



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.: 10/30/2019

45 Day Lock Exp.: 11/14/2019

60 Day Lock Exp.: 11/29/2019

W. Rate Sheet Dated: 9/30/2019

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	101.471	101.321	101.171	3.250	101.124	100.974	100.824	2.375	96.924	96.774	96.624	3.125	99.781	99.631	99.481
3.375	102.015	101.865	101.715	3.375	101.571	101.421	101.271	2.500	97.417	97.267	97.117	3.250	99.930	99.780	99.630
3.500	102.555	102.405	102.255	3.500	101.987	101.837	101.687	2.625	97.903	97.753	97.603	3.375	100.298	100.148	99.998
3.625	103.076	102.926	102.776	3.625	102.365	102.215	102.065	2.750	98.049	97.899	97.749	3.500	100.636	100.486	100.336
3.750	102.602	102.452	102.302	3.750	102.187	102.037	101.887	2.875	98.537	98.387	98.237	3.625	99.986	99.836	99.686
3.875	103.082	102.932	102.782	3.875	102.575	102.425	102.275	3.000	99.020	98.870	98.720	Margin = 2.250		Index = 1.860	
4.000	103.533	103.383	103.233	4.000	102.967	102.817	102.667	3.125	99.485	99.335	99.185				
4.125	103.944	103.794	103.644	4.125	103.311	103.161	103.011	3.250	100.918	100.768	100.618				
4.375	103.446	103.346	103.246	4.375	102.923	102.823	102.723	3.375	101.343	101.193	101.043				
4.500	103.872	103.772	103.672	4.500	103.256	103.156	103.056	3.500	101.737	101.587	101.437				
4.625	104.250	104.150	104.050	4.625	103.304	103.204	103.104	3.625	102.092	101.942	101.792				
4.750	104.375	104.275	104.175	4.750	103.315	103.215	103.115	3.750	102.326	102.176	102.026				
4.875	104.147	104.047	103.947	4.875	103.620	103.520	103.420	3.875	102.691	102.541	102.391				
5.000	104.509	104.409	104.309	5.000	103.895	103.795	103.695	4.000	103.060	102.910	102.760				
5.125	104.584	104.484	104.384	5.125	104.136	104.036	103.936	4.125	103.382	103.232	103.082				
5.375	104.915	104.815	104.715	5.375	104.514	104.414	104.314	4.250	102.946	102.796	102.646				
5.500	105.213	105.113	105.013	5.500	104.788	104.688	104.588	4.375	103.257	103.107	102.957				
5.625	105.478	105.378	105.278	5.625	105.029	104.929	104.829	4.500	103.571	103.421	103.271				
5.875	105.528	105.428	105.328	5.875	105.126	105.026	104.926	4.625	103.636	103.486	103.336				

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	100.321	100.171	100.021	3.250	100.124	99.974	99.824	2.375	95.924	95.774	95.624	3.125	98.781	98.631	98.481
3.375	100.865	100.715	100.565	3.375	100.571	100.421	100.271	2.500	96.417	96.267	96.117	3.250	98.930	98.780	98.630
3.500	101.405	101.255	101.105	3.500	100.987	100.837	100.687	2.625	96.903	96.753	96.603	3.375	99.298	99.148	98.998
3.625	101.926	101.776	101.626	3.625	101.365	101.215	101.065	2.750	97.049	96.899	96.749	3.500	99.636	99.486	99.336
3.750	101.452	101.302	101.152	3.750	101.187	101.037	100.887	2.875	97.537	97.387	97.237	3.625	98.986	98.836	98.686
3.875	101.932	101.782	101.632	3.875	101.575	101.425	101.275	3.000	98.020	97.870	97.720	Margin = 2.250		Index = 1.860	
4.000	102.383	102.233	102.083	4.000	101.967	101.817	101.667	3.125	98.485	98.335	98.185	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.794	102.644	102.494	4.125	102.311	102.161	102.011	3.250	99.918	99.768	99.618	Rate	30 Day	45 Day	60 Day
4.375	102.296	102.196	102.096	4.375	101.923	101.823	101.723	3.375	100.343	100.193	100.043	3.875	101.532	101.282	101.032
4.500	102.722	102.622	102.522	4.500	102.256	102.156	102.056	3.500	100.737	100.587	100.437	4.000	101.983	101.733	101.483
4.625	103.100	103.000	102.900	4.625	102.304	102.204	102.104	3.625	101.092	100.942	100.792	4.125	102.394	102.144	101.894
4.750	103.225	103.125	103.025	4.750	102.315	102.215	102.115	3.750	101.326	101.176	101.026	4.375	101.896	101.646	101.396
4.875	102.997	102.897	102.797	4.875	102.620	102.520	102.420	3.875	101.691	101.541	101.391	4.500	102.322	102.072	101.822
5.000	103.359	103.259	103.159	5.000	102.895	102.795	102.695	4.000	102.060	101.910	101.760	4.625	102.700	102.450	102.200
5.125	103.434	103.334	103.234	5.125	103.136	103.036	102.936	4.125	102.382	102.232	102.082	4.875	102.597	102.347	102.097
5.375	103.765	103.665	103.565	5.375	103.514	103.414	103.314	4.250	101.946	101.796	101.646	5.000	102.959	102.709	102.459
5.500	104.063	103.963	103.863	5.500	103.788	103.688	103.588	4.375	102.257	102.107	101.957	5.125	103.034	102.784	102.534
5.625	104.328	104.228	104.128	5.625	104.029	103.929	103.829	4.500	102.571	102.421	102.271	5.500	103.663	103.413	103.163
5.875	104.378	104.278	104.178	5.875	104.126	104.026	103.926	4.625	102.636	102.486	102.336	5.625	103.928	103.678	103.428

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	100.994	100.744	100.494	4.125	N/A	N/A	N/A
4.250	101.119	100.869	100.619	4.250	N/A	N/A	N/A
4.375	100.496	100.246	99.996	4.375	N/A	N/A	N/A
4.500	100.922	100.672	100.422	4.500	N/A	N/A	N/A
4.625	101.300	101.050	100.800	4.625	N/A	N/A	N/A
5.000	101.559	101.309	101.059	5.000	N/A	N/A	N/A
5.125	101.634	101.384	101.134	5.125	N/A	N/A	N/A
5.250	101.888	101.638	101.388	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:	9/30/2019	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	98.782	98.532	98.282	
4.000	99.233	98.983	98.733	
4.125	99.644	99.394	99.144	
4.375	99.146	98.896	98.646	
4.500	99.572	99.322	99.072	
4.625	99.950	99.700	99.450	
4.875	99.847	99.597	99.347	
5.000	100.209	99.959	99.709	
5.125	100.284	100.034	99.784	
5.500	100.913	100.663	100.413	
5.625	101.178	100.928	100.678	



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45 Day Lock Exp.:

11/14/2019

60 Day Lock Exp.:

11/29/2019

W. Rate Sheet Dated: 9/30/2019

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	100.071	99.921	99.771	3.250	100.154	100.004	99.854	2.375	94.204	94.054	93.904	3.125	99.204	99.054	98.904
3.375	100.615	100.465	100.315	3.375	100.601	100.451	100.301	2.500	94.697	94.547	94.397	3.250	99.540	99.390	99.240
3.500	101.155	101.005	100.855	3.500	101.017	100.867	100.717	2.625	95.183	95.033	94.883	3.375	99.908	99.758	99.608
3.625	101.676	101.526	101.376	3.625	101.395	101.245	101.095	2.750	96.892	96.742	96.592	3.500	100.246	100.096	99.946
3.750	101.077	100.927	100.777	3.750	101.092	100.942	100.792	2.875	97.380	97.230	97.080	3.625	99.596	99.446	99.296
3.875	101.557	101.407	101.257	3.875	101.480	101.330	101.180	3.000	97.863	97.713	97.563	Margin = 2.250		Index = 1.860	
4.000	102.008	101.858	101.708	4.000	101.872	101.722	101.572	3.125	98.328	98.178	98.028				
4.125	102.419	102.269	102.119	4.125	102.216	102.066	101.916	3.250	99.948	99.798	99.648				
4.375	102.234	102.134	102.034	4.375	102.141	102.041	101.941	3.375	100.373	100.223	100.073				
4.500	102.660	102.560	102.460	4.500	102.474	102.374	102.274	3.500	100.767	100.617	100.467				
4.625	103.037	102.937	102.837	4.625	102.522	102.422	102.322	3.625	101.122	100.972	100.822				
4.750	103.037	102.937	102.837	4.750	102.407	102.307	102.207	3.750	101.231	101.081	100.931				
4.875	102.809	102.709	102.609	4.875	102.713	102.613	102.513	3.875	101.596	101.446	101.296				
5.000	103.171	103.071	102.971	5.000	102.987	102.887	102.787	4.000	101.965	101.815	101.665				
5.125	103.247	103.147	103.047	5.125	103.228	103.128	103.028	4.125	102.287	102.137	101.987				
5.375	103.203	103.103	103.003	5.375	103.232	103.132	103.032	4.250	102.164	102.014	101.864				
5.500	103.501	103.401	103.301	5.500	103.506	103.406	103.306	4.375	102.474	102.324	102.174				
5.625	103.765	103.665	103.565	5.625	103.747	103.647	103.547	4.500	102.788	102.638	102.488				
5.875	103.690	103.590	103.490	5.875	103.719	103.619	103.519	4.625	102.854	102.704	102.554				

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	98.921	98.771	98.621	3.250	98.724	98.574	98.424	2.375	94.524	94.374	94.224	3.125	97.194	97.044	96.894
3.375	99.465	99.315	99.165	3.375	99.171	99.021	98.871	2.500	95.017	94.867	94.717	3.250	97.530	97.380	97.230
3.500	100.005	99.855	99.705	3.500	99.587	99.437	99.287	2.625	95.503	95.353	95.203	3.375	97.898	97.748	97.598
3.625	100.526	100.376	100.226	3.625	99.965	99.815	99.665	2.750	96.493	96.343	96.193	3.500	98.236	98.086	97.936
3.750	99.927	99.777	99.627	3.750	99.662	99.512	99.362	2.875	96.981	96.831	96.681	3.625	97.586	97.436	97.286
3.875	100.407	100.257	100.107	3.875	100.050	99.900	99.750	3.000	97.464	97.314	97.164	Margin = 2.250		Index = 1.860	
4.000	100.858	100.708	100.558	4.000	100.442	100.292	100.142	3.125	97.929	97.779	97.629	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.269	101.119	100.969	4.125	100.786	100.636	100.486	3.250	99.081	98.931	98.781	Rate	30 Day	45 Day	60 Day
4.375	101.084	100.984	100.884	4.375	100.711	100.611	100.511	3.375	99.505	99.355	99.205	3.875	100.007	99.757	99.507
4.500	101.510	101.410	101.310	4.500	101.044	100.944	100.844	3.500	99.899	99.749	99.599	4.000	100.458	100.208	99.958
4.625	101.887	101.787	101.687	4.625	101.092	100.992	100.892	3.625	100.254	100.104	99.954	4.125	100.869	100.619	100.369
4.750	101.887	101.787	101.687	4.750	100.977	100.877	100.777	3.750	99.918	99.768	99.618	4.375	100.684	100.434	100.184
4.875	101.659	101.559	101.459	4.875	101.283	101.183	101.083	3.875	100.283	100.133	99.983	4.500	101.110	100.860	100.610
5.000	102.021	101.921	101.821	5.000	101.557	101.457	101.357	4.000	100.653	100.503	100.353	4.625	101.487	101.237	100.987
5.125	102.097	101.997	101.897	5.125	101.798	101.698	101.598	4.125	100.974	100.824	100.674	4.875	101.259	101.009	100.759
5.375	102.053	101.953	101.853	5.375	101.802	101.702	101.602	4.250	100.296	100.146	99.996	5.000	101.621	101.371	101.121
5.500	102.351	102.251	102.151	5.500	102.076	101.976	101.876	4.375	100.607	100.457	100.307	5.125	101.697	101.447	101.197
5.625	102.615	102.515	102.415	5.625	102.317	102.217	102.117	4.500	100.921	100.771	100.621	5.500	101.951	101.701	101.451
5.875	102.540	102.440	102.340	5.875	102.289	102.189	102.089	4.625	100.986	100.836	100.686	5.625	102.215	101.965	101.715

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	99.119	98.869	98.619	4.125	N/A	N/A	N/A
4.250	99.557	99.307	99.057	4.250	N/A	N/A	N/A
4.375	98.934	98.684	98.434	4.375	N/A	N/A	N/A
4.500	99.360	99.110	98.860	4.500	N/A	N/A	N/A
4.625	99.737	99.487	99.237	4.625	N/A	N/A	N/A
5.000	99.871	99.621	99.371	5.000	N/A	N/A	N/A
5.125	99.947	99.697	99.447	5.125	N/A	N/A	N/A
5.250	99.826	99.576	99.326	5.250	N/A	N/A	N/A
Borrower Paid Comp Only							

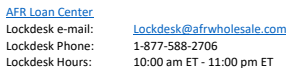
Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	9/30/2019	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	97.257	97.007	96.757	
4.000	97.708	97.458	97.208	
4.125	98.119	97.869	97.619	
4.375	97.934	97.684	97.434	
4.500	98.360	98.110	97.860	
4.625	98.737	98.487	98.237	
4.875	98.509	98.259	98.009	
5.000	98.871	98.621	98.371	
5.125	98.947	98.697	98.447	
5.500	99.201	98.951	98.701	
5.625	99.465	99.215	98.965	

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)	



W. Rate Sheet Dated: 9/30/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 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	Rate	30 Day	45 Day	60 Day
3.125	99.956	99.946	99.936	3.125	99.533	99.333	99.333	3.125	100.397	100.197	100.197	3.125	99.314	99.114	99.114	3.125	99.251	99.051	99.051	3.125	100.828	100.628	100.628
3.250	99.882	99.782	99.682	3.250	99.919	99.619	99.619	3.250	100.629	100.429	100.429	3.250	99.574	99.374	99.374	3.250	99.511	99.311	99.311	3.250	101.072	100.872	100.872
3.375	100.190	100.090	99.990	3.375	100.128	99.928	99.928	3.375	100.978	100.778	100.778	3.375	99.954	99.754	99.754	3.375	99.892	99.692	99.692	3.375	101.347	101.147	101.147
3.500	100.625	100.525	100.425	3.500	100.611	100.411	100.411	3.500	101.383	101.183	101.183	3.500	100.473	100.273	100.273	3.500	100.459	100.259	100.259	3.500	101.746	101.546	101.546
3.625	101.214	101.114	101.014	3.625	101.214	101.014	101.014	3.625	101.673	101.473	101.473	3.625	100.780	100.580	100.580	3.625	100.780	100.580	100.580	3.625	102.228	102.028	102.028
3.750	101.532	101.432	101.332	3.750	101.532	101.332	101.332	3.750	102.860	101.660	101.660	3.750	101.107	100.907	100.907	3.750	101.107	100.907	100.907	3.750	102.481	102.281	102.281
3.875	101.616	101.516	101.416	3.875	101.587	101.387	101.387	3.875	102.005	101.805	101.805	3.875	101.185	100.985	100.985	3.875	101.156	100.956	100.956	3.875	102.511	102.311	102.311
3.990	102.076	101.976	101.876	3.990	102.062	101.862	101.862	3.990	102.187	101.987	101.987	3.990	101.487	101.287	101.287	3.990	101.473	101.273	101.273	3.990	102.552	102.352	102.352
4.000	102.176	102.076	101.976	4.000	102.162	101.962	101.962	4.000	102.287	102.087	102.087	4.000	101.587	101.387	101.387	4.000	101.573	101.373	101.373	4.000	102.652	102.452	102.452
4.125	102.717	102.617	102.517	4.125	102.717	102.517	102.517	4.125	102.551	102.351	102.351	4.125	101.967	101.767	101.767	4.125	101.967	101.767	101.767	4.125	103.439	103.239	103.239
4.250	103.091	102.991	102.891	4.250	103.091	102.891	102.891	4.250	102.783	102.583	102.583	4.250	102.325	102.035	102.035	4.250	102.236	102.035	102.035	4.250	103.323	103.123	103.123
4.375	103.421	103.321	103.221	4.375	103.421	103.221	103.221	4.375	102.983	102.783	102.783	4.375	102.467	102.267	102.267	4.375	102.467	102.267	102.267	4.375	103.537	103.337	103.337
4.500	103.770	103.670	103.570	4.500	103.770	103.570	103.570	4.500	103.199	102.999	102.999	4.500	102.717	102.517	102.517	4.500	102.717	102.517	102.517	4.500	103.824	103.624	103.624
4.625	104.139	104.039	103.939	4.625	104.201	104.001	104.001	4.625	103.356	103.156	103.156	4.625	103.321	103.121	103.121	4.625	103.356	103.156	103.156	4.625	103.967	103.767	103.767
4.750	104.430	104.220	104.120	4.750	104.383	104.183	104.183	4.750	103.645	103.445	103.445	4.750	103.645	103.445	103.445	4.750	103.645	103.445	103.445	4.750	104.515	104.315	104.315
4.875	104.747	104.737	104.727	4.875	104.540	104.340	104.340	4.875	103.737	103.537	103.537	4.875	103.737	103.537	103.537	4.875	103.737	103.537	103.537	4.875	105.654	105.454	105.454
4.990	104.830	104.730	104.630	4.990	104.817	104.617	104.617	4.990	102.688	102.488	102.488	4.990	102.688	102.488	102.488	4.990	102.688	102.488	102.488	4.990	103.632	103.432	103.432
5.000	104.930	104.830	104.730	5.000	104.917	104.717	104.717	5.000	102.788	102.588	102.588	5.000	102.788	102.588	102.588	5.000	102.788	102.588	102.588	5.000	103.732	103.532	103.532
5.125	105.491	105.391	105.291	5.125	105.491	105.152	105.117	5.125	102.842	102.642	102.642	5.125	102.842	102.578	102.438	5.125	102.842	102.503	102.468	5.125	103.818	103.618	103.618

Cash-Out Refinance*				
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.250	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

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%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Ref	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/O Ref	-0.250	-0.250	-0.250	-0.250	N/A	-0.250	-0.250	-0.250	-0.250

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (identified by SFC 588).

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
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 HB	0.125

High LTV Refi Option LLPA Caps				
Occupancy	Number of Units	LTV Ratio	≤15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.00%
All other LTV & FICO combos	1.50%

*The above caps do not include the following LLPA's: State; Extension; Loan Size

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds[®] loan, these LTPAs do not apply and the lender must use SFC 118.

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.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



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

30 Day Lock Exp.: 10/30/2019
45 Day Lock Exp.: 11/14/2019
60 Day Lock Exp.: 11/29/2019

W. Rate Sheet Dated: 9/30/2019

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	99.732	99.632	99.532	3.375	100.063	99.963	99.863	3.375	100.063	99.963	99.863	4.000	102.140	102.040	101.940	4.000	101.765	101.665	101.565
3.375	100.313	100.213	100.113	3.500	100.551	100.451	100.351	3.500	100.551	100.451	100.351	4.125	102.205	102.105	102.005	4.125	101.830	101.730	101.630
3.500	100.801	100.701	100.601	3.625	100.833	100.733	100.633	3.625	100.833	100.733	100.633	4.250	102.283	102.183	102.083	4.250	101.908	101.808	101.708
3.625	101.083	100.983	100.883	3.750	101.463	101.363	101.263	3.750	101.463	101.363	101.263	4.375	102.604	102.504	102.404	4.375	102.229	102.129	102.029
3.750	101.713	101.613	101.513	3.875	101.915	101.815	101.715	3.875	101.915	101.815	101.715	4.500	102.834	102.734	102.634	4.500	102.209	102.109	102.009
3.875	102.165	102.065	101.965	3.990	102.165	102.065	101.965	3.990	102.165	102.065	101.965	4.625	102.869	102.769	102.669	4.625	102.244	102.144	102.044
3.990	102.540	102.440	102.340	4.000	102.265	102.165	102.065	4.000	102.265	102.165	102.065	4.750	102.800	102.700	102.600	4.750	102.175	102.075	101.975
4.000	102.640	102.540	102.440	4.125	102.330	102.230	102.130	4.125	102.330	102.230	102.130	4.875	103.120	103.020	102.920	4.875	102.495	102.395	102.295
4.125	102.705	102.605	102.505	4.250	102.482	102.382	102.282	4.250	102.482	102.382	102.282	4.990	103.259	103.159	103.059	4.990	102.259	102.159	102.059
4.250	102.857	102.757	102.657	4.375	102.803	102.703	102.603	4.375	102.803	102.703	102.603	5.000	103.359	103.259	103.159	5.000	102.359	102.259	102.159
4.375	103.178	103.078	102.978	4.500	102.783	102.683	102.583	4.500	102.783	102.683	102.583	5.125	102.751	102.651	102.551	5.125	101.751	101.651	101.551
4.500	103.408	103.308	103.208	4.625	102.818	102.718	102.618	4.625	102.818	102.718	102.618	5.250	102.314	102.214	102.114	5.250	101.314	101.214	101.114
4.625	103.443	103.343	103.243	4.750	103.204	103.104	103.004	4.750	103.204	103.104	103.004	5.375	102.575	102.475	102.375	5.375	102.575	102.475	102.375
4.750	103.829	103.729	103.629	4.875	103.524	103.424	103.324	4.875	103.524	103.424	103.324	5.500	102.842	102.742	102.642	5.500	102.842	102.742	102.642
4.875	104.149	104.049	103.949	4.990	103.288	103.188	103.088	4.990	103.288	103.188	103.088	5.625	103.443	103.343	103.243	5.625	103.443	103.343	103.243
4.990	104.288	104.188	104.088	5.000	103.388	103.288	103.188	5.000	103.388	103.288	103.188	5.750	103.756	103.656	103.556	5.750	103.756	103.656	103.556
5.000	104.388	104.288	104.188	5.125	103.770	103.670	103.570	5.125	103.770	103.670	103.570	5.875	103.858	103.758	103.658	5.875	103.858	103.758	103.658
5.125	104.770	104.670	104.570	5.250	104.175	104.075	103.975	5.250	104.175	104.075	103.975	5.990	103.784	103.684	103.584	5.990	103.784	103.684	103.584
5.250	105.175	105.075	104.975	5.375	105.436	105.336	105.236	5.375	105.436	105.336	105.236	6.000	103.884	103.784	103.684	6.000	103.884	103.784	103.684
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	101.765	101.665	101.565	3.250	99.882	99.738	99.682	3.250	0.000	-0.144	-0.200	3.250	0.000	-0.144	-0.200	3.375	101.553	101.453	101.353
4.125	101.830	101.730	101.630	3.375	100.483	100.344	100.283	3.375	100.483	100.344	100.283	3.375	100.483	100.344	100.283	3.500	101.807	101.707	101.607
4.250	101.908	101.808	101.708	3.500	100.850	100.710	100.650	3.500	100.850	100.710	100.650	3.500	100.850	100.710	100.650	3.625	101.976	101.876	101.776
4.375	102.229	102.129	102.029	3.625	101.570	101.470	101.370	3.625	101.570	101.470	101.370	3.625	101.570	101.470	101.370	3.750	102.499	102.399	102.299
4.500	102.209	102.109	102.009	3.750	102.022	101.922	101.822	3.750	102.022	101.922	101.822	3.750	102.022	101.922	101.822	3.875	102.618	102.518	102.418
4.625	102.244	102.144	102.044	3.875	102.363	102.263	102.163	3.875	102.363	102.263	102.163	3.875	102.363	102.263	102.163	3.990	102.903	102.803	102.703
4.750	102.175	102.075	101.975	3.990	102.669	102.569	102.469	3.990	102.669	102.569	102.469	3.990	102.669	102.569	102.469	4.000	103.003	102.903	102.803
4.875	102.495	102.395	102.295	4.000	102.769	102.669	102.569	4.000	102.769	102.669	102.569	4.000	102.769	102.669	102.569	4.125	103.242	103.142	103.042
4.990	102.259	102.159	102.059	4.125	102.908	102.808	102.708	4.125	102.908	102.808	102.708	4.125	102.908	102.808	102.708	4.250	103.691	103.591	103.491
5.000	102.359	102.259	102.159	4.250	103.092	102.992	102.892	4.250	103.092	102.992	102.892	4.250	103.092	102.992	102.892	4.375	104.033	103.933	103.833
5.125	101.751	101.651	101.551	4.375	103.412	103.312	103.212	4.375	103.412	103.312	103.212	4.375	103.412	103.312	103.212	4.500	103.346	103.246	103.146
5.250	101.314	101.214	101.114	4.500	103.690	103.590	103.490	4.500	103.690	103.590	103.490	4.500	103.690	103.590	103.490	4.625	103.787	103.687	103.587
5.375	102.575	102.475	102.375	4.625	103.700	103.600	103.500	4.625	103.700	103.600	103.500	4.625	103.700	103.600	103.500	4.750	104.108	104.008	103.908
5.500	102.842	102.742	102.642	4.750	103.988	103.888	103.788	4.750	103.988	103.888	103.788	4.750	103.988	103.888	103.788	4.875	104.370	104.270	104.165
5.625	103.443	103.343	103.243	4.875	104.405	104.305	104.205	4.875	104.405	104.305	104.205	4.875	104.405	104.305	104.205	4.990	104.140	104.040	103.940
5.750	103.756	103.656	103.556	4.990	104.620	104.520	104.420	4.990	104.620	104.520	104.420	4.990	104.620	104.520	104.420	5.000	104.240	104.140	104.040
5.875	103.858	103.758	103.658	5.000	104.720	104.620	104.520	5.000	104.720	104.620	104.520	5.000	104.720	104.620	104.520	5.125	104.522	104.422	104.322
5.990	103.784	103.684	103.584	5.125	104.905	104.805	104.705	5.125	104.905	104.805	104.705	5.125	104.905	104.805	104.705	5.250	104.621	104.521	104.421
6.000	103.884	103.784	103.684	5.250	105.205	105.105	105.005	5.250	105.205	105.105	105.005	5.250	105.205	105.105	105.005	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	101.553	101.453	101.353	3.375	101.553	101.453	101.353	3.375	100.790	100.690	100.590	3.375	100.790	100.690	100.590	3.375	100.790	100.690	100.590
3.500	101.807	101.707	101.607	3.500	101.807	101.707	101.607	3.500	101.044	100.944	100.844	3.500	101.044	100.944	100.844	3.500	101.044	100.944	100.844
3.625	101.976	101.876	101.776	3.625	101.976	101.876	101.776	3.625	100.718	100.618	100.518	3.625	100.718	100.618	100.518	3.625	100.718	100.618	100.518
3.750	102.499	102.399	102.299	3.750	102.499	102.399	102.299	3.750	101.241	101.141	101.041	3.750	101.241	101.141	101.041	3.750	101.241	101.141	101.041
3.875	102.618	102.518	102.418	3.875	102.618	102.518	102.418	3.875	101.360	101.260	101.160	3.875	101.360	101.260	101.160	3.875	101.360	101.260	101.160
3.990	102.903	102.803	102.703	3.990	102.903	102.803	102.703	3.990	101.645	101.545	101.445	3.990	101.645	101.545	101.445	3.990	101.645	101.545	101.445
4.000	103.003	102.903	102.803	4.000	103.003	102.903	102.803	4.000	101.745	101.645	101.545	4.000	101.745	101.645	101.545	4.000	101.745	101.645	101.545
4.125	103.242	103.142	103.042	4.125	103.242	103.142	103.042	4.125	101.488	101.388	101.288	4.12							



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.:

10/30/2019

45 Day Lock Exp.:

11/14/2019

60 Day Lock Exp.:

11/29/2019

W. Rate Sheet Dated: 9/30/2019

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	99.732	99.632	99.532	3.250	99.882	99.738	99.682	3.250	101.215	101.115	101.015	4.000	101.790	101.690	101.590	3.250	100.152	100.052	99.952
3.375	100.313	100.213	100.113	3.375	100.483	100.344	100.283	3.375	101.553	101.453	101.353	4.125	101.855	101.755	101.655	3.375	100.490	100.390	100.290
3.500	100.801	100.701	100.601	3.500	100.850	100.710	100.650	3.500	101.807	101.707	101.607	4.250	101.933	101.833	101.733	3.500	100.744	100.644	100.544
3.625	101.083	100.983	100.883	3.625	101.570	101.470	101.370	3.625	101.976	101.876	101.776	4.375	102.254	102.154	102.054	3.625	100.418	100.318	100.218
3.750	101.713	101.613	101.513	3.750	102.022	101.922	101.822	3.750	102.499	102.399	102.299	4.500	102.484	102.384	102.284	3.750	100.941	100.841	100.741
3.875	102.165	102.065	101.965	3.875	102.363	102.263	102.163	3.875	102.618	102.518	102.418	4.625	102.519	102.419	102.319	3.875	101.060	100.960	100.860
3.990	102.540	102.440	102.340	3.990	102.669	102.569	102.469	3.990	102.903	102.803	102.703	4.750	102.450	102.350	102.250	3.990	101.345	101.245	101.145
4.000	102.640	102.540	102.440	4.000	102.769	102.669	102.569	4.000	103.003	102.903	102.803	4.875	102.770	102.670	102.570	4.000	101.445	101.345	101.245
4.125	102.705	102.605	102.505	4.125	102.908	102.808	102.708	4.125	103.242	103.142	103.042	4.990	102.909	102.809	102.709	4.125	101.188	101.088	100.988
4.250	102.857	102.757	102.657	4.250	103.092	102.992	102.892	4.250	103.691	103.591	103.491	5.000	103.009	102.909	102.809	4.250	101.637	101.537	101.437
4.375	103.178	103.078	102.978	4.375	103.412	103.312	103.212	4.375	104.033	103.933	103.833	5.125	102.401	102.301	102.201	4.375	101.979	101.879	101.779
4.500	103.408	103.308	103.208	4.500	103.690	103.590	103.490	4.500	103.346	103.246	103.137	5.250	101.964	101.864	101.764	4.500	100.939	100.839	100.730
4.625	103.443	103.343	103.243	4.625	103.700	103.600	103.500	4.625	103.787	103.687	103.579	5.375	102.225	102.125	102.025	4.625	101.380	101.280	101.172
4.750	103.829	103.729	103.629	4.750	103.988	103.888	103.788	4.750	104.108	104.008	103.901	5.500	102.492	102.392	102.292	4.750	101.701	101.601	101.494
4.875	104.149	104.049	103.949	4.875	104.405	104.305	104.205	4.875	104.370	104.270	104.165	5.625	103.093	102.993	102.893	4.875	101.963	101.863	101.758
4.990	104.288	104.188	104.088	4.990	104.620	104.520	104.420	4.990	104.140	104.040	103.940	5.750	103.406	103.306	103.206	4.990	102.233	102.133	102.033
5.000	104.388	104.288	104.188	5.000	104.720	104.620	104.520	5.000	104.240	104.140	104.040	5.875	103.508	103.408	103.308	5.000	102.333	102.233	102.133
5.125	104.770	104.670	104.570	5.125	104.905	104.805	104.705	5.125	104.522	104.422	104.322	5.990	103.434	103.334	103.234	5.125	102.615	102.515	102.415
5.250	105.175	105.075	104.975	5.250	105.205	105.105	105.005	5.250	104.621	104.521	104.421	6.000	103.534	103.434	103.334	5.250	102.714	102.614	102.514

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.:

10/30/2019

45 Day Lock Exp.:

11/14/2019

60 Day Lock Exp.:

11/29/2019

W. Rate Sheet Dated: 9/30/2019

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)