



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.: 11/20/2019

45 Day Lock Exp.: 12/5/2019

60 Day Lock Exp.: 12/20/2019

W. Rate Sheet Dated: 10/21/2019

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	101.252	101.102	100.952	3.250	100.778	100.628	100.478	2.375	96.839	96.689	96.539	3.125	99.755	99.605	99.455
3.375	101.797	101.647	101.497	3.375	101.213	101.063	100.913	2.500	97.327	97.177	97.027	3.250	99.912	99.762	99.612
3.500	102.336	102.186	102.036	3.500	101.610	101.460	101.310	2.625	97.809	97.659	97.509	3.375	100.265	100.115	99.965
3.625	102.857	102.707	102.557	3.625	102.026	101.876	101.726	2.750	98.007	97.857	97.707	3.500	100.295	100.145	99.995
3.750	102.508	102.358	102.208	3.750	101.971	101.821	101.671	2.875	98.492	98.342	98.192	3.625	100.563	100.413	100.263
3.875	102.989	102.839	102.689	3.875	102.369	102.219	102.069	3.000	98.963	98.813	98.663	Margin = 2.250		Index = 1.630	
4.000	103.439	103.289	103.139	4.000	102.728	102.578	102.428	3.125	99.428	99.278	99.128				
4.125	103.850	103.700	103.550	4.125	103.058	102.908	102.758	3.250	100.919	100.769	100.619				
4.375	103.337	103.237	103.137	4.375	102.718	102.618	102.518	3.375	101.331	101.181	101.031				
4.500	103.763	103.663	103.563	4.500	102.852	102.752	102.652	3.500	101.706	101.556	101.406				
4.625	104.140	104.040	103.940	4.625	103.083	102.983	102.883	3.625	102.099	101.949	101.799				
4.750	104.265	104.165	104.065	4.750	103.325	103.225	103.125	3.750	102.303	102.153	102.003				
4.875	104.209	104.109	104.009	4.875	103.604	103.504	103.404	3.875	102.679	102.529	102.379				
5.000	104.571	104.471	104.371	5.000	103.855	103.755	103.655	4.000	103.015	102.865	102.715				
5.125	104.647	104.547	104.447	5.125	104.086	103.986	103.886	4.125	103.322	103.172	103.022				
5.375	104.962	104.862	104.762	5.375	104.482	104.382	104.282	4.250	102.968	102.818	102.668				
5.500	105.260	105.160	105.060	5.500	104.733	104.633	104.533	4.375	103.288	103.138	102.988				
5.625	105.525	105.425	105.325	5.625	104.964	104.864	104.764	4.500	103.420	103.270	103.120				
6.250	106.000	105.900	105.800	6.250	105.751	105.651	105.551	4.625	103.635	103.485	103.335				

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	100.102	99.952	99.802	3.250	99.778	99.628	99.478	2.375	95.839	95.689	95.539	3.125	98.755	98.605	98.455
3.375	100.647	100.497	100.347	3.375	100.213	100.063	99.913	2.500	96.327	96.177	96.027	3.250	98.912	98.762	98.612
3.500	101.186	101.036	100.886	3.500	100.610	100.460	100.310	2.625	96.809	96.659	96.509	3.375	99.265	99.115	98.965
3.625	101.707	101.557	101.407	3.625	101.026	100.876	100.726	2.750	97.007	96.857	96.707	3.500	99.295	99.145	98.995
3.750	101.358	101.208	101.058	3.750	100.971	100.821	100.671	2.875	97.492	97.342	97.192	3.625	99.563	99.413	99.263
3.875	101.839	101.689	101.539	3.875	101.369	101.219	101.069	3.000	97.963	97.813	97.663	Margin = 2.250		Index = 1.630	
4.000	102.289	102.139	101.989	4.000	101.728	101.578	101.428	3.125	98.428	98.278	98.128	30 Year OTC			
4.125	102.700	102.550	102.400	4.125	102.058	101.908	101.758	3.250	99.919	99.769	99.619	Rate	30 Day	45 Day	60 Day
4.375	102.187	102.087	101.987	4.375	101.718	101.618	101.518	3.375	100.331	100.181	100.031	3.875	101.439	101.189	100.939
4.500	102.613	102.513	102.413	4.500	101.852	101.752	101.652	3.500	100.706	100.556	100.406	4.000	101.889	101.639	101.389
4.625	102.990	102.890	102.790	4.625	102.083	101.983	101.883	3.625	101.099	100.949	100.799	4.125	102.300	102.050	101.800
4.750	103.115	103.015	102.915	4.750	102.325	102.225	102.125	3.750	101.303	101.153	101.003	4.375	101.787	101.537	101.287
4.875	103.059	102.959	102.859	4.875	102.604	102.504	102.404	3.875	101.679	101.529	101.379	4.500	102.213	101.963	101.713
5.000	103.421	103.321	103.221	5.000	102.855	102.755	102.655	4.000	102.015	101.865	101.715	4.625	102.590	102.340	102.090
5.125	103.497	103.397	103.297	5.125	103.086	102.986	102.886	4.125	102.322	102.172	102.022	4.875	102.659	102.409	102.159
5.375	103.812	103.712	103.612	5.375	103.482	103.382	103.282	4.250	101.968	101.818	101.668	5.000	103.021	102.771	102.521
5.500	104.110	104.010	103.910	5.500	103.733	103.633	103.533	4.375	102.288	102.138	101.988	5.125	103.097	102.847	102.597
5.625	104.375	104.275	104.175	5.625	103.964	103.864	103.764	4.500	102.420	102.270	102.120	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	102.635	102.485	102.335	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	100.900	100.650	100.400	6.250	102.750	102.500	102.250
4.250	101.025	100.775	100.525				
4.375	100.387	100.137	99.887				
4.500	100.813	100.563	100.313				
4.625	101.190	100.940	100.690				
5.000	101.621	101.371	101.121				
5.125	101.697	101.447	101.197				
5.250	101.950	101.700	101.450				
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	98.689	98.439	98.189	
4.000	99.139	98.889	98.639	
4.125	99.550	99.300	99.050	
4.375	99.037	98.787	98.537	
4.500	99.463	99.213	98.963	
4.625	99.840	99.590	99.340	
4.875	99.909	99.659	99.409	
5.000	100.271	100.021	99.771	
5.125	100.347	100.097	99.847	
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 & 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.:

11/20/2019

45 Day Lock Exp.:

12/5/2019

60 Day Lock Exp.:

12/20/2019

W. Rate Sheet Dated: 10/21/2019

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	99.727	99.577	99.427	3.250	99.683	99.533	99.383	2.375	94.119	93.969	93.819	3.125	98.865	98.715	98.565
3.375	100.272	100.122	99.972	3.375	100.118	99.968	99.818	2.500	94.607	94.457	94.307	3.250	99.397	99.247	99.097
3.500	100.811	100.661	100.511	3.500	100.515	100.365	100.215	2.625	95.089	94.939	94.789	3.375	99.750	99.600	99.450
3.625	101.332	101.182	101.032	3.625	100.931	100.781	100.631	2.750	96.537	96.387	96.237	3.500	99.780	99.630	99.480
3.750	100.921	100.771	100.621	3.750	100.813	100.663	100.513	2.875	97.022	96.872	96.722	3.625	100.048	99.898	99.748
3.875	101.401	101.251	101.101	3.875	101.211	101.061	100.911	3.000	97.493	97.343	97.193	Margin = 2.250		Index = 1.630	
4.000	101.852	101.702	101.552	4.000	101.570	101.420	101.270	3.125	97.958	97.808	97.658				
4.125	102.263	102.113	101.963	4.125	101.900	101.750	101.600	3.250	99.824	99.674	99.524				
4.375	102.062	101.962	101.862	4.375	101.873	101.773	101.673	3.375	100.236	100.086	99.936				
4.500	102.488	102.388	102.288	4.500	102.007	101.907	101.807	3.500	100.611	100.461	100.311				
4.625	102.865	102.765	102.665	4.625	102.238	102.138	102.038	3.625	101.004	100.854	100.704				
4.750	102.740	102.640	102.540	4.750	102.230	102.130	102.030	3.750	101.145	100.995	100.845				
4.875	102.684	102.584	102.484	4.875	102.509	102.409	102.309	3.875	101.521	101.371	101.221				
5.000	103.046	102.946	102.846	5.000	102.760	102.660	102.560	4.000	101.857	101.707	101.557				
5.125	103.122	103.022	102.922	5.125	102.991	102.891	102.791	4.125	102.165	102.015	101.865				
5.375	103.125	103.025	102.925	5.375	103.075	102.975	102.875	4.250	102.123	101.973	101.823				
5.500	103.423	103.323	103.223	5.500	103.326	103.226	103.126	4.375	102.443	102.293	102.143				
5.625	103.687	103.587	103.487	5.625	103.557	103.457	103.357	4.500	102.575	102.425	102.275				
6.250	103.162	103.062	102.962	6.250	103.031	102.931	102.831	4.625	102.790	102.640	102.490				

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	98.577	98.427	98.277	3.250	98.253	98.103	97.953	2.375	94.439	94.289	94.139	3.125	96.855	96.705	96.555
3.375	99.122	98.972	98.822	3.375	98.688	98.538	98.388	2.500	94.927	94.777	94.627	3.250	97.387	97.237	97.087
3.500	99.661	99.511	99.361	3.500	99.085	98.935	98.785	2.625	95.409	95.259	95.109	3.375	97.740	97.590	97.440
3.625	100.182	100.032	99.882	3.625	99.501	99.351	99.201	2.750	96.451	96.301	96.151	3.500	97.770	97.620	97.470
3.750	99.771	99.621	99.471	3.750	99.383	99.233	99.083	2.875	96.936	96.786	96.636	3.625	98.038	97.888	97.738
3.875	100.251	100.101	99.951	3.875	99.781	99.631	99.481	3.000	97.406	97.256	97.106	Margin = 2.250		Index = 1.630	
4.000	100.702	100.552	100.402	4.000	100.140	99.990	99.840	3.125	97.872	97.722	97.572	30 Year OTC			
4.125	101.113	100.963	100.813	4.125	100.470	100.320	100.170	3.250	99.081	98.931	98.781	Rate	30 Day	45 Day	60 Day
4.375	100.912	100.812	100.712	4.375	100.443	100.343	100.243	3.375	99.493	99.343	99.193	3.875	99.851	99.601	99.351
4.500	101.338	101.238	101.138	4.500	100.577	100.477	100.377	3.500	99.868	99.718	99.568	4.000	100.302	100.052	99.802
4.625	101.715	101.615	101.515	4.625	100.808	100.708	100.608	3.625	100.262	100.112	99.962	4.125	100.713	100.463	100.213
4.750	101.590	101.490	101.390	4.750	100.800	100.700	100.600	3.750	99.895	99.745	99.595	4.375	100.512	100.262	100.012
4.875	101.534	101.434	101.334	4.875	101.079	100.979	100.879	3.875	100.271	100.121	99.971	4.500	100.938	100.688	100.438
5.000	101.896	101.796	101.696	5.000	101.330	101.230	101.130	4.000	100.607	100.457	100.307	4.625	101.315	101.065	100.815
5.125	101.972	101.872	101.772	5.125	101.561	101.461	101.361	4.125	100.914	100.764	100.614	4.875	101.134	100.884	100.634
5.375	101.975	101.875	101.775	5.375	101.645	101.545	101.445	4.250	100.318	100.168	100.018	5.000	101.496	101.246	100.996
5.500	102.273	102.173	102.073	5.500	101.896	101.796	101.696	4.375	100.638	100.488	100.338	5.125	101.572	101.322	101.072
5.625	102.537	102.437	102.337	5.625	102.127	102.027	101.927	4.500	100.770	100.620	100.470	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	100.985	100.835	100.685	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	98.963	98.713	98.463	6.250	99.250	99.000	98.750
4.250	99.400	99.150	98.900				
4.375	98.762	98.512	98.262				
4.500	99.188	98.938	98.688				
4.625	99.565	99.315	99.065				
5.000	99.746	99.496	99.246				
5.125	99.822	99.572	99.322				
5.250	99.763	99.513	99.263				
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	97.101	96.851	96.601	
4.000	97.552	97.302	97.052	
4.125	97.963	97.713	97.463	
4.375	97.762	97.512	97.262	
4.500	98.188	97.938	97.688	
4.625	98.565	98.315	98.065	
4.875	98.384	98.134	97.884	
5.000	98.746	98.496	98.246	
5.125	98.822	98.572	98.322	
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@afrawholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/20/2019
45 Day Lock Exp.: 12/5/2019
60 Day Lock Exp.: 12/20/2019

W. Rate Sheet Dated: 10/21/2019

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	99.029	98.929	98.829	3.375	99.439	99.339	99.239	3.375	99.439	99.339	99.239	4.000	101.640	101.540	101.440	4.000	101.265	101.165	101.065
3.375	99.689	99.589	99.489	3.500	99.842	99.742	99.642	3.500	99.842	99.742	99.642	4.125	101.701	101.601	101.501	4.125	101.326	101.226	101.126
3.500	100.092	99.992	99.892	3.625	100.261	100.161	100.061	3.625	100.261	100.161	100.061	4.250	101.775	101.675	101.575	4.250	101.400	101.300	101.200
3.625	100.511	100.411	100.311	3.750	101.208	101.108	101.008	3.750	101.208	101.108	101.008	4.375	102.092	101.992	101.892	4.375	101.717	101.617	101.517
3.750	101.458	101.358	101.258	3.875	101.630	101.530	101.430	3.875	101.630	101.530	101.430	4.500	102.353	102.253	102.153	4.500	101.728	101.628	101.528
3.875	101.880	101.780	101.680	3.990	101.876	101.776	101.676	3.990	101.876	101.776	101.676	4.625	102.379	102.279	102.179	4.625	101.754	101.654	101.554
3.990	102.251	102.151	102.051	4.000	101.976	101.876	101.776	4.000	101.976	101.876	101.776	4.750	102.657	102.557	102.457	4.750	102.032	101.932	101.832
4.000	102.351	102.251	102.151	4.125	102.037	101.937	101.837	4.125	102.037	101.937	101.837	4.875	102.979	102.879	102.779	4.875	102.354	102.254	102.154
4.125	102.412	102.312	102.212	4.250	102.394	102.294	102.194	4.250	102.394	102.294	102.194	4.990	103.163	103.063	102.963	4.990	102.163	102.063	101.963
4.250	102.769	102.669	102.569	4.375	102.711	102.611	102.511	4.375	102.711	102.611	102.511	5.000	103.263	103.163	103.063	5.000	102.263	102.163	102.063
4.375	103.086	102.986	102.886	4.500	102.722	102.622	102.522	4.500	102.722	102.622	102.522	5.125	102.265	102.165	102.065	5.125	101.265	101.165	101.065
4.500	103.347	103.247	103.147	4.625	102.748	102.648	102.548	4.625	102.748	102.648	102.548	5.250	101.977	101.866	101.777	5.250	100.977	100.866	100.777
4.625	103.373	103.273	103.173	4.750	103.151	103.051	102.951	4.750	103.151	103.051	102.951	5.375	102.218	102.107	102.018	5.375	102.218	102.107	102.018
4.750	103.776	103.676	103.576	4.875	103.473	103.373	103.273	4.875	103.473	103.373	103.273	5.500	102.502	102.391	102.302	5.500	102.502	102.391	102.302
4.875	104.098	103.998	103.898	4.990	103.282	103.182	103.082	4.990	103.282	103.182	103.082	5.625	103.122	103.011	102.922	5.625	103.122	103.011	102.922
4.990	104.282	104.182	104.082	5.000	103.382	103.282	103.182	5.000	103.382	103.282	103.182	5.750	103.461	103.350	103.261	5.750	103.461	103.350	103.261
5.000	104.382	104.282	104.182	5.125	103.605	103.505	103.405	5.125	103.605	103.505	103.405	5.875	103.570	103.459	103.370	5.875	103.570	103.459	103.370
5.125	104.605	104.505	104.405	5.250	104.116	104.005	103.916	5.250	104.116	104.005	103.916	5.990	103.498	103.387	103.298	5.990	103.498	103.387	103.298
5.250	105.116	105.005	104.916	5.375	103.357	103.246	103.157	5.375	103.357	103.246	103.157	6.000	103.598	103.487	103.398	6.000	103.598	103.487	103.398
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	101.265	101.165	101.065	3.250	99.357	99.257	99.157	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.375	101.498	101.398	101.298
4.125	101.326	101.226	101.126	3.375	99.898	99.798	99.698	3.375	99.898	99.798	99.698	3.375	99.898	99.798	99.698	3.500	101.783	101.683	101.583
4.250	101.400	101.300	101.200	3.500	100.347	100.247	100.147	3.500	100.347	100.247	100.147	3.500	100.347	100.247	100.147	3.625	102.037	101.937	101.837
4.375	101.717	101.617	101.517	3.625	101.187	101.087	100.987	3.625	101.187	101.087	100.987	3.625	101.187	101.087	100.987	3.750	102.541	102.441	102.341
4.500	101.728	101.628	101.528	3.750	101.660	101.560	101.460	3.750	101.660	101.560	101.460	3.750	101.660	101.560	101.460	3.875	102.685	102.585	102.485
4.625	101.754	101.654	101.554	3.875	101.999	101.899	101.799	3.875	101.999	101.899	101.799	3.875	101.999	101.899	101.799	3.990	103.001	102.901	102.801
4.750	102.032	101.932	101.832	3.990	102.310	102.210	102.110	3.990	102.310	102.210	102.110	3.990	102.310	102.210	102.110	4.000	103.101	103.001	102.901
4.875	102.354	102.254	102.154	4.000	102.410	102.310	102.210	4.000	102.410	102.310	102.210	4.000	102.410	102.310	102.210	4.125	103.283	103.183	103.083
4.990	102.163	102.063	101.963	4.125	102.561	102.461	102.361	4.125	102.561	102.461	102.361	4.125	102.561	102.461	102.361	4.250	103.748	103.648	103.548
5.000	102.263	102.163	102.063	4.250	103.058	102.958	102.858	4.250	103.058	102.958	102.858	4.250	103.058	102.958	102.858	4.375	104.103	104.003	103.903
5.125	101.265	101.165	101.065	4.375	103.346	103.246	103.146	4.375	103.346	103.246	103.146	4.375	103.346	103.246	103.146	4.500	103.486	103.386	103.286
5.250	100.977	100.866	100.777	4.500	103.612	103.512	103.412	4.500	103.612	103.512	103.412	4.500	103.612	103.512	103.412	4.625	103.944	103.844	103.744
5.375	102.218	102.107	102.018	4.625	103.661	103.561	103.461	4.625	103.661	103.561	103.461	4.625	103.661	103.561	103.461	4.750	104.281	104.181	104.081
5.500	102.502	102.391	102.302	4.750	104.002	103.902	103.802	4.750	104.002	103.902	103.802	4.750	104.002	103.902	103.802	4.875	104.557	104.457	104.357
5.625	103.122	103.011	102.922	4.875	104.406	104.306	104.206	4.875	104.406	104.306	104.206	4.875	104.406	104.306	104.206	4.990	104.292	104.192	104.092
5.750	104.361	104.250	104.160	4.990	104.670	104.570	104.470	4.990	104.670	104.570	104.470	4.990	104.670	104.570	104.470	5.000	104.392	104.292	104.192
5.875	103.570	103.459	103.370	5.000	104.770	104.670	104.570	5.000	104.770	104.670	104.570	5.000	104.770	104.670	104.570	5.125	104.688	104.588	104.488
5.990	103.498	103.387	103.298	5.125	104.728	104.628	104.528	5.125	104.728	104.628	104.528	5.125	104.728	104.628	104.528	5.250	104.791	104.691	104.591
6.000	103.598	103.487	103.398	5.250	105.041	104.941	104.841	5.250	105.041	104.941	104.841	5.250	105.041	104.941	104.841	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	101.498	101.398	101.298	3.375	101.498	101.398	101.298	3.375	100.735	100.635	100.535	3.375	100.735	100.635	100.535	3.375	100.735	100.635	100.535
3.500	101.783	101.683	101.583	3.500	101.783	101.683	101.583	3.500	101.020	100.920	100.820	3.500	101.020	100.920	100.820	3.500	101.020	100.920	100.820
3.625	102.037	101.937	101.837	3.625	102.037	101.937	101.837	3.625	100.774	100.674	100.574	3.625	100.774	100.674	100.574	3.625	100.774	100.674	100.574
3.750	102.541	102.441	102.341	3.750	102.541	102.441	102.341	3.750	101.278	101.178	101.078	3.750	101.278	101.178	101.078	3.750	101.278	101.178	101.078
3.875	102.685	102.585	102.485	3.875	102.685	102.585	102.485	3.875	101.422	101.322	101.222	3.875	101.422	101.322	101.222	3.875	101.422	101.322	101.222
3.990	103.001	102.901	102.801	3.990	103.001	102.901	102.801	3.990	101.738	101.638	101.538	3.990	101.738	101.638	101.538	3.990	101.738	101.638	101.538
4.000	103.101	103.001	102.901	4.000	103.101	103.001	102.901	4.000	101.838	101.738	101.638	4.000	101.838	101.738	101.638	4.000	101.838	101.738	101.638
4.125	103.283	103.183	103.083	4.125	103.283	103.183	103.083	4.125	101.525	101.425	101.325	4.125	101.525	101.425	101.325	4.125	101.525	101.425	101.325
4.250	103.748	103.648	103.548	4.250	103.748	103.648	103.548	4.250	100.990	100.890	100.790	4.250	100.990	100.890	100.790	4.250	100.990	100.890	100.790
4.375	103.978	103.878	103.778	4.375	103.978	103.878	103.778	4.375	102.345	102.245									



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.:

11/20/2019

45 Day Lock Exp.:

12/5/2019

60 Day Lock Exp.:

12/20/2019

W. Rate Sheet Dated: 10/21/2019

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	99.153	99.053	98.953	3.250	99.479	99.379	99.279	3.375	101.578	101.478	101.378	4.000	101.344	101.244	101.144	3.375	100.515	100.415	100.315
3.375	99.806	99.706	99.606	3.375	100.025	99.925	99.825	3.500	101.860	101.760	101.660	4.125	101.400	101.300	101.200	3.500	100.797	100.697	100.597
3.500	100.204	100.104	100.004	3.500	100.472	100.372	100.272	3.625	102.100	102.000	101.900	4.250	101.459	101.359	101.259	3.625	100.540	100.440	100.340
3.625	100.618	100.518	100.418	3.625	101.263	101.163	101.063	3.750	102.623	102.523	102.423	4.375	101.770	101.670	101.570	3.750	101.063	100.963	100.863
3.750	101.519	101.419	101.319	3.750	101.732	101.632	101.532	3.875	102.767	102.667	102.567	4.500	102.033	101.933	101.833	3.875	101.207	101.107	101.007
3.875	101.938	101.838	101.738	3.875	102.067	101.967	101.867	3.990	103.081	102.981	102.881	4.625	102.054	101.954	101.854	3.990	101.521	101.421	101.321
3.990	102.306	102.206	102.106	3.990	102.394	102.294	102.194	4.000	103.181	103.081	102.981	4.750	102.333	102.233	102.133	4.000	101.621	101.521	101.421
4.000	102.406	102.306	102.206	4.000	102.494	102.394	102.294	4.125	103.363	103.263	103.163	4.875	102.653	102.553	102.453	4.125	101.305	101.205	101.105
4.125	102.462	102.362	102.262	4.125	102.643	102.543	102.443	4.250	103.807	103.707	103.607	4.990	102.833	102.733	102.633	4.250	101.749	101.649	101.549
4.250	102.803	102.703	102.603	4.250	103.132	103.032	102.932	4.375	104.131	104.031	103.931	5.000	102.933	102.833	102.733	4.375	102.073	101.973	101.873
4.375	103.114	103.014	102.914	4.375	103.418	103.318	103.218	4.500	103.552	103.452	103.352	5.125	101.951	101.851	101.751	4.500	101.145	101.045	100.945
4.500	103.377	103.277	103.177	4.500	103.690	103.590	103.490	4.625	104.009	103.909	103.809	5.250	101.491	101.387	101.291	4.625	101.602	101.502	101.402
4.625	103.398	103.298	103.198	4.625	103.709	103.609	103.509	4.750	104.346	104.246	104.146	5.375	101.731	101.627	101.531	4.750	101.939	101.839	101.739
4.750	103.799	103.699	103.599	4.750	104.049	103.949	103.849	4.875	104.619	104.519	104.419	5.500	102.010	101.906	101.810	4.875	102.212	102.112	102.012
4.875	104.119	104.019	103.919	4.875	104.451	104.351	104.251	4.990	104.362	104.262	104.162	5.625	102.628	102.524	102.428	4.990	102.455	102.355	102.255
4.990	104.299	104.199	104.099	4.990	104.712	104.612	104.512	5.000	104.462	104.362	104.262	5.750	102.967	102.863	102.767	5.000	102.555	102.455	102.355
5.000	104.399	104.299	104.199	5.000	104.812	104.712	104.612	5.125	104.755	104.655	104.555	5.875	103.075	102.971	102.875	5.125	102.848	102.748	102.648
5.125	104.635	104.535	104.435	5.125	104.774	104.674	104.574	5.250	104.856	104.756	104.656	5.990	103.002	102.898	102.802	5.250	102.949	102.849	102.749
5.250	104.968	104.864	104.768	5.250	105.086	104.986	104.886	5.375	0.000	0.000	0.000	6.000	103.102	102.998	102.902	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.:

11/20/2019

45 Day Lock Exp.:

12/5/2019

60 Day Lock Exp.:

12/20/2019

W. Rate Sheet Dated: 10/21/2019

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	98.444	98.382	98.319	
3.500	98.916	98.854	98.791	
3.625	99.268	99.206	99.143	
3.750	99.697	99.635	99.572	
3.875	99.971	99.908	99.846	
4.000	100.206	100.144	100.081	
4.125	100.459	100.396	100.334	
4.250	100.661	100.598	100.536	
4.375	100.920	100.857	100.795	
4.500	101.178	101.116	101.053	
4.625	101.497	101.434	101.372	
4.750	101.832	101.769	101.707	
4.875	102.054	101.991	101.929	

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	98.098	97.973	97.848	
3.375	98.559	98.434	98.309	
3.500	98.961	98.836	98.711	
3.625	99.439	99.314	99.189	
3.750	99.851	99.726	99.601	
3.875	100.207	100.082	99.957	
4.000	100.544	100.419	100.294	
4.125	100.682	100.557	100.432	
4.250	100.988	100.863	100.738	
4.375	101.266	101.141	101.016	
4.500	101.423	101.298	101.173	

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	96.481	96.356	96.231	
3.375	96.884	96.759	96.634	
3.500	97.258	97.133	97.008	
3.625	97.608	97.483	97.358	
3.750	98.194	98.069	97.944	
3.875	98.504	98.379	98.254	
4.000	98.788	98.663	98.538	
4.125	99.071	98.946	98.821	
4.250	99.354	99.229	99.104	
4.375	99.637	99.512	99.387	
4.500	99.927	99.802	99.677	
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)