



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/25/2019

45 Day Lock Exp.: 12/9/2019

60 Day Lock Exp.: 12/23/2019

W. Rate Sheet Dated: 10/24/2019

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	101.471	101.321	101.171	3.250	101.025	100.875	100.725	2.375	96.965	96.815	96.665	3.125	99.781	99.631	99.481
3.375	102.015	101.865	101.715	3.375	101.472	101.322	101.172	2.500	97.457	97.307	97.157	3.250	99.930	99.780	99.630
3.500	102.555	102.405	102.255	3.500	101.888	101.738	101.588	2.625	97.943	97.793	97.643	3.375	100.298	100.148	99.998
3.625	103.076	102.926	102.776	3.625	102.266	102.116	101.966	2.750	98.086	97.936	97.786	3.500	100.636	100.486	100.336
3.750	102.680	102.530	102.380	3.750	102.167	102.017	101.867	2.875	98.574	98.424	98.274	3.625	100.563	100.413	100.263
3.875	103.161	103.011	102.861	3.875	102.554	102.404	102.254	3.000	99.057	98.907	98.757	Margin = 2.250		Index = 1.600	
4.000	103.611	103.461	103.311	4.000	102.946	102.796	102.646	3.125	99.521	99.371	99.221				
4.125	104.022	103.872	103.722	4.125	103.290	103.140	102.990	3.250	101.041	100.891	100.741				
4.375	103.446	103.346	103.246	4.375	102.839	102.739	102.639	3.375	101.465	101.315	101.165				
4.500	103.872	103.772	103.672	4.500	103.172	103.072	102.972	3.500	101.859	101.709	101.559				
4.625	104.250	104.150	104.050	4.625	103.235	103.135	103.035	3.625	102.214	102.064	101.914				
4.750	104.375	104.275	104.175	4.750	103.370	103.270	103.170	3.750	102.374	102.224	102.074				
4.875	104.272	104.172	104.072	4.875	103.676	103.576	103.476	3.875	102.739	102.589	102.439				
5.000	104.634	104.534	104.434	5.000	103.950	103.850	103.750	4.000	103.108	102.958	102.808				
5.125	104.709	104.609	104.509	5.125	104.191	104.091	103.991	4.125	103.430	103.280	103.130				
5.375	104.962	104.862	104.762	5.375	104.492	104.392	104.292	4.250	103.107	102.957	102.807				
5.500	105.260	105.160	105.060	5.500	104.766	104.666	104.566	4.375	103.417	103.267	103.117				
5.625	105.525	105.425	105.325	5.625	105.007	104.907	104.807	4.500	103.731	103.581	103.431				
6.250	106.000	105.900	105.800	6.250	105.794	105.694	105.594	4.625	103.795	103.645	103.495				

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	100.321	100.171	100.021	3.250	100.025	99.875	99.725	2.375	95.965	95.815	95.665	3.125	98.781	98.631	98.481
3.375	100.865	100.715	100.565	3.375	100.472	100.322	100.172	2.500	96.457	96.307	96.157	3.250	98.930	98.780	98.630
3.500	101.405	101.255	101.105	3.500	100.888	100.738	100.588	2.625	96.943	96.793	96.643	3.375	99.298	99.148	98.998
3.625	101.926	101.776	101.626	3.625	101.266	101.116	100.966	2.750	97.086	96.936	96.786	3.500	99.636	99.486	99.336
3.750	101.530	101.380	101.230	3.750	101.167	101.017	100.867	2.875	97.574	97.424	97.274	3.625	99.563	99.413	99.263
3.875	102.011	101.861	101.711	3.875	101.554	101.404	101.254	3.000	98.057	97.907	97.757	Margin = 2.250		Index = 1.600	
4.000	102.461	102.311	102.161	4.000	101.946	101.796	101.646	3.125	98.521	98.371	98.221	30 Year OTC			
4.125	102.872	102.722	102.572	4.125	102.290	102.140	101.990	3.250	100.041	99.891	99.741	Rate	30 Day	45 Day	60 Day
4.375	102.296	102.196	102.096	4.375	101.839	101.739	101.639	3.375	100.465	100.315	100.165	3.875	101.611	101.361	101.111
4.500	102.722	102.622	102.522	4.500	102.172	102.072	101.972	3.500	100.859	100.709	100.559	4.000	102.061	101.811	101.561
4.625	103.100	103.000	102.900	4.625	102.235	102.135	102.035	3.625	101.214	101.064	100.914	4.125	102.472	102.222	101.972
4.750	103.225	103.125	103.025	4.750	102.370	102.270	102.170	3.750	101.374	101.224	101.074	4.375	101.896	101.646	101.396
4.875	103.122	103.022	102.922	4.875	102.676	102.576	102.476	3.875	101.739	101.589	101.439	4.500	102.322	102.072	101.822
5.000	103.484	103.384	103.284	5.000	102.950	102.850	102.750	4.000	102.108	101.958	101.808	4.625	102.700	102.450	102.200
5.125	103.559	103.459	103.359	5.125	103.191	103.091	102.991	4.125	102.430	102.280	102.130	4.875	102.722	102.472	102.222
5.375	103.812	103.712	103.612	5.375	103.492	103.392	103.292	4.250	102.107	101.957	101.807	5.000	103.084	102.834	102.584
5.500	104.110	104.010	103.910	5.500	103.766	103.666	103.566	4.375	102.417	102.267	102.117	5.125	103.159	102.909	102.659
5.625	104.375	104.275	104.175	5.625	104.007	103.907	103.807	4.500	102.731	102.581	102.431	5.500	103.710	103.460	103.210
6.250	105.162	105.062	104.962	6.250	104.794	104.694	104.594	4.625	102.795	102.645	102.495	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	101.072	100.822	100.572	6.250	102.750	102.500	102.250
4.250	101.197	100.947	100.697				
4.375	100.496	100.246	99.996				
4.500	100.922	100.672	100.422				
4.625	101.300	101.050	100.800				
5.000	101.684	101.434	101.184				
5.125	101.759	101.509	101.259				
5.250	102.013	101.763	101.513				
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	98.861	98.611	98.361	
4.000	99.311	99.061	98.811	
4.125	99.722	99.472	99.222	
4.375	99.146	98.896	98.646	
4.500	99.572	99.322	99.072	
4.625	99.950	99.700	99.450	
4.875	99.972	99.722	99.472	
5.000	100.334	100.084	99.834	
5.125	100.409	100.159	99.909	
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 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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30 Day Lock Exp.:

11/25/2019

45 Day Lock Exp.:

12/9/2019

60 Day Lock Exp.:

12/23/2019

W. Rate Sheet Dated: 10/24/2019

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	99.946	99.796	99.646	3.250	99.930	99.780	99.630	2.375	94.245	94.095	93.945	3.125	98.891	98.741	98.591
3.375	100.490	100.340	100.190	3.375	100.377	100.227	100.077	2.500	94.737	94.587	94.437	3.250	99.415	99.265	99.115
3.500	101.030	100.880	100.730	3.500	100.793	100.643	100.493	2.625	95.223	95.073	94.923	3.375	99.783	99.633	99.483
3.625	101.551	101.401	101.251	3.625	101.171	101.021	100.871	2.750	96.616	96.466	96.316	3.500	100.121	99.971	99.821
3.750	101.092	100.942	100.792	3.750	101.009	100.859	100.709	2.875	97.104	96.954	96.804	3.625	100.048	99.898	99.748
3.875	101.573	101.423	101.273	3.875	101.397	101.247	101.097	3.000	97.587	97.437	97.287	Margin = 2.250		Index = 1.600	
4.000	102.023	101.873	101.723	4.000	101.789	101.639	101.489	3.125	98.051	97.901	97.751				
4.125	102.435	102.285	102.135	4.125	102.133	101.983	101.833	3.250	99.946	99.796	99.646				
4.375	102.171	102.071	101.971	4.375	101.994	101.894	101.794	3.375	100.370	100.220	100.070				
4.500	102.597	102.497	102.397	4.500	102.327	102.227	102.127	3.500	100.764	100.614	100.464				
4.625	102.975	102.875	102.775	4.625	102.390	102.290	102.190	3.625	101.119	100.969	100.819				
4.750	102.850	102.750	102.650	4.750	102.275	102.175	102.075	3.750	101.216	101.066	100.916				
4.875	102.747	102.647	102.547	4.875	102.581	102.481	102.381	3.875	101.582	101.432	101.282				
5.000	103.109	103.009	102.909	5.000	102.855	102.755	102.655	4.000	101.951	101.801	101.651				
5.125	103.184	103.084	102.984	5.125	103.096	102.996	102.896	4.125	102.273	102.123	101.973				
5.375	103.125	103.025	102.925	5.375	103.084	102.984	102.884	4.250	102.262	102.112	101.962				
5.500	103.423	103.323	103.223	5.500	103.358	103.258	103.158	4.375	102.572	102.422	102.272				
5.625	103.687	103.587	103.487	5.625	103.599	103.499	103.399	4.500	102.886	102.736	102.586				
6.250	103.162	103.062	102.962	6.250	103.074	102.974	102.874	4.625	102.950	102.800	102.650				

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	98.796	98.646	98.496	3.250	98.500	98.350	98.200	2.375	94.565	94.415	94.265	3.125	96.881	96.731	96.581
3.375	99.340	99.190	99.040	3.375	98.947	98.797	98.647	2.500	95.057	94.907	94.757	3.250	97.405	97.255	97.105
3.500	99.880	99.730	99.580	3.500	99.363	99.213	99.063	2.625	95.543	95.393	95.243	3.375	97.773	97.623	97.473
3.625	100.401	100.251	100.101	3.625	99.741	99.591	99.441	2.750	96.529	96.379	96.229	3.500	98.111	97.961	97.811
3.750	99.942	99.792	99.642	3.750	99.579	99.429	99.279	2.875	97.018	96.868	96.718	3.625	98.038	97.888	97.738
3.875	100.423	100.273	100.123	3.875	99.967	99.817	99.667	3.000	97.500	97.350	97.200	Margin = 2.250		Index = 1.600	
4.000	100.873	100.723	100.573	4.000	100.359	100.209	100.059	3.125	97.965	97.815	97.665	30 Year OTC			
4.125	101.285	101.135	100.985	4.125	100.703	100.553	100.403	3.250	99.203	99.053	98.903	Rate	30 Day	45 Day	60 Day
4.375	101.021	100.921	100.821	4.375	100.564	100.464	100.364	3.375	99.627	99.477	99.327	3.875	100.023	99.773	99.523
4.500	101.447	101.347	101.247	4.500	100.897	100.797	100.697	3.500	100.022	99.872	99.722	4.000	100.473	100.223	99.973
4.625	101.825	101.725	101.625	4.625	100.960	100.860	100.760	3.625	100.377	100.227	100.077	4.125	100.885	100.635	100.385
4.750	101.700	101.600	101.500	4.750	100.845	100.745	100.645	3.750	99.966	99.816	99.666	4.375	100.621	100.371	100.121
4.875	101.597	101.497	101.397	4.875	101.151	101.051	100.951	3.875	100.331	100.181	100.031	4.500	101.047	100.797	100.547
5.000	101.959	101.859	101.759	5.000	101.425	101.325	101.225	4.000	100.701	100.551	100.401	4.625	101.425	101.175	100.925
5.125	102.034	101.934	101.834	5.125	101.666	101.566	101.466	4.125	101.022	100.872	100.722	4.875	101.197	100.947	100.697
5.375	101.975	101.875	101.775	5.375	101.654	101.554	101.454	4.250	100.457	100.307	100.157	5.000	101.559	101.309	101.059
5.500	102.273	102.173	102.073	5.500	101.928	101.828	101.728	4.375	100.767	100.617	100.467	5.125	101.634	101.384	101.134
5.625	102.537	102.437	102.337	5.625	102.169	102.069	101.969	4.500	101.081	100.931	100.781	5.500	101.873	101.623	101.373
6.250	102.012	101.912	101.812	6.250	101.644	101.544	101.444	4.625	101.145	100.995	100.845	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
4.125	99.135	98.885	98.635	6.250	99.250
4.250	99.572	99.322	99.072		
4.375	98.871	98.621	98.371		
4.500	99.297	99.047	98.797		
4.625	99.675	99.425	99.175		
5.000	99.809	99.559	99.309		
5.125	99.884	99.634	99.384		
5.250	99.826	99.576	99.326		
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	97.273	97.023	96.773	
4.000	97.723	97.473	97.223	
4.125	98.135	97.885	97.635	
4.375	97.871	97.621	97.371	
4.500	98.297	98.047	97.797	
4.625	98.675	98.425	98.175	
4.875	98.447	98.197	97.947	
5.000	98.809	98.559	98.309	
5.125	98.884	98.634	98.384	
5.500	99.123	98.873	98.623	
5.625	99.387	99.137	98.887	

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



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60 Day Lock Exp.:

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W. Rate Sheet Dated: 10/24/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year>125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
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
3.500	99.702	99.602	99.502	2.875	N/A	N/A	N/A	3.625	99.845	99.745	99.645	4.000	101.658	101.558	101.458	3.750	100.517	100.417	100.317
3.625	100.313	100.213	100.113	2.990	95.307	95.207	95.107	3.750	100.934	100.834	100.734	4.125	101.794	101.694	101.594	3.875	101.076	100.976	100.876
3.750	101.117	101.017	100.917	3.000	95.407	95.307	95.207	3.875	101.420	101.320	101.220	4.250	101.810	101.710	101.610	3.990	101.478	101.378	101.278
3.875	101.543	101.443	101.343	3.125	96.572	96.472	96.372	3.990	101.780	101.680	101.580	4.375	102.201	102.101	102.001	4.000	101.578	101.478	101.378
3.990	101.860	101.760	101.660	3.250	97.627	97.527	97.427	4.000	101.880	101.780	101.680	4.500	102.526	102.426	102.326	4.125	101.794	101.694	101.594
4.000	101.960	101.860	101.760	3.375	98.229	98.129	98.029	4.125	102.148	102.048	101.948	4.625	102.497	102.397	102.297	4.250	101.810	101.710	101.610
4.125	102.116	102.016	101.916	3.500	98.797	98.697	98.597	4.250	102.071	102.971	102.871	4.750	102.217	102.117	102.017	4.375	102.201	102.101	102.001
4.250	102.562	102.462	102.362	3.625	99.906	99.806	99.706	4.375	102.444	102.344	102.244	4.875	102.602	102.502	102.402	4.500	102.526	102.426	102.326
4.375	102.834	102.734	102.634	3.750	100.938	100.838	100.738	4.500	102.755	102.655	102.555	4.990	102.876	102.776	102.676	4.625	102.497	102.397	102.297
4.500	103.114	103.014	102.914	3.875	101.420	101.320	101.220	4.625	104.071	103.971	103.871	5.000	102.976	102.876	102.776	4.750	102.217	102.117	102.017
4.625	103.091	102.991	102.891	3.990	101.780	101.680	101.580	4.750	104.897	104.797	104.697	5.125	103.157	103.057	102.957	4.875	102.602	102.502	102.402
4.750	103.565	103.465	103.365	4.000	101.880	101.780	101.680	4.875	105.237	105.137	105.037	5.250	102.987	102.887	102.787	4.990	102.876	102.776	102.676
4.875	103.861	103.761	103.661	4.125	102.483	102.383	102.283	4.990	105.475	105.375	105.275	5.375	103.361	103.261	103.161	5.000	102.976	102.876	102.776
4.990	104.015	103.915	103.815	4.250	103.356	103.256	103.156	5.000	105.575	105.475	105.375	5.500	103.713	103.613	103.513	5.125	103.157	103.057	102.957
5.000	104.115	104.015	103.915	4.375	103.725	103.625	103.525	5.125	106.321	106.221	106.121	5.625	103.909	103.809	103.709	5.250	102.987	102.887	102.787
5.125	104.349	104.249	104.149	4.500	104.036	103.936	103.836	5.250	107.169	107.069	106.969	5.750	103.679	103.579	103.479	5.375	103.361	103.261	103.161
5.250	104.802	104.702	104.602	4.625	104.125	104.025	103.925	5.375	107.398	107.298	107.198	5.875	104.066	103.966	103.866	5.500	103.713	103.613	103.513
5.375	104.996	104.896	104.796	4.750	104.744	104.644	104.544	5.500	99.546	99.446	99.346	5.990	104.351	104.251	104.151	5.625	0.000	N/A	N/A
5.500	105.159	105.059	104.959	4.875	105.080	104.980	104.880	5.625	N/A	N/A	N/A	6.000	104.451	104.351	104.251	5.750	103.679	103.579	103.479
30/25 Year >125 High Balance				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
3.500	98.534	98.434	98.334	3.250	99.137	99.037	98.937	3.625	99.963	99.863	99.763	3.625	99.760	99.660	99.560	3.125	100.709	100.609	100.509
3.625	99.522	99.422	99.322	3.375	99.485	99.385	99.285	3.750	100.892	100.792	100.692	3.750	100.736	100.636	100.536	3.250	100.985	100.885	100.785
3.750	100.513	100.413	100.313	3.500	99.886	99.786	99.686	3.875	101.326	101.226	101.126	3.875	101.170	101.070	100.970	3.375	101.290	101.190	101.090
3.875	101.076	100.976	100.876	3.625	100.805	100.705	100.605	3.990	101.655	101.555	101.455	3.990	101.499	101.399	101.299	3.500	101.686	101.586	101.486
3.990	101.478	101.378	101.278	3.750	101.493	101.393	101.293	4.000	101.755	101.655	101.555	4.000	101.599	101.399	101.399	3.625	102.267	102.167	102.067
4.000	101.578	101.478	101.378	3.875	101.751	101.651	101.551	4.125	101.981	101.881	101.781	4.125	101.825	101.625	101.625	3.750	102.508	102.408	102.308
4.125	101.794	101.694	101.594	3.990	101.993	101.893	101.793	4.250	101.940	101.840	101.740	4.250	101.878	101.778	101.678	3.875	102.551	102.451	102.351
4.250	101.810	101.710	101.610	4.000	102.093	101.993	101.893	4.375	102.258	102.158	102.058	4.375	102.195	102.095	101.995	3.990	102.899	102.799	102.699
4.375	102.021	102.01	102.001	4.125	102.432	102.332	102.232	4.500	102.546	102.446	102.346	4.500	102.483	102.383	102.283	4.000	102.999	102.899	102.799
4.500	102.526	102.426	102.326	4.250	103.028	102.928	102.828	4.625	102.638	102.538	102.438	4.625	102.575	102.375	102.375	4.125	103.483	103.383	103.283
4.625	102.497	102.397	102.297	4.375	103.183	103.083	102.983	4.750	102.996	102.896	102.796	4.750	102.933	102.733	102.733	4.250	103.801	103.701	103.601
4.750	102.217	102.117	102.017	4.500	104.041	103.941	103.841	4.875	103.297	103.197	103.097	4.875	103.235	103.035	103.035	4.375	104.111	104.011	103.911
4.875	102.602	102.502	102.402	4.625	103.289	103.189	103.089	4.990	103.530	103.430	103.330	4.990	103.468	103.268	103.268	4.500	104.443	104.343	104.243
4.990	102.876	102.776	102.676	4.750	103.826	103.726	103.626	5.000	103.630	103.530	103.430	5.000	103.568	103.368	103.368	4.625	104.374	104.274	104.174
5.000	102.976	102.876	102.776	4.875	104.061	103.961	103.861	5.125	103.885	103.785	103.685	5.125	103.822	103.622	103.622	4.750	104.195	104.095	103.995
5.125	103.157	103.057	102.957	4.990	104.204	104.104	104.004	5.250	104.335	104.235	104.135	5.250	104.179	103.979	103.979	4.875	104.342	104.242	104.142
5.250	102.987	102.887	102.787	5.000	104.304	104.204	104.104	5.375	104.493	104.393	104.293	5.375	104.336	104.136	104.136	4.990	104.329	104.229	104.129
5.375	103.361	103.261	103.161	5.125	104.536	104.436	104.336	5.500	104.668	104.568	104.468	5.500	104.512	104.312	104.312	5.000	104.429	104.329	104.229
5.500	98.100	98.000	97.900	5.250	105.079	104.979	104.879	5.625	105.356	105.256	105.156	5.625	105.100	104.900	104.900	5.125	104.518	104.418	104.318
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance			
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
3.125	99.626	99.526	99.426	3.125	99.563	99.363	99.363	3.125	100.427	100.227	100.227	3.125	99.344	99.144	99.144	3.125	99.281	99.081	99.081
3.250	99.931	99.831	99.731	3.250	99.869	99.669	99.669	3.250	100.726	100.526	100.526	3.250	99.672	99.472	99.472	3.250	99.610	99.410	99.410
3.375	100.269	100.169	100.069	3.375	100.206	100.006	100.006	3.375	101.077	100.877	100.877	3.375	100.056	99.856	99.856	3.375	99.993	99.793	99.793
3.500	100.703	100.603	100.503	3.500	100.687	100.487	100.487	3.500	101.501	101.301	101.301	3.500	100.518	100.318	100.318	3.500	100.502	100.302	100.302
3.625	101.350	101.250	101.150	3.625	101.350	101.150	101.150	3.625	101.808	101.608	101.608	3.625	100.891	100.691	100.691	3.625	100.891	100.691	100.691
3.750	101.693	101.593	101.493	3.750	101.693	101.493	101.493	3.750	102.013	101.813	101.813	3.750	101.198	100.998	100.998	3.750	101.198	100.998	100.998
3.875	101.744	101.644	101.544	3.875	101.744	101.544	101.544	3.875	102.065	101.865	101.865	3.875	101.258	101.058	101.058	3.875	101.258	101.058	101.058
3.990	102.133	102.033	101.933	3.990	102.119	101.919	101.919	3.990	102.261	102.061	102.061	3.990	101.495	101.295	101.295	3.990	101.481	101.281	101.281
4.000	102.233	102.133	102.033	4.000	102.219	102.019	102.019	4.000	102.361	102.161	102.161	4.000	101.595	101.395	101.395	4.000	101.581	101.381	101.381
4.125	102.801	102.701	102.601	4.125	102.801	102.601	102.601	4.125	102.661	102.461	102.461	4.125	101.979	101.779	101.779	4.125	101.979	101.779	101.779
4.250	103.193	103.093	102.993	4.250	103.193	102.993	102.993	4.250	102.878	102.678	102.678	4.250	102.270	102.070	102.070	4.250	102.270	102.070	102.070
4.375	103.537	103.437	103.337	4.375	103.537	103.337	103.337	4.375	103.090	102.890	102.890	4.375	102.516	102.316	102.316	4.375	102.516	102.316	102.316
4.500	103.902	103.802	103.702	4.500	10														



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.:

11/25/2019

45 Day Lock Exp.:

12/9/2019

60 Day Lock Exp.:

12/23/2019

W. Rate Sheet Dated: 10/24/2019

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	99.639	99.539	99.439	3.375	99.389	99.289	99.189	3.375	99.389	99.289	99.189	4.000	101.659	101.559	101.459	4.000	101.284	101.184	101.084
3.500	100.037	99.937	99.837	3.500	99.787	99.687	99.587	3.500	99.787	99.687	99.587	4.125	101.718	101.618	101.518	4.125	101.343	101.243	101.143
3.625	100.602	100.502	100.402	3.625	100.352	100.252	100.152	3.625	100.352	100.252	100.152	4.250	102.097	101.997	101.897	4.250	101.722	101.622	101.522
3.750	101.471	101.371	101.271	3.750	101.221	101.121	101.021	3.750	101.221	101.121	101.021	4.375	102.398	102.298	102.198	4.375	102.023	101.923	101.823
3.875	101.881	101.781	101.681	3.875	101.631	101.531	101.431	3.875	101.631	101.531	101.431	4.500	102.657	102.557	102.457	4.500	102.032	101.932	101.832
3.990	102.243	102.143	102.043	3.990	101.868	101.768	101.668	3.990	101.868	101.768	101.668	4.625	102.675	102.575	102.475	4.625	102.050	101.950	101.850
4.000	102.343	102.243	102.143	4.000	101.968	101.868	101.768	4.000	101.968	101.868	101.768	4.750	102.486	102.386	102.286	4.750	101.861	101.761	101.661
4.125	102.402	102.302	102.202	4.125	102.027	101.927	101.827	4.125	102.027	101.927	101.827	4.875	102.807	102.707	102.607	4.875	102.182	102.082	101.982
4.250	102.843	102.743	102.643	4.250	102.468	102.368	102.268	4.250	102.468	102.368	102.268	4.990	102.972	102.872	102.772	4.990	101.972	101.872	101.772
4.375	103.144	103.044	102.944	4.375	102.769	102.669	102.569	4.375	102.769	102.669	102.569	5.000	103.072	102.972	102.872	5.000	102.072	101.972	101.872
4.500	103.403	103.303	103.203	4.500	102.778	102.678	102.578	4.500	102.778	102.678	102.578	5.125	102.111	102.011	101.911	5.125	101.111	101.011	100.911
4.625	103.421	103.321	103.221	4.625	102.796	102.696	102.596	4.625	102.796	102.696	102.596	5.250	101.608	101.504	101.408	5.250	100.608	100.504	100.408
4.750	103.732	103.632	103.532	4.750	103.107	103.007	102.907	4.750	103.107	103.007	102.907	5.375	101.852	101.748	101.652	5.375	101.852	101.748	101.652
4.875	104.053	103.953	103.853	4.875	103.428	103.328	103.228	4.875	103.428	103.328	103.228	5.500	102.130	102.026	101.930	5.500	102.130	102.026	101.930
4.990	104.218	104.118	104.018	4.990	103.218	103.118	103.018	4.990	103.218	103.118	103.018	5.625	102.746	102.643	102.546	5.625	102.746	102.643	102.546
5.000	104.318	104.218	104.118	5.000	103.318	103.218	103.118	5.000	103.318	103.218	103.118	5.750	103.084	102.980	102.884	5.750	103.084	102.980	102.884
5.125	104.511	104.411	104.311	5.125	103.511	103.411	103.311	5.125	103.511	103.411	103.311	5.875	103.191	103.087	102.991	5.875	103.191	103.087	102.991
5.250	104.760	104.656	104.560	5.250	103.760	103.656	103.560	5.250	103.760	103.656	103.560	5.990	103.119	103.015	102.919	5.990	103.119	103.015	102.919
5.375	105.004	104.900	104.804	5.375	105.004	104.900	104.804	5.375	105.004	104.900	104.804	6.000	103.219	103.115	103.019	6.000	103.219	103.115	103.019
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	101.284	101.184	101.084	3.375	99.859	99.759	99.659	3.375	99.859	99.759	99.659	3.375	99.859	99.759	99.659	3.375	101.562	101.462	101.362
4.125	101.343	101.243	101.143	3.500	100.359	100.259	100.159	3.500	100.359	100.259	100.159	3.500	100.359	100.259	100.159	3.500	101.846	101.746	101.646
4.250	101.722	101.622	101.522	3.625	101.204	101.104	101.004	3.625	101.204	101.104	101.004	3.625	101.204	101.104	101.004	3.625	102.176	102.076	101.976
4.375	102.023	101.923	101.823	3.750	101.652	101.552	101.452	3.750	101.652	101.552	101.452	3.750	101.652	101.552	101.452	3.750	102.677	102.577	102.477
4.500	102.032	101.932	101.832	3.875	101.990	101.890	101.790	3.875	101.990	101.890	101.790	3.875	101.990	101.890	101.790	3.875	102.822	102.722	102.622
4.625	102.050	101.950	101.850	3.990	102.276	102.176	102.076	3.990	102.276	102.176	102.076	3.990	102.276	102.176	102.076	3.990	103.136	103.036	102.936
4.750	101.861	101.761	101.661	4.000	102.376	102.276	102.176	4.000	102.376	102.276	102.176	4.000	102.376	102.276	102.176	4.000	103.236	103.136	103.036
4.875	102.182	102.082	101.982	4.125	102.568	102.468	102.368	4.125	102.568	102.468	102.368	4.125	102.568	102.468	102.368	4.125	103.352	103.252	103.152
4.990	101.972	101.872	101.772	4.250	103.192	103.092	102.992	4.250	103.192	103.092	102.992	4.250	103.192	103.092	102.992	4.250	103.815	103.715	103.615
5.000	102.072	101.972	101.872	4.375	103.394	103.294	103.194	4.375	103.394	103.294	103.194	4.375	103.394	103.294	103.194	4.375	104.170	104.070	103.970
5.125	101.111	101.011	100.911	4.500	103.657	103.557	103.457	4.500	103.657	103.557	103.457	4.500	103.657	103.557	103.457	4.500	104.385	104.285	104.185
5.250	100.608	100.504	100.408	4.625	103.724	103.624	103.524	4.625	103.724	103.624	103.524	4.625	103.724	103.624	103.524	4.625	103.991	103.891	103.791
5.375	101.852	101.748	101.652	4.750	103.981	103.881	103.781	4.750	103.981	103.881	103.781	4.750	103.981	103.881	103.781	4.750	104.325	104.225	104.125
5.500	102.130	102.026	101.930	4.875	104.349	104.249	104.149	4.875	104.349	104.249	104.149	4.875	104.349	104.249	104.149	4.875	104.596	104.496	104.396
5.625	102.746	102.643	102.546	4.990	104.611	104.511	104.411	4.990	104.611	104.511	104.411	4.990	104.611	104.511	104.411	4.990	104.804	104.704	104.604
5.750	103.084	102.980	102.884	5.000	104.711	104.611	104.511	5.000	104.711	104.611	104.511	5.000	104.711	104.611	104.511	5.000	104.904	104.804	104.704
5.875	103.191	103.087	102.991	5.125	105.306	105.206	105.106	5.125	105.306	105.206	105.106	5.125	105.306	105.206	105.106	5.125	104.728	104.628	104.528
5.990	103.119	103.015	102.919	5.250	104.962	104.862	104.762	5.250	104.962	104.862	104.762	5.250	104.962	104.862	104.762	5.250	104.830	104.730	104.630
6.000	103.219	103.115	103.019	5.375	105.229	105.129	105.029	5.375	105.229	105.129	105.029	5.375	105.229	105.129	105.029	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	101.562	101.462	101.362	3.375	101.562	101.462	101.362	3.375	100.799	100.699	100.599	3.375	100.799	100.699	100.599	3.375	100.799	100.699	100.599
3.500	101.846	101.746	101.646	3.500	101.846	101.746	101.646	3.500	101.083	100.983	100.883	3.500	101.083	100.983	100.883	3.500	101.083	100.983	100.883
3.625	102.176	102.076	101.976	3.625	102.176	102.076	101.976	3.625	100.914	100.814	100.714	3.625	100.914	100.814	100.714	3.625	100.914	100.814	100.714
3.750	102.677	102.577	102.477	3.750	102.677	102.577	102.477	3.750	101.415	101.315	101.215	3.750	101.415	101.315	101.215	3.750	101.415	101.315	101.215
3.875	102.822	102.722	102.622	3.875	102.822	102.722	102.622	3.875	101.560	101.460	101.360	3.875	101.560	101.460	101.360	3.875	101.560	101.460	101.360
3.990	103.136	103.036	102.936	3.990	103.136	103.036	102.936	3.990	101.874	101.774	101.674	3.990	101.874	101.774	101.674	3.990	101.874	101.774	101.674
4.000	103.236	103.136	103.036	4.000	103.236	103.136	103.036	4.000	101.974	101.874	101.774	4.000	101.974	101.874	101.774	4.000	101.974	101.874	101.774
4.125	103.352	103.252	103.152	4.125	103.352	103.252	103.152	4.125	101.592	101.492	101.392	4.125	101.592	101.492	101.392	4.125	101.592	101.492	101.392
4.250	103.815	103.715	103.615	4.250	103.815	103.715	103.615	4.250	102.055	101.955	101.855	4.250	102.055	101.955	101.855	4.250	102.055	101.955	101.855
4.375	104.045	103.945	103.845	4.375	104.045	103.945	103.845	4.375	102.410	102.310	102.210	4.375	102.285	102.185	102.085	4.375	102.285	102.185	102.085
4.500	104.260	104.160	104.060	4.500	104.260	104.160	104.060	4.500	102.625	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.:

11/25/2019

45 Day Lock Exp.:

12/9/2019

60 Day Lock Exp.:

12/23/2019

W. Rate Sheet Dated: 10/24/2019

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	99.670	99.570	99.470	3.375	99.872	99.772	99.672	3.375	101.534	101.434	101.334	4.000	101.256	101.156	101.056	3.375	100.471	100.371	100.271
3.500	100.074	99.974	99.874	3.500	100.375	100.275	100.175	3.500	101.818	101.718	101.618	4.125	101.314	101.214	101.114	3.500	100.755	100.655	100.555
3.625	100.621	100.521	100.421	3.625	101.149	101.049	100.949	3.625	102.104	102.004	101.904	4.250	101.464	101.364	101.264	3.625	100.544	100.444	100.344
3.750	101.410	101.310	101.210	3.750	101.597	101.497	101.397	3.750	102.606	102.506	102.406	4.375	101.765	101.665	101.565	3.750	101.046	100.946	100.846
3.875	101.826	101.726	101.626	3.875	101.935	101.835	101.735	3.875	102.750	102.650	102.550	4.500	102.025	101.925	101.825	3.875	101.190	101.090	100.990
3.990	102.186	102.086	101.986	3.990	102.244	102.144	102.044	3.990	103.068	102.968	102.868	4.625	102.061	101.961	101.861	3.990	101.508	101.408	101.308
4.000	102.286	102.186	102.086	4.000	102.344	102.244	102.144	4.000	103.168	103.068	102.968	4.750	102.296	102.196	102.096	4.000	101.608	101.508	101.408
4.125	102.344	102.244	102.144	4.125	102.536	102.436	102.336	4.125	103.331	103.231	103.131	4.875	102.617	102.517	102.417	4.125	101.276	101.176	101.076
4.250	102.775	102.675	102.575	4.250	103.164	103.064	102.964	4.250	103.794	103.694	103.594	4.990	102.798	102.698	102.598	4.250	101.739	101.639	101.539
4.375	103.076	102.976	102.876	4.375	103.367	103.267	103.167	4.375	104.149	104.049	103.949	5.000	102.898	102.798	102.698	4.375	102.094	101.994	101.894
4.500	103.336	103.236	103.136	4.500	103.641	103.541	103.441	4.500	103.533	103.433	103.333	5.125	101.814	101.709	101.614	4.500	101.126	101.026	100.926
4.625	103.372	103.272	103.172	4.625	103.678	103.578	103.478	4.625	103.989	103.889	103.789	5.250	101.418	101.292	101.218	4.625	101.582	101.482	101.382
4.750	103.731	103.631	103.531	4.750	103.999	103.899	103.799	4.750	104.325	104.225	104.125	5.375	101.662	101.536	101.462	4.750	101.918	101.818	101.718
4.875	104.052	103.952	103.852	4.875	104.368	104.268	104.168	4.875	104.598	104.498	104.398	5.500	101.940	101.814	101.740	4.875	102.191	102.091	101.991
4.990	104.233	104.133	104.033	4.990	104.630	104.530	104.430	4.990	104.338	104.234	104.138	5.625	102.557	102.431	102.357	4.990	102.431	102.327	102.231
5.000	104.333	104.233	104.133	5.000	104.730	104.630	104.530	5.000	104.438	104.334	104.238	5.750	102.894	102.768	102.694	5.000	102.531	102.427	102.331
5.125	104.499	104.394	104.299	5.125	105.328	105.228	105.128	5.125	104.731	104.627	104.531	5.875	103.001	102.875	102.801	5.125	102.824	102.720	102.624
5.250	104.907	104.781	104.707	5.250	104.968	104.865	104.768	5.250	104.833	104.729	104.633	5.990	102.929	102.803	102.729	5.250	102.926	102.822	102.726
5.375	105.151	105.025	104.951	5.375	105.236	105.132	105.036	5.375	0.000	0.000	0.000	6.000	103.029	102.903	102.829	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.:

11/25/2019

45 Day Lock Exp.:

12/9/2019

60 Day Lock Exp.:

12/23/2019

W. Rate Sheet Dated: 10/24/2019

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	98.489	98.427	98.364	
3.500	98.961	98.899	98.836	
3.625	99.313	99.250	99.188	
3.750	99.738	99.675	99.613	
3.875	100.011	99.948	99.886	
4.000	100.246	100.184	100.121	
4.125	100.499	100.436	100.374	
4.250	100.701	100.639	100.576	
4.375	100.960	100.897	100.835	
4.500	101.218	101.156	101.093	
4.625	101.536	101.474	101.411	
4.750	101.871	101.809	101.746	
4.875	102.093	102.031	101.968	

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	98.178	98.053	97.928	
3.375	98.639	98.514	98.389	
3.500	99.042	98.917	98.792	
3.625	99.519	99.394	99.269	
3.750	99.931	99.806	99.681	
3.875	100.282	100.157	100.032	
4.000	100.620	100.495	100.370	
4.125	100.758	100.633	100.508	
4.250	101.064	100.939	100.814	
4.375	101.342	101.217	101.092	
4.500	101.500	101.375	101.250	

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	96.534	96.409	96.284	
3.375	96.936	96.811	96.686	
3.500	97.310	97.185	97.060	
3.625	97.660	97.535	97.410	
3.750	98.244	98.119	97.994	
3.875	98.551	98.426	98.301	
4.000	98.835	98.710	98.585	
4.125	99.118	98.993	98.868	
4.250	99.401	99.276	99.151	
4.375	99.684	99.559	99.434	
4.500	99.973	99.848	99.723	
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)