



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.: 11/6/2019

45 Day Lock Exp.: 11/21/2019

60 Day Lock Exp.: 12/6/2019

W. Rate Sheet Dated: 10/7/2019

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	102.112	101.962	101.812	3.250	101.683	101.533	101.383	2.375	98.032	97.882	97.732	3.125	99.755	99.605	99.455
3.375	102.656	102.506	102.356	3.375	102.117	101.967	101.817	2.500	98.519	98.369	98.219	3.250	99.912	99.762	99.612
3.500	103.195	103.045	102.895	3.500	102.514	102.364	102.214	2.625	99.002	98.852	98.702	3.375	100.265	100.115	99.965
3.625	103.716	103.566	103.416	3.625	102.930	102.780	102.630	2.750	98.731	98.581	98.431	3.500	100.295	100.145	99.995
3.750	102.899	102.749	102.599	3.750	102.406	102.256	102.106	2.875	99.216	99.066	98.916	3.625	100.563	100.413	100.263
3.875	103.379	103.229	103.079	3.875	102.805	102.655	102.505	3.000	99.687	99.537	99.387	Margin = 2.250		Index = 1.790	
4.000	103.830	103.680	103.530	4.000	103.163	103.013	102.863	3.125	100.152	100.002	99.852				
4.125	104.241	104.091	103.941	4.125	103.493	103.343	103.193	3.250	101.381	101.231	101.081				
4.375	103.540	103.440	103.340	4.375	102.960	102.860	102.760	3.375	101.793	101.643	101.493				
4.500	103.966	103.866	103.766	4.500	103.087	102.987	102.887	3.500	102.168	102.018	101.868				
4.625	104.344	104.244	104.144	4.625	103.318	103.218	103.118	3.625	102.561	102.411	102.261				
4.750	104.469	104.369	104.269	4.750	103.450	103.350	103.250	3.750	102.652	102.502	102.352				
4.875	104.303	104.203	104.103	4.875	103.729	103.629	103.529	3.875	103.028	102.878	102.728				
5.000	104.665	104.565	104.465	5.000	103.980	103.880	103.780	4.000	103.364	103.214	103.064				
5.125	104.740	104.640	104.540	5.125	104.211	104.111	104.011	4.125	103.671	103.521	103.371				
5.375	104.853	104.753	104.653	5.375	104.404	104.304	104.204	4.250	103.177	103.027	102.877				
5.500	105.151	105.051	104.951	5.500	104.655	104.555	104.455	4.375	103.497	103.347	103.197				
5.625	105.415	105.315	105.215	5.625	104.886	104.786	104.686	4.500	103.614	103.464	103.314				
6.250	106.000	105.900	105.800	6.250	105.674	105.574	105.474	4.625	103.829	103.679	103.529				

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	100.962	100.812	100.662	3.250	100.683	100.533	100.383	2.375	97.032	96.882	96.732	3.125	98.755	98.605	98.455
3.375	101.506	101.356	101.206	3.375	101.117	100.967	100.817	2.500	97.519	97.369	97.219	3.250	98.912	98.762	98.612
3.500	102.045	101.895	101.745	3.500	101.514	101.364	101.214	2.625	98.002	97.852	97.702	3.375	99.265	99.115	98.965
3.625	102.566	102.416	102.266	3.625	101.930	101.780	101.630	2.750	97.731	97.581	97.431	3.500	99.295	99.145	98.995
3.750	101.749	101.599	101.449	3.750	101.406	101.256	101.106	2.875	98.216	98.066	97.916	3.625	99.563	99.413	99.263
3.875	102.229	102.079	101.929	3.875	101.805	101.655	101.505	3.000	98.687	98.537	98.387	Margin = 2.250		Index = 1.790	
4.000	102.680	102.530	102.380	4.000	102.163	102.013	101.863	3.125	99.152	99.002	98.852	30 Year OTC			
4.125	103.091	102.941	102.791	4.125	102.493	102.343	102.193	3.250	100.381	100.231	100.081	Rate	30 Day	45 Day	60 Day
4.375	102.390	102.290	102.190	4.375	101.960	101.860	101.760	3.375	100.793	100.643	100.493	3.875	101.829	101.579	101.329
4.500	102.816	102.716	102.616	4.500	102.087	101.987	101.887	3.500	101.168	101.018	100.868	4.000	102.280	102.030	101.780
4.625	103.194	103.094	102.994	4.625	102.318	102.218	102.118	3.625	101.561	101.411	101.261	4.125	102.691	102.441	102.191
4.750	103.319	103.219	103.119	4.750	102.450	102.350	102.250	3.750	101.652	101.502	101.352	4.375	101.990	101.740	101.490
4.875	103.153	103.053	102.953	4.875	102.729	102.629	102.529	3.875	102.028	101.878	101.728	4.500	102.416	102.166	101.916
5.000	103.515	103.415	103.315	5.000	102.980	102.880	102.780	4.000	102.364	102.214	102.064	4.625	102.794	102.544	102.294
5.125	103.590	103.490	103.390	5.125	103.211	103.111	103.011	4.125	102.671	102.521	102.371	4.875	102.753	102.503	102.253
5.375	103.703	103.603	103.503	5.375	103.404	103.304	103.204	4.250	102.177	102.027	101.877	5.000	103.115	102.865	102.615
5.500	104.001	103.901	103.801	5.500	103.655	103.555	103.455	4.375	102.497	102.347	102.197	5.125	103.190	102.940	102.690
5.625	104.265	104.165	104.065	5.625	103.886	103.786	103.686	4.500	102.614	102.464	102.314	5.500	103.601	103.351	103.101
6.250	105.053	104.953	104.853	6.250	104.674	104.574	104.474	4.625	102.829	102.679	102.529	5.625	103.865	103.615	103.365

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

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 Program "only Advantage Adjustments added ; FHA only"							
30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	101.291	101.041	100.791	6.250	102.750	102.500	102.250
4.250	101.416	101.166	100.916				
4.375	100.590	100.340	100.090				
4.500	101.016	100.766	100.516				
4.625	101.394	101.144	100.894				
5.000	101.715	101.465	101.215				
5.125	101.790	101.540	101.290				
5.250	102.044	101.794	101.544				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"			

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	99.079	98.829	98.579	
4.000	99.530	99.280	99.030	
4.125	99.941	99.691	99.441	
4.375	99.240	98.990	98.740	
4.500	99.666	99.416	99.166	
4.625	100.044	99.794	99.544	
4.875	100.003	99.753	99.503	
5.000	100.365	100.115	99.865	
5.125	100.440	100.190	99.940	
5.500	100.851	100.601	100.351	
5.625	101.115	100.865	100.615	

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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30 Day Lock Exp.:

11/6/2019

45 Day Lock Exp.:

11/21/2019

60 Day Lock Exp.:

12/6/2019

W. Rate Sheet Dated: 10/7/2019

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	100.712	100.562	100.412	3.250	100.713	100.563	100.413	2.375	95.312	95.162	95.012	3.125	99.177	99.027	98.877
3.375	101.256	101.106	100.956	3.375	101.147	100.997	100.847	2.500	95.799	95.649	95.499	3.250	99.522	99.372	99.222
3.500	101.795	101.645	101.495	3.500	101.544	101.394	101.244	2.625	96.282	96.132	95.982	3.375	99.875	99.725	99.575
3.625	102.316	102.166	102.016	3.625	101.960	101.810	101.660	2.750	97.573	97.423	97.273	3.500	99.905	99.755	99.605
3.750	101.374	101.224	101.074	3.750	101.311	101.161	101.011	2.875	98.059	97.909	97.759	3.625	100.173	100.023	99.873
3.875	101.854	101.704	101.554	3.875	101.710	101.560	101.410	3.000	98.529	98.379	98.229	Margin = 2.250		Index = 1.790	
4.000	102.305	102.155	102.005	4.000	102.068	101.918	101.768	3.125	98.994	98.844	98.694				
4.125	102.716	102.566	102.416	4.125	102.398	102.248	102.098	3.250	100.411	100.261	100.111				
4.375	102.328	102.228	102.128	4.375	102.177	102.077	101.977	3.375	100.823	100.673	100.523				
4.500	102.753	102.653	102.553	4.500	102.304	102.204	102.104	3.500	101.198	101.048	100.898				
4.625	103.131	103.031	102.931	4.625	102.535	102.435	102.335	3.625	101.591	101.441	101.291				
4.750	103.131	103.031	102.931	4.750	102.543	102.443	102.343	3.750	101.557	101.407	101.257				
4.875	102.966	102.866	102.766	4.875	102.822	102.722	102.622	3.875	101.933	101.783	101.633				
5.000	103.327	103.227	103.127	5.000	103.073	102.973	102.873	4.000	102.269	102.119	101.969				
5.125	103.403	103.303	103.203	5.125	103.304	103.204	103.104	4.125	102.576	102.426	102.276				
5.375	103.140	103.040	102.940	5.375	103.122	103.022	102.922	4.250	102.395	102.245	102.095				
5.500	103.438	103.338	103.238	5.500	103.373	103.273	103.173	4.375	102.714	102.564	102.414				
5.625	103.703	103.603	103.503	5.625	103.604	103.504	103.404	4.500	102.832	102.682	102.532				
6.250	103.053	102.953	102.853	6.250	102.954	102.854	102.754	4.625	103.047	102.897	102.747				

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	99.562	99.412	99.262	3.250	99.283	99.133	98.983	2.375	95.632	95.482	95.332	3.125	97.167	97.017	96.867
3.375	100.106	99.956	99.806	3.375	99.717	99.567	99.417	2.500	96.119	95.969	95.819	3.250	97.512	97.362	97.212
3.500	100.645	100.495	100.345	3.500	100.114	99.964	99.814	2.625	96.602	96.452	96.302	3.375	97.865	97.715	97.565
3.625	101.166	101.016	100.866	3.625	100.530	100.380	100.230	2.750	97.175	97.025	96.875	3.500	97.895	97.745	97.595
3.750	100.224	100.074	99.924	3.750	99.881	99.731	99.581	2.875	97.660	97.510	97.360	3.625	98.163	98.013	97.863
3.875	100.704	100.554	100.404	3.875	100.280	100.130	99.980	3.000	98.130	97.980	97.830	Margin = 2.250		Index = 1.790	
4.000	101.155	101.005	100.855	4.000	100.638	100.488	100.338	3.125	98.596	98.446	98.296	30 Year OTC			
4.125	101.566	101.416	101.266	4.125	100.968	100.818	100.668	3.250	99.544	99.394	99.244	Rate	30 Day	45 Day	60 Day
4.375	101.178	101.078	100.978	4.375	100.747	100.647	100.547	3.375	99.956	99.806	99.656	3.875	100.304	100.054	99.804
4.500	101.603	101.503	101.403	4.500	100.874	100.774	100.674	3.500	100.330	100.180	100.030	4.000	100.755	100.505	100.255
4.625	101.981	101.881	101.781	4.625	101.105	101.005	100.905	3.625	100.724	100.574	100.424	4.125	101.166	100.916	100.666
4.750	101.981	101.881	101.781	4.750	101.113	101.013	100.913	3.750	100.244	100.094	99.944	4.375	100.778	100.528	100.278
4.875	101.816	101.716	101.616	4.875	101.392	101.292	101.192	3.875	100.620	100.470	100.320	4.500	101.203	100.953	100.703
5.000	102.177	102.077	101.977	5.000	101.643	101.543	101.443	4.000	100.956	100.806	100.656	4.625	101.581	101.331	101.081
5.125	102.253	102.153	102.053	5.125	101.874	101.774	101.674	4.125	101.263	101.113	100.963	4.875	101.416	101.166	100.916
5.375	101.990	101.890	101.790	5.375	101.692	101.592	101.492	4.250	100.527	100.377	100.227	5.000	101.777	101.527	101.277
5.500	102.288	102.188	102.088	5.500	101.943	101.843	101.743	4.375	100.847	100.697	100.547	5.125	101.853	101.603	101.353
5.625	102.553	102.453	102.353	5.625	102.174	102.074	101.974	4.500	100.964	100.814	100.664	5.500	101.888	101.638	101.388
6.250	101.903	101.803	101.703	6.250	101.524	101.424	101.324	4.625	101.179	101.029	100.879	5.625	102.153	101.903	101.653

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 Lender Paid	
Rate	30 Day	45 Day	60 Day	Rate	30 Day
4.125	99.416	99.166	98.916	6.250	99.250
4.250	99.853	99.603	99.353		
4.375	99.028	98.778	98.528		
4.500	99.453	99.203	98.953		
4.625	99.831	99.581	99.331		
5.000	100.027	99.777	99.527		
5.125	100.103	99.853	99.603		
5.250	99.982	99.732	99.482		
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	97.554	97.304	97.054	
4.000	98.005	97.755	97.505	
4.125	98.416	98.166	97.916	
4.375	98.028	97.778	97.528	
4.500	98.453	98.203	97.953	
4.625	98.831	98.581	98.331	
4.875	98.666	98.416	98.166	
5.000	99.027	98.777	98.527	
5.125	99.103	98.853	98.603	
5.500	99.138	98.888	98.638	
5.625	99.403	99.153	98.903	

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



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

30 Day Lock Exp.: 11/6/2019
45 Day Lock Exp.: 11/21/2019
60 Day Lock Exp.: 12/6/2019

W. Rate Sheet Dated: 10/7/2019

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	100.359	100.259	100.159	3.375	100.685	100.585	100.485	3.375	100.685	100.585	100.485	4.000	102.250	102.150	102.050	4.000	101.875	101.775	101.675
3.375	100.935	100.835	100.735	3.500	101.088	100.988	100.888	3.500	101.088	100.988	100.888	4.125	102.311	102.211	102.111	4.125	101.936	101.836	101.736
3.500	101.338	101.238	101.138	3.625	101.450	101.350	101.250	3.625	101.450	101.350	101.250	4.250	102.343	102.243	102.143	4.250	101.943	101.843	101.743
3.625	101.700	101.600	101.500	3.750	101.937	101.837	101.737	3.750	101.937	101.837	101.737	4.375	102.429	102.329	102.229	4.375	102.054	101.954	101.854
3.750	102.187	102.087	101.987	3.875	102.349	102.249	102.149	3.875	102.349	102.249	102.149	4.500	102.658	102.558	102.458	4.500	102.033	101.933	101.833
3.875	102.599	102.499	102.399	3.990	102.566	102.466	102.366	3.990	102.566	102.466	102.366	4.625	102.698	102.598	102.498	4.625	102.073	101.973	101.873
3.990	102.941	102.841	102.741	4.000	102.666	102.566	102.466	4.000	102.666	102.566	102.466	4.750	102.723	102.623	102.523	4.750	102.098	101.998	101.898
4.000	103.041	102.941	102.841	4.125	102.727	102.627	102.527	4.125	102.727	102.627	102.527	4.875	103.021	102.921	102.821	4.875	102.396	102.296	102.196
4.125	103.102	103.002	102.902	4.250	102.652	102.552	102.452	4.250	102.652	102.552	102.452	4.990	103.183	103.083	102.983	4.990	102.183	102.083	101.983
4.250	103.027	102.927	102.827	4.375	102.938	102.838	102.738	4.375	102.938	102.838	102.738	5.000	103.283	103.183	103.083	5.000	102.283	102.183	102.083
4.375	103.313	103.213	103.113	4.500	102.917	102.817	102.717	4.500	102.917	102.817	102.717	5.125	102.422	102.322	102.222	5.125	101.422	101.322	101.222
4.500	103.542	103.442	103.342	4.625	102.957	102.857	102.757	4.625	102.957	102.857	102.757	5.250	102.921	102.821	102.721	5.250	101.921	101.821	101.721
4.625	103.582	103.482	103.382	4.750	103.247	103.147	103.047	4.750	103.247	103.147	103.047	5.375	102.201	102.101	102.001	5.375	102.201	102.101	102.001
4.750	103.872	103.772	103.672	4.875	103.545	103.445	103.345	4.875	103.545	103.445	103.345	5.500	102.462	102.362	102.262	5.500	102.462	102.362	102.262
4.875	104.170	104.070	103.970	4.990	103.332	103.232	103.132	4.990	103.332	103.232	103.132	5.625	103.057	102.957	102.857	5.625	103.057	102.957	102.857
4.990	104.332	104.232	104.132	5.000	103.432	103.332	103.232	5.000	103.432	103.332	103.232	5.750	103.368	103.268	103.168	5.750	103.368	103.268	103.168
5.000	104.432	104.332	104.232	5.125	103.734	103.634	103.534	5.125	103.734	103.634	103.534	5.875	103.469	103.369	103.269	5.875	103.469	103.369	103.269
5.125	104.734	104.634	104.534	5.250	104.233	104.133	104.033	5.250	104.233	104.133	104.033	5.990	103.394	103.294	103.194	5.990	103.394	103.294	103.194
5.250	105.233	105.133	105.033	5.375	105.369	105.269	105.169	5.375	105.369	105.269	105.169	6.000	103.494	103.394	103.294	6.000	103.494	103.394	103.294
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	101.875	101.775	101.675	3.250	100.507	100.387	100.307	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.375	102.048	101.948	101.848
4.125	101.936	101.836	101.736	3.375	101.055	100.940	100.855	3.375	101.055	100.940	100.855	3.375	101.055	100.940	100.855	3.500	102.299	102.199	102.099
4.250	101.768	101.668	101.568	3.500	100.452	100.338	100.252	3.500	100.452	100.338	100.252	3.500	101.452	101.338	101.252	3.625	102.276	102.176	102.076
4.375	102.054	101.954	101.854	3.625	101.850	101.750	101.650	3.625	101.850	101.750	101.650	3.625	101.850	101.750	101.650	3.750	102.772	102.672	102.572
4.500	102.033	101.933	101.833	3.750	102.261	102.161	102.061	3.750	102.261	102.161	102.061	3.750	102.261	102.161	102.061	3.875	102.902	102.802	102.702
4.625	102.073	101.973	101.873	3.875	102.591	102.491	102.391	3.875	102.591	102.491	102.391	3.875	102.591	102.491	102.391	3.990	103.167	103.067	102.967
4.750	102.098	101.998	101.898	3.990	102.861	102.761	102.661	3.990	102.861	102.761	102.661	3.990	102.861	102.761	102.661	4.000	103.267	103.167	103.067
4.875	102.396	102.296	102.196	4.000	102.961	102.861	102.761	4.000	102.961	102.861	102.761	4.000	102.961	102.861	102.761	4.125	103.380	103.280	103.180
4.990	102.183	102.083	101.983	4.125	103.094	102.994	102.894	4.125	103.094	102.994	102.894	4.125	103.094	102.994	102.894	4.250	103.820	103.720	103.620
5.000	102.283	102.183	102.083	4.250	103.325	103.225	103.125	4.250	103.325	103.225	103.125	4.250	103.325	103.225	103.125	4.375	104.147	104.047	103.947
5.125	101.422	101.322	101.222	4.375	103.609	103.509	103.409	4.375	103.609	103.509	103.409	4.375	103.609	103.509	103.409	4.500	103.504	103.404	103.304
5.250	101.921	101.821	101.721	4.500	103.877	103.777	103.677	4.500	103.877	103.777	103.677	4.500	103.877	103.777	103.677	4.625	103.932	103.832	103.732
5.375	102.201	102.101	102.001	4.625	103.920	103.820	103.720	4.625	103.920	103.820	103.720	4.625	103.920	103.820	103.720	4.750	104.239	104.139	104.039
5.500	102.462	102.362	102.262	4.750	104.095	103.995	103.895	4.750	104.095	103.995	103.895	4.750	104.095	103.995	103.895	4.875	104.487	104.387	104.287
5.625	103.057	102.957	102.857	4.875	104.469	104.369	104.269	4.875	104.469	104.369	104.269	4.875	104.469	104.369	104.269	4.990	104.289	104.189	104.089
5.750	103.368	103.268	103.168	4.990	104.704	104.604	104.504	4.990	104.704	104.604	104.504	4.990	104.704	104.604	104.504	5.000	104.389	104.289	104.189
5.875	103.469	103.369	103.269	5.000	104.804	104.704	104.604	5.000	104.804	104.704	104.604	5.000	104.804	104.704	104.604	5.125	104.661	104.561	104.461
5.990	103.394	103.294	103.194	5.125	104.804	104.704	104.604	5.125	104.804	104.704	104.604	5.125	104.804	104.704	104.604	5.250	104.757	104.657	104.557
6.000	103.494	103.394	103.294	5.250	105.098	104.998	104.898	5.250	105.098	104.998	104.898	5.250	105.098	104.998	104.898	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	102.048	101.948	101.848	3.375	102.048	101.948	101.848	3.375	101.285	101.185	101.085	3.375	101.285	101.185	101.085	3.375	101.285	101.185	101.085
3.500	102.299	102.199	102.099	3.500	102.299	102.199	102.099	3.500	101.536	101.436	101.336	3.500	101.536	101.436	101.336	3.500	101.536	101.436	101.336
3.625	102.276	102.176	102.076	3.625	102.276	102.176	102.076	3.625	101.016	100.916	100.816	3.625	101.016	100.916	100.816	3.625	101.016	100.916	100.816
3.750	102.772	102.672	102.572	3.750	102.772	102.672	102.572	3.750	101.512	101.412	101.312	3.750	101.512	101.412	101.312	3.750	101.512	101.412	101.312
3.875	102.902	102.802	102.702	3.875	102.902	102.802	102.702	3.875	101.642	101.542	101.442	3.875	101.642	101.542	101.442	3.875	101.642	101.542	101.442
3.990	103.167	103.067	102.967	3.990	103.167	103.067	102.967	3.990	101.907	101.807	101.707	3.990	101.907	101.807	101.707	3.990	101.907	101.807	101.707
4.000	103.267	103.167	103.067	4.000	103.267	103.167	103.067	4.000	102.007	101.907	101.807	4.000	102.007	101.907	101.807	4.000	102.007	101.907	101.807
4.125	103.380	103.280	103.180	4.125	103.380	103.280	103.180	4.125	101.626	101.526	101.								



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.:

11/6/2019

45 Day Lock Exp.:

11/21/2019

60 Day Lock Exp.:

12/6/2019

W. Rate Sheet Dated: 10/7/2019

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	100.309	100.209	100.109	3.250	100.458	100.342	100.258	3.375	101.955	101.855	101.755	4.000	102.138	102.038	101.938	3.375	100.892	100.792	100.692
3.375	100.883	100.783	100.683	3.375	101.003	100.893	100.803	3.500	102.206	102.106	102.006	4.125	102.202	102.102	102.002	3.500	101.143	101.043	100.943
3.500	101.281	101.181	101.081	3.500	101.402	101.290	101.202	3.625	102.280	102.180	102.080	4.250	102.104	102.004	101.904	3.625	100.717	100.617	100.517
3.625	101.644	101.544	101.444	3.625	101.815	101.715	101.615	3.750	102.776	102.676	102.576	4.375	102.390	102.290	102.190	3.750	101.213	101.113	101.013
3.750	102.143	102.043	101.943	3.750	102.226	102.126	102.026	3.875	102.906	102.806	102.706	4.500	102.615	102.515	102.415	3.875	101.343	101.243	101.143
3.875	102.552	102.452	102.352	3.875	102.554	102.454	102.354	3.990	103.171	103.071	102.971	4.625	102.655	102.555	102.455	3.990	101.608	101.508	101.408
3.990	102.900	102.800	102.700	3.990	102.823	102.723	102.623	4.000	103.271	103.171	103.071	4.750	102.626	102.526	102.426	4.000	101.708	101.608	101.508
4.000	103.000	102.900	102.800	4.000	102.923	102.823	102.723	4.125	103.418	103.318	103.218	4.875	102.923	102.823	102.723	4.125	101.357	101.257	101.157
4.125	103.064	102.964	102.864	4.125	103.059	102.959	102.859	4.250	103.856	103.756	103.656	4.990	103.085	102.985	102.885	4.250	101.795	101.695	101.595
4.250	103.094	102.994	102.894	4.250	103.367	103.267	103.167	4.375	104.185	104.085	103.985	5.000	103.185	103.085	102.985	4.375	102.124	102.024	101.924
4.375	103.380	103.280	103.180	4.375	103.651	103.551	103.451	4.500	103.483	103.347	103.280	5.125	102.190	102.090	101.990	4.500	101.076	100.940	100.873
4.500	103.605	103.505	103.405	4.500	103.917	103.817	103.717	4.625	103.910	103.777	103.707	5.250	102.688	102.588	102.488	4.625	101.503	101.370	101.300
4.625	103.645	103.545	103.445	4.625	103.959	103.859	103.759	4.750	104.215	104.085	104.014	5.375	101.972	101.872	101.772	4.750	101.808	101.678	101.607
4.750	104.005	103.905	103.805	4.750	104.225	104.125	104.025	4.875	104.465	104.333	104.265	5.500	102.233	102.133	102.033	4.875	102.058	101.926	101.858
4.875	104.302	104.202	104.102	4.875	104.599	104.499	104.399	4.990	104.255	104.155	104.055	5.625	102.827	102.727	102.627	4.990	102.348	102.248	102.148
4.990	104.464	104.364	104.264	4.990	104.834	104.734	104.634	5.000	104.355	104.255	104.155	5.750	103.138	103.038	102.938	5.000	102.448	102.348	102.248
5.000	104.564	104.464	104.364	5.000	104.934	104.834	104.734	5.125	104.626	104.526	104.426	5.875	103.239	103.139	103.039	5.125	102.719	102.619	102.519
5.125	104.840	104.740	104.640	5.125	104.902	104.802	104.702	5.250	104.722	104.622	104.522	5.990	103.164	103.064	102.964	5.250	102.815	102.715	102.615
5.250	105.338	105.238	105.138	5.250	105.195	105.095	104.995	5.375	0.000	0.000	0.000	6.000	103.264	103.164	103.064	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%	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.:

11/6/2019

45 Day Lock Exp.:

11/21/2019

60 Day Lock Exp.:

12/6/2019

W. Rate Sheet Dated: 10/7/2019

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	98.762	98.700	98.637	
3.500	99.237	99.174	99.112	
3.625	99.590	99.528	99.465	
3.750	100.031	99.969	99.906	
3.875	100.304	100.242	100.179	
4.000	100.540	100.478	100.415	
4.125	100.793	100.730	100.668	
4.250	100.996	100.933	100.871	
4.375	101.255	101.193	101.130	
4.500	101.514	101.452	101.389	
4.625	101.834	101.772	101.709	
4.750	102.171	102.109	102.046	
4.875	102.394	102.331	102.269	

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	98.985	98.860	98.735	
3.375	99.449	99.324	99.199	
3.500	99.820	99.695	99.570	
3.625	100.167	100.042	99.917	
3.750	100.684	100.559	100.434	
3.875	101.026	100.901	100.776	
4.000	101.365	101.240	101.115	
4.125	101.500	101.375	101.250	
4.250	101.807	101.682	101.557	
4.375	102.087	101.962	101.837	
4.500	102.243	102.118	101.993	

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	97.216	97.091	96.966	
3.375	97.621	97.496	97.371	
3.500	97.997	97.872	97.747	
3.625	98.350	98.225	98.100	
3.750	98.943	98.818	98.693	
3.875	99.266	99.141	99.016	
4.000	99.551	99.426	99.301	
4.125	99.835	99.710	99.585	
4.250	100.119	99.994	99.869	
4.375	100.403	100.278	100.153	
4.500	100.693	100.568	100.443	
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)