



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.: 11/4/2019

45 Day Lock Exp.: 11/18/2019

60 Day Lock Exp.: 12/2/2019

W. Rate Sheet Dated: 10/3/2019

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	101.940	101.790	101.640	3.250	101.398	101.248	101.098	2.375	97.632	97.482	97.332	3.125	99.755	99.605	99.455
3.375	102.484	102.334	102.184	3.375	101.833	101.683	101.533	2.500	98.120	97.970	97.820	3.250	99.912	99.762	99.612
3.500	103.023	102.873	102.723	3.500	102.230	102.080	101.930	2.625	98.602	98.452	98.302	3.375	100.265	100.115	99.965
3.625	103.544	103.394	103.244	3.625	102.646	102.496	102.346	2.750	98.503	98.353	98.203	3.500	100.295	100.145	99.995
3.750	102.789	102.639	102.489	3.750	102.184	102.034	101.884	2.875	98.989	98.839	98.689	3.625	100.563	100.413	100.263
3.875	103.270	103.120	102.970	3.875	102.583	102.433	102.283	3.000	99.459	99.309	99.159	Margin = 2.250		Index = 1.790	
4.000	103.720	103.570	103.420	4.000	102.941	102.791	102.641	3.125	99.924	99.774	99.624				
4.125	104.132	103.982	103.832	4.125	103.271	103.121	102.971	3.250	101.286	101.136	100.986				
4.375	103.587	103.487	103.387	4.375	102.911	102.811	102.711	3.375	101.698	101.548	101.398				
4.500	104.013	103.913	103.813	4.500	103.055	102.955	102.855	3.500	102.073	101.923	101.773				
4.625	104.390	104.290	104.190	4.625	103.286	103.186	103.086	3.625	102.466	102.316	102.166				
4.750	104.515	104.415	104.315	4.750	103.325	103.225	103.125	3.750	102.619	102.469	102.319				
4.875	104.256	104.156	104.056	4.875	103.604	103.504	103.404	3.875	102.995	102.845	102.695				
5.000	104.618	104.518	104.418	5.000	103.855	103.755	103.655	4.000	103.331	103.181	103.031				
5.125	104.694	104.594	104.494	5.125	104.086	103.986	103.886	4.125	103.639	103.489	103.339				
5.375	104.915	104.815	104.715	5.375	104.388	104.288	104.188	4.250	103.123	102.973	102.823				
5.500	105.213	105.113	105.013	5.500	104.639	104.539	104.439	4.375	103.442	103.292	103.142				
5.625	105.478	105.378	105.278	5.625	104.870	104.770	104.670	4.500	103.561	103.411	103.261				
5.875	105.403	105.303	105.203	5.875	104.875	104.775	104.675	4.625	103.776	103.626	103.476				

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	100.790	100.640	100.490	3.250	100.398	100.248	100.098	2.375	96.632	96.482	96.332	3.125	98.755	98.605	98.455
3.375	101.334	101.184	101.034	3.375	100.833	100.683	100.533	2.500	97.120	96.970	96.820	3.250	98.912	98.762	98.612
3.500	101.873	101.723	101.573	3.500	101.230	101.080	100.930	2.625	97.602	97.452	97.302	3.375	99.265	99.115	98.965
3.625	102.394	102.244	102.094	3.625	101.646	101.496	101.346	2.750	97.503	97.353	97.203	3.500	99.295	99.145	98.995
3.750	101.639	101.489	101.339	3.750	101.184	101.034	100.884	2.875	97.989	97.839	97.689	3.625	99.563	99.413	99.263
3.875	102.120	101.970	101.820	3.875	101.583	101.433	101.283	3.000	98.459	98.309	98.159	Margin = 2.250		Index = 1.790	
4.000	102.570	102.420	102.270	4.000	101.941	101.791	101.641	3.125	98.924	98.774	98.624	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.982	102.832	102.682	4.125	102.271	102.121	101.971	3.250	100.286	100.136	99.986	Rate	30 Day	45 Day	60 Day
4.375	102.437	102.337	102.237	4.375	101.911	101.811	101.711	3.375	100.698	100.548	100.398	3.875	101.720	101.470	101.220
4.500	102.863	102.763	102.663	4.500	102.055	101.955	101.855	3.500	101.073	100.923	100.773	4.000	102.170	101.920	101.670
4.625	103.240	103.140	103.040	4.625	102.286	102.186	102.086	3.625	101.466	101.316	101.166	4.125	102.582	102.332	102.082
4.750	103.365	103.265	103.165	4.750	102.325	102.225	102.125	3.750	101.619	101.469	101.319	4.375	102.037	101.787	101.537
4.875	103.106	103.006	102.906	4.875	102.604	102.504	102.404	3.875	101.995	101.845	101.695	4.500	102.463	102.213	101.963
5.000	103.468	103.368	103.268	5.000	102.855	102.755	102.655	4.000	102.331	102.181	102.031	4.625	102.840	102.590	102.340
5.125	103.544	103.444	103.344	5.125	103.086	102.986	102.886	4.125	102.639	102.489	102.339	4.875	102.706	102.456	102.206
5.375	103.765	103.665	103.565	5.375	103.388	103.288	103.188	4.250	102.123	101.973	101.823	5.000	103.068	102.818	102.568
5.500	104.063	103.963	103.863	5.500	103.639	103.539	103.439	4.375	102.442	102.292	102.142	5.125	103.144	102.894	102.644
5.625	104.328	104.228	104.128	5.625	103.870	103.770	103.670	4.500	102.561	102.411	102.261	5.500	103.663	103.413	103.163
5.875	104.253	104.153	104.053	5.875	103.875	103.775	103.675	4.625	102.776	102.626	102.476	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	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	100.637	100.387	100.137	4.375	N/A	N/A	N/A
4.500	101.063	100.813	100.563	4.500	N/A	N/A	N/A
4.625	101.440	101.190	100.940	4.625	N/A	N/A	N/A
5.000	101.668	101.418	101.168	5.000	N/A	N/A	N/A
5.125	101.744	101.494	101.244	5.125	N/A	N/A	N/A
5.250	101.997	101.747	101.497	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	99.287	99.037	98.787	
4.500	99.713	99.463	99.213	
4.625	100.090	99.840	99.590	
4.875	99.956	99.706	99.456	
5.000	100.318	100.068	99.818	
5.125	100.394	100.144	99.894	
5.500	100.913	100.663	100.413	
5.625	101.178	100.928	100.678	



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11/4/2019

45 Day Lock Exp.:

11/18/2019

60 Day Lock Exp.:

12/2/2019

W. Rate Sheet Dated: 10/3/2019

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	100.540	100.390	100.240	3.250	100.428	100.278	100.128	2.375	94.912	94.762	94.612	3.125	99.177	99.027	98.877
3.375	101.084	100.934	100.784	3.375	100.863	100.713	100.563	2.500	95.400	95.250	95.100	3.250	99.522	99.372	99.222
3.500	101.623	101.473	101.323	3.500	101.260	101.110	100.960	2.625	95.882	95.732	95.582	3.375	99.875	99.725	99.575
3.625	102.144	101.994	101.844	3.625	101.676	101.526	101.376	2.750	97.346	97.196	97.046	3.500	99.905	99.755	99.605
3.750	101.264	101.114	100.964	3.750	101.089	100.939	100.789	2.875	97.831	97.681	97.531	3.625	100.173	100.023	99.873
3.875	101.745	101.595	101.445	3.875	101.488	101.338	101.188	3.000	98.301	98.151	98.001	Margin = 2.250		Index = 1.790	
4.000	102.195	102.045	101.895	4.000	101.846	101.696	101.546	3.125	98.767	98.617	98.467				
4.125	102.607	102.457	102.307	4.125	102.176	102.026	101.876	3.250	100.316	100.166	100.016				
4.375	102.374	102.274	102.174	4.375	102.128	102.028	101.928	3.375	100.728	100.578	100.428				
4.500	102.800	102.700	102.600	4.500	102.272	102.172	102.072	3.500	101.103	100.953	100.803				
4.625	103.178	103.078	102.978	4.625	102.503	102.403	102.303	3.625	101.496	101.346	101.196				
4.750	103.178	103.078	102.978	4.750	102.417	102.317	102.217	3.750	101.524	101.374	101.224				
4.875	102.919	102.819	102.719	4.875	102.696	102.596	102.496	3.875	101.900	101.750	101.600				
5.000	103.281	103.181	103.081	5.000	102.947	102.847	102.747	4.000	102.236	102.086	101.936				
5.125	103.356	103.256	103.156	5.125	103.178	103.078	102.978	4.125	102.544	102.394	102.244				
5.375	103.203	103.103	103.003	5.375	103.105	103.005	102.905	4.250	102.340	102.190	102.040				
5.500	103.501	103.401	103.301	5.500	103.357	103.257	103.157	4.375	102.660	102.510	102.360				
5.625	103.765	103.665	103.565	5.625	103.587	103.487	103.387	4.500	102.779	102.629	102.479				
5.875	103.565	103.465	103.365	5.875	103.468	103.368	103.268	4.625	102.994	102.844	102.694				

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	99.390	99.240	99.090	3.250	98.998	98.848	98.698	2.375	95.232	95.082	94.932	3.125	97.167	97.017	96.867
3.375	99.934	99.784	99.634	3.375	99.433	99.283	99.133	2.500	95.720	95.570	95.420	3.250	97.512	97.362	97.212
3.500	100.473	100.323	100.173	3.500	99.830	99.680	99.530	2.625	96.202	96.052	95.902	3.375	97.865	97.715	97.565
3.625	100.994	100.844	100.694	3.625	100.246	100.096	99.946	2.750	96.947	96.797	96.647	3.500	97.895	97.745	97.595
3.750	100.114	99.964	99.814	3.750	99.659	99.509	99.359	2.875	97.432	97.282	97.132	3.625	98.163	98.013	97.863
3.875	100.595	100.445	100.295	3.875	100.058	99.908	99.758	3.000	97.903	97.753	97.603	Margin = 2.250		Index = 1.790	
4.000	101.045	100.895	100.745	4.000	100.416	100.266	100.116	3.125	98.368	98.218	98.068	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.457	101.307	101.157	4.125	100.746	100.596	100.446	3.250	99.449	99.299	99.149	Rate	30 Day	45 Day	60 Day
4.375	101.224	101.124	101.024	4.375	100.698	100.598	100.498	3.375	99.861	99.711	99.561	3.875	100.195	99.945	99.695
4.500	101.650	101.550	101.450	4.500	100.842	100.742	100.642	3.500	100.235	100.085	99.935	4.000	100.645	100.395	100.145
4.625	102.028	101.928	101.828	4.625	101.073	100.973	100.873	3.625	100.629	100.479	100.329	4.125	101.057	100.807	100.557
4.750	102.028	101.928	101.828	4.750	100.987	100.887	100.787	3.750	100.211	100.061	99.911	4.375	100.824	100.574	100.324
4.875	101.769	101.669	101.569	4.875	101.266	101.166	101.066	3.875	100.587	100.437	100.287	4.500	101.250	101.000	100.750
5.000	102.131	102.031	101.931	5.000	101.517	101.417	101.317	4.000	100.924	100.774	100.624	4.625	101.628	101.378	101.128
5.125	102.206	102.106	102.006	5.125	101.748	101.648	101.548	4.125	101.231	101.081	100.931	4.875	101.369	101.119	100.869
5.375	102.053	101.953	101.853	5.375	101.675	101.575	101.475	4.250	100.473	100.323	100.173	5.000	101.731	101.481	101.231
5.500	102.351	102.251	102.151	5.500	101.927	101.827	101.727	4.375	100.792	100.642	100.492	5.125	101.806	101.556	101.306
5.625	102.615	102.515	102.415	5.625	102.157	102.057	101.957	4.500	100.911	100.761	100.611	5.500	101.951	101.701	101.451
5.875	102.415	102.315	102.215	5.875	102.038	101.938	101.838	4.625	101.126	100.976	100.826	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	99.307	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	99.074	98.824	98.574	4.375	N/A	N/A	N/A
4.500	99.500	99.250	99.000	4.500	N/A	N/A	N/A
4.625	99.878	99.628	99.378	4.625	N/A	N/A	N/A
5.000	99.981	99.731	99.481	5.000	N/A	N/A	N/A
5.125	100.056	99.806	99.556	5.125	N/A	N/A	N/A
5.250	99.935	99.685	99.435	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

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	98.074	97.824	97.574	
4.500	98.500	98.250	98.000	
4.625	98.878	98.628	98.378	
4.875	98.619	98.369	98.119	
5.000	98.981	98.731	98.481	
5.125	99.056	98.806	98.556	
5.500	99.201	98.951	98.701	
5.625	99.465	99.215	98.965	

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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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W. Rate Sheet Dated: 10/3/2019

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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	100.122	100.022	99.922	3.375	100.464	100.364	100.264	3.375	100.464	100.364	100.264	4.000	102.503	102.403	102.303	4.000	102.128	102.028	101.928
3.375	100.714	100.614	100.514	3.500	100.888	100.788	100.688	3.500	100.888	100.788	100.688	4.125	102.561	102.461	102.361	4.125	102.186	102.086	101.986
3.500	101.138	101.038	100.938	3.625	101.250	101.150	101.050	3.625	101.250	101.150	101.050	4.250	102.541	102.441	102.341	4.250	102.166	102.066	101.966
3.625	101.500	101.400	101.300	3.750	101.826	101.726	101.626	3.750	101.826	101.726	101.626	4.375	102.846	102.746	102.646	4.375	102.471	102.371	102.271
3.750	102.076	101.976	101.876	3.875	102.250	102.150	102.050	3.875	102.250	102.150	102.050	4.500	103.085	102.985	102.885	4.500	102.460	102.360	102.260
3.875	102.500	102.400	102.300	3.990	102.515	102.415	102.315	3.990	102.515	102.415	102.315	4.625	103.095	102.995	102.895	4.625	102.470	102.370	102.270
3.990	102.890	102.790	102.690	4.000	102.615	102.515	102.415	4.000	102.615	102.515	102.415	4.750	103.010	102.910	102.810	4.750	102.385	102.285	102.185
4.000	102.990	102.890	102.790	4.125	102.673	102.573	102.473	4.125	102.673	102.573	102.473	4.875	103.326	103.226	103.126	4.875	102.701	102.601	102.501
4.125	103.048	102.948	102.848	4.250	102.717	102.617	102.517	4.250	102.717	102.617	102.517	4.990	103.462	103.362	103.262	4.990	102.462	102.362	102.262
4.250	103.092	102.992	102.892	4.375	103.022	102.922	102.822	4.375	103.022	102.922	102.822	5.000	103.562	103.462	103.362	5.000	102.562	102.462	102.362
4.375	103.397	103.297	103.197	4.500	103.011	102.911	102.811	4.500	103.011	102.911	102.811	5.125	102.726	102.626	102.526	5.125	101.726	101.626	101.526
4.500	103.636	103.536	103.436	4.625	103.021	102.921	102.821	4.625	103.021	102.921	102.821	5.250	103.218	103.118	103.018	5.250	101.318	101.218	101.118
4.625	103.646	103.546	103.446	4.750	103.370	103.270	103.170	4.750	103.370	103.270	103.170	5.375	102.577	102.477	102.377	5.375	102.577	102.477	102.377
4.750	103.995	103.895	103.795	4.875	103.686	103.586	103.486	4.875	103.686	103.586	103.486	5.500	102.842	102.742	102.642	5.500	102.842	102.742	102.642
4.875	104.311	104.211	104.111	4.990	103.447	103.347	103.247	4.990	103.447	103.347	103.247	5.625	103.436	103.336	103.236	5.625	103.436	103.336	103.236
4.990	104.447	104.347	104.247	5.000	103.547	103.447	103.347	5.000	103.547	103.447	103.347	5.750	103.748	103.648	103.548	5.750	103.748	103.648	103.548
5.000	104.547	104.447	104.347	5.125	103.858	103.758	103.658	5.125	103.858	103.758	103.658	5.875	103.849	103.749	103.649	5.875	103.849	103.749	103.649
5.125	104.858	104.758	104.658	5.250	104.203	104.103	104.003	5.250	104.203	104.103	104.003	5.990	103.774	103.674	103.574	5.990	103.774	103.674	103.574
5.250	105.203	105.103	105.003	5.375	105.462	105.362	105.262	5.375	105.462	105.362	105.262	6.000	103.874	103.774	103.674	6.000	103.874	103.774	103.674
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	102.128	102.028	101.928	3.250	100.303	100.187	100.103	3.250	0.000	0.000	0.000	3.250	0.000	-0.116	-0.200	3.375	101.847	101.747	101.647
4.125	102.186	102.086	101.986	3.375	100.857	100.745	100.657	3.375	100.857	100.745	100.657	3.375	100.857	100.745	100.657	3.500	102.121	102.021	101.921
4.250	102.166	102.066	101.966	3.500	101.263	101.151	101.063	3.500	101.263	101.151	101.063	3.500	101.263	101.151	101.063	3.625	102.275	102.175	102.075
4.375	102.471	102.371	102.271	3.625	101.821	101.721	101.621	3.625	101.821	101.721	101.621	3.625	101.821	101.721	101.621	3.750	102.778	102.678	102.578
4.500	102.460	102.360	102.260	3.750	102.239	102.139	102.039	3.750	102.239	102.139	102.039	3.750	102.239	102.139	102.039	3.875	102.910	102.810	102.710
4.625	102.470	102.370	102.270	3.875	102.574	102.474	102.374	3.875	102.574	102.474	102.374	3.875	102.574	102.474	102.374	3.990	103.190	103.090	102.990
4.750	102.385	102.285	102.185	3.990	102.848	102.748	102.648	3.990	102.848	102.748	102.648	3.990	102.848	102.748	102.648	4.000	103.290	103.190	103.090
4.875	102.701	102.601	102.501	4.000	102.948	102.848	102.748	4.000	102.948	102.848	102.748	4.000	102.948	102.848	102.748	4.125	103.409	103.309	103.209
4.990	102.462	102.362	102.262	4.125	103.087	102.987	102.887	4.125	103.087	102.987	102.887	4.125	103.087	102.987	102.887	4.250	103.851	103.751	103.651
5.000	102.562	102.462	102.362	4.250	103.284	103.184	103.084	4.250	103.284	103.184	103.084	4.250	103.284	103.184	103.084	4.375	104.184	104.084	103.984
5.125	101.726	101.626	101.526	4.375	103.573	103.473	103.373	4.375	103.573	103.473	103.373	4.375	103.573	103.473	103.373	4.500	103.453	103.353	103.253
5.250	101.318	101.218	101.118	4.500	103.843	103.743	103.643	4.500	103.843	103.743	103.643	4.500	103.843	103.743	103.643	4.625	103.885	103.785	103.685
5.375	102.577	102.477	102.377	4.625	103.887	103.787	103.687	4.625	103.887	103.787	103.687	4.625	103.887	103.787	103.687	4.750	104.197	104.097	103.997
5.500	102.842	102.742	102.642	4.750	104.097	103.997	103.897	4.750	104.097	103.997	103.897	4.750	104.097	103.997	103.897	4.875	104.446	104.346	104.246
5.625	103.436	103.336	103.236	4.875	104.475	104.375	104.275	4.875	104.475	104.375	104.275	4.875	104.475	104.375	104.275	4.990	104.256	104.156	104.056
5.750	103.748	103.648	103.548	4.990	104.714	104.614	104.514	4.990	104.714	104.614	104.514	4.990	104.714	104.614	104.514	5.000	104.356	104.256	104.156
5.875	103.849	103.749	103.649	5.000	104.814	104.714	104.614	5.000	104.814	104.714	104.614	5.000	104.814	104.714	104.614	5.125	104.632	104.532	104.432
5.990	103.774	103.674	103.574	5.125	104.899	104.799	104.699	5.125	104.899	104.799	104.699	5.125	104.899	104.799	104.699	5.250	104.728	104.628	104.528
6.000	103.874	103.774	103.674	5.250	105.194	105.094	104.994	5.250	105.194	105.094	104.994	5.250	105.194	105.094	104.994	5.375	0.000	0.000	0.000
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	101.847	101.747	101.647	3.375	101.847	101.747	101.647	3.375	101.084	100.984	100.884	3.375	101.084	100.984	100.884	3.375	101.084	100.984	100.884
3.500	102.121	102.021	101.921	3.500	102.121	102.021	101.921	3.500	101.358	101.258	101.158	3.500	101.358	101.258	101.158	3.500	101.358	101.258	101.158
3.625	102.275	102.175	102.075	3.625	102.275	102.175	102.075	3.625	101.014	100.914	100.814	3.625	101.014	100.914	100.814	3.625	101.014	100.914	100.814
3.750	102.778	102.678	102.578	3.750	102.778	102.678	102.578	3.750	101.517	101.417	101.317	3.750	101.517	101.417	101.317	3.750	101.517	101.417	101.317
3.875	102.910	102.810	102.710	3.875	102.910	102.810	102.710	3.875	101.649	101.549	101.449	3.875	101.649	101.549	101.449	3.875	101.649	101.549	101.449
3.990	103.190	103.090	102.990	3.990	103.190	103.090	102.990	3.990	101.929	101.829	101.729	3.990	101.929	101.829	101.729	3.990	101.929	101.829	101.729
4.000	103.290	103.190	103.090	4.000	103.290	103.190	103.090	4.000	102.029	101.929	101.829	4.000	102.029	101.929	101.829	4.000	102.029	101.929	101.829
4.125	103.409	103.309	103.209	4.125	103.409	103.309	103.209	4.125	101.648	101.548	101.448	4.125	101.648	101.548	101.448	4.125	101.648	101.548	101.448
4.250	103.581	103.751	103.651	4.250	103.581	103.751	103.651	4.250	102.090	101.990	101.890	4.250	102.090	101.990	101.890	4.250	102.090	101.990	101.890
4.375	103.059	103.959	103.859	4.375	103.059	103.959	103.859												



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.:

11/4/2019

45 Day Lock Exp.:

11/18/2019

60 Day Lock Exp.:

12/2/2019

W. Rate Sheet Dated: 10/3/2019

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	99.970	99.870	99.770	3.250	100.183	100.062	99.983	3.375	101.776	101.676	101.576	4.000	102.088	101.988	101.888	3.375	100.713	100.613	100.513
3.375	100.565	100.465	100.365	3.375	100.743	100.625	100.543	3.500	102.052	101.952	101.852	4.125	102.151	102.051	101.951	3.500	100.989	100.889	100.789
3.500	100.992	100.892	100.792	3.500	101.153	101.035	100.953	3.625	102.205	102.105	102.005	4.250	102.155	102.055	101.955	3.625	100.642	100.542	100.442
3.625	101.356	101.256	101.156	3.625	101.775	101.675	101.575	3.750	102.712	102.612	102.512	4.375	102.460	102.360	102.260	3.750	101.149	101.049	100.949
3.750	102.006	101.906	101.806	3.750	102.197	102.097	101.997	3.875	102.843	102.743	102.643	4.500	102.700	102.600	102.500	3.875	101.280	101.180	101.080
3.875	102.434	102.334	102.234	3.875	102.536	102.436	102.336	3.990	103.125	103.025	102.925	4.625	102.710	102.610	102.510	3.990	101.562	101.462	101.362
3.990	102.824	102.724	102.624	3.990	102.818	102.718	102.618	4.000	103.225	103.125	103.025	4.750	102.658	102.558	102.458	4.000	101.662	101.562	101.462
4.000	102.924	102.824	102.724	4.000	102.918	102.818	102.718	4.125	103.327	103.227	103.127	4.875	102.974	102.874	102.774	4.125	101.261	101.161	101.061
4.125	102.987	102.887	102.787	4.125	103.056	102.956	102.856	4.250	103.773	103.673	103.573	4.990	103.110	103.010	102.910	4.250	101.707	101.607	101.507
4.250	103.057	102.957	102.857	4.250	103.246	103.146	103.046	4.375	104.110	104.010	103.910	5.000	103.210	103.110	103.010	4.375	102.044	101.944	101.844
4.375	103.362	103.262	103.162	4.375	103.539	103.439	103.339	4.500	103.464	103.360	103.264	5.125	102.379	102.279	102.179	4.500	101.057	100.923	100.857
4.500	103.602	103.502	103.402	4.500	103.813	103.713	103.613	4.625	103.901	103.769	103.701	5.250	101.928	101.828	101.728	4.625	101.494	101.362	101.294
4.625	103.612	103.512	103.412	4.625	103.856	103.756	103.656	4.750	104.216	104.087	104.016	5.375	102.187	102.087	101.987	4.750	101.809	101.680	101.609
4.750	103.962	103.862	103.762	4.750	104.061	103.961	103.861	4.875	104.471	104.345	104.271	5.500	102.451	102.351	102.251	4.875	102.064	101.938	101.864
4.875	104.278	104.178	104.078	4.875	104.442	104.342	104.242	4.990	104.272	104.172	104.072	5.625	103.045	102.945	102.845	4.990	102.365	102.265	102.165
4.990	104.414	104.314	104.214	4.990	104.684	104.584	104.484	5.000	104.372	104.272	104.172	5.750	103.357	103.257	103.157	5.000	102.465	102.365	102.265
5.000	104.514	104.414	104.314	5.000	104.784	104.684	104.584	5.125	104.650	104.550	104.450	5.875	103.459	103.359	103.259	5.125	102.743	102.643	102.543
5.125	104.812	104.712	104.612	5.125	104.851	104.751	104.651	5.250	104.747	104.647	104.547	5.990	103.385	103.285	103.185	5.250	102.840	102.740	102.640
5.250	105.116	105.016	104.916	5.250	105.149	105.049	104.949	5.375	0.000	0.000	0.000	6.000	103.485	103.385	103.285	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%	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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/4/2019

45 Day Lock Exp.:

11/18/2019

60 Day Lock Exp.:

12/2/2019

W. Rate Sheet Dated: 10/3/2019

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	98.802	98.740	98.677	
3.500	99.277	99.215	99.152	
3.625	99.631	99.569	99.506	
3.750	100.073	100.011	99.948	
3.875	100.347	100.284	100.222	
4.000	100.583	100.520	100.458	
4.125	100.836	100.774	100.711	
4.250	101.039	100.977	100.914	
4.375	101.299	101.236	101.174	
4.500	101.558	101.496	101.433	
4.625	101.797	101.735	101.672	
4.750	102.053	101.990	101.928	
4.875	102.276	102.213	102.151	

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	98.862	98.737	98.612	
3.375	99.326	99.201	99.076	
3.500	99.697	99.572	99.447	
3.625	100.043	99.918	99.793	
3.750	100.560	100.435	100.310	
3.875	100.902	100.777	100.652	
4.000	101.241	101.116	100.991	
4.125	101.376	101.251	101.126	
4.250	101.684	101.559	101.434	
4.375	101.963	101.838	101.713	
4.500	102.120	101.995	101.870	

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	97.160	97.035	96.910	
3.375	97.565	97.440	97.315	
3.500	97.941	97.816	97.691	
3.625	98.294	98.169	98.044	
3.750	98.887	98.762	98.637	
3.875	99.211	99.086	98.961	
4.000	99.496	99.371	99.246	
4.125	99.780	99.655	99.530	
4.250	100.064	99.939	99.814	
4.375	100.348	100.223	100.098	
4.500	100.638	100.513	100.388	
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)