



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.: 10/28/2019

45 Day Lock Exp.: 11/11/2019

60 Day Lock Exp.: 11/26/2019

W. Rate Sheet Dated: 9/27/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	101.231	101.081	100.931	3.250	100.883	100.733	100.583	2.375	96.965	96.815	96.665	3.125	99.681	99.531	99.381
3.375	101.775	101.625	101.475	3.375	101.330	101.180	101.030	2.500	97.458	97.308	97.158	3.250	99.830	99.680	99.530
3.500	102.314	102.164	102.014	3.500	101.747	101.597	101.447	2.625	97.943	97.793	97.643	3.375	100.198	100.048	99.898
3.625	102.835	102.685	102.535	3.625	102.124	101.974	101.824	2.750	97.848	97.698	97.548	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	98.336	98.186	98.036	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	98.819	98.669	98.519	Margin = 2.250		Index = 1.860	
4.000	103.323	103.173	103.023	4.000	102.758	102.608	102.458	3.125	99.283	99.133	98.983				
4.125	103.735	103.585	103.435	4.125	103.102	102.952	102.802	3.250	100.787	100.637	100.487				
4.375	103.299	103.199	103.099	4.375	102.776	102.676	102.576	3.375	101.211	101.061	100.911				
4.500	103.725	103.625	103.525	4.500	103.110	103.010	102.910	3.500	101.606	101.456	101.306				
4.625	104.103	104.003	103.903	4.625	103.158	103.058	102.958	3.625	101.961	101.811	101.661				
4.750	104.228	104.128	104.028	4.750	103.215	103.115	103.015	3.750	102.210	102.060	101.910				
4.875	104.047	103.947	103.847	4.875	103.520	103.420	103.320	3.875	102.575	102.425	102.275				
5.000	104.409	104.309	104.209	5.000	103.795	103.695	103.595	4.000	102.945	102.795	102.645				
5.125	104.484	104.384	104.284	5.125	104.036	103.936	103.836	4.125	103.266	103.116	102.966				
5.375	104.768	104.668	104.568	5.375	104.367	104.267	104.167	4.250	102.612	102.462	102.312				
5.500	105.066	104.966	104.866	5.500	104.641	104.541	104.441	4.375	102.922	102.772	102.622				
5.625	105.331	105.231	105.131	5.625	104.882	104.782	104.682	4.500	103.236	103.086	102.936				
5.875	105.381	105.281	105.181	5.875	104.980	104.880	104.780	4.625	103.302	103.152	103.002				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.081	99.931	99.781	3.250	99.883	99.733	99.583	2.375	95.965	95.815	95.665	3.125	98.681	98.531	98.381
3.375	100.625	100.475	100.325	3.375	100.330	100.180	100.030	2.500	96.458	96.308	96.158	3.250	98.830	98.680	98.530
3.500	101.164	101.014	100.864	3.500	100.747	100.597	100.447	2.625	96.943	96.793	96.643	3.375	99.198	99.048	98.898
3.625	101.685	101.535	101.385	3.625	101.124	100.974	100.824	2.750	96.848	96.698	96.548	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	97.336	97.186	97.036	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	97.819	97.669	97.519	Margin = 2.250		Index = 1.860	
4.000	102.173	102.023	101.873	4.000	101.758	101.608	101.458	3.125	98.283	98.133	97.983	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	99.787	99.637	99.487	Rate	30 Day	45 Day	60 Day
4.375	102.149	102.049	101.949	4.375	101.776	101.676	101.576	3.375	100.211	100.061	99.911	3.875	101.323	101.073	100.823
4.500	102.575	102.475	102.375	4.500	102.110	102.010	101.910	3.500	100.606	100.456	100.306	4.000	101.773	101.523	101.273
4.625	102.953	102.853	102.753	4.625	102.158	102.058	101.958	3.625	100.961	100.811	100.661	4.125	102.185	101.935	101.685
4.750	103.078	102.978	102.878	4.750	102.215	102.115	102.015	3.750	101.210	101.060	100.910	4.375	101.749	101.499	101.249
4.875	102.897	102.797	102.697	4.875	102.520	102.420	102.320	3.875	101.575	101.425	101.275	4.500	102.175	101.925	101.675
5.000	103.259	103.159	103.059	5.000	102.795	102.695	102.595	4.000	101.945	101.795	101.645	4.625	102.553	102.303	102.053
5.125	103.334	103.234	103.134	5.125	103.036	102.936	102.836	4.125	102.266	102.116	101.966	4.875	102.497	102.247	101.997
5.375	103.618	103.518	103.418	5.375	103.367	103.267	103.167	4.250	101.612	101.462	101.312	5.000	102.859	102.609	102.359
5.500	103.916	103.816	103.716	5.500	103.641	103.541	103.441	4.375	101.922	101.772	101.622	5.125	102.934	102.684	102.434
5.625	104.181	104.081	103.981	5.625	103.882	103.782	103.682	4.500	102.236	102.086	101.936	5.500	103.516	103.266	103.016
5.875	104.231	104.131	104.031	5.875	103.980	103.880	103.780	4.625	102.302	102.152	102.002	5.625	103.781	103.531	103.281

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	100.349	100.099	99.849	4.375	N/A	N/A	N/A
4.500	100.775	100.525	100.275	4.500	N/A	N/A	N/A
4.625	101.153	100.903	100.653	4.625	N/A	N/A	N/A
5.000	101.459	101.209	100.959	5.000	N/A	N/A	N/A
5.125	101.534	101.284	101.034	5.125	N/A	N/A	N/A
5.250	101.788	101.538	101.288	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:	9/27/2019	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	98.999	98.749	98.499	
4.500	99.425	99.175	98.925	
4.625	99.803	99.553	99.303	
4.875	99.747	99.497	99.247	
5.000	100.109	99.859	99.609	
5.125	100.184	99.934	99.684	
5.500	100.766	100.516	100.266	
5.625	101.031	100.781	100.531	



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10/28/2019

45 Day Lock Exp.:

11/11/2019

60 Day Lock Exp.:

11/26/2019

W. Rate Sheet Dated: 9/27/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.831	99.681	99.531	3.250	99.913	99.763	99.613	2.375	94.245	94.095	93.945	3.125	99.354	99.204	99.054
3.375	100.375	100.225	100.075	3.375	100.360	100.210	100.060	2.500	94.738	94.588	94.438	3.250	99.440	99.290	99.140
3.500	100.914	100.764	100.614	3.500	100.777	100.627	100.477	2.625	95.223	95.073	94.923	3.375	99.808	99.658	99.508
3.625	101.435	101.285	101.135	3.625	101.154	101.004	100.854	2.750	96.940	96.790	96.640	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	97.428	97.278	97.128	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	97.911	97.761	97.611	Margin = 2.250		Index = 1.860	
4.000	101.736	101.586	101.436	4.000	101.600	101.450	101.300	3.125	98.376	98.226	98.076				
4.125	102.147	101.997	101.847	4.125	101.944	101.794	101.644	3.250	99.817	99.667	99.517				
4.375	102.149	102.049	101.949	4.375	102.056	101.956	101.856	3.375	100.241	100.091	99.941				
4.500	102.575	102.475	102.375	4.500	102.390	102.290	102.190	3.500	100.636	100.486	100.336				
4.625	102.953	102.853	102.753	4.625	102.438	102.338	102.238	3.625	100.991	100.841	100.691				
4.750	102.828	102.728	102.628	4.750	102.245	102.145	102.045	3.750	101.053	100.903	100.753				
4.875	102.647	102.547	102.447	4.875	102.550	102.450	102.350	3.875	101.418	101.268	101.118				
5.000	103.009	102.909	102.809	5.000	102.825	102.725	102.625	4.000	101.787	101.637	101.487				
5.125	103.084	102.984	102.884	5.125	103.066	102.966	102.866	4.125	102.109	101.959	101.809				
5.375	103.056	102.956	102.856	5.375	103.085	102.985	102.885	4.250	101.892	101.742	101.592				
5.500	103.354	103.254	103.154	5.500	103.359	103.259	103.159	4.375	102.202	102.052	101.902				
5.625	103.618	103.518	103.418	5.625	103.600	103.500	103.400	4.500	102.516	102.366	102.216				
5.875	103.543	103.443	103.343	5.875	103.572	103.472	103.372	4.625	102.582	102.432	102.282				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	98.681	98.531	98.381	3.250	98.483	98.333	98.183	2.375	94.565	94.415	94.265	3.125	97.344	97.194	97.044
3.375	99.225	99.075	98.925	3.375	98.930	98.780	98.630	2.500	95.058	94.908	94.758	3.250	97.430	97.280	97.130
3.500	99.764	99.614	99.464	3.500	99.347	99.197	99.047	2.625	95.543	95.393	95.243	3.375	97.798	97.648	97.498
3.625	100.285	100.135	99.985	3.625	99.724	99.574	99.424	2.750	96.292	96.142	95.992	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	96.780	96.630	96.480	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	97.262	97.112	96.962	Margin = 2.250		Index = 1.860	
4.000	100.586	100.436	100.286	4.000	100.170	100.020	99.870	3.125	97.727	97.577	97.427	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	98.950	98.800	98.650	Rate	30 Day	45 Day	60 Day
4.375	100.999	100.899	100.799	4.375	100.626	100.526	100.426	3.375	99.374	99.224	99.074	3.875	99.736	99.486	99.236
4.500	101.425	101.325	101.225	4.500	100.960	100.860	100.760	3.500	99.768	99.618	99.468	4.000	100.186	99.936	99.686
4.625	101.803	101.703	101.603	4.625	101.008	100.908	100.808	3.625	100.123	99.973	99.823	4.125	100.597	100.347	100.097
4.750	101.678	101.578	101.478	4.750	100.815	100.715	100.615	3.750	99.802	99.652	99.502	4.375	100.599	100.349	100.099
4.875	101.497	101.397	101.297	4.875	101.120	101.020	100.920	3.875	100.168	100.018	99.868	4.500	101.025	100.775	100.525
5.000	101.859	101.759	101.659	5.000	101.395	101.295	101.195	4.000	100.537	100.387	100.237	4.625	101.403	101.153	100.903
5.125	101.934	101.834	101.734	5.125	101.636	101.536	101.436	4.125	100.859	100.709	100.559	4.875	101.097	100.847	100.597
5.375	101.906	101.806	101.706	5.375	101.655	101.555	101.455	4.250	99.962	99.812	99.662	5.000	101.459	101.209	100.959
5.500	102.204	102.104	102.004	5.500	101.929	101.829	101.729	4.375	100.272	100.122	99.972	5.125	101.534	101.284	101.034
5.625	102.468	102.368	102.268	5.625	102.170	102.070	101.970	4.500	100.586	100.436	100.286	5.500	101.804	101.554	101.304
5.875	102.393	102.293	102.193	5.875	102.142	102.042	101.942	4.625	100.652	100.502	100.352	5.625	102.068	101.818	101.568

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	98.849	98.599	98.349	4.375	N/A	N/A	N/A
4.500	99.275	99.025	98.775	4.500	N/A	N/A	N/A
4.625	99.653	99.403	99.153	4.625	N/A	N/A	N/A
5.000	99.709	99.459	99.209	5.000	N/A	N/A	N/A
5.125	99.784	99.534	99.284	5.125	N/A	N/A	N/A
5.250	99.726	99.476	99.226	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:	9/27/2019	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	97.849	97.599	97.349	
4.500	98.275	98.025	97.775	
4.625	98.653	98.403	98.153	
4.875	98.347	98.097	97.847	
5.000	98.709	98.459	98.209	
5.125	98.784	98.534	98.284	
5.500	99.054	98.804	98.554	
5.625	99.318	99.068	98.818	

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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@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.: 11/26/2019

W. Rate Sheet Dated: 9/27/2019

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	99.481	99.381	99.281	3.375	99.817	99.717	99.617	3.375	99.817	99.717	99.617	4.000	101.919	101.819	101.719	4.000	101.544	101.444	101.344
3.375	100.067	99.967	99.867	3.500	100.312	100.212	100.112	3.500	100.312	100.212	100.112	4.125	101.986	101.886	101.786	4.125	101.611	101.511	101.411
3.500	100.562	100.462	100.362	3.625	100.598	100.498	100.398	3.625	100.598	100.498	100.398	4.250	102.085	101.985	101.885	4.250	101.710	101.610	101.510
3.625	100.848	100.748	100.648	3.750	101.232	101.132	101.032	3.750	101.232	101.132	101.032	4.375	102.409	102.309	102.209	4.375	102.034	101.934	101.834
3.750	101.482	101.382	101.282	3.875	101.688	101.588	101.488	3.875	101.688	101.588	101.488	4.500	102.643	102.543	102.443	4.500	102.018	101.918	101.818
3.875	101.938	101.838	101.738	3.990	101.944	101.844	101.744	3.990	101.944	101.844	101.744	4.625	102.676	102.576	102.476	4.625	102.051	101.951	101.851
3.990	102.319	102.219	102.119	4.000	102.044	101.944	101.844	4.000	102.044	101.944	101.844	4.750	102.664	102.564	102.464	4.750	102.039	101.939	101.839
4.000	102.419	102.319	102.219	4.125	102.111	102.011	101.911	4.125	102.111	102.011	101.911	4.875	102.988	102.888	102.788	4.875	102.363	102.263	102.163
4.125	102.486	102.386	102.286	4.250	102.284	102.184	102.084	4.250	102.284	102.184	102.084	4.990	103.129	103.029	102.929	4.990	102.129	102.029	101.929
4.250	102.659	102.559	102.459	4.375	102.608	102.508	102.408	4.375	102.608	102.508	102.408	5.000	103.229	103.129	103.029	5.000	102.229	102.129	102.029
4.375	102.983	102.883	102.783	4.500	102.592	102.492	102.392	4.500	102.592	102.492	102.392	5.125	102.655	102.555	102.455	5.125	101.655	101.555	101.455
4.500	103.217	103.117	103.017	4.625	102.625	102.525	102.425	4.625	102.625	102.525	102.425	5.250	102.322	102.222	102.122	5.250	101.322	101.222	101.122
4.625	103.250	103.150	103.050	4.750	103.068	102.968	102.868	4.750	103.068	102.968	102.868	5.375	102.582	102.472	102.372	5.375	102.582	102.472	102.372
4.750	103.693	103.593	103.493	4.875	103.392	103.292	103.192	4.875	103.392	103.292	103.192	5.500	102.843	102.735	102.643	5.500	102.843	102.735	102.643
4.875	104.017	103.917	103.817	4.990	103.158	103.058	102.958	4.990	103.158	103.058	102.958	5.625	103.430	103.322	103.230	5.625	103.430	103.322	103.230
4.990	104.158	104.058	103.958	5.000	103.258	103.158	103.058	5.000	103.258	103.158	103.058	5.750	103.720	103.612	103.520	5.750	103.720	103.612	103.520
5.000	104.258	104.158	104.058	5.125	103.674	103.574	103.474	5.125	103.674	103.574	103.474	5.875	103.836	103.728	103.636	5.875	103.836	103.728	103.636
5.125	104.674	104.574	104.474	5.250	104.183	104.075	103.983	5.250	104.183	104.075	103.983	5.990	103.763	103.655	103.563	5.990	103.763	103.655	103.563
5.250	105.183	105.075	104.983	5.375	105.443	105.335	105.243	5.375	105.443	105.335	105.243	6.000	103.863	103.755	103.663	6.000	103.863	103.755	103.663
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	101.544	101.444	101.344	3.250	99.629	99.529	99.429	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.317	101.217	101.117
4.125	101.611	101.511	101.411	3.375	100.235	100.135	100.035	3.375	100.235	100.135	100.035	3.375	100.235	100.135	100.035	3.500	101.572	101.472	101.372
4.250	101.710	101.610	101.510	3.500	100.605	100.505	100.405	3.500	100.605	100.505	100.405	3.500	100.605	100.505	100.405	3.625	101.834	101.734	101.634
4.375	102.034	101.934	101.834	3.625	101.341	101.241	101.141	3.625	101.341	101.241	101.141	3.625	101.341	101.241	101.141	3.750	102.358	102.258	102.158
4.500	102.018	101.918	101.818	3.750	101.795	101.695	101.595	3.750	101.795	101.695	101.595	3.750	101.795	101.695	101.595	3.875	102.478	102.378	102.278
4.625	102.051	101.951	101.851	3.875	102.138	102.038	101.938	3.875	102.138	102.038	101.938	3.875	102.138	102.038	101.938	3.990	102.764	102.664	102.564
4.750	102.039	101.939	101.839	3.990	102.446	102.346	102.246	3.990	102.446	102.346	102.246	3.990	102.446	102.346	102.246	4.000	102.864	102.764	102.664
4.875	102.363	102.263	102.163	4.000	102.546	102.446	102.346	4.000	102.546	102.446	102.346	4.000	102.546	102.446	102.346	4.125	103.087	102.987	102.887
4.990	102.129	102.029	101.929	4.125	102.686	102.586	102.486	4.125	102.686	102.586	102.486	4.125	102.686	102.586	102.486	4.250	103.537	103.437	103.337
5.000	102.229	102.129	102.029	4.250	102.889	102.789	102.689	4.250	102.889	102.789	102.689	4.250	102.889	102.789	102.689	4.375	103.880	103.780	103.680
5.125	101.655	101.555	101.455	4.375	103.211	103.111	103.011	4.375	103.211	103.111	103.011	4.375	103.211	103.111	103.011	4.500	103.160	103.060	102.957
5.250	101.322	101.224	101.122	4.500	103.491	103.391	103.291	4.500	103.491	103.391	103.291	4.500	103.491	103.391	103.291	4.625	103.603	103.503	103.400
5.375	102.582	102.474	102.382	4.625	103.501	103.401	103.301	4.625	103.501	103.401	103.301	4.625	103.501	103.401	103.301	4.750	103.927	103.827	103.724
5.500	102.843	102.735	102.643	4.750	103.848	103.748	103.648	4.750	103.848	103.748	103.648	4.750	103.848	103.748	103.648	4.875	104.191	104.091	103.991
5.625	103.430	103.322	103.230	4.875	104.267	104.167	104.067	4.875	104.267	104.167	104.067	4.875	104.267	104.167	104.067	4.990	103.973	103.873	103.773
5.750	103.720	103.612	103.520	4.990	104.484	104.384	104.284	4.990	104.484	104.384	104.284	4.990	104.484	104.384	104.284	5.000	104.073	103.973	103.873
5.875	103.836	103.728	103.636	5.000	104.584	104.484	104.384	5.000	104.584	104.484	104.384	5.000	104.584	104.484	104.384	5.125	104.357	104.257	104.157
5.990	103.763	103.655	103.563	5.125	104.800	104.700	104.600	5.125	104.800	104.700	104.600	5.125	104.800	104.700	104.600	5.250	104.456	104.356	104.256
6.000	103.863	103.755	103.663	5.250	105.101	105.001	104.901	5.250	105.101	105.001	104.901	5.250	105.101	105.001	104.901	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	101.317	101.217	101.117	3.375	101.317	101.217	101.117	3.375	100.554	100.454	100.354	3.375	100.554	100.454	100.354	3.375	100.554	100.454	100.354
3.500	101.572	101.472	101.372	3.500	101.572	101.472	101.372	3.500	100.809	100.709	100.609	3.500	100.809	100.709	100.609	3.500	100.809	100.709	100.609
3.625	101.834	101.734	101.634	3.625	101.834	101.734	101.634	3.625	100.576	100.476	100.376	3.625	100.576	100.476	100.376	3.625	100.576	100.476	100.376
3.750	102.358	102.258	102.158	3.750	102.358	102.258	102.158	3.750	101.100	101.000	100.900	3.750	101.100	101.000	100.900	3.750	101.100	101.000	100.900
3.875	102.478	102.378	102.278	3.875	102.478	102.378	102.278	3.875	101.220	101.120	101.020	3.875	101.220	101.120	101.020	3.875	101.220	101.120	101.020
3.990	102.764	102.664	102.564	3.990	102.764	102.664	102.564	3.990	101.506	101.406	101.306	3.990	101.506	101.406	101.306	3.990	101.506	101.406	101.306
4.000	102.864	102.764	102.664	4.000	102.864	102.764	102.664	4.000	101.606	101.506	101.406	4.000	101.606	101.506	101.406	4.000	101.606	101.506	101.406
4.125	103.087	102.987	102.887	4.125	103.087	102.987	102.887	4.125	101.333	101.233	101.133	4.125	101.333	101.233	101.133	4.125	101.333	101.233	101.133
4.250	103.537	103.437	103.337	4.250	103.537	103.437	103.337	4.250	101.783	101.683	101.583	4.250	101.783	101.683	101.583	4.250	101.783	101.683	101.583
4.375	103.755	103.655	103.555	4.375	103.755	103.655	103.555	4.375	102.126										



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.:

10/28/2019

45 Day Lock Exp.:

11/11/2019

60 Day Lock Exp.:

11/26/2019

W. Rate Sheet Dated: 9/27/2019

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	99.481	99.381	99.281	3.250	99.629	99.529	99.429	3.375	101.317	101.217	101.117	4.000	101.569	101.469	101.369	3.375	100.254	100.154	100.054
3.375	100.067	99.967	99.867	3.375	100.235	100.135	100.035	3.500	101.572	101.472	101.372	4.125	101.636	101.536	101.436	3.500	100.509	100.409	100.309
3.500	100.562	100.462	100.362	3.500	100.605	100.505	100.405	3.625	101.834	101.734	101.634	4.250	101.735	101.635	101.535	3.625	100.276	100.176	100.076
3.625	100.848	100.748	100.648	3.625	101.341	101.241	101.141	3.750	102.358	102.258	102.158	4.375	102.059	101.959	101.859	3.750	100.800	100.700	100.600
3.750	101.482	101.382	101.282	3.750	101.795	101.695	101.595	3.875	102.478	102.378	102.278	4.500	102.293	102.193	102.093	3.875	100.920	100.820	100.720
3.875	101.938	101.838	101.738	3.875	102.138	102.038	101.938	3.990	102.764	102.664	102.564	4.625	102.326	102.226	102.126	3.990	101.206	101.106	101.006
3.990	102.319	102.219	102.119	3.990	102.446	102.346	102.246	4.000	102.864	102.764	102.664	4.750	102.314	102.214	102.114	4.000	101.306	101.206	101.106
4.000	102.419	102.319	102.219	4.000	102.546	102.446	102.346	4.125	103.087	102.987	102.887	4.875	102.638	102.538	102.438	4.125	101.033	100.933	100.833
4.125	102.486	102.386	102.286	4.125	102.686	102.586	102.486	4.250	103.537	103.437	103.337	4.990	102.779	102.679	102.579	4.250	101.483	101.383	101.283
4.250	102.659	102.559	102.459	4.250	102.889	102.789	102.689	4.375	103.880	103.780	103.680	5.000	102.879	102.779	102.679	4.375	101.826	101.726	101.626
4.375	102.983	102.883	102.783	4.375	103.211	103.111	103.011	4.500	103.160	103.060	102.957	5.125	102.305	102.205	102.105	4.500	100.753	100.653	100.550
4.500	103.217	103.117	103.017	4.500	103.491	103.391	103.291	4.625	103.603	103.503	103.400	5.250	101.972	101.864	101.772	4.625	101.196	101.096	100.993
4.625	103.250	103.150	103.050	4.625	103.501	103.401	103.301	4.750	103.927	103.827	103.724	5.375	102.232	102.124	102.032	4.750	101.520	101.420	101.317
4.750	103.693	103.593	103.493	4.750	103.848	103.748	103.648	4.875	104.191	104.091	103.991	5.500	102.493	102.385	102.293	4.875	101.784	101.684	101.584
4.875	104.017	103.917	103.817	4.875	104.267	104.167	104.067	4.990	104.973	103.873	103.773	5.625	103.080	102.972	102.880	4.990	102.066	101.966	101.866
4.990	104.158	104.058	103.958	4.990	104.484	104.384	104.284	5.000	104.073	103.973	103.873	5.750	103.370	103.262	103.170	5.000	102.166	102.066	101.966
5.000	104.258	104.158	104.058	5.000	104.584	104.484	104.384	5.125	104.357	104.257	104.157	5.875	103.486	103.378	103.286	5.125	102.450	102.350	102.250
5.125	104.674	104.574	104.474	5.125	104.800	104.700	104.600	5.250	104.456	104.356	104.256	5.990	103.413	103.305	103.213	5.250	102.549	102.449	102.349
5.250	105.183	105.075	104.983	5.250	105.101	105.001	104.901	5.375	N/A	N/A	N/A	6.000	103.513	103.405	103.313	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%	97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@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.:

11/26/2019

W. Rate Sheet Dated: 9/27/2019

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	98.493	98.431	98.368	
3.500	98.965	98.903	98.840	
3.625	99.317	99.255	99.192	
3.750	99.780	99.718	99.655	
3.875	100.054	99.992	99.929	
4.000	100.290	100.228	100.165	
4.125	100.543	100.481	100.418	
4.250	100.746	100.684	100.621	
4.375	101.005	100.943	100.880	
4.500	101.264	101.202	101.139	
4.625	101.503	101.441	101.378	
4.750	101.758	101.696	101.633	
4.875	101.981	101.918	101.856	

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	98.440	98.315	98.190	
3.375	98.901	98.776	98.651	
3.500	99.272	99.147	99.022	
3.625	99.618	99.493	99.368	
3.750	100.130	100.005	99.880	
3.875	100.447	100.322	100.197	
4.000	100.786	100.661	100.536	
4.125	100.924	100.799	100.674	
4.250	101.231	101.106	100.981	
4.375	101.510	101.385	101.260	
4.500	101.668	101.543	101.418	

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	96.750	96.625	96.500	
3.375	97.154	97.029	96.904	
3.500	97.528	97.403	97.278	
3.625	97.879	97.754	97.629	
3.750	98.464	98.339	98.214	
3.875	98.769	98.644	98.519	
4.000	99.054	98.929	98.804	
4.125	99.337	99.212	99.087	
4.250	99.621	99.496	99.371	
4.375	99.904	99.779	99.654	
4.500	100.194	100.069	99.944	
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)