



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.: 11/15/2019

45 Day Lock Exp.: 12/2/2019

60 Day Lock Exp.: 12/16/2019

W. Rate Sheet Dated: 10/16/2019

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	101.534	101.384	101.234	3.250	101.059	100.909	100.759	2.375	96.652	96.502	96.352	3.125	99.755	99.605	99.455
3.375	102.078	101.928	101.778	3.375	101.494	101.344	101.194	2.500	97.139	96.989	96.839	3.250	99.912	99.762	99.612
3.500	102.617	102.467	102.317	3.500	101.891	101.741	101.591	2.625	97.622	97.472	97.322	3.375	100.265	100.115	99.965
3.625	103.138	102.988	102.838	3.625	102.307	102.157	102.007	2.750	98.003	97.853	97.703	3.500	100.295	100.145	99.995
3.750	102.664	102.514	102.364	3.750	102.127	101.977	101.827	2.875	98.488	98.338	98.188	3.625	100.563	100.413	100.263
3.875	103.145	102.995	102.845	3.875	102.525	102.375	102.225	3.000	98.959	98.809	98.659	Margin = 2.250		Index = 1.630	
4.000	103.595	103.445	103.295	4.000	102.884	102.734	102.584	3.125	99.424	99.274	99.124				
4.125	104.007	103.857	103.707	4.125	103.214	103.064	102.914	3.250	100.880	100.730	100.580				
4.375	103.399	103.299	103.199	4.375	102.781	102.681	102.581	3.375	101.292	101.142	100.992				
4.500	103.825	103.725	103.625	4.500	102.915	102.815	102.715	3.500	101.666	101.516	101.366				
4.625	104.203	104.103	104.003	4.625	103.146	103.046	102.946	3.625	102.060	101.910	101.760				
4.750	104.328	104.228	104.128	4.750	103.294	103.194	103.094	3.750	102.361	102.211	102.061				
4.875	104.178	104.078	103.978	4.875	103.573	103.473	103.373	3.875	102.737	102.587	102.437				
5.000	104.540	104.440	104.340	5.000	103.824	103.724	103.624	4.000	103.073	102.923	102.773				
5.125	104.615	104.515	104.415	5.125	104.055	103.955	103.855	4.125	103.381	103.231	103.081				
5.375	104.915	104.815	104.715	5.375	104.435	104.335	104.235	4.250	103.179	103.029	102.879				
5.500	105.213	105.113	105.013	5.500	104.686	104.586	104.486	4.375	103.499	103.349	103.199				
5.625	105.478	105.378	105.278	5.625	104.917	104.817	104.717	4.500	103.631	103.481	103.331				
6.250	106.000	105.900	105.800	6.250	105.705	105.605	105.505	4.625	103.846	103.696	103.546				

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	100.384	100.234	100.084	3.250	100.059	99.909	99.759	2.375	95.652	95.502	95.352	3.125	98.755	98.605	98.455
3.375	100.928	100.778	100.628	3.375	100.494	100.344	100.194	2.500	96.139	95.989	95.839	3.250	98.912	98.762	98.612
3.500	101.467	101.317	101.167	3.500	100.891	100.741	100.591	2.625	96.622	96.472	96.322	3.375	99.265	99.115	98.965
3.625	101.988	101.838	101.688	3.625	101.307	101.157	101.007	2.750	97.003	96.853	96.703	3.500	99.295	99.145	98.995
3.750	101.514	101.364	101.214	3.750	101.127	100.977	100.827	2.875	97.488	97.338	97.188	3.625	99.563	99.413	99.263
3.875	101.995	101.845	101.695	3.875	101.525	101.375	101.225	3.000	97.959	97.809	97.659	Margin = 2.250		Index = 1.630	
4.000	102.445	102.295	102.145	4.000	101.884	101.734	101.584	3.125	98.424	98.274	98.124	30 Year OTC			
4.125	102.857	102.707	102.557	4.125	102.214	102.064	101.914	3.250	99.880	99.730	99.580	Rate	30 Day	45 Day	60 Day
4.375	102.249	102.149	102.049	4.375	101.781	101.681	101.581	3.375	100.292	100.142	99.992	3.875	101.595	101.345	101.095
4.500	102.675	102.575	102.475	4.500	101.915	101.815	101.715	3.500	100.666	100.516	100.366	4.000	102.045	101.795	101.545
4.625	103.053	102.953	102.853	4.625	102.146	102.046	101.946	3.625	101.060	100.910	100.760	4.125	102.457	102.207	101.957
4.750	103.178	103.078	102.978	4.750	102.294	102.194	102.094	3.750	101.361	101.211	101.061	4.375	101.849	101.599	101.349
4.875	103.028	102.928	102.828	4.875	102.573	102.473	102.373	3.875	101.737	101.587	101.437	4.500	102.275	102.025	101.775
5.000	103.390	103.290	103.190	5.000	102.824	102.724	102.624	4.000	102.073	101.923	101.773	4.625	102.653	102.403	102.153
5.125	103.465	103.365	103.265	5.125	103.055	102.955	102.855	4.125	102.381	102.231	102.081	4.875	102.628	102.378	102.128
5.375	103.765	103.665	103.565	5.375	103.435	103.335	103.235	4.250	102.179	102.029	101.879	5.000	102.990	102.740	102.490
5.500	104.063	103.963	103.863	5.500	103.686	103.586	103.486	4.375	102.499	102.349	102.199	5.125	103.065	102.815	102.565
5.625	104.328	104.228	104.128	5.625	103.917	103.817	103.717	4.500	102.631	102.481	102.331	5.500	103.663	103.413	103.163
6.250	105.115	105.015	104.915	6.250	104.705	104.605	104.505	4.625	102.846	102.696	102.546	5.625	103.928	103.678	103.428

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"							
30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	101.057	100.807	100.557	6.250	102.750	102.500	102.250
4.250	101.182	100.932	100.682				
4.375	100.449	100.199	99.949				
4.500	100.875	100.625	100.375				
4.625	101.253	101.003	100.753				
5.000	101.590	101.340	101.090				
5.125	101.665	101.415	101.165				
5.250	101.919	101.669	101.419				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"			

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	98.845	98.595	98.345	
4.000	99.295	99.045	98.795	
4.125	99.707	99.457	99.207	
4.375	99.099	98.849	98.599	
4.500	99.525	99.275	99.025	
4.625	99.903	99.653	99.403	
4.875	99.878	99.628	99.378	
5.000	100.240	99.990	99.740	
5.125	100.315	100.065	99.815	
5.500	100.913	100.663	100.413	
5.625	101.178	100.928	100.678	

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



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/15/2019

45 Day Lock Exp.:

12/2/2019

60 Day Lock Exp.:

12/16/2019

W. Rate Sheet Dated: 10/16/2019

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	100.009	99.859	99.709	3.250	99.964	99.814	99.664	2.375	93.932	93.782	93.632	3.125	98.865	98.715	98.565
3.375	100.553	100.403	100.253	3.375	100.399	100.249	100.099	2.500	94.419	94.269	94.119	3.250	99.397	99.247	99.097
3.500	101.092	100.942	100.792	3.500	100.796	100.646	100.496	2.625	94.902	94.752	94.602	3.375	99.750	99.600	99.450
3.625	101.613	101.463	101.313	3.625	101.212	101.062	100.912	2.750	96.533	96.383	96.233	3.500	99.780	99.630	99.480
3.750	101.077	100.927	100.777	3.750	100.969	100.819	100.669	2.875	97.018	96.868	96.718	3.625	100.048	99.898	99.748
3.875	101.557	101.407	101.257	3.875	101.368	101.218	101.068	3.000	97.489	97.339	97.189	Margin = 2.250		Index = 1.630	
4.000	102.008	101.858	101.708	4.000	101.726	101.576	101.426	3.125	97.954	97.804	97.654				
4.125	102.419	102.269	102.119	4.125	102.056	101.906	101.756	3.250	99.785	99.635	99.485				
4.375	102.124	102.024	101.924	4.375	101.936	101.836	101.736	3.375	100.197	100.047	99.897				
4.500	102.550	102.450	102.350	4.500	102.070	101.970	101.870	3.500	100.571	100.421	100.271				
4.625	102.928	102.828	102.728	4.625	102.301	102.201	102.101	3.625	100.965	100.815	100.665				
4.750	102.803	102.703	102.603	4.750	102.199	102.099	101.999	3.750	101.204	101.054	100.904				
4.875	102.653	102.553	102.453	4.875	102.478	102.378	102.278	3.875	101.580	101.430	101.280				
5.000	103.015	102.915	102.815	5.000	102.729	102.629	102.529	4.000	101.916	101.766	101.616				
5.125	103.090	102.990	102.890	5.125	102.960	102.860	102.760	4.125	102.223	102.073	101.923				
5.375	103.078	102.978	102.878	5.375	103.028	102.928	102.828	4.250	102.334	102.184	102.034				
5.500	103.376	103.276	103.176	5.500	103.279	103.179	103.079	4.375	102.654	102.504	102.354				
5.625	103.640	103.540	103.440	5.625	103.510	103.410	103.310	4.500	102.786	102.636	102.486				
6.250	103.115	103.015	102.915	6.250	102.985	102.885	102.785	4.625	103.001	102.851	102.701				

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	98.859	98.709	98.559	3.250	98.534	98.384	98.234	2.375	94.252	94.102	93.952	3.125	96.855	96.705	96.555
3.375	99.403	99.253	99.103	3.375	98.969	98.819	98.669	2.500	94.739	94.589	94.439	3.250	97.387	97.237	97.087
3.500	99.942	99.792	99.642	3.500	99.366	99.216	99.066	2.625	95.222	95.072	94.922	3.375	97.740	97.590	97.440
3.625	100.463	100.313	100.163	3.625	99.782	99.632	99.482	2.750	96.447	96.297	96.147	3.500	97.770	97.620	97.470
3.750	99.927	99.777	99.627	3.750	99.539	99.389	99.239	2.875	96.932	96.782	96.632	3.625	98.038	97.888	97.738
3.875	100.407	100.257	100.107	3.875	99.938	99.788	99.638	3.000	97.402	97.252	97.102	Margin = 2.250		Index = 1.630	
4.000	100.858	100.708	100.558	4.000	100.296	100.146	99.996	3.125	97.868	97.718	97.568	30 Year OTC			
4.125	101.269	101.119	100.969	4.125	100.626	100.476	100.326	3.250	99.042	98.892	98.742	Rate	30 Day	45 Day	60 Day
4.375	100.974	100.874	100.774	4.375	100.506	100.406	100.306	3.375	99.454	99.304	99.154	3.875	100.007	99.757	99.507
4.500	101.400	101.300	101.200	4.500	100.640	100.540	100.440	3.500	99.829	99.679	99.529	4.000	100.458	100.208	99.958
4.625	101.778	101.678	101.578	4.625	100.871	100.771	100.671	3.625	100.222	100.072	99.922	4.125	100.869	100.619	100.369
4.750	101.653	101.553	101.453	4.750	100.769	100.669	100.569	3.750	99.953	99.803	99.653	4.375	100.574	100.324	100.074
4.875	101.503	101.403	101.303	4.875	101.048	100.948	100.848	3.875	100.329	100.179	100.029	4.500	101.000	100.750	100.500
5.000	101.865	101.765	101.665	5.000	101.299	101.199	101.099	4.000	100.666	100.516	100.366	4.625	101.378	101.128	100.878
5.125	101.940	101.840	101.740	5.125	101.530	101.430	101.330	4.125	100.973	100.823	100.673	4.875	101.103	100.853	100.603
5.375	101.928	101.828	101.728	5.375	101.598	101.498	101.398	4.250	100.529	100.379	100.229	5.000	101.465	101.215	100.965
5.500	102.226	102.126	102.026	5.500	101.849	101.749	101.649	4.375	100.849	100.699	100.549	5.125	101.540	101.290	101.040
5.625	102.490	102.390	102.290	5.625	102.080	101.980	101.880	4.500	100.981	100.831	100.681	5.500	101.826	101.576	101.326
6.250	101.965	101.865	101.765	6.250	101.555	101.455	101.355	4.625	101.196	101.046	100.896	5.625	102.090	101.840	101.590

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs							
	Standard	Specialty		Standard	Specialty		
FICO Adjuster			FICO Adjuster				
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000		
FICO 680- 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500		
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000		
FICO 640 - 659	0.000	0.000					
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000		
2 Unit	0.000	0.000	All VA Loans	0.000	0.000		
USDA Streamline-Assist Refinance Option				-0.250	-0.250		
VA C/O Refi with an LTV >90.000				-1.750	-1.750		
DPA Advantage Program "only Advantage Adjustments added ; FHA only"							
30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	99.119	98.869	98.619	6.250	99.250	99.000	98.750
4.250	99.557	99.307	99.057				
4.375	98.824	98.574	98.324				
4.500	99.250	99.000	98.750				
4.625	99.628	99.378	99.128				
5.000	99.715	99.465	99.215				
5.125	99.790	99.540	99.290				
5.250	99.732	99.482	99.232				
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	97.824	97.574	97.324	
4.500	98.250	98.000	97.750	
4.625	98.628	98.378	98.128	
4.875	98.353	98.103	97.853	
5.000	98.715	98.465	98.215	
5.125	98.790	98.540	98.290	
5.500	99.076	98.826	98.576	
5.625	99.340	99.090	98.840	

Lock Desk Policy	
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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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

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45 Day Lock Exp.: 12/2/2019
60 Day Lock Exp.: 12/16/2019

W. Rate Sheet Dated: 10/16/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	99.365	99.265	99.165	3.375	99.759	99.659	99.559	3.375	99.759	99.659	99.559	4.000	101.735	101.635	101.535	4.000	101.360	101.260	101.160	4.000	101.360	101.260	101.160	4.000	101.360	101.260	101.160	4.000	101.360	101.260	101.160
3.375	100.009	99.909	99.809	3.500	100.151	100.051	99.951	3.500	100.151	100.051	99.951	4.125	101.796	101.696	101.596	4.125	101.421	101.321	101.221	4.125	101.421	101.321	101.221	4.125	101.421	101.321	101.221	4.125	101.421	101.321	101.221
3.500	100.401	100.301	100.201	3.625	100.561	100.461	100.361	3.625	100.561	100.461	100.361	4.250	101.888	101.788	101.688	4.250	101.513	101.413	101.313	4.250	101.513	101.413	101.313	4.250	101.513	101.413	101.313	4.250	101.513	101.413	101.313
3.625	100.811	100.711	100.611	3.750	101.327	101.227	101.127	3.750	101.327	101.227	101.127	4.375	102.195	102.095	101.995	4.375	101.820	101.720	101.620	4.375	101.820	101.720	101.620	4.375	101.820	101.720	101.620	4.375	101.820	101.720	101.620
3.750	101.577	101.477	101.377	3.875	101.739	101.639	101.539	3.875	101.739	101.639	101.539	4.500	102.453	102.353	102.253	4.500	101.828	101.728	101.628	4.500	101.828	101.728	101.628	4.500	101.828	101.728	101.628	4.500	101.828	101.728	101.628
3.875	101.989	101.889	101.789	3.990	101.974	101.874	101.774	3.990	101.974	101.874	101.774	4.625	102.476	102.376	102.276	4.625	101.851	101.751	101.651	4.625	101.851	101.751	101.651	4.625	101.851	101.751	101.651	4.625	101.851	101.751	101.651
3.990	102.349	102.249	102.149	4.000	102.074	101.974	101.874	4.000	102.074	101.974	101.874	4.750	102.719	102.619	102.519	4.750	102.094	101.994	101.894	4.750	102.094	101.994	101.894	4.750	102.094	101.994	101.894	4.750	102.094	101.994	101.894
4.000	102.449	102.349	102.249	4.125	102.135	102.035	101.935	4.125	102.135	102.035	101.935	4.875	103.035	102.935	102.835	4.875	102.410	102.310	102.210	4.875	102.410	102.310	102.210	4.875	102.410	102.310	102.210	4.875	102.410	102.310	102.210
4.125	102.510	102.410	102.310	4.250	102.506	102.406	102.306	4.250	102.506	102.406	102.306	4.990	103.214	103.114	103.014	4.990	102.214	102.114	102.014	4.990	102.214	102.114	102.014	4.990	102.214	102.114	102.014	4.990	102.214	102.114	102.014
4.250	102.881	102.781	102.681	4.375	102.813	102.713	102.613	4.375	102.813	102.713	102.613	5.000	103.314	103.214	103.114	5.000	102.314	102.214	102.114	5.000	102.314	102.214	102.114	5.000	102.314	102.214	102.114	5.000	102.314	102.214	102.114
4.375	103.188	103.088	102.988	4.500	102.821	102.721	102.621	4.500	102.821	102.721	102.621	5.125	102.413	102.313	102.213	5.125	101.413	101.313	101.213	5.125	101.413	101.313	101.213	5.125	101.413	101.313	101.213	5.125	101.413	101.313	101.213
4.500	103.446	103.346	103.246	4.625	102.844	102.744	102.644	4.625	102.844	102.744	102.644	5.250	102.085	101.963	101.885	5.250	101.085	100.963	100.885	5.250	101.085	100.963	100.885	5.250	101.085	100.963	100.885	5.250	101.085	100.963	100.885
4.625	103.469	103.369	103.269	4.750	103.181	103.081	102.981	4.750	103.181	103.081	102.981	5.375	102.319	102.197	102.119	5.375	101.319	101.197	101.119	5.375	101.319	101.197	101.119	5.375	101.319	101.197	101.119	5.375	101.319	101.197	101.119
4.750	103.806	103.706	103.606	4.875	103.497	103.397	103.297	4.875	103.497	103.397	103.297	5.500	102.600	102.478	102.400	5.500	101.600	102.478	102.400	5.500	101.600	102.478	102.400	5.500	101.600	102.478	102.400	5.500	101.600	102.478	102.400
4.875	104.122	104.022	103.922	4.990	103.301	103.201	103.101	4.990	103.301	103.201	103.101	5.625	103.212	103.112	103.012	5.625	101.212	103.112	103.012	5.625	101.212	103.112	103.012	5.625	101.212	103.112	103.012	5.625	101.212	103.112	103.012
4.990	104.301	104.201	104.101	5.000	103.401	103.301	103.201	5.000	103.401	103.301	103.201	5.750	103.548	103.426	103.348	5.750	101.548	103.426	103.348	5.750	101.548	103.426	103.348	5.750	101.548	103.426	103.348	5.750	101.548	103.426	103.348
5.000	104.401	104.301	104.201	5.125	103.714	103.613	103.514	5.125	103.714	103.613	103.514	5.875	103.655	103.533	103.455	5.875	101.655	103.533	103.455	5.875	101.655	103.533	103.455	5.875	101.655	103.533	103.455	5.875	101.655	103.533	103.455
5.125	104.714	104.613	104.514	5.250	104.232	104.110	104.032	5.250	104.232	104.110	104.032	5.990	103.583	103.461	103.383	5.990	101.583	103.461	103.383	5.990	101.583	103.461	103.383	5.990	101.583	103.461	103.383	5.990	101.583	103.461	103.383
5.250	105.232	105.110	105.032	5.375	105.466	105.344	105.266	5.375	105.466	105.344	105.266	6.000	103.683	103.561	103.483	6.000	101.683	103.561	103.483	6.000	101.683	103.561	103.483	6.000	101.683	103.561	103.483	6.000	101.683	103.561	103.483
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	101.360	101.260	101.160	3.250	99.691	99.591	99.491	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.375	101.561	101.461	101.361	3.375	101.561	101.461	101.361
4.125	101.421	101.321	101.221	3.375	100.233	100.133	100.033	3.375	100.233	100.133	100.033	3.375	100.233	100.133	100.033	3.375	100.233	100.133	100.033	3.375	100.233	100.133	100.033	3.500	101.842	101.742	101.642	3.500	101.842	101.742	101.642
4.250	101.513	101.413	101.313	3.500	100.673	100.573	100.473	3.500	100.673	100.573	100.473	3.500	100.673	100.573	100.473	3.500	100.673	100.573	100.473	3.500	100.673	100.573	100.473	3.625	102.100	102.000	101.900	3.625	102.100	102.000	101.900
4.375	101.820	101.720	101.620	3.625	101.313	101.213	101.113	3.625	101.313	101.213	101.113	3.625	101.313	101.213	101.113	3.625	101.313	101.213	101.113	3.625	101.313	101.213	101.113	3.750	102.598	102.498	102.398	3.750	102.598	102.498	102.398
4.500	101.828	101.728	101.628	3.750	101.777	101.677	101.577	3.750	101.777	101.677	101.577	3.750	101.777	101.677	101.577	3.750	101.777	101.677	101.577	3.750	101.777	101.677	101.577	3.875	102.741	102.641	102.541	3.875	102.741	102.641	102.541
4.625	101.851	101.751	101.651	3.875	102.109	102.009	101.909	3.875	102.109	102.009	101.909	3.875	102.109	102.009	101.909	3.875	102.109	102.009	101.909	3.875	102.109	102.009	101.909	3.990	103.055	102.955	102.855	3.990	103.055	102.955	102.855
4.750	102.094	101.994	101.894	3.990	102.431	102.331	102.231	3.990	102.431	102.331	102.231	3.990	102.431	102.331	102.231	3.990	102.431	102.331	102.231	3.990	102.431	102.331	102.231	4.000	103.155	103.055	102.955	4.000	103.155	103.055	102.955
4.875	102.410	102.310	102.210	4.000	102.531	102.431	102.331	4.000	102.531	102.431	102.331	4.000	102.531	102.431	102.331	4.000	102.531	102.431	102.331	4.000	102.531	102.431	102.331	4.125	103.387	103.287	103.187	4.125	103.387	103.287	103.187
4.990	102.214	102.114	102.014	4.125	102.681	102.581	102.481	4.125	102.681	102.581	102.481	4.125	102.681	102.581	102.481	4.125	102.681	102.581	102.481	4.125	102.681	102.581	102.481	4.250	103.818	103.718	103.618	4.250	103.818	103.718	103.618
5.000	102.314	102.214	102.114	4.250	103.212	103.112	103.012	4.250	103.212	103.112	103.012	4.250	103.212	103.112	103.012	4.250	103.212	103.112	103.012	4.250	103.212	103.112	103.012	4.375	104.066	103.966	103.866	4.375	104.066	103.966	103.866
5.125	101.413	101.312	101.213	4.375	103.495	103.395	103.295	4.375	103.495	103.395	103.295	4.375	103.495	103.395	103.295	4.375	103.495	103.395	103.295	4.375	103.495	103.395	103.295	4.500	101.611	101.511	101.411	4.500	101.611	101.511	101.411
5.250	101.085	100.963	100.885	4.500	103.766	103.666	103.566	4.500	103.766	1																					



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.:

11/15/2019

45 Day Lock Exp.:

12/2/2019

60 Day Lock Exp.:

12/16/2019

W. Rate Sheet Dated: 10/16/2019

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	101.333	101.233	101.133	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	101.400	101.300	101.200	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	101.482	101.382	101.282	3.625	100.554	100.454	100.354
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	101.786	101.686	101.586	3.750	101.045	100.945	100.845
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	102.037	101.937	101.837	3.875	101.183	101.083	100.983
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	102.062	101.962	101.862	3.990	101.490	101.390	101.290
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	102.260	102.160	102.060	4.000	101.590	101.490	101.390
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	102.572	102.472	102.372	4.125	101.297	101.197	101.097
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	102.747	102.647	102.547	4.250	101.722	101.622	101.522
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	102.847	102.747	102.647	4.375	102.069	101.969	101.869
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	101.934	101.834	101.734	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	101.543	101.443	101.343	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	101.781	101.681	101.581	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	102.052	101.952	101.852	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	102.664	102.564	102.464	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	102.998	102.898	102.798	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	103.103	103.003	102.903	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	103.030	102.930	102.830	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	103.130	103.030	102.930	5.375	0.000	0.000	0.000

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/15/2019

45 Day Lock Exp.:

12/2/2019

60 Day Lock Exp.:

12/16/2019

W. Rate Sheet Dated: 10/16/2019

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	98.429	98.367	
3.500	98.964	98.902	98.839	
3.625	99.317	99.254	99.192	
3.750	99.748	99.685	99.623	
3.875	100.021	99.958	99.896	
4.000	100.257	100.194	100.132	
4.125	100.509	100.447	100.384	
4.250	100.712	100.649	100.587	
4.375	100.971	100.908	100.846	
4.500	101.230	101.167	101.105	
4.625	101.548	101.486	101.423	
4.750	101.884	101.821	101.759	
4.875	102.106	102.044	101.981	

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	98.161	98.036	97.911	
3.375	98.623	98.498	98.373	
3.500	99.026	98.901	98.776	
3.625	99.505	99.380	99.255	
3.750	99.918	99.793	99.668	
3.875	100.276	100.151	100.026	
4.000	100.615	100.490	100.365	
4.125	100.752	100.627	100.502	
4.250	101.059	100.934	100.809	
4.375	101.337	101.212	101.087	
4.500	101.495	101.370	101.245	

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	96.535	96.410	96.285	
3.375	96.939	96.814	96.689	
3.500	97.313	97.188	97.063	
3.625	97.664	97.539	97.414	
3.750	98.250	98.125	98.000	
3.875	98.562	98.437	98.312	
4.000	98.847	98.722	98.597	
4.125	99.130	99.005	98.880	
4.250	99.414	99.289	99.164	
4.375	99.697	99.572	99.447	
4.500	99.987	99.862	99.737	
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)