



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.: 11/8/2019

45 Day Lock Exp.: 11/25/2019

60 Day Lock Exp.: 12/9/2019

W. Rate Sheet Dated: 10/9/2019

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	97.766	97.616	97.466	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	98.254	98.104	97.954	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	98.736	98.586	98.436	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	98.707	98.557	98.407	3.500	100.295	100.145	99.995
3.750	102.883	102.733	102.583	3.750	102.391	102.241	102.091	2.875	99.193	99.043	98.893	3.625	100.563	100.413	100.263
3.875	103.364	103.214	103.064	3.875	102.789	102.639	102.489	3.000	99.663	99.513	99.363	Margin = 2.250		Index = 1.660	
4.000	103.814	103.664	103.514	4.000	103.148	102.998	102.848	3.125	100.129	99.979	99.829				
4.125	104.225	104.075	103.925	4.125	103.478	103.328	103.178	3.250	101.420	101.270	101.120				
4.375	103.540	103.440	103.340	4.375	102.960	102.860	102.760	3.375	101.832	101.682	101.532				
4.500	103.966	103.866	103.766	4.500	103.087	102.987	102.887	3.500	102.207	102.057	101.907				
4.625	104.344	104.244	104.144	4.625	103.318	103.218	103.118	3.625	102.600	102.450	102.300				
4.750	104.469	104.369	104.269	4.750	103.450	103.350	103.250	3.750	102.683	102.533	102.383				
4.875	104.303	104.203	104.103	4.875	103.729	103.629	103.529	3.875	103.059	102.909	102.759				
5.000	104.665	104.565	104.465	5.000	103.980	103.880	103.780	4.000	103.395	103.245	103.095				
5.125	104.740	104.640	104.540	5.125	104.211	104.111	104.011	4.125	103.702	103.552	103.402				
5.375	104.915	104.815	104.715	5.375	104.467	104.367	104.267	4.250	103.201	103.051	102.901				
5.500	105.213	105.113	105.013	5.500	104.718	104.618	104.518	4.375	103.520	103.370	103.220				
5.625	105.478	105.378	105.278	5.625	104.949	104.849	104.749	4.500	103.638	103.488	103.338				
6.250	106.000	105.900	105.800	6.250	105.736	105.636	105.536	4.625	103.853	103.703	103.553				

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	96.766	96.616	96.466	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	97.254	97.104	96.954	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	97.736	97.586	97.436	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	97.707	97.557	97.407	3.500	99.295	99.145	98.995
3.750	101.733	101.583	101.433	3.750	101.391	101.241	101.091	2.875	98.193	98.043	97.893	3.625	99.563	99.413	99.263
3.875	102.214	102.064	101.914	3.875	101.789	101.639	101.489	3.000	98.663	98.513	98.363	Margin = 2.250		Index = 1.660	
4.000	102.664	102.514	102.364	4.000	102.148	101.998	101.848	3.125	99.129	98.979	98.829	30 Year OTC			
4.125	103.075	102.925	102.775	4.125	102.478	102.328	102.178	3.250	100.420	100.270	100.120	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	100.832	100.682	100.532	3.875	101.814	101.564	101.314
4.500	102.816	102.716	102.616	4.500	102.087	101.987	101.887	3.500	101.207	101.057	100.907	4.000	102.264	102.014	101.764
4.625	103.194	103.094	102.994	4.625	102.318	102.218	102.118	3.625	101.600	101.450	101.300	4.125	102.675	102.425	102.175
4.750	103.319	103.219	103.119	4.750	102.450	102.350	102.250	3.750	101.683	101.533	101.383	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	102.059	101.909	101.759	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	102.395	102.245	102.095	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	102.702	102.552	102.402	4.875	102.753	102.503	102.253
5.375	103.765	103.665	103.565	5.375	103.467	103.367	103.267	4.250	102.201	102.051	101.901	5.000	103.115	102.865	102.615
5.500	104.063	103.963	103.863	5.500	103.718	103.618	103.518	4.375	102.520	102.370	102.220	5.125	103.190	102.940	102.690
5.625	104.328	104.228	104.128	5.625	103.949	103.849	103.749	4.500	102.638	102.488	102.338	5.500	103.663	103.413	103.163
6.250	105.115	105.015	104.915	6.250	104.736	104.636	104.536	4.625	102.853	102.703	102.553	5.625	103.928	103.678	103.428

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			Loan Size Adjuster		
FICO 720 +	0.250	0.250	\$0 - \$49,999	-2.500	-2.500
FICO 680- 719	0.250	0.250	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.250	0.250	\$85,001 - \$125,000	0.000	0.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	0.000	0.000
FICO 620 - 639	-1.000	0.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	-1.500	-1.500	\$275,001 up to HB	0.000	0.000
FICO 580 - 599	-2.000	-2.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	All VA Loans	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000				-1.750	-1.750

DPA Advantage Program "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	101.275	101.025	100.775	6.250	102.750	102.500	102.250
4.250	101.400	101.150	100.900				
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"			

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	99.240	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	100.913	100.663	100.413	
5.625	101.178	100.928	100.678	

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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30 Day Lock Exp.:

11/8/2019

45 Day Lock Exp.:

11/25/2019

60 Day Lock Exp.:

12/9/2019

W. Rate Sheet Dated: 10/9/2019

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	100.587	100.437	100.287	3.250	100.588	100.438	100.288	2.375	95.046	94.896	94.746	3.125	98.865	98.715	98.565
3.375	101.131	100.981	100.831	3.375	101.022	100.872	100.722	2.500	95.534	95.384	95.234	3.250	99.397	99.247	99.097
3.500	101.670	101.520	101.370	3.500	101.419	101.269	101.119	2.625	96.016	95.866	95.716	3.375	99.750	99.600	99.450
3.625	102.191	102.041	101.891	3.625	101.835	101.685	101.535	2.750	97.237	97.087	96.937	3.500	99.780	99.630	99.480
3.750	101.296	101.146	100.996	3.750	101.233	101.083	100.933	2.875	97.723	97.573	97.423	3.625	100.048	99.898	99.748
3.875	101.776	101.626	101.476	3.875	101.631	101.481	101.331	3.000	98.193	98.043	97.893	Margin = 2.250		Index = 1.660	
4.000	102.227	102.077	101.927	4.000	101.990	101.840	101.690	3.125	98.659	98.509	98.359				
4.125	102.638	102.488	102.338	4.125	102.320	102.170	102.020	3.250	100.325	100.175	100.025				
4.375	102.265	102.165	102.065	4.375	102.115	102.015	101.915	3.375	100.737	100.587	100.437				
4.500	102.691	102.591	102.491	4.500	102.242	102.142	102.042	3.500	101.112	100.962	100.812				
4.625	103.069	102.969	102.869	4.625	102.473	102.373	102.273	3.625	101.505	101.355	101.205				
4.750	102.944	102.844	102.744	4.750	102.355	102.255	102.155	3.750	101.525	101.375	101.225				
4.875	102.778	102.678	102.578	4.875	102.634	102.534	102.434	3.875	101.901	101.751	101.601				
5.000	103.140	103.040	102.940	5.000	102.885	102.785	102.685	4.000	102.238	102.088	101.938				
5.125	103.215	103.115	103.015	5.125	103.116	103.016	102.916	4.125	102.545	102.395	102.245				
5.375	103.078	102.978	102.878	5.375	103.059	102.959	102.859	4.250	102.356	102.206	102.056				
5.500	103.376	103.276	103.176	5.500	103.310	103.210	103.110	4.375	102.675	102.525	102.375				
5.625	103.640	103.540	103.440	5.625	103.541	103.441	103.341	4.500	102.793	102.643	102.493				
6.250	103.115	103.015	102.915	6.250	103.016	102.916	102.816	4.625	103.008	102.858	102.708				

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	99.437	99.287	99.137	3.250	99.158	99.008	98.858	2.375	95.366	95.216	95.066	3.125	96.855	96.705	96.555
3.375	99.981	99.831	99.681	3.375	99.592	99.442	99.292	2.500	95.854	95.704	95.554	3.250	97.387	97.237	97.087
3.500	100.520	100.370	100.220	3.500	99.989	99.839	99.689	2.625	96.336	96.186	96.036	3.375	97.740	97.590	97.440
3.625	101.041	100.891	100.741	3.625	100.405	100.255	100.105	2.750	97.151	97.001	96.851	3.500	97.770	97.620	97.470
3.750	100.146	99.996	99.846	3.750	99.803	99.653	99.503	2.875	97.637	97.487	97.337	3.625	98.038	97.888	97.738
3.875	100.626	100.476	100.326	3.875	100.201	100.051	99.901	3.000	98.107	97.957	97.807	Margin = 2.250		Index = 1.660	
4.000	101.077	100.927	100.777	4.000	100.560	100.410	100.260	3.125	98.572	98.422	98.272	30 Year OTC			
4.125	101.488	101.338	101.188	4.125	100.890	100.740	100.590	3.250	99.583	99.433	99.283	Rate	30 Day	45 Day	60 Day
4.375	101.115	101.015	100.915	4.375	100.685	100.585	100.485	3.375	99.995	99.845	99.695	3.875	100.226	99.976	99.726
4.500	101.541	101.441	101.341	4.500	100.812	100.712	100.612	3.500	100.369	100.219	100.069	4.000	100.677	100.427	100.177
4.625	101.919	101.819	101.719	4.625	101.043	100.943	100.843	3.625	100.763	100.613	100.463	4.125	101.088	100.838	100.588
4.750	101.794	101.694	101.594	4.750	100.925	100.825	100.725	3.750	100.275	100.125	99.975	4.375	100.715	100.465	100.215
4.875	101.628	101.528	101.428	4.875	101.204	101.104	101.004	3.875	100.651	100.501	100.351	4.500	101.141	100.891	100.641
5.000	101.990	101.890	101.790	5.000	101.455	101.355	101.255	4.000	100.987	100.837	100.687	4.625	101.519	101.269	101.019
5.125	102.065	101.965	101.865	5.125	101.686	101.586	101.486	4.125	101.295	101.145	100.995	4.875	101.228	100.978	100.728
5.375	101.928	101.828	101.728	5.375	101.629	101.529	101.429	4.250	100.551	100.401	100.251	5.000	101.590	101.340	101.090
5.500	102.226	102.126	102.026	5.500	101.880	101.780	101.680	4.375	100.870	100.720	100.570	5.125	101.665	101.415	101.165
5.625	102.490	102.390	102.290	5.625	102.111	102.011	101.911	4.500	100.988	100.838	100.688	5.500	101.826	101.576	101.326
6.250	101.965	101.865	101.765	6.250	101.586	101.486	101.386	4.625	101.203	101.053	100.903	5.625	102.090	101.840	101.590

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	99.338	99.088	98.838	6.250	99.250	99.000	98.750
4.250	99.775	99.525	99.275				
4.375	98.965	98.715	98.465				
4.500	99.391	99.141	98.891				
4.625	99.769	99.519	99.269				
5.000	99.840	99.590	99.340				
5.125	99.915	99.665	99.415				
5.250	99.857	99.607	99.357				
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	97.476	97.226	96.976	
4.000	97.927	97.677	97.427	
4.125	98.338	98.088	97.838	
4.375	97.965	97.715	97.465	
4.500	98.391	98.141	97.891	
4.625	98.769	98.519	98.269	
4.875	98.478	98.228	97.978	
5.000	98.840	98.590	98.340	
5.125	98.915	98.665	98.415	
5.500	99.076	98.826	98.576	
5.625	99.340	99.090	98.840	

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/8/2019
45 Day Lock Exp.: 11/25/2019
60 Day Lock Exp.: 12/9/2019

W. Rate Sheet Dated: 10/9/2019

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	100.281	100.181	100.081	3.375	100.609	100.509	100.409	3.375	100.609	100.509	100.409	4.000	102.251	102.151	102.051	4.000	101.876	101.776	101.676
3.375	100.859	100.759	100.659	3.500	101.013	100.913	100.813	3.500	101.013	100.913	100.813	4.125	102.293	102.193	102.093	4.125	101.918	101.818	101.718
3.500	101.263	101.163	101.063	3.625	101.377	101.277	101.177	3.625	101.377	101.277	101.177	4.250	102.202	102.102	102.002	4.250	101.827	101.727	101.627
3.625	101.627	101.527	101.427	3.750	101.950	101.850	101.750	3.750	101.950	101.850	101.750	4.375	102.489	102.389	102.289	4.375	102.114	102.014	101.914
3.750	102.200	102.100	102.000	3.875	102.364	102.264	102.164	3.875	102.364	102.264	102.164	4.500	102.717	102.617	102.517	4.500	102.092	101.992	101.892
3.875	102.614	102.514	102.414	3.990	102.571	102.471	102.371	3.990	102.571	102.471	102.371	4.625	102.756	102.656	102.556	4.625	102.131	102.031	101.931
3.990	102.946	102.846	102.746	4.000	102.671	102.571	102.471	4.000	102.671	102.571	102.471	4.750	102.790	102.690	102.590	4.750	102.165	102.065	101.965
4.000	103.046	102.946	102.846	4.125	102.713	102.613	102.513	4.125	102.713	102.613	102.513	4.875	103.088	102.988	102.888	4.875	102.463	102.363	102.263
4.125	103.088	102.988	102.888	4.250	102.724	102.624	102.524	4.250	102.724	102.624	102.524	4.990	103.251	103.151	103.051	4.990	102.251	102.151	102.051
4.250	103.099	102.999	102.899	4.375	103.011	102.911	102.811	4.375	103.011	102.911	102.811	5.000	103.351	103.251	103.151	5.000	102.351	102.251	102.151
4.375	103.386	103.286	103.186	4.500	102.989	102.889	102.789	4.500	102.989	102.889	102.789	5.125	102.429	102.329	102.229	5.125	101.429	101.329	101.229
4.500	103.614	103.514	103.414	4.625	103.028	102.928	102.828	4.625	103.028	102.928	102.828	5.250	102.928	102.828	102.728	5.250	101.928	101.828	101.728
4.625	103.653	103.553	103.453	4.750	103.300	103.200	103.100	4.750	103.300	103.200	103.100	5.375	102.386	102.286	102.186	5.375	102.386	102.286	102.186
4.750	103.925	103.825	103.725	4.875	103.598	103.498	103.398	4.875	103.598	103.498	103.398	5.500	102.647	102.547	102.447	5.500	102.647	102.547	102.447
4.875	104.223	104.123	104.023	4.990	103.386	103.286	103.186	4.990	103.386	103.286	103.186	5.625	103.242	103.142	103.042	5.625	103.242	103.142	103.042
4.990	104.386	104.286	104.186	5.000	103.486	103.386	103.286	5.000	103.486	103.386	103.286	5.750	103.553	103.453	103.353	5.750	103.553	103.453	103.353
5.000	104.486	104.386	104.286	5.125	103.722	103.622	103.522	5.125	103.722	103.622	103.522	5.875	103.654	103.554	103.454	5.875	103.654	103.554	103.454
5.125	104.722	104.622	104.522	5.250	104.221	104.121	104.021	5.250	104.221	104.121	104.021	5.990	103.579	103.479	103.379	5.990	103.579	103.479	103.379
5.250	105.221	105.121	105.021	5.375	105.433	105.333	105.233	5.375	105.433	105.333	105.233	6.000	103.679	103.579	103.479	6.000	103.679	103.579	103.479
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	101.876	101.776	101.676	3.250	100.461	100.361	100.261	3.250	0.000	0.000	0.000	3.250	0.000	-0.100	-0.200	3.375	102.012	101.912	101.812
4.125	101.918	101.818	101.718	3.375	101.013	100.913	100.813	3.375	101.013	100.913	100.813	3.375	101.013	100.913	100.813	3.500	102.265	102.165	102.065
4.250	101.827	101.727	101.627	3.500	101.416	101.316	101.216	3.500	101.416	101.316	101.216	3.500	101.416	101.316	101.216	3.625	102.312	102.212	102.112
4.375	102.114	102.014	101.914	3.625	101.908	101.790	101.708	3.625	101.908	101.790	101.708	3.625	101.908	101.790	101.708	3.750	102.811	102.711	102.611
4.500	102.092	101.992	101.892	3.750	102.322	102.207	102.122	3.750	102.322	102.207	102.122	3.750	102.322	102.207	102.122	3.875	102.932	102.832	102.732
4.625	102.131	102.031	101.931	3.875	102.653	102.541	102.453	3.875	102.653	102.541	102.453	3.875	102.653	102.541	102.453	3.990	103.229	103.129	103.029
4.750	102.165	102.065	101.965	3.990	102.926	102.817	102.726	3.990	102.926	102.817	102.726	3.990	102.926	102.817	102.726	4.000	103.329	103.229	103.129
4.875	102.463	102.363	102.263	4.000	103.026	102.917	102.826	4.000	103.026	102.917	102.826	4.000	103.026	102.917	102.826	4.125	103.433	103.333	103.233
4.990	102.251	102.151	102.051	4.125	103.163	103.056	102.963	4.125	103.163	103.056	102.963	4.125	103.163	103.056	102.963	4.250	103.874	103.774	103.674
5.000	102.351	102.251	102.151	4.250	103.404	103.304	103.204	4.250	103.404	103.304	103.204	4.250	103.404	103.304	103.204	4.375	104.206	104.106	104.006
5.125	101.429	101.329	101.229	4.375	103.690	103.590	103.490	4.375	103.690	103.590	103.490	4.375	103.690	103.590	103.490	4.500	103.521	103.421	103.321
5.250	101.928	101.828	101.728	4.500	103.960	103.860	103.760	4.500	103.960	103.860	103.760	4.500	103.960	103.860	103.760	4.625	103.951	103.851	103.751
5.375	102.386	102.286	102.186	4.625	104.001	103.901	103.801	4.625	104.001	103.901	103.801	4.625	104.001	103.901	103.801	4.750	104.258	104.158	104.058
5.500	102.647	102.547	102.447	4.750	104.155	104.055	103.955	4.750	104.155	104.055	103.955	4.750	104.155	104.055	103.955	4.875	104.507	104.407	104.307
5.625	103.242	103.142	103.042	4.875	104.530	104.430	104.330	4.875	104.530	104.430	104.330	4.875	104.530	104.430	104.330	4.990	104.257	104.157	104.057
5.750	103.553	103.453	103.353	4.990	104.767	104.667	104.567	4.990	104.767	104.667	104.567	4.990	104.767	104.667	104.567	5.000	104.357	104.257	104.157
5.875	103.654	103.554	103.454	5.000	104.867	104.767	104.667	5.000	104.867	104.767	104.667	5.000	104.867	104.767	104.667	5.125	104.630	104.530	104.430
5.990	103.579	103.479	103.379	5.125	104.842	104.742	104.642	5.125	104.842	104.742	104.642	5.125	104.842	104.742	104.642	5.250	104.725	104.625	104.525
6.000	103.679	103.579	103.479	5.250	105.136	105.036	104.936	5.250	105.136	105.036	104.936	5.250	105.136	105.036	104.936	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	102.012	101.912	101.812	3.375	102.012	101.912	101.812	3.375	101.249	101.149	101.049	3.375	101.249	101.149	101.049	3.375	101.249	101.149	101.049
3.500	102.265	102.165	102.065	3.500	102.265	102.165	102.065	3.500	101.502	101.402	101.302	3.500	101.502	101.402	101.302	3.500	101.502	101.402	101.302
3.625	102.312	102.212	102.112	3.625	102.312	102.212	102.112	3.625	101.051	100.951	100.851	3.625	101.051	100.951	100.851	3.625	101.051	100.951	100.851
3.750	102.811	102.711	102.611	3.750	102.811	102.711	102.611	3.750	101.550	101.450	101.350	3.750	101.550	101.450	101.350	3.750	101.550	101.450	101.350
3.875	102.932	102.832	102.732	3.875	102.932	102.832	102.732	3.875	101.671	101.571	101.471	3.875	101.671	101.571	101.471	3.875	101.671	101.571	101.471
3.990	103.229	103.129	103.029	3.990	103.229	103.129	103.029	3.990	101.968	101.868	101.768	3.990	101.968	101.868	101.768	3.990	101.968	101.868	101.768
4.000	103.329	103.229	103.129	4.000	103.329	103.229	103.129	4.000	102.068	101.968	101.868	4.000	102.068	101.968	101.868	4.000	102.068	101.968	101.868
4.125	103.433	103.333	103.233	4.125	103.433	103.333	103.233	4.125	101.684	101.584	101.484	4.125	101.684	101.584	101.484	4.125	101.684	101.584	101.484
4.250	103.874	103.774	103.674	4.250	103.874	103.774	103.674	4.250	102.125	102.025	101.925	4.250	102.125	102.025	101.925	4.250	102.125	102.025	101.925
4.375	104.081	103.981	103.881	4.375	104.081	103.981	103.881</												



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.:

11/8/2019

45 Day Lock Exp.:

11/25/2019

60 Day Lock Exp.:

12/9/2019

W. Rate Sheet Dated: 10/9/2019

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	100.420	100.320	100.220	3.250	100.536	100.416	100.336	3.375	102.091	101.991	101.891	4.000	102.039	101.939	101.839	3.375	101.028	100.928	100.828
3.375	101.002	100.902	100.802	3.375	101.081	100.964	100.881	3.500	102.341	102.241	102.141	4.125	102.099	101.999	101.899	3.500	101.278	101.178	101.078
3.500	101.402	101.302	101.202	3.500	101.479	101.362	101.279	3.625	102.352	102.252	102.152	4.250	101.926	101.826	101.726	3.625	100.796	100.696	100.596
3.625	101.772	101.672	101.572	3.625	101.938	101.838	101.738	3.750	102.848	102.748	102.648	4.375	102.210	102.110	102.010	3.750	101.292	101.192	101.092
3.750	102.312	102.212	102.112	3.750	102.349	102.249	102.149	3.875	102.979	102.879	102.779	4.500	102.447	102.347	102.247	3.875	101.423	101.323	101.223
3.875	102.720	102.620	102.520	3.875	102.675	102.575	102.475	3.990	103.244	103.144	103.044	4.625	102.457	102.357	102.257	3.990	101.688	101.588	101.488
3.990	103.082	102.982	102.882	3.990	102.946	102.846	102.746	4.000	103.344	103.244	103.144	4.750	102.423	102.323	102.223	4.000	101.788	101.688	101.588
4.000	103.182	103.082	102.982	4.000	103.046	102.946	102.846	4.125	103.392	103.292	103.192	4.875	102.719	102.619	102.519	4.125	101.342	101.242	101.142
4.125	103.242	103.142	103.042	4.125	103.178	103.078	102.978	4.250	103.830	103.730	103.630	4.990	102.883	102.783	102.683	4.250	101.780	101.680	101.580
4.250	103.171	103.071	102.971	4.250	103.388	103.288	103.188	4.375	104.160	104.060	103.960	5.000	102.983	102.883	102.783	4.375	102.110	102.010	101.910
4.375	103.455	103.355	103.255	4.375	103.672	103.572	103.472	4.500	103.438	103.314	103.236	5.125	102.068	101.968	101.868	4.500	101.031	100.907	100.829
4.500	103.692	103.592	103.492	4.500	103.938	103.838	103.738	4.625	103.865	103.743	103.665	5.250	102.565	102.465	102.365	4.625	101.458	101.336	101.258
4.625	103.702	103.602	103.502	4.625	103.981	103.881	103.781	4.750	104.170	104.049	103.970	5.375	101.954	101.854	101.754	4.750	101.763	101.642	101.563
4.750	103.948	103.848	103.748	4.750	104.134	104.034	103.934	4.875	104.420	104.299	104.220	5.500	102.214	102.114	102.014	4.875	102.013	101.892	101.813
4.875	104.244	104.144	104.044	4.875	104.507	104.407	104.307	4.990	104.190	104.090	103.990	5.625	102.807	102.707	102.607	4.990	102.283	102.183	102.083
4.990	104.408	104.308	104.208	4.990	104.741	104.641	104.541	5.000	104.290	104.190	104.090	5.750	103.117	103.017	102.917	5.000	102.383	102.283	102.183
5.000	104.508	104.408	104.308	5.000	104.841	104.741	104.641	5.125	104.561	104.461	104.361	5.875	103.218	103.118	103.018	5.125	102.654	102.554	102.454
5.125	104.733	104.633	104.533	5.125	104.784	104.684	104.584	5.250	104.658	104.558	104.458	5.990	103.143	103.043	102.943	5.250	102.751	102.651	102.551
5.250	105.230	105.130	105.030	5.250	105.076	104.976	104.876	5.375	0.000	0.000	0.000	6.000	103.243	103.143	103.043	5.375	0.000	0.000	0.000

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

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/8/2019

45 Day Lock Exp.:

11/25/2019

60 Day Lock Exp.:

12/9/2019

W. Rate Sheet Dated: 10/9/2019

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	98.698	98.636	98.573	
3.500	99.172	99.110	99.047	
3.625	99.526	99.463	99.401	
3.750	99.963	99.900	99.838	
3.875	100.236	100.174	100.111	
4.000	100.472	100.409	100.347	
4.125	100.725	100.662	100.600	
4.250	100.928	100.865	100.803	
4.375	101.187	101.125	101.062	
4.500	101.446	101.384	101.321	
4.625	101.766	101.704	101.641	
4.750	102.103	102.040	101.978	
4.875	102.325	102.263	102.200	

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	98.949	98.824	98.699	
3.375	99.413	99.288	99.163	
3.500	99.784	99.659	99.534	
3.625	100.131	100.006	99.881	
3.750	100.647	100.522	100.397	
3.875	100.985	100.860	100.735	
4.000	101.324	101.199	101.074	
4.125	101.459	101.334	101.209	
4.250	101.767	101.642	101.517	
4.375	102.046	101.921	101.796	
4.500	102.203	102.078	101.953	

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	97.187	97.062	96.937	
3.375	97.592	97.467	97.342	
3.500	97.968	97.843	97.718	
3.625	98.321	98.196	98.071	
3.750	98.912	98.787	98.662	
3.875	99.232	99.107	98.982	
4.000	99.517	99.392	99.267	
4.125	99.801	99.676	99.551	
4.250	100.085	99.960	99.835	
4.375	100.369	100.244	100.119	
4.500	100.659	100.534	100.409	
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)