



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.: 11/11/2019

45 Day Lock Exp.: 11/25/2019

60 Day Lock Exp.: 12/9/2019

W. Rate Sheet Dated: 10/10/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	101.987	101.837	101.687	3.250	101.558	101.408	101.258	2.375	97.743	97.591	97.438	3.125	99.755	99.605	99.455
3.375	102.531	102.381	102.231	3.375	101.992	101.842	101.692	2.500	98.230	98.078	97.926	3.250	99.912	99.762	99.612
3.500	103.070	102.920	102.770	3.500	102.389	102.239	102.089	2.625	98.713	98.561	98.408	3.375	100.265	100.115	99.965
3.625	103.591	103.441	103.291	3.625	102.805	102.655	102.505	2.750	98.618	98.468	98.318	3.500	100.295	100.145	99.995
3.750	102.821	102.671	102.521	3.750	102.328	102.178	102.028	2.875	99.103	98.953	98.803	3.625	100.563	100.413	100.263
3.875	103.301	103.151	103.001	3.875	102.726	102.576	102.426	3.000	99.573	99.423	99.273	Margin = 2.250		Index = 1.660	
4.000	103.752	103.602	103.452	4.000	103.085	102.935	102.785	3.125	100.039	99.889	99.739				
4.125	104.163	104.013	103.863	4.125	103.415	103.265	103.115	3.250	101.354	101.204	101.054				
4.375	103.524	103.424	103.324	4.375	102.944	102.844	102.744	3.375	101.766	101.616	101.466				
4.500	103.950	103.850	103.750	4.500	103.071	102.971	102.871	3.500	102.140	101.990	101.840				
4.625	104.328	104.228	104.128	4.625	103.302	103.202	103.102	3.625	102.534	102.384	102.234				
4.750	104.453	104.353	104.253	4.750	103.513	103.413	103.313	3.750	102.691	102.541	102.391				
4.875	104.366	104.266	104.166	4.875	103.792	103.692	103.592	3.875	103.067	102.917	102.767				
5.000	104.727	104.627	104.527	5.000	104.043	103.943	103.843	4.000	103.403	103.253	103.103				
5.125	104.803	104.703	104.603	5.125	104.274	104.174	104.074	4.125	103.710	103.560	103.410				
5.375	104.962	104.862	104.762	5.375	104.514	104.414	104.314	4.250	103.185	103.035	102.885				
5.500	105.260	105.160	105.060	5.500	104.765	104.665	104.565	4.375	103.505	103.355	103.205				
5.625	105.525	105.425	105.325	5.625	104.996	104.896	104.796	4.500	103.622	103.472	103.322				
6.250	106.000	105.900	105.800	6.250	105.783	105.683	105.583	4.625	103.837	103.687	103.537				

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	100.837	100.687	100.537	3.250	100.558	100.408	100.258	2.375	96.743	96.591	96.438	3.125	98.755	98.605	98.455
3.375	101.381	101.231	101.081	3.375	100.992	100.842	100.692	2.500	97.230	97.078	96.926	3.250	98.912	98.762	98.612
3.500	101.920	101.770	101.620	3.500	101.389	101.239	101.089	2.625	97.713	97.561	97.408	3.375	99.265	99.115	98.965
3.625	102.441	102.291	102.141	3.625	101.805	101.655	101.505	2.750	97.618	97.468	97.318	3.500	99.295	99.145	98.995
3.750	101.671	101.521	101.371	3.750	101.328	101.178	101.028	2.875	98.103	97.953	97.803	3.625	99.563	99.413	99.263
3.875	102.151	102.001	101.851	3.875	101.726	101.576	101.426	3.000	98.573	98.423	98.273	Margin = 2.250		Index = 1.660	
4.000	102.602	102.452	102.302	4.000	102.085	101.935	101.785	3.125	99.039	98.889	98.739	30 Year OTC			
4.125	103.013	102.863	102.713	4.125	102.415	102.265	102.115	3.250	100.354	100.204	100.054	Rate	30 Day	45 Day	60 Day
4.375	102.374	102.274	102.174	4.375	101.944	101.844	101.744	3.375	100.766	100.616	100.466	3.875	101.751	101.501	101.251
4.500	102.800	102.700	102.600	4.500	102.071	101.971	101.871	3.500	101.140	100.990	100.840	4.000	102.202	101.952	101.702
4.625	103.178	103.078	102.978	4.625	102.302	102.202	102.102	3.625	101.534	101.384	101.234	4.125	102.613	102.363	102.113
4.750	103.303	103.203	103.103	4.750	102.513	102.413	102.313	3.750	101.691	101.541	101.391	4.375	101.974	101.724	101.474
4.875	103.216	103.116	103.016	4.875	102.792	102.692	102.592	3.875	102.067	101.917	101.767	4.500	102.400	102.150	101.900
5.000	103.577	103.477	103.377	5.000	103.043	102.943	102.843	4.000	102.403	102.253	102.103	4.625	102.778	102.528	102.278
5.125	103.653	103.553	103.453	5.125	103.274	103.174	103.074	4.125	102.710	102.560	102.410	4.875	102.816	102.566	102.316
5.375	103.812	103.712	103.612	5.375	103.514	103.414	103.314	4.250	102.185	102.035	101.885	5.000	103.177	102.927	102.677
5.500	104.110	104.010	103.910	5.500	103.765	103.665	103.565	4.375	102.505	102.355	102.205	5.125	103.253	103.003	102.753
5.625	104.375	104.275	104.175	5.625	103.996	103.896	103.796	4.500	102.622	102.472	102.322	5.500	103.710	103.460	103.210
6.250	105.162	105.062	104.962	6.250	104.783	104.683	104.583	4.625	102.837	102.687	102.537	5.625	103.975	103.725	103.475

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	101.213	100.963	100.713	6.250	102.750	102.500	102.250
4.250	101.338	101.088	100.838				
4.375	100.574	100.324	100.074				
4.500	101.000	100.750	100.500				
4.625	101.378	101.128	100.878				
5.000	101.777	101.527	101.277				
5.125	101.853	101.603	101.353				
5.250	102.106	101.856	101.606				
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	99.001	98.751	98.501	
4.000	99.452	99.202	98.952	
4.125	99.863	99.613	99.363	
4.375	99.224	98.974	98.724	
4.500	99.650	99.400	99.150	
4.625	100.028	99.778	99.528	
4.875	100.066	99.816	99.566	
5.000	100.427	100.177	99.927	
5.125	100.503	100.253	100.003	
5.500	100.960	100.710	100.460	
5.625	101.225	100.975	100.725	

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> & <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)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/11/2019

45 Day Lock Exp.:

11/25/2019

60 Day Lock Exp.:

12/9/2019

W. Rate Sheet Dated: 10/10/2019

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	100.462	100.312	100.162	3.250	100.463	100.313	100.163	2.375	95.023	94.871	94.718	3.125	98.865	98.715	98.565
3.375	101.006	100.856	100.706	3.375	100.897	100.747	100.597	2.500	95.510	95.358	95.206	3.250	99.397	99.247	99.097
3.500	101.545	101.395	101.245	3.500	101.294	101.144	100.994	2.625	95.993	95.841	95.688	3.375	99.750	99.600	99.450
3.625	102.066	101.916	101.766	3.625	101.710	101.560	101.410	2.750	97.148	96.998	96.848	3.500	99.780	99.630	99.480
3.750	101.233	101.083	100.933	3.750	101.171	101.021	100.871	2.875	97.633	97.483	97.333	3.625	100.048	99.898	99.748
3.875	101.714	101.564	101.414	3.875	101.569	101.419	101.269	3.000	98.103	97.953	97.803	Margin = 2.250		Index = 1.660	
4.000	102.164	102.014	101.864	4.000	101.928	101.778	101.628	3.125	98.569	98.419	98.269				
4.125	102.575	102.425	102.275	4.125	102.258	102.108	101.958	3.250	100.259	100.109	99.959				
4.375	102.249	102.149	102.049	4.375	102.099	101.999	101.899	3.375	100.671	100.521	100.371				
4.500	102.675	102.575	102.475	4.500	102.226	102.126	102.026	3.500	101.045	100.895	100.745				
4.625	103.053	102.953	102.853	4.625	102.457	102.357	102.257	3.625	101.439	101.289	101.139				
4.750	102.928	102.828	102.728	4.750	102.418	102.318	102.218	3.750	101.533	101.383	101.233				
4.875	102.841	102.741	102.641	4.875	102.697	102.597	102.497	3.875	101.909	101.759	101.609				
5.000	103.202	103.102	103.002	5.000	102.948	102.848	102.748	4.000	102.245	102.095	101.945				
5.125	103.278	103.178	103.078	5.125	103.179	103.079	102.979	4.125	102.553	102.403	102.253				
5.375	103.125	103.025	102.925	5.375	103.106	103.006	102.906	4.250	102.340	102.190	102.040				
5.500	103.423	103.323	103.223	5.500	103.357	103.257	103.157	4.375	102.660	102.510	102.360				
5.625	103.687	103.587	103.487	5.625	103.588	103.488	103.388	4.500	102.777	102.627	102.477				
6.250	103.162	103.062	102.962	6.250	103.063	102.963	102.863	4.625	102.992	102.842	102.692				

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	99.312	99.162	99.012	3.250	99.033	98.883	98.733	2.375	95.343	95.191	95.038	3.125	96.855	96.705	96.555
3.375	99.856	99.706	99.556	3.375	99.467	99.317	99.167	2.500	95.830	95.678	95.526	3.250	97.387	97.237	97.087
3.500	100.395	100.245	100.095	3.500	99.864	99.714	99.564	2.625	96.313	96.161	96.008	3.375	97.740	97.590	97.440
3.625	100.916	100.766	100.616	3.625	100.280	100.130	99.980	2.750	97.061	96.911	96.761	3.500	97.770	97.620	97.470
3.750	100.083	99.933	99.783	3.750	99.741	99.591	99.441	2.875	97.547	97.397	97.247	3.625	98.038	97.888	97.738
3.875	100.564	100.414	100.264	3.875	100.139	99.989	99.839	3.000	98.017	97.867	97.717	Margin = 2.250		Index = 1.660	
4.000	101.014	100.864	100.714	4.000	100.498	100.348	100.198	3.125	98.482	98.332	98.182	30 Year OTC			
4.125	101.425	101.275	101.125	4.125	100.828	100.678	100.528	3.250	99.516	99.366	99.216	Rate	30 Day	45 Day	60 Day
4.375	101.099	100.999	100.899	4.375	100.669	100.569	100.469	3.375	99.928	99.778	99.628	3.875	100.164	99.914	99.664
4.500	101.525	101.425	101.325	4.500	100.796	100.696	100.596	3.500	100.303	100.153	100.003	4.000	100.614	100.364	100.114
4.625	101.903	101.803	101.703	4.625	101.027	100.927	100.827	3.625	100.696	100.546	100.396	4.125	101.025	100.775	100.525
4.750	101.778	101.678	101.578	4.750	100.988	100.888	100.788	3.750	100.283	100.133	99.983	4.375	100.699	100.449	100.199
4.875	101.691	101.591	101.491	4.875	101.267	101.167	101.067	3.875	100.659	100.509	100.359	4.500	101.125	100.875	100.625
5.000	102.052	101.952	101.852	5.000	101.518	101.418	101.318	4.000	100.995	100.845	100.695	4.625	101.503	101.253	101.003
5.125	102.128	102.028	101.928	5.125	101.749	101.649	101.549	4.125	101.302	101.152	101.002	4.875	101.291	101.041	100.791
5.375	101.975	101.875	101.775	5.375	101.676	101.576	101.476	4.250	100.535	100.385	100.235	5.000	101.652	101.402	101.152
5.500	102.273	102.173	102.073	5.500	101.927	101.827	101.727	4.375	100.855	100.705	100.555	5.125	101.728	101.478	101.228
5.625	102.537	102.437	102.337	5.625	102.158	102.058	101.958	4.500	100.972	100.822	100.672	5.500	101.873	101.623	101.373
6.250	102.012	101.912	101.812	6.250	101.633	101.533	101.433	4.625	101.187	101.037	100.887	5.625	102.137	101.887	101.637

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs							
	Standard	Specialty		Standard	Specialty		
FICO Adjuster			FICO Adjuster				
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000		
FICO 680- 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500		
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000		
FICO 640 - 659	0.000	0.000					
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000		
2 Unit	0.000	0.000	All VA Loans	0.000	0.000		
USDA Streamline-Assist Refinance Option				-0.250	-0.250		
VA C/O Refi with an LTV >90.000				-1.750	-1.750		
DPA Advantage Program "only Advantage Adjustments added ; FHA only"							
30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	99.275	99.025	98.775	6.250	99.250	99.000	98.750
4.250	99.713	99.463	99.213				
4.375	98.949	98.699	98.449				
4.500	99.375	99.125	98.875				
4.625	99.753	99.503	99.253				
5.000	99.902	99.652	99.402				
5.125	99.978	99.728	99.478				
5.250	99.919	99.669	99.419				
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	97.414	97.164	96.914	
4.000	97.864	97.614	97.364	
4.125	98.275	98.025	97.775	
4.375	97.949	97.699	97.449	
4.500	98.375	98.125	97.875	
4.625	98.753	98.503	98.253	
4.875	98.541	98.291	98.041	
5.000	98.902	98.652	98.402	
5.125	98.978	98.728	98.478	
5.500	99.123	98.873	98.623	
5.625	99.387	99.137	98.887	

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)



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

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

W. Rate Sheet Dated: 10/10/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.875	99.775	99.675	2.750	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	102.357	102.257	102.157	3.250	98.398	98.298	98.198	4.000	102.357	102.257	102.157	3.250	98.398	98.298	98.198	4.000	102.357	102.257	102.157
3.375	100.408	100.308	100.208	2.875	N/A	N/A	N/A	2.875	N/A	N/A	N/A	4.125	102.464	102.364	102.264	3.375	99.033	98.933	98.833	4.125	102.464	102.364	102.264	3.375	99.033	98.933	98.833	4.125	102.464	102.364	102.264
3.500	100.771	100.671	100.571	2.990	96.336	96.236	96.136	2.990	96.018	95.918	95.818	4.250	102.184	102.084	101.984	3.500	99.589	99.489	99.389	4.250	102.184	102.084	101.984	3.500	99.589	99.489	99.389	4.250	102.184	102.084	101.984
3.625	101.169	101.069	100.969	3.000	96.436	96.336	96.236	3.000	96.118	96.018	95.918	4.375	102.550	102.450	102.350	3.625	100.465	100.365	100.265	4.375	102.550	102.450	102.350	3.625	100.465	100.365	100.265	4.375	102.550	102.450	102.350
3.750	101.900	101.800	101.700	3.125	97.734	97.634	97.534	3.125	97.487	97.387	97.287	4.500	102.866	102.766	102.666	3.750	101.300	101.200	101.100	4.500	102.866	102.766	102.666	3.750	101.300	101.200	101.100	4.500	102.866	102.766	102.666
3.875	102.294	102.194	102.094	3.250	98.727	98.627	98.527	3.250	98.535	98.435	98.335	4.625	102.823	102.723	102.623	3.875	101.816	101.716	101.616	4.625	102.823	102.723	102.623	3.875	101.816	101.716	101.616	4.625	102.823	102.723	102.623
3.990	102.568	102.468	102.368	3.375	99.324	99.224	99.124	3.375	99.136	99.036	98.936	4.750	102.582	102.480	102.382	3.990	102.170	102.070	101.970	4.750	102.582	102.480	102.382	3.990	102.170	102.070	101.970	4.750	102.582	102.480	102.382
4.000	102.668	102.568	102.468	3.500	99.739	99.639	99.539	3.500	99.627	99.527	99.427	4.875	102.951	102.844	102.751	4.000	102.270	102.170	102.070	4.875	102.951	102.844	102.751	4.000	102.270	102.170	102.070	4.875	102.951	102.844	102.751
4.125	102.796	102.696	102.596	3.625	100.784	100.684	100.584	3.625	100.727	100.627	100.527	4.990	103.213	103.100	103.013	4.125	102.464	102.364	102.264	4.990	103.213	103.100	103.013	4.125	102.464	102.364	102.264	4.990	103.213	103.100	103.013
4.250	102.938	102.838	102.738	3.750	101.723	101.623	101.523	3.750	101.719	101.619	101.519	5.000	103.313	103.200	103.113	4.250	102.184	102.084	101.984	5.000	103.313	103.200	103.113	4.250	102.184	102.084	101.984	5.000	103.313	103.200	103.113
4.375	103.189	103.089	102.989	3.875	102.167	102.067	101.967	3.875	102.167	102.067	101.967	5.125	103.491	103.373	103.291	4.375	102.550	102.450	102.350	5.125	103.491	103.373	103.291	4.375	102.550	102.450	102.350	5.125	103.491	103.373	103.291
4.500	103.461	103.361	103.261	3.990	102.481	102.381	102.281	3.990	102.481	102.381	102.281	5.250	103.434	103.311	103.234	4.500	102.866	102.766	102.666	5.250	103.434	103.311	103.234	4.500	102.866	102.766	102.666	5.250	103.434	103.311	103.234
4.625	103.428	103.328	103.228	4.000	102.581	102.481	102.381	4.000	102.581	102.481	102.381	5.375	103.796	103.668	103.596	4.625	102.823	102.723	102.623	5.375	103.796	103.668	103.596	4.625	102.823	102.723	102.623	5.375	103.796	103.668	103.596
4.750	103.933	103.831	103.733	4.125	102.810	102.710	102.610	4.125	102.810	102.710	102.610	5.500	104.137	104.003	103.937	4.750	102.582	102.480	102.382	5.500	104.137	104.003	103.937	4.750	102.582	102.480	102.382	5.500	104.137	104.003	103.937
4.875	104.216	104.109	104.016	4.250	103.452	103.352	103.252	4.250	103.449	103.349	103.249	5.625	104.335	104.196	104.135	4.875	102.951	102.844	102.751	5.625	104.335	104.196	104.135	4.875	102.951	102.844	102.751	5.625	104.335	104.196	104.135
4.990	104.359	104.246	104.159	4.375	103.796	103.696	103.596	4.375	103.796	103.696	103.596	5.750	103.989	103.845	103.789	4.990	103.213	103.100	103.013	5.750	103.989	103.845	103.789	4.990	103.213	103.100	103.013	5.750	103.989	103.845	103.789
5.000	104.459	104.346	104.259	4.500	104.099	103.999	103.899	4.500	104.099	103.999	103.899	5.875	104.369	104.220	104.169	5.000	103.313	103.200	103.113	5.875	104.369	104.220	104.169	5.000	103.313	103.200	103.113	5.875	104.369	104.220	104.169
5.125	104.689	104.571	104.489	4.625	104.382	104.282	104.182	4.625	104.382	104.282	104.182	5.990	104.650	104.496	104.450	5.125	103.491	103.373	103.291	5.990	104.650	104.496	104.450	5.125	103.491	103.373	103.291	5.990	104.650	104.496	104.450
5.250	105.250	105.127	105.050	4.750	105.114	105.012	104.914	4.750	105.267	105.165	105.067	6.000	104.750	104.596	104.550	5.250	103.434	103.311	103.234	6.000	104.750	104.596	104.550	5.250	103.434	103.311	103.234	6.000	104.750	104.596	104.550
30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >125				15 Year															
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
3.250	98.206	98.106	98.006	3.250	100.053	99.953	99.853	3.500	100.326	100.226	100.126	3.625	100.695	100.495	100.495	3.125	101.242	101.142	101.042												
3.375	98.845	98.745	98.645	3.375	100.394	100.294	100.194	3.625	100.725	100.625	100.525	3.750	101.423	101.223	101.223	3.250	101.451	101.351	101.251												
3.500	99.477	99.377	99.277	3.500	100.671	100.571	100.471	3.750	101.579	101.479	101.379	3.875	101.804	101.604	101.604	3.375	101.722	101.622	101.522												
3.625	100.408	100.308	100.208	3.625	101.467	101.367	101.267	3.875	101.960	101.860	101.760	3.990	102.085	101.885	101.885	3.500	101.889	101.789	101.689												
3.750	101.296	101.196	101.096	3.750	102.119	102.019	101.919	3.990	102.242	102.142	102.042	4.000	102.185	101.985	101.985	3.625	102.579	102.479	102.379												
3.875	101.816	101.716	101.616	3.875	102.339	102.239	102.139	4.000	102.342	102.242	102.142	4.125	102.402	102.202	102.202	3.750	102.623	102.523	102.423												
3.990	102.170	102.070	101.970	3.990	102.546	102.446	102.346	4.125	102.558	102.458	102.358	4.250	102.558	102.358	102.358	3.875	102.669	102.569	102.469												
4.000	102.270	102.170	102.070	4.000	102.646	102.546	102.446	4.250	102.220	102.120	102.020	4.375	102.447	102.247	102.247	3.990	102.990	102.890	102.790												
4.125	102.464	102.364	102.264	4.125	102.765	102.665	102.565	4.375	102.509	102.409	102.309	4.500	102.759	102.559	102.559	4.000	103.090	102.990	102.890												
4.250	102.184	102.084	101.984	4.250	103.310	103.210	103.110	4.500	102.821	102.721	102.621	4.625	102.848	102.648	102.648	4.125	103.560	103.460	103.360												
4.375	102.550	102.450	102.350	4.375	103.444	103.344	103.244	4.625	102.910	102.810	102.710	4.750	103.209	103.009	103.009	4.250	103.869	103.769	103.669												
4.500	102.866	102.766	102.666	4.500	103.684	103.584	103.484	4.750	103.272	103.170	103.072	4.875	103.500	103.300	103.300	4.375	104.160	104.060	103.960												
4.625	102.823	102.723	102.623	4.625	103.590	103.490	103.390	4.875	103.563	103.463	103.363	4.990	103.721	103.521	103.521	4.500	104.472	104.372	104.272												
4.750	102.582	102.482	102.382	4.750	104.103	104.001	103.903	4.990	103.784	103.671	103.584	5.000	103.821	103.621	103.621	4.625	104.394	104.294	104.194												
4.875	102.951	102.844	102.751	4.875	104.329	104.222	104.129	5.000	103.884	103.771	103.684	5.125	104.068	103.868	103.868	4.750	104.131	104.031	103.931												
4.990	103.213	103.100	103.013	4.990	104.462	104.349	104.262	5.125	104.130	104.012	103.930	5.250	104.537	104.337	104.337	4.875	104.268	104.168	104.068												
5.000	103.313	103.200	103.113	5.000	104.562	104.449	104.362	5.250	104.693	104.570	104.493	5.375	104.691	104.491	104.491	4.990	104.248	104.148	104.048												
5.125	103.491	103.373	103.291	5.125	104.916	104.798	104.716	5.375	104.847	104.719	104.647	5.500	104.863	104.663	104.663	5.000	104.348	104.248	104.148												
5.250	103.434	103.311	103.234	5.250	105.437	105.314	105.237	5.500	105.020	104.886	104.820	5.625	105.336	105.136	105.136	5.125	104.433	104.333	104.233												



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

W. Rate Sheet Dated: 10/10/2019

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	100.061	99.961	99.861	3.375	100.431	100.331	100.231	3.375	100.431	100.331	100.231	4.000	102.162	102.062	101.962	4.000	101.787	101.687	101.587
3.375	100.681	100.581	100.481	3.500	100.787	100.687	100.587	3.500	100.787	100.687	100.587	4.125	102.207	102.107	102.007	4.125	101.832	101.732	101.632
3.500	101.037	100.937	100.837	3.625	101.169	101.069	100.969	3.625	101.169	101.069	100.969	4.250	102.055	101.955	101.855	4.250	101.680	101.580	101.480
3.625	101.419	101.319	101.219	3.750	101.905	101.805	101.705	3.750	101.905	101.805	101.705	4.375	102.347	102.247	102.147	4.375	101.972	101.872	101.772
3.750	102.155	102.055	101.955	3.875	102.288	102.188	102.088	3.875	102.288	102.188	102.088	4.500	102.588	102.488	102.388	4.500	101.963	101.863	101.763
3.875	102.538	102.438	102.338	3.990	102.496	102.396	102.296	3.990	102.496	102.396	102.296	4.625	102.599	102.499	102.399	4.625	101.974	101.874	101.774
3.990	102.871	102.771	102.671	4.000	102.596	102.496	102.396	4.000	102.596	102.496	102.396	4.750	102.728	102.628	102.528	4.750	102.103	102.003	101.903
4.000	102.971	102.871	102.771	4.125	102.641	102.541	102.441	4.125	102.641	102.541	102.441	4.875	102.029	102.929	102.829	4.875	102.404	102.304	102.204
4.125	103.016	102.916	102.816	4.250	102.707	102.607	102.507	4.250	102.707	102.607	102.507	4.990	103.195	103.095	102.995	4.990	102.195	102.095	101.995
4.250	103.082	102.982	102.882	4.375	102.999	102.899	102.799	4.375	102.999	102.899	102.799	5.000	103.295	103.195	103.095	5.000	102.295	102.195	102.095
4.375	103.374	103.274	103.174	4.500	102.990	102.890	102.790	4.500	102.990	102.890	102.790	5.125	102.394	102.294	102.194	5.125	101.394	101.294	101.194
4.500	103.615	103.515	103.415	4.625	103.001	102.901	102.801	4.625	103.001	102.901	102.801	5.250	102.898	102.798	102.698	5.250	101.898	101.798	101.698
4.625	103.626	103.526	103.426	4.750	103.288	103.188	103.088	4.750	103.288	103.188	103.088	5.375	102.278	102.178	102.078	5.375	102.278	102.178	102.078
4.750	103.913	103.813	103.713	4.875	103.589	103.489	103.389	4.875	103.589	103.489	103.389	5.500	102.541	102.441	102.341	5.500	102.541	102.441	102.341
4.875	104.214	104.114	104.014	4.990	103.380	103.280	103.180	4.990	103.380	103.280	103.180	5.625	103.141	103.041	102.941	5.625	103.141	103.041	102.941
4.990	104.380	104.280	104.180	5.000	103.480	103.380	103.280	5.000	103.480	103.380	103.280	5.750	103.470	103.370	103.270	5.750	103.470	103.370	103.270
5.000	104.480	104.380	104.280	5.125	103.746	103.646	103.546	5.125	103.746	103.646	103.546	5.875	103.572	103.472	103.372	5.875	103.572	103.472	103.372
5.125	104.746	104.646	104.546	5.250	104.250	104.150	104.050	5.250	104.250	104.150	104.050	5.990	103.498	103.398	103.298	5.990	103.498	103.398	103.298
5.250	105.250	105.150	105.050	5.375	105.430	105.330	105.230	5.375	105.430	105.330	105.230	6.000	103.598	103.498	103.398	6.000	103.598	103.498	103.398
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	101.787	101.687	101.587	3.250	100.266	100.155	100.066	3.250	0.000	0.000	0.000	3.250	0.000	-0.111	-0.200	3.375	101.967	101.867	101.767
4.125	101.832	101.732	101.632	3.375	100.769	100.661	100.569	3.375	100.769	100.661	100.569	3.375	100.769	100.661	100.569	3.500	102.217	102.117	102.017
4.250	101.680	101.580	101.480	3.500	101.174	101.066	100.974	3.500	101.174	101.066	100.974	3.500	101.174	101.066	100.974	3.625	102.297	102.197	102.097
4.375	101.972	101.872	101.772	3.625	101.810	101.700	101.610	3.625	101.810	101.700	101.610	3.625	101.810	101.700	101.610	3.750	102.276	102.176	102.076
4.500	101.963	101.863	101.763	3.750	102.248	102.140	102.048	3.750	102.248	102.140	102.048	3.750	102.248	102.140	102.048	3.875	102.912	102.812	102.712
4.625	101.974	101.874	101.774	3.875	102.540	102.434	102.340	3.875	102.540	102.434	102.340	3.875	102.540	102.434	102.340	3.990	103.199	103.099	102.999
4.750	102.103	102.003	101.903	3.990	102.817	102.713	102.617	3.990	102.817	102.713	102.617	3.990	102.817	102.713	102.617	4.000	103.299	103.199	103.099
4.875	102.404	102.304	102.204	4.000	102.917	102.813	102.717	4.000	102.917	102.813	102.717	4.000	102.917	102.813	102.717	4.125	103.425	103.325	103.225
4.990	102.195	102.095	101.995	4.125	103.053	102.953	102.853	4.125	103.053	102.953	102.853	4.125	103.053	102.953	102.853	4.250	103.867	103.767	103.667
5.000	102.295	102.195	102.095	4.250	103.352	103.252	103.152	4.250	103.352	103.252	103.152	4.250	103.352	103.252	103.152	4.375	104.204	104.104	104.004
5.125	101.394	101.294	101.194	4.375	103.606	103.506	103.406	4.375	103.606	103.506	103.406	4.375	103.606	103.506	103.406	4.500	103.490	103.390	103.290
5.250	101.898	101.798	101.698	4.500	103.879	103.779	103.679	4.500	103.879	103.779	103.679	4.500	103.879	103.779	103.679	4.625	103.923	103.823	103.723
5.375	102.278	102.178	102.078	4.625	103.923	103.823	103.723	4.625	103.923	103.823	103.723	4.625	103.923	103.823	103.723	4.750	104.235	104.135	104.035
5.500	102.541	102.441	102.341	4.750	104.119	104.019	103.919	4.750	104.119	104.019	103.919	4.750	104.119	104.019	103.919	4.875	104.489	104.389	104.289
5.625	103.141	103.041	102.941	4.875	104.497	104.397	104.297	4.875	104.497	104.397	104.297	4.875	104.497	104.397	104.297	4.990	104.516	104.416	104.316
5.750	104.070	103.970	103.870	4.990	104.736	104.636	104.536	4.990	104.736	104.636	104.536	4.990	104.736	104.636	104.536	5.000	104.616	104.516	104.416
5.875	103.572	103.472	103.372	5.000	104.836	104.736	104.636	5.000	104.836	104.736	104.636	5.000	104.836	104.736	104.636	5.125	104.892	104.792	104.692
5.990	103.498	103.398	103.298	5.125	104.852	104.752	104.652	5.125	104.852	104.752	104.652	5.125	104.852	104.752	104.652	5.250	104.989	104.889	104.789
6.000	103.598	103.498	103.398	5.250	105.147	105.047	104.947	5.250	105.147	105.047	104.947	5.250	105.147	105.047	104.947	5.375	0.000	#N/A	#N/A
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.967	101.867	101.767	3.375	101.967	101.867	101.767	3.375	101.204	101.104	101.004	3.375	101.204	101.104	101.004	3.375	101.204	101.104	101.004
3.500	102.217	102.117	102.017	3.500	102.217	102.117	102.017	3.500	101.454	101.354	101.254	3.500	101.454	101.354	101.254	3.500	101.454	101.354	101.254
3.625	102.297	102.197	102.097	3.625	102.297	102.197	102.097	3.625	101.031	100.931	100.831	3.625	101.031	100.931	100.831	3.625	101.031	100.931	100.831
3.750	102.776	102.676	102.576	3.750	102.776	102.676	102.576	3.750	101.510	101.410	101.310	3.750	101.510	101.410	101.310	3.750	101.510	101.410	101.310
3.875	102.912	102.812	102.712	3.875	102.912	102.812	102.712	3.875	101.646	101.546	101.446	3.875	101.646	101.546	101.446	3.875	101.646	101.546	101.446
3.990	103.199	103.099	102.999	3.990	103.199	103.099	102.999	3.990	101.933	101.833	101.733	3.990	101.933	101.833	101.733	3.990	101.933	101.833	101.733
4.000	103.299	103.199	103.099	4.000	103.299	103.199	103.099	4.000	102.033	101.933	101.833	4.000	102.033	101.933	101.833	4.000	102.033	101.933	101.833
4.125	103.425	103.325	103.225	4.125	103.425	103.325	103.225	4.125	101.653	101.553	101.453	4.125	101.653	101.553	101.453	4.125	101.653	101.553	101.453
4.250	103.867	103.767	103.667	4.250	103.867	103.767	103.667	4.250	102.095	101.995	101.895	4.250	102.095	101.995	101.895	4.250	102.095	101.995	101.895
4.375	104.079	103.979	103.879	4.375	104.079	103.979	103.879	4.37.											



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.:

11/11/2019

45 Day Lock Exp.:

11/25/2019

60 Day Lock Exp.:

12/9/2019

W. Rate Sheet Dated: 10/10/2019

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	100.281	100.181	100.081	3.250	100.461	100.361	100.261	3.375	102.012	101.912	101.812	4.000	101.901	101.801	101.701	3.375	100.949	100.849	100.749
3.375	100.859	100.759	100.659	3.375	101.013	100.913	100.813	3.500	102.265	102.165	102.065	4.125	101.943	101.843	101.743	3.500	101.202	101.102	101.002
3.500	101.263	101.163	101.063	3.500	101.416	101.316	101.216	3.625	102.312	102.212	102.112	4.250	101.852	101.752	101.652	3.625	100.751	100.651	100.551
3.625	101.627	101.527	101.427	3.625	101.908	101.790	101.708	3.750	102.811	102.711	102.611	4.375	102.139	102.039	101.939	3.750	101.250	101.150	101.050
3.750	102.200	102.100	102.000	3.750	102.322	102.207	102.122	3.875	102.932	102.832	102.732	4.500	102.367	102.267	102.167	3.875	101.371	101.271	101.171
3.875	102.614	102.514	102.414	3.875	102.653	102.541	102.453	3.990	103.229	103.129	103.029	4.625	102.406	102.306	102.206	3.990	101.668	101.568	101.468
3.990	102.946	102.846	102.746	3.990	102.926	102.817	102.726	4.000	103.329	103.229	103.129	4.750	102.440	102.340	102.240	4.000	101.768	101.668	101.568
4.000	103.046	102.946	102.846	4.000	103.026	102.917	102.826	4.125	103.433	103.333	103.233	4.875	102.738	102.638	102.538	4.125	101.384	101.284	101.184
4.125	103.088	102.988	102.888	4.125	103.163	103.056	102.963	4.250	103.874	103.774	103.674	4.990	102.901	102.801	102.701	4.250	101.825	101.725	101.625
4.250	103.099	102.999	102.899	4.250	103.404	103.304	103.204	4.375	104.206	104.106	104.006	5.000	103.001	102.901	102.801	4.375	102.157	102.057	101.957
4.375	103.386	103.286	103.186	4.375	103.690	103.590	103.490	4.500	103.521	103.421	103.321	5.125	102.079	101.979	101.879	4.500	101.114	101.014	100.914
4.500	103.614	103.514	103.414	4.500	103.960	103.860	103.760	4.625	103.951	103.851	103.751	5.250	102.578	102.478	102.378	4.625	101.544	101.444	101.344
4.625	103.653	103.553	103.453	4.625	104.001	103.901	103.801	4.750	104.258	104.158	104.058	5.375	102.036	101.936	101.836	4.750	101.851	101.751	101.651
4.750	103.925	103.825	103.725	4.750	104.155	104.055	103.955	4.875	104.507	104.407	104.307	5.500	102.297	102.197	102.097	4.875	102.100	102.000	101.900
4.875	104.223	104.123	104.023	4.875	104.530	104.430	104.330	4.990	104.257	104.157	104.057	5.625	102.892	102.792	102.692	4.990	102.350	102.250	102.150
4.990	104.386	104.286	104.186	4.990	104.767	104.667	104.567	5.000	104.357	104.257	104.157	5.750	103.203	103.103	103.003	5.000	102.450	102.350	102.250
5.000	104.486	104.386	104.286	5.000	104.867	104.767	104.667	5.125	104.630	104.530	104.430	5.875	103.304	103.204	103.104	5.125	102.723	102.623	102.523
5.125	104.722	104.622	104.522	5.125	104.842	104.742	104.642	5.250	104.725	104.625	104.525	5.990	103.229	103.129	103.029	5.250	102.818	102.718	102.618
5.250	105.221	105.121	105.021	5.250	105.136	105.036	104.936	5.375	0.000	#N/A	#N/A	6.000	103.329	103.229	103.129	5.375	0.000	#N/A	#N/A

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/11/2019

45 Day Lock Exp.:

11/25/2019

60 Day Lock Exp.:

12/9/2019

W. Rate Sheet Dated: 10/10/2019

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	98.710	98.648	98.585	
3.500	99.184	99.121	99.059	
3.625	99.537	99.475	99.412	
3.750	99.974	99.911	99.849	
3.875	100.247	100.185	100.122	
4.000	100.483	100.420	100.358	
4.125	100.736	100.673	100.611	
4.250	100.939	100.876	100.814	
4.375	101.198	101.136	101.073	
4.500	101.457	101.395	101.332	
4.625	101.777	101.715	101.652	
4.750	102.113	102.051	101.988	
4.875	102.336	102.274	102.211	

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	98.863	98.738	98.613	
3.375	99.326	99.201	99.076	
3.500	99.697	99.572	99.447	
3.625	100.043	99.918	99.793	
3.750	100.559	100.434	100.309	
3.875	100.895	100.770	100.645	
4.000	101.233	101.108	100.983	
4.125	101.369	101.244	101.119	
4.250	101.676	101.551	101.426	
4.375	101.955	101.830	101.705	
4.500	102.112	101.987	101.862	

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	97.107	96.982	96.857	
3.375	97.512	97.387	97.262	
3.500	97.887	97.762	97.637	
3.625	98.239	98.114	97.989	
3.750	98.830	98.705	98.580	
3.875	99.149	99.024	98.899	
4.000	99.434	99.309	99.184	
4.125	99.717	99.592	99.467	
4.250	100.001	99.876	99.751	
4.375	100.285	100.160	100.035	
4.500	100.575	100.450	100.325	
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)