



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.: 11/13/2019

45 Day Lock Exp.: 11/28/2019

60 Day Lock Exp.: 12/13/2019

W. Rate Sheet Dated: 10/14/2019

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	101.596	101.446	101.296	3.250	101.122	100.972	100.822	2.375	96.957	96.807	96.657	3.125	99.755	99.605	99.455
3.375	102.140	101.990	101.840	3.375	101.556	101.406	101.256	2.500	97.444	97.294	97.144	3.250	99.912	99.762	99.612
3.500	102.680	102.530	102.380	3.500	101.954	101.804	101.654	2.625	97.927	97.777	97.627	3.375	100.265	100.115	99.965
3.625	103.201	103.051	102.901	3.625	102.370	102.220	102.070	2.750	98.167	98.017	97.867	3.500	100.295	100.145	99.995
3.750	102.696	102.546	102.396	3.750	102.158	102.008	101.858	2.875	98.652	98.502	98.352	3.625	100.563	100.413	100.263
3.875	103.176	103.026	102.876	3.875	102.556	102.406	102.256	3.000	99.123	98.973	98.823	Margin = 2.250		Index = 1.660	
4.000	103.627	103.477	103.327	4.000	102.915	102.765	102.615	3.125	99.588	99.438	99.288				
4.125	104.038	103.888	103.738	4.125	103.245	103.095	102.945	3.250	101.036	100.886	100.736				
4.375	103.431	103.331	103.231	4.375	102.812	102.712	102.612	3.375	101.448	101.298	101.148				
4.500	103.856	103.756	103.656	4.500	102.946	102.846	102.746	3.500	101.823	101.673	101.523				
4.625	104.234	104.134	104.034	4.625	103.177	103.077	102.977	3.625	102.216	102.066	101.916				
4.750	104.359	104.259	104.159	4.750	103.372	103.272	103.172	3.750	102.459	102.309	102.159				
4.875	104.256	104.156	104.056	4.875	103.651	103.551	103.451	3.875	102.835	102.685	102.535				
5.000	104.618	104.518	104.418	5.000	103.902	103.802	103.702	4.000	103.171	103.021	102.871				
5.125	104.694	104.594	104.494	5.125	104.133	104.033	103.933	4.125	103.478	103.328	103.178				
5.375	104.900	104.800	104.700	5.375	104.420	104.320	104.220	4.250	102.961	102.811	102.661				
5.500	105.198	105.098	104.998	5.500	104.671	104.571	104.471	4.375	103.280	103.130	102.980				
5.625	105.462	105.362	105.262	5.625	104.902	104.802	104.702	4.500	103.412	103.262	103.112				
6.250	106.000	105.900	105.800	6.250	105.689	105.589	105.489	4.625	103.627	103.477	103.327				

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	100.446	100.296	100.146	3.250	100.122	99.972	99.822	2.375	95.957	95.807	95.657	3.125	98.755	98.605	98.455
3.375	100.990	100.840	100.690	3.375	100.556	100.406	100.256	2.500	96.444	96.294	96.144	3.250	98.912	98.762	98.612
3.500	101.530	101.380	101.230	3.500	100.954	100.804	100.654	2.625	96.927	96.777	96.627	3.375	99.265	99.115	98.965
3.625	102.051	101.901	101.751	3.625	101.370	101.220	101.070	2.750	97.167	97.017	96.867	3.500	99.295	99.145	98.995
3.750	101.546	101.396	101.246	3.750	101.158	101.008	100.858	2.875	97.652	97.502	97.352	3.625	99.563	99.413	99.263
3.875	102.026	101.876	101.726	3.875	101.556	101.406	101.256	3.000	98.123	97.973	97.823	Margin = 2.250		Index = 1.660	
4.000	102.477	102.327	102.177	4.000	101.915	101.765	101.615	3.125	98.588	98.438	98.288	30 Year OTC			
4.125	102.888	102.738	102.588	4.125	102.245	102.095	101.945	3.250	100.036	99.886	99.736	Rate	30 Day	45 Day	60 Day
4.375	102.281	102.181	102.081	4.375	101.812	101.712	101.612	3.375	100.448	100.298	100.148	3.875	101.626	101.376	101.126
4.500	102.706	102.606	102.506	4.500	101.946	101.846	101.746	3.500	100.823	100.673	100.523	4.000	102.077	101.827	101.577
4.625	103.084	102.984	102.884	4.625	102.177	102.077	101.977	3.625	101.216	101.066	100.916	4.125	102.488	102.238	101.988
4.750	103.209	103.109	103.009	4.750	102.372	102.272	102.172	3.750	101.459	101.309	101.159	4.375	101.881	101.631	101.381
4.875	103.106	103.006	102.906	4.875	102.651	102.551	102.451	3.875	101.835	101.685	101.535	4.500	102.306	102.056	101.806
5.000	103.468	103.368	103.268	5.000	102.902	102.802	102.702	4.000	102.171	102.021	101.871	4.625	102.684	102.434	102.184
5.125	103.544	103.444	103.344	5.125	103.133	103.033	102.933	4.125	102.478	102.328	102.178	4.875	102.706	102.456	102.206
5.375	103.750	103.650	103.550	5.375	103.420	103.320	103.220	4.250	101.961	101.811	101.661	5.000	103.068	102.818	102.568
5.500	104.048	103.948	103.848	5.500	103.671	103.571	103.471	4.375	102.280	102.130	101.980	5.125	103.144	102.894	102.644
5.625	104.312	104.212	104.112	5.625	103.902	103.802	103.702	4.500	102.412	102.262	102.112	5.500	103.648	103.398	103.148
6.250	105.100	105.000	104.900	6.250	104.689	104.589	104.489	4.625	102.627	102.477	102.327	5.625	103.912	103.662	103.412

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	101.088	100.838	100.588	6.250	102.750	102.500	102.250
4.250	101.213	100.963	100.713				
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	101.668	101.418	101.168				
5.125	101.744	101.494	101.244				
5.250	101.997	101.747	101.497				
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	98.876	98.626	98.376	
4.000	99.327	99.077	98.827	
4.125	99.738	99.488	99.238	
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	99.956	99.706	99.456	
5.000	100.318	100.068	99.818	
5.125	100.394	100.144	99.894	
5.500	100.898	100.648	100.398	
5.625	101.162	100.912	100.662	

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



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1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/13/2019

45 Day Lock Exp.:

11/28/2019

60 Day Lock Exp.:

12/13/2019

W. Rate Sheet Dated: 10/14/2019

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	100.071	99.921	99.771	3.250	100.027	99.877	99.727	2.375	94.237	94.087	93.937	3.125	98.865	98.715	98.565
3.375	100.615	100.465	100.315	3.375	100.461	100.311	100.161	2.500	94.724	94.574	94.424	3.250	99.397	99.247	99.097
3.500	101.155	101.005	100.855	3.500	100.859	100.709	100.559	2.625	95.207	95.057	94.907	3.375	99.750	99.600	99.450
3.625	101.676	101.526	101.376	3.625	101.275	101.125	100.975	2.750	96.697	96.547	96.397	3.500	99.780	99.630	99.480
3.750	101.108	100.958	100.808	3.750	101.001	100.851	100.701	2.875	97.182	97.032	96.882	3.625	100.048	99.898	99.748
3.875	101.589	101.439	101.289	3.875	101.399	101.249	101.099	3.000	97.653	97.503	97.353	Margin = 2.250		Index = 1.660	
4.000	102.039	101.889	101.739	4.000	101.758	101.608	101.458	3.125	98.118	97.968	97.818				
4.125	102.450	102.300	102.150	4.125	102.088	101.938	101.788	3.250	99.941	99.791	99.641				
4.375	102.156	102.056	101.956	4.375	101.967	101.867	101.767	3.375	100.353	100.203	100.053				
4.500	102.581	102.481	102.381	4.500	102.101	102.001	101.901	3.500	100.728	100.578	100.428				
4.625	102.959	102.859	102.759	4.625	102.332	102.232	102.132	3.625	101.121	100.971	100.821				
4.750	102.834	102.734	102.634	4.750	102.277	102.177	102.077	3.750	101.301	101.151	101.001				
4.875	102.731	102.631	102.531	4.875	102.556	102.456	102.356	3.875	101.677	101.527	101.377				
5.000	103.093	102.993	102.893	5.000	102.807	102.707	102.607	4.000	102.014	101.864	101.714				
5.125	103.169	103.069	102.969	5.125	103.038	102.938	102.838	4.125	102.321	102.171	102.021				
5.375	103.062	102.962	102.862	5.375	103.012	102.912	102.812	4.250	102.116	101.966	101.816				
5.500	103.360	103.260	103.160	5.500	103.263	103.163	103.063	4.375	102.435	102.285	102.135				
5.625	103.625	103.525	103.425	5.625	103.494	103.394	103.294	4.500	102.567	102.417	102.267				
6.250	103.100	103.000	102.900	6.250	102.969	102.869	102.769	4.625	102.782	102.632	102.482				

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	98.921	98.771	98.621	3.250	98.597	98.447	98.297	2.375	94.557	94.407	94.257	3.125	96.855	96.705	96.555
3.375	99.465	99.315	99.165	3.375	99.031	98.881	98.731	2.500	95.044	94.894	94.744	3.250	97.387	97.237	97.087
3.500	100.005	99.855	99.705	3.500	99.429	99.279	99.129	2.625	95.527	95.377	95.227	3.375	97.740	97.590	97.440
3.625	100.526	100.376	100.226	3.625	99.845	99.695	99.545	2.750	96.611	96.461	96.311	3.500	97.770	97.620	97.470
3.750	99.958	99.808	99.658	3.750	99.571	99.421	99.271	2.875	97.096	96.946	96.796	3.625	98.038	97.888	97.738
3.875	100.439	100.289	100.139	3.875	99.969	99.819	99.669	3.000	97.567	97.417	97.267	Margin = 2.250		Index = 1.660	
4.000	100.889	100.739	100.589	4.000	100.328	100.178	100.028	3.125	98.032	97.882	97.732	30 Year OTC			
4.125	101.300	101.150	101.000	4.125	100.658	100.508	100.358	3.250	99.199	99.049	98.899	Rate	30 Day	45 Day	60 Day
4.375	101.006	100.906	100.806	4.375	100.537	100.437	100.337	3.375	99.611	99.461	99.311	3.875	100.039	99.789	99.539
4.500	101.431	101.331	101.231	4.500	100.671	100.571	100.471	3.500	99.985	99.835	99.685	4.000	100.489	100.239	99.989
4.625	101.809	101.709	101.609	4.625	100.902	100.802	100.702	3.625	100.379	100.229	100.079	4.125	100.900	100.650	100.400
4.750	101.684	101.584	101.484	4.750	100.847	100.747	100.647	3.750	100.051	99.901	99.751	4.375	100.606	100.356	100.106
4.875	101.581	101.481	101.381	4.875	101.126	101.026	100.926	3.875	100.427	100.277	100.127	4.500	101.031	100.781	100.531
5.000	101.943	101.843	101.743	5.000	101.377	101.277	101.177	4.000	100.763	100.613	100.463	4.625	101.409	101.159	100.909
5.125	102.019	101.919	101.819	5.125	101.608	101.508	101.408	4.125	101.071	100.921	100.771	4.875	101.181	100.931	100.681
5.375	101.912	101.812	101.712	5.375	101.582	101.482	101.382	4.250	100.311	100.161	100.011	5.000	101.543	101.293	101.043
5.500	102.210	102.110	102.010	5.500	101.833	101.733	101.633	4.375	100.630	100.480	100.330	5.125	101.619	101.369	101.119
5.625	102.475	102.375	102.275	5.625	102.064	101.964	101.864	4.500	100.762	100.612	100.462	5.500	101.810	101.560	101.310
6.250	101.950	101.850	101.750	6.250	101.539	101.439	101.339	4.625	100.977	100.827	100.677	5.625	102.075	101.825	101.575

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	99.150	98.900	98.650	6.250	99.250
4.250	99.588	99.338	99.088		
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	99.793	99.543	99.293		
5.125	99.869	99.619	99.369		
5.250	99.810	99.560	99.310		
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	97.289	97.039	96.789	
4.000	97.739	97.489	97.239	
4.125	98.150	97.900	97.650	
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	98.431	98.181	97.931	
5.000	98.793	98.543	98.293	
5.125	98.869	98.619	98.369	
5.500	99.060	98.810	98.560	
5.625	99.325	99.075	98.825	

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)

W. Rate Sheet Dated: 10/14/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

30/25 Year				Conforming FHMA																30/25 Year High Balance				30/25 Year 105-125 High Balance			
				30/25 Year 105-125				30/25 Year >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	99.062	98.962	98.862	2.875	N/A	N/A	N/A	2.750	N/A	N/A	N/A	4.000	101.792	101.692	101.592	3.375	98.216	98.116	98.016								
3.375	99.990	99.490	99.390	2.990	95.524	95.424	95.324	2.875	N/A	N/A	N/A	4.125	101.923	101.823	101.723	3.500	98.970	98.870	98.770								
3.500	99.968	99.868	99.768	3.000	95.624	95.524	95.424	2.990	95.206	95.106	95.006	4.250	101.914	101.814	101.714	3.625	99.819	99.719	99.619								
3.625	100.561	100.461	100.361	3.125	96.907	96.807	96.707	3.000	95.306	95.206	95.106	4.375	102.287	102.187	102.087	3.750	100.714	100.614	100.514								
3.750	101.314	101.214	101.114	3.250	97.914	97.814	97.714	3.125	96.660	96.560	96.460	4.500	102.605	102.505	102.405	3.875	101.242	101.142	101.042								
3.875	101.717	101.617	101.517	3.375	98.506	98.406	98.306	3.250	97.722	97.622	97.522	4.625	102.575	102.475	102.375	3.990	101.605	101.505	101.405								
3.990	102.004	101.904	101.804	3.500	99.116	99.016	98.916	3.375	98.318	98.218	98.118	4.750	102.369	102.267	102.169	4.000	101.705	101.605	101.505								
4.000	102.104	102.004	101.904	3.625	100.172	100.072	99.972	3.500	99.001	98.901	98.801	4.875	102.744	102.637	102.544	4.125	101.923	101.823	101.723								
4.125	102.253	102.153	102.053	3.750	101.137	101.037	100.937	3.625	100.115	100.015	99.915	4.990	103.009	102.897	102.809	4.250	101.914	101.814	101.714								
4.250	102.263	102.567	102.467	3.875	101.591	101.491	101.391	3.750	101.132	101.032	100.932	5.000	103.109	102.997	102.909	4.375	102.287	102.187	102.087								
4.375	102.925	102.825	102.725	3.990	101.917	101.817	101.717	3.875	101.591	101.491	101.391	5.125	103.290	103.172	103.090	4.500	102.605	102.505	102.405								
4.500	103.200	103.100	103.000	4.000	102.017	101.917	101.817	3.990	101.917	101.817	101.717	5.250	103.250	103.127	103.050	4.625	102.575	102.475	102.375								
4.625	103.178	103.078	102.978	4.125	102.376	102.276	102.176	4.000	102.017	101.917	101.817	5.375	103.617	103.489	103.417	4.750	102.369	102.267	102.169								
4.750	103.720	103.618	103.520	4.250	103.181	103.081	102.981	4.125	102.328	102.228	102.128	5.500	103.960	103.827	103.760	4.875	102.744	102.647	102.544								
4.875	104.006	103.899	103.806	4.375	103.532	103.432	103.332	4.250	103.178	103.078	102.978	5.625	104.160	104.022	103.960	4.990	103.009	102.897	102.809								
4.990	104.155	104.043	103.955	4.500	103.838	103.738	103.638	4.375	103.532	103.432	103.332	5.750	104.070	103.926	103.870	5.000	103.109	102.997	102.909								
5.000	104.255	104.143	104.055	4.625	104.187	104.087	103.987	4.500	103.838	103.738	103.638	5.875	104.452	104.303	104.252	5.125	103.290	103.173	103.090								
5.125	104.486	104.369	104.286	4.750	104.900	104.798	104.700	4.625	104.299	104.199	104.099	5.990	104.733	104.579	104.533	5.250	103.250	103.127	103.050								
5.250	105.066	104.949	104.866	4.875	105.225	105.118	105.025	4.750	105.053	104.951	104.853	6.000	104.833	104.679	104.633	5.375	103.617	103.489	103.417								

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
3.375	98.028	97.928	97.828	3.250	99.326	99.226	99.126	3.500	99.631	99.531	99.431	3.625	100.031	99.831	99.831	3.125	100.770	100.670	100.570
3.500	98.055	98.755	98.655	3.375	99.679	99.579	99.479	3.625	100.231	100.131	100.031	3.750	100.944	100.744	100.744	3.250	101.038	100.938	100.838
3.625	99.762	99.662	99.562	3.500	100.161	100.061	99.961	3.750	101.100	101.000	100.900	3.875	101.355	101.155	101.155	3.375	101.317	101.217	101.117
3.750	100.709	100.609	100.509	3.625	100.976	100.876	100.776	3.875	101.511	101.411	101.311	3.999	101.668	101.468	101.468	3.500	101.654	101.554	101.454
3.875	101.242	101.142	101.042	3.750	101.640	101.540	101.440	3.999	101.825	101.725	101.625	4.000	101.768	101.568	101.568	3.625	102.235	102.135	102.035
3.990	101.605	101.505	101.405	3.875	101.885	101.785	101.685	4.000	101.925	101.825	101.725	4.125	101.990	101.790	101.790	3.750	102.430	102.330	102.230
4.000	101.705	101.605	101.505	3.990	102.121	102.021	101.921	4.125	102.146	102.046	101.946	4.250	102.015	101.815	101.815	3.875	102.576	102.476	102.376
4.125	101.823	101.823	101.723	4.000	102.221	102.121	102.021	4.250	102.077	101.977	101.877	4.375	102.319	102.119	102.119	3.990	102.917	102.817	102.717
4.250	101.914	101.814	101.714	4.125	102.607	102.507	102.407	4.375	102.382	102.282	102.182	4.500	102.614	102.414	102.414	4.000	103.017	102.917	102.817
4.375	102.287	102.187	102.087	4.250	103.167	103.067	102.967	4.500	102.676	102.576	102.476	4.625	102.677	102.477	102.477	4.125	103.451	103.351	103.251
4.500	102.605	102.505	102.405	4.375	103.314	103.214	103.114	4.625	102.739	102.639	102.539	4.750	103.102	102.902	102.902	4.250	103.758	103.658	103.558
4.625	102.575	102.475	102.375	4.500	103.537	103.437	103.337	4.750	103.164	103.062	102.964	4.875	103.396	103.196	103.196	4.375	104.054	103.954	103.854
4.750	102.369	102.267	102.169	4.625	103.475	103.375	103.275	4.875	103.459	103.352	103.259	4.999	103.621	103.421	103.421	4.500	104.370	104.270	104.170
4.875	102.744	102.637	102.544	4.750	103.995	103.893	103.795	4.999	103.683	103.571	103.483	5.000	103.721	103.521	103.521	4.625	104.292	104.192	104.092
4.990	103.009	102.897	102.809	4.875	104.225	104.118	104.025	5.000	103.783	103.671	103.583	5.125	103.970	103.770	103.770	4.750	104.110	104.010	103.910
5.000	103.109	102.997	102.909	4.990	104.362	104.250	104.162	5.125	104.032	103.915	103.832	5.250	104.460	104.260	104.260	4.875	104.250	104.150	104.050
5.125	103.290	103.173	103.090	5.000	104.462	104.350	104.262	5.250	104.616	104.493	104.416	5.375	104.616	104.416	104.416	4.990	104.229	104.129	104.029
5.250	103.250	103.127	103.050	5.125	104.832	104.715	104.632	5.375	104.772	104.644	104.572	5.500	104.790	104.590	104.590	5.000	104.329	104.229	104.129
5.375	97.925	97.825	97.725	5.250	105.360	105.237	105.160	5.500	105.024	104.891	104.824	5.625	105.516	105.316	105.316	5.125	104.514	104.415	104.315

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 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
3.125	99.687	99.587	99.487	3.125	99.624	99.424	99.424	3.125	100.488	100.288	100.288	3.125	99.405	99.205	99.205	3.125	99.342	99.142	99.142	3.125	100.921	100.721	100.721
3.250	99.983	99.883	99.783	3.250	99.920	99.720	99.720	3.250	100.739	100.539	100.539	3.250	99.684	99.484	99.484	3.250	99.621	99.421	99.421	3.250	101.164	100.964	100.964
3.375	100.293	100.193	100.093	3.375	100.230	100.030	100.030	3.375	101.084	100.884	100.884	3.375	100.060	99.860	99.860	3.375	99.997	99.797	99.797	3.375	101.441	101.241	101.241
3.500	100.727	100.627	100.527	3.500	100.713	100.513	100.513	3.500	101.190	101.290	101.290	3.500	100.563	100.363	100.363	3.500	100.549	100.349	100.349	3.500	101.861	101.661	101.661
3.625	101.342	101.242	101.142	3.625	101.342	101.142	101.142	3.625	101.800	101.600	101.600	3.625	100.907	100.707	100.707	3.625	100.907	100.707	100.707	3.625	102.347	102.147	102.147
3.750	101.660	101.560	101.460	3.750	101.660	101.460	101.460	3.750	101.988	101.788	101.788	3.750	101.218	101.018	101.018	3.750	101.218	101.018	101.018	3.750	102.602	102.402	102.402
3.875	101.707	101.607	101.507	3.875	101.707	101.507	101.507	3.875	102.082	101.882	101.882	3.875	101.213	101.013	101.013	3.875	101.213	101.013	101.013	3.875	102.628	102.428	102.428
3.990	102.155	102.055	101.955	3.990	102.141	101.941	101.941	3.990	102.265	102.065	102.065	3.990	101.503	101.303	101.303	3.990	101.489	101.289	101.289	3.990	102.659	102.459	102.459
4.000	102.255	102.155	102.055	4.000	102.241	102.041	102.041	4.000	102.365	102.165	102.165	4.000	101.603	101.403	101.403	4.000	101.589	101.389	101.389	4.000	102.759	102.559	102.559
4.125	102.805	102.705	102.605	4.125	102.805	102.605	102.605	4.125	102.639	102.439	102.439	4.125	101.993	101.793	101.793	4.125	101.993	101.793	101.793	4.125	103.301	103.301	103.301
4.250	103.148	103.048	102.948	4.250	103.148	102.948	102.948	4.250	102.839	102.639	102.639	4.250	102.229	102.029	102.029	4.250	102.229	102.029	102.029	4.250	103.341	103.141	103.141
4.375	103.475	103.375	103.275	4.375	103.475	103.275	103.275	4.375	103.040	102.840	102.840	4.375	102.461	102.261	102.261	4.375	102.461	102.261	102.261	4.375	103.551	103.351	103.351
4.500	103.826	103.726	103.626	4.500	103.826	103.626	103.626	4.500	103.255	103.055	103.055	4.500	102.711	102.511	102.511	4.500	102.711	102.511	102.511	4.500	103.839	103.639	103.639
4.625	104.299	104.199	104.099	4.625	104.361	104.161	104.161	4.625	103.411	103.211	103.211	4.625	103.411	103.211	103.211	4.625	103.411	103.211	103.211	4.625	103.982	103.782	103.782
4.750	104.480	104.378	104.280	4.750	104.542	104.342	104.342	4.750	103.804	103.604	103.604	4.750	102.804	102.604	102.604	4.750	102.804	102.604	102.604	4.750	104.644	104.444	104.444
4.875	104.636	104.529	104.436	4.875	104.698	104.498	104.498	4.875	102.896	102.696	102.696	4.875	102.896	102.696	102.696	4.875	102.896	102.696	102.696	4.875	103.781	103.581	103.581
4.990	104.886	104.774	104.686	4.990	104.894	104.694	104.694	4.990	102.846	102.646	102.646	4.990	102.846	102.646	102.646	4.990	102.846	102.646	102.646	4.990	103.758	103.558	103.558
5.000	104.986	104.874	104.786	5.000	104.994	104.794	104.794	5.000	102.946	102.746	102.746	5.000	102.946	102.746	102.746	5.000	102.946	102.746	102.746	5.000	103.858	103.658	103.658
5.125	105.416	105.299	105.216	5.125	105.433	105.068	105.227	5.125	103.000	102.800	102.800	5.125	103.000	102.606	102.779	5.125	103.000	102.635	102.794	5.125	104.044	103.744	103.744

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ TVT →	< 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	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%	-2.25%
640 – 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%	-2.75%
620 – 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%	-3.50%

Cash-Out Refinance*				
FICO ↓ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

Product Features									
Product Feature ↓ \ TVT →	< 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%
Investment property	-1.25	-1.25	-1.25	-3.75	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.00	0.00	0.00	0.00	0.00	-0.25	-0.25	-0.25	-0.25
Manufactured*	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50
2-unit property	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00
3-4 unit property	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00
Condo > 15 year**	0.00	0.00	0.00	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75
HB C/O Refi	-1.00	-1.00	-1.00	-1.00	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/O Refi	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (identified by SFC 588).

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).
 ** Not applicable to detached Condominium units (identified by SFC 588).

High LTV Refi Option LLPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
>90.00%		0.000	0.750	
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.000
All other LTV & FICO combos	1.500

*The above caps do not include the following
 LLPA's: State; Extension; Loan Size

*The above caps do not include the following
LLPA's: State; Extension; Loan Size

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
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 HB	0.125

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds[®] loan, these LLPAs do not apply and the Lender must use SFC 118.

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SEC 118

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
<i>For use by mortgage professionals only and should not be distributed to borrowers.</i>			



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk e-mail: Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/13/2019

45 Day Lock Exp.:

11/28/2019

60 Day Lock Exp.:

12/13/2019

W. Rate Sheet Dated: 10/14/2019

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	99.371	99.271	99.171	3.375	99.754	99.654	99.554	3.375	99.754	99.654	99.554	4.000	101.633	101.533	101.433	4.000	101.258	101.158	101.058
3.375	100.004	99.904	99.804	3.500	100.136	100.036	99.936	3.500	100.136	100.036	99.936	4.125	101.700	101.600	101.500	4.125	101.325	101.225	101.125
3.500	100.386	100.286	100.186	3.625	100.535	100.435	100.335	3.625	100.535	100.435	100.335	4.250	101.807	101.707	101.607	4.250	101.432	101.332	101.232
3.625	100.785	100.685	100.585	3.750	101.341	101.241	101.141	3.750	101.341	101.241	101.141	4.375	102.111	102.011	101.911	4.375	101.736	101.636	101.536
3.750	101.591	101.491	101.391	3.875	101.740	101.640	101.540	3.875	101.740	101.640	101.540	4.500	102.362	102.262	102.162	4.500	101.737	101.637	101.537
3.875	101.990	101.890	101.790	3.990	101.967	101.867	101.767	3.990	101.967	101.867	101.767	4.625	102.387	102.287	102.187	4.625	101.762	101.662	101.562
3.990	102.342	102.242	102.142	4.000	102.067	101.967	101.867	4.000	102.067	101.967	101.867	4.750	102.529	102.429	102.329	4.750	101.904	101.804	101.704
4.000	102.442	102.342	102.242	4.125	102.134	102.034	101.934	4.125	102.134	102.034	101.934	4.875	102.841	102.741	102.641	4.875	102.216	102.116	102.016
4.125	102.509	102.409	102.309	4.250	102.459	102.359	102.259	4.250	102.459	102.359	102.259	4.990	103.016	102.916	102.816	4.990	102.016	101.916	101.816
4.250	102.834	102.734	102.634	4.375	102.763	102.663	102.563	4.375	102.763	102.663	102.563	5.000	103.116	103.016	102.916	5.000	102.116	102.016	101.916
4.375	103.138	103.038	102.938	4.500	102.764	102.664	102.564	4.500	102.764	102.664	102.564	5.125	102.227	102.127	102.027	5.125	101.227	101.127	101.027
4.500	103.389	103.289	103.189	4.625	102.789	102.689	102.589	4.625	102.789	102.689	102.589	5.250	102.686	102.586	102.486	5.250	101.686	101.586	101.486
4.625	103.414	103.314	103.214	4.750	103.089	102.989	102.889	4.750	103.089	102.989	102.889	5.375	102.124	102.024	101.924	5.375	102.124	102.024	101.924
4.750	103.714	103.614	103.514	4.875	103.401	103.301	103.201	4.875	103.401	103.301	103.201	5.500	102.395	102.295	102.195	5.500	102.395	102.295	102.195
4.875	104.026	103.926	103.826	4.990	103.201	103.101	103.001	4.990	103.201	103.101	103.001	5.625	103.007	102.907	102.807	5.625	103.007	102.907	102.807
4.990	104.201	104.101	104.001	5.000	103.301	103.201	103.101	5.000	103.301	103.201	103.101	5.750	103.341	103.241	103.141	5.750	103.341	103.241	103.141
5.000	104.301	104.201	104.101	5.125	103.579	103.479	103.379	5.125	103.579	103.479	103.379	5.875	103.446	103.346	103.246	5.875	103.446	103.346	103.246
5.125	104.579	104.479	104.379	5.250	104.038	103.938	103.838	5.250	104.038	103.938	103.838	5.990	103.373	103.273	103.173	5.990	103.373	103.273	103.173
5.250	105.038	104.938	104.838	5.375	105.276	105.176	105.076	5.375	105.276	105.176	105.076	6.000	103.473	103.373	103.273	6.000	103.473	103.373	103.273
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	101.258	101.158	101.058	3.250	99.757	99.647	99.557	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.375	101.624	101.524	101.424
4.125	101.325	101.225	101.125	3.375	100.290	100.181	100.090	3.375	100.290	100.181	100.090	3.375	100.290	100.181	100.090	3.500	101.904	101.804	101.704
4.250	101.432	101.332	101.232	3.500	100.724	100.617	100.524	3.500	100.724	100.617	100.524	3.500	100.724	100.617	100.524	3.625	102.118	102.018	101.918
4.375	101.736	101.636	101.536	3.625	101.396	101.287	101.196	3.625	101.396	101.287	101.196	3.625	101.396	101.287	101.196	3.750	102.609	102.509	102.409
4.500	101.737	101.637	101.537	3.750	101.851	101.743	101.651	3.750	101.851	101.743	101.651	3.750	101.851	101.743	101.651	3.875	102.747	102.647	102.547
4.625	101.762	101.662	101.562	3.875	102.176	102.070	101.976	3.875	102.176	102.070	101.976	3.875	102.176	102.070	101.976	3.990	103.054	102.954	102.854
4.750	101.904	101.804	101.704	3.990	102.487	102.384	102.287	3.990	102.487	102.384	102.287	3.990	102.487	102.384	102.287	4.000	103.154	103.054	102.954
4.875	102.216	102.116	102.016	4.000	102.587	102.484	102.387	4.000	102.587	102.484	102.387	4.000	102.587	102.484	102.387	4.125	103.361	103.261	103.161
4.990	102.016	101.916	101.816	4.125	102.732	102.632	102.532	4.125	102.732	102.632	102.532	4.125	102.732	102.632	102.532	4.250	103.786	103.686	103.586
5.000	102.116	102.016	101.916	4.250	103.207	103.107	103.007	4.250	103.207	103.107	103.007	4.250	103.207	103.107	103.007	4.375	104.133	104.033	103.933
5.125	101.227	101.127	101.027	4.375	103.483	103.383	103.283	4.375	103.483	103.383	103.283	4.375	103.483	103.383	103.283	4.500	103.474	103.374	103.274
5.250	101.686	101.586	101.486	4.500	103.747	103.647	103.547	4.500	103.747	103.647	103.547	4.500	103.747	103.647	103.547	4.625	103.921	103.821	103.721
5.375	102.124	102.024	101.924	4.625	103.764	103.664	103.564	4.625	103.764	103.664	103.564	4.625	103.764	103.664	103.564	4.750	104.247	104.147	104.047
5.500	102.395	102.295	102.195	4.750	104.008	103.908	103.808	4.750	104.008	103.908	103.808	4.750	104.008	103.908	103.808	4.875	104.510	104.410	104.310
5.625	103.007	102.907	102.807	4.875	104.398	104.298	104.198	4.875	104.398	104.298	104.198	4.875	104.398	104.298	104.198	4.990	104.237	104.137	104.037
5.750	103.341	103.241	103.141	4.990	104.648	104.548	104.448	4.990	104.648	104.548	104.448	4.990	104.648	104.548	104.448	5.000	104.337	104.237	104.137
5.875	103.446	103.346	103.246	5.000	104.748	104.648	104.548	5.000	104.748	104.648	104.548	5.000	104.748	104.648	104.548	5.125	104.622	104.522	104.422
5.990	103.373	103.273	103.173	5.125	104.787	104.687	104.587	5.125	104.787	104.687	104.587	5.125	104.787	104.687	104.587	5.250	104.722	104.622	104.522
6.000	103.473	103.373	103.273	5.250	105.090	104.990	104.890	5.250	105.090	104.990	104.890	5.250	105.090	104.990	104.890	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	101.624	101.524	101.424	3.375	101.624	101.524	101.424	3.375	100.861	100.761	100.661	3.375	100.861	100.761	100.661	3.375	100.861	100.761	100.661
3.500	101.904	101.804	101.704	3.500	101.904	101.804	101.704	3.500	100.141	100.141	100.141	3.500	100.141	100.141	100.141	3.500	100.141	100.141	100.141
3.625	102.118	102.018	101.918	3.625	102.118	102.018	101.918	3.625	100.852	100.852	100.852	3.625	100.852	100.852	100.852	3.625	100.852	100.852	100.852
3.750	102.609	102.509	102.409	3.750	102.609	102.509	102.409	3.750	101.343	101.343	101.343	3.750	101.343	101.343	101.343	3.750	101.343	101.343	101.343
3.875	102.747	102.647	102.547	3.875	102.747	102.647	102.547	3.875	101.481	101.481	101.481	3.875	101.481	101.481	101.481	3.875	101.481	101.481	101.481
3.990	103.054	102.954	102.854	3.990	103.054	102.954	102.854	3.990	101.788	101.788	101.788	3.990	101.788	101.788	101.788	3.990	101.788	101.788	101.788
4.000	103.154	103.054	102.954	4.000	103.154	103.054	102.954	4.000	101.888	101.888	101.888	4.000	101.888	101.888	101.888	4.000	101.888	101.888	101.888
4.125	103.361	103.261	103.161	4.125	103.361	103.261	103.161	4.125	101.589	101.589	101.589	4.125	101.589	101.589	101.589	4.125	101.589	101.589	101.589
4.250	103.786	103.686	103.586	4.250	103.786	103.686	103.586	4.250	102.014	102.014	102.014	4.250	102.014	102.014	102.014	4.250	102.014	102.014	102.014
4.375	104.008	103.908	103.808	4.375	104.008	103.908	103.808	4.375	102.361	102.361	102.361	4.375	102.361	102.361	102.361	4.375	102.361	102.361	102.361
4.500	103.349	103.249	103.149	4.500	103.349	103.249	103.149	4.500	101.367	101.367	101.367								



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.:

11/13/2019

45 Day Lock Exp.:

11/28/2019

60 Day Lock Exp.:

12/13/2019

W. Rate Sheet Dated: 10/14/2019

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	0.000	0.000	0.000	6.000	103.220	103.120	103.020	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%	97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/13/2019

45 Day Lock Exp.:

11/28/2019

60 Day Lock Exp.:

12/13/2019

W. Rate Sheet Dated: 10/14/2019

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	98.452	98.389	98.327	
3.500	98.925	98.862	98.800	
3.625	99.277	99.215	99.152	
3.750	99.711	99.649	99.586	
3.875	99.984	99.922	99.859	
4.000	100.220	100.158	100.095	
4.125	100.473	100.410	100.348	
4.250	100.675	100.613	100.550	
4.375	100.934	100.872	100.809	
4.500	101.193	101.130	101.068	
4.625	101.512	101.450	101.387	
4.750	101.848	101.785	101.723	
4.875	102.070	102.008	101.945	

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	98.179	98.054	97.929	
3.375	98.640	98.515	98.390	
3.500	99.010	98.885	98.760	
3.625	99.354	99.229	99.104	
3.750	99.867	99.742	99.617	
3.875	100.195	100.070	99.945	
4.000	100.533	100.408	100.283	
4.125	100.669	100.544	100.419	
4.250	100.975	100.850	100.725	
4.375	101.253	101.128	101.003	
4.500	101.410	101.285	101.160	

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	96.457	96.332	96.207	
3.375	96.860	96.735	96.610	
3.500	97.234	97.109	96.984	
3.625	97.584	97.459	97.334	
3.750	98.171	98.046	97.921	
3.875	98.486	98.361	98.236	
4.000	98.770	98.645	98.520	
4.125	99.053	98.928	98.803	
4.250	99.336	99.211	99.086	
4.375	99.619	99.494	99.369	
4.500	99.909	99.784	99.659	
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)