102.205	102.105	102.005	3.990	102.780	102.680	102.580	4.625	102.484	102.384	102.284	3.990	101.229	101.129	101.029
3.990	102.242	102.142	102.042	3.990	102.518	102.418	102.318	4.000	102.880	102.780	102.680	4.750	102.379	102.279	102.179	4.000	101.329	101.229	101.129
4.000	102.342	102.242	102.142	4.000	102.618	102.518	102.418	4.125	103.012	102.912	102.812	4.875	102.709	102.609	102.509	4.125	100.962	100.862	100.762
4.125	102.393	102.293	102.193	4.125	102.758	102.658	102.558	4.250	103.469	103.369	103.269	4.990	102.855	102.755	102.655	4.250	101.419	101.319	101.219
4.250	102.709	102.609	102.509	4.250	103.096	102.996	102.896	4.375	103.821	103.721	103.621	5.000	102.955	102.855	102.755	4.375	101.771	101.671	101.571
4.375	103.054	102.954	102.854	4.375	103.402	103.302	103.202	4.500	103.257	103.157	103.054	5.125	102.257	102.157	102.057	4.500	100.850	100.750	100.647
4.500	103.289	103.189	103.089	4.500	103.656	103.556	103.456	4.625	103.708	103.608	103.505	5.250	101.790	101.689	101.590	4.625	101.301	101.201	101.098
4.625	103.280	103.180	103.080	4.625	103.664	103.564	103.464	4.750	104.038	103.938	103.835	5.375	102.057	101.956	101.857	4.750	101.631	101.531	101.428
4.750	103.645	103.545	103.445	4.750	103.943	103.843	103.743	4.875	104.304	104.204	104.104	5.500	102.324	102.223	102.124	4.875	101.897	101.797	101.697
4.875	103.975	103.875	103.775	4.875	104.380	104.280	104.180	4.990	104.098	103.998	103.898	5.625	102.917	102.816	102.717	4.990	102.191	102.091	101.991
4.990	104.121	104.021	103.921	4.990	104.583	104.483	104.383	5.000	104.198	104.098	103.998	5.750	103.210	103.110	103.010	5.000	102.291	102.191	102.091
5.000	104.221	104.121	104.021	5.000	104.683	104.583	104.483	5.125	104.485	104.385	104.285	5.875	103.326	103.225	103.126	5.125	102.578	102.478	102.378
5.125	104.547	104.447	104.347	5.125	104.830	104.730	104.630	5.250	104.585	104.485	104.385	5.990	103.255	103.155	103.055	5.250	102.678	102.578	102.478
5.250	105.017	104.916	104.817	5.250	105.134	105.034	104.934	5.375	0.000	#N/A	#N/A	6.000	103.355	103.255	103.155	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.:

10/23/2019

45 Day Lock Exp.:

11/7/2019

60 Day Lock Exp.:

11/22/2019

W. Rate Sheet Dated: 9/23/2019

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	98.416	98.354	98.291	
3.500	98.889	98.826	98.764	
3.625	99.241	99.179	99.116	
3.750	99.709	99.647	99.584	
3.875	99.983	99.920	99.858	
4.000	100.219	100.157	100.094	
4.125	100.472	100.409	100.347	
4.250	100.675	100.612	100.550	
4.375	100.934	100.872	100.809	
4.500	101.193	101.131	101.068	
4.625	101.432	101.369	101.307	
4.750	101.687	101.624	101.562	
4.875	101.909	101.847	101.784	

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	98.269	98.144	98.019	
3.375	98.731	98.606	98.481	
3.500	99.101	98.976	98.851	
3.625	99.446	99.321	99.196	
3.750	99.959	99.834	99.709	
3.875	100.280	100.155	100.030	
4.000	100.619	100.494	100.369	
4.125	100.757	100.632	100.507	
4.250	101.063	100.938	100.813	
4.375	101.342	101.217	101.092	
4.500	101.500	101.375	101.250	

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	96.580	96.455	96.330	
3.375	96.984	96.859	96.734	
3.500	97.358	97.233	97.108	
3.625	97.708	97.583	97.458	
3.750	98.294	98.169	98.044	
3.875	98.604	98.479	98.354	
4.000	98.888	98.763	98.638	
4.125	99.172	99.047	98.922	
4.250	99.455	99.330	99.205	
4.375	99.738	99.613	99.488	
4.500	100.028	99.903	99.778	
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)