



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.: 11/27/2019

45 Day Lock Exp.: 12/12/2019

60 Day Lock Exp.: 12/27/2019

W. Rate Sheet Dated: 10/28/2019

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	101.174	101.024	100.874	3.250	100.773	100.623	100.473	2.375	96.687	96.537	96.387	3.125	99.781	99.631	99.481
3.375	101.719	101.569	101.419	3.375	101.220	101.070	100.920	2.500	97.180	97.030	96.880	3.250	99.930	99.780	99.630
3.500	102.258	102.108	101.958	3.500	101.636	101.486	101.336	2.625	97.666	97.516	97.366	3.375	100.298	100.148	99.998
3.625	102.779	102.629	102.479	3.625	102.014	101.864	101.714	2.750	97.820	97.670	97.520	3.500	100.636	100.486	100.336
3.750	102.492	102.342	102.192	3.750	102.024	101.874	101.724	2.875	98.308	98.158	98.008	3.625	100.563	100.413	100.263
3.875	102.973	102.823	102.673	3.875	102.412	102.262	102.112	3.000	98.791	98.641	98.491	Margin = 2.250		Index = 1.600	
4.000	103.423	103.273	103.123	4.000	102.804	102.654	102.504	3.125	99.256	99.106	98.956				
4.125	103.835	103.685	103.535	4.125	103.148	102.998	102.848	3.250	100.853	100.703	100.553				
4.375	103.337	103.237	103.137	4.375	102.768	102.668	102.568	3.375	101.277	101.127	100.977				
4.500	103.763	103.663	103.563	4.500	103.101	103.001	102.901	3.500	101.672	101.522	101.372				
4.625	104.140	104.040	103.940	4.625	103.157	103.057	102.957	3.625	102.027	101.877	101.727				
4.750	104.265	104.165	104.065	4.750	103.417	103.317	103.217	3.750	102.331	102.181	102.031				
4.875	104.288	104.188	104.088	4.875	103.723	103.623	103.523	3.875	102.696	102.546	102.396				
5.000	104.649	104.549	104.449	5.000	103.998	103.898	103.798	4.000	103.066	102.916	102.766				
5.125	104.725	104.625	104.525	5.125	104.238	104.138	104.038	4.125	103.387	103.237	103.087				
5.375	105.150	105.050	104.950	5.375	104.711	104.611	104.511	4.250	103.029	102.879	102.729				
5.500	105.448	105.348	105.248	5.500	104.985	104.885	104.785	4.375	103.338	103.188	103.038				
5.625	105.712	105.612	105.512	5.625	105.226	105.126	105.026	4.500	103.652	103.502	103.352				
6.250	106.000	105.900	105.800	6.250	106.013	105.913	105.813	4.625	103.717	103.567	103.417				

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	100.024	99.874	99.724	3.250	99.773	99.623	99.473	2.375	95.687	95.537	95.387	3.125	98.781	98.631	98.481
3.375	100.569	100.419	100.269	3.375	100.220	100.070	99.920	2.500	96.180	96.030	95.880	3.250	98.930	98.780	98.630
3.500	101.108	100.958	100.808	3.500	100.636	100.486	100.336	2.625	96.666	96.516	96.366	3.375	99.298	99.148	98.998
3.625	101.629	101.479	101.329	3.625	101.014	100.864	100.714	2.750	96.820	96.670	96.520	3.500	99.636	99.486	99.336
3.750	101.342	101.192	101.042	3.750	101.024	100.874	100.724	2.875	97.308	97.158	97.008	3.625	99.563	99.413	99.263
3.875	101.823	101.673	101.523	3.875	101.412	101.262	101.112	3.000	97.791	97.641	97.491	Margin = 2.250		Index = 1.600	
4.000	102.273	102.123	101.973	4.000	101.804	101.654	101.504	3.125	98.256	98.106	97.956	30 Year OTC			
4.125	102.685	102.535	102.385	4.125	102.148	101.998	101.848	3.250	99.853	99.703	99.553	Rate	30 Day	45 Day	60 Day
4.375	102.187	102.087	101.987	4.375	101.768	101.668	101.568	3.375	100.277	100.127	99.977	3.875	101.423	101.173	100.923
4.500	102.613	102.513	102.413	4.500	102.101	102.001	101.901	3.500	100.672	100.522	100.372	4.000	101.873	101.623	101.373
4.625	102.990	102.890	102.790	4.625	102.157	102.057	101.957	3.625	101.027	100.877	100.727	4.125	102.285	102.035	101.785
4.750	103.115	103.015	102.915	4.750	102.417	102.317	102.217	3.750	101.331	101.181	101.031	4.375	101.787	101.537	101.287
4.875	103.138	103.038	102.938	4.875	102.723	102.623	102.523	3.875	101.696	101.546	101.396	4.500	102.213	101.963	101.713
5.000	103.499	103.399	103.299	5.000	102.998	102.898	102.798	4.000	102.066	101.916	101.766	4.625	102.590	102.340	102.090
5.125	103.575	103.475	103.375	5.125	103.238	103.138	103.038	4.125	102.387	102.237	102.087	4.875	102.738	102.488	102.238
5.375	104.000	103.900	103.800	5.375	103.711	103.611	103.511	4.250	102.029	101.879	101.729	5.000	103.099	102.849	102.599
5.500	104.298	104.198	104.098	5.500	103.985	103.885	103.785	4.375	102.338	102.188	102.038	5.125	103.175	102.925	102.675
5.625	104.562	104.462	104.362	5.625	104.226	104.126	104.026	4.500	102.652	102.502	102.352	5.500	103.898	103.648	103.398
6.250	105.350	105.250	105.150	6.250	105.013	104.913	104.813	4.625	102.717	102.567	102.417	5.625	104.162	103.912	103.662

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	100.885	100.635	100.385	6.250	102.750	102.500	102.250
4.250	101.010	100.760	100.510				
4.375	100.387	100.137	99.887				
4.500	100.813	100.563	100.313				
4.625	101.190	100.940	100.690				
5.000	101.699	101.449	101.199				
5.125	101.775	101.525	101.275				
5.250	102.028	101.778	101.528				
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	98.673	98.423	98.173	
4.000	99.123	98.873	98.623	
4.125	99.535	99.285	99.035	
4.375	99.037	98.787	98.537	
4.500	99.463	99.213	98.963	
4.625	99.840	99.590	99.340	
4.875	99.988	99.738	99.488	
5.000	100.349	100.099	99.849	
5.125	100.425	100.175	99.925	
5.500	101.148	100.898	100.648	
5.625	101.412	101.162	100.912	

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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11/27/2019

45 Day Lock Exp.:

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60 Day Lock Exp.:

12/27/2019

W. Rate Sheet Dated: 10/28/2019

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	99.649	99.499	99.349	3.250	99.678	99.528	99.378	2.375	93.967	93.817	93.667	3.125	98.891	98.741	98.591
3.375	100.194	100.044	99.894	3.375	100.125	99.975	99.825	2.500	94.460	94.310	94.160	3.250	99.415	99.265	99.115
3.500	100.733	100.583	100.433	3.500	100.541	100.391	100.241	2.625	94.946	94.796	94.646	3.375	99.783	99.633	99.483
3.625	101.254	101.104	100.954	3.625	100.919	100.769	100.619	2.750	96.350	96.200	96.050	3.500	100.121	99.971	99.821
3.750	100.905	100.755	100.605	3.750	100.867	100.717	100.567	2.875	96.838	96.688	96.538	3.625	100.048	99.898	99.748
3.875	101.386	101.236	101.086	3.875	101.254	101.104	100.954	3.000	97.321	97.171	97.021	Margin = 2.250		Index = 1.600	
4.000	101.836	101.686	101.536	4.000	101.646	101.496	101.346	3.125	97.786	97.636	97.486				
4.125	102.247	102.097	101.947	4.125	101.990	101.840	101.690	3.250	99.758	99.608	99.458				
4.375	102.062	101.962	101.862	4.375	101.923	101.823	101.723	3.375	100.182	100.032	99.882				
4.500	102.488	102.388	102.288	4.500	102.256	102.156	102.056	3.500	100.577	100.427	100.277				
4.625	102.865	102.765	102.665	4.625	102.312	102.212	102.112	3.625	100.932	100.782	100.632				
4.750	102.740	102.640	102.540	4.750	102.322	102.222	102.122	3.750	101.173	101.023	100.873				
4.875	102.763	102.663	102.563	4.875	102.628	102.528	102.428	3.875	101.539	101.389	101.239				
5.000	103.124	103.024	102.924	5.000	102.903	102.803	102.703	4.000	101.908	101.758	101.608				
5.125	103.200	103.100	103.000	5.125	103.143	103.043	102.943	4.125	102.230	102.080	101.930				
5.375	103.312	103.212	103.112	5.375	103.303	103.203	103.103	4.250	102.184	102.034	101.884				
5.500	103.610	103.510	103.410	5.500	103.577	103.477	103.377	4.375	102.493	102.343	102.193				
5.625	103.875	103.775	103.675	5.625	103.818	103.718	103.618	4.500	102.807	102.657	102.507				
6.250	103.350	103.250	103.150	6.250	103.293	103.193	103.093	4.625	102.872	102.722	102.572				

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	98.499	98.349	98.199	3.250	98.248	98.098	97.948	2.375	94.287	94.137	93.987	3.125	96.881	96.731	96.581
3.375	99.044	98.894	98.744	3.375	98.695	98.545	98.395	2.500	94.780	94.630	94.480	3.250	97.405	97.255	97.105
3.500	99.583	99.433	99.283	3.500	99.111	98.961	98.811	2.625	95.266	95.116	94.966	3.375	97.773	97.623	97.473
3.625	100.104	99.954	99.804	3.625	99.489	99.339	99.189	2.750	96.264	96.114	95.964	3.500	98.111	97.961	97.811
3.750	99.755	99.605	99.455	3.750	99.437	99.287	99.137	2.875	96.752	96.602	96.452	3.625	98.038	97.888	97.738
3.875	100.236	100.086	99.936	3.875	99.824	99.674	99.524	3.000	97.235	97.085	96.935	Margin = 2.250		Index = 1.600	
4.000	100.686	100.536	100.386	4.000	100.216	100.066	99.916	3.125	97.699	97.549	97.399	30 Year OTC			
4.125	101.097	100.947	100.797	4.125	100.560	100.410	100.260	3.250	99.016	98.866	98.716	Rate	30 Day	45 Day	60 Day
4.375	100.912	100.812	100.712	4.375	100.493	100.393	100.293	3.375	99.440	99.290	99.140	3.875	99.836	99.586	99.336
4.500	101.338	101.238	101.138	4.500	100.826	100.726	100.626	3.500	99.834	99.684	99.534	4.000	100.286	100.036	99.786
4.625	101.715	101.615	101.515	4.625	100.882	100.782	100.682	3.625	100.189	100.039	99.889	4.125	100.697	100.447	100.197
4.750	101.590	101.490	101.390	4.750	100.892	100.792	100.692	3.750	99.923	99.773	99.623	4.375	100.512	100.262	100.012
4.875	101.613	101.513	101.413	4.875	101.198	101.098	100.998	3.875	100.288	100.138	99.988	4.500	100.938	100.688	100.438
5.000	101.974	101.874	101.774	5.000	101.473	101.373	101.273	4.000	100.658	100.508	100.358	4.625	101.315	101.065	100.815
5.125	102.050	101.950	101.850	5.125	101.713	101.613	101.513	4.125	100.979	100.829	100.679	4.875	101.213	100.963	100.713
5.375	102.162	102.062	101.962	5.375	101.873	101.773	101.673	4.250	100.379	100.229	100.079	5.000	101.574	101.324	101.074
5.500	102.460	102.360	102.260	5.500	102.147	102.047	101.947	4.375	100.688	100.538	100.388	5.125	101.650	101.400	101.150
5.625	102.725	102.625	102.525	5.625	102.388	102.288	102.188	4.500	101.002	100.852	100.702	5.500	102.060	101.810	101.560
6.250	102.200	102.100	102.000	6.250	101.863	101.763	101.663	4.625	101.067	100.917	100.767	5.625	102.325	102.075	101.825

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	98.947	98.697	98.447	6.250	99.250	99.000	98.750
4.250	99.385	99.135	98.885				
4.375	98.762	98.512	98.262				
4.500	99.188	98.938	98.688				
4.625	99.565	99.315	99.065				
5.000	99.824	99.574	99.324				
5.125	99.900	99.650	99.400				
5.250	99.841	99.591	99.341				
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	97.086	96.836	96.586	
4.000	97.536	97.286	97.036	
4.125	97.947	97.697	97.447	
4.375	97.762	97.512	97.262	
4.500	98.188	97.938	97.688	
4.625	98.565	98.315	98.065	
4.875	98.463	98.213	97.963	
5.000	98.824	98.574	98.324	
5.125	98.900	98.650	98.400	
5.500	99.310	99.060	98.810	
5.625	99.575	99.325	99.075	

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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: 10/28/2019

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Prices are subject to change without notice.

Conforming FHMA																			
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
3.375	99.016	98.916	98.816	3.000	95.117	95.017	94.917	2.875	N/A	N/A	N/A	4.000	101.438	101.338	101.238	3.875	100.870	100.770	100.670
3.500	99.402	99.302	99.202	3.125	96.282	96.182	96.082	2.990	N/A	100	100	4.125	101.567	101.467	101.367	3.990	101.274	101.174	101.074
3.625	100.083	99.983	99.883	3.250	97.335	97.235	97.135	3.000	N/A	N/A	N/A	4.250	101.663	101.563	101.463	4.000	101.374	101.274	101.174
3.750	100.882	100.782	100.682	3.375	97.933	97.833	97.733	3.125	96.033	95.933	95.833	4.375	102.048	101.948	101.848	4.125	101.567	101.467	101.367
3.875	101.306	101.206	101.106	3.500	98.596	98.496	98.396	3.250	97.143	97.043	96.943	4.500	102.364	102.264	102.164	4.250	101.663	101.563	101.463
3.990	101.622	101.522	101.422	3.625	99.693	99.593	99.493	3.375	97.746	97.646	97.546	4.625	102.337	102.237	102.137	4.375	102.048	101.948	101.848
4.000	101.722	101.622	101.522	3.750	100.719	100.619	100.519	3.500	98.474	98.374	98.274	4.750	102.111	102.011	101.911	4.500	102.364	102.264	102.164
4.125	101.873	101.773	101.673	3.875	101.198	101.098	100.998	3.625	99.632	99.532	99.432	4.875	102.492	102.392	102.292	4.625	102.337	102.237	102.137
4.250	102.415	102.315	102.215	3.990	101.558	101.458	101.358	3.750	100.715	100.615	100.515	4.990	102.765	102.665	102.565	4.750	102.111	102.011	101.911
4.375	102.682	102.582	102.482	4.000	101.658	101.558	101.458	3.875	101.198	101.098	100.998	5.000	102.865	102.765	102.665	4.875	102.492	102.392	102.292
4.500	102.955	102.855	102.755	4.125	102.340	102.240	102.140	3.990	101.558	101.458	101.358	5.125	103.044	102.944	102.844	4.990	102.765	102.665	102.565
4.625	103.933	103.833	103.733	4.250	103.209	103.109	103.009	4.000	101.658	101.558	101.458	5.250	103.222	103.122	103.022	5.000	102.865	102.765	102.665
4.750	103.491	103.391	103.291	4.375	103.573	103.473	103.373	4.125	102.005	101.905	101.805	5.375	103.292	103.192	103.092	5.125	103.044	102.944	102.844
4.875	103.783	103.683	103.583	4.500	103.877	103.777	103.677	4.250	102.924	102.824	102.724	5.500	103.636	103.536	103.436	5.250	103.292	103.192	103.092
4.990	103.936	103.836	103.736	4.625	103.964	103.864	103.764	4.375	103.292	103.192	103.092	5.625	103.831	103.731	103.631	5.375	103.292	103.192	103.092
5.000	104.036	103.936	103.836	4.750	104.639	104.539	104.439	4.500	103.595	103.495	103.395	5.750	103.594	103.494	103.394	5.500	103.636	103.536	103.436
5.125	104.267	104.167	104.067	4.875	104.972	104.872	104.772	4.625	103.977	103.877	103.777	5.875	103.976	103.876	103.776	5.625	103.831	103.731	103.631
5.250	104.816	104.716	104.616	4.990	105.260	105.160	105.060	4.750	104.792	104.692	104.592	5.990	104.255	104.155	104.055	5.750	103.594	103.494	103.394
5.375	105.008	104.908	104.808	5.000	105.360	105.260	105.160	4.875	105.128	105.028	104.928	6.000	104.355	104.255	104.155	5.875	103.976	103.876	103.776



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.:

11/27/2019

45 Day Lock Exp.:

12/12/2019

60 Day Lock Exp.:

12/27/2019

W. Rate Sheet Dated: 10/28/2019

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	Rate	30 Day	45 Day	60 Day
3.375	99.363	99.263	99.163	3.375	99.113	99.013	98.913	3.375	99.113	99.013	98.913	4.000	101.519	101.419	101.319	4.000	101.144	101.044	100.944				
3.500	99.769	99.669	99.569	3.500	99.519	99.419	99.319	3.500	99.519	99.419	99.319	4.125	101.583	101.483	101.383	4.125	101.208	101.108	101.008				
3.625	100.353	100.253	100.153	3.625	100.103	100.003	99.903	3.625	100.103	100.003	99.903	4.250	102.022	101.922	101.822	4.250	101.647	101.547	101.447				
3.750	101.213	101.113	101.013	3.750	100.963	100.863	100.763	3.750	100.963	100.863	100.763	4.375	102.333	102.233	102.133	4.375	101.958	101.858	101.758				
3.875	101.636	101.536	101.436	3.875	101.386	101.286	101.186	3.875	101.386	101.286	101.186	4.500	102.604	102.504	102.404	4.500	101.979	101.879	101.779				
3.990	102.008	101.908	101.808	3.990	101.633	101.533	101.433	3.990	101.633	101.533	101.433	4.625	102.619	102.519	102.419	4.625	101.994	101.894	101.794				
4.000	102.108	102.008	101.908	4.000	101.733	101.633	101.533	4.000	101.733	101.633	101.533	4.750	102.420	102.320	102.220	4.750	101.795	101.695	101.595				
4.125	102.172	102.072	101.972	4.125	101.797	101.697	101.597	4.125	101.797	101.697	101.597	4.875	102.748	102.648	102.548	4.875	102.123	102.023	101.923				
4.250	102.705	102.605	102.505	4.250	102.330	102.230	102.130	4.250	102.330	102.230	102.130	4.990	102.920	102.820	102.720	4.990	101.920	101.820	101.720				
4.375	103.016	102.916	102.816	4.375	102.641	102.541	102.441	4.375	102.641	102.541	102.441	5.000	103.020	102.920	102.820	5.000	102.020	101.920	101.820				
4.500	103.287	103.187	103.087	4.500	102.662	102.562	102.462	4.500	102.662	102.562	102.462	5.125	102.249	102.149	102.049	5.125	101.249	101.149	101.049				
4.625	103.302	103.202	103.102	4.625	102.677	102.577	102.477	4.625	102.677	102.577	102.477	5.250	101.873	101.773	101.673	5.250	100.873	100.773	100.673				
4.750	103.633	103.533	103.433	4.750	103.008	102.908	102.808	4.750	103.008	102.908	102.808	5.375	102.119	102.019	101.919	5.375	101.219	101.019	101.919				
4.875	103.961	103.861	103.761	4.875	103.336	103.236	103.136	4.875	103.336	103.236	103.136	5.500	102.405	102.305	102.205	5.500	102.405	102.305	102.205				
4.990	104.133	104.033	103.933	4.990	103.133	103.033	102.933	4.990	103.133	103.033	102.933	5.625	103.028	102.928	102.828	5.625	103.028	102.928	102.828				
5.000	104.233	104.133	104.033	5.000	103.233	103.133	103.033	5.000	103.233	103.133	103.033	5.750	103.370	103.270	103.170	5.750	103.370	103.270	103.170				
5.125	104.429	104.329	104.229	5.125	103.429	103.329	103.229	5.125	103.429	103.329	103.229	5.875	103.480	103.380	103.280	5.875	103.480	103.380	103.280				
5.250	104.848	104.748	104.648	5.250	103.848	103.748	103.648	5.250	103.848	103.748	103.648	5.990	103.408	103.308	103.208	5.990	103.408	103.308	103.208				
5.375	105.094	104.994	104.894	5.375	105.094	104.994	104.894	5.375	105.094	104.994	104.894	6.000	103.508	103.408	103.308	6.000	103.508	103.408	103.308				
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	Rate	30 Day	45 Day	60 Day
4.000	101.144	101.044	100.944	3.375	99.773	99.654	99.573	3.375	99.773	99.654	99.573	3.375	99.773	99.654	99.573	3.375	101.392	101.292	101.192				
4.125	101.208	101.108	101.008	3.500	100.285	100.167	100.085	3.500	100.285	100.167	100.085	3.500	100.285	100.167	100.085	3.500	101.680	101.580	101.480				
4.250	101.647	101.547	101.447	3.625	101.034	100.934	100.834	3.625	101.034	100.934	100.834	3.625	101.034	100.934	100.834	3.625	102.105	102.005	101.905				
4.375	101.958	101.858	101.758	3.750	101.492	101.392	101.292	3.750	101.492	101.392	101.292	3.750	101.492	101.392	101.292	3.750	102.614	102.514	102.414				
4.500	101.979	101.879	101.779	3.875	101.840	101.740	101.640	3.875	101.840	101.740	101.640	3.875	101.840	101.740	101.640	3.875	102.764	102.664	102.564				
4.625	101.994	101.894	101.794	3.990	102.158	102.058	101.958	3.990	102.158	102.058	101.958	3.990	102.158	102.058	101.958	3.990	103.085	102.985	102.885				
4.750	101.795	101.695	101.595	4.000	102.258	102.158	102.058	4.000	102.258	102.158	102.058	4.000	102.258	102.158	102.058	4.000	103.185	103.085	102.985				
4.875	102.123	102.023	101.923	4.125	102.454	102.354	102.254	4.125	102.454	102.354	102.254	4.125	102.454	102.354	102.254	4.125	103.383	103.283	103.183				
4.990	101.920	101.820	101.720	4.250	103.092	102.992	102.892	4.250	103.092	102.992	102.892	4.250	103.092	102.992	102.892	4.250	103.824	103.724	103.624				
5.000	102.020	101.920	101.820	4.375	103.300	103.200	103.100	4.375	103.300	103.200	103.100	4.375	103.300	103.200	103.100	4.375	104.184	104.084	103.984				
5.125	101.249	101.149	101.049	4.500	103.581	103.481	103.381	4.500	103.581	103.481	103.381	4.500	103.581	103.481	103.381	4.500	104.412	104.312	104.212				
5.250	100.873	100.773	100.673	4.625	103.621	103.521	103.421	4.625	103.621	103.521	103.421	4.625	103.621	103.521	103.421	4.625	103.973	103.873	103.773				
5.375	102.119	102.019	101.919	4.750	103.894	103.794	103.694	4.750	103.894	103.794	103.694	4.750	103.894	103.794	103.694	4.750	104.317	104.217	104.117				
5.500	102.405	102.305	102.205	4.875	104.271	104.171	104.071	4.875	104.271	104.171	104.071	4.875	104.271	104.171	104.071	4.875	104.601	104.501	104.401				
5.625	103.028	102.928	102.828	4.990	104.541	104.441	104.341	4.990	104.541	104.441	104.341	4.990	104.541	104.441	104.341	4.990	104.818	104.718	104.618				
5.750	103.370	103.270	103.170	5.000	104.641	104.541	104.441	5.000	104.641	104.541	104.441	5.000	104.641	104.541	104.441	5.000	104.918	104.818	104.718				
5.875	103.480	103.380	103.280	5.125	105.252	105.152	105.052	5.125	105.252	105.152	105.052	5.125	105.252	105.152	105.052	5.125	104.706	104.606	104.506				
5.990	103.408	103.308	103.208	5.250	104.905	104.805	104.705	5.250	104.905	104.805	104.705	5.250	104.905	104.805	104.705	5.250	104.810	104.710	104.610				
6.000	103.508	103.408	103.308	5.375	105.175	105.075	104.975	5.375	105.175	105.075	104.975	5.375	105.175	105.075	104.975	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	Rate	30 Day	45 Day	60 Day
3.375	101.392	101.292	101.192	3.375	101.392	101.292	101.192	3.375	100.629	100.529	100.429	3.375	100.629	100.529	100.429	3.375	100.629	100.529	100.429				
3.500	101.680	101.580	101.480	3.500	101.680	101.580	101.480	3.500	100.917	100.817	100.717	3.500	100.917	100.817	100.717	3.500	100.917	100.817	100.717				
3.625	102.105	102.005	101.905	3.625	102.105	102.005	101.905	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	102.614	102.514	102.414	3.750	102.614	102.514	102.414	3.750	101.353	101.253	101.153	3.750	101.353	101.253	101.153	3.750	101.353	101.253	101.153				
3.875	102.764	102.664	102.564	3.875	102.764	102.664	102.564	3.875	101.503	101.403	101.303	3.875	101.503	101.403	101.303	3.875	101.503	101.403	101.303				
3.990	103.085	102.985	102.885	3.990	103.085	102.985	102.885	3.990	101.824	101.724	101.624	3.990	101.824	101.724	101.624	3.990	101.824	101.724	101.624				
4.000	103.185	103.085	102.985	4.000	103.185	103.085	102.985	4.000	101.924	101.824	101.724	4.000	101.924	101.824	101.724	4.000	101.924	101.824	101.724				
4.125	103.383	103.283	103.183	4.125	103.383	103.283	103.183	4.125	102.162	102.062	101.962	4.125	102.16										



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.:

11/27/2019

45 Day Lock Exp.:

12/12/2019

60 Day Lock Exp.:

12/27/2019

W. Rate Sheet Dated: 10/28/2019

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	99.686	99.586	99.486	3.375	100.060	99.960	99.860	3.375	101.578	101.478	101.378	4.000	101.408	101.308	101.208	3.375	100.515	100.415	100.315
3.500	100.082	99.982	99.882	3.500	100.562	100.462	100.362	3.500	101.862	101.762	101.662	4.125	101.467	101.367	101.267	3.500	100.799	100.699	100.599
3.625	100.645	100.545	100.445	3.625	101.235	101.135	101.035	3.625	102.191	102.091	101.991	4.250	101.814	101.714	101.614	3.625	100.628	100.528	100.428
3.750	101.471	101.371	101.271	3.750	101.683	101.583	101.483	3.750	102.693	102.593	102.493	4.375	102.115	102.015	101.915	3.750	101.130	101.030	100.930
3.875	101.881	101.781	101.681	3.875	102.021	101.921	101.821	3.875	102.837	102.737	102.637	4.500	102.374	102.274	102.174	3.875	101.274	101.174	101.074
3.990	102.243	102.143	102.043	3.990	102.310	102.210	102.110	3.990	103.155	103.055	102.955	4.625	102.392	102.292	102.192	3.990	101.592	101.492	101.392
4.000	102.343	102.243	102.143	4.000	102.410	102.310	102.210	4.000	103.255	103.155	103.055	4.750	102.093	101.993	101.893	4.000	101.692	101.592	101.492
4.125	102.402	102.302	102.202	4.125	102.602	102.502	102.402	4.125	103.414	103.314	103.214	4.875	102.414	102.314	102.214	4.125	101.352	101.252	101.152
4.250	102.843	102.743	102.643	4.250	103.192	103.092	102.992	4.250	103.878	103.778	103.678	4.990	102.580	102.480	102.380	4.250	101.816	101.716	101.616
4.375	103.144	103.044	102.944	4.375	103.394	103.294	103.194	4.375	104.232	104.132	104.032	5.000	102.680	102.580	102.480	4.375	102.170	102.070	101.970
4.500	103.403	103.303	103.203	4.500	103.658	103.558	103.458	4.500	104.452	104.352	104.252	5.125	101.870	101.770	101.670	4.500	102.390	102.290	102.190
4.625	103.421	103.321	103.221	4.625	103.724	103.624	103.524	4.625	104.038	103.938	103.838	5.250	101.432	101.328	101.232	4.625	101.631	101.531	101.431
4.750	103.685	103.585	103.485	4.750	103.938	103.838	103.738	4.750	104.372	104.272	104.172	5.375	101.671	101.568	101.471	4.750	101.965	101.865	101.765
4.875	104.006	103.906	103.806	4.875	104.306	104.206	104.106	4.875	104.646	104.546	104.446	5.500	101.950	101.846	101.750	4.875	102.239	102.139	102.039
4.990	104.172	104.072	103.972	4.990	104.568	104.468	104.368	4.990	104.851	104.751	104.651	5.625	102.566	102.462	102.366	4.990	102.447	102.347	102.247
5.000	104.272	104.172	104.072	5.000	104.668	104.568	104.468	5.000	104.951	104.851	104.751	5.750	102.904	102.800	102.704	5.000	102.547	102.447	102.347
5.125	104.496	104.396	104.296	5.125	105.263	105.163	105.063	5.125	104.774	104.674	104.574	5.875	103.011	102.907	102.811	5.125	102.867	102.767	102.667
5.250	104.936	104.832	104.736	5.250	104.946	104.846	104.746	5.250	104.876	104.776	104.676	5.990	102.939	102.835	102.739	5.250	102.969	102.869	102.769
5.375	105.175	105.072	104.975	5.375	105.213	105.113	105.013	5.375	0.000	0.000	0.000	6.000	103.039	102.935	102.839	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%	97.01 - 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.:

11/27/2019

45 Day Lock Exp.:

12/12/2019

60 Day Lock Exp.:

12/27/2019

W. Rate Sheet Dated: 10/28/2019

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	98.409	98.346	98.284	
3.500	98.880	98.817	98.755	
3.625	99.231	99.169	99.106	
3.750	99.653	99.590	99.528	
3.875	99.926	99.864	99.801	
4.000	100.162	100.099	100.037	
4.125	100.414	100.352	100.289	
4.250	100.616	100.554	100.491	
4.375	100.875	100.812	100.750	
4.500	101.133	101.071	101.008	
4.625	101.451	101.389	101.326	
4.750	101.785	101.723	101.660	
4.875	102.008	101.945	101.883	

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	97.924	97.799	97.674	
3.375	98.384	98.259	98.134	
3.500	98.786	98.661	98.536	
3.625	99.262	99.137	99.012	
3.750	99.673	99.548	99.423	
3.875	100.018	99.893	99.768	
4.000	100.355	100.230	100.105	
4.125	100.494	100.369	100.244	
4.250	100.799	100.674	100.549	
4.375	101.077	100.952	100.827	
4.500	101.235	101.110	100.985	

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	96.294	96.169	96.044	
3.375	96.697	96.572	96.447	
3.500	97.069	96.944	96.819	
3.625	97.419	97.294	97.169	
3.750	98.000	97.875	97.750	
3.875	98.303	98.178	98.053	
4.000	98.587	98.462	98.337	
4.125	98.870	98.745	98.620	
4.250	99.153	99.028	98.903	
4.375	99.436	99.311	99.186	
4.500	99.725	99.600	99.475	
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)