



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.: 11/18/2019

45 Day Lock Exp.: 12/2/2019

60 Day Lock Exp.: 12/16/2019

W. Rate Sheet Dated: 10/17/2019

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	96.937	96.787	96.637	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	97.424	97.274	97.124	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	97.907	97.757	97.607	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	98.081	97.931	97.781	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	98.567	98.417	98.267	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	99.037	98.887	98.737	Margin = 2.250		Index = 1.630	
4.000	103.595	103.445	103.295	4.000	102.884	102.734	102.584	3.125	99.502	99.352	99.202				
4.125	104.007	103.857	103.707	4.125	103.214	103.064	102.914	3.250	100.966	100.816	100.666				
4.375	103.368	103.268	103.168	4.375	102.749	102.649	102.549	3.375	101.378	101.228	101.078				
4.500	103.794	103.694	103.594	4.500	102.883	102.783	102.683	3.500	101.752	101.602	101.452				
4.625	104.172	104.072	103.972	4.625	103.114	103.014	102.914	3.625	102.146	101.996	101.846				
4.750	104.297	104.197	104.097	4.750	103.263	103.163	103.063	3.750	102.404	102.254	102.104				
4.875	104.147	104.047	103.947	4.875	103.542	103.442	103.342	3.875	102.780	102.630	102.480				
5.000	104.509	104.409	104.309	5.000	103.793	103.693	103.593	4.000	103.116	102.966	102.816				
5.125	104.584	104.484	104.384	5.125	104.024	103.924	103.824	4.125	103.424	103.274	103.124				
5.375	104.915	104.815	104.715	5.375	104.435	104.335	104.235	4.250	103.054	102.904	102.754				
5.500	105.213	105.113	105.013	5.500	104.686	104.586	104.486	4.375	103.374	103.224	103.074				
5.625	105.478	105.378	105.278	5.625	104.917	104.817	104.717	4.500	103.506	103.356	103.206				
6.250	106.000	105.900	105.800	6.250	105.705	105.605	105.505	4.625	103.721	103.571	103.421				

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	95.937	95.787	95.637	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	96.424	96.274	96.124	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	96.907	96.757	96.607	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	97.081	96.931	96.781	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	97.567	97.417	97.267	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	98.037	97.887	97.737	Margin = 2.250		Index = 1.630	
4.000	102.445	102.295	102.145	4.000	101.884	101.734	101.584	3.125	98.502	98.352	98.202	30 Year OTC			
4.125	102.857	102.707	102.557	4.125	102.214	102.064	101.914	3.250	99.966	99.816	99.666	Rate	30 Day	45 Day	60 Day
4.375	102.218	102.118	102.018	4.375	101.749	101.649	101.549	3.375	100.378	100.228	100.078	3.875	101.595	101.345	101.095
4.500	102.644	102.544	102.444	4.500	101.883	101.783	101.683	3.500	100.752	100.602	100.452	4.000	102.045	101.795	101.545
4.625	103.022	102.922	102.822	4.625	102.114	102.014	101.914	3.625	101.146	100.996	100.846	4.125	102.457	102.207	101.957
4.750	103.147	103.047	102.947	4.750	102.263	102.163	102.063	3.750	101.404	101.254	101.104	4.375	101.818	101.568	101.318
4.875	102.997	102.897	102.797	4.875	102.542	102.442	102.342	3.875	101.780	101.630	101.480	4.500	102.244	101.994	101.744
5.000	103.359	103.259	103.159	5.000	102.793	102.693	102.593	4.000	102.116	101.966	101.816	4.625	102.622	102.372	102.122
5.125	103.434	103.334	103.234	5.125	103.024	102.924	102.824	4.125	102.424	102.274	102.124	4.875	102.597	102.347	102.097
5.375	103.765	103.665	103.565	5.375	103.435	103.335	103.235	4.250	102.054	101.904	101.754	5.000	102.959	102.709	102.459
5.500	104.063	103.963	103.863	5.500	103.686	103.586	103.486	4.375	102.374	102.224	102.074	5.125	103.034	102.784	102.534
5.625	104.328	104.228	104.128	5.625	103.917	103.817	103.717	4.500	102.506	102.356	102.206	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	102.721	102.571	102.421	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	100.418	100.168	99.918				
4.500	100.844	100.594	100.344				
4.625	101.222	100.972	100.722				
5.000	101.559	101.309	101.059				
5.125	101.634	101.384	101.134				
5.250	101.888	101.638	101.388				
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	99.068	98.818	98.568	
4.500	99.494	99.244	98.994	
4.625	99.872	99.622	99.372	
4.875	99.847	99.597	99.347	
5.000	100.209	99.959	99.709	
5.125	100.284	100.034	99.784	
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</i> / <i>U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/18/2019

45 Day Lock Exp.:

12/2/2019

60 Day Lock Exp.:

12/16/2019

W. Rate Sheet Dated: 10/17/2019

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	94.217	94.067	93.917	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	94.704	94.554	94.404	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	95.187	95.037	94.887	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	96.611	96.461	96.311	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	97.097	96.947	96.797	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	97.567	97.417	97.267	Margin = 2.250		Index = 1.630	
4.000	102.008	101.858	101.708	4.000	101.726	101.576	101.426	3.125	98.032	97.882	97.732				
4.125	102.419	102.269	102.119	4.125	102.056	101.906	101.756	3.250	99.871	99.721	99.571				
4.375	102.093	101.993	101.893	4.375	101.904	101.804	101.704	3.375	100.283	100.133	99.983				
4.500	102.519	102.419	102.319	4.500	102.038	101.938	101.838	3.500	100.657	100.507	100.357				
4.625	102.897	102.797	102.697	4.625	102.269	102.169	102.069	3.625	101.051	100.901	100.751				
4.750	102.772	102.672	102.572	4.750	102.168	102.068	101.968	3.750	101.247	101.097	100.947				
4.875	102.622	102.522	102.422	4.875	102.447	102.347	102.247	3.875	101.623	101.473	101.323				
5.000	102.984	102.884	102.784	5.000	102.698	102.598	102.498	4.000	101.959	101.809	101.659				
5.125	103.059	102.959	102.859	5.125	102.929	102.829	102.729	4.125	102.266	102.116	101.966				
5.375	103.078	102.978	102.878	5.375	103.028	102.928	102.828	4.250	102.209	102.059	101.909				
5.500	103.376	103.276	103.176	5.500	103.279	103.179	103.079	4.375	102.529	102.379	102.229				
5.625	103.640	103.540	103.440	5.625	103.510	103.410	103.310	4.500	102.661	102.511	102.361				
6.250	103.115	103.015	102.915	6.250	102.985	102.885	102.785	4.625	102.876	102.726	102.576				

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	94.537	94.387	94.237	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	95.024	94.874	94.724	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	95.507	95.357	95.207	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	96.525	96.375	96.225	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	97.010	96.860	96.710	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	97.481	97.331	97.181	Margin = 2.250		Index = 1.630	
4.000	100.858	100.708	100.558	4.000	100.296	100.146	99.996	3.125	97.946	97.796	97.646	30 Year OTC			
4.125	101.269	101.119	100.969	4.125	100.626	100.476	100.326	3.250	99.128	98.978	98.828	Rate	30 Day	45 Day	60 Day
4.375	100.943	100.843	100.743	4.375	100.474	100.374	100.274	3.375	99.540	99.390	99.240	3.875	100.007	99.757	99.507
4.500	101.369	101.269	101.169	4.500	100.608	100.508	100.408	3.500	99.915	99.765	99.615	4.000	100.458	100.208	99.958
4.625	101.747	101.647	101.547	4.625	100.839	100.739	100.639	3.625	100.308	100.158	100.008	4.125	100.869	100.619	100.369
4.750	101.622	101.522	101.422	4.750	100.738	100.638	100.538	3.750	99.996	99.846	99.696	4.375	100.543	100.293	100.043
4.875	101.472	101.372	101.272	4.875	101.017	100.917	100.817	3.875	100.372	100.222	100.072	4.500	100.969	100.719	100.469
5.000	101.834	101.734	101.634	5.000	101.268	101.168	101.068	4.000	100.709	100.559	100.409	4.625	101.347	101.097	100.847
5.125	101.909	101.809	101.709	5.125	101.499	101.399	101.299	4.125	101.016	100.866	100.716	4.875	101.072	100.822	100.572
5.375	101.928	101.828	101.728	5.375	101.598	101.498	101.398	4.250	100.404	100.254	100.104	5.000	101.434	101.184	100.934
5.500	102.226	102.126	102.026	5.500	101.849	101.749	101.649	4.375	100.724	100.574	100.424	5.125	101.509	101.259	101.009
5.625	102.490	102.390	102.290	5.625	102.080	101.980	101.880	4.500	100.856	100.706	100.556	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	101.071	100.921	100.771	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	98.793	98.543	98.293				
4.500	99.219	98.969	98.719				
4.625	99.597	99.347	99.097				
5.000	99.684	99.434	99.184				
5.125	99.759	99.509	99.259				
5.250	99.701	99.451	99.201				
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	97.793	97.543	97.293	
4.500	98.219	97.969	97.719	
4.625	98.597	98.347	98.097	
4.875	98.322	98.072	97.822	
5.000	98.684	98.434	98.184	
5.125	98.759	98.509	98.259	
5.500	99.076	98.826	98.576	
5.625	99.340	99.090	98.840	

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



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

30 Day Lock Exp.: 11/18/2019
45 Day Lock Exp.: 12/2/2019
60 Day Lock Exp.: 12/16/2019

W. Rate Sheet Dated: 10/17/2019

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	99.277	99.177	99.077	3.375	99.679	99.579	99.479	3.375	99.679	99.579	99.479	4.000	101.749	101.649	101.549	4.000	101.749	101.649	101.549	4.000	101.749	101.649	101.549	4.000	101.374	101.274	101.174	4.000	101.374	101.274	101.174
3.375	99.929	99.829	99.729	3.500	100.074	99.974	99.874	3.500	100.074	99.974	99.874	4.125	101.808	101.708	101.608	4.125	101.808	101.708	101.608	4.125	101.808	101.708	101.608	4.125	101.433	101.333	101.233	4.125	101.433	101.333	101.233
3.500	100.324	100.224	100.124	3.625	100.489	100.389	100.289	3.625	100.489	100.389	100.289	4.250	101.871	101.771	101.671	4.250	101.871	101.771	101.671	4.250	101.871	101.771	101.671	4.250	101.496	101.396	101.296	4.250	101.496	101.396	101.296
3.625	100.739	100.639	100.539	3.750	101.330	101.230	101.130	3.750	101.330	101.230	101.130	4.375	102.182	102.082	101.982	4.375	102.182	102.082	101.982	4.375	102.182	102.082	101.982	4.375	101.807	101.707	101.607	4.375	101.807	101.707	101.607
3.750	101.580	101.480	101.380	3.875	101.746	101.646	101.546	3.875	101.746	101.646	101.546	4.500	102.441	102.341	102.241	4.500	102.441	102.341	102.241	4.500	102.441	102.341	102.241	4.500	101.816	101.716	101.616	4.500	101.816	101.716	101.616
3.875	101.996	101.896	101.796	3.990	101.987	101.887	101.787	3.990	101.987	101.887	101.787	4.625	102.462	102.362	102.262	4.625	102.462	102.362	102.262	4.625	102.462	102.362	102.262	4.625	101.837	101.737	101.637	4.625	101.837	101.737	101.637
3.990	102.362	102.262	102.162	4.000	102.087	101.987	101.887	4.000	102.087	101.987	101.887	4.750	102.714	102.614	102.514	4.750	102.714	102.614	102.514	4.750	102.714	102.614	102.514	4.750	102.089	101.989	101.889	4.750	102.089	101.989	101.889
4.000	102.462	102.362	102.262	4.125	102.146	102.046	101.946	4.125	102.146	102.046	101.946	4.875	103.032	102.932	102.832	4.875	103.032	102.932	102.832	4.875	103.032	102.932	102.832	4.875	102.407	102.307	102.207	4.875	102.407	102.307	102.207
4.125	102.521	102.421	102.321	4.250	102.488	102.388	102.288	4.250	102.488	102.388	102.288	4.990	103.213	103.113	103.013	4.990	103.213	103.113	103.013	4.990	103.213	103.113	103.013	4.990	102.213	102.113	102.013	4.990	102.213	102.113	102.013
4.250	102.863	102.763	102.663	4.375	102.799	102.699	102.599	4.375	102.799	102.699	102.599	5.000	103.313	103.213	103.113	5.000	103.313	103.213	103.113	5.000	103.313	103.213	103.113	5.000	102.313	102.213	102.113	5.000	102.313	102.213	102.113
4.375	103.174	103.074	102.974	4.500	102.808	102.708	102.608	4.500	102.808	102.708	102.608	5.125	102.384	102.284	102.184	5.125	102.384	102.284	102.184	5.125	102.384	102.284	102.184	5.125	101.384	101.284	101.184	5.125	101.384	101.284	101.184
4.500	103.433	103.333	103.233	4.625	102.829	102.729	102.629	4.625	102.829	102.729	102.629	5.250	102.605	102.505	102.405	5.250	102.605	102.505	102.405	5.250	102.605	102.505	102.405	5.250	101.605	101.505	101.405	5.250	101.605	101.505	101.405
4.625	103.454	103.354	103.254	4.750	103.204	103.104	103.004	4.750	103.204	103.104	103.004	5.375	102.305	102.205	102.105	5.375	102.305	102.205	102.105	5.375	102.305	102.205	102.105	5.375	102.305	102.205	102.105	5.375	102.305	102.205	102.105
4.750	103.829	103.729	103.629	4.875	103.522	103.422	103.322	4.875	103.522	103.422	103.322	5.500	102.583	102.479	102.383	5.500	102.583	102.479	102.383	5.500	102.583	102.479	102.383	5.500	102.583	102.479	102.383	5.500	102.583	102.479	102.383
4.875	104.147	104.047	103.947	4.990	103.328	103.228	103.128	4.990	103.328	103.228	103.128	5.625	103.199	103.096	102.999	5.625	103.199	103.096	102.999	5.625	103.199	103.096	102.999	5.625	103.199	103.096	102.999	5.625	103.199	103.096	102.999
4.990	104.328	104.228	104.128	5.000	103.428	103.328	103.228	5.000	103.428	103.328	103.228	5.750	103.537	103.434	103.337	5.750	103.537	103.434	103.337	5.750	103.537	103.434	103.337	5.750	103.537	103.434	103.337	5.750	103.537	103.434	103.337
5.000	104.428	104.328	104.228	5.125	103.715	103.615	103.515	5.125	103.715	103.615	103.515	5.875	103.644	103.540	103.444	5.875	103.644	103.540	103.444	5.875	103.644	103.540	103.444	5.875	103.644	103.540	103.444	5.875	103.644	103.540	103.444
5.125	104.715	104.615	104.515	5.250	104.206	104.103	104.006	5.250	104.206	104.103	104.006	5.990	103.572	103.468	103.372	5.990	103.572	103.468	103.372	5.990	103.572	103.468	103.372	5.990	103.572	103.468	103.372	5.990	103.572	103.468	103.372
5.250	105.206	105.103	105.006	5.375	105.446	105.342	105.246	5.375	105.446	105.342	105.246	6.000	103.672	103.568	103.472	6.000	103.672	103.568	103.472	6.000	103.672	103.568	103.472	6.000	103.672	103.568	103.472	6.000	103.672	103.568	103.472
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	101.374	101.274	101.174	3.250	99.604	99.504	99.404	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	101.593	101.493	101.393	3.375	101.593	101.493	101.393
4.125	101.433	101.333	101.233	3.375	100.150	100.050	99.950	3.375	100.150	100.050	99.950	3.375	100.150	100.050	99.950	3.375	100.150	100.050	99.950	3.375	100.150	100.050	99.950	3.500	101.876	101.776	101.676	3.500	101.876	101.776	101.676
4.250	101.496	101.396	101.296	3.500	100.594	100.494	100.394	3.500	100.594	100.494	100.394	3.500	100.594	100.494	100.394	3.500	100.594	100.494	100.394	3.500	100.594	100.494	100.394	3.625	102.146	102.046	101.946	3.625	102.146	102.046	101.946
4.375	101.807	101.707	101.607	3.625	101.326	101.226	101.126	3.625	101.326	101.226	101.126	3.625	101.326	101.226	101.126	3.625	101.326	101.226	101.126	3.625	101.326	101.226	101.126	3.750	102.667	102.567	102.467	3.750	102.667	102.567	102.467
4.500	101.816	101.716	101.616	3.750	101.794	101.694	101.594	3.750	101.794	101.694	101.594	3.750	101.794	101.694	101.594	3.750	101.794	101.694	101.594	3.750	101.794	101.694	101.594	3.875	102.811	102.711	102.611	3.875	102.811	102.711	102.611
4.625	101.837	101.737	101.637	3.875	102.128	102.028	101.928	3.875	102.128	102.028	101.928	3.875	102.128	102.028	101.928	3.875	102.128	102.028	101.928	3.875	102.128	102.028	101.928	3.990	103.128	103.028	102.928	3.990	103.128	103.028	102.928
4.750	102.089	101.989	101.889	3.990	102.454	102.354	102.254	3.990	102.454	102.354	102.254	3.990	102.454	102.354	102.254	3.990	102.454	102.354	102.254	3.990	102.454	102.354	102.254	4.000	103.228	103.128	103.028	4.000	103.228	103.128	103.028
4.875	102.407	102.307	102.207	4.000	102.554	102.454	102.354	4.000	102.554	102.454	102.354	4.000	102.554	102.454	102.354	4.000	102.554	102.454	102.354	4.000	102.554	102.454	102.354	4.125	103.425	103.325	103.225	4.125	103.425	103.325	103.225
4.990	102.213	102.113	102.013	4.125	102.702	102.602	102.502	4.125	102.702	102.602	102.502	4.125	102.702	102.602	102.502	4.125	102.702	102.602	102.502	4.125	102.702	102.602	102.502	4.250	103.867	103.767	103.667	4.250	103.867	103.767	103.667
5.000	103.313	103.213	103.113	4.250	103.199	103.099	102.999	4.250	103.199	103.099	102.999	4.250	103.199	103.099	102.999	4.250	103.199	103.099	102.999	4.250	103.199	103.099	102.999	4.375	104.190	104.090	103.990	4.375	104.190	104.090	103.990
5.125	101.384	101.284	101.184	3.375	103.483	103.383	103.283	4.375	103.483	103.383	103.283	4.375	103.483	103.383	103.283	4.375	103.483	103.383	103.283	4.375	103.483	103.383	103.283	4.500	103.615	103.515	103.415	4.500	103.615	103.515	103.415
5.250	101.065	100.962	100.865	4.500	103.755	103.655	103.555	4.500	103.755	103.655																					



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.:

11/18/2019

45 Day Lock Exp.:

12/2/2019

60 Day Lock Exp.:

12/16/2019

W. Rate Sheet Dated: 10/17/2019

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	99.277	99.177	99.077	3.250	99.604	99.504	99.404	3.375	101.593	101.493	101.393	4.000	101.399	101.299	101.199	3.375	100.530	100.430	100.330
3.375	99.929	99.829	99.729	3.375	100.150	100.050	99.950	3.500	101.876	101.776	101.676	4.125	101.458	101.358	101.258	3.500	100.813	100.713	100.613
3.500	100.324	100.224	100.124	3.500	100.594	100.494	100.394	3.625	102.146	102.046	101.946	4.250	101.521	101.421	101.321	3.625	100.583	100.483	100.383
3.625	100.739	100.639	100.539	3.625	101.326	101.226	101.126	3.750	102.667	102.567	102.467	4.375	101.832	101.732	101.632	3.750	101.104	101.004	100.904
3.750	101.580	101.480	101.380	3.750	101.794	101.694	101.594	3.875	102.811	102.711	102.611	4.500	102.091	101.991	101.891	3.875	101.248	101.148	101.048
3.875	101.996	101.896	101.796	3.875	102.128	102.028	101.928	3.990	103.128	103.028	102.928	4.625	102.112	102.012	101.912	3.990	101.565	101.465	101.365
3.990	102.362	102.262	102.162	3.990	102.454	102.354	102.254	4.000	103.228	103.128	103.028	4.750	102.364	102.264	102.164	4.000	101.665	101.565	101.465
4.000	102.462	102.362	102.262	4.000	102.554	102.454	102.354	4.125	103.425	103.325	103.225	4.875	102.682	102.582	102.482	4.125	101.368	101.268	101.168
4.125	102.521	102.421	102.321	4.125	102.702	102.602	102.502	4.250	103.867	103.767	103.667	4.990	102.863	102.763	102.663	4.250	101.810	101.710	101.610
4.250	102.863	102.763	102.663	4.250	103.199	103.099	102.999	4.375	104.190	104.090	103.990	5.000	102.963	102.863	102.763	4.375	102.133	102.033	101.933
4.375	103.174	103.074	102.974	4.375	103.483	103.383	103.283	4.500	103.615	103.515	103.415	5.125	102.034	101.934	101.834	4.500	101.208	101.108	101.008
4.500	103.433	103.333	103.233	4.500	103.755	103.655	103.555	4.625	104.071	103.971	103.871	5.250	101.715	101.612	101.515	4.625	101.664	101.564	101.464
4.625	103.454	103.354	103.254	4.625	103.774	103.674	103.574	4.750	104.406	104.306	104.206	5.375	101.955	101.851	101.755	4.750	101.999	101.899	101.799
4.750	103.829	103.729	103.629	4.750	104.086	103.986	103.886	4.875	104.679	104.579	104.479	5.500	102.233	102.129	102.033	4.875	102.272	102.172	102.072
4.875	104.147	104.047	103.947	4.875	104.485	104.385	104.285	4.990	104.409	104.309	104.209	5.625	102.849	102.746	102.649	4.990	102.502	102.402	102.302
4.990	104.328	104.228	104.128	4.990	104.746	104.646	104.546	5.000	104.509	104.409	104.309	5.750	103.187	103.084	102.987	5.000	102.602	102.502	102.402
5.000	104.428	104.328	104.228	5.000	104.846	104.746	104.646	5.125	104.801	104.701	104.601	5.875	103.294	103.190	103.094	5.125	102.894	102.794	102.694
5.125	104.715	104.615	104.515	5.125	104.854	104.754	104.654	5.250	104.902	104.802	104.702	5.990	103.222	103.118	103.022	5.250	102.995	102.895	102.795
5.250	105.206	105.103	105.006	5.250	105.164	105.064	104.964	5.375	0.000	0.000	0.000	6.000	103.322	103.218	103.122	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", LPML		

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.:

11/18/2019

45 Day Lock Exp.:

12/2/2019

60 Day Lock Exp.:

12/16/2019

W. Rate Sheet Dated: 10/17/2019

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	98.511	98.449	98.386	
3.500	98.984	98.921	98.859	
3.625	99.336	99.274	99.211	
3.750	99.767	99.704	99.642	
3.875	100.040	99.977	99.915	
4.000	100.276	100.213	100.151	
4.125	100.528	100.466	100.403	
4.250	100.731	100.669	100.606	
4.375	100.990	100.927	100.865	
4.500	101.249	101.186	101.124	
4.625	101.568	101.505	101.443	
4.750	101.903	101.841	101.778	
4.875	102.126	102.063	102.001	

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	98.169	98.044	97.919	
3.375	98.630	98.505	98.380	
3.500	99.033	98.908	98.783	
3.625	99.512	99.387	99.262	
3.750	99.924	99.799	99.674	
3.875	100.282	100.157	100.032	
4.000	100.620	100.495	100.370	
4.125	100.757	100.632	100.507	
4.250	101.063	100.938	100.813	
4.375	101.342	101.217	101.092	
4.500	101.499	101.374	101.249	

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	96.546	96.421	96.296	
3.375	96.950	96.825	96.700	
3.500	97.324	97.199	97.074	
3.625	97.674	97.549	97.424	
3.750	98.260	98.135	98.010	
3.875	98.572	98.447	98.322	
4.000	98.856	98.731	98.606	
4.125	99.139	99.014	98.889	
4.250	99.423	99.298	99.173	
4.375	99.706	99.581	99.456	
4.500	99.995	99.870	99.745	
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)