



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.: 10/24/2019

45 Day Lock Exp.: 11/8/2019

60 Day Lock Exp.: 11/25/2019

W. Rate Sheet Dated: 9/24/2019

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	101.086	100.936	100.786	2.375	97.192	97.042	96.892	3.125	100.244	100.094	99.944
3.375	101.978	101.828	101.678	3.375	101.533	101.383	101.233	2.500	97.684	97.534	97.384	3.250	100.205	100.055	99.905
3.500	102.517	102.367	102.217	3.500	101.950	101.800	101.650	2.625	98.170	98.020	97.870	3.375	100.573	100.423	100.273
3.625	103.038	102.888	102.738	3.625	102.327	102.177	102.027	2.750	97.918	97.768	97.618	3.500	100.911	100.761	100.611
3.750	102.549	102.399	102.249	3.750	102.134	101.984	101.834	2.875	98.406	98.256	98.106	3.625	100.261	100.111	99.961
3.875	103.029	102.879	102.729	3.875	102.522	102.372	102.222	3.000	98.889	98.739	98.589	Margin = 2.250		Index = 1.860	
4.000	103.480	103.330	103.180	4.000	102.914	102.764	102.614	3.125	99.354	99.204	99.054				
4.125	103.891	103.741	103.591	4.125	103.258	103.108	102.958	3.250	100.787	100.637	100.487				
4.375	103.331	103.231	103.131	4.375	102.808	102.708	102.608	3.375	101.211	101.061	100.911				
4.500	103.756	103.656	103.556	4.500	103.141	103.041	102.941	3.500	101.606	101.456	101.306				
4.625	104.134	104.034	103.934	4.625	103.189	103.089	102.989	3.625	101.961	101.811	101.661				
4.750	104.259	104.159	104.059	4.750	103.230	103.130	103.030	3.750	102.144	101.994	101.844				
4.875	104.063	103.963	103.863	4.875	103.536	103.436	103.336	3.875	102.509	102.359	102.209				
5.000	104.424	104.324	104.224	5.000	103.810	103.710	103.610	4.000	102.878	102.728	102.578				
5.125	104.500	104.400	104.300	5.125	104.051	103.951	103.851	4.125	103.200	103.050	102.900				
5.375	104.597	104.497	104.397	5.375	104.195	104.095	103.995	4.250	102.627	102.477	102.327				
5.500	104.895	104.795	104.695	5.500	104.470	104.370	104.270	4.375	102.938	102.788	102.638				
5.625	105.159	105.059	104.959	5.625	104.710	104.610	104.510	4.500	103.252	103.102	102.952				
5.875	105.209	105.109	105.009	5.875	104.808	104.708	104.608	4.625	103.318	103.168	103.018				

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	100.086	99.936	99.786	2.375	96.192	96.042	95.892	3.125	99.244	99.094	98.944
3.375	100.828	100.678	100.528	3.375	100.533	100.383	100.233	2.500	96.684	96.534	96.384	3.250	99.205	99.055	98.905
3.500	101.367	101.217	101.067	3.500	100.950	100.800	100.650	2.625	97.170	97.020	96.870	3.375	99.573	99.423	99.273
3.625	101.888	101.738	101.588	3.625	101.327	101.177	101.027	2.750	96.918	96.768	96.618	3.500	99.911	99.761	99.611
3.750	101.399	101.249	101.099	3.750	101.134	100.984	100.834	2.875	97.406	97.256	97.106	3.625	99.261	99.111	98.961
3.875	101.879	101.729	101.579	3.875	101.522	101.372	101.222	3.000	97.889	97.739	97.589	Margin = 2.250		Index = 1.860	
4.000	102.330	102.180	102.030	4.000	101.914	101.764	101.614	3.125	98.354	98.204	98.054	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.741	102.591	102.441	4.125	102.258	102.108	101.958	3.250	99.787	99.637	99.487	Rate	30 Day	45 Day	60 Day
4.375	102.181	102.081	101.981	4.375	101.808	101.708	101.608	3.375	100.211	100.061	99.911	3.875	101.479	101.229	100.979
4.500	102.606	102.506	102.406	4.500	102.141	102.041	101.941	3.500	100.606	100.456	100.306	4.000	101.930	101.680	101.430
4.625	102.984	102.884	102.784	4.625	102.189	102.089	101.989	3.625	100.961	100.811	100.661	4.125	102.341	102.091	101.841
4.750	103.109	103.009	102.909	4.750	102.230	102.130	102.030	3.750	101.144	100.994	100.844	4.375	101.781	101.531	101.281
4.875	102.913	102.813	102.713	4.875	102.536	102.436	102.336	3.875	101.509	101.359	101.209	4.500	102.206	101.956	101.706
5.000	103.274	103.174	103.074	5.000	102.810	102.710	102.610	4.000	101.878	101.728	101.578	4.625	102.584	102.334	102.084
5.125	103.350	103.250	103.150	5.125	103.051	102.951	102.851	4.125	102.200	102.050	101.900	4.875	102.513	102.263	102.013
5.375	103.447	103.347	103.247	5.375	103.195	103.095	102.995	4.250	101.627	101.477	101.327	5.000	102.874	102.624	102.374
5.500	103.745	103.645	103.545	5.500	103.470	103.370	103.270	4.375	101.938	101.788	101.638	5.125	102.950	102.700	102.450
5.625	104.009	103.909	103.809	5.625	103.710	103.610	103.510	4.500	102.252	102.102	101.952	5.500	103.345	103.095	102.845
5.875	104.059	103.959	103.859	5.875	103.808	103.708	103.608	4.625	102.318	102.168	102.018	5.625	103.609	103.359	103.109

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	100.941	100.691	100.441	4.125	N/A	N/A	N/A
4.250	101.066	100.816	100.566	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	101.474	101.224	100.974	5.000	N/A	N/A	N/A
5.125	101.550	101.300	101.050	5.125	N/A	N/A	N/A
5.250	101.803	101.553	101.303	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:	9/24/2019	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	98.729	98.479	98.229	
4.000	99.180	98.930	98.680	
4.125	99.591	99.341	99.091	
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	99.763	99.513	99.263	
5.000	100.124	99.874	99.624	
5.125	100.200	99.950	99.700	
5.500	100.595	100.345	100.095	
5.625	100.859	100.609	100.359	



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10/24/2019

45 Day Lock Exp.:

11/8/2019

60 Day Lock Exp.:

11/25/2019

W. Rate Sheet Dated: 9/24/2019

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	100.116	99.966	99.816	2.375	94.472	94.322	94.172	3.125	99.916	99.766	99.616
3.375	100.578	100.428	100.278	3.375	100.563	100.413	100.263	2.500	94.964	94.814	94.664	3.250	99.815	99.665	99.515
3.500	101.117	100.967	100.817	3.500	100.980	100.830	100.680	2.625	95.450	95.300	95.150	3.375	100.183	100.033	99.883
3.625	101.638	101.488	101.338	3.625	101.357	101.207	101.057	2.750	97.011	96.861	96.711	3.500	100.521	100.371	100.221
3.750	100.961	100.811	100.661	3.750	100.977	100.827	100.677	2.875	97.499	97.349	97.199	3.625	99.871	99.721	99.571
3.875	101.442	101.292	101.142	3.875	101.365	101.215	101.065	3.000	97.982	97.832	97.682	Margin = 2.250		Index = 1.860	
4.000	101.892	101.742	101.592	4.000	101.757	101.607	101.457	3.125	98.446	98.296	98.146				
4.125	102.303	102.153	102.003	4.125	102.101	101.951	101.801	3.250	99.817	99.667	99.517				
4.375	102.181	102.081	101.981	4.375	102.088	101.988	101.888	3.375	100.241	100.091	99.941				
4.500	102.606	102.506	102.406	4.500	102.421	102.321	102.221	3.500	100.636	100.486	100.336				
4.625	102.984	102.884	102.784	4.625	102.469	102.369	102.269	3.625	100.991	100.841	100.691				
4.750	102.859	102.759	102.659	4.750	102.260	102.160	102.060	3.750	100.986	100.836	100.686				
4.875	102.663	102.563	102.463	4.875	102.566	102.466	102.366	3.875	101.351	101.201	101.051				
5.000	103.024	102.924	102.824	5.000	102.840	102.740	102.640	4.000	101.721	101.571	101.421				
5.125	103.100	103.000	102.900	5.125	103.081	102.981	102.881	4.125	102.042	101.892	101.742				
5.375	102.884	102.784	102.684	5.375	102.913	102.813	102.713	4.250	101.907	101.757	101.607				
5.500	103.182	103.082	102.982	5.500	103.187	103.087	102.987	4.375	102.218	102.068	101.918				
5.625	103.447	103.347	103.247	5.625	103.428	103.328	103.228	4.500	102.532	102.382	102.232				
5.875	103.372	103.272	103.172	5.875	103.400	103.300	103.200	4.625	102.598	102.448	102.298				

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	98.686	98.536	98.386	2.375	94.792	94.642	94.492	3.125	97.906	97.756	97.606
3.375	99.428	99.278	99.128	3.375	99.133	98.983	98.833	2.500	95.284	95.134	94.984	3.250	97.805	97.655	97.505
3.500	99.967	99.817	99.667	3.500	99.550	99.400	99.250	2.625	95.770	95.620	95.470	3.375	98.173	98.023	97.873
3.625	100.488	100.338	100.188	3.625	99.927	99.777	99.627	2.750	96.362	96.212	96.062	3.500	98.511	98.361	98.211
3.750	99.811	99.661	99.511	3.750	99.547	99.397	99.247	2.875	96.850	96.700	96.550	3.625	97.861	97.711	97.561
3.875	100.292	100.142	99.992	3.875	99.935	99.785	99.635	3.000	97.333	97.183	97.033	Margin = 2.250		Index = 1.860	
4.000	100.742	100.592	100.442	4.000	100.327	100.177	100.027	3.125	97.798	97.648	97.498	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.153	101.003	100.853	4.125	100.671	100.521	100.371	3.250	98.950	98.800	98.650	Rate	30 Day	45 Day	60 Day
4.375	101.031	100.931	100.831	4.375	100.658	100.558	100.458	3.375	99.374	99.224	99.074	3.875	99.892	99.642	99.392
4.500	101.456	101.356	101.256	4.500	100.991	100.891	100.791	3.500	99.768	99.618	99.468	4.000	100.342	100.092	99.842
4.625	101.834	101.734	101.634	4.625	101.039	100.939	100.839	3.625	100.123	99.973	99.823	4.125	100.753	100.503	100.253
4.750	101.709	101.609	101.509	4.750	100.830	100.730	100.630	3.750	99.736	99.586	99.436	4.375	100.631	100.381	100.131
4.875	101.513	101.413	101.313	4.875	101.136	101.036	100.936	3.875	100.101	99.951	99.801	4.500	101.056	100.806	100.556
5.000	101.874	101.774	101.674	5.000	101.410	101.310	101.210	4.000	100.471	100.321	100.171	4.625	101.434	101.184	100.934
5.125	101.950	101.850	101.750	5.125	101.651	101.551	101.451	4.125	100.792	100.642	100.492	4.875	101.113	100.863	100.613
5.375	101.734	101.634	101.534	5.375	101.483	101.383	101.283	4.250	99.977	99.827	99.677	5.000	101.474	101.224	100.974
5.500	102.032	101.932	101.832	5.500	101.757	101.657	101.557	4.375	100.288	100.138	99.988	5.125	101.550	101.300	101.050
5.625	102.297	102.197	102.097	5.625	101.998	101.898	101.798	4.500	100.602	100.452	100.302	5.500	101.632	101.382	101.132
5.875	102.222	102.122	102.022	5.875	101.970	101.870	101.770	4.625	100.668	100.518	100.368	5.625	101.897	101.647	101.397

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	99.003	98.753	98.503	4.125	N/A	N/A	N/A
4.250	99.566	99.316	99.066	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	99.724	99.474	99.224	5.000	N/A	N/A	N/A
5.125	99.800	99.550	99.300	5.125	N/A	N/A	N/A
5.250	99.741	99.491	99.241	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:	9/24/2019	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	97.142	96.892	96.642	
4.000	97.592	97.342	97.092	
4.125	98.003	97.753	97.503	
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	98.363	98.113	97.863	
5.000	98.724	98.474	98.224	
5.125	98.800	98.550	98.300	
5.500	98.882	98.632	98.382	
5.625	99.147	98.897	98.647	

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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)	



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Lockdesk Hours:

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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

10/24/2019

45 Day Lock Exp.:

11/8/2019

60 Day Lock Exp.:

11/25/2019

W. Rate Sheet Dated: 9/24/2019

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	99.668	99.568	99.468	3.375	100.026	99.926	99.826	3.375	100.026	99.926	99.826	4.000	102.158	102.058	101.958	4.000	101.783	101.683	101.583
3.375	100.276	100.176	100.076	3.500	100.541	100.441	100.341	3.500	100.541	100.441	100.341	4.125	102.223	102.123	102.023	4.125	101.848	101.748	101.648
3.500	100.791	100.691	100.591	3.625	100.841	100.741	100.641	3.625	100.841	100.741	100.641	4.250	102.287	102.187	102.087	4.250	101.912	101.812	101.712
3.625	101.091	100.991	100.891	3.750	101.337	101.237	101.137	3.750	101.337	101.237	101.137	4.375	102.628	102.528	102.428	4.375	102.253	102.153	102.053
3.750	101.587	101.487	101.387	3.875	101.872	101.772	101.672	3.875	101.872	101.772	101.672	4.500	102.873	102.773	102.673	4.500	102.248	102.148	102.048
3.875	102.122	102.022	101.922	3.990	102.161	102.061	101.961	3.990	102.161	102.061	101.961	4.625	102.863	102.763	102.663	4.625	102.238	102.138	102.038
3.990	102.536	102.436	102.336	4.000	102.261	102.161	102.061	4.000	102.261	102.161	102.061	4.750	102.777	102.677	102.577	4.750	102.152	102.052	101.952
4.000	102.636	102.536	102.436	4.125	102.326	102.226	102.126	4.125	102.326	102.226	102.126	4.875	103.105	103.005	102.905	4.875	102.480	102.380	102.280
4.125	102.701	102.601	102.501	4.250	102.455	102.355	102.255	4.250	102.455	102.355	102.255	4.990	103.245	103.145	103.045	4.990	102.245	102.145	102.045
4.250	102.830	102.730	102.630	4.375	102.796	102.696	102.596	4.375	102.796	102.696	102.596	5.000	103.345	103.245	103.145	5.000	102.345	102.245	102.145
4.375	103.171	103.071	102.971	4.500	102.791	102.691	102.591	4.500	102.791	102.691	102.591	5.125	102.696	102.596	102.496	5.125	101.696	101.596	101.496
4.500	103.416	103.316	103.216	4.625	102.781	102.681	102.581	4.625	102.781	102.681	102.581	5.250	102.193	102.093	101.993	5.250	101.193	101.093	100.993
4.625	103.406	103.306	103.206	4.750	103.159	103.059	102.959	4.750	103.159	103.059	102.959	5.375	102.455	102.347	102.255	5.375	102.455	102.347	102.255
4.750	103.784	103.684	103.584	4.875	103.487	103.387	103.287	4.875	103.487	103.387	103.287	5.500	102.717	102.609	102.517	5.500	102.717	102.609	102.517
4.875	104.112	104.012	103.912	4.990	103.252	103.152	103.052	4.990	103.252	103.152	103.052	5.625	103.308	103.200	103.108	5.625	103.308	103.200	103.108
4.990	104.252	104.152	104.052	5.000	103.352	103.252	103.152	5.000	103.352	103.252	103.152	5.750	103.600	103.492	103.400	5.750	103.600	103.492	103.400
5.000	104.352	104.252	104.152	5.125	103.703	103.603	103.503	5.125	103.703	103.603	103.503	5.875	103.717	103.609	103.517	5.875	103.717	103.609	103.517
5.125	104.703	104.603	104.503	5.250	104.101	103.993	103.901	5.250	104.101	103.993	103.901	5.990	103.647	103.539	103.447	5.990	103.647	103.539	103.447
5.250	105.101	104.993	104.901	5.375	103.363	103.255	103.163	5.375	103.363	103.255	103.163	6.000	103.747	103.639	103.547	6.000	103.747	103.639	103.547
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	101.783	101.683	101.583	3.250	99.874	99.774	99.674	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.439	101.339	101.239
4.125	101.848	101.748	101.648	3.375	100.496	100.396	100.296	3.375	100.496	100.396	100.296	3.375	100.496	100.396	100.296	3.500	101.679	101.579	101.479
4.250	101.912	101.812	101.712	3.500	100.867	100.767	100.667	3.500	100.867	100.767	100.667	3.500	100.867	100.767	100.667	3.625	101.859	101.759	101.659
4.375	102.253	102.153	102.053	3.625	101.496	101.396	101.296	3.625	101.496	101.396	101.296	3.625	101.496	101.396	101.296	3.750	102.405	102.305	102.205
4.500	102.248	102.148	102.048	3.750	101.974	101.874	101.774	3.750	101.974	101.874	101.774	3.750	101.974	101.874	101.774	3.875	102.507	102.407	102.307
4.625	102.238	102.138	102.038	3.875	102.341	102.241	102.141	3.875	102.341	102.241	102.141	3.875	102.341	102.241	102.141	3.990	102.795	102.695	102.595
4.750	102.152	102.052	101.952	3.990	102.649	102.549	102.449	3.990	102.649	102.549	102.449	3.990	102.649	102.549	102.449	4.000	102.895	102.795	102.695
4.875	102.480	102.380	102.280	4.000	102.749	102.649	102.549	4.000	102.749	102.649	102.549	4.000	102.749	102.649	102.549	4.125	103.069	102.969	102.869
4.990	102.245	102.145	102.045	4.125	102.889	102.789	102.689	4.125	102.889	102.789	102.689	4.125	102.889	102.789	102.689	4.250	103.521	103.421	103.321
5.000	103.345	103.245	103.145	4.250	103.097	102.997	102.897	4.250	103.097	102.997	102.897	4.250	103.097	102.997	102.897	4.375	103.865	103.765	103.665
5.125	101.696	101.596	101.496	4.375	103.389	103.289	103.189	4.375	103.389	103.289	103.189	4.375	103.389	103.289	103.189	4.500	103.209	103.109	102.993
5.250	101.193	101.093	100.993	4.500	103.668	103.568	103.468	4.500	103.668	103.568	103.468	4.500	103.668	103.568	103.468	4.625	103.653	103.553	103.436
5.375	102.455	102.347	102.255	4.625	103.677	103.577	103.477	4.625	103.677	103.577	103.477	4.625	103.677	103.577	103.477	4.750	103.975	103.875	103.758
5.500	102.717	102.609	102.517	4.750	103.928	103.828	103.728	4.750	103.928	103.828	103.728	4.750	103.928	103.828	103.728	4.875	104.237	104.137	104.024
5.625	103.308	103.200	103.108	4.875	104.364	104.264	104.164	4.875	104.364	104.264	104.164	4.875	104.364	104.264	104.164	4.990	104.013	103.913	103.813
5.750	103.600	103.492	103.400	4.990	104.565	104.465	104.365	4.990	104.565	104.465	104.365	4.990	104.565	104.465	104.365	5.000	104.113	104.013	103.913
5.875	103.717	103.609	103.517	5.000	104.665	104.565	104.465	5.000	104.665	104.565	104.465	5.000	104.665	104.565	104.465	5.125	104.396	104.296	104.196
5.990	103.647	103.539	103.447	5.125	104.824	104.724	104.624	5.125	104.824	104.724	104.624	5.125	104.824	104.724	104.624	5.250	104.495	104.395	104.295
6.000	103.747	103.639	103.547	5.250	105.125	105.025	104.925	5.250	105.125	105.025	104.925	5.250	105.125	105.025	104.925	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	101.439	101.339	101.239	3.375	101.439	101.339	101.239	3.375	100.676	100.576	100.476	3.375	100.676	100.576	100.476	3.375	100.676	100.576	100.476
3.500	101.679	101.579	101.479	3.500	101.679	101.579	101.479	3.500	100.916	100.816	100.716	3.500	100.916	100.816	100.716	3.500	100.916	100.816	100.716
3.625	101.859	101.759	101.659	3.625	101.859	101.759	101.659	3.625	100.601	100.501	100.401	3.625	100.601	100.501	100.401	3.625	100.601	100.501	100.401
3.750	102.405	102.305	102.205	3.750	102.405	102.305	102.205	3.750	101.147	101.047	100.947	3.750	101.147	101.047	100.947	3.750	101.147	101.047	100.947
3.875	102.507	102.407	102.307	3.875	102.507	102.407	102.307	3.875	101.249	101.149	101.049	3.875	101.249	101.149	101.049	3.875	101.249	101.149	101.049
3.990	102.795	102.695	102.595	3.990	102.795	102.695	102.595	3.990	101.337	101.237	101.137	3.990	101.337	101.237	101.137	3.990	101.337	101.237	101.137
4.000	102.895	102.795	102.695	4.000	102.895	102.795	102.695	4.000	101.637	101.537	101.437	4.000	101.637	101.537	101.437	4.000	101.637	101.537	101.437
4.125	103.069	102.969	102.869	4.125	103.069	102.969	102.869	4.125	101.312	101.212	101.112	4.125	101.312	101.212	101.112	4.125	101.312	101.212	101.112
4.250	103.521	103.421	103.321	4.250	103.521	103.421	103.321	4.250	101.764	101.664	101.564	4.250	101.764	101.664	101.564	4.250	101.764	101.664	101.564
4.375	103.740	103.640	103.540	4.375	103.740	103.640	103.540	4.375	102.108	102.008	101.908	4.375	102.108	102.008	101.908	4.375	102.108	102.008	101.908
4.500	103.084	102.984	102.884	4.500	103.084	102.984	102.884	4.500	101.102	1									



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.:

10/24/2019

45 Day Lock Exp.:

11/8/2019

60 Day Lock Exp.:

11/25/2019

W. Rate Sheet Dated: 9/24/2019

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	99.597	99.497	99.397	3.250	99.913	99.813	99.713	3.375	101.491	101.391	101.291	4.000	101.707	101.607	101.507	3.375	100.428	100.328	100.228
3.375	100.206	100.106	100.006	3.375	100.536	100.436	100.336	3.500	101.731	101.631	101.531	4.125	101.770	101.670	101.570	3.500	100.668	100.568	100.468
3.500	100.731	100.631	100.531	3.500	100.912	100.812	100.712	3.625	101.931	101.831	101.731	4.250	101.953	101.853	101.753	3.625	100.369	100.269	100.169
3.625	101.024	100.924	100.824	3.625	101.533	101.433	101.333	3.750	102.478	102.378	102.278	4.375	102.288	102.188	102.088	3.750	100.916	100.816	100.716
3.750	101.506	101.406	101.306	3.750	102.011	101.911	101.811	3.875	102.576	102.476	102.376	4.500	102.528	102.428	102.328	3.875	101.014	100.914	100.814
3.875	102.034	101.934	101.834	3.875	102.398	102.298	102.198	3.990	102.859	102.759	102.659	4.625	102.520	102.420	102.320	3.990	101.297	101.197	101.097
3.990	102.458	102.358	102.258	3.990	102.700	102.600	102.500	4.000	102.959	102.859	102.759	4.750	102.346	102.246	102.146	4.000	101.397	101.297	101.197
4.000	102.558	102.458	102.358	4.000	102.800	102.700	102.600	4.125	103.049	102.949	102.849	4.875	102.668	102.568	102.468	4.125	100.984	100.884	100.784
4.125	102.621	102.521	102.421	4.125	102.935	102.835	102.735	4.250	103.499	103.399	103.299	4.990	102.807	102.707	102.607	4.250	101.434	101.334	101.234
4.250	102.796	102.696	102.596	4.250	103.140	103.040	102.940	4.375	103.842	103.742	103.642	5.000	102.907	102.807	102.707	4.375	101.777	101.677	101.577
4.375	103.131	103.031	102.931	4.375	103.428	103.328	103.228	4.500	103.300	103.200	103.100	5.125	102.263	102.163	102.063	4.500	100.893	100.793	100.693
4.500	103.371	103.271	103.171	4.500	103.704	103.604	103.504	4.625	103.743	103.643	103.543	5.250	101.884	101.776	101.684	4.625	101.336	101.236	101.136
4.625	103.363	103.263	103.163	4.625	103.714	103.614	103.514	4.750	104.064	103.964	103.864	5.375	102.143	102.035	101.943	4.750	101.657	101.557	101.457
4.750	103.674	103.574	103.474	4.750	103.921	103.821	103.721	4.875	104.322	104.222	104.122	5.500	102.401	102.293	102.201	4.875	101.915	101.815	101.715
4.875	103.996	103.896	103.796	4.875	104.352	104.252	104.152	4.990	104.106	104.006	103.906	5.625	102.984	102.876	102.784	4.990	102.199	102.099	101.999
4.990	104.135	104.035	103.935	4.990	104.548	104.448	104.348	5.000	104.206	104.106	104.006	5.750	103.273	103.165	103.073	5.000	102.299	102.199	102.099
5.000	104.235	104.135	104.035	5.000	104.648	104.548	104.448	5.125	104.487	104.387	104.287	5.875	103.387	103.280	103.187	5.125	102.580	102.480	102.380
5.125	104.617	104.517	104.417	5.125	104.835	104.735	104.635	5.250	104.584	104.484	104.384	5.990	103.314	103.206	103.114	5.250	102.677	102.577	102.477
5.250	105.140	105.032	104.940	5.250	105.133	105.033	104.933	5.375	0.000	#N/A	#N/A	6.000	103.414	103.306	103.214	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%	97.00% - 100.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	-1.000
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	-1.000
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	-1.500
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	-1.500
660 - 679	0.000	-1.000	-2.250	-2.750	-2.500	-2.250	-2.250	-2.500	-2.500
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-3.000	-3.000
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	-3.500

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.:

10/24/2019

45 Day Lock Exp.:

11/8/2019

60 Day Lock Exp.:

11/25/2019

W. Rate Sheet Dated: 9/24/2019

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	98.634	98.572	98.509	
3.500	99.107	99.045	98.982	
3.625	99.460	99.398	99.335	
3.750	99.926	99.864	99.801	
3.875	100.200	100.138	100.075	
4.000	100.437	100.374	100.312	
4.125	100.690	100.628	100.565	
4.250	100.893	100.831	100.768	
4.375	101.153	101.090	101.028	
4.500	101.412	101.350	101.287	
4.625	101.652	101.589	101.527	
4.750	101.907	101.844	101.782	
4.875	102.130	102.067	102.005	

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	98.515	98.390	98.265	
3.375	98.977	98.852	98.727	
3.500	99.348	99.223	99.098	
3.625	99.694	99.569	99.444	
3.750	100.207	100.082	99.957	
3.875	100.528	100.403	100.278	
4.000	100.866	100.741	100.616	
4.125	101.004	100.879	100.754	
4.250	101.311	101.186	101.061	
4.375	101.590	101.465	101.340	
4.500	101.749	101.624	101.499	

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	96.818	96.693	96.568	
3.375	97.222	97.097	96.972	
3.500	97.596	97.471	97.346	
3.625	97.948	97.823	97.698	
3.750	98.534	98.409	98.284	
3.875	98.842	98.717	98.592	
4.000	99.126	99.001	98.876	
4.125	99.410	99.285	99.160	
4.250	99.694	99.569	99.444	
4.375	99.977	99.852	99.727	
4.500	100.268	100.143	100.018	
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)