



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.: 12/3/2019

W. Rate Sheet Dated: 10/4/2019

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	102.065	101.915	101.765	3.250	101.523	101.373	101.223	2.375	97.742	97.592	97.442	3.125	99.755	99.605	99.455
3.375	102.609	102.459	102.309	3.375	101.958	101.808	101.658	2.500	98.229	98.079	97.929	3.250	99.912	99.762	99.612
3.500	103.148	102.998	102.848	3.500	102.355	102.205	102.055	2.625	98.712	98.562	98.412	3.375	100.265	100.115	99.965
3.625	103.669	103.519	103.369	3.625	102.771	102.621	102.471	2.750	98.624	98.474	98.324	3.500	100.295	100.145	99.995
3.750	102.883	102.733	102.583	3.750	102.278	102.128	101.978	2.875	99.110	98.960	98.810	3.625	100.563	100.413	100.263
3.875	103.364	103.214	103.064	3.875	102.676	102.526	102.376	3.000	99.580	99.430	99.280	Margin = 2.250		Index = 1.790	
4.000	103.814	103.664	103.514	4.000	103.035	102.885	102.735	3.125	100.045	99.895	99.745				
4.125	104.225	104.075	103.925	4.125	103.365	103.215	103.065	3.250	101.310	101.160	101.010				
4.375	103.649	103.549	103.449	4.375	102.973	102.873	102.773	3.375	101.722	101.572	101.422				
4.500	104.075	103.975	103.875	4.500	103.117	103.017	102.917	3.500	102.096	101.946	101.796				
4.625	104.453	104.353	104.253	4.625	103.348	103.248	103.148	3.625	102.490	102.340	102.190				
4.750	104.578	104.478	104.378	4.750	103.403	103.303	103.203	3.750	102.611	102.461	102.311				
4.875	104.334	104.234	104.134	4.875	103.682	103.582	103.482	3.875	102.987	102.837	102.687				
5.000	104.696	104.596	104.496	5.000	103.933	103.833	103.733	4.000	103.324	103.174	103.024				
5.125	104.772	104.672	104.572	5.125	104.164	104.064	103.964	4.125	103.631	103.481	103.331				
5.375	104.837	104.737	104.637	5.375	104.310	104.210	104.110	4.250	103.139	102.989	102.839				
5.500	105.135	105.035	104.935	5.500	104.561	104.461	104.361	4.375	103.458	103.308	103.158				
5.625	105.400	105.300	105.200	5.625	104.792	104.692	104.592	4.500	103.577	103.427	103.277				
6.250	106.000	105.900	105.800	6.250	105.579	105.479	105.379	4.625	103.792	103.642	103.492				

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	100.915	100.765	100.615	3.250	100.523	100.373	100.223	2.375	96.742	96.592	96.442	3.125	98.755	98.605	98.455
3.375	101.459	101.309	101.159	3.375	100.958	100.808	100.658	2.500	97.229	97.079	96.929	3.250	98.912	98.762	98.612
3.500	101.998	101.848	101.698	3.500	101.355	101.205	101.055	2.625	97.712	97.562	97.412	3.375	99.265	99.115	98.965
3.625	102.519	102.369	102.219	3.625	101.771	101.621	101.471	2.750	97.624	97.474	97.324	3.500	99.295	99.145	98.995
3.750	101.733	101.583	101.433	3.750	101.278	101.128	100.978	2.875	98.110	97.960	97.810	3.625	99.563	99.413	99.263
3.875	102.214	102.064	101.914	3.875	101.676	101.526	101.376	3.000	98.580	98.430	98.280	Margin = 2.250		Index = 1.790	
4.000	102.664	102.514	102.364	4.000	102.035	101.885	101.735	3.125	99.045	98.895	98.745	30 Year OTC			
4.125	103.075	102.925	102.775	4.125	102.365	102.215	102.065	3.250	100.310	100.160	100.010	Rate	30 Day	45 Day	60 Day
4.375	102.499	102.399	102.299	4.375	101.973	101.873	101.773	3.375	100.722	100.572	100.422	3.875	101.814	101.564	101.314
4.500	102.925	102.825	102.725	4.500	102.117	102.017	101.917	3.500	101.096	100.946	100.796	4.000	102.264	102.014	101.764
4.625	103.303	103.203	103.103	4.625	102.348	102.248	102.148	3.625	101.490	101.340	101.190	4.125	102.675	102.425	102.175
4.750	103.428	103.328	103.228	4.750	102.403	102.303	102.203	3.750	101.611	101.461	101.311	4.375	102.099	101.849	101.599
4.875	103.184	103.084	102.984	4.875	102.682	102.582	102.482	3.875	101.987	101.837	101.687	4.500	102.525	102.275	102.025
5.000	103.546	103.446	103.346	5.000	102.933	102.833	102.733	4.000	102.324	102.174	102.024	4.625	102.903	102.653	102.403
5.125	103.622	103.522	103.422	5.125	103.164	103.064	102.964	4.125	102.631	102.481	102.331	4.875	102.784	102.534	102.284
5.375	103.687	103.587	103.487	5.375	103.310	103.210	103.110	4.250	102.139	101.989	101.839	5.000	103.146	102.896	102.646
5.500	103.985	103.885	103.785	5.500	103.561	103.461	103.361	4.375	102.458	102.308	102.158	5.125	103.222	102.972	102.722
5.625	104.250	104.150	104.050	5.625	103.792	103.692	103.592	4.500	102.577	102.427	102.277	5.500	103.585	103.335	103.085
6.250	105.037	104.937	104.837	6.250	104.579	104.479	104.379	4.625	102.792	102.642	102.492	5.625	103.850	103.600	103.350

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 "only Advantage Adjustments added ; FHA only"							
30/25 Year				30/25 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	101.275	101.025	100.775	6.250	102.750	102.500	102.250
4.250	101.400	101.150	100.900				
4.375	100.699	100.449	100.199				
4.500	101.125	100.875	100.625				
4.625	101.503	101.253	101.003				
5.000	101.746	101.496	101.246				
5.125	101.822	101.572	101.322				
5.250	102.075	101.825	101.575				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"			

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	99.064	98.814	98.564	
4.000	99.514	99.264	99.014	
4.125	99.925	99.675	99.425	
4.375	99.349	99.099	98.849	
4.500	99.775	99.525	99.275	
4.625	100.153	99.903	99.653	
4.875	100.034	99.784	99.534	
5.000	100.396	100.146	99.896	
5.125	100.472	100.222	99.972	
5.500	100.835	100.585	100.335	
5.625	101.100	100.850	100.600	

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</i> or <i>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)	



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45 Day Lock Exp.:

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60 Day Lock Exp.:

12/3/2019

W. Rate Sheet Dated: 10/4/2019

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	100.665	100.515	100.365	3.250	100.553	100.403	100.253	2.375	95.022	94.872	94.722	3.125	99.177	99.027	98.877
3.375	101.209	101.059	100.909	3.375	100.988	100.838	100.688	2.500	95.509	95.359	95.209	3.250	99.522	99.372	99.222
3.500	101.748	101.598	101.448	3.500	101.385	101.235	101.085	2.625	95.992	95.842	95.692	3.375	99.875	99.725	99.575
3.625	102.269	102.119	101.969	3.625	101.801	101.651	101.501	2.750	97.467	97.317	97.167	3.500	99.905	99.755	99.605
3.750	101.358	101.208	101.058	3.750	101.183	101.033	100.883	2.875	97.952	97.802	97.652	3.625	100.173	100.023	99.873
3.875	101.839	101.689	101.539	3.875	101.581	101.431	101.281	3.000	98.422	98.272	98.122	Margin = 2.250		Index = 1.790	
4.000	102.289	102.139	101.989	4.000	101.940	101.790	101.640	3.125	98.888	98.738	98.588				
4.125	102.700	102.550	102.400	4.125	102.270	102.120	101.970	3.250	100.340	100.190	100.040				
4.375	102.437	102.337	102.237	4.375	102.191	102.091	101.991	3.375	100.752	100.602	100.452				
4.500	102.863	102.763	102.663	4.500	102.335	102.235	102.135	3.500	101.126	100.976	100.826				
4.625	103.240	103.140	103.040	4.625	102.566	102.466	102.366	3.625	101.520	101.370	101.220				
4.750	103.240	103.140	103.040	4.750	102.495	102.395	102.295	3.750	101.516	101.366	101.216				
4.875	102.997	102.897	102.797	4.875	102.774	102.674	102.574	3.875	101.892	101.742	101.592				
5.000	103.359	103.259	103.159	5.000	103.025	102.925	102.825	4.000	102.229	102.079	101.929				
5.125	103.434	103.334	103.234	5.125	103.256	103.156	103.056	4.125	102.536	102.386	102.236				
5.375	103.125	103.025	102.925	5.375	103.027	102.927	102.827	4.250	102.356	102.206	102.056				
5.500	103.423	103.323	103.223	5.500	103.278	103.178	103.078	4.375	102.676	102.526	102.376				
5.625	103.687	103.587	103.487	5.625	103.509	103.409	103.309	4.500	102.794	102.644	102.494				
6.250	103.037	102.937	102.837	6.250	102.859	102.759	102.659	4.625	103.009	102.859	102.709				

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	99.515	99.365	99.215	3.250	99.123	98.973	98.823	2.375	95.342	95.192	95.042	3.125	97.167	97.017	96.867
3.375	100.059	99.909	99.759	3.375	99.558	99.408	99.258	2.500	95.829	95.679	95.529	3.250	97.512	97.362	97.212
3.500	100.598	100.448	100.298	3.500	99.955	99.805	99.655	2.625	96.312	96.162	96.012	3.375	97.865	97.715	97.565
3.625	101.119	100.969	100.819	3.625	100.371	100.221	100.071	2.750	97.068	96.918	96.768	3.500	97.895	97.745	97.595
3.750	100.208	100.058	99.908	3.750	99.753	99.603	99.453	2.875	97.553	97.403	97.253	3.625	98.163	98.013	97.863
3.875	100.689	100.539	100.389	3.875	100.151	100.001	99.851	3.000	98.024	97.874	97.724	Margin = 2.250		Index = 1.790	
4.000	101.139	100.989	100.839	4.000	100.510	100.360	100.210	3.125	98.489	98.339	98.189	30 Year OTC			
4.125	101.550	101.400	101.250	4.125	100.840	100.690	100.540	3.250	99.472	99.322	99.172	Rate	30 Day	45 Day	60 Day
4.375	101.287	101.187	101.087	4.375	100.761	100.661	100.561	3.375	99.884	99.734	99.584	3.875	100.289	100.039	99.789
4.500	101.713	101.613	101.513	4.500	100.905	100.805	100.705	3.500	100.259	100.109	99.959	4.000	100.739	100.489	100.239
4.625	102.090	101.990	101.890	4.625	101.136	101.036	100.936	3.625	100.652	100.502	100.352	4.125	101.150	100.900	100.650
4.750	102.090	101.990	101.890	4.750	101.065	100.965	100.865	3.750	100.204	100.054	99.904	4.375	100.887	100.637	100.387
4.875	101.847	101.747	101.647	4.875	101.344	101.244	101.144	3.875	100.580	100.430	100.280	4.500	101.313	101.063	100.813
5.000	102.209	102.109	102.009	5.000	101.595	101.495	101.395	4.000	100.916	100.766	100.616	4.625	101.690	101.440	101.190
5.125	102.284	102.184	102.084	5.125	101.826	101.726	101.626	4.125	101.223	101.073	100.923	4.875	101.447	101.197	100.947
5.375	101.975	101.875	101.775	5.375	101.597	101.497	101.397	4.250	100.489	100.339	100.189	5.000	101.809	101.559	101.309
5.500	102.273	102.173	102.073	5.500	101.848	101.748	101.648	4.375	100.808	100.658	100.508	5.125	101.884	101.634	101.384
5.625	102.537	102.437	102.337	5.625	102.079	101.979	101.879	4.500	100.927	100.777	100.627	5.500	101.873	101.623	101.373
6.250	101.887	101.787	101.687	6.250	101.429	101.329	101.229	4.625	101.142	100.992	100.842	5.625	102.137	101.887	101.637

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 "only Advantage Adjustments added ; FHA only"							
30/25 Year				30/25 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	99.400	99.150	98.900	6.250	99.250	99.000	98.750
4.250	99.838	99.588	99.338				
4.375	99.137	98.887	98.637				
4.500	99.563	99.313	99.063				
4.625	99.940	99.690	99.440				
5.000	100.059	99.809	99.559				
5.125	100.134	99.884	99.634				
5.250	100.013	99.763	99.513				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"			

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	97.539	97.289	97.039	
4.000	97.989	97.739	97.489	
4.125	98.400	98.150	97.900	
4.375	98.137	97.887	97.637	
4.500	98.563	98.313	98.063	
4.625	98.940	98.690	98.440	
4.875	98.697	98.447	98.197	
5.000	99.059	98.809	98.559	
5.125	99.134	98.884	98.634	
5.500	99.123	98.873	98.623	
5.625	99.387	99.137	98.887	

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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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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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.309	100.209	100.109	3.375	100.633	100.533	100.433	3.375	100.633	100.533	100.433	4.000	102.488	102.388	102.288	4.000	102.113	102.013	101.913	3.250	100.309	100.209	100.109	3.375	100.633	100.533	100.433	3.375	100.633	100.533	100.433
3.375	100.883	100.783	100.683	3.500	101.031	100.931	100.831	3.500	101.031	100.931	100.831	4.125	102.552	102.452	102.352	4.125	102.177	102.077	101.977	3.375	100.883	100.783	100.683	3.500	101.031	100.931	100.831	3.500	101.031	100.931	100.831
3.500	101.281	101.181	101.081	3.625	101.394	101.294	101.194	3.625	101.394	101.294	101.194	4.250	102.544	102.444	102.344	4.250	102.079	101.979	101.879	3.500	101.281	101.181	101.081	3.625	101.394	101.294	101.194	3.625	101.394	101.294	101.194
3.625	101.644	101.544	101.444	3.750	101.893	101.793	101.693	3.750	101.893	101.793	101.693	4.375	102.740	102.640	102.540	4.375	102.365	102.265	102.165	3.625	101.644	101.544	101.444	3.750	101.893	101.793	101.693	3.750	101.893	101.793	101.693
3.750	102.143	102.043	101.943	3.875	102.302	102.202	102.102	3.875	102.302	102.202	102.102	4.500	102.965	102.865	102.765	4.500	102.340	102.240	102.140	3.750	102.143	102.043	101.943	3.875	102.302	102.202	102.102	3.875	102.302	102.202	102.102
3.875	102.552	102.452	102.352	3.990	102.525	102.425	102.325	3.990	102.525	102.425	102.325	4.625	103.005	102.905	102.805	4.625	102.380	102.280	102.180	3.875	102.552	102.452	102.352	3.990	102.525	102.425	102.325	3.990	102.525	102.425	102.325
3.990	102.900	102.800	102.700	4.000	102.625	102.525	102.425	4.000	102.625	102.525	102.425	4.750	102.976	102.876	102.776	4.750	102.351	102.251	102.151	3.990	102.900	102.800	102.700	4.000	102.625	102.525	102.425	4.000	102.625	102.525	102.425
4.000	103.000	102.900	102.800	4.125	102.689	102.589	102.489	4.125	102.689	102.589	102.489	4.875	103.273	103.173	103.073	4.875	102.648	102.548	102.448	4.000	103.000	102.900	102.800	4.125	102.689	102.589	102.489	4.125	102.689	102.589	102.489
4.125	103.064	102.964	102.864	4.250	102.719	102.619	102.519	4.250	102.719	102.619	102.519	4.990	103.435	103.335	103.235	4.990	102.635	102.535	102.435	4.125	103.064	102.964	102.864	4.250	102.719	102.619	102.519	4.250	102.719	102.619	102.519
4.250	103.094	102.994	102.894	4.375	103.005	102.905	102.805	4.375	103.005	102.905	102.805	5.000	103.535	103.435	103.335	5.000	102.535	102.435	102.335	4.250	103.094	102.994	102.894	4.375	103.005	102.905	102.805	4.375	103.005	102.905	102.805
4.375	103.380	103.280	103.180	4.500	102.980	102.880	102.780	4.500	102.980	102.880	102.780	5.125	102.540	102.440	102.340	5.125	101.540	101.440	101.340	4.375	103.380	103.280	103.180	4.500	102.980	102.880	102.780	4.500	102.980	102.880	102.780
4.500	103.605	103.505	103.405	4.625	103.020	102.920	102.820	4.625	103.020	102.920	102.820	5.250	103.038	102.938	102.838	5.250	102.038	101.938	101.838	4.500	103.605	103.505	103.405	4.625	103.020	102.920	102.820	4.625	103.020	102.920	102.820
4.625	103.645	103.545	103.445	4.750	103.380	103.280	103.180	4.750	103.380	103.280	103.180	5.375	102.322	102.222	102.122	5.375	102.322	102.222	102.122	4.625	103.645	103.545	103.445	4.750	103.380	103.280	103.180	4.750	103.380	103.280	103.180
4.750	104.005	103.905	103.805	4.875	103.677	103.577	103.477	4.875	103.677	103.577	103.477	5.500	102.583	102.483	102.383	5.500	102.583	102.483	102.383	4.750	104.005	103.905	103.805	4.875	103.677	103.577	103.477	4.875	103.677	103.577	103.477
4.875	104.302	104.202	104.102	4.990	103.464	103.364	103.264	4.990	103.464	103.364	103.264	5.625	103.177	103.077	102.977	5.625	103.177	103.077	102.977	4.875	104.302	104.202	104.102	4.990	103.464	103.364	103.264	4.990	103.464	103.364	103.264
4.990	104.464	104.364	104.264	5.000	103.564	103.464	103.364	5.000	103.564	103.464	103.364	5.750	103.488	103.388	103.288	5.750	103.488	103.388	103.288	4.990	104.464	104.364	104.264	5.000	103.564	103.464	103.364	5.000	103.564	103.464	103.364
5.000	104.564	104.464	104.364	5.125	103.840	103.740	103.640	5.125	103.840	103.740	103.640	5.875	103.589	103.489	103.389	5.875	103.589	103.489	103.389	5.000	104.564	104.464	104.364	5.125	103.840	103.740	103.640	5.125	103.840	103.740	103.640
5.125	104.840	104.740	104.640	5.250	104.338	104.238	104.138	5.250	104.338	104.238	104.138	5.990	103.514	103.414	103.314	5.990	103.514	103.414	103.314	5.125	104.840	104.740	104.640	5.250	104.338	104.238	104.138	5.250	104.338	104.238	104.138
5.250	105.338	105.238	105.138	5.375	105.431	105.331	105.231	5.375	105.431	105.331	105.231	6.000	103.614	103.514	103.414	6.000	103.614	103.514	103.414	5.250	105.338	105.238	105.138	5.375	105.431	105.331	105.231	5.375	105.431	105.331	105.231
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	102.113	102.013	101.913	3.250	100.458	100.342	100.258	3.250	0.000	-0.116	-0.200	3.250	0.000	-0.116	-0.200	3.250	0.000	-0.116	-0.200	3.250	102.113	102.013	101.913	3.250	100.458	100.342	100.258	3.250	100.458	100.342	100.258
4.125	102.177	102.077	101.977	3.375	101.003	100.893	100.803	3.375	101.003	100.893	100.803	3.375	101.003	100.893	100.803	3.375	101.003	100.893	100.803	3.375	102.177	102.077	101.977	3.375	101.003	100.893	100.803	3.375	101.003	100.893	100.803
4.250	102.079	101.979	101.879	3.500	101.402	101.290	101.202	3.500	101.402	101.290	101.202	3.500	101.402	101.290	101.202	3.500	101.402	101.290	101.202	3.500	102.079	101.979	101.879	3.500	101.402	101.290	101.202	3.500	101.402	101.290	101.202
4.375	102.365	102.265	102.165	3.625	101.815	101.715	101.615	3.625	101.815	101.715	101.615	3.625	101.815	101.715	101.615	3.625	101.815	101.715	101.615	3.625	102.365	102.265	102.165	3.625	101.815	101.715	101.615	3.625	101.815	101.715	101.615
4.500	102.340	102.240	102.140	3.750	102.226	102.126	102.026	3.750	102.226	102.126	102.026	3.750	102.226	102.126	102.026	3.750	102.226	102.126	102.026	3.750	102.340	102.240	102.140	3.750	102.226	102.126	102.026	3.750	102.226	102.126	102.026
4.625	102.380	102.280	102.180	3.875	102.554	102.454	102.354	3.875	102.554	102.454	102.354	3.875	102.554	102.454	102.354	3.875	102.554	102.454	102.354	3.875	102.380	102.280	102.180	3.875	102.554	102.454	102.354	3.875	102.554	102.454	102.354
4.750	102.351	102.251	102.151	3.990	102.823	102.723	102.623	3.990	102.823	102.723	102.623	3.990	102.823	102.723	102.623	3.990	102.823	102.723	102.623	3.990	102.351	102.251	102.151	3.990	102.823	102.723	102.623	3.990	102.823	102.723	102.623
4.875	102.648	102.548	102.448	4.000	102.923	102.823	102.723	4.000	102.923	102.823	102.723	4.000	102.923	102.823	102.723	4.000	102.923	102.823	102.723	4.000	102.648	102.548	102.448	4.000	102.923	102.823	102.723	4.000	102.923	102.823	102.723
4.990	102.435	102.335	102.235	4.125	103.059	102.959	102.859	4.125	103.059	102.959	102.859	4.125	103.059	102.959	102.859	4.125	103.059	102.959	102.859	4.125	102.435	102.335	102.235	4.125	103.059	102.959	102.859	4.125	103.059	102.959	102.859
5.000	102.535	102.435	102.335	4.250	103.367	103.267	103.167	4.250	103.367	103.267	103.167	4.250	103.367	103.267	103.167	4.250	103.367	103.267	103.167	4.250	102.535	102.435	102.335	4.250	103.367	103.267	103.167	4.250	103.367	103.267	103.167
5.125	102.540	102.440	102.340	4.375	103.651	103.551	103.451	4.375	103.651	103.551	103.451	4.375	103.651	103.551	103.451	4.375	103.651	103.551	103.451	4.375	102.540	102.440	102.340	4.375	103.651	103.551	103.451	4.375	103.651	103.551	103.451
5.250	102.038	101.938	101.838	4.500	103.917	103.817	103.717	4.500	103.917	103.817	103.717	4.500	103.917	103.817	103.717	4.500	103.917	103.817	103.717	4.500	102.038	101.938	101.838	4.500	103.917	103.817	103.717	4.500			



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.:

12/3/2019

W. Rate Sheet Dated: 10/4/2019

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	100.122	100.022	99.922	3.250	100.303	100.187	100.103	3.375	101.847	101.747	101.647	4.000	102.153	102.053	101.953	3.375	100.784	100.684	100.584
3.375	100.714	100.614	100.514	3.375	100.857	100.745	100.657	3.500	102.121	102.021	101.921	4.125	102.211	102.111	102.011	3.500	101.058	100.958	100.858
3.500	101.138	101.038	100.938	3.500	101.263	101.151	101.063	3.625	102.275	102.175	102.075	4.250	102.191	102.091	101.991	3.625	100.714	100.614	100.514
3.625	101.500	101.400	101.300	3.625	101.821	101.721	101.621	3.750	102.778	102.678	102.578	4.375	102.496	102.396	102.296	3.750	101.217	101.117	101.017
3.750	102.076	101.976	101.876	3.750	102.239	102.139	102.039	3.875	102.910	102.810	102.710	4.500	102.735	102.635	102.535	3.875	101.349	101.249	101.149
3.875	102.500	102.400	102.300	3.875	102.574	102.474	102.374	3.990	103.190	103.090	102.990	4.625	102.745	102.645	102.545	3.990	101.629	101.529	101.429
3.990	102.890	102.790	102.690	3.990	102.848	102.748	102.648	4.000	103.290	103.190	103.090	4.750	102.660	102.560	102.460	4.000	101.729	101.629	101.529
4.000	102.990	102.890	102.790	4.000	102.948	102.848	102.748	4.125	103.409	103.309	103.209	4.875	102.976	102.876	102.776	4.125	101.348	101.248	101.148
4.125	103.048	102.948	102.848	4.125	103.087	102.987	102.887	4.250	103.851	103.751	103.651	4.990	103.112	103.012	102.912	4.250	101.790	101.690	101.590
4.250	103.092	102.992	102.892	4.250	103.284	103.184	103.084	4.375	104.184	104.084	103.984	5.000	103.212	103.112	103.012	4.375	102.123	102.023	101.923
4.375	103.397	103.297	103.197	4.375	103.573	103.473	103.373	4.500	103.453	103.353	103.253	5.125	102.376	102.276	102.176	4.500	101.046	100.946	100.846
4.500	103.636	103.536	103.436	4.500	103.843	103.743	103.643	4.625	103.885	103.785	103.685	5.250	101.968	101.868	101.768	4.625	101.478	101.361	101.278
4.625	103.646	103.546	103.446	4.625	103.887	103.787	103.687	4.750	104.197	104.080	103.997	5.375	102.227	102.127	102.027	4.750	101.790	101.673	101.590
4.750	103.995	103.895	103.795	4.750	104.097	103.997	103.897	4.875	104.446	104.333	104.246	5.500	102.492	102.392	102.292	4.875	102.039	101.926	101.839
4.875	104.311	104.211	104.111	4.875	104.475	104.375	104.275	4.990	104.256	104.156	104.056	5.625	103.086	102.986	102.886	4.990	102.349	102.249	102.149
4.990	104.447	104.347	104.247	4.990	104.714	104.614	104.514	5.000	104.356	104.256	104.156	5.750	103.398	103.298	103.198	5.000	102.449	102.349	102.249
5.000	104.547	104.447	104.347	5.000	104.814	104.714	104.614	5.125	104.632	104.532	104.432	5.875	103.499	103.399	103.299	5.125	102.725	102.625	102.525
5.125	104.858	104.758	104.658	5.125	104.899	104.799	104.699	5.250	104.728	104.628	104.528	5.990	103.424	103.324	103.224	5.250	102.821	102.721	102.621
5.250	105.203	105.103	105.003	5.250	105.194	105.094	104.994	5.375	0.000	#N/A	#N/A	6.000	103.524	103.424	103.324	5.375	0.000	#N/A	#N/A

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 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.:

11/4/2019

45 Day Lock Exp.:

11/18/2019

60 Day Lock Exp.:

12/3/2019

W. Rate Sheet Dated: 10/4/2019

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)