



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.: 11/7/2019

45 Day Lock Exp.: 11/22/2019

60 Day Lock Exp.: 12/9/2019

W. Rate Sheet Dated: 10/8/2019

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	102.221	102.071	101.921	3.250	101.792	101.642	101.492	2.375	97.860	97.710	97.560	3.125	99.755	99.605	99.455
3.375	102.765	102.615	102.465	3.375	102.226	102.076	101.926	2.500	98.348	98.198	98.048	3.250	99.912	99.762	99.612
3.500	103.305	103.155	103.005	3.500	102.624	102.474	102.324	2.625	98.830	98.680	98.530	3.375	100.265	100.115	99.965
3.625	103.826	103.676	103.526	3.625	103.040	102.890	102.740	2.750	98.778	98.628	98.478	3.500	100.295	100.145	99.995
3.750	102.992	102.842	102.692	3.750	102.500	102.350	102.200	2.875	99.263	99.113	98.963	3.625	100.563	100.413	100.263
3.875	103.473	103.323	103.173	3.875	102.898	102.748	102.598	3.000	99.734	99.584	99.434	Margin = 2.250		Index = 1.660	
4.000	103.923	103.773	103.623	4.000	103.257	103.107	102.957	3.125	100.199	100.049	99.899				
4.125	104.335	104.185	104.035	4.125	103.587	103.437	103.287	3.250	101.459	101.309	101.159				
4.375	103.571	103.471	103.371	4.375	102.991	102.891	102.791	3.375	101.871	101.721	101.571				
4.500	103.997	103.897	103.797	4.500	103.118	103.018	102.918	3.500	102.246	102.096	101.946				
4.625	104.375	104.275	104.175	4.625	103.349	103.249	103.149	3.625	102.639	102.489	102.339				
4.750	104.500	104.400	104.300	4.750	103.482	103.382	103.282	3.750	102.687	102.537	102.387				
4.875	104.334	104.234	104.134	4.875	103.761	103.661	103.561	3.875	103.063	102.913	102.763				
5.000	104.696	104.596	104.496	5.000	104.012	103.912	103.812	4.000	103.399	103.249	103.099				
5.125	104.772	104.672	104.572	5.125	104.243	104.143	104.043	4.125	103.706	103.556	103.406				
5.375	104.806	104.706	104.606	5.375	104.357	104.257	104.157	4.250	103.127	102.977	102.827				
5.500	105.104	105.004	104.904	5.500	104.608	104.508	104.408	4.375	103.446	103.296	103.146				
5.625	105.368	105.268	105.168	5.625	104.839	104.739	104.639	4.500	103.563	103.413	103.263				
6.250	106.000	105.900	105.800	6.250	105.627	105.527	105.427	4.625	103.779	103.629	103.479				

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	101.071	100.921	100.771	3.250	100.792	100.642	100.492	2.375	96.860	96.710	96.560	3.125	98.755	98.605	98.455
3.375	101.615	101.465	101.315	3.375	101.226	101.076	100.926	2.500	97.348	97.198	97.048	3.250	98.912	98.762	98.612
3.500	102.155	102.005	101.855	3.500	101.624	101.474	101.324	2.625	97.830	97.680	97.530	3.375	99.265	99.115	98.965
3.625	102.676	102.526	102.376	3.625	102.040	101.890	101.740	2.750	97.778	97.628	97.478	3.500	99.295	99.145	98.995
3.750	101.842	101.692	101.542	3.750	101.500	101.350	101.200	2.875	98.263	98.113	97.963	3.625	99.563	99.413	99.263
3.875	102.323	102.173	102.023	3.875	101.898	101.748	101.598	3.000	98.734	98.584	98.434	Margin = 2.250		Index = 1.660	
4.000	102.773	102.623	102.473	4.000	102.257	102.107	101.957	3.125	99.199	99.049	98.899	30 Year OTC			
4.125	103.185	103.035	102.885	4.125	102.587	102.437	102.287	3.250	100.459	100.309	100.159	Rate	30 Day	45 Day	60 Day
4.375	102.421	102.321	102.221	4.375	101.991	101.891	101.791	3.375	100.871	100.721	100.571	3.875	101.923	101.673	101.423
4.500	102.847	102.747	102.647	4.500	102.118	102.018	101.918	3.500	101.246	101.096	100.946	4.000	102.373	102.123	101.873
4.625	103.225	103.125	103.025	4.625	102.349	102.249	102.149	3.625	101.639	101.489	101.339	4.125	102.785	102.535	102.285
4.750	103.350	103.250	103.150	4.750	102.482	102.382	102.282	3.750	101.687	101.537	101.387	4.375	102.021	101.771	101.521
4.875	103.184	103.084	102.984	4.875	102.761	102.661	102.561	3.875	102.063	101.913	101.763	4.500	102.447	102.197	101.947
5.000	103.546	103.446	103.346	5.000	103.012	102.912	102.812	4.000	102.399	102.249	102.099	4.625	102.825	102.575	102.325
5.125	103.622	103.522	103.422	5.125	103.243	103.143	103.043	4.125	102.706	102.556	102.406	4.875	102.784	102.534	102.284
5.375	103.656	103.556	103.456	5.375	103.357	103.257	103.157	4.250	102.127	101.977	101.827	5.000	103.146	102.896	102.646
5.500	103.954	103.854	103.754	5.500	103.608	103.508	103.408	4.375	102.446	102.296	102.146	5.125	103.222	102.972	102.722
5.625	104.218	104.118	104.018	5.625	103.839	103.739	103.639	4.500	102.563	102.413	102.263	5.500	103.554	103.304	103.054
6.250	105.006	104.906	104.806	6.250	104.627	104.527	104.427	4.625	102.779	102.629	102.479	5.625	103.818	103.568	103.318

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	101.385	101.135	100.885	6.250	102.750	102.500	102.250
4.250	101.510	101.260	101.010				
4.375	100.621	100.371	100.121				
4.500	101.047	100.797	100.547				
4.625	101.425	101.175	100.925				
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"			

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	99.173	98.923	98.673	
4.000	99.623	99.373	99.123	
4.125	100.035	99.785	99.535	
4.375	99.271	99.021	98.771	
4.500	99.697	99.447	99.197	
4.625	100.075	99.825	99.575	
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	100.804	100.554	100.304	
5.625	101.068	100.818	100.568	

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.:

11/7/2019

45 Day Lock Exp.:

11/22/2019

60 Day Lock Exp.:

12/9/2019

W. Rate Sheet Dated: 10/8/2019

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	100.821	100.671	100.521	3.250	100.822	100.672	100.522	2.375	95.140	94.990	94.840	3.125	99.177	99.027	98.877
3.375	101.365	101.215	101.065	3.375	101.256	101.106	100.956	2.500	95.628	95.478	95.328	3.250	99.522	99.372	99.222
3.500	101.905	101.755	101.605	3.500	101.654	101.504	101.354	2.625	96.110	95.960	95.810	3.375	99.875	99.725	99.575
3.625	102.426	102.276	102.126	3.625	102.070	101.920	101.770	2.750	97.620	97.470	97.320	3.500	99.905	99.755	99.605
3.750	101.467	101.317	101.167	3.750	101.405	101.255	101.105	2.875	98.106	97.956	97.806	3.625	100.173	100.023	99.873
3.875	101.948	101.798	101.648	3.875	101.803	101.653	101.503	3.000	98.576	98.426	98.276	Margin = 2.250		Index = 1.660	
4.000	102.398	102.248	102.098	4.000	102.162	102.012	101.862	3.125	99.041	98.891	98.741				
4.125	102.810	102.660	102.510	4.125	102.492	102.342	102.192	3.250	100.489	100.339	100.189				
4.375	102.359	102.259	102.159	4.375	102.208	102.108	102.008	3.375	100.901	100.751	100.601				
4.500	102.785	102.685	102.585	4.500	102.336	102.236	102.136	3.500	101.276	101.126	100.976				
4.625	103.162	103.062	102.962	4.625	102.566	102.466	102.366	3.625	101.669	101.519	101.369				
4.750	103.162	103.062	102.962	4.750	102.574	102.474	102.374	3.750	101.592	101.442	101.292				
4.875	102.997	102.897	102.797	4.875	102.853	102.753	102.653	3.875	101.968	101.818	101.668				
5.000	103.359	103.259	103.159	5.000	103.104	103.004	102.904	4.000	102.304	102.154	102.004				
5.125	103.434	103.334	103.234	5.125	103.335	103.235	103.135	4.125	102.611	102.461	102.311				
5.375	103.093	102.993	102.893	5.375	103.075	102.975	102.875	4.250	102.344	102.194	102.044				
5.500	103.391	103.291	103.191	5.500	103.326	103.226	103.126	4.375	102.664	102.514	102.364				
5.625	103.656	103.556	103.456	5.625	103.557	103.457	103.357	4.500	102.781	102.631	102.481				
6.250	103.006	102.906	102.806	6.250	102.907	102.807	102.707	4.625	102.996	102.846	102.696				

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	99.671	99.521	99.371	3.250	99.392	99.242	99.092	2.375	95.460	95.310	95.160	3.125	97.167	97.017	96.867
3.375	100.215	100.065	99.915	3.375	99.826	99.676	99.526	2.500	95.948	95.798	95.648	3.250	97.512	97.362	97.212
3.500	100.755	100.605	100.455	3.500	100.224	100.074	99.924	2.625	96.430	96.280	96.130	3.375	97.865	97.715	97.565
3.625	101.276	101.126	100.976	3.625	100.640	100.490	100.340	2.750	97.222	97.072	96.922	3.500	97.895	97.745	97.595
3.750	100.317	100.167	100.017	3.750	99.975	99.825	99.675	2.875	97.707	97.557	97.407	3.625	98.163	98.013	97.863
3.875	100.798	100.648	100.498	3.875	100.373	100.223	100.073	3.000	98.177	98.027	97.877	Margin = 2.250		Index = 1.660	
4.000	101.248	101.098	100.948	4.000	100.732	100.582	100.432	3.125	98.643	98.493	98.343	30 Year OTC			
4.125	101.660	101.510	101.360	4.125	101.062	100.912	100.762	3.250	99.622	99.472	99.322	Rate	30 Day	45 Day	60 Day
4.375	101.209	101.109	101.009	4.375	100.778	100.678	100.578	3.375	100.034	99.884	99.734	3.875	100.398	100.148	99.898
4.500	101.635	101.535	101.435	4.500	100.906	100.806	100.706	3.500	100.408	100.258	100.108	4.000	100.848	100.598	100.348
4.625	102.012	101.912	101.812	4.625	101.136	101.036	100.936	3.625	100.802	100.652	100.502	4.125	101.260	101.010	100.760
4.750	102.012	101.912	101.812	4.750	101.144	101.044	100.944	3.750	100.279	100.129	99.979	4.375	100.809	100.559	100.309
4.875	101.847	101.747	101.647	4.875	101.423	101.323	101.223	3.875	100.655	100.505	100.355	4.500	101.235	100.985	100.735
5.000	102.209	102.109	102.009	5.000	101.674	101.574	101.474	4.000	100.991	100.841	100.691	4.625	101.612	101.362	101.112
5.125	102.284	102.184	102.084	5.125	101.905	101.805	101.705	4.125	101.299	101.149	100.999	4.875	101.447	101.197	100.947
5.375	101.943	101.843	101.743	5.375	101.645	101.545	101.445	4.250	100.477	100.327	100.177	5.000	101.809	101.559	101.309
5.500	102.241	102.141	102.041	5.500	101.896	101.796	101.696	4.375	100.796	100.646	100.496	5.125	101.884	101.634	101.384
5.625	102.506	102.406	102.306	5.625	102.127	102.027	101.927	4.500	100.913	100.763	100.613	5.500	101.841	101.591	101.341
6.250	101.856	101.756	101.656	6.250	101.477	101.377	101.277	4.625	101.129	100.979	100.829	5.625	102.106	101.856	101.606

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	45 Day	60 Day
4.125	99.510	99.260	99.010	6.250	99.250	99.000	98.750
4.250	99.947	99.697	99.447				
4.375	99.059	98.809	98.559				
4.500	99.485	99.235	98.985				
4.625	99.862	99.612	99.362				
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	97.648	97.398	97.148	
4.000	98.098	97.848	97.598	
4.125	98.510	98.260	98.010	
4.375	98.059	97.809	97.559	
4.500	98.485	98.235	97.985	
4.625	98.862	98.612	98.362	
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	99.091	98.841	98.591	
5.625	99.356	99.106	98.856	

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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: 10/8/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHMA																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance							
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	100.223	100.123	100.023	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	102.524	102.424	102.324	3.250	98.746	98.646	98.546				
3.375	100.752	100.652	100.552	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	102.632	102.532	102.432	3.375	99.376	99.276	99.176				
3.500	101.110	101.010	100.910	2.990	96.682	96.582	96.482	2.990	96.364	96.264	96.164	4.250	102.350	102.250	102.150	3.500	99.910	99.810	99.710				
3.625	101.459	101.359	101.259	3.000	96.782	96.682	96.582	3.000	96.464	96.364	96.264	4.375	102.713	102.613	102.513	3.625	100.700	100.600	100.500				
3.750	102.079	101.979	101.879	3.125	98.083	97.983	97.883	3.125	97.836	97.736	97.636	4.500	103.025	102.925	102.825	3.750	101.479	101.379	101.279				
3.875	102.468	102.368	102.268	3.250	99.075	98.975	98.875	3.250	98.882	98.782	98.682	4.625	102.981	102.881	102.781	3.875	101.992	101.892	101.792				
3.990	102.740	102.640	102.540	3.375	99.667	99.567	99.467	3.375	99.480	99.380	99.280	4.750	102.688	102.587	102.488	3.990	102.335	102.235	102.135				
4.000	102.840	102.740	102.640	3.500	100.062	99.962	99.862	3.500	99.875	99.775	99.675	4.875	103.054	102.948	102.854	4.000	102.435	102.335	102.235				
4.125	102.962	102.862	102.762	3.625	100.972	100.872	100.772	3.625	100.917	100.817	100.717	4.990	103.313	103.202	103.113	4.125	102.632	102.532	102.432				
4.250	103.104	103.004	102.904	3.750	101.902	101.802	101.702	3.750	101.898	101.798	101.698	5.000	103.413	103.302	103.213	4.250	102.735	102.635	102.535				
4.375	103.352	103.252	103.152	3.875	102.342	102.242	102.142	3.875	102.342	102.242	102.142	5.125	103.590	103.473	103.390	4.375	102.713	102.613	102.513				
4.500	103.620	103.520	103.420	3.990	102.651	102.551	102.451	3.990	102.651	102.551	102.451	5.250	103.511	103.389	103.311	4.500	102.825	102.725	102.625				
4.625	103.585	103.485	103.385	4.000	102.751	102.651	102.551	4.000	102.751	102.651	102.551	5.375	103.872	103.745	103.672	4.625	102.981	102.881	102.781				
4.750	104.039	103.938	103.838	4.125	102.977	102.877	102.777	4.125	102.977	102.877	102.777	5.500	104.210	104.078	104.010	4.750	102.688	102.587	102.488				
4.875	104.320	104.214	104.120	4.250	103.618	103.518	103.418	4.250	103.615	103.515	103.415	5.625	104.408	104.270	104.208	4.875	103.054	102.948	102.854				
4.990	104.462	104.351	104.262	4.375	103.959	103.859	103.759	4.375	103.959	103.859	103.759	5.750	104.069	103.926	103.869	4.990	103.313	103.202	103.113				
5.000	104.562	104.451	104.362	4.500	104.259	104.159	104.059	4.500	104.259	104.159	104.059	5.875	104.448	104.300	104.248	5.000	103.413	103.302	103.213				
5.125	104.728	104.620	104.528	4.625	104.495	104.395	104.295	4.625	104.495	104.395	104.295	5.990	104.729	104.576	104.529	5.125	103.590	103.473	103.390				
5.250	105.328	105.206	105.182	4.750	105.220	105.119	105.020	4.750	105.308	105.273	105.174	6.000	104.829	104.676	104.629	5.250	103.511	103.389	103.311				



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/7/2019

45 Day Lock Exp.:

11/22/2019

60 Day Lock Exp.:

12/9/2019

W. Rate Sheet Dated: 10/8/2019

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	100.420	100.320	100.220	3.375	100.752	100.652	100.552	3.375	100.752	100.652	100.552	4.000	102.389	102.289	102.189	4.000	102.014	101.914	101.814
3.375	101.002	100.902	100.802	3.500	101.152	101.052	100.952	3.500	101.152	101.052	100.952	4.125	102.449	102.349	102.249	4.125	102.074	101.974	101.874
3.500	101.402	101.302	101.202	3.625	101.522	101.422	101.322	3.625	101.522	101.422	101.322	4.250	102.276	102.176	102.076	4.250	101.901	101.801	101.701
3.625	101.772	101.672	101.572	3.750	102.062	101.962	101.862	3.750	102.062	101.962	101.862	4.375	102.560	102.460	102.360	4.375	102.185	102.085	101.985
3.750	102.312	102.212	102.112	3.875	102.470	102.370	102.270	3.875	102.470	102.370	102.270	4.500	102.797	102.697	102.597	4.500	102.172	102.072	101.972
3.875	102.720	102.620	102.520	3.990	102.707	102.607	102.507	3.990	102.707	102.607	102.507	4.625	102.807	102.707	102.607	4.625	102.182	102.082	101.982
3.990	103.082	102.982	102.882	4.000	102.807	102.707	102.607	4.000	102.807	102.707	102.607	4.750	102.773	102.673	102.573	4.750	102.148	102.048	101.948
4.000	103.182	103.082	102.982	4.125	102.867	102.767	102.667	4.125	102.867	102.767	102.667	4.875	103.069	102.969	102.869	4.875	102.444	102.344	102.244
4.125	103.242	103.142	103.042	4.250	102.796	102.696	102.596	4.250	102.796	102.696	102.596	4.990	103.233	103.133	103.033	4.990	102.233	102.133	102.033
4.250	103.171	103.071	102.971	4.375	103.080	102.980	102.880	4.375	103.080	102.980	102.880	5.000	103.333	103.233	103.133	5.000	102.333	102.233	102.133
4.375	103.455	103.355	103.255	4.500	103.067	102.967	102.867	4.500	103.067	102.967	102.867	5.125	102.418	102.318	102.218	5.125	101.418	101.318	101.218
4.500	103.692	103.592	103.492	4.625	103.077	102.977	102.877	4.625	103.077	102.977	102.877	5.250	102.915	102.815	102.715	5.250	101.915	101.815	101.715
4.625	103.702	103.602	103.502	4.750	103.323	103.223	103.123	4.750	103.323	103.223	103.123	5.375	102.304	102.204	102.104	5.375	102.304	102.204	102.104
4.750	103.948	103.848	103.748	4.875	103.619	103.519	103.419	4.875	103.619	103.519	103.419	5.500	102.564	102.464	102.364	5.500	102.564	102.464	102.364
4.875	104.244	104.144	104.044	4.990	103.408	103.308	103.208	4.990	103.408	103.308	103.208	5.625	103.157	103.057	102.957	5.625	103.157	103.057	102.957
4.990	104.408	104.308	104.208	5.000	103.508	103.408	103.308	5.000	103.508	103.408	103.308	5.750	103.467	103.367	103.267	5.750	103.467	103.367	103.267
5.000	104.508	104.408	104.308	5.125	103.733	103.633	103.533	5.125	103.733	103.633	103.533	5.875	103.568	103.468	103.368	5.875	103.568	103.468	103.368
5.125	104.733	104.633	104.533	5.250	104.230	104.130	104.030	5.250	104.230	104.130	104.030	5.990	103.493	103.393	103.293	5.990	103.493	103.393	103.293
5.250	105.230	105.130	105.030	5.375	105.386	105.286	105.186	5.375	105.386	105.286	105.186	6.000	103.593	103.493	103.393	6.000	103.593	103.493	103.393
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	102.014	101.914	101.814	3.250	100.536	100.416	100.336	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.375	102.091	101.991	101.891
4.125	102.074	101.974	101.874	3.375	101.081	100.964	100.881	3.375	101.081	100.964	100.881	3.375	101.081	100.964	100.881	3.500	102.341	102.241	102.141
4.250	101.901	101.801	101.701	3.500	101.479	101.362	101.279	3.500	101.479	101.362	101.279	3.500	101.479	101.362	101.279	3.625	102.352	102.252	102.152
4.375	102.185	102.085	101.985	3.625	101.938	101.838	101.738	3.625	101.938	101.838	101.738	3.625	101.938	101.838	101.738	3.750	102.848	102.748	102.648
4.500	102.172	102.072	101.972	3.750	102.349	102.249	102.149	3.750	102.349	102.249	102.149	3.750	102.349	102.249	102.149	3.875	102.979	102.879	102.779
4.625	102.182	102.082	101.982	3.875	102.675	102.575	102.475	3.875	102.675	102.575	102.475	3.875	102.675	102.575	102.475	3.990	103.244	103.144	103.044
4.750	102.148	102.048	101.948	3.990	102.946	102.846	102.746	3.990	102.946	102.846	102.746	3.990	102.946	102.846	102.746	4.000	103.344	103.244	103.144
4.875	102.444	102.344	102.244	4.000	103.046	102.946	102.846	4.000	103.046	102.946	102.846	4.000	103.046	102.946	102.846	4.125	103.392	103.292	103.192
4.990	102.233	102.133	102.033	4.125	103.178	103.078	102.978	4.125	103.178	103.078	102.978	4.125	103.178	103.078	102.978	4.250	103.830	103.730	103.630
5.000	103.333	103.233	103.133	4.250	103.388	103.288	103.188	4.250	103.388	103.288	103.188	4.250	103.388	103.288	103.188	4.375	104.160	104.060	103.960
5.125	101.418	101.318	101.218	4.375	103.672	103.572	103.472	4.375	103.672	103.572	103.472	4.375	103.672	103.572	103.472	4.500	103.438	103.338	103.238
5.250	101.915	101.815	101.715	4.500	103.938	103.838	103.738	4.500	103.938	103.838	103.738	4.500	103.938	103.838	103.738	4.625	103.865	103.765	103.665
5.375	102.304	102.204	102.104	4.625	103.981	103.881	103.781	4.625	103.981	103.881	103.781	4.625	103.981	103.881	103.781	4.750	104.170	104.070	103.970
5.500	102.564	102.464	102.364	4.750	104.134	104.034	103.934	4.750	104.134	104.034	103.934	4.750	104.134	104.034	103.934	4.875	104.420	104.320	104.220
5.625	103.157	103.057	102.957	4.875	104.507	104.407	104.307	4.875	104.507	104.407	104.307	4.875	104.507	104.407	104.307	4.990	104.190	104.090	103.990
5.750	103.467	103.367	103.267	4.990	104.741	104.641	104.541	4.990	104.741	104.641	104.541	4.990	104.741	104.641	104.541	5.000	104.290	104.190	104.090
5.875	103.568	103.468	103.368	5.000	104.841	104.741	104.641	5.000	104.841	104.741	104.641	5.000	104.841	104.741	104.641	5.125	104.561	104.461	104.361
5.990	103.493	103.393	103.293	5.125	104.784	104.684	104.584	5.125	104.784	104.684	104.584	5.125	104.784	104.684	104.584	5.250	104.658	104.558	104.458
6.000	103.593	103.493	103.393	5.250	105.076	104.976	104.876	5.250	105.076	104.976	104.876	5.250	105.076	104.976	104.876	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	102.091	101.991	101.891	3.375	102.091	101.991	101.891	3.375	101.328	101.228	101.128	3.375	101.328	101.228	101.128	3.375	101.328	101.228	101.128
3.500	102.341	102.241	102.141	3.500	102.341	102.241	102.141	3.500	101.578	101.478	101.378	3.500	101.578	101.478	101.378	3.500	101.578	101.478	101.378
3.625	102.352	102.252	102.152	3.625	102.352	102.252	102.152	3.625	101.096	100.996	100.896	3.625	101.096	100.996	100.896	3.625	101.096	100.996	100.896
3.750	102.848	102.748	102.648	3.750	102.848	102.748	102.648	3.750	101.592	101.492	101.392	3.750	101.592	101.492	101.392	3.750	101.592	101.492	101.392
3.875	102.979	102.879	102.779	3.875	102.979	102.879	102.779	3.875	101.723	101.623	101.523	3.875	101.723	101.623	101.523	3.875	101.723	101.623	101.523
3.990	103.244	103.144	103.044	3.990	103.244	103.144	103.044	3.990	101.988	101.888	101.788	3.990	101.988	101.888	101.788	3.990	101.988	101.888	101.788
4.000	103.344	103.244	103.144	4.000	103.344	103.244	103.144	4.000	102.088	101.988	101.888	4.000	102.088	101.988	101.888	4.000	102.088	101.988	101.888
4.125	103.392	103.292	103.192	4.125	103.392	103.292	103.192	4.125	101.642	101.542	101.442	4.125	101.642	101.542	101.442	4.125	101.642	101.542	101.442
4.250	103.830	103.730	103.630	4.250	103.830	103.730	103.630	4.250	102.080	101.980	101.880	4.250	102.080	101.980	101.880	4.250	102.080	101.980	101.880
4.375	103.0435	103.935	103.835	4.375	103.0435	103.935	103.835	4.375	102.410	102.310	102.210	4.375	102.285	102.185	102.085	4.375	102.285	102.185	102.085
4.500	103.313	103.189	103.111	4.500	103.313	103.189	103.111												



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/7/2019

45 Day Lock Exp.:

11/22/2019

60 Day Lock Exp.:

12/9/2019

W. Rate Sheet Dated: 10/8/2019

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	100.359	100.259	100.159	3.250	100.507	100.387	100.307	3.375	102.048	101.948	101.848	4.000	101.900	101.800	101.700	3.375	100.985	100.885	100.785
3.375	100.935	100.835	100.735	3.375	101.055	100.940	100.855	3.500	102.299	102.199	102.099	4.125	101.961	101.861	101.761	3.500	101.236	101.136	101.036
3.500	101.338	101.238	101.138	3.500	101.452	101.338	101.252	3.625	102.276	102.176	102.076	4.250	101.793	101.693	101.593	3.625	100.716	100.616	100.516
3.625	101.700	101.600	101.500	3.625	101.850	101.750	101.650	3.750	102.772	102.672	102.572	4.375	102.079	101.979	101.879	3.750	101.212	101.112	101.012
3.750	102.187	102.087	101.987	3.750	102.261	102.161	102.061	3.875	102.902	102.802	102.702	4.500	102.308	102.208	102.108	3.875	101.342	101.242	101.142
3.875	102.599	102.499	102.399	3.875	102.591	102.491	102.391	3.990	103.167	103.067	102.967	4.625	102.348	102.248	102.148	3.990	101.607	101.507	101.407
3.990	102.941	102.841	102.741	3.990	102.861	102.761	102.661	4.000	103.267	103.167	103.067	4.750	102.373	102.273	102.173	4.000	101.707	101.607	101.507
4.000	103.041	102.941	102.841	4.000	102.961	102.861	102.761	4.125	103.380	103.280	103.180	4.875	102.671	102.571	102.471	4.125	101.326	101.226	101.126
4.125	103.102	103.002	102.902	4.125	103.094	102.994	102.894	4.250	103.820	103.720	103.620	4.990	102.833	102.733	102.633	4.250	101.766	101.666	101.566
4.250	103.027	102.927	102.827	4.250	103.325	103.225	103.125	4.375	104.147	104.047	103.947	5.000	102.933	102.833	102.733	4.375	102.093	101.993	101.893
4.375	103.313	103.213	103.113	4.375	103.609	103.509	103.409	4.500	103.504	103.380	103.304	5.125	102.072	101.972	101.872	4.500	101.097	100.973	100.897
4.500	103.542	103.442	103.342	4.500	103.877	103.777	103.677	4.625	103.932	103.810	103.732	5.250	102.571	102.471	102.371	4.625	101.525	101.403	101.325
4.625	103.582	103.482	103.382	4.625	103.920	103.820	103.720	4.750	104.239	104.118	104.039	5.375	101.851	101.751	101.651	4.750	101.832	101.711	101.632
4.750	103.872	103.772	103.672	4.750	104.095	103.995	103.895	4.875	104.487	104.369	104.287	5.500	102.112	102.012	101.912	4.875	102.080	101.962	101.880
4.875	104.170	104.070	103.970	4.875	104.469	104.369	104.269	4.990	104.289	104.189	104.089	5.625	102.707	102.607	102.507	4.990	102.382	102.282	102.182
4.990	104.332	104.232	104.132	4.990	104.704	104.604	104.504	5.000	104.389	104.289	104.189	5.750	103.018	102.918	102.818	5.000	102.482	102.382	102.282
5.000	104.432	104.332	104.232	5.000	104.804	104.704	104.604	5.125	104.661	104.561	104.461	5.875	103.119	103.019	102.919	5.125	102.754	102.654	102.554
5.125	104.734	104.634	104.534	5.125	104.804	104.704	104.604	5.250	104.757	104.657	104.557	5.990	103.044	102.944	102.844	5.250	102.850	102.750	102.650
5.250	105.233	105.133	105.033	5.250	105.098	104.998	104.898	5.375	0.000	0.000	0.000	6.000	103.144	103.044	102.944	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%
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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/7/2019

45 Day Lock Exp.:

11/22/2019

60 Day Lock Exp.:

12/9/2019

W. Rate Sheet Dated: 10/8/2019

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	98.810	98.748	98.685	
3.500	99.285	99.222	99.160	
3.625	99.639	99.576	99.514	
3.750	100.078	100.015	99.953	
3.875	100.351	100.289	100.226	
4.000	100.587	100.525	100.462	
4.125	100.840	100.778	100.715	
4.250	101.043	100.981	100.918	
4.375	101.303	101.240	101.178	
4.500	101.562	101.500	101.437	
4.625	101.882	101.820	101.757	
4.750	102.219	102.157	102.094	
4.875	102.442	102.380	102.317	

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	98.979	98.854	98.729	
3.375	99.443	99.318	99.193	
3.500	99.815	99.690	99.565	
3.625	100.161	100.036	99.911	
3.750	100.678	100.553	100.428	
3.875	101.018	100.893	100.768	
4.000	101.357	101.232	101.107	
4.125	101.492	101.367	101.242	
4.250	101.800	101.675	101.550	
4.375	102.079	101.954	101.829	
4.500	102.236	102.111	101.986	

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	97.213	97.088	96.963	
3.375	97.618	97.493	97.368	
3.500	97.994	97.869	97.744	
3.625	98.347	98.222	98.097	
3.750	98.939	98.814	98.689	
3.875	99.261	99.136	99.011	
4.000	99.545	99.420	99.295	
4.125	99.829	99.704	99.579	
4.250	100.113	99.988	99.863	
4.375	100.397	100.272	100.147	
4.500	100.688	100.563	100.438	
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	0.000	-0.250	-0.625	-1.250	-1.250	n/a
720-739	0.500	0.375	0.250	0.250	0.000	-0.500	-0.750	-0.750	n/a
740-759	0.500	0.375	0.250	0.250	0.000	-0.250	-0.500	-0.500	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	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Refi ¹	0.000	0.000	-0.250	-0.500	-0.875	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	0.500	0.500	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	-0.500	-0.500	-0.750	-0.750	-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	-0.750	-1.000	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)