



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 10/28/2019

45 Day Lock Exp.: 11/11/2019

60 Day Lock Exp.: 11/25/2019

W. Rate Sheet Dated: 9/26/2019

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	101.262	101.112	100.962	3.250	100.915	100.765	100.615	2.375	97.031	96.881	96.731	3.125	99.681	99.531	99.381
3.375	101.806	101.656	101.506	3.375	101.361	101.211	101.061	2.500	97.524	97.374	97.224	3.250	99.830	99.680	99.530
3.500	102.345	102.195	102.045	3.500	101.778	101.628	101.478	2.625	98.010	97.860	97.710	3.375	100.198	100.048	99.898
3.625	102.866	102.716	102.566	3.625	102.156	102.006	101.856	2.750	97.883	97.733	97.583	3.500	100.536	100.386	100.236
3.750	102.392	102.242	102.092	3.750	101.978	101.828	101.678	2.875	98.371	98.221	98.071	3.625	99.886	99.736	99.586
3.875	102.873	102.723	102.573	3.875	102.366	102.216	102.066	3.000	98.854	98.704	98.554	Margin = 2.250		Index = 1.860	
4.000	103.323	103.173	103.023	4.000	102.758	102.608	102.458	3.125	99.319	99.169	99.019				
4.125	103.735	103.585	103.435	4.125	103.102	102.952	102.802	3.250	100.791	100.641	100.491				
4.375	103.284	103.184	103.084	4.375	102.761	102.661	102.561	3.375	101.215	101.065	100.915				
4.500	103.710	103.610	103.510	4.500	103.094	102.994	102.894	3.500	101.609	101.459	101.309				
4.625	104.087	103.987	103.887	4.625	103.142	103.042	102.942	3.625	101.965	101.815	101.665				
4.750	104.212	104.112	104.012	4.750	103.230	103.130	103.030	3.750	102.249	102.099	101.949				
4.875	104.063	103.963	103.863	4.875	103.536	103.436	103.336	3.875	102.614	102.464	102.314				
5.000	104.424	104.324	104.224	5.000	103.810	103.710	103.610	4.000	102.984	102.834	102.684				
5.125	104.500	104.400	104.300	5.125	104.051	103.951	103.851	4.125	103.305	103.155	103.005				
5.375	104.612	104.512	104.412	5.375	104.211	104.111	104.011	4.250	102.659	102.509	102.359				
5.500	104.910	104.810	104.710	5.500	104.485	104.385	104.285	4.375	102.969	102.819	102.669				
5.625	105.175	105.075	104.975	5.625	104.726	104.626	104.526	4.500	103.283	103.133	102.983				
5.875	105.225	105.125	105.025	5.875	104.823	104.723	104.623	4.625	103.349	103.199	103.049				

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	100.112	99.962	99.812	3.250	99.915	99.765	99.615	2.375	96.031	95.881	95.731	3.125	98.681	98.531	98.381
3.375	100.656	100.506	100.356	3.375	100.361	100.211	100.061	2.500	96.524	96.374	96.224	3.250	98.830	98.680	98.530
3.500	101.195	101.045	100.895	3.500	100.778	100.628	100.478	2.625	97.010	96.860	96.710	3.375	99.198	99.048	98.898
3.625	101.716	101.566	101.416	3.625	101.156	101.006	100.856	2.750	96.883	96.733	96.583	3.500	99.536	99.386	99.236
3.750	101.242	101.092	100.942	3.750	100.978	100.828	100.678	2.875	97.371	97.221	97.071	3.625	98.886	98.736	98.586
3.875	101.723	101.573	101.423	3.875	101.366	101.216	101.066	3.000	97.854	97.704	97.554	Margin = 2.250		Index = 1.860	
4.000	102.173	102.023	101.873	4.000	101.758	101.608	101.458	3.125	98.319	98.169	98.019	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.585	102.435	102.285	4.125	102.102	101.952	101.802	3.250	99.791	99.641	99.491	Rate	30 Day	45 Day	60 Day
4.375	102.134	102.034	101.934	4.375	101.761	101.661	101.561	3.375	100.215	100.065	99.915	3.875	101.323	101.073	100.823
4.500	102.560	102.460	102.360	4.500	102.094	101.994	101.894	3.500	100.609	100.459	100.309	4.000	101.773	101.523	101.273
4.625	102.937	102.837	102.737	4.625	102.142	102.042	101.942	3.625	100.965	100.815	100.665	4.125	102.185	101.935	101.685
4.750	103.062	102.962	102.862	4.750	102.230	102.130	102.030	3.750	101.249	101.099	100.949	4.375	101.734	101.484	101.234
4.875	102.913	102.813	102.713	4.875	102.536	102.436	102.336	3.875	101.614	101.464	101.314	4.500	102.160	101.910	101.660
5.000	103.274	103.174	103.074	5.000	102.810	102.710	102.610	4.000	101.984	101.834	101.684	4.625	102.537	102.287	102.037
5.125	103.350	103.250	103.150	5.125	103.051	102.951	102.851	4.125	102.305	102.155	102.005	4.875	102.513	102.263	102.013
5.375	103.462	103.362	103.262	5.375	103.211	103.111	103.011	4.250	101.659	101.509	101.359	5.000	102.874	102.624	102.374
5.500	103.760	103.660	103.560	5.500	103.485	103.385	103.285	4.375	101.969	101.819	101.669	5.125	102.950	102.700	102.450
5.625	104.025	103.925	103.825	5.625	103.726	103.626	103.526	4.500	102.283	102.133	101.983	5.500	103.360	103.110	102.860
5.875	104.075	103.975	103.875	5.875	103.823	103.723	103.623	4.625	102.349	102.199	102.049	5.625	103.625	103.375	103.125

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	100.785	100.535	100.285	4.125	N/A	N/A	N/A
4.250	100.910	100.660	100.410	4.250	N/A	N/A	N/A
4.375	100.334	100.084	99.834	4.375	N/A	N/A	N/A
4.500	100.760	100.510	100.260	4.500	N/A	N/A	N/A
4.625	101.137	100.887	100.637	4.625	N/A	N/A	N/A
5.000	101.474	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 +1A, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006	
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	

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

Max USDA-GRH Rate		
Today:	9/26/2019	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	98.573	98.323	98.073	
4.000	99.023	98.773	98.523	
4.125	99.435	99.185	98.935	
4.375	98.984	98.734	98.484	
4.500	99.410	99.160	98.910	
4.625	99.787	99.537	99.287	
4.875	99.763	99.513	99.263	
5.000	100.124	99.874	99.624	
5.125	100.200	99.950	99.700	
5.500	100.610	100.360	100.110	
5.625	100.875	100.625	100.375	



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60 Day Lock Exp.:

11/25/2019

W. Rate Sheet Dated: 9/26/2019

Release Time: 10:00 am ET

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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	99.862	99.712	99.562	3.250	99.945	99.795	99.645	2.375	94.311	94.161	94.011	3.125	99.354	99.204	99.054
3.375	100.406	100.256	100.106	3.375	100.391	100.241	100.091	2.500	94.804	94.654	94.504	3.250	99.440	99.290	99.140
3.500	100.945	100.795	100.645	3.500	100.808	100.658	100.508	2.625	95.290	95.140	94.990	3.375	99.808	99.658	99.508
3.625	101.466	101.316	101.166	3.625	101.186	101.036	100.886	2.750	96.975	96.825	96.675	3.500	100.146	99.996	99.846
3.750	100.805	100.655	100.505	3.750	100.821	100.671	100.521	2.875	97.464	97.314	97.164	3.625	99.496	99.346	99.196
3.875	101.286	101.136	100.986	3.875	101.208	101.058	100.908	3.000	97.946	97.796	97.646	Margin = 2.250		Index = 1.860	
4.000	101.736	101.586	101.436	4.000	101.600	101.450	101.300	3.125	98.411	98.261	98.111				
4.125	102.147	101.997	101.847	4.125	101.944	101.794	101.644	3.250	99.821	99.671	99.521				
4.375	102.134	102.034	101.934	4.375	102.041	101.941	101.841	3.375	100.245	100.095	99.945				
4.500	102.560	102.460	102.360	4.500	102.374	102.274	102.174	3.500	100.639	100.489	100.339				
4.625	102.937	102.837	102.737	4.625	102.422	102.322	102.222	3.625	100.995	100.845	100.695				
4.750	102.812	102.712	102.612	4.750	102.260	102.160	102.060	3.750	101.092	100.942	100.792				
4.875	102.663	102.563	102.463	4.875	102.566	102.466	102.366	3.875	101.457	101.307	101.157				
5.000	103.024	102.924	102.824	5.000	102.840	102.740	102.640	4.000	101.826	101.676	101.526				
5.125	103.100	103.000	102.900	5.125	103.081	102.981	102.881	4.125	102.148	101.998	101.848				
5.375	102.900	102.800	102.700	5.375	102.928	102.828	102.728	4.250	101.939	101.789	101.639				
5.500	103.198	103.098	102.998	5.500	103.203	103.103	103.003	4.375	102.249	102.099	101.949				
5.625	103.462	103.362	103.262	5.625	103.444	103.344	103.244	4.500	102.563	102.413	102.263				
5.875	103.387	103.287	103.187	5.875	103.416	103.316	103.216	4.625	102.629	102.479	102.329				

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	98.712	98.562	98.412	3.250	98.515	98.365	98.215	2.375	94.631	94.481	94.331	3.125	97.344	97.194	97.044
3.375	99.256	99.106	98.956	3.375	98.961	98.811	98.661	2.500	95.124	94.974	94.824	3.250	97.430	97.280	97.130
3.500	99.795	99.645	99.495	3.500	99.378	99.228	99.078	2.625	95.610	95.460	95.310	3.375	97.798	97.648	97.498
3.625	100.316	100.166	100.016	3.625	99.756	99.606	99.456	2.750	96.327	96.177	96.027	3.500	98.136	97.986	97.836
3.750	99.655	99.505	99.355	3.750	99.391	99.241	99.091	2.875	96.815	96.665	96.515	3.625	97.486	97.336	97.186
3.875	100.136	99.986	99.836	3.875	99.778	99.628	99.478	3.000	97.298	97.148	96.998	Margin = 2.250		Index = 1.860	
4.000	100.586	100.436	100.286	4.000	100.170	100.020	99.870	3.125	97.762	97.612	97.462	30 Year OTC "Borrower Paid Only for USDA"			
4.125	100.997	100.847	100.697	4.125	100.514	100.364	100.214	3.250	98.954	98.804	98.654	Rate	30 Day	45 Day	60 Day
4.375	100.984	100.884	100.784	4.375	100.611	100.511	100.411	3.375	99.378	99.228	99.078	3.875	99.736	99.486	99.236
4.500	101.410	101.310	101.210	4.500	100.944	100.844	100.744	3.500	99.772	99.622	99.472	4.000	100.186	99.936	99.686
4.625	101.787	101.687	101.587	4.625	100.992	100.892	100.792	3.625	100.127	99.977	99.827	4.125	100.597	100.347	100.097
4.750	101.662	101.562	101.462	4.750	100.830	100.730	100.630	3.750	99.841	99.691	99.541	4.375	100.584	100.334	100.084
4.875	101.513	101.413	101.313	4.875	101.136	101.036	100.936	3.875	100.207	100.057	99.907	4.500	101.010	100.760	100.510
5.000	101.874	101.774	101.674	5.000	101.410	101.310	101.210	4.000	100.576	100.426	100.276	4.625	101.387	101.137	100.887
5.125	101.950	101.850	101.750	5.125	101.651	101.551	101.451	4.125	100.898	100.748	100.598	4.875	101.113	100.863	100.613
5.375	101.750	101.650	101.550	5.375	101.498	101.398	101.298	4.250	100.009	99.859	99.709	5.000	101.474	101.224	100.974
5.500	102.048	101.948	101.848	5.500	101.773	101.673	101.573	4.375	100.319	100.169	100.019	5.125	101.550	101.300	101.050
5.625	102.312	102.212	102.112	5.625	102.014	101.914	101.814	4.500	100.633	100.483	100.333	5.500	101.648	101.398	101.148
5.875	102.237	102.137	102.037	5.875	101.986	101.886	101.786	4.625	100.699	100.549	100.399	5.625	101.912	101.662	101.412

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	98.847	98.597	98.347	4.125	N/A	N/A	N/A
4.250	99.410	99.160	98.910	4.250	N/A	N/A	N/A
4.375	98.834	98.584	98.334	4.375	N/A	N/A	N/A
4.500	99.260	99.010	98.760	4.500	N/A	N/A	N/A
4.625	99.637	99.387	99.137	4.625	N/A	N/A	N/A
5.000	99.724	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							

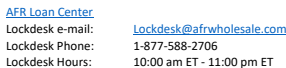
Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	9/26/2019	4.500%

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	96.986	96.736	96.486	
4.000	97.436	97.186	96.936	
4.125	97.847	97.597	97.347	
4.375	97.834	97.584	97.334	
4.500	98.260	98.010	97.760	
4.625	98.637	98.387	98.137	
4.875	98.363	98.113	97.863	
5.000	98.724	98.474	98.224	
5.125	98.800	98.550	98.300	
5.500	98.898	98.648	98.398	
5.625	99.162	98.912	98.662	

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)	



W. Rate Sheet Dated: 9/26/2019

Release Time: 10:00 am ET

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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)
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.			FHA ID# - 1358600006



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.:

10/28/2019

45 Day Lock Exp.:

11/11/2019

60 Day Lock Exp.:

11/25/2019

W. Rate Sheet Dated: 9/26/2019

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	99.534	99.434	99.334	3.375	99.869	99.769	99.669	3.375	99.869	99.769	99.669	4.000	101.947	101.847	101.747	4.000	101.572	101.472	101.372
3.375	100.119	100.019	99.919	3.500	100.361	100.261	100.161	3.500	100.361	100.261	100.161	4.125	102.014	101.914	101.814	4.125	101.639	101.539	101.439
3.500	100.611	100.511	100.411	3.625	100.646	100.546	100.446	3.625	100.646	100.546	100.446	4.250	102.115	102.015	101.915	4.250	101.740	101.640	101.540
3.625	100.896	100.796	100.696	3.750	101.261	101.161	101.061	3.750	101.261	101.161	101.061	4.375	102.440	102.340	102.240	4.375	102.065	101.965	101.865
3.750	101.511	101.411	101.311	3.875	101.717	101.617	101.517	3.875	101.717	101.617	101.517	4.500	102.672	102.572	102.472	4.500	102.047	101.947	101.847
3.875	101.967	101.867	101.767	3.990	101.972	101.872	101.772	3.990	101.972	101.872	101.772	4.625	102.707	102.607	102.507	4.625	102.082	101.982	101.882
3.990	102.347	102.247	102.147	4.000	102.072	101.972	101.872	4.000	102.072	101.972	101.872	4.750	102.649	102.549	102.449	4.750	102.024	101.924	101.824
4.000	102.447	102.347	102.247	4.125	102.139	102.039	101.939	4.125	102.139	102.039	101.939	4.875	102.974	102.874	102.774	4.875	102.349	102.249	102.149
4.125	102.514	102.414	102.314	4.250	102.314	102.214	102.114	4.250	102.314	102.214	102.114	4.990	103.114	103.014	102.914	4.990	102.414	102.314	102.214
4.250	102.689	102.589	102.489	4.375	102.639	102.539	102.439	4.375	102.639	102.539	102.439	5.000	103.214	103.114	103.014	5.000	102.514	102.414	102.314
4.375	103.014	102.914	102.814	4.500	102.621	102.521	102.421	4.500	102.621	102.521	102.421	5.125	102.639	102.539	102.439	5.125	101.639	101.539	101.439
4.500	103.246	103.146	103.046	4.625	102.656	102.556	102.456	4.625	102.656	102.556	102.456	5.250	102.317	102.210	102.117	5.250	101.317	101.210	101.117
4.625	103.281	103.181	103.081	4.750	103.053	102.953	102.853	4.750	103.053	102.953	102.853	5.375	102.578	102.471	102.378	5.375	102.578	102.471	102.378
4.750	103.678	103.578	103.478	4.875	103.378	103.278	103.178	4.875	103.378	103.278	103.178	5.500	102.840	102.732	102.640	5.500	102.840	102.732	102.640
4.875	104.003	103.903	103.803	4.990	103.143	103.043	102.943	4.990	103.143	103.043	102.943	5.625	103.429	103.321	103.229	5.625	103.429	103.321	103.229
4.990	104.143	104.043	103.943	5.000	103.243	103.143	103.043	5.000	103.243	103.143	103.043	5.750	103.720	103.612	103.520	5.750	103.720	103.612	103.520
5.000	104.243	104.143	104.043	5.125	103.658	103.558	103.458	5.125	103.658	103.558	103.458	5.875	103.837	103.729	103.637	5.875	103.837	103.729	103.637
5.125	104.658	104.558	104.458	5.250	104.178	104.071	103.978	5.250	104.178	104.071	103.978	5.990	103.766	103.658	103.566	5.990	103.766	103.658	103.566
5.250	105.178	105.071	104.978	5.375	105.439	105.332	105.239	5.375	105.439	105.332	105.239	6.000	103.866	103.758	103.666	6.000	103.866	103.758	103.666
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	101.572	101.472	101.372	3.250	99.698	99.598	99.498	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.376	101.276	101.176
4.125	101.639	101.539	101.439	3.375	100.301	100.201	100.101	3.375	100.301	100.201	100.101	3.375	100.301	100.201	100.101	3.500	101.634	101.534	101.434
4.250	101.740	101.640	101.540	3.500	100.669	100.569	100.469	3.500	100.669	100.569	100.469	3.500	100.669	100.569	100.469	3.625	101.849	101.749	101.649
4.375	102.065	101.965	101.865	3.625	101.372	101.272	101.172	3.625	101.372	101.272	101.172	3.625	101.372	101.272	101.172	3.750	102.374	102.274	102.174
4.500	102.047	101.947	101.847	3.750	101.826	101.726	101.626	3.750	101.826	101.726	101.626	3.750	101.826	101.726	101.626	3.875	102.494	102.394	102.294
4.625	102.082	101.982	101.882	3.875	102.169	102.069	101.969	3.875	102.169	102.069	101.969	3.875	102.169	102.069	101.969	3.990	102.779	102.679	102.579
4.750	102.024	101.924	101.824	3.990	102.477	102.377	102.277	3.990	102.477	102.377	102.277	3.990	102.477	102.377	102.277	4.000	102.879	102.779	102.679
4.875	102.349	102.249	102.149	4.000	102.577	102.477	102.377	4.000	102.577	102.477	102.377	4.000	102.577	102.477	102.377	4.125	103.118	103.018	102.918
4.990	102.114	102.014	101.914	4.125	102.718	102.618	102.518	4.125	102.718	102.618	102.518	4.125	102.718	102.618	102.518	4.250	103.568	103.468	103.368
5.000	102.214	102.114	102.014	4.250	102.928	102.828	102.728	4.250	102.928	102.828	102.728	4.250	102.928	102.828	102.728	4.375	103.911	103.811	103.711
5.125	101.639	101.539	101.439	4.375	103.251	103.151	103.051	4.375	103.251	103.151	103.051	4.375	103.251	103.151	103.051	4.500	103.206	103.106	103.006
5.250	101.317	101.210	101.117	4.500	103.530	103.430	103.330	4.500	103.530	103.430	103.330	4.500	103.530	103.430	103.330	4.625	103.650	103.550	103.450
5.375	102.578	102.471	102.378	4.625	103.542	103.442	103.342	4.625	103.542	103.442	103.342	4.625	103.542	103.442	103.342	4.750	103.974	103.874	103.774
5.500	102.840	102.732	102.640	4.750	103.828	103.728	103.628	4.750	103.828	103.728	103.628	4.750	103.828	103.728	103.628	4.875	104.240	104.140	104.040
5.625	103.429	103.321	103.229	4.875	104.248	104.148	104.048	4.875	104.248	104.148	104.048	4.875	104.248	104.148	104.048	4.990	104.018	103.918	103.818
5.750	103.720	103.612	103.520	4.990	104.467	104.367	104.267	4.990	104.467	104.367	104.267	4.990	104.467	104.367	104.267	5.000	104.118	104.018	103.918
5.875	103.837	103.729	103.637	5.000	104.567	104.467	104.367	5.000	104.567	104.467	104.367	5.000	104.567	104.467	104.367	5.125	104.404	104.304	104.204
5.990	103.766	103.658	103.566	5.125	104.777	104.677	104.577	5.125	104.777	104.677	104.577	5.125	104.777	104.677	104.577	5.250	104.504	104.404	104.304
6.000	103.866	103.758	103.666	5.250	105.081	104.981	104.881	5.250	105.081	104.981	104.881	5.250	105.081	104.981	104.881	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	101.376	101.276	101.176	3.375	101.376	101.276	101.176	3.375	100.613	100.513	100.413	3.375	100.613	100.513	100.413	3.375	100.613	100.513	100.413
3.500	101.634	101.534	101.434	3.500	101.634	101.534	101.434	3.500	100.871	100.771	100.671	3.500	100.871	100.771	100.671	3.500	100.871	100.771	100.671
3.625	101.849	101.749	101.649	3.625	101.849	101.749	101.649	3.625	100.991	100.891	100.791	3.625	100.991	100.891	100.791	3.625	100.991	100.891	100.791
3.750	102.374	102.274	102.174	3.750	102.374	102.274	102.174	3.750	101.116	101.016	100.916	3.750	101.116	101.016	100.916	3.750	101.116	101.016	100.916
3.875	102.494	102.394	102.294	3.875	102.494	102.394	102.294	3.875	101.236	101.136	101.036	3.875	101.236	101.136	101.036	3.875	101.236	101.136	101.036
3.990	102.779	102.679	102.579	3.990	102.779	102.679	102.579	3.990	101.521	101.421	101.321	3.990	101.521	101.421	101.321	3.990	101.521	101.421	101.321
4.000	102.879	102.779	102.679	4.000	102.879	102.779	102.679	4.000	101.621	101.521	101.421	4.000	101.621	101.521	101.421	4.000	101.621	101.521	101.421
4.125	103.118	103.018	102.918	4.125	103.118	103.018	102.918	4.125	101.364	101.264	101.164	4.125	101.364	101.264	101.164	4.125	101.364	101.264	101.164
4.250	103.568	103.468	103.368	4.250	103.568	103.468	103.368	4.250	101.814	101.714	101.614	4.250	101.814	101.714	101.614	4.250	101.814	101.714	101.614
4.375	103.786	103.686	103.586	4.375	103.786	103.686	103.586	4.375	102.157	102.057	101.957	4.375	102.032	101.932	101.832	4.375	102.032	101.932	101.832
4.500	103.081	102.981	102.881	4.500	103.081	102.981	102.881	4.500	101.099	1									



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.:

10/28/2019

45 Day Lock Exp.:

11/11/2019

60 Day Lock Exp.:

11/25/2019

W. Rate Sheet Dated: 9/26/2019

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	99.534	99.434	99.334	3.250	99.698	99.598	99.498	3.375	101.376	101.276	101.176	4.000	101.597	101.497	101.397	3.375	100.313	100.213	100.113
3.375	100.119	100.019	99.919	3.375	100.301	100.201	100.101	3.500	101.634	101.534	101.434	4.125	101.664	101.564	101.464	3.500	100.571	100.471	100.371
3.500	100.611	100.511	100.411	3.500	100.669	100.569	100.469	3.625	101.849	101.749	101.649	4.250	101.765	101.665	101.565	3.625	100.291	100.191	100.091
3.625	100.896	100.796	100.696	3.625	101.372	101.272	101.172	3.750	102.374	102.274	102.174	4.375	102.090	101.990	101.890	3.750	100.816	100.716	100.616
3.750	101.511	101.411	101.311	3.750	101.826	101.726	101.626	3.875	102.494	102.394	102.294	4.500	102.322	102.222	102.122	3.875	100.936	100.836	100.736
3.875	101.967	101.867	101.767	3.875	102.169	102.069	101.969	3.990	102.779	102.679	102.579	4.625	102.357	102.257	102.157	3.990	101.221	101.121	101.021
3.990	102.347	102.247	102.147	3.990	102.477	102.377	102.277	4.000	102.879	102.779	102.679	4.750	102.299	102.199	102.099	4.000	101.321	101.221	101.121
4.000	102.447	102.347	102.247	4.000	102.577	102.477	102.377	4.125	103.118	103.018	102.918	4.875	102.624	102.524	102.424	4.125	101.064	100.964	100.864
4.125	102.514	102.414	102.314	4.125	102.718	102.618	102.518	4.250	103.568	103.468	103.368	4.990	102.764	102.664	102.564	4.250	101.514	101.414	101.314
4.250	102.689	102.589	102.489	4.250	102.928	102.828	102.728	4.375	103.911	103.811	103.711	5.000	102.864	102.764	102.664	4.375	101.857	101.757	101.657
4.375	103.014	102.914	102.814	4.375	103.251	103.151	103.051	4.500	103.206	103.106	103.006	5.125	102.289	102.189	102.089	4.500	100.799	100.699	100.599
4.500	103.246	103.146	103.046	4.500	103.530	103.430	103.330	4.625	103.650	103.550	103.450	5.250	101.967	101.860	101.767	4.625	101.243	101.143	101.043
4.625	103.281	103.181	103.081	4.625	103.542	103.442	103.342	4.750	103.974	103.874	103.774	5.375	102.228	102.121	102.028	4.750	101.567	101.467	101.367
4.750	103.678	103.578	103.478	4.750	103.828	103.728	103.628	4.875	104.240	104.140	104.040	5.500	102.490	102.382	102.290	4.875	101.833	101.733	101.633
4.875	104.003	103.903	103.803	4.875	104.248	104.148	104.048	4.990	104.018	103.918	103.818	5.625	103.079	102.971	102.879	4.990	102.111	102.011	101.911
4.990	104.143	104.043	103.943	4.990	104.467	104.367	104.267	5.000	104.118	104.018	103.918	5.750	103.370	103.262	103.170	5.000	102.211	102.111	102.011
5.000	104.243	104.143	104.043	5.000	104.567	104.467	104.367	5.125	104.404	104.304	104.204	5.875	103.487	103.379	103.287	5.125	102.497	102.397	102.297
5.125	104.658	104.558	104.458	5.125	104.777	104.677	104.577	5.250	104.504	104.404	104.304	5.990	103.416	103.308	103.216	5.250	102.597	102.497	102.397
5.250	105.178	105.071	104.978	5.250	105.081	104.981	104.881	5.375	N/A	N/A	N/A	6.000	103.516	103.408	103.316	5.375	N/A	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.:

10/28/2019

45 Day Lock Exp.:

11/11/2019

60 Day Lock Exp.:

11/25/2019

W. Rate Sheet Dated: 9/26/2019

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	98.537	98.475	98.412	
3.500	99.010	98.947	98.885	
3.625	99.362	99.300	99.237	
3.750	99.826	99.764	99.701	
3.875	100.100	100.038	99.975	
4.000	100.337	100.274	100.212	
4.125	100.590	100.527	100.465	
4.250	100.793	100.730	100.668	
4.375	101.052	100.990	100.927	
4.500	101.312	101.249	101.187	
4.625	101.551	101.488	101.426	
4.750	101.806	101.743	101.681	
4.875	102.028	101.966	101.903	

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	98.502	98.377	98.252	
3.375	98.964	98.839	98.714	
3.500	99.335	99.210	99.085	
3.625	99.681	99.556	99.431	
3.750	100.193	100.068	99.943	
3.875	100.512	100.387	100.262	
4.000	100.851	100.726	100.601	
4.125	100.989	100.864	100.739	
4.250	101.296	101.171	101.046	
4.375	101.575	101.450	101.325	
4.500	101.734	101.609	101.484	

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	96.809	96.684	96.559	
3.375	97.212	97.087	96.962	
3.500	97.587	97.462	97.337	
3.625	97.938	97.813	97.688	
3.750	98.523	98.398	98.273	
3.875	98.830	98.705	98.580	
4.000	99.114	98.989	98.864	
4.125	99.398	99.273	99.148	
4.250	99.682	99.557	99.432	
4.375	99.965	99.840	99.715	
4.500	100.255	100.130	100.005	
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 <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)