



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/14/2019

45 Day Lock Exp.: 11/29/2019

60 Day Lock Exp.: 12/16/2019

W. Rate Sheet Dated: 10/15/2019

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	101.627	101.477	101.327	3.250	101.153	101.003	100.853	2.375	96.933	96.783	96.633	3.125	99.755	99.605	99.455
3.375	102.172	102.022	101.872	3.375	101.588	101.438	101.288	2.500	97.420	97.270	97.120	3.250	99.912	99.762	99.612
3.500	102.711	102.561	102.411	3.500	101.985	101.835	101.685	2.625	97.903	97.753	97.603	3.375	100.265	100.115	99.965
3.625	103.232	103.082	102.932	3.625	102.401	102.251	102.101	2.750	98.202	98.052	97.902	3.500	100.295	100.145	99.995
3.750	102.742	102.592	102.442	3.750	102.205	102.055	101.905	2.875	98.688	98.538	98.388	3.625	100.563	100.413	100.263
3.875	103.223	103.073	102.923	3.875	102.603	102.453	102.303	3.000	99.158	99.008	98.858	Margin = 2.250		Index = 1.660	
4.000	103.673	103.523	103.373	4.000	102.962	102.812	102.662	3.125	99.623	99.473	99.323				
4.125	104.085	103.935	103.785	4.125	103.292	103.142	102.992	3.250	101.087	100.937	100.787				
4.375	103.446	103.346	103.246	4.375	102.828	102.728	102.628	3.375	101.499	101.349	101.199				
4.500	103.872	103.772	103.672	4.500	102.962	102.862	102.762	3.500	101.874	101.724	101.574				
4.625	104.250	104.150	104.050	4.625	103.192	103.092	102.992	3.625	102.267	102.117	101.967				
4.750	104.375	104.275	104.175	4.750	103.372	103.272	103.172	3.750	102.463	102.313	102.163				
4.875	104.256	104.156	104.056	4.875	103.651	103.551	103.451	3.875	102.839	102.689	102.539				
5.000	104.618	104.518	104.418	5.000	103.902	103.802	103.702	4.000	103.175	103.025	102.875				
5.125	104.694	104.594	104.494	5.125	104.133	104.033	103.933	4.125	103.482	103.332	103.182				
5.375	104.962	104.862	104.762	5.375	104.482	104.382	104.282	4.250	103.062	102.912	102.762				
5.500	105.260	105.160	105.060	5.500	104.733	104.633	104.533	4.375	103.382	103.232	103.082				
5.625	105.525	105.425	105.325	5.625	104.964	104.864	104.764	4.500	103.514	103.364	103.214				
6.250	106.000	105.900	105.800	6.250	105.751	105.651	105.551	4.625	103.729	103.579	103.429				

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	100.477	100.327	100.177	3.250	100.153	100.003	99.853	2.375	95.933	95.783	95.633	3.125	98.755	98.605	98.455
3.375	101.022	100.872	100.722	3.375	100.588	100.438	100.288	2.500	96.420	96.270	96.120	3.250	98.912	98.762	98.612
3.500	101.561	101.411	101.261	3.500	100.985	100.835	100.685	2.625	96.903	96.753	96.603	3.375	99.265	99.115	98.965
3.625	102.082	101.932	101.782	3.625	101.401	101.251	101.101	2.750	97.202	97.052	96.902	3.500	99.295	99.145	98.995
3.750	101.592	101.442	101.292	3.750	101.205	101.055	100.905	2.875	97.688	97.538	97.388	3.625	99.563	99.413	99.263
3.875	102.073	101.923	101.773	3.875	101.603	101.453	101.303	3.000	98.158	98.008	97.858	Margin = 2.250		Index = 1.660	
4.000	102.523	102.373	102.223	4.000	101.962	101.812	101.662	3.125	98.623	98.473	98.323	30 Year OTC			
4.125	102.935	102.785	102.635	4.125	102.292	102.142	101.992	3.250	100.087	99.937	99.787	Rate	30 Day	45 Day	60 Day
4.375	102.296	102.196	102.096	4.375	101.828	101.728	101.628	3.375	100.499	100.349	100.199	3.875	101.673	101.423	101.173
4.500	102.722	102.622	102.522	4.500	101.962	101.862	101.762	3.500	100.874	100.724	100.574	4.000	102.123	101.873	101.623
4.625	103.100	103.000	102.900	4.625	102.192	102.092	101.992	3.625	101.267	101.117	100.967	4.125	102.535	102.285	102.035
4.750	103.225	103.125	103.025	4.750	102.372	102.272	102.172	3.750	101.463	101.313	101.163	4.375	101.896	101.646	101.396
4.875	103.106	103.006	102.906	4.875	102.651	102.551	102.451	3.875	101.839	101.689	101.539	4.500	102.322	102.072	101.822
5.000	103.468	103.368	103.268	5.000	102.902	102.802	102.702	4.000	102.175	102.025	101.875	4.625	102.700	102.450	102.200
5.125	103.544	103.444	103.344	5.125	103.133	103.033	102.933	4.125	102.482	102.332	102.182	4.875	102.706	102.456	102.206
5.375	103.812	103.712	103.612	5.375	103.482	103.382	103.282	4.250	102.062	101.912	101.762	5.000	103.068	102.818	102.568
5.500	104.110	104.010	103.910	5.500	103.733	103.633	103.533	4.375	102.382	102.232	102.082	5.125	103.144	102.894	102.644
5.625	104.375	104.275	104.175	5.625	103.964	103.864	103.764	4.500	102.514	102.364	102.214	5.500	103.710	103.460	103.210
6.250	105.162	105.062	104.962	6.250	104.751	104.651	104.551	4.625	102.729	102.579	102.429	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	101.135	100.885	100.635	6.250	102.750	102.500	102.250
4.250	101.260	101.010	100.760				
4.375	100.496	100.246	99.996				
4.500	100.922	100.672	100.422				
4.625	101.300	101.050	100.800				
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	98.923	98.673	98.423	
4.000	99.373	99.123	98.873	
4.125	99.785	99.535	99.285	
4.375	99.146	98.896	98.646	
4.500	99.572	99.322	99.072	
4.625	99.950	99.700	99.450	
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	100.960	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> 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)	



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.:

11/14/2019

45 Day Lock Exp.:

11/29/2019

60 Day Lock Exp.:

12/16/2019

W. Rate Sheet Dated: 10/15/2019

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	100.102	99.952	99.802	3.250	100.058	99.908	99.758	2.375	94.213	94.063	93.913	3.125	98.865	98.715	98.565
3.375	100.647	100.497	100.347	3.375	100.493	100.343	100.193	2.500	94.700	94.550	94.400	3.250	99.397	99.247	99.097
3.500	101.186	101.036	100.886	3.500	100.890	100.740	100.590	2.625	95.183	95.033	94.883	3.375	99.750	99.600	99.450
3.625	101.707	101.557	101.407	3.625	101.306	101.156	101.006	2.750	96.732	96.582	96.432	3.500	99.780	99.630	99.480
3.750	101.155	101.005	100.855	3.750	101.047	100.897	100.747	2.875	97.218	97.068	96.918	3.625	100.048	99.898	99.748
3.875	101.636	101.486	101.336	3.875	101.446	101.296	101.146	3.000	97.688	97.538	97.388	Margin = 2.250		Index = 1.660	
4.000	102.086	101.936	101.786	4.000	101.805	101.655	101.505	3.125	98.153	98.003	97.853				
4.125	102.497	102.347	102.197	4.125	102.134	101.984	101.834	3.250	99.992	99.842	99.692				
4.375	102.171	102.071	101.971	4.375	101.983	101.883	101.783	3.375	100.404	100.254	100.104				
4.500	102.597	102.497	102.397	4.500	102.117	102.017	101.917	3.500	100.779	100.629	100.479				
4.625	102.975	102.875	102.775	4.625	102.347	102.247	102.147	3.625	101.172	101.022	100.872				
4.750	102.850	102.750	102.650	4.750	102.277	102.177	102.077	3.750	101.305	101.155	101.005				
4.875	102.731	102.631	102.531	4.875	102.556	102.456	102.356	3.875	101.681	101.531	101.381				
5.000	103.093	102.993	102.893	5.000	102.807	102.707	102.607	4.000	102.018	101.868	101.718				
5.125	103.169	103.069	102.969	5.125	103.038	102.938	102.838	4.125	102.325	102.175	102.025				
5.375	103.125	103.025	102.925	5.375	103.075	102.975	102.875	4.250	102.217	102.067	101.917				
5.500	103.423	103.323	103.223	5.500	103.326	103.226	103.126	4.375	102.537	102.387	102.237				
5.625	103.687	103.587	103.487	5.625	103.557	103.457	103.357	4.500	102.669	102.519	102.369				
6.250	103.162	103.062	102.962	6.250	103.031	102.931	102.831	4.625	102.884	102.734	102.584				

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	98.952	98.802	98.652	3.250	98.628	98.478	98.328	2.375	94.533	94.383	94.233	3.125	96.855	96.705	96.555
3.375	99.497	99.347	99.197	3.375	99.063	98.913	98.763	2.500	95.020	94.870	94.720	3.250	97.387	97.237	97.087
3.500	100.036	99.886	99.736	3.500	99.460	99.310	99.160	2.625	95.503	95.353	95.203	3.375	97.740	97.590	97.440
3.625	100.557	100.407	100.257	3.625	99.876	99.726	99.576	2.750	96.646	96.496	96.346	3.500	97.770	97.620	97.470
3.750	100.005	99.855	99.705	3.750	99.617	99.467	99.317	2.875	97.131	96.981	96.831	3.625	98.038	97.888	97.738
3.875	100.486	100.336	100.186	3.875	100.016	99.866	99.716	3.000	97.602	97.452	97.302	Margin = 2.250		Index = 1.660	
4.000	100.936	100.786	100.636	4.000	100.375	100.225	100.075	3.125	98.067	97.917	97.767	30 Year OTC			
4.125	101.347	101.197	101.047	4.125	100.704	100.554	100.404	3.250	99.249	99.099	98.949	Rate	30 Day	45 Day	60 Day
4.375	101.021	100.921	100.821	4.375	100.553	100.453	100.353	3.375	99.661	99.511	99.361	3.875	100.086	99.836	99.586
4.500	101.447	101.347	101.247	4.500	100.687	100.587	100.487	3.500	100.036	99.886	99.736	4.000	100.536	100.286	100.036
4.625	101.825	101.725	101.625	4.625	100.917	100.817	100.717	3.625	100.430	100.280	100.130	4.125	100.947	100.697	100.447
4.750	101.700	101.600	101.500	4.750	100.847	100.747	100.647	3.750	100.055	99.905	99.755	4.375	100.621	100.371	100.121
4.875	101.581	101.481	101.381	4.875	101.126	101.026	100.926	3.875	100.431	100.281	100.131	4.500	101.047	100.797	100.547
5.000	101.943	101.843	101.743	5.000	101.377	101.277	101.177	4.000	100.767	100.617	100.467	4.625	101.425	101.175	100.925
5.125	102.019	101.919	101.819	5.125	101.608	101.508	101.408	4.125	101.075	100.925	100.775	4.875	101.181	100.931	100.681
5.375	101.975	101.875	101.775	5.375	101.645	101.545	101.445	4.250	100.412	100.262	100.112	5.000	101.543	101.293	101.043
5.500	102.273	102.173	102.073	5.500	101.896	101.796	101.696	4.375	100.732	100.582	100.432	5.125	101.619	101.369	101.119
5.625	102.537	102.437	102.337	5.625	102.127	102.027	101.927	4.500	100.864	100.714	100.564	5.500	101.873	101.623	101.373
6.250	102.012	101.912	101.812	6.250	101.601	101.501	101.401	4.625	101.079	100.929	100.779	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	99.197	98.947	98.697	6.250	99.250	99.000	98.750
4.250	99.635	99.385	99.135				
4.375	98.871	98.621	98.371				
4.500	99.297	99.047	98.797				
4.625	99.675	99.425	99.175				
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	97.336	97.086	96.836	
4.000	97.786	97.536	97.286	
4.125	98.197	97.947	97.697	
4.375	97.871	97.621	97.371	
4.500	98.297	98.047	97.797	
4.625	98.675	98.425	98.175	
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	99.123	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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/14/2019
45 Day Lock Exp.: 11/29/2019
60 Day Lock Exp.: 12/16/2019

W. Rate Sheet Dated: 10/15/2019

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	101.683	101.583	101.483	4.000	101.308	101.208	101.108
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	101.750	101.650	101.550	4.125	101.375	101.275	101.175
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	101.832	101.732	101.632	4.250	101.457	101.357	101.257
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	102.136	102.036	101.936	4.375	101.761	101.661	101.561
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	102.387	102.287	102.187	4.500	101.762	101.662	101.562
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	102.412	102.312	102.212	4.625	101.787	101.687	101.587
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	102.610	102.510	102.410	4.750	101.985	101.885	101.785
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	102.922	102.822	102.722	4.875	102.297	102.197	102.097
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	103.097	102.997	102.897	4.990	102.097	101.997	101.897
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	103.197	103.097	102.997	5.000	102.197	102.097	101.997
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	102.284	102.184	102.084	5.125	101.284	101.184	101.084
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	101.893	101.793	101.693	5.250	100.893	100.793	100.693
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	102.131	102.031	101.931	5.375	102.131	102.031	101.931
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	102.402	102.302	102.202	5.500	102.402	102.302	102.202
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	103.014	102.914	102.814	5.625	103.014	102.914	102.814
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	103.348	103.248	103.148	5.750	103.348	103.248	103.148
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	103.453	103.353	103.253	5.875	103.453	103.353	103.253
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	103.380	103.280	103.180	5.990	103.380	103.280	103.180
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	103.480	103.380	103.280	6.000	103.480	103.380	103.280
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	101.308	101.208	101.108	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	101.375	101.275	101.175	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	101.457	101.357	101.257	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	101.761	101.661	101.561	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	101.762	101.662	101.562	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	101.787	101.687	101.587	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	101.985	101.885	101.785	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	102.297	102.197	102.097	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	102.097	101.997	101.897	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	102.197	102.097	101.997	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	101.284	101.184	101.084	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	104.474	104.374	104.274
5.250	100.893	100.793	100.693	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	102.131	102.031	101.931	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	102.402	102.302	102.202	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	103.014	102.914	102.814	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	103.348	103.248	103.148	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	103.453	103.353	103.253	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	103.380	103.280	103.180	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	103.480	103.380	103.280	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	101.141	101.041	100.941	3.500	101.141	101.041	100.941	3.500	101.141	101.041	100.941
3.625	102.118	102.018	101.918	3.625	102.118	102.018	101.918	3.625	100.854	100.754	100.654	3.625	100.854	100.754	100.654	3.625	100.854	100.754	100.654
3.750	102.609	102.509	102.409	3.750	102.609	102.509	102.409	3.750	101.345	101.245	101.145	3.750	101.345	101.245	101.145	3.750	101.345	101.245	101.145
3.875	102.747	102.647	102.547	3.875	102.747	102.647	102.547	3.875	101.483	101.383	101.283	3.875	101.483	101.383	101.283	3.875	101.483	101.383	101.283
3.990	103.054	102.954	102.854	3.990	103.054	102.954	102.854	3.990	101.790	101.690	101.590	3.990	101.790	101.690	101.590	3.990	101.790	101.690	101.590
4.000	103.154	103.054	102.954	4.000	103.154	103.054	102.954	4.000	101.890	101.790	101.690	4.000	101.890	101.790	101.690	4.000	101.890	101.790	101.690
4.125	103.361	103.261	103.161	4.125	103.361	103.261	103.161	4.125	101.597	101.497	101.397	4.125	101.597	101.497	101.397	4.125	101.597	101.497	101.397
4.250	103.786	103.686	103.586	4.250	103.786	103.686	103.586	4.250	102.022	101.922	101.822	4.250	102.022	101.922	101.822	4.250	102.022	101.922	101.822
4.375	104.008	103.908	103.808	4.375	104.008	103.908	103.808	4.375	102.3										



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.:

11/14/2019

45 Day Lock Exp.:

11/29/2019

60 Day Lock Exp.:

12/16/2019

W. Rate Sheet Dated: 10/15/2019

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	99.371	99.271	99.171	3.250	99.757	99.647	99.557	3.375	101.624	101.524	101.424	4.000	101.283	101.183	101.083	3.375	100.561	100.461	100.361
3.375	100.004	99.904	99.804	3.375	100.290	100.181	100.090	3.500	101.904	101.804	101.704	4.125	101.350	101.250	101.150	3.500	100.841	100.741	100.641
3.500	100.386	100.286	100.186	3.500	100.724	100.617	100.524	3.625	102.118	102.018	101.918	4.250	101.457	101.357	101.257	3.625	100.552	100.452	100.352
3.625	100.785	100.685	100.585	3.625	101.396	101.287	101.196	3.750	102.609	102.509	102.409	4.375	101.761	101.661	101.561	3.750	101.043	100.943	100.843
3.750	101.591	101.491	101.391	3.750	101.851	101.743	101.651	3.875	102.747	102.647	102.547	4.500	102.012	101.912	101.812	3.875	101.181	101.081	100.981
3.875	101.990	101.890	101.790	3.875	102.176	102.070	101.976	3.990	103.054	102.954	102.854	4.625	102.037	101.937	101.837	3.990	101.488	101.388	101.288
3.990	102.342	102.242	102.142	3.990	102.487	102.384	102.287	4.000	103.154	103.054	102.954	4.750	102.179	102.079	101.979	4.000	101.588	101.488	101.388
4.000	102.442	102.342	102.242	4.000	102.587	102.484	102.387	4.125	103.361	103.261	103.161	4.875	102.491	102.391	102.291	4.125	101.289	101.189	101.089
4.125	102.509	102.409	102.309	4.125	102.732	102.632	102.532	4.250	103.786	103.686	103.586	4.990	102.666	102.566	102.466	4.250	101.714	101.614	101.514
4.250	102.834	102.734	102.634	4.250	103.207	103.107	103.007	4.375	104.133	104.033	103.933	5.000	102.766	102.666	102.566	4.375	102.061	101.961	101.861
4.375	103.138	103.038	102.938	4.375	103.483	103.383	103.283	4.500	103.474	103.374	103.274	5.125	101.877	101.777	101.677	4.500	101.067	100.967	100.867
4.500	103.389	103.289	103.189	4.500	103.747	103.647	103.547	4.625	103.921	103.821	103.721	5.250	102.336	102.236	102.136	4.625	101.514	101.414	101.314
4.625	103.414	103.314	103.214	4.625	103.764	103.664	103.564	4.750	104.247	104.147	104.047	5.375	101.774	101.674	101.574	4.750	101.840	101.740	101.640
4.750	103.714	103.614	103.514	4.750	104.008	103.908	103.808	4.875	104.510	104.410	104.310	5.500	102.045	101.945	101.845	4.875	102.103	102.003	101.903
4.875	104.026	103.926	103.826	4.875	104.398	104.298	104.198	4.990	104.237	104.137	104.037	5.625	102.657	102.557	102.457	4.990	102.330	102.230	102.130
4.990	104.201	104.101	104.001	4.990	104.648	104.548	104.448	5.000	104.337	104.237	104.137	5.750	102.991	102.891	102.791	5.000	102.430	102.330	102.230
5.000	104.301	104.201	104.101	5.000	104.748	104.648	104.548	5.125	104.622	104.522	104.422	5.875	103.096	102.996	102.896	5.125	102.715	102.615	102.515
5.125	104.579	104.479	104.379	5.125	104.787	104.687	104.587	5.250	104.722	104.622	104.522	5.990	103.023	102.923	102.823	5.250	102.815	102.715	102.615
5.250	105.038	104.938	104.838	5.250	105.090	104.990	104.890	5.375	0.000	0.000	0.000	6.000	103.123	103.023	102.923	5.375	0.000	0.000	0.000

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/14/2019

45 Day Lock Exp.:

11/29/2019

60 Day Lock Exp.:

12/16/2019

W. Rate Sheet Dated: 10/15/2019

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	98.555	98.492	98.430	
3.500	99.028	98.965	98.903	
3.625	99.381	99.318	99.256	
3.750	99.813	99.750	99.688	
3.875	100.086	100.024	99.961	
4.000	100.322	100.260	100.197	
4.125	100.575	100.512	100.450	
4.250	100.778	100.715	100.653	
4.375	101.037	100.974	100.912	
4.500	101.296	101.233	101.171	
4.625	101.615	101.553	101.490	
4.750	101.951	101.888	101.826	
4.875	102.174	102.111	102.049	

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	98.303	98.178	98.053	
3.375	98.765	98.640	98.515	
3.500	99.168	99.043	98.918	
3.625	99.647	99.522	99.397	
3.750	100.060	99.935	99.810	
3.875	100.421	100.296	100.171	
4.000	100.759	100.634	100.509	
4.125	100.896	100.771	100.646	
4.250	101.203	101.078	100.953	
4.375	101.481	101.356	101.231	
4.500	101.639	101.514	101.389	

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	96.671	96.546	96.421	
3.375	97.075	96.950	96.825	
3.500	97.449	97.324	97.199	
3.625	97.801	97.676	97.551	
3.750	98.388	98.263	98.138	
3.875	98.701	98.576	98.451	
4.000	98.986	98.861	98.736	
4.125	99.269	99.144	99.019	
4.250	99.553	99.428	99.303	
4.375	99.836	99.711	99.586	
4.500	100.126	100.001	99.876	
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)