



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.: 12/10/2019

W. Rate Sheet Dated: 10/11/2019

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	101.612	101.462	101.312	3.250	101.183	101.033	100.883	2.375	97.479	97.329	97.179	3.125	99.755	99.605	99.455
3.375	102.156	102.006	101.856	3.375	101.617	101.467	101.317	2.500	97.966	97.816	97.666	3.250	99.912	99.762	99.612
3.500	102.695	102.545	102.395	3.500	102.014	101.864	101.714	2.625	98.449	98.299	98.149	3.375	100.265	100.115	99.965
3.625	103.216	103.066	102.916	3.625	102.430	102.280	102.130	2.750	98.217	98.067	97.917	3.500	100.295	100.145	99.995
3.750	102.664	102.514	102.364	3.750	102.172	102.022	101.872	2.875	98.702	98.552	98.402	3.625	100.563	100.413	100.263
3.875	103.145	102.995	102.845	3.875	102.570	102.420	102.270	3.000	99.172	99.022	98.872	Margin = 2.250		Index = 1.660	
4.000	103.595	103.445	103.295	4.000	102.929	102.779	102.629	3.125	99.638	99.488	99.338				
4.125	104.007	103.857	103.707	4.125	103.259	103.109	102.959	3.250	101.090	100.940	100.790				
4.375	103.431	103.331	103.231	4.375	102.850	102.750	102.650	3.375	101.502	101.352	101.202				
4.500	103.856	103.756	103.656	4.500	102.977	102.877	102.777	3.500	101.876	101.726	101.576				
4.625	104.234	104.134	104.034	4.625	103.208	103.108	103.008	3.625	102.270	102.120	101.970				
4.750	104.359	104.259	104.159	4.750	103.450	103.350	103.250	3.750	102.450	102.300	102.150				
4.875	104.303	104.203	104.103	4.875	103.729	103.629	103.529	3.875	102.826	102.676	102.526				
5.000	104.665	104.565	104.465	5.000	103.980	103.880	103.780	4.000	103.162	103.012	102.862				
5.125	104.740	104.640	104.540	5.125	104.211	104.111	104.011	4.125	103.469	103.319	103.169				
5.375	104.978	104.878	104.778	5.375	104.529	104.429	104.329	4.250	103.121	102.971	102.821				
5.500	105.276	105.176	105.076	5.500	104.780	104.680	104.580	4.375	103.440	103.290	103.140				
5.625	105.540	105.440	105.340	5.625	105.011	104.911	104.811	4.500	103.574	103.424	103.274				
6.250	106.000	105.900	105.800	6.250	105.799	105.699	105.599	4.625	103.789	103.639	103.489				

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	100.462	100.312	100.162	3.250	100.183	100.033	99.883	2.375	96.479	96.329	96.179	3.125	98.755	98.605	98.455
3.375	101.006	100.856	100.706	3.375	100.617	100.467	100.317	2.500	96.966	96.816	96.666	3.250	98.912	98.762	98.612
3.500	101.545	101.395	101.245	3.500	101.014	100.864	100.714	2.625	97.449	97.299	97.149	3.375	99.265	99.115	98.965
3.625	102.066	101.916	101.766	3.625	101.430	101.280	101.130	2.750	97.217	97.067	96.917	3.500	99.295	99.145	98.995
3.750	101.514	101.364	101.214	3.750	101.172	101.022	100.872	2.875	97.702	97.552	97.402	3.625	99.563	99.413	99.263
3.875	101.995	101.845	101.695	3.875	101.570	101.420	101.270	3.000	98.172	98.022	97.872	Margin = 2.250		Index = 1.660	
4.000	102.445	102.295	102.145	4.000	101.929	101.779	101.629	3.125	98.638	98.488	98.338	30 Year OTC			
4.125	102.857	102.707	102.557	4.125	102.259	102.109	101.959	3.250	100.090	99.940	99.790	Rate	30 Day	45 Day	60 Day
4.375	102.281	102.181	102.081	4.375	101.850	101.750	101.650	3.375	100.502	100.352	100.202	3.875	101.595	101.345	101.095
4.500	102.706	102.606	102.506	4.500	101.977	101.877	101.777	3.500	100.876	100.726	100.576	4.000	102.045	101.795	101.545
4.625	103.084	102.984	102.884	4.625	102.208	102.108	102.008	3.625	101.270	101.120	100.970	4.125	102.457	102.207	101.957
4.750	103.209	103.109	103.009	4.750	102.450	102.350	102.250	3.750	101.450	101.300	101.150	4.375	101.881	101.631	101.381
4.875	103.153	103.053	102.953	4.875	102.729	102.629	102.529	3.875	101.826	101.676	101.526	4.500	102.306	102.056	101.806
5.000	103.515	103.415	103.315	5.000	102.980	102.880	102.780	4.000	102.162	102.012	101.862	4.625	102.684	102.434	102.184
5.125	103.590	103.490	103.390	5.125	103.211	103.111	103.011	4.125	102.469	102.319	102.169	4.875	102.753	102.503	102.253
5.375	103.828	103.728	103.628	5.375	103.529	103.429	103.329	4.250	102.121	101.971	101.821	5.000	103.115	102.865	102.615
5.500	104.126	104.026	103.926	5.500	103.780	103.680	103.580	4.375	102.440	102.290	102.140	5.125	103.190	102.940	102.690
5.625	104.390	104.290	104.190	5.625	104.011	103.911	103.811	4.500	102.574	102.424	102.274	5.500	103.726	103.476	103.226
6.250	105.178	105.078	104.978	6.250	104.799	104.699	104.599	4.625	102.789	102.639	102.489	5.625	103.990	103.740	103.490

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	101.057	100.807	100.557	6.250	102.750	102.500	102.250
4.250	101.182	100.932	100.682				
4.375	100.481	100.231	99.981				
4.500	100.906	100.656	100.406				
4.625	101.284	101.034	100.784				
5.000	101.715	101.465	101.215				
5.125	101.790	101.540	101.290				
5.250	102.044	101.794	101.544				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"			

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	98.845	98.595	98.345	
4.000	99.295	99.045	98.795	
4.125	99.707	99.457	99.207	
4.375	99.131	98.881	98.631	
4.500	99.556	99.306	99.056	
4.625	99.934	99.684	99.434	
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	100.976	100.726	100.476	
5.625	101.240	100.990	100.740	

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.:

12/10/2019

W. Rate Sheet Dated: 10/11/2019

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	100.087	99.937	99.787	3.250	100.088	99.938	99.788	2.375	94.759	94.609	94.459	3.125	98.865	98.715	98.565
3.375	100.631	100.481	100.331	3.375	100.522	100.372	100.222	2.500	95.246	95.096	94.946	3.250	99.397	99.247	99.097
3.500	101.170	101.020	100.870	3.500	100.919	100.769	100.619	2.625	95.729	95.579	95.429	3.375	99.750	99.600	99.450
3.625	101.691	101.541	101.391	3.625	101.335	101.185	101.035	2.750	96.747	96.597	96.447	3.500	99.780	99.630	99.480
3.750	101.077	100.927	100.777	3.750	101.014	100.864	100.714	2.875	97.232	97.082	96.932	3.625	100.048	99.898	99.748
3.875	101.557	101.407	101.257	3.875	101.413	101.263	101.113	3.000	97.702	97.552	97.402	Margin = 2.250		Index = 1.660	
4.000	102.008	101.858	101.708	4.000	101.771	101.621	101.471	3.125	98.168	98.018	97.868				
4.125	102.419	102.269	102.119	4.125	102.101	101.951	101.801	3.250	99.995	99.845	99.695				
4.375	102.156	102.056	101.956	4.375	102.005	101.905	101.805	3.375	100.407	100.257	100.107				
4.500	102.581	102.481	102.381	4.500	102.132	102.032	101.932	3.500	100.781	100.631	100.481				
4.625	102.959	102.859	102.759	4.625	102.363	102.263	102.163	3.625	101.175	101.025	100.875				
4.750	102.834	102.734	102.634	4.750	102.355	102.255	102.155	3.750	101.292	101.142	100.992				
4.875	102.778	102.678	102.578	4.875	102.634	102.534	102.434	3.875	101.668	101.518	101.368				
5.000	103.140	103.040	102.940	5.000	102.885	102.785	102.685	4.000	102.005	101.855	101.705				
5.125	103.215	103.115	103.015	5.125	103.116	103.016	102.916	4.125	102.312	102.162	102.012				
5.375	103.140	103.040	102.940	5.375	103.122	103.022	102.922	4.250	102.276	102.126	101.976				
5.500	103.438	103.338	103.238	5.500	103.373	103.273	103.173	4.375	102.595	102.445	102.295				
5.625	103.703	103.603	103.503	5.625	103.604	103.504	103.404	4.500	102.729	102.579	102.429				
6.250	103.178	103.078	102.978	6.250	103.079	102.979	102.879	4.625	102.944	102.794	102.644				

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	98.937	98.787	98.637	3.250	98.658	98.508	98.358	2.375	95.079	94.929	94.779	3.125	96.855	96.705	96.555
3.375	99.481	99.331	99.181	3.375	99.092	98.942	98.792	2.500	95.566	95.416	95.266	3.250	97.387	97.237	97.087
3.500	100.020	99.870	99.720	3.500	99.489	99.339	99.189	2.625	96.049	95.899	95.749	3.375	97.740	97.590	97.440
3.625	100.541	100.391	100.241	3.625	99.905	99.755	99.605	2.750	96.660	96.510	96.360	3.500	97.770	97.620	97.470
3.750	99.927	99.777	99.627	3.750	99.584	99.434	99.284	2.875	97.146	96.996	96.846	3.625	98.038	97.888	97.738
3.875	100.407	100.257	100.107	3.875	99.983	99.833	99.683	3.000	97.616	97.466	97.316	Margin = 2.250		Index = 1.660	
4.000	100.858	100.708	100.558	4.000	100.341	100.191	100.041	3.125	98.081	97.931	97.781	30 Year OTC			
4.125	101.269	101.119	100.969	4.125	100.671	100.521	100.371	3.250	99.252	99.102	98.952	Rate	30 Day	45 Day	60 Day
4.375	101.006	100.906	100.806	4.375	100.575	100.475	100.375	3.375	99.664	99.514	99.364	3.875	100.007	99.757	99.507
4.500	101.431	101.331	101.231	4.500	100.702	100.602	100.502	3.500	100.039	99.889	99.739	4.000	100.458	100.208	99.958
4.625	101.809	101.709	101.609	4.625	100.933	100.833	100.733	3.625	100.432	100.282	100.132	4.125	100.869	100.619	100.369
4.750	101.684	101.584	101.484	4.750	100.925	100.825	100.725	3.750	100.042	99.892	99.742	4.375	100.606	100.356	100.106
4.875	101.628	101.528	101.428	4.875	101.204	101.104	101.004	3.875	100.418	100.268	100.118	4.500	101.031	100.781	100.531
5.000	101.990	101.890	101.790	5.000	101.455	101.355	101.255	4.000	100.754	100.604	100.454	4.625	101.409	101.159	100.909
5.125	102.065	101.965	101.865	5.125	101.686	101.586	101.486	4.125	101.062	100.912	100.762	4.875	101.228	100.978	100.728
5.375	101.990	101.890	101.790	5.375	101.692	101.592	101.492	4.250	100.471	100.321	100.171	5.000	101.590	101.340	101.090
5.500	102.288	102.188	102.088	5.500	101.943	101.843	101.743	4.375	100.790	100.640	100.490	5.125	101.665	101.415	101.165
5.625	102.553	102.453	102.353	5.625	102.174	102.074	101.974	4.500	100.924	100.774	100.624	5.500	101.888	101.638	101.388
6.250	102.028	101.928	101.828	6.250	101.649	101.549	101.449	4.625	101.139	100.989	100.839	5.625	102.153	101.903	101.653

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			FICO Adjuster		
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000
FICO 680 - 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000
FICO 640 - 659	0.000	0.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	All VA Loans	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000				-1.750	-1.750
DPA Advantage Program "only Advantage Adjustments added ; FHA only"					
30/25 Year				30/25 Year Lender Paid	
Rate	30 Day	45 Day	60 Day	Rate	30 Day
4.125	99.119	98.869	98.619	6.250	99.250
4.250	99.557	99.307	99.057		
4.375	98.856	98.606	98.356		
4.500	99.281	99.031	98.781		
4.625	99.659	99.409	99.159		
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	97.257	97.007	96.757	
4.000	97.708	97.458	97.208	
4.125	98.119	97.869	97.619	
4.375	97.856	97.606	97.356	
4.500	98.281	98.031	97.781	
4.625	98.659	98.409	98.159	
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	99.138	98.888	98.638	
5.625	99.403	99.153	98.903	

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@afwholesale.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.: 12/10/2019

W. Rate Sheet Dated: 10/11/2019

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	99.477	99.377	99.277	3.375	99.869	99.769	99.669	3.375	99.869	99.769	99.669	4.000	101.757	101.657	101.557	4.000	101.382	101.282	101.182
3.375	100.119	100.019	99.919	3.500	100.240	100.140	100.040	3.500	100.240	100.140	100.040	4.125	101.804	101.704	101.604	4.125	101.429	101.329	101.229
3.500	100.490	100.390	100.290	3.625	100.638	100.538	100.438	3.625	100.638	100.538	100.438	4.250	101.852	101.752	101.652	4.250	101.477	101.377	101.277
3.625	100.888	100.788	100.688	3.750	101.469	101.369	101.269	3.750	101.469	101.369	101.269	4.375	102.154	102.054	101.954	4.375	101.779	101.679	101.579
3.750	101.719	101.619	101.519	3.875	101.866	101.766	101.666	3.875	101.866	101.766	101.666	4.500	102.407	102.307	102.207	4.500	101.782	101.682	101.582
3.875	102.116	102.016	101.916	3.990	102.091	101.991	101.891	3.990	102.091	101.991	101.891	4.625	102.419	102.319	102.219	4.625	101.794	101.694	101.594
3.990	102.466	102.366	102.266	4.000	102.191	102.091	101.991	4.000	102.191	102.091	101.991	4.750	102.610	102.510	102.410	4.750	101.985	101.885	101.785
4.000	102.566	102.466	102.366	4.125	102.238	102.138	102.038	4.125	102.238	102.138	102.038	4.875	102.922	102.822	102.722	4.875	102.297	102.197	102.097
4.125	102.613	102.513	102.413	4.250	102.504	102.404	102.304	4.250	102.504	102.404	102.304	4.990	103.097	102.997	102.897	4.990	102.097	101.997	101.897
4.250	102.879	102.779	102.679	4.375	102.806	102.706	102.606	4.375	102.806	102.706	102.606	5.000	103.197	103.097	102.997	5.000	102.197	102.097	101.997
4.375	103.181	103.081	102.981	4.500	102.809	102.709	102.609	4.500	102.809	102.709	102.609	5.125	102.277	102.177	102.077	5.125	101.277	101.177	101.077
4.500	103.434	103.334	103.234	4.625	102.821	102.721	102.621	4.625	102.821	102.721	102.621	5.250	102.787	102.687	102.587	5.250	101.787	101.687	101.587
4.625	103.446	103.346	103.246	4.750	103.170	103.070	102.970	4.750	103.170	103.070	102.970	5.375	102.220	102.120	102.020	5.375	102.220	102.120	102.020
4.750	103.795	103.695	103.595	4.875	103.482	103.382	103.282	4.875	103.482	103.382	103.282	5.500	102.494	102.394	102.294	5.500	102.494	102.394	102.294
4.875	104.077	104.007	103.907	4.990	103.282	103.182	103.082	4.990	103.282	103.182	103.082	5.625	103.103	103.003	102.903	5.625	103.103	103.003	102.903
4.990	104.282	104.182	104.082	5.000	103.382	103.282	103.182	5.000	103.382	103.282	103.182	5.750	103.437	103.337	103.237	5.750	103.437	103.337	103.237
5.000	104.382	104.282	104.182	5.125	103.629	103.529	103.429	5.125	103.629	103.529	103.429	5.875	103.543	103.443	103.343	5.875	103.543	103.443	103.343
5.125	104.629	104.529	104.429	5.250	104.139	104.039	103.939	5.250	104.139	104.039	103.939	5.990	103.470	103.370	103.270	5.990	103.470	103.370	103.270
5.250	105.139	105.039	104.939	5.375	103.372	103.272	103.172	5.375	103.372	103.272	103.172	6.000	103.570	103.470	103.370	6.000	103.570	103.470	103.370
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	101.382	101.282	101.182	3.250	99.685	99.573	99.485	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	101.662	101.562	101.462
4.125	101.429	101.329	101.229	3.375	100.205	100.096	100.005	3.375	100.205	100.096	100.005	3.375	100.205	100.096	100.005	3.500	101.918	101.818	101.718
4.250	101.477	101.377	101.277	3.500	100.628	100.521	100.428	3.500	100.628	100.521	100.428	3.500	100.628	100.521	100.428	3.625	102.115	102.015	101.915
4.375	101.779	101.679	101.579	3.625	101.372	101.272	101.172	3.625	101.372	101.272	101.172	3.625	101.372	101.272	101.172	3.750	102.605	102.505	102.405
4.500	101.782	101.682	101.582	3.750	101.826	101.726	101.626	3.750	101.826	101.726	101.626	3.750	101.826	101.726	101.626	3.875	102.745	102.645	102.545
4.625	101.794	101.694	101.594	3.875	102.130	102.030	101.930	3.875	102.130	102.030	101.930	3.875	102.130	102.030	101.930	3.990	103.042	102.942	102.842
4.750	101.985	101.885	101.785	3.990	102.423	102.323	102.223	3.990	102.423	102.323	102.223	3.990	102.423	102.323	102.223	4.000	103.142	103.042	102.942
4.875	102.297	102.197	102.097	4.000	102.523	102.423	102.323	4.000	102.523	102.423	102.323	4.000	102.523	102.423	102.323	4.125	103.276	103.176	103.076
4.990	102.097	101.997	101.897	4.125	102.667	102.567	102.467	4.125	102.667	102.567	102.467	4.125	102.667	102.567	102.467	4.250	103.728	103.628	103.528
5.000	102.197	102.097	101.997	4.250	103.108	103.008	102.908	4.250	103.108	103.008	102.908	4.250	103.108	103.008	102.908	4.375	104.077	103.977	103.877
5.125	101.277	101.177	101.077	4.375	103.373	103.273	103.173	4.375	103.373	103.273	103.173	4.375	103.373	103.273	103.173	4.500	103.450	103.350	103.250
5.250	101.787	101.687	101.587	4.500	103.656	103.556	103.456	4.500	103.656	103.556	103.456	4.500	103.656	103.556	103.456	4.625	103.896	103.796	103.696
5.375	102.220	102.120	102.020	4.625	103.703	103.603	103.503	4.625	103.703	103.603	103.503	4.625	103.703	103.603	103.503	4.750	104.221	104.121	104.021
5.500	102.494	102.394	102.294	4.750	103.976	103.876	103.776	4.750	103.976	103.876	103.776	4.750	103.976	103.876	103.776	4.875	104.486	104.386	104.286
5.625	103.103	103.003	102.903	4.875	104.366	104.266	104.166	4.875	104.366	104.266	104.166	4.875	104.366	104.266	104.166	4.990	104.198	104.098	103.998
5.750	103.437	103.337	103.237	4.990	104.616	104.516	104.416	4.990	104.616	104.516	104.416	4.990	104.616	104.516	104.416	5.000	104.298	104.198	104.098
5.875	103.543	103.443	103.343	5.000	104.716	104.616	104.516	5.000	104.716	104.616	104.516	5.000	104.716	104.616	104.516	5.125	104.582	104.482	104.382
5.990	103.470	103.370	103.270	5.125	104.735	104.635	104.535	5.125	104.735	104.635	104.535	5.125	104.735	104.635	104.535	5.250	104.682	104.582	104.482
6.000	103.570	103.470	103.370	5.250	105.039	104.939	104.839	5.250	105.039	104.939	104.839	5.250	105.039	104.939	104.839	5.375	N/A	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	101.662	101.562	101.462	3.375	101.662	101.562	101.462	3.375	100.899	100.799	100.699	3.375	100.899	100.799	100.699	3.375	100.899	100.799	100.699
3.500	101.918	101.818	101.718	3.500	101.918	101.818	101.718	3.500	101.155	101.055	100.955	3.500	101.155	101.055	100.955	3.500	101.155	101.055	100.955
3.625	102.115	102.015	101.915	3.625	102.115	102.015	101.915	3.625	100.849	100.749	100.649	3.625	100.849	100.749	100.649	3.625	100.849	100.749	100.649
3.750	102.605	102.505	102.405	3.750	102.605	102.505	102.405	3.750	101.339	101.239	101.139	3.750	101.339	101.239	101.139	3.750	101.339	101.239	101.139
3.875	102.745	102.645	102.545	3.875	102.745	102.645	102.545	3.875	101.479	101.379	101.279	3.875	101.479	101.379	101.279	3.875	101.479	101.379	101.279
3.990	103.042	102.942	102.842	3.990	103.042	102.942	102.842	3.990	101.776	101.676	101.576	3.990	101.776	101.676	101.576	3.990	101.776	101.676	101.576
4.000	103.142	103.042	102.942	4.000	103.142	103.042	102.942	4.000	101.876	101.776	101.676	4.000	101.876	101.776	101.676	4.000	101.876	101.776	101.676
4.125	103.276	103.176	103.076	4.125	103.276	103.176	103.076	4.125	101.504	101.404	101.304	4.125	101.504	101.404	101.304	4.125	101.504	101.404	101.304
4.250	103.728	103.628	103.528	4.250	103.728	103.628	103.528	4.250	101.956	101.856	101.756	4.250	101.956	101.856	101.756	4.250	101.956	101.856	101.756
4.375	103.952	103.852	103.752	4.375	103.952	103.852	103.752	4.375	102.305	102.205	102.105	4							



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.:

12/10/2019

W. Rate Sheet Dated: 10/11/2019

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	99.477	99.377	99.277	3.250	99.685	99.573	99.485	3.375	101.662	101.562	101.462	4.000	101.407	101.307	101.207	3.375	100.599	100.499	100.399
3.375	100.119	100.019	99.919	3.375	100.205	100.096	100.005	3.500	101.918	101.818	101.718	4.125	101.454	101.354	101.254	3.500	100.855	100.755	100.655
3.500	100.490	100.390	100.290	3.500	100.628	100.521	100.428	3.625	102.115	102.015	101.915	4.250	101.502	101.402	101.302	3.625	100.549	100.449	100.349
3.625	100.888	100.788	100.688	3.625	101.372	101.272	101.172	3.750	102.605	102.505	102.405	4.375	101.804	101.704	101.604	3.750	101.039	100.939	100.839
3.750	101.719	101.619	101.519	3.750	101.826	101.726	101.626	3.875	102.745	102.645	102.545	4.500	102.057	101.957	101.857	3.875	101.179	101.079	100.979
3.875	102.116	102.016	101.916	3.875	102.130	102.030	101.930	3.990	103.042	102.942	102.842	4.625	102.069	101.969	101.869	3.990	101.476	101.376	101.276
3.990	102.466	102.366	102.266	3.990	102.423	102.323	102.223	4.000	103.142	103.042	102.942	4.750	102.260	102.160	102.060	4.000	101.576	101.476	101.376
4.000	102.566	102.466	102.366	4.000	102.523	102.423	102.323	4.125	103.276	103.176	103.076	4.875	102.572	102.472	102.372	4.125	101.204	101.104	101.004
4.125	102.613	102.513	102.413	4.125	102.667	102.567	102.467	4.250	103.728	103.628	103.528	4.990	102.747	102.647	102.547	4.250	101.656	101.556	101.456
4.250	102.879	102.779	102.679	4.250	103.108	103.008	102.908	4.375	104.077	103.977	103.877	5.000	102.847	102.747	102.647	4.375	102.005	101.905	101.805
4.375	103.181	103.081	102.981	4.375	103.373	103.273	103.173	4.500	103.450	103.350	103.250	5.125	101.927	101.827	101.727	4.500	101.043	100.943	100.843
4.500	103.434	103.334	103.234	4.500	103.656	103.556	103.456	4.625	103.896	103.796	103.696	5.250	102.437	102.337	102.237	4.625	101.489	101.389	101.289
4.625	103.446	103.346	103.246	4.625	103.703	103.603	103.503	4.750	104.221	104.121	104.021	5.375	101.870	101.770	101.670	4.750	101.814	101.714	101.614
4.750	103.795	103.695	103.595	4.750	103.976	103.876	103.776	4.875	104.486	104.386	104.286	5.500	102.144	102.044	101.944	4.875	102.079	101.979	101.879
4.875	104.107	104.007	103.907	4.875	104.366	104.266	104.166	4.990	104.198	104.098	103.998	5.625	102.753	102.653	102.553	4.990	102.291	102.191	102.091
4.990	104.282	104.182	104.082	4.990	104.616	104.516	104.416	5.000	104.298	104.198	104.098	5.750	103.087	102.987	102.887	5.000	102.391	102.291	102.191
5.000	104.382	104.282	104.182	5.000	104.716	104.616	104.516	5.125	104.582	104.482	104.382	5.875	103.193	103.093	102.993	5.125	102.675	102.575	102.475
5.125	104.629	104.529	104.429	5.125	104.735	104.635	104.535	5.250	104.682	104.582	104.482	5.990	103.120	103.020	102.920	5.250	102.775	102.675	102.575
5.250	105.139	105.039	104.939	5.250	105.039	104.939	104.839	5.375	N/A	N/A	N/A	6.000	103.220	103.120	103.020	5.375	N/A	N/A	N/A

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

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

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

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

12/10/2019

W. Rate Sheet Dated: 10/11/2019

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	98.492	98.430	98.367	
3.500	98.965	98.903	98.840	
3.625	99.318	99.256	99.193	
3.750	99.752	99.690	99.627	
3.875	100.026	99.963	99.901	
4.000	100.261	100.199	100.136	
4.125	100.514	100.452	100.389	
4.250	100.717	100.654	100.592	
4.375	100.976	100.913	100.851	
4.500	101.235	101.172	101.110	
4.625	101.554	101.492	101.429	
4.750	101.890	101.827	101.765	
4.875	102.112	102.050	101.987	

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	98.394	98.269	98.144	
3.375	98.856	98.731	98.606	
3.500	99.227	99.102	98.977	
3.625	99.572	99.447	99.322	
3.750	100.086	99.961	99.836	
3.875	100.417	100.292	100.167	
4.000	100.755	100.630	100.505	
4.125	100.892	100.767	100.642	
4.250	101.198	101.073	100.948	
4.375	101.477	101.352	101.227	
4.500	101.634	101.509	101.384	

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	96.658	96.533	96.408	
3.375	97.062	96.937	96.812	
3.500	97.437	97.312	97.187	
3.625	97.788	97.663	97.538	
3.750	98.376	98.251	98.126	
3.875	98.693	98.568	98.443	
4.000	98.977	98.852	98.727	
4.125	99.260	99.135	99.010	
4.250	99.544	99.419	99.294	
4.375	99.827	99.702	99.577	
4.500	100.117	99.992	99.867	
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)