



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.: 11/1/2019

45 Day Lock Exp.: 11/18/2019

60 Day Lock Exp.: 12/2/2019

W. Rate Sheet Dated: 10/2/2019

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	101.799	101.649	101.499	3.250	101.286	101.136	100.986	2.375	97.414	97.264	97.114	3.125	99.781	99.631	99.481
3.375	102.344	102.194	102.044	3.375	101.732	101.582	101.432	2.500	97.907	97.757	97.607	3.250	99.930	99.780	99.630
3.500	102.883	102.733	102.583	3.500	102.149	101.999	101.849	2.625	98.392	98.242	98.092	3.375	100.298	100.148	99.998
3.625	103.404	103.254	103.104	3.625	102.527	102.377	102.227	2.750	98.426	98.276	98.126	3.500	100.636	100.486	100.336
3.750	102.789	102.639	102.489	3.750	102.208	102.058	101.908	2.875	98.914	98.764	98.614	3.625	99.986	99.836	99.686
3.875	103.270	103.120	102.970	3.875	102.596	102.446	102.296	3.000	99.397	99.247	99.097	Margin = 2.250		Index = 1.790	
4.000	103.720	103.570	103.420	4.000	102.988	102.838	102.688	3.125	99.861	99.711	99.561				
4.125	104.132	103.982	103.832	4.125	103.332	103.182	103.032	3.250	101.267	101.117	100.967				
4.375	103.556	103.456	103.356	4.375	102.891	102.791	102.691	3.375	101.692	101.542	101.392				
4.500	103.981	103.881	103.781	4.500	103.224	103.124	103.024	3.500	102.086	101.936	101.786				
4.625	104.359	104.259	104.159	4.625	103.297	103.197	103.097	3.625	102.441	102.291	102.141				
4.750	104.484	104.384	104.284	4.750	103.276	103.176	103.076	3.750	102.608	102.458	102.308				
4.875	104.225	104.125	104.025	4.875	103.582	103.482	103.382	3.875	102.974	102.824	102.674				
5.000	104.587	104.487	104.387	5.000	103.856	103.756	103.656	4.000	103.343	103.193	103.043				
5.125	104.662	104.562	104.462	5.125	104.097	103.997	103.897	4.125	103.665	103.515	103.365				
5.375	104.962	104.862	104.762	5.375	104.444	104.344	104.244	4.250	103.205	103.055	102.905				
5.500	105.260	105.160	105.060	5.500	104.719	104.619	104.519	4.375	103.501	103.351	103.201				
5.625	105.525	105.425	105.325	5.625	104.960	104.860	104.760	4.500	103.815	103.665	103.515				
5.875	105.450	105.350	105.250	5.875	104.932	104.832	104.732	4.625	103.866	103.716	103.566				

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	100.649	100.499	100.349	3.250	100.286	100.136	99.986	2.375	96.414	96.264	96.114	3.125	98.781	98.631	98.481
3.375	101.194	101.044	100.894	3.375	100.732	100.582	100.432	2.500	96.907	96.757	96.607	3.250	98.930	98.780	98.630
3.500	101.733	101.583	101.433	3.500	101.149	100.999	100.849	2.625	97.392	97.242	97.092	3.375	99.298	99.148	98.998
3.625	102.254	102.104	101.954	3.625	101.527	101.377	101.227	2.750	97.426	97.276	97.126	3.500	99.636	99.486	99.336
3.750	101.639	101.489	101.339	3.750	101.208	101.058	100.908	2.875	97.914	97.764	97.614	3.625	98.986	98.836	98.686
3.875	102.120	101.970	101.820	3.875	101.596	101.446	101.296	3.000	98.397	98.247	98.097	Margin = 2.250		Index = 1.790	
4.000	102.570	102.420	102.270	4.000	101.988	101.838	101.688	3.125	98.861	98.711	98.561	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.982	102.832	102.682	4.125	102.332	102.182	102.032	3.250	100.267	100.117	99.967	Rate	30 Day	45 Day	60 Day
4.375	102.406	102.306	102.206	4.375	101.891	101.791	101.691	3.375	100.692	100.542	100.392	3.875	101.720	101.470	101.220
4.500	102.831	102.731	102.631	4.500	102.224	102.124	102.024	3.500	101.086	100.936	100.786	4.000	102.170	101.920	101.670
4.625	103.209	103.109	103.009	4.625	102.297	102.197	102.097	3.625	101.441	101.291	101.141	4.125	102.582	102.332	102.082
4.750	103.334	103.234	103.134	4.750	102.276	102.176	102.076	3.750	101.608	101.458	101.308	4.375	102.006	101.756	101.506
4.875	103.075	102.975	102.875	4.875	102.582	102.482	102.382	3.875	101.974	101.824	101.674	4.500	102.431	102.181	101.931
5.000	103.437	103.337	103.237	5.000	102.856	102.756	102.656	4.000	102.343	102.193	102.043	4.625	102.809	102.559	102.309
5.125	103.512	103.412	103.312	5.125	103.097	102.997	102.897	4.125	102.665	102.515	102.365	4.875	102.675	102.425	102.175
5.375	103.812	103.712	103.612	5.375	103.444	103.344	103.244	4.250	102.205	102.055	101.905	5.000	103.037	102.787	102.537
5.500	104.110	104.010	103.910	5.500	103.719	103.619	103.519	4.375	102.501	102.351	102.201	5.125	103.112	102.862	102.612
5.625	104.375	104.275	104.175	5.625	103.960	103.860	103.760	4.500	102.815	102.665	102.515	5.500	103.710	103.460	103.210
5.875	104.300	104.200	104.100	5.875	103.932	103.832	103.732	4.625	102.866	102.716	102.566	5.625	103.975	103.725	103.475

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	101.182	100.932	100.682	4.125	N/A	N/A	N/A
4.250	101.307	101.057	100.807	4.250	N/A	N/A	N/A
4.375	100.606	100.356	100.106	4.375	N/A	N/A	N/A
4.500	101.031	100.781	100.531	4.500	N/A	N/A	N/A
4.625	101.409	101.159	100.909	4.625	N/A	N/A	N/A
5.000	101.637	101.387	101.137	5.000	N/A	N/A	N/A
5.125	101.712	101.462	101.212	5.125	N/A	N/A	N/A
5.250	101.966	101.716	101.466	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

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	98.970	98.720	98.470	
4.000	99.420	99.170	98.920	
4.125	99.832	99.582	99.332	
4.375	99.256	99.006	98.756	
4.500	99.681	99.431	99.181	
4.625	100.059	99.809	99.559	
4.875	99.925	99.675	99.425	
5.000	100.287	100.037	99.787	
5.125	100.362	100.112	99.862	
5.500	100.960	100.710	100.460	
5.625	101.225	100.975	100.725	



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.:

11/1/2019

45 Day Lock Exp.:

11/18/2019

60 Day Lock Exp.:

12/2/2019

W. Rate Sheet Dated: 10/2/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.399	100.249	100.099	3.250	100.316	100.166	100.016	2.375	94.694	94.544	94.394	3.125	99.204	99.054	98.904
3.375	100.944	100.794	100.644	3.375	100.762	100.612	100.462	2.500	95.187	95.037	94.887	3.250	99.540	99.390	99.240
3.500	101.483	101.333	101.183	3.500	101.179	101.029	100.879	2.625	95.672	95.522	95.372	3.375	99.908	99.758	99.608
3.625	102.004	101.854	101.704	3.625	101.557	101.407	101.257	2.750	97.268	97.118	96.968	3.500	100.246	100.096	99.946
3.750	101.264	101.114	100.964	3.750	101.113	100.963	100.813	2.875	97.756	97.606	97.456	3.625	99.596	99.446	99.296
3.875	101.745	101.595	101.445	3.875	101.501	101.351	101.201	3.000	98.239	98.089	97.939	Margin = 2.250		Index = 1.790	
4.000	102.195	102.045	101.895	4.000	101.893	101.743	101.593	3.125	98.704	98.554	98.404				
4.125	102.607	102.457	102.307	4.125	102.237	102.087	101.937	3.250	100.297	100.147	99.997				
4.375	102.343	102.243	102.143	4.375	102.109	102.009	101.909	3.375	100.722	100.572	100.422				
4.500	102.769	102.669	102.569	4.500	102.442	102.342	102.242	3.500	101.116	100.966	100.816				
4.625	103.147	103.047	102.947	4.625	102.515	102.415	102.315	3.625	101.471	101.321	101.171				
4.750	103.147	103.047	102.947	4.750	102.369	102.269	102.169	3.750	101.513	101.363	101.213				
4.875	102.888	102.788	102.688	4.875	102.674	102.574	102.474	3.875	101.879	101.729	101.579				
5.000	103.249	103.149	103.049	5.000	102.949	102.849	102.749	4.000	102.248	102.098	101.948				
5.125	103.325	103.225	103.125	5.125	103.190	103.090	102.990	4.125	102.570	102.420	102.270				
5.375	103.250	103.150	103.050	5.375	103.162	103.062	102.962	4.250	102.423	102.273	102.123				
5.500	103.548	103.448	103.348	5.500	103.436	103.336	103.236	4.375	102.718	102.568	102.418				
5.625	103.812	103.712	103.612	5.625	103.677	103.577	103.477	4.500	103.032	102.882	102.732				
5.875	103.612	103.512	103.412	5.875	103.524	103.424	103.324	4.625	103.083	102.933	102.783				

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	99.249	99.099	98.949	3.250	98.886	98.736	98.586	2.375	95.014	94.864	94.714	3.125	97.194	97.044	96.894
3.375	99.794	99.644	99.494	3.375	99.332	99.182	99.032	2.500	95.507	95.357	95.207	3.250	97.530	97.380	97.230
3.500	100.333	100.183	100.033	3.500	99.749	99.599	99.449	2.625	95.992	95.842	95.692	3.375	97.898	97.748	97.598
3.625	100.854	100.704	100.554	3.625	100.127	99.977	99.827	2.750	96.869	96.719	96.569	3.500	98.236	98.086	97.936
3.750	100.114	99.964	99.814	3.750	99.683	99.533	99.383	2.875	97.358	97.208	97.058	3.625	97.586	97.436	97.286
3.875	100.595	100.445	100.295	3.875	100.071	99.921	99.771	3.000	97.840	97.690	97.540	Margin = 2.250		Index = 1.790	
4.000	101.045	100.895	100.745	4.000	100.463	100.313	100.163	3.125	98.305	98.155	98.005	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.457	101.307	101.157	4.125	100.807	100.657	100.507	3.250	99.430	99.280	99.130	Rate	30 Day	45 Day	60 Day
4.375	101.193	101.093	100.993	4.375	100.679	100.579	100.479	3.375	99.854	99.704	99.554	3.875	100.195	99.945	99.695
4.500	101.619	101.519	101.419	4.500	101.012	100.912	100.812	3.500	100.248	100.098	99.948	4.000	100.645	100.395	100.145
4.625	101.997	101.897	101.797	4.625	101.085	100.985	100.885	3.625	100.603	100.453	100.303	4.125	101.057	100.807	100.557
4.750	101.997	101.897	101.797	4.750	100.939	100.839	100.739	3.750	100.200	100.050	99.900	4.375	100.793	100.543	100.293
4.875	101.738	101.638	101.538	4.875	101.244	101.144	101.044	3.875	100.566	100.416	100.266	4.500	101.219	100.969	100.719
5.000	102.099	101.999	101.899	5.000	101.519	101.419	101.319	4.000	100.935	100.785	100.635	4.625	101.597	101.347	101.097
5.125	102.175	102.075	101.975	5.125	101.760	101.660	101.560	4.125	101.257	101.107	100.957	4.875	101.338	101.088	100.838
5.375	102.100	102.000	101.900	5.375	101.732	101.632	101.532	4.250	100.555	100.405	100.255	5.000	101.699	101.449	101.199
5.500	102.398	102.298	102.198	5.500	102.006	101.906	101.806	4.375	100.851	100.701	100.551	5.125	101.775	101.525	101.275
5.625	102.662	102.562	102.462	5.625	102.247	102.147	102.047	4.500	101.165	101.015	100.865	5.500	101.998	101.748	101.498
5.875	102.462	102.362	102.262	5.875	102.094	101.994	101.894	4.625	101.216	101.066	100.916	5.625	102.262	102.012	101.762

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	99.307	99.057	98.807	4.125	N/A	N/A	N/A
4.250	99.744	99.494	99.244	4.250	N/A	N/A	N/A
4.375	99.043	98.793	98.543	4.375	N/A	N/A	N/A
4.500	99.469	99.219	98.969	4.500	N/A	N/A	N/A
4.625	99.847	99.597	99.347	4.625	N/A	N/A	N/A
5.000	99.949	99.699	99.449	5.000	N/A	N/A	N/A
5.125	100.025	99.775	99.525	5.125	N/A	N/A	N/A
5.250	99.904	99.654	99.404	5.250	N/A	N/A	N/A
Borrower Paid Comp Only							

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	97.445	97.195	96.945	
4.000	97.895	97.645	97.395	
4.125	98.307	98.057	97.807	
4.375	98.043	97.793	97.543	
4.500	98.469	98.219	97.969	
4.625	98.847	98.597	98.347	
4.875	98.588	98.338	98.088	
5.000	98.949	98.699	98.449	
5.125	99.025	98.775	98.525	
5.500	99.248	98.998	98.748	
5.625	99.512	99.262	99.012	

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)



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.:

11/1/2019

45 Day Lock Exp.:

11/18/2019

60 Day Lock Exp.:

12/2/2019

W. Rate Sheet Dated: 10/2/2019

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	99.970	99.870	99.770	3.375	100.315	100.215	100.115	3.375	100.315	100.215	100.115	4.000	102.438	102.338	102.238	4.000	102.063	101.963	101.863				
3.375	100.565	100.465	100.365	3.500	100.742	100.642	100.542	3.500	100.742	100.642	100.542	4.125	102.501	102.401	102.301	4.125	102.126	102.026	101.926				
3.500	100.992	100.892	100.792	3.625	101.106	101.006	100.906	3.625	101.106	101.006	100.906	4.250	102.505	102.405	102.305	4.250	102.130	102.030	101.930				
3.625	101.356	101.256	101.156	3.750	101.756	101.656	101.556	3.750	101.756	101.656	101.556	4.375	102.810	102.710	102.610	4.375	102.435	102.335	102.235				
3.750	102.006	101.906	101.806	3.875	102.184	102.084	101.984	3.875	102.184	102.084	101.984	4.500	103.050	102.950	102.850	4.500	102.425	102.325	102.225				
3.875	102.434	102.334	102.234	3.990	102.449	102.349	102.249	3.990	102.449	102.349	102.249	4.625	103.060	102.960	102.860	4.625	102.435	102.335	102.235				
3.990	102.824	102.724	102.624	4.000	102.549	102.449	102.349	4.000	102.549	102.449	102.349	4.750	103.008	102.908	102.808	4.750	102.383	102.283	102.183				
4.000	102.924	102.824	102.724	4.125	102.612	102.512	102.412	4.125	102.612	102.512	102.412	4.875	103.324	103.224	103.124	4.875	102.699	102.599	102.499				
4.125	102.987	102.887	102.787	4.250	102.682	102.582	102.482	4.250	102.682	102.582	102.482	4.990	103.460	103.360	103.260	4.990	102.460	102.360	102.260				
4.250	103.057	102.957	102.857	4.375	102.987	102.887	102.787	4.375	102.987	102.887	102.787	5.000	103.560	103.460	103.360	5.000	102.560	102.460	102.360				
4.375	103.362	103.262	103.162	4.500	102.977	102.877	102.777	4.500	102.977	102.877	102.777	5.125	102.729	102.629	102.529	5.125	101.729	101.629	101.529				
4.500	103.602	103.502	103.402	4.625	102.987	102.887	102.787	4.625	102.987	102.887	102.787	5.250	102.278	102.178	102.078	5.250	101.278	101.178	101.078				
4.625	103.612	103.512	103.412	4.750	103.337	103.237	103.137	4.750	103.337	103.237	103.137	5.375	102.537	102.437	102.337	5.375	102.537	102.437	102.337				
4.750	103.962	103.862	103.762	4.875	103.653	103.553	103.453	4.875	103.653	103.553	103.453	5.500	102.801	102.701	102.601	5.500	102.801	102.701	102.601				
4.875	104.278	104.178	104.078	4.990	103.414	103.314	103.214	4.990	103.414	103.314	103.214	5.625	103.395	103.295	103.195	5.625	103.395	103.295	103.195				
4.990	104.414	104.314	104.214	5.000	103.514	103.414	103.314	5.000	103.514	103.414	103.314	5.750	103.707	103.607	103.507	5.750	103.707	103.607	103.507				
5.000	104.514	104.414	104.314	5.125	103.812	103.712	103.612	5.125	103.812	103.712	103.612	5.875	103.809	103.709	103.609	5.875	103.809	103.709	103.609				
5.125	104.812	104.712	104.612	5.250	104.116	104.016	103.916	5.250	104.116	104.016	103.916	5.990	103.735	103.635	103.535	5.990	103.735	103.635	103.535				
5.250	105.116	105.016	104.916	5.375	103.375	103.275	103.175	5.375	103.375	103.275	103.175	6.000	103.835	103.735	103.635	6.000	103.835	103.735	103.635				
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	102.063	101.963	101.863	3.250	100.183	100.082	99.983	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.375	101.776	101.676	101.576				
4.125	102.126	102.026	101.926	3.375	100.743	100.625	100.543	3.375	100.743	100.625	100.543	3.375	100.743	100.625	100.543	3.500	102.052	101.952	101.852				
4.250	102.130	102.030	101.930	3.500	101.153	101.035	100.953	3.500	101.153	101.035	100.953	3.500	101.153	101.035	100.953	3.625	102.205	102.105	102.005				
4.375	102.435	102.335	102.235	3.625	101.775	101.675	101.575	3.625	101.775	101.675	101.575	3.625	101.775	101.675	101.575	3.750	102.712	102.612	102.512				
4.500	102.425	102.325	102.225	3.750	102.197	102.097	101.997	3.750	102.197	102.097	101.997	3.750	102.197	102.097	101.997	3.875	102.843	102.743	102.643				
4.625	102.435	102.335	102.235	3.875	102.536	102.436	102.336	3.875	102.536	102.436	102.336	3.875	102.536	102.436	102.336	3.990	103.125	103.025	102.925				
4.750	102.383	102.283	102.183	3.990	102.818	102.718	102.618	3.990	102.818	102.718	102.618	3.990	102.818	102.718	102.618	4.000	103.225	103.125	103.025				
4.875	102.699	102.599	102.499	4.000	102.918	102.818	102.718	4.000	102.918	102.818	102.718	4.000	102.918	102.818	102.718	4.125	103.327	103.227	103.127				
4.990	102.460	102.360	102.260	4.125	103.056	102.956	102.856	4.125	103.056	102.956	102.856	4.125	103.056	102.956	102.856	4.250	103.773	103.673	103.573				
5.000	102.560	102.460	102.360	4.250	103.246	103.146	103.046	4.250	103.246	103.146	103.046	4.250	103.246	103.146	103.046	4.375	104.110	104.010	103.910				
5.125	101.729	101.629	101.529	4.375	103.539	103.439	103.339	4.375	103.539	103.439	103.339	4.375	103.539	103.439	103.339	4.500	104.464	104.364	104.264				
5.250	101.278	101.178	101.078	4.500	103.813	103.713	103.613	4.500	103.813	103.713	103.613	4.500	103.813	103.713	103.613	4.625	103.901	103.801	103.701				
5.375	102.537	102.437	102.337	4.625	103.856	103.756	103.656	4.625	103.856	103.756	103.656	4.625	103.856	103.756	103.656	4.750	104.216	104.116	104.016				
5.500	102.801	102.701	102.601	4.750	104.061	103.961	103.861	4.750	104.061	103.961	103.861	4.750	104.061	103.961	103.861	4.875	104.471	104.371	104.271				
5.625	103.395	103.295	103.195	4.875	104.442	104.342	104.242	4.875	104.442	104.342	104.242	4.875	104.442	104.342	104.242	4.990	104.272	104.172	104.072				
5.750	103.707	103.607	103.507	4.990	104.684	104.584	104.484	4.990	104.684	104.584	104.484	4.990	104.684	104.584	104.484	5.000	104.372	104.272	104.172				
5.875	103.809	103.709	103.609	5.000	104.784	104.684	104.584	5.000	104.784	104.684	104.584	5.000	104.784	104.684	104.584	5.125	104.650	104.550	104.450				
5.990	103.735	103.635	103.535	5.125	104.851	104.751	104.651	5.125	104.851	104.751	104.651	5.125	104.851	104.751	104.651	5.250	104.747	104.647	104.547				
6.000	103.835	103.735	103.635	5.250	105.149	105.049	104.949	5.250	105.149	105.049	104.949	5.250	105.149	105.049	104.949	5.375	104.700	104.600	104.500				
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							



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.:

11/1/2019

45 Day Lock Exp.:

11/18/2019

60 Day Lock Exp.:

12/2/2019

W. Rate Sheet Dated: 10/2/2019

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	99.533	99.433	99.333	3.250	99.694	99.566	99.494	3.375	101.502	101.402	101.302	4.000	101.858	101.758	101.658	3.375	100.439	100.339	100.239
3.375	100.133	100.033	99.933	3.375	100.317	100.190	100.117	3.500	101.759	101.659	101.559	4.125	101.927	101.827	101.727	3.500	100.696	100.596	100.496
3.500	100.633	100.533	100.433	3.500	100.691	100.566	100.491	3.625	101.977	101.877	101.777	4.250	102.003	101.903	101.803	3.625	100.416	100.316	100.216
3.625	100.932	100.832	100.732	3.625	101.574	101.474	101.374	3.750	102.506	102.406	102.306	4.375	102.331	102.231	102.131	3.750	100.945	100.845	100.745
3.750	101.708	101.608	101.508	3.750	102.054	101.954	101.854	3.875	102.627	102.527	102.427	4.500	102.579	102.479	102.379	3.875	101.066	100.966	100.866
3.875	102.170	102.070	101.970	3.875	102.404	102.304	102.204	3.990	102.916	102.816	102.716	4.625	102.583	102.483	102.383	3.990	101.355	101.255	101.155
3.990	102.575	102.475	102.375	3.990	102.719	102.619	102.519	4.000	103.016	102.916	102.816	4.750	102.434	102.334	102.234	4.000	101.455	101.355	101.255
4.000	102.675	102.575	102.475	4.000	102.819	102.719	102.619	4.125	103.226	103.126	103.026	4.875	102.760	102.660	102.560	4.125	101.173	101.073	100.973
4.125	102.744	102.644	102.544	4.125	102.963	102.863	102.763	4.250	103.680	103.580	103.480	4.990	102.903	102.803	102.703	4.250	101.627	101.527	101.427
4.250	102.918	102.818	102.718	4.250	103.157	103.057	102.957	4.375	104.027	103.927	103.827	5.000	103.003	102.903	102.803	4.375	101.974	101.874	101.774
4.375	103.246	103.146	103.046	4.375	103.454	103.354	103.254	4.500	103.306	103.206	103.105	5.125	102.359	102.259	102.159	4.500	100.899	100.799	100.698
4.500	103.494	103.394	103.294	4.500	103.737	103.637	103.537	4.625	103.753	103.653	103.552	5.250	101.880	101.780	101.680	4.625	101.346	101.246	101.145
4.625	103.498	103.398	103.298	4.625	103.750	103.650	103.550	4.750	104.081	103.981	103.881	5.375	102.148	102.048	101.948	4.750	101.674	101.574	101.474
4.750	103.848	103.748	103.648	4.750	103.998	103.898	103.798	4.875	104.348	104.248	104.148	5.500	102.422	102.322	102.222	4.875	101.941	101.841	101.741
4.875	104.174	104.074	103.974	4.875	104.422	104.322	104.222	4.990	104.099	103.999	103.899	5.625	103.028	102.928	102.828	4.990	102.192	102.092	101.992
4.990	104.317	104.217	104.117	4.990	104.643	104.543	104.443	5.000	104.199	104.099	103.999	5.750	103.344	103.244	103.144	5.000	102.292	102.192	102.092
5.000	104.417	104.317	104.217	5.000	104.743	104.643	104.543	5.125	104.486	104.386	104.286	5.875	103.448	103.348	103.248	5.125	102.579	102.479	102.379
5.125	104.763	104.663	104.563	5.125	104.896	104.796	104.696	5.250	104.587	104.487	104.387	5.990	103.376	103.276	103.176	5.250	102.680	102.580	102.480
5.250	105.134	105.034	104.934	5.250	105.202	105.102	105.002	5.375	0.000	0.000	0.000	6.000	103.476	103.376	103.276	5.375	0.000	0.000	0.000

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.:

11/1/2019

45 Day Lock Exp.:

11/18/2019

60 Day Lock Exp.:

12/2/2019

W. Rate Sheet Dated: 10/2/2019

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	98.632	98.569	98.507	
3.500	99.106	99.043	98.981	
3.625	99.459	99.397	99.334	
3.750	99.941	99.878	99.816	
3.875	100.214	100.151	100.089	
4.000	100.449	100.387	100.324	
4.125	100.702	100.640	100.577	
4.250	100.905	100.843	100.780	
4.375	101.164	101.102	101.039	
4.500	101.423	101.361	101.298	
4.625	101.662	101.599	101.537	
4.750	101.917	101.854	101.792	
4.875	102.139	102.077	102.014	

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	98.684	98.559	98.434	
3.375	99.148	99.023	98.898	
3.500	99.518	99.393	99.268	
3.625	99.864	99.739	99.614	
3.750	100.380	100.255	100.130	
3.875	100.722	100.597	100.472	
4.000	101.060	100.935	100.810	
4.125	101.195	101.070	100.945	
4.250	101.502	101.377	101.252	
4.375	101.781	101.656	101.531	
4.500	101.938	101.813	101.688	

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	96.991	96.866	96.741	
3.375	97.396	97.271	97.146	
3.500	97.771	97.646	97.521	
3.625	98.124	97.999	97.874	
3.750	98.716	98.591	98.466	
3.875	99.040	98.915	98.790	
4.000	99.324	99.199	99.074	
4.125	99.608	99.483	99.358	
4.250	99.892	99.767	99.642	
4.375	100.176	100.051	99.926	
4.500	100.466	100.341	100.216	
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)