



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.: 12/24/2019

W. Rate Sheet Dated: 10/25/2019

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	101.424	101.274	101.124	3.250	100.978	100.828	100.678	2.375	96.922	96.772	96.622	3.125	99.781	99.631	99.481
3.375	101.969	101.819	101.669	3.375	101.425	101.275	101.125	2.500	97.414	97.264	97.114	3.250	99.930	99.780	99.630
3.500	102.508	102.358	102.208	3.500	101.841	101.691	101.541	2.625	97.900	97.750	97.600	3.375	100.298	100.148	99.998
3.625	103.029	102.879	102.729	3.625	102.219	102.069	101.919	2.750	98.039	97.889	97.739	3.500	100.636	100.486	100.336
3.750	102.617	102.467	102.317	3.750	102.104	101.954	101.804	2.875	98.527	98.377	98.227	3.625	100.563	100.413	100.263
3.875	103.098	102.948	102.798	3.875	102.492	102.342	102.192	3.000	99.010	98.860	98.710	Margin = 2.250		Index = 1.600	
4.000	103.548	103.398	103.248	4.000	102.884	102.734	102.584	3.125	99.474	99.324	99.174				
4.125	103.960	103.810	103.660	4.125	103.228	103.078	102.928	3.250	101.002	100.852	100.702				
4.375	103.399	103.299	103.199	4.375	102.792	102.692	102.592	3.375	101.426	101.276	101.126				
4.500	103.825	103.725	103.625	4.500	103.125	103.025	102.925	3.500	101.820	101.670	101.520				
4.625	104.203	104.103	104.003	4.625	103.188	103.088	102.988	3.625	102.175	102.025	101.875				
4.750	104.328	104.228	104.128	4.750	103.433	103.333	103.233	3.750	102.405	102.255	102.105				
4.875	104.334	104.234	104.134	4.875	103.739	103.639	103.539	3.875	102.770	102.620	102.470				
5.000	104.696	104.596	104.496	5.000	104.013	103.913	103.813	4.000	103.140	102.990	102.840				
5.125	104.772	104.672	104.572	5.125	104.254	104.154	104.054	4.125	103.461	103.311	103.161				
5.375	105.025	104.925	104.825	5.375	104.554	104.454	104.354	4.250	103.123	102.973	102.823				
5.500	105.323	105.223	105.123	5.500	104.828	104.728	104.628	4.375	103.432	103.282	103.132				
5.625	105.587	105.487	105.387	5.625	105.069	104.969	104.869	4.500	103.746	103.596	103.446				
6.250	106.000	105.900	105.800	6.250	105.857	105.757	105.657	4.625	103.811	103.661	103.511				

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	100.274	100.124	99.974	3.250	99.978	99.828	99.678	2.375	95.922	95.772	95.622	3.125	98.781	98.631	98.481
3.375	100.819	100.669	100.519	3.375	100.425	100.275	100.125	2.500	96.414	96.264	96.114	3.250	98.930	98.780	98.630
3.500	101.358	101.208	101.058	3.500	100.841	100.691	100.541	2.625	96.900	96.750	96.600	3.375	99.298	99.148	98.998
3.625	101.879	101.729	101.579	3.625	101.219	101.069	100.919	2.750	97.039	96.889	96.739	3.500	99.636	99.486	99.336
3.750	101.467	101.317	101.167	3.750	101.104	100.954	100.804	2.875	97.527	97.377	97.227	3.625	99.563	99.413	99.263
3.875	101.948	101.798	101.648	3.875	101.492	101.342	101.192	3.000	98.010	97.860	97.710	Margin = 2.250		Index = 1.600	
4.000	102.398	102.248	102.098	4.000	101.884	101.734	101.584	3.125	98.474	98.324	98.174	30 Year OTC			
4.125	102.810	102.660	102.510	4.125	102.228	102.078	101.928	3.250	100.002	99.852	99.702	Rate	30 Day	45 Day	60 Day
4.375	102.249	102.149	102.049	4.375	101.792	101.692	101.592	3.375	100.426	100.276	100.126	3.875	101.548	101.298	101.048
4.500	102.675	102.575	102.475	4.500	102.125	102.025	101.925	3.500	100.820	100.670	100.520	4.000	101.998	101.748	101.498
4.625	103.053	102.953	102.853	4.625	102.188	102.088	101.988	3.625	101.175	101.025	100.875	4.125	102.410	102.160	101.910
4.750	103.178	103.078	102.978	4.750	102.433	102.333	102.233	3.750	101.405	101.255	101.105	4.375	101.849	101.599	101.349
4.875	103.184	103.084	102.984	4.875	102.739	102.639	102.539	3.875	101.770	101.620	101.470	4.500	102.275	102.025	101.775
5.000	103.546	103.446	103.346	5.000	103.013	102.913	102.813	4.000	102.140	101.990	101.840	4.625	102.653	102.403	102.153
5.125	103.622	103.522	103.422	5.125	103.254	103.154	103.054	4.125	102.461	102.311	102.161	4.875	102.784	102.534	102.284
5.375	103.875	103.775	103.675	5.375	103.554	103.454	103.354	4.250	102.123	101.973	101.823	5.000	103.146	102.896	102.646
5.500	104.173	104.073	103.973	5.500	103.828	103.728	103.628	4.375	102.432	102.282	102.132	5.125	103.222	102.972	102.722
5.625	104.437	104.337	104.237	5.625	104.069	103.969	103.869	4.500	102.746	102.596	102.446	5.500	103.773	103.523	103.273
6.250	105.225	105.125	105.025	6.250	104.857	104.757	104.657	4.625	102.811	102.661	102.511	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	101.010	100.760	100.510	6.250	102.750	102.500	102.250
4.250	101.135	100.885	100.635				
4.375	100.449	100.199	99.949				
4.500	100.875	100.625	100.375				
4.625	101.253	101.003	100.753				
5.000	101.746	101.496	101.246				
5.125	101.822	101.572	101.322				
5.250	102.075	101.825	101.575				
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	98.798	98.548	98.298	
4.000	99.248	98.998	98.748	
4.125	99.660	99.410	99.160	
4.375	99.099	98.849	98.599	
4.500	99.525	99.275	99.025	
4.625	99.903	99.653	99.403	
4.875	100.034	99.784	99.534	
5.000	100.396	100.146	99.896	
5.125	100.472	100.222	99.972	
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</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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30 Day Lock Exp.:

11/25/2019

45 Day Lock Exp.:

12/9/2019

60 Day Lock Exp.:

12/24/2019

W. Rate Sheet Dated: 10/25/2019

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	99.899	99.749	99.599	3.250	99.883	99.733	99.583	2.375	94.202	94.052	93.902	3.125	98.891	98.741	98.591
3.375	100.444	100.294	100.144	3.375	100.330	100.180	100.030	2.500	94.694	94.544	94.394	3.250	99.415	99.265	99.115
3.500	100.983	100.833	100.683	3.500	100.746	100.596	100.446	2.625	95.180	95.030	94.880	3.375	99.783	99.633	99.483
3.625	101.504	101.354	101.204	3.625	101.124	100.974	100.824	2.750	96.569	96.419	96.269	3.500	100.121	99.971	99.821
3.750	101.030	100.880	100.730	3.750	100.947	100.797	100.647	2.875	97.057	96.907	96.757	3.625	100.048	99.898	99.748
3.875	101.511	101.361	101.211	3.875	101.334	101.184	101.034	3.000	97.540	97.390	97.240	Margin = 2.250		Index = 1.600	
4.000	101.961	101.811	101.661	4.000	101.726	101.576	101.426	3.125	98.004	97.854	97.704				
4.125	102.372	102.222	102.072	4.125	102.070	101.920	101.770	3.250	99.907	99.757	99.607				
4.375	102.124	102.024	101.924	4.375	101.947	101.847	101.747	3.375	100.331	100.181	100.031				
4.500	102.550	102.450	102.350	4.500	102.280	102.180	102.080	3.500	100.725	100.575	100.425				
4.625	102.928	102.828	102.728	4.625	102.343	102.243	102.143	3.625	101.080	100.930	100.780				
4.750	102.803	102.703	102.603	4.750	102.338	102.238	102.138	3.750	101.247	101.097	100.947				
4.875	102.809	102.709	102.609	4.875	102.644	102.544	102.444	3.875	101.613	101.463	101.313				
5.000	103.171	103.071	102.971	5.000	102.918	102.818	102.718	4.000	101.982	101.832	101.682				
5.125	103.247	103.147	103.047	5.125	103.159	103.059	102.959	4.125	102.304	102.154	102.004				
5.375	103.187	103.087	102.987	5.375	103.147	103.047	102.947	4.250	102.278	102.128	101.978				
5.500	103.485	103.385	103.285	5.500	103.421	103.321	103.221	4.375	102.587	102.437	102.287				
5.625	103.750	103.650	103.550	5.625	103.662	103.562	103.462	4.500	102.901	102.751	102.601				
6.250	103.225	103.125	103.025	6.250	103.137	103.037	102.937	4.625	102.966	102.816	102.666				

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	98.749	98.599	98.449	3.250	98.453	98.303	98.153	2.375	94.522	94.372	94.222	3.125	96.881	96.731	96.581
3.375	99.294	99.144	98.994	3.375	98.900	98.750	98.600	2.500	95.014	94.864	94.714	3.250	97.405	97.255	97.105
3.500	99.833	99.683	99.533	3.500	99.316	99.166	99.016	2.625	95.500	95.350	95.200	3.375	97.773	97.623	97.473
3.625	100.354	100.204	100.054	3.625	99.694	99.544	99.394	2.750	96.483	96.333	96.183	3.500	98.111	97.961	97.811
3.750	99.880	99.730	99.580	3.750	99.517	99.367	99.217	2.875	96.971	96.821	96.671	3.625	98.038	97.888	97.738
3.875	100.361	100.211	100.061	3.875	99.904	99.754	99.604	3.000	97.453	97.303	97.153	Margin = 2.250		Index = 1.600	
4.000	100.811	100.661	100.511	4.000	100.296	100.146	99.996	3.125	97.918	97.768	97.618	30 Year OTC			
4.125	101.222	101.072	100.922	4.125	100.640	100.490	100.340	3.250	99.164	99.014	98.864	Rate	30 Day	45 Day	60 Day
4.375	100.974	100.874	100.774	4.375	100.517	100.417	100.317	3.375	99.588	99.438	99.288	3.875	99.961	99.711	99.461
4.500	101.400	101.300	101.200	4.500	100.850	100.750	100.650	3.500	99.983	99.833	99.683	4.000	100.411	100.161	99.911
4.625	101.778	101.678	101.578	4.625	100.913	100.813	100.713	3.625	100.338	100.188	100.038	4.125	100.822	100.572	100.322
4.750	101.653	101.553	101.453	4.750	100.908	100.808	100.708	3.750	99.997	99.847	99.697	4.375	100.574	100.324	100.074
4.875	101.659	101.559	101.459	4.875	101.214	101.114	101.014	3.875	100.362	100.212	100.062	4.500	101.000	100.750	100.500
5.000	102.021	101.921	101.821	5.000	101.488	101.388	101.288	4.000	100.732	100.582	100.432	4.625	101.378	101.128	100.878
5.125	102.097	101.997	101.897	5.125	101.729	101.629	101.529	4.125	101.054	100.904	100.754	4.875	101.259	101.009	100.759
5.375	102.037	101.937	101.837	5.375	101.717	101.617	101.517	4.250	100.473	100.323	100.173	5.000	101.621	101.371	101.121
5.500	102.335	102.235	102.135	5.500	101.991	101.891	101.791	4.375	100.782	100.632	100.482	5.125	101.697	101.447	101.197
5.625	102.600	102.500	102.400	5.625	102.232	102.132	102.032	4.500	101.096	100.946	100.796	5.500	101.935	101.685	101.435
6.250	102.075	101.975	101.875	6.250	101.707	101.607	101.507	4.625	101.161	101.011	100.861	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	99.072	98.822	98.572	6.250	99.250	99.000	98.750
4.250	99.510	99.260	99.010				
4.375	98.824	98.574	98.324				
4.500	99.250	99.000	98.750				
4.625	99.628	99.378	99.128				
5.000	99.871	99.621	99.371				
5.125	99.947	99.697	99.447				
5.250	99.888	99.638	99.388				
Borrower Paid Comp Only				Lender Paid Only "Price Cap 100.000 after comp plan"			

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

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

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	97.211	96.961	96.711	
4.000	97.661	97.411	97.161	
4.125	98.072	97.822	97.572	
4.375	97.824	97.574	97.324	
4.500	98.250	98.000	97.750	
4.625	98.628	98.378	98.128	
4.875	98.509	98.259	98.009	
5.000	98.871	98.621	98.371	
5.125	98.947	98.697	98.447	
5.500	99.185	98.935	98.685	
5.625	99.450	99.200	98.950	

Lock Desk Policy	
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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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W. Rate Sheet Dated: 10/25/2019

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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	99.686	99.586	99.486	3.375	99.436	99.336	99.236	3.375	99.436	99.336	99.236	4.000	101.758	101.658	101.558	4.000	101.383	101.283	101.183
3.500	100.082	99.982	99.882	3.500	99.832	99.732	99.632	3.500	99.832	99.732	99.632	4.125	101.817	101.717	101.617	4.125	101.442	101.342	101.242
3.625	100.645	100.545	100.445	3.625	100.395	100.295	100.195	3.625	100.395	100.295	100.195	4.250	102.164	102.064	101.964	4.250	101.789	101.689	101.589
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	102.465	102.365	102.265	4.375	102.090	101.990	101.890
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	102.724	102.624	102.524	4.500	102.099	101.999	101.899
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	102.742	102.642	102.542	4.625	102.117	102.017	101.917
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	102.443	102.343	102.243	4.750	101.818	101.718	101.618
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	102.764	102.664	102.564	4.875	102.139	102.039	101.939
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	102.930	102.830	102.730	4.990	101.930	101.830	101.730
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	103.030	102.930	102.830	5.000	102.030	101.930	101.830
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	102.220	102.120	102.020	5.125	101.220	101.120	101.020
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	101.782	101.678	101.582	5.250	100.782	100.678	100.582
4.750	103.685	103.585	103.485	4.750	103.060	102.960	102.860	4.750	103.060	102.960	102.860	5.375	102.021	101.918	101.821	5.375	102.021	101.918	101.821
4.875	104.006	103.906	103.806	4.875	103.381	103.281	103.181	4.875	103.381	103.281	103.181	5.500	102.300	102.196	102.100	5.500	102.300	102.196	102.100
4.990	104.172	104.072	103.972	4.990	103.172	103.072	102.972	4.990	103.172	103.072	102.972	5.625	102.916	102.812	102.716	5.625	102.916	102.812	102.716
5.000	104.272	104.172	104.072	5.000	103.272	103.172	103.072	5.000	103.272	103.172	103.072	5.750	103.254	103.150	103.054	5.750	103.254	103.150	103.054
5.125	104.496	104.396	104.296	5.125	103.496	103.396	103.296	5.125	103.496	103.396	103.296	5.875	103.361	103.257	103.161	5.875	103.361	103.257	103.161
5.250	104.936	104.832	104.736	5.250	103.936	103.832	103.736	5.250	103.936	103.832	103.736	5.990	103.289	103.185	103.089	5.990	103.289	103.185	103.089
5.375	105.175	105.072	104.975	5.375	105.175	105.072	104.975	5.375	105.175	105.072	104.975	6.000	103.389	103.285	103.189	6.000	103.389	103.285	103.189
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	101.383	101.283	101.183	3.375	100.060	99.960	99.860	3.375	100.060	99.960	99.860	3.375	100.060	99.960	99.860	3.375	101.578	101.478	101.378
4.125	101.442	101.342	101.242	3.500	100.562	100.462	100.362	3.500	100.562	100.462	100.362	3.500	100.562	100.462	100.362	3.500	101.862	101.762	101.662
4.250	101.789	101.689	101.589	3.625	101.235	101.135	101.035	3.625	101.235	101.135	101.035	3.625	101.235	101.135	101.035	3.625	102.191	102.091	101.991
4.375	102.090	101.990	101.890	3.750	101.683	101.583	101.483	3.750	101.683	101.583	101.483	3.750	101.683	101.583	101.483	3.750	102.693	102.593	102.493
4.500	102.099	101.999	101.899	3.875	102.021	101.921	101.821	3.875	102.021	101.921	101.821	3.875	102.021	101.921	101.821	3.875	102.837	102.737	102.637
4.625	102.117	102.017	101.917	3.990	102.310	102.210	102.110	3.990	102.310	102.210	102.110	3.990	102.310	102.210	102.110	3.990	103.155	103.055	102.955
4.750	101.818	101.718	101.618	4.000	102.410	102.310	102.210	4.000	102.410	102.310	102.210	4.000	102.410	102.310	102.210	4.000	103.255	103.155	103.055
4.875	102.139	102.039	101.939	4.125	102.602	102.502	102.402	4.125	102.602	102.502	102.402	4.125	102.602	102.502	102.402	4.125	103.414	103.314	103.214
4.990	101.930	101.830	101.730	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	103.878	103.778	103.678
5.000	102.030	101.930	101.830	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	104.232	104.132	104.032
5.125	101.220	101.120	101.020	4.500	103.658	103.558	103.458	4.500	103.658	103.558	103.458	4.500	103.658	103.558	103.458	4.500	104.452	104.352	104.252
5.250	100.782	100.678	100.582	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	104.038	103.938	103.838
5.375	102.021	101.918	101.821	4.750	103.938	103.838	103.738	4.750	103.938	103.838	103.738	4.750	103.938	103.838	103.738	4.750	104.372	104.272	104.172
5.500	102.300	102.196	102.100	4.875	104.306	104.206	104.106	4.875	104.306	104.206	104.106	4.875	104.306	104.206	104.106	4.875	104.646	104.546	104.446
5.625	102.916	102.812	102.716	4.990	104.568	104.468	104.368	4.990	104.568	104.468	104.368	4.990	104.568	104.468	104.368	4.990	104.851	104.751	104.651
5.750	103.254	103.150	103.054	5.000	104.668	104.568	104.468	5.000	104.668	104.568	104.468	5.000	104.668	104.568	104.468	5.000	104.951	104.851	104.751
5.875	103.361	103.257	103.161	5.125	105.263	105.163	105.063	5.125	105.263	105.163	105.063	5.125	105.263	105.163	105.063	5.125	104.774	104.674	104.574
5.990	103.289	103.185	103.089	5.250	104.946	104.846	104.746	5.250	104.946	104.846	104.746	5.250	104.946	104.846	104.746	5.250	104.876	104.776	104.676
6.000	103.389	103.285	103.189	5.375	105.213	105.113	105.013	5.375	105.213	105.113	105.013	5.375	105.213	105.113	105.013	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	101.578	101.478	101.378	3.375	101.578	101.478	101.378	3.375	100.815	100.715	100.615	3.375	100.815	100.715	100.615	3.375	100.815	100.715	100.615
3.500	101.862	101.762	101.662	3.500	101.862	101.762	101.662	3.500	101.099	100.999	100.899	3.500	101.099	100.999	100.899	3.500	101.099	100.999	100.899
3.625	102.191	102.091	101.991	3.625	102.191	102.091	101.991	3.625	100.928	100.828	100.728	3.625	100.928	100.828	100.728	3.625	100.928	100.828	100.728
3.750	102.693	102.593	102.493	3.750	102.693	102.593	102.493	3.750	101.430	101.330	101.230	3.750	101.430	101.330	101.230	3.750	101.430	101.330	101.230
3.875	102.837	102.737	102.637	3.875	102.837	102.737	102.637	3.875	101.574	101.474	101.374	3.875	101.574	101.474	101.374	3.875	101.574	101.474	101.374
3.990	103.155	103.055	102.955	3.990	103.155	103.055	102.955	3.990	101.892	101.792	101.692	3.990	101.892	101.792	101.692	3.990	101.892	101.792	101.692
4.000	103.255	103.155	103.055	4.000	103.255	103.155	103.055	4.000	101.992	101.892	101.792	4.000	101.992	101.892	101.792	4.000	101.992	101.892	101.792
4.125	103.414	103.314	103.214	4.125	103.414	103.314	103.214	4.125	101.652	101.552	101.452	4.125	101.652	101.552	101.452	4.125	101.652	101.552	101.452
4.250	103.878	103.778	103.678	4.250	103.878	103.778	103.678	4.250	102.116	102.016	101.916	4.250	102.116	102.016	101.916	4.250	102.116	102.016	101.916
4.375	104.107	104.007	103.907	4.375	104.107	104.007	103.907	4.375	102.470	102.370	102.270	4.375	102.345	102.245	102.145	4.375	102.345	102.245	102.145
4.500	104.327	104.227	104.127	4.500	104.327	104.227	104.127	4.500	102.690	102									



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.:

11/25/2019

45 Day Lock Exp.:

12/9/2019

60 Day Lock Exp.:

12/24/2019

W. Rate Sheet Dated: 10/25/2019

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	99.639	99.539	99.439	3.375	99.859	99.759	99.659	3.375	101.562	101.462	101.362	4.000	101.309	101.209	101.109	3.375	100.499	100.399	100.299
3.500	100.037	99.937	99.837	3.500	100.359	100.259	100.159	3.500	101.846	101.746	101.646	4.125	101.368	101.268	101.168	3.500	100.783	100.683	100.583
3.625	100.602	100.502	100.402	3.625	101.204	101.104	101.004	3.625	102.176	102.076	101.976	4.250	101.747	101.647	101.547	3.625	100.614	100.514	100.414
3.750	101.471	101.371	101.271	3.750	101.652	101.552	101.452	3.750	102.677	102.577	102.477	4.375	102.048	101.948	101.848	3.750	101.115	101.015	100.915
3.875	101.881	101.781	101.681	3.875	101.990	101.890	101.790	3.875	102.822	102.722	102.622	4.500	102.307	102.207	102.107	3.875	101.260	101.160	101.060
3.990	102.243	102.143	102.043	3.990	102.276	102.176	102.076	3.990	103.136	103.036	102.936	4.625	102.325	102.225	102.125	3.990	101.574	101.474	101.374
4.000	102.343	102.243	102.143	4.000	102.376	102.276	102.176	4.000	103.236	103.136	103.036	4.750	102.136	102.036	101.936	4.000	101.674	101.574	101.474
4.125	102.402	102.302	102.202	4.125	102.568	102.468	102.368	4.125	103.352	103.252	103.152	4.875	102.457	102.357	102.257	4.125	101.292	101.192	101.092
4.250	102.843	102.743	102.643	4.250	103.192	103.092	102.992	4.250	103.815	103.715	103.615	4.990	102.622	102.522	102.422	4.250	101.755	101.655	101.555
4.375	103.144	103.044	102.944	4.375	103.394	103.294	103.194	4.375	104.170	104.070	103.970	5.000	102.722	102.622	102.522	4.375	102.110	102.010	101.910
4.500	103.403	103.303	103.203	4.500	103.657	103.557	103.457	4.500	104.385	104.285	104.185	5.125	101.761	101.661	101.561	4.500	102.325	102.225	102.125
4.625	103.421	103.321	103.221	4.625	103.724	103.624	103.524	4.625	103.991	103.891	103.791	5.250	101.258	101.154	101.058	4.625	101.584	101.484	101.384
4.750	103.732	103.632	103.532	4.750	103.981	103.881	103.781	4.750	104.325	104.225	104.125	5.375	101.502	101.398	101.302	4.750	101.918	101.818	101.718
4.875	104.053	103.953	103.853	4.875	104.349	104.249	104.149	4.875	104.596	104.496	104.396	5.500	101.780	101.676	101.580	4.875	102.189	102.089	101.989
4.990	104.218	104.118	104.018	4.990	104.611	104.511	104.411	4.990	104.804	104.704	104.604	5.625	102.396	102.293	102.196	4.990	102.402	102.302	102.202
5.000	104.318	104.218	104.118	5.000	104.711	104.611	104.511	5.000	104.904	104.804	104.704	5.750	102.734	102.630	102.534	5.000	102.502	102.402	102.302
5.125	104.511	104.411	104.311	5.125	105.306	105.206	105.106	5.125	104.728	104.628	104.528	5.875	102.841	102.737	102.641	5.125	102.821	102.721	102.621
5.250	104.760	104.656	104.560	5.250	104.962	104.862	104.762	5.250	104.830	104.730	104.630	5.990	102.769	102.665	102.569	5.250	102.923	102.823	102.723
5.375	105.004	104.900	104.804	5.375	105.229	105.129	105.029	5.375	0.000	0.000	0.000	6.000	102.869	102.765	102.669	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.:

12/24/2019

W. Rate Sheet Dated: 10/25/2019

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	98.435	98.373	98.310	
3.500	98.907	98.844	98.782	
3.625	99.258	99.196	99.133	
3.750	99.682	99.619	99.557	
3.875	99.955	99.893	99.830	
4.000	100.191	100.128	100.066	
4.125	100.443	100.381	100.318	
4.250	100.645	100.583	100.520	
4.375	100.904	100.841	100.779	
4.500	101.162	101.100	101.037	
4.625	101.480	101.418	101.355	
4.750	101.815	101.752	101.690	
4.875	102.037	101.975	101.912	

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	98.146	98.021	97.896	
3.375	98.606	98.481	98.356	
3.500	99.009	98.884	98.759	
3.625	99.486	99.361	99.236	
3.750	99.898	99.773	99.648	
3.875	100.248	100.123	99.998	
4.000	100.585	100.460	100.335	
4.125	100.723	100.598	100.473	
4.250	101.029	100.904	100.779	
4.375	101.307	101.182	101.057	
4.500	101.465	101.340	101.215	

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	96.504	96.379	96.254	
3.375	96.907	96.782	96.657	
3.500	97.280	97.155	97.030	
3.625	97.630	97.505	97.380	
3.750	98.214	98.089	97.964	
3.875	98.519	98.394	98.269	
4.000	98.803	98.678	98.553	
4.125	99.086	98.961	98.836	
4.250	99.369	99.244	99.119	
4.375	99.652	99.527	99.402	
4.500	99.942	99.817	99.692	
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)