



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.: 11/22/2019

45 Day Lock Exp.: 12/9/2019

60 Day Lock Exp.: 12/23/2019

W. Rate Sheet Dated: 10/23/2019

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	101.268	101.118	100.968	3.250	100.822	100.672	100.522	2.375	96.922	96.772	96.622	3.125	99.781	99.631	99.481
3.375	101.812	101.662	101.512	3.375	101.269	101.119	100.969	2.500	97.414	97.264	97.114	3.250	99.930	99.780	99.630
3.500	102.351	102.201	102.051	3.500	101.685	101.535	101.385	2.625	97.900	97.750	97.600	3.375	100.298	100.148	99.998
3.625	102.872	102.722	102.572	3.625	102.063	101.913	101.763	2.750	98.023	97.873	97.723	3.500	100.636	100.486	100.336
3.750	102.539	102.389	102.239	3.750	102.026	101.876	101.726	2.875	98.511	98.361	98.211	3.625	100.563	100.413	100.263
3.875	103.020	102.870	102.720	3.875	102.414	102.264	102.114	3.000	98.994	98.844	98.694	Margin = 2.250		Index = 1.600	
4.000	103.470	103.320	103.170	4.000	102.806	102.656	102.506	3.125	99.459	99.309	99.159				
4.125	103.882	103.732	103.582	4.125	103.150	103.000	102.850	3.250	100.947	100.797	100.647				
4.375	103.353	103.253	103.153	4.375	102.745	102.645	102.545	3.375	101.371	101.221	101.071				
4.500	103.778	103.678	103.578	4.500	103.078	102.978	102.878	3.500	101.765	101.615	101.465				
4.625	104.156	104.056	103.956	4.625	103.141	103.041	102.941	3.625	102.120	101.970	101.820				
4.750	104.281	104.181	104.081	4.750	103.276	103.176	103.076	3.750	102.331	102.181	102.031				
4.875	104.178	104.078	103.978	4.875	103.582	103.482	103.382	3.875	102.696	102.546	102.396				
5.000	104.540	104.440	104.340	5.000	103.857	103.757	103.657	4.000	103.066	102.916	102.766				
5.125	104.615	104.515	104.415	5.125	104.098	103.998	103.898	4.125	103.387	103.237	103.087				
5.375	104.915	104.815	104.715	5.375	104.445	104.345	104.245	4.250	103.154	103.004	102.854				
5.500	105.213	105.113	105.013	5.500	104.719	104.619	104.519	4.375	103.463	103.313	103.163				
5.625	105.478	105.378	105.278	5.625	104.960	104.860	104.760	4.500	103.777	103.627	103.477				
6.250	106.000	105.900	105.800	6.250	105.747	105.647	105.547	4.625	103.842	103.692	103.542				

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	100.118	99.968	99.818	3.250	99.822	99.672	99.522	2.375	95.922	95.772	95.622	3.125	98.781	98.631	98.481
3.375	100.662	100.512	100.362	3.375	100.269	100.119	99.969	2.500	96.414	96.264	96.114	3.250	98.930	98.780	98.630
3.500	101.201	101.051	100.901	3.500	100.685	100.535	100.385	2.625	96.900	96.750	96.600	3.375	99.298	99.148	98.998
3.625	101.722	101.572	101.422	3.625	101.063	100.913	100.763	2.750	97.023	96.873	96.723	3.500	99.636	99.486	99.336
3.750	101.389	101.239	101.089	3.750	101.026	100.876	100.726	2.875	97.511	97.361	97.211	3.625	99.563	99.413	99.263
3.875	101.870	101.720	101.570	3.875	101.414	101.264	101.114	3.000	97.994	97.844	97.694	Margin = 2.250		Index = 1.600	
4.000	102.320	102.170	102.020	4.000	101.806	101.656	101.506	3.125	98.459	98.309	98.159	30 Year OTC			
4.125	102.732	102.582	102.432	4.125	102.150	102.000	101.850	3.250	99.947	99.797	99.647	Rate	30 Day	45 Day	60 Day
4.375	102.203	102.103	102.003	4.375	101.745	101.645	101.545	3.375	100.371	100.221	100.071	3.875	101.470	101.220	100.970
4.500	102.628	102.528	102.428	4.500	102.078	101.978	101.878	3.500	100.765	100.615	100.465	4.000	101.920	101.670	101.420
4.625	103.006	102.906	102.806	4.625	102.141	102.041	101.941	3.625	101.120	100.970	100.820	4.125	102.332	102.082	101.832
4.750	103.131	103.031	102.931	4.750	102.276	102.176	102.076	3.750	101.331	101.181	101.031	4.375	101.803	101.553	101.303
4.875	103.028	102.928	102.828	4.875	102.582	102.482	102.382	3.875	101.696	101.546	101.396	4.500	102.228	101.978	101.728
5.000	103.390	103.290	103.190	5.000	102.857	102.757	102.657	4.000	102.066	101.916	101.766	4.625	102.606	102.356	102.106
5.125	103.465	103.365	103.265	5.125	103.098	102.998	102.898	4.125	102.387	102.237	102.087	4.875	102.628	102.378	102.128
5.375	103.765	103.665	103.565	5.375	103.445	103.345	103.245	4.250	102.154	102.004	101.854	5.000	102.990	102.740	102.490
5.500	104.063	103.963	103.863	5.500	103.719	103.619	103.519	4.375	102.463	102.313	102.163	5.125	103.065	102.815	102.565
5.625	104.328	104.228	104.128	5.625	103.960	103.860	103.760	4.500	102.777	102.627	102.477	5.500	103.663	103.413	103.163
6.250	105.115	105.015	104.915	6.250	104.747	104.647	104.547	4.625	102.842	102.692	102.542	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	100.932	100.682	100.432	6.250	102.750	102.500	102.250
4.250	101.057	100.807	100.557				
4.375	100.403	100.153	99.903				
4.500	100.828	100.578	100.328				
4.625	101.206	100.956	100.706				
5.000	101.590	101.340	101.090				
5.125	101.665	101.415	101.165				
5.250	101.919	101.669	101.419				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"			

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

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	98.720	98.470	98.220	
4.000	99.170	98.920	98.670	
4.125	99.582	99.332	99.082	
4.375	99.053	98.803	98.553	
4.500	99.478	99.228	98.978	
4.625	99.856	99.606	99.356	
4.875	99.878	99.628	99.378	
5.000	100.240	99.990	99.740	
5.125	100.315	100.065	99.815	
5.500	100.913	100.663	100.413	
5.625	101.178	100.928	100.678	

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



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1-877-588-2706

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30 Day Lock Exp.:

11/22/2019

45 Day Lock Exp.:

12/9/2019

60 Day Lock Exp.:

12/23/2019

W. Rate Sheet Dated: 10/23/2019

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	99.743	99.593	99.443	3.250	99.727	99.577	99.427	2.375	94.202	94.052	93.902	3.125	98.891	98.741	98.591
3.375	100.287	100.137	99.987	3.375	100.174	100.024	99.874	2.500	94.694	94.544	94.394	3.250	99.415	99.265	99.115
3.500	100.826	100.676	100.526	3.500	100.590	100.440	100.290	2.625	95.180	95.030	94.880	3.375	99.783	99.633	99.483
3.625	101.347	101.197	101.047	3.625	100.968	100.818	100.668	2.750	96.553	96.403	96.253	3.500	100.121	99.971	99.821
3.750	100.952	100.802	100.652	3.750	100.868	100.718	100.568	2.875	97.041	96.891	96.741	3.625	100.048	99.898	99.748
3.875	101.432	101.282	101.132	3.875	101.256	101.106	100.956	3.000	97.524	97.374	97.224	Margin = 2.250		Index = 1.600	
4.000	101.883	101.733	101.583	4.000	101.648	101.498	101.348	3.125	97.989	97.839	97.689				
4.125	102.294	102.144	101.994	4.125	101.992	101.842	101.692	3.250	99.852	99.702	99.552				
4.375	102.078	101.978	101.878	4.375	101.900	101.800	101.700	3.375	100.276	100.126	99.976				
4.500	102.503	102.403	102.303	4.500	102.233	102.133	102.033	3.500	100.670	100.520	100.370				
4.625	102.881	102.781	102.681	4.625	102.296	102.196	102.096	3.625	101.025	100.875	100.725				
4.750	102.756	102.656	102.556	4.750	102.181	102.081	101.981	3.750	101.173	101.023	100.873				
4.875	102.653	102.553	102.453	4.875	102.487	102.387	102.287	3.875	101.539	101.389	101.239				
5.000	103.015	102.915	102.815	5.000	102.762	102.662	102.562	4.000	101.908	101.758	101.608				
5.125	103.090	102.990	102.890	5.125	103.003	102.903	102.803	4.125	102.230	102.080	101.930				
5.375	103.078	102.978	102.878	5.375	103.037	102.937	102.837	4.250	102.309	102.159	102.009				
5.500	103.376	103.276	103.176	5.500	103.312	103.212	103.112	4.375	102.618	102.468	102.318				
5.625	103.640	103.540	103.440	5.625	103.552	103.452	103.352	4.500	102.932	102.782	102.632				
6.250	103.115	103.015	102.915	6.250	103.027	102.927	102.827	4.625	102.997	102.847	102.697				

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	98.593	98.443	98.293	3.250	98.297	98.147	97.997	2.375	94.522	94.372	94.222	3.125	96.881	96.731	96.581
3.375	99.137	98.987	98.837	3.375	98.744	98.594	98.444	2.500	95.014	94.864	94.714	3.250	97.405	97.255	97.105
3.500	99.676	99.526	99.376	3.500	99.160	99.010	98.860	2.625	95.500	95.350	95.200	3.375	97.773	97.623	97.473
3.625	100.197	100.047	99.897	3.625	99.538	99.388	99.238	2.750	96.467	96.317	96.167	3.500	98.111	97.961	97.811
3.750	99.802	99.652	99.502	3.750	99.438	99.288	99.138	2.875	96.955	96.805	96.655	3.625	98.038	97.888	97.738
3.875	100.282	100.132	99.982	3.875	99.826	99.676	99.526	3.000	97.438	97.288	97.138	Margin = 2.250		Index = 1.600	
4.000	100.733	100.583	100.433	4.000	100.218	100.068	99.918	3.125	97.903	97.753	97.603	30 Year OTC			
4.125	101.144	100.994	100.844	4.125	100.562	100.412	100.262	3.250	99.109	98.959	98.809	Rate	30 Day	45 Day	60 Day
4.375	100.928	100.828	100.728	4.375	100.470	100.370	100.270	3.375	99.534	99.384	99.234	3.875	99.882	99.632	99.382
4.500	101.353	101.253	101.153	4.500	100.803	100.703	100.603	3.500	99.928	99.778	99.628	4.000	100.333	100.083	99.833
4.625	101.731	101.631	101.531	4.625	100.866	100.766	100.666	3.625	100.283	100.133	99.983	4.125	100.744	100.494	100.244
4.750	101.606	101.506	101.406	4.750	100.751	100.651	100.551	3.750	99.923	99.773	99.623	4.375	100.528	100.278	100.028
4.875	101.503	101.403	101.303	4.875	101.057	100.957	100.857	3.875	100.288	100.138	99.988	4.500	100.953	100.703	100.453
5.000	101.865	101.765	101.665	5.000	101.332	101.232	101.132	4.000	100.658	100.508	100.358	4.625	101.331	101.081	100.831
5.125	101.940	101.840	101.740	5.125	101.573	101.473	101.373	4.125	100.979	100.829	100.679	4.875	101.103	100.853	100.603
5.375	101.928	101.828	101.728	5.375	101.607	101.507	101.407	4.250	100.504	100.354	100.204	5.000	101.465	101.215	100.965
5.500	102.226	102.126	102.026	5.500	101.882	101.782	101.682	4.375	100.813	100.663	100.513	5.125	101.540	101.290	101.040
5.625	102.490	102.390	102.290	5.625	102.122	102.022	101.922	4.500	101.127	100.977	100.827	5.500	101.826	101.576	101.326
6.250	101.965	101.865	101.765	6.250	101.597	101.497	101.397	4.625	101.192	101.042	100.892	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	98.994	98.744	98.494	6.250	99.250	99.000	98.750
4.250	99.432	99.182	98.932				
4.375	98.778	98.528	98.278				
4.500	99.203	98.953	98.703				
4.625	99.581	99.331	99.081				
5.000	99.715	99.465	99.215				
5.125	99.790	99.540	99.290				
5.250	99.732	99.482	99.232				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"			

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

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	97.132	96.882	96.632	
4.000	97.583	97.333	97.083	
4.125	97.994	97.744	97.494	
4.375	97.778	97.528	97.278	
4.500	98.203	97.953	97.703	
4.625	98.581	98.331	98.081	
4.875	98.353	98.103	97.853	
5.000	98.715	98.465	98.215	
5.125	98.790	98.540	98.290	
5.500	99.076	98.826	98.576	
5.625	99.340	99.090	98.840	

Lock Desk Policy	
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.: 11/22/2019
45 Day Lock Exp.: 12/9/2019
60 Day Lock Exp.: 12/23/2019

W. Rate Sheet Dated: 10/23/2019

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
3.375	99.670	99.570	99.470	3.375	99.420	99.320	99.220	3.375	99.420	99.320	99.220	4.000	101.606	101.506	101.406	4.000	101.231	101.131	101.031
3.500	100.074	99.974	99.874	3.500	99.824	99.724	99.624	3.500	99.824	99.724	99.624	4.125	101.664	101.564	101.464	4.125	101.289	101.189	101.089
3.625	100.621	100.521	100.421	3.625	100.371	100.271	100.171	3.625	100.371	100.271	100.171	4.250	101.814	101.714	101.614	4.250	101.439	101.339	101.239
3.750	101.410	101.310	101.210	3.750	101.160	101.060	100.960	3.750	101.160	101.060	100.960	4.375	102.115	102.015	101.915	4.375	101.740	101.640	101.540
3.875	101.826	101.726	101.626	3.875	101.576	101.476	101.376	3.875	101.576	101.476	101.376	4.500	102.375	102.275	102.175	4.500	101.750	101.650	101.550
3.990	102.186	102.086	101.986	3.990	101.911	101.811	101.711	3.990	101.911	101.811	101.711	4.625	102.411	102.311	102.211	4.625	101.786	101.686	101.586
4.000	102.286	102.186	102.086	4.000	101.911	101.811	101.711	4.000	101.911	101.811	101.711	4.750	102.646	102.546	102.446	4.750	102.021	101.921	101.821
4.125	102.344	102.244	102.144	4.125	101.969	101.869	101.769	4.125	101.969	101.869	101.769	4.875	102.967	102.867	102.767	4.875	102.342	102.242	102.142
4.250	102.775	102.675	102.575	4.250	102.400	102.300	102.200	4.250	102.400	102.300	102.200	4.990	103.148	103.048	102.948	4.990	102.148	102.048	101.948
4.375	103.076	102.976	102.876	4.375	102.701	102.601	102.501	4.375	102.701	102.601	102.501	5.000	103.248	103.148	103.048	5.000	102.248	102.148	102.048
4.500	103.336	103.236	103.136	4.500	102.711	102.611	102.511	4.500	102.711	102.611	102.511	5.125	102.164	102.059	101.964	5.125	101.164	101.059	100.964
4.625	103.372	103.272	103.172	4.625	102.747	102.647	102.547	4.625	102.747	102.647	102.547	5.250	101.768	101.642	101.568	5.250	100.768	100.642	100.568
4.750	103.731	103.631	103.531	4.750	103.106	103.006	102.906	4.750	103.106	103.006	102.906	5.375	102.012	101.886	101.812	5.375	102.012	101.886	101.812
4.875	104.052	103.952	103.852	4.875	103.427	103.327	103.227	4.875	103.427	103.327	103.227	5.500	102.290	102.164	102.090	5.500	102.290	102.164	102.090
4.990	104.233	104.133	104.033	4.990	103.233	103.133	103.033	4.990	103.233	103.133	103.033	5.625	102.907	102.781	102.707	5.625	102.907	102.781	102.707
5.000	104.333	104.233	104.133	5.000	103.333	103.233	103.133	5.000	103.333	103.233	103.133	5.750	102.244	102.118	102.044	5.750	103.244	103.118	103.044
5.125	104.499	104.394	104.299	5.125	103.499	103.394	103.299	5.125	103.499	103.394	103.299	5.875	103.351	103.225	103.151	5.875	103.351	103.225	103.151
5.250	104.907	104.781	104.707	5.250	103.907	103.781	103.707	5.250	103.907	103.781	103.707	5.990	103.279	103.153	103.079	5.990	103.279	103.153	103.079
5.375	105.151	105.025	104.951	5.375	105.151	105.025	104.951	5.375	105.151	105.025	104.951	6.000	103.379	103.253	103.179	6.000	103.379	103.253	103.179
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	101.231	101.131	101.031	3.375	99.872	99.772	99.672	3.375	99.872	99.772	99.672	3.375	99.872	99.772	99.672	3.375	101.534	101.434	101.334
4.125	101.289	101.189	101.089	3.500	100.375	100.275	100.175	3.500	100.375	100.275	100.175	3.500	100.375	100.275	100.175	3.500	101.818	101.718	101.618
4.250	101.439	101.339	101.239	3.625	101.149	101.049	100.949	3.625	101.149	101.049	100.949	3.625	101.149	101.049	100.949	3.625	102.104	102.004	101.904
4.375	101.740	101.640	101.540	3.750	101.597	101.497	101.397	3.750	101.597	101.497	101.397	3.750	101.597	101.497	101.397	3.750	102.606	102.506	102.406
4.500	101.750	101.650	101.550	3.875	101.935	101.835	101.735	3.875	101.935	101.835	101.735	3.875	101.935	101.835	101.735	3.875	102.750	102.650	102.550
4.625	101.786	101.686	101.586	3.990	102.244	102.144	102.044	3.990	102.244	102.144	102.044	3.990	102.244	102.144	102.044	3.990	103.068	102.968	102.868
4.750	102.021	101.921	101.821	4.000	102.344	102.244	102.144	4.000	102.344	102.244	102.144	4.000	102.344	102.244	102.144	4.000	103.168	103.068	102.968
4.875	102.342	102.242	102.142	4.125	102.536	102.436	102.336	4.125	102.536	102.436	102.336	4.125	102.536	102.436	102.336	4.125	103.331	103.231	103.131
4.990	102.148	102.048	101.948	4.250	103.164	103.064	102.964	4.250	103.164	103.064	102.964	4.250	103.164	103.064	102.964	4.250	103.794	103.694	103.594
5.000	102.248	102.148	102.048	4.375	103.367	103.267	103.167	4.375	103.367	103.267	103.167	4.375	103.367	103.267	103.167	4.375	104.149	104.049	103.949
5.125	101.164	101.059	100.964	4.500	103.641	103.541	103.441	4.500	103.641	103.541	103.441	4.500	103.641	103.541	103.441	4.500	103.533	103.433	103.333
5.250	100.768	100.642	100.568	4.625	103.678	103.578	103.478	4.625	103.678	103.578	103.478	4.625	103.678	103.578	103.478	4.625	103.989	103.889	103.789
5.375	102.012	101.886	101.812	4.750	103.999	103.899	103.799	4.750	103.999	103.899	103.799	4.750	103.999	103.899	103.799	4.750	104.325	104.225	104.125
5.500	102.290	102.164	102.090	4.875	104.368	104.268	104.168	4.875	104.368	104.268	104.168	4.875	104.368	104.268	104.168	4.875	104.598	104.498	104.398
5.625	102.907	102.781	102.707	4.990	104.630	104.530	104.430	4.990	104.630	104.530	104.430	4.990	104.630	104.530	104.430	4.990	104.338	104.238	104.138
5.750	104.244	104.118	104.044	5.000	104.730	104.630	104.530	5.000	104.730	104.630	104.530	5.000	104.730	104.630	104.530	5.000	104.438	104.338	104.238
5.875	103.351	103.225	103.151	5.125	105.328	105.228	105.128	5.125	105.328	105.228	105.128	5.125	105.328	105.228	105.128	5.125	104.731	104.627	104.531
5.990	103.279	103.153	103.079	5.250	104.968	104.868	104.768	5.250	104.968	104.868	104.768	5.250	104.968	104.868	104.768	5.250	104.833	104.729	104.633
6.000	103.379	103.253	103.179	5.375	105.236	105.132	105.036	5.375	105.236	105.132	105.036	5.375	105.236	105.132	105.036	5.375	N/A	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	101.534	101.434	101.334	3.375	101.534	101.434	101.334	3.375	100.771	100.671	100.571	3.375	100.771	100.671	100.571	3.375	100.771	100.671	100.571
3.500	101.818	101.718	101.618	3.500	101.818	101.718	101.618	3.500	101.055	100.955	100.855	3.500	101.055	100.955	100.855	3.500	101.055	100.955	100.855
3.625	102.104	102.004	101.904	3.625	102.104	102.004	101.904	3.625	100.844	100.744	100.644	3.625	100.844	100.744	100.644	3.625	100.844	100.744	100.644
3.750	102.606	102.506	102.406	3.750	102.606	102.506	102.406	3.750	101.346	101.246	101.146	3.750	101.346	101.246	101.146	3.750	101.346	101.246	101.146
3.875	102.750	102.650	102.550	3.875	102.750	102.650	102.550	3.875	101.490	101.390	101.290	3.875	101.490	101.390	101.290	3.875	101.490	101.390	101.290
3.990	103.068	102.968	102.868	3.990	103.068	102.968	102.868	3.990	101.808	101.708	101.608	3.990	101.808	101.708	101.608	3.990	101.808	101.708	101.608
4.000	103.168	103.068	102.968	4.000	103.168	103.068	102.968	4.000	101.908	101.808	101.708	4.000	101.908	101.808	101.708	4.000	101.908	101.808	101.708
4.125	103.331	103.231	103.131	4.125	103.331	103.231	103.131	4.125	101.576	101.476	101.376	4.125	101.576	101.476	101.376	4.125	101.576	101.476	101.376
4.250	103.794	103.694	103.594	4.250	103.794	103.694	103.594	4.250	102.039	101.939	101.839	4.250	102.039	101.939	101.839	4.250	102.039	101.939	101.839
4.375	104.024	103.924	103.824	4.375	104.024	103.924	103.824	4.375	102.394	102									



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.:

11/22/2019

45 Day Lock Exp.:

12/9/2019

60 Day Lock Exp.:

12/23/2019

W. Rate Sheet Dated: 10/23/2019

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
3.375	99.618	99.518	99.418	3.375	99.866	99.766	99.666	3.375	101.527	101.427	101.327	4.000	101.214	101.114	101.014	3.375	100.464	100.364	100.264
3.500	100.025	99.925	99.825	3.500	100.321	100.221	100.121	3.500	101.814	101.714	101.614	4.125	101.273	101.173	101.073	3.500	100.751	100.651	100.551
3.625	100.452	100.352	100.252	3.625	101.079	100.979	100.879	3.625	102.030	101.930	101.830	4.250	101.415	101.315	101.215	3.625	100.468	100.368	100.268
3.750	101.336	101.236	101.136	3.750	101.556	101.456	101.356	3.750	102.536	102.436	102.336	4.375	101.733	101.633	101.533	3.750	100.974	100.874	100.774
3.875	101.762	101.662	101.562	3.875	101.898	101.798	101.698	3.875	102.682	102.582	102.482	4.500	102.000	101.900	101.800	3.875	101.120	101.020	100.920
3.990	102.139	102.039	101.939	3.990	102.234	102.134	102.034	3.990	103.004	102.904	102.804	4.625	102.024	101.924	101.824	3.990	101.442	101.342	101.242
4.000	102.239	102.139	102.039	4.000	102.334	102.234	102.134	4.000	103.104	103.004	102.904	4.750	102.276	102.176	102.076	4.000	101.542	101.442	101.342
4.125	102.298	102.198	102.098	4.125	102.488	102.388	102.288	4.125	103.291	103.191	103.091	4.875	102.602	102.502	102.402	4.125	101.232	101.132	101.032
4.250	102.723	102.623	102.523	4.250	103.043	102.943	102.843	4.250	103.758	103.658	103.558	4.990	102.786	102.686	102.586	4.250	101.699	101.599	101.499
4.375	103.041	102.941	102.841	4.375	103.334	103.234	103.134	4.375	104.116	104.016	103.916	5.000	102.886	102.786	102.686	4.375	102.057	101.957	101.857
4.500	103.308	103.208	103.108	4.500	103.613	103.513	103.413	4.500	103.551	103.451	103.351	5.125	101.867	101.767	101.667	4.500	101.144	101.044	100.944
4.625	103.332	103.232	103.132	4.625	103.632	103.532	103.432	4.625	104.012	103.912	103.812	5.250	101.519	101.408	101.319	4.625	101.605	101.505	101.405
4.750	103.710	103.610	103.510	4.750	103.952	103.852	103.752	4.750	104.352	104.252	104.152	5.375	101.762	101.650	101.562	4.750	101.945	101.845	101.745
4.875	104.036	103.936	103.836	4.875	104.360	104.260	104.160	4.875	104.632	104.532	104.432	5.500	102.047	101.936	101.847	4.875	102.225	102.125	102.025
4.990	104.220	104.120	104.020	4.990	104.627	104.527	104.427	4.990	104.356	104.256	104.156	5.625	102.671	102.560	102.471	4.990	102.449	102.349	102.249
5.000	104.320	104.220	104.120	5.000	104.727	104.627	104.527	5.000	104.456	104.356	104.256	5.750	103.013	102.902	102.813	5.000	102.549	102.449	102.349
5.125	104.549	104.449	104.349	5.125	105.304	105.204	105.104	5.125	104.754	104.654	104.554	5.875	103.123	103.012	102.923	5.125	102.847	102.747	102.647
5.250	105.021	104.910	104.821	5.250	105.003	104.903	104.803	5.250	104.858	104.758	104.658	5.990	103.051	102.940	102.851	5.250	102.951	102.851	102.751
5.375	105.264	105.152	105.064	5.375	105.274	105.174	105.074	5.375	N/A	N/A	N/A	6.000	103.151	103.040	102.951	5.375	N/A	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%	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.:

11/22/2019

45 Day Lock Exp.:

12/9/2019

60 Day Lock Exp.:

12/23/2019

W. Rate Sheet Dated: 10/23/2019

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)