



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.: 11/21/2019

45 Day Lock Exp.: 12/6/2019

60 Day Lock Exp.: 12/23/2019

W. Rate Sheet Dated: 10/22/2019

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	101.206	101.056	100.906	3.250	100.731	100.581	100.431	2.375	96.906	96.756	96.606	3.125	99.755	99.605	99.455
3.375	101.750	101.600	101.450	3.375	101.166	101.016	100.866	2.500	97.393	97.243	97.093	3.250	99.912	99.762	99.612
3.500	102.289	102.139	101.989	3.500	101.563	101.413	101.263	2.625	97.876	97.726	97.576	3.375	100.265	100.115	99.965
3.625	102.810	102.660	102.510	3.625	101.979	101.829	101.679	2.750	97.968	97.818	97.668	3.500	100.295	100.145	99.995
3.750	102.477	102.327	102.177	3.750	101.939	101.789	101.639	2.875	98.453	98.303	98.153	3.625	100.563	100.413	100.263
3.875	102.957	102.807	102.657	3.875	102.338	102.188	102.038	3.000	98.924	98.774	98.624	Margin = 2.250		Index = 1.600	
4.000	103.408	103.258	103.108	4.000	102.696	102.546	102.396	3.125	99.389	99.239	99.089				
4.125	103.819	103.669	103.519	4.125	103.026	102.876	102.726	3.250	100.888	100.738	100.588				
4.375	103.306	103.206	103.106	4.375	102.687	102.587	102.487	3.375	101.300	101.150	101.000				
4.500	103.731	103.631	103.531	4.500	102.821	102.721	102.621	3.500	101.674	101.524	101.374				
4.625	104.109	104.009	103.909	4.625	103.052	102.952	102.852	3.625	102.068	101.918	101.768				
4.750	104.234	104.134	104.034	4.750	103.310	103.210	103.110	3.750	102.287	102.137	101.987				
4.875	104.194	104.094	103.994	4.875	103.588	103.488	103.388	3.875	102.663	102.513	102.363				
5.000	104.556	104.456	104.356	5.000	103.840	103.740	103.640	4.000	102.999	102.849	102.699				
5.125	104.631	104.531	104.431	5.125	104.070	103.970	103.870	4.125	103.307	103.157	103.007				
5.375	105.025	104.925	104.825	5.375	104.545	104.445	104.345	4.250	103.101	102.951	102.801				
5.500	105.323	105.223	105.123	5.500	104.796	104.696	104.596	4.375	103.421	103.271	103.121				
5.625	105.587	105.487	105.387	5.625	105.027	104.927	104.827	4.500	103.553	103.403	103.253				
6.250	106.000	105.900	105.800	6.250	105.814	105.714	105.614	4.625	103.768	103.618	103.468				

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	100.056	99.906	99.756	3.250	99.731	99.581	99.431	2.375	95.906	95.756	95.606	3.125	98.755	98.605	98.455
3.375	100.600	100.450	100.300	3.375	100.166	100.016	99.866	2.500	96.393	96.243	96.093	3.250	98.912	98.762	98.612
3.500	101.139	100.989	100.839	3.500	100.563	100.413	100.263	2.625	96.876	96.726	96.576	3.375	99.265	99.115	98.965
3.625	101.660	101.510	101.360	3.625	100.979	100.829	100.679	2.750	96.968	96.818	96.668	3.500	99.295	99.145	98.995
3.750	101.327	101.177	101.027	3.750	100.939	100.789	100.639	2.875	97.453	97.303	97.153	3.625	99.563	99.413	99.263
3.875	101.807	101.657	101.507	3.875	101.338	101.188	101.038	3.000	97.924	97.774	97.624	Margin = 2.250		Index = 1.600	
4.000	102.258	102.108	101.958	4.000	101.696	101.546	101.396	3.125	98.389	98.239	98.089	30 Year OTC			
4.125	102.669	102.519	102.369	4.125	102.026	101.876	101.726	3.250	98.888	98.738	98.588	Rate	30 Day	45 Day	60 Day
4.375	102.156	102.056	101.956	4.375	101.687	101.587	101.487	3.375	100.300	100.150	100.000	3.875	101.407	101.157	100.907
4.500	102.581	102.481	102.381	4.500	101.821	101.721	101.621	3.500	100.674	100.524	100.374	4.000	101.858	101.608	101.358
4.625	102.959	102.859	102.759	4.625	102.052	101.952	101.852	3.625	101.068	100.918	100.768	4.125	102.269	102.019	101.769
4.750	103.084	102.984	102.884	4.750	102.310	102.210	102.110	3.750	101.287	101.137	100.987	4.375	101.756	101.506	101.256
4.875	103.044	102.944	102.844	4.875	102.588	102.488	102.388	3.875	101.663	101.513	101.363	4.500	102.181	101.931	101.681
5.000	103.406	103.306	103.206	5.000	102.840	102.740	102.640	4.000	101.999	101.849	101.699	4.625	102.559	102.309	102.059
5.125	103.481	103.381	103.281	5.125	103.070	102.970	102.870	4.125	102.307	102.157	102.007	4.875	102.644	102.394	102.144
5.375	103.875	103.775	103.675	5.375	103.545	103.445	103.345	4.250	102.101	101.951	101.801	5.000	103.006	102.756	102.506
5.500	104.173	104.073	103.973	5.500	103.796	103.696	103.596	4.375	102.421	102.271	102.121	5.125	103.081	102.831	102.581
5.625	104.437	104.337	104.237	5.625	104.027	103.927	103.827	4.500	102.553	102.403	102.253	5.500	103.773	103.523	103.273
6.250	105.225	105.125	105.025	6.250	104.814	104.714	104.614	4.625	102.768	102.618	102.468	5.625	104.037	103.787	103.537

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	100.869	100.619	100.369	6.250	102.750	102.500	102.250
4.250	100.994	100.744	100.494				
4.375	100.356	100.106	99.856				
4.500	100.781	100.531	100.281				
4.625	101.159	100.909	100.659				
5.000	101.606	101.356	101.106				
5.125	101.681	101.431	101.181				
5.250	101.934	101.684	101.434				
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	98.657	98.407	98.157	
4.000	99.108	98.858	98.608	
4.125	99.519	99.269	99.019	
4.375	99.006	98.756	98.506	
4.500	99.431	99.181	98.931	
4.625	99.809	99.559	99.309	
4.875	99.894	99.644	99.394	
5.000	100.256	100.006	99.756	
5.125	100.331	100.081	99.831	
5.500	101.023	100.773	100.523	
5.625	101.287	101.037	100.787	

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.:

11/21/2019

45 Day Lock Exp.:

12/6/2019

60 Day Lock Exp.:

12/23/2019

W. Rate Sheet Dated: 10/22/2019

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	99.681	99.531	99.381	3.250	99.636	99.486	99.336	2.375	94.186	94.036	93.886	3.125	98.865	98.715	98.565
3.375	100.225	100.075	99.925	3.375	100.071	99.921	99.771	2.500	94.673	94.523	94.373	3.250	99.397	99.247	99.097
3.500	100.764	100.614	100.464	3.500	100.468	100.318	100.168	2.625	95.156	95.006	94.856	3.375	99.750	99.600	99.450
3.625	101.285	101.135	100.985	3.625	100.884	100.734	100.584	2.750	96.498	96.348	96.198	3.500	99.780	99.630	99.480
3.750	100.889	100.739	100.589	3.750	100.782	100.632	100.482	2.875	96.983	96.833	96.683	3.625	100.048	99.898	99.748
3.875	101.370	101.220	101.070	3.875	101.180	101.030	100.880	3.000	97.454	97.304	97.154	Margin = 2.250		Index = 1.600	
4.000	101.820	101.670	101.520	4.000	101.539	101.389	101.239	3.125	97.919	97.769	97.619				
4.125	102.232	102.082	101.932	4.125	101.869	101.719	101.569	3.250	99.793	99.643	99.493				
4.375	102.031	101.931	101.831	4.375	101.842	101.742	101.642	3.375	100.205	100.055	99.905				
4.500	102.456	102.356	102.256	4.500	101.976	101.876	101.776	3.500	100.579	100.429	100.279				
4.625	102.834	102.734	102.634	4.625	102.207	102.107	102.007	3.625	100.973	100.823	100.673				
4.750	102.709	102.609	102.509	4.750	102.215	102.115	102.015	3.750	101.130	100.980	100.830				
4.875	102.669	102.569	102.469	4.875	102.493	102.393	102.293	3.875	101.505	101.355	101.205				
5.000	103.031	102.931	102.831	5.000	102.745	102.645	102.545	4.000	101.842	101.692	101.542				
5.125	103.106	103.006	102.906	5.125	102.975	102.875	102.775	4.125	102.149	101.999	101.849				
5.375	103.187	103.087	102.987	5.375	103.137	103.037	102.937	4.250	102.256	102.106	101.956				
5.500	103.485	103.385	103.285	5.500	103.388	103.288	103.188	4.375	102.576	102.426	102.276				
5.625	103.750	103.650	103.550	5.625	103.619	103.519	103.419	4.500	102.708	102.558	102.408				
6.250	103.225	103.125	103.025	6.250	103.094	102.994	102.894	4.625	102.923	102.773	102.623				

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	98.531	98.381	98.231	3.250	98.206	98.056	97.906	2.375	94.506	94.356	94.206	3.125	96.855	96.705	96.555
3.375	99.075	98.925	98.775	3.375	98.641	98.491	98.341	2.500	94.993	94.843	94.693	3.250	97.387	97.237	97.087
3.500	99.614	99.464	99.314	3.500	99.038	98.888	98.738	2.625	95.476	95.326	95.176	3.375	97.740	97.590	97.440
3.625	100.135	99.985	99.835	3.625	99.454	99.304	99.154	2.750	96.412	96.262	96.112	3.500	97.770	97.620	97.470
3.750	99.739	99.589	99.439	3.750	99.352	99.202	99.052	2.875	96.897	96.747	96.597	3.625	98.038	97.888	97.738
3.875	100.220	100.070	99.920	3.875	99.750	99.600	99.450	3.000	97.367	97.217	97.067	Margin = 2.250		Index = 1.600	
4.000	100.670	100.520	100.370	4.000	100.109	99.959	99.809	3.125	97.833	97.683	97.533	30 Year OTC			
4.125	101.082	100.932	100.782	4.125	100.439	100.289	100.139	3.250	99.050	98.900	98.750	Rate	30 Day	45 Day	60 Day
4.375	100.881	100.781	100.681	4.375	100.412	100.312	100.212	3.375	99.462	99.312	99.162	3.875	99.820	99.570	99.320
4.500	101.306	101.206	101.106	4.500	100.546	100.446	100.346	3.500	99.837	99.687	99.537	4.000	100.270	100.020	99.770
4.625	101.684	101.584	101.484	4.625	100.777	100.677	100.577	3.625	100.230	100.080	99.930	4.125	100.682	100.432	100.182
4.750	101.559	101.459	101.359	4.750	100.785	100.685	100.585	3.750	99.879	99.729	99.579	4.375	100.481	100.231	99.981
4.875	101.519	101.419	101.319	4.875	101.063	100.963	100.863	3.875	100.255	100.105	99.955	4.500	100.906	100.656	100.406
5.000	101.881	101.781	101.681	5.000	101.315	101.215	101.115	4.000	100.591	100.441	100.291	4.625	101.284	101.034	100.784
5.125	101.956	101.856	101.756	5.125	101.545	101.445	101.345	4.125	100.899	100.749	100.599	4.875	101.119	100.869	100.619
5.375	102.037	101.937	101.837	5.375	101.707	101.607	101.507	4.250	100.451	100.301	100.151	5.000	101.481	101.231	100.981
5.500	102.335	102.235	102.135	5.500	101.958	101.858	101.758	4.375	100.771	100.621	100.471	5.125	101.556	101.306	101.056
5.625	102.600	102.500	102.400	5.625	102.189	102.089	101.989	4.500	100.903	100.753	100.603	5.500	101.935	101.685	101.435
6.250	102.075	101.975	101.875	6.250	101.664	101.564	101.464	4.625	101.118	100.968	100.818	5.625	102.200	101.950	101.700

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	98.932	98.682	98.432	6.250	99.250	99.000	98.750
4.250	99.369	99.119	98.869				
4.375	98.731	98.481	98.231				
4.500	99.156	98.906	98.656				
4.625	99.534	99.284	99.034				
5.000	99.731	99.481	99.231				
5.125	99.806	99.556	99.306				
5.250	99.747	99.497	99.247				
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	97.070	96.820	96.570	
4.000	97.520	97.270	97.020	
4.125	97.932	97.682	97.432	
4.375	97.731	97.481	97.231	
4.500	98.156	97.906	97.656	
4.625	98.534	98.284	98.034	
4.875	98.369	98.119	97.869	
5.000	98.731	98.481	98.231	
5.125	98.806	98.556	98.306	
5.500	99.185	98.935	98.685	
5.625	99.450	99.200	98.950	

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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/21/2019

45 Day Lock Exp.:

12/6/2019

60 Day Lock Exp.:

12/23/2019

W. Rate Sheet Dated: 10/22/2019

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	98.952	98.852	98.752	3.375	99.368	99.268	99.168	3.375	99.368	99.268	99.168	4.000	101.564	101.464	101.364	4.000	101.189	101.089	100.989	
3.375	99.618	99.518	99.418	3.500	99.775	99.675	99.575	3.500	99.775	99.675	99.575	4.125	101.623	101.523	101.423	4.125	101.248	101.148	101.048	
3.500	100.025	99.925	99.825	3.625	100.202	100.102	100.002	3.625	100.202	100.102	100.002	4.250	101.765	101.665	101.565	4.250	101.390	101.290	101.190	
3.625	100.452	100.352	100.252	3.750	101.086	100.986	100.886	3.750	101.086	100.986	100.886	4.375	102.083	101.983	101.883	4.375	101.708	101.608	101.508	
3.750	101.336	101.236	101.136	3.875	101.512	101.412	101.312	3.875	101.512	101.412	101.312	4.500	102.350	102.250	102.150	4.500	101.725	101.625	101.525	
3.875	101.762	101.662	101.562	3.990	101.764	101.664	101.564	3.990	101.764	101.664	101.564	4.625	102.374	102.274	102.174	4.625	101.749	101.649	101.549	
3.990	102.139	102.039	101.939	4.000	101.864	101.764	101.664	4.000	101.864	101.764	101.664	4.750	102.626	102.526	102.426	4.750	102.001	101.901	101.801	
4.000	102.239	102.139	102.039	4.125	101.923	101.823	101.723	4.125	101.923	101.823	101.723	4.875	102.952	102.852	102.752	4.875	102.327	102.227	102.127	
4.125	102.298	102.198	102.098	4.250	102.348	102.248	102.148	4.250	102.348	102.248	102.148	4.990	103.136	103.036	102.936	4.990	102.136	102.036	101.936	
4.250	102.723	102.623	102.523	4.375	102.666	102.566	102.466	4.375	102.666	102.566	102.466	5.000	103.236	103.136	103.036	5.000	102.236	102.136	102.036	
4.375	103.041	102.941	102.841	4.500	102.683	102.583	102.483	4.500	102.683	102.583	102.483	5.125	102.217	102.117	102.017	5.125	101.217	101.117	101.017	
4.500	103.308	103.208	103.108	4.625	102.707	102.607	102.507	4.625	102.707	102.607	102.507	5.250	101.869	101.758	101.669	5.250	100.869	100.758	100.669	
4.625	103.332	103.232	103.132	4.750	103.085	102.985	102.885	4.750	103.085	102.985	102.885	5.375	102.112	102.000	101.912	5.375	102.112	102.000	101.912	
4.750	103.710	103.610	103.510	4.875	103.411	103.311	103.211	4.875	103.411	103.311	103.211	5.500	102.397	102.286	102.197	5.500	102.397	102.286	102.197	
4.875	104.036	103.936	103.836	4.990	103.220	103.120	103.020	4.990	103.220	103.120	103.020	5.625	103.021	102.910	102.821	5.625	103.021	102.910	102.821	
4.990	104.220	104.120	104.020	5.000	103.320	103.220	103.120	5.000	103.320	103.220	103.120	5.750	103.363	103.252	103.163	5.750	103.363	103.252	103.163	
5.000	104.320	104.220	104.120	5.125	103.549	103.449	103.349	5.125	103.549	103.449	103.349	5.875	103.473	103.362	103.273	5.875	103.473	103.362	103.273	
5.125	104.549	104.449	104.349	5.250	104.021	103.910	103.821	5.250	104.021	103.910	103.821	5.990	103.401	103.290	103.201	5.990	103.401	103.290	103.201	
5.250	105.021	104.910	104.821	5.375	105.264	105.152	105.064	5.375	105.264	105.152	105.064	6.000	103.501	103.390	103.301	6.000	103.501	103.390	103.301	
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	101.189	101.089	100.989	3.125	98.625	98.525	98.425	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.375	101.527	101.427	101.327	
4.125	101.248	101.148	101.048	3.250	99.312	99.212	99.112	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.500	101.814	101.714	101.614	
4.250	101.390	101.290	101.190	3.375	99.866	99.766	99.666	3.375	99.866	99.766	99.666	3.375	99.866	99.766	99.666	3.625	102.030	101.930	101.830	
4.375	101.708	101.608	101.508	3.500	100.321	100.221	100.121	3.500	100.321	100.221	100.121	3.500	100.321	100.221	100.121	3.750	102.536	102.436	102.336	
4.500	101.725	101.625	101.525	3.625	101.079	100.979	100.879	3.625	101.079	100.979	100.879	3.625	101.079	100.979	100.879	3.875	102.682	102.582	102.482	
4.625	101.749	101.649	101.549	3.750	101.556	101.456	101.356	3.750	101.556	101.456	101.356	3.750	101.556	101.456	101.356	3.990	103.004	102.904	102.804	
4.750	102.001	101.901	101.801	3.875	101.898	101.798	101.698	3.875	101.898	101.798	101.698	3.875	101.898	101.798	101.698	4.000	103.104	103.004	102.904	
4.875	102.327	102.227	102.127	3.990	102.234	102.134	102.034	3.990	102.234	102.134	102.034	3.990	102.234	102.134	102.034	4.125	103.291	103.191	103.091	
4.990	102.136	102.036	101.936	4.000	102.334	102.234	102.134	4.000	102.334	102.234	102.134	4.000	102.334	102.234	102.134	4.250	103.758	103.658	103.558	
5.000	102.236	102.136	102.036	4.125	102.488	102.388	102.288	4.125	102.488	102.388	102.288	4.125	102.488	102.388	102.288	4.375	104.116	104.016	103.916	
5.125	101.217	101.117	101.017	4.250	103.043	102.943	102.843	4.250	103.043	102.943	102.843	4.250	103.043	102.943	102.843	4.500	103.551	103.451	103.351	
5.250	100.869	100.758	100.669	4.375	103.334	103.234	103.134	4.375	103.334	103.234	103.134	4.375	103.334	103.234	103.134	4.625	104.012	103.912	103.812	
5.375	102.112	102.000	101.912	4.500	103.613	103.513	103.413	4.500	103.613	103.513	103.413	4.500	103.613	103.513	103.413	4.750	104.352	104.252	104.152	
5.500	102.397	102.286	102.197	4.625	103.632	103.532	103.432	4.625	103.632	103.532	103.432	4.625	103.632	103.532	103.432	4.875	104.632	104.532	104.432	
5.625	103.021	102.910	102.821	4.750	103.952	103.852	103.752	4.750	103.952	103.852	103.752	4.750	103.952	103.852	103.752	4.990	104.356	104.256	104.156	
5.750	103.363	103.252	103.163	4.875	104.360	104.260	104.160	4.875	104.360	104.260	104.160	4.875	104.360	104.260	104.160	5.000	104.456	104.356	104.256	
5.875	103.473	103.362	103.273	4.990	104.627	104.527	104.427	4.990	104.627	104.527	104.427	4.990	104.627	104.527	104.427	5.125	104.754	104.654	104.554	
5.990	103.401	103.290	103.201	5.000	104.727	104.627	104.527	5.000	104.727	104.627	104.527	5.000	104.727	104.627	104.527	5.250	104.858	104.758	104.658	
6.000	103.501	103.390	103.301	5.125	105.304	105.204	105.104	5.125	105.304	105.204	105.104	5.125	105.304	105.204	105.104	5.375	0.000	N/A	N/A	
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	101.527	101.427	101.327	3.375	101.527	101.427	101.327	3.375	100.764	100.664	100.564	3.375	100.764	100.664	100.564	3.375	100.764	100.664	100.564	
3.500	101.814	101.714	101.614	3.500	101.814	101.714	101.614	3.500	101.051	100.951	100.851	3.500	101.051	100.951	100.851	3.500	101.051	100.951	100.851	
3.625	102.030	101.930	101.830	3.625	102.030	101.930	101.830	3.625	100.768	100.668	100.568	3.625	100.768	100.668	100.568	3.625	100.768	100.668	100.568	
3.750	102.536	102.436	102.336	3.750	102.536	102.436	102.336	3.750	101.274	101.174	101.074	3.750	101.274	101.174	101.074	3.750	101.274	101.174	101.074	
3.875	102.682	102.582	102.482	3.875	102.682	102.582	102.482	3.875	101.420	101.320	101.220	3.875	101.420	101.320	101.220	3.875	101.420	101.320	101.220	
3.990	103.004	102.904	102.804	3.990	103.004	102.904	102.804	3.990	101.742	101.642	101.542	3.990	101.742	101.642	101.542	3.990	101.742	101.642	101.542	
4.000	103.104	103.004	102.904	4.000	103.104	103.004	102.904	4.000	101.842	101.742	101.642	4.000	101.842	101.742	101.642	4.000	101.842	101.742	101.642	
4.125	103.291	103.191	103.091	4.125	103.291	103.191	103.091	4.125	101.932	101.832	101.732	4.125	101.932	101.832	101.732	4.125	101.932	101.832	101.732	
4.250	103.758	103.658	103.558	4.250	103.758	103.658	103.558	4.250	101.999	101.899	101.799	4.250	101.999	101.899	101.799	4.250	101.999	101.899	101.799	
4.375	103.991	103.891	103.791	4.375	103.991	103.891	103.791	4.375	102.357	102.257	102.157	4.375	102.357	102.257	102.157	4.375	102.357	102.257	102.157	
4.500	104.326	104.226	104.126	4.500	104.326	104.226	104.126	4.500	101.444	101.344	101.244	4.500	101							



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/21/2019

45 Day Lock Exp.:

12/6/2019

60 Day Lock Exp.:

12/23/2019

W. Rate Sheet Dated: 10/22/2019

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	99.029	98.929	98.829	3.125	98.664	98.564	98.464	3.375	101.498	101.398	101.298	4.000	101.290	101.190	101.090	3.375	100.435	100.335	100.235
3.375	99.689	99.589	99.489	3.250	99.357	99.257	99.157	3.500	101.783	101.683	101.583	4.125	101.351	101.251	101.151	3.500	100.720	100.620	100.520
3.500	100.092	99.992	99.892	3.375	99.898	99.798	99.698	3.625	102.037	101.937	101.837	4.250	101.425	101.325	101.225	3.625	100.474	100.374	100.274
3.625	100.511	100.411	100.311	3.500	100.347	100.247	100.147	3.750	102.541	102.441	102.341	4.375	101.742	101.642	101.542	3.750	100.978	100.878	100.778
3.750	101.458	101.358	101.258	3.625	101.187	101.087	100.987	3.875	102.685	102.585	102.485	4.500	102.003	101.903	101.803	3.875	101.122	101.022	100.922
3.875	101.880	101.780	101.680	3.750	101.660	101.560	101.460	3.990	103.001	102.901	102.801	4.625	102.029	101.929	101.829	3.990	101.438	101.338	101.238
3.990	102.251	102.151	102.051	3.875	101.999	101.899	101.799	4.000	103.101	103.001	102.901	4.750	102.307	102.207	102.107	4.000	101.538	101.438	101.338
4.000	102.351	102.251	102.151	3.990	102.310	102.210	102.110	4.125	103.283	103.183	103.083	4.875	102.629	102.529	102.429	4.125	101.225	101.125	101.025
4.125	102.412	102.312	102.212	4.000	102.410	102.310	102.210	4.250	103.748	103.648	103.548	4.990	102.813	102.713	102.613	4.250	101.690	101.590	101.490
4.250	102.769	102.669	102.569	4.125	102.561	102.461	102.361	4.375	104.103	104.003	103.903	5.000	102.913	102.813	102.713	4.375	102.045	101.945	101.845
4.375	103.086	102.986	102.886	4.250	103.058	102.958	102.858	4.500	103.486	103.386	103.286	5.125	101.915	101.815	101.715	4.500	101.079	100.979	100.879
4.500	103.347	103.247	103.147	4.375	103.346	103.246	103.146	4.625	103.944	103.844	103.744	5.250	101.627	101.516	101.427	4.625	101.537	101.437	101.337
4.625	103.373	103.273	103.173	4.500	103.612	103.512	103.412	4.750	104.281	104.181	104.081	5.375	101.868	101.757	101.668	4.750	101.874	101.774	101.674
4.750	103.776	103.676	103.576	4.625	103.661	103.561	103.461	4.875	104.557	104.457	104.357	5.500	102.152	102.041	101.952	4.875	102.150	102.050	101.950
4.875	104.098	103.998	103.898	4.750	104.002	103.902	103.802	4.990	104.292	104.192	104.092	5.625	102.772	102.661	102.572	4.990	102.385	102.285	102.185
4.990	104.282	104.182	104.082	4.875	104.406	104.306	104.206	5.000	104.392	104.292	104.192	5.750	103.111	103.000	102.911	5.000	102.485	102.385	102.285
5.000	104.382	104.282	104.182	4.990	104.670	104.570	104.470	5.125	104.688	104.588	104.488	5.875	103.220	103.109	103.020	5.125	102.781	102.681	102.581
5.125	104.605	104.505	104.405	5.000	104.770	104.670	104.570	5.250	104.791	104.691	104.591	5.990	103.148	103.037	102.948	5.250	102.884	102.784	102.684
5.250	105.116	105.005	104.916	5.125	104.728	104.628	104.528	5.375	0.000	#N/A	#N/A	6.000	103.248	103.137	103.048	5.375	0.000	#N/A	#N/A

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.:

11/21/2019

45 Day Lock Exp.:

12/6/2019

60 Day Lock Exp.:

12/23/2019

W. Rate Sheet Dated: 10/22/2019

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	98.449	98.386	98.324	
3.500	98.920	98.858	98.795	
3.625	99.272	99.210	99.147	
3.750	99.698	99.635	99.573	
3.875	99.971	99.909	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	100.919	100.857	100.794	
4.500	101.178	101.115	101.053	
4.625	101.496	101.433	101.371	
4.750	101.831	101.768	101.706	
4.875	102.053	101.990	101.928	

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	98.132	98.007	97.882	
3.375	98.593	98.468	98.343	
3.500	98.995	98.870	98.745	
3.625	99.473	99.348	99.223	
3.750	99.884	99.759	99.634	
3.875	100.237	100.112	99.987	
4.000	100.574	100.449	100.324	
4.125	100.712	100.587	100.462	
4.250	101.018	100.893	100.768	
4.375	101.296	101.171	101.046	
4.500	101.454	101.329	101.204	

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	96.519	96.394	96.269	
3.375	96.922	96.797	96.672	
3.500	97.295	97.170	97.045	
3.625	97.646	97.521	97.396	
3.750	98.230	98.105	97.980	
3.875	98.538	98.413	98.288	
4.000	98.822	98.697	98.572	
4.125	99.105	98.980	98.855	
4.250	99.388	99.263	99.138	
4.375	99.671	99.546	99.421	
4.500	99.960	99.835	99.710	
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)