



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.: 11/28/2019

45 Day Lock Exp.: 12/13/2019

60 Day Lock Exp.: 12/30/2019

W. Rate Sheet Dated: 10/29/2019

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	101.299	101.149	100.999	3.250	100.898	100.748	100.598	2.375	96.656	96.506	96.356	3.125	99.781	99.631	99.481
3.375	101.844	101.694	101.544	3.375	101.345	101.195	101.045	2.500	97.149	96.999	96.849	3.250	99.930	99.780	99.630
3.500	102.383	102.233	102.083	3.500	101.761	101.611	101.461	2.625	97.634	97.484	97.334	3.375	100.298	100.148	99.998
3.625	102.904	102.754	102.604	3.625	102.139	101.989	101.839	2.750	97.890	97.740	97.590	3.500	100.636	100.486	100.336
3.750	102.571	102.421	102.271	3.750	102.102	101.952	101.802	2.875	98.379	98.229	98.079	3.625	100.563	100.413	100.263
3.875	103.051	102.901	102.751	3.875	102.490	102.340	102.190	3.000	98.861	98.711	98.561	Margin = 2.250		Index = 1.590	
4.000	103.502	103.352	103.202	4.000	102.882	102.732	102.582	3.125	99.326	99.176	99.026				
4.125	103.913	103.763	103.613	4.125	103.226	103.076	102.926	3.250	100.916	100.766	100.616				
4.375	103.399	103.299	103.199	4.375	102.830	102.730	102.630	3.375	101.340	101.190	101.040				
4.500	103.825	103.725	103.625	4.500	103.164	103.064	102.964	3.500	101.734	101.584	101.434				
4.625	104.203	104.103	104.003	4.625	103.220	103.120	103.020	3.625	102.089	101.939	101.789				
4.750	104.328	104.228	104.128	4.750	103.417	103.317	103.217	3.750	102.382	102.232	102.082				
4.875	104.288	104.188	104.088	4.875	103.723	103.623	103.523	3.875	102.747	102.597	102.447				
5.000	104.649	104.549	104.449	5.000	103.998	103.898	103.798	4.000	103.116	102.966	102.816				
5.125	104.725	104.625	104.525	5.125	104.238	104.138	104.038	4.125	103.438	103.288	103.138				
5.375	105.087	104.987	104.887	5.375	104.648	104.548	104.448	4.250	103.076	102.926	102.776				
5.500	105.385	105.285	105.185	5.500	104.922	104.822	104.722	4.375	103.385	103.235	103.085				
5.625	105.650	105.550	105.450	5.625	105.163	105.063	104.963	4.500	103.699	103.549	103.399				
6.250	106.000	105.900	105.800	6.250	105.951	105.851	105.751	4.625	103.764	103.614	103.464				

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	100.149	99.999	99.849	3.250	99.898	99.748	99.598	2.375	95.656	95.506	95.356	3.125	98.781	98.631	98.481
3.375	100.694	100.544	100.394	3.375	100.345	100.195	100.045	2.500	96.149	95.999	95.849	3.250	98.930	98.780	98.630
3.500	101.233	101.083	100.933	3.500	100.761	100.611	100.461	2.625	96.634	96.484	96.334	3.375	99.298	99.148	98.998
3.625	101.754	101.604	101.454	3.625	101.139	100.989	100.839	2.750	96.890	96.740	96.590	3.500	99.636	99.486	99.336
3.750	101.421	101.271	101.121	3.750	101.102	100.952	100.802	2.875	97.379	97.229	97.079	3.625	99.563	99.413	99.263
3.875	101.901	101.751	101.601	3.875	101.490	101.340	101.190	3.000	97.861	97.711	97.561	Margin = 2.250		Index = 1.590	
4.000	102.352	102.202	102.052	4.000	101.882	101.732	101.582	3.125	98.326	98.176	98.026	30 Year OTC			
4.125	102.763	102.613	102.463	4.125	102.226	102.076	101.926	3.250	99.916	99.766	99.616	Rate	30 Day	45 Day	60 Day
4.375	102.249	102.149	102.049	4.375	101.830	101.730	101.630	3.375	100.340	100.190	100.040	3.875	101.501	101.251	101.001
4.500	102.675	102.575	102.475	4.500	102.164	102.064	101.964	3.500	100.734	100.584	100.434	4.000	101.952	101.702	101.452
4.625	103.053	102.953	102.853	4.625	102.220	102.120	102.020	3.625	101.089	100.939	100.789	4.125	102.363	102.113	101.863
4.750	103.178	103.078	102.978	4.750	102.417	102.317	102.217	3.750	101.382	101.232	101.082	4.375	101.849	101.599	101.349
4.875	103.138	103.038	102.938	4.875	102.723	102.623	102.523	3.875	101.747	101.597	101.447	4.500	102.275	102.025	101.775
5.000	103.499	103.399	103.299	5.000	102.998	102.898	102.798	4.000	102.116	101.966	101.816	4.625	102.653	102.403	102.153
5.125	103.575	103.475	103.375	5.125	103.238	103.138	103.038	4.125	102.438	102.288	102.138	4.875	102.738	102.488	102.238
5.375	103.937	103.837	103.737	5.375	103.648	103.548	103.448	4.250	102.076	101.926	101.776	5.000	103.099	102.849	102.599
5.500	104.235	104.135	104.035	5.500	103.922	103.822	103.722	4.375	102.385	102.235	102.085	5.125	103.175	102.925	102.675
5.625	104.500	104.400	104.300	5.625	104.163	104.063	103.963	4.500	102.699	102.549	102.399	5.500	103.835	103.585	103.335
6.250	105.287	105.187	105.087	6.250	104.951	104.851	104.751	4.625	102.764	102.614	102.464	5.625	104.100	103.850	103.600

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 Max Note Rate = 4.750				-1.750	-1.750

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

DPA Advantage Program "only Advantage Adjustments added ; FHA only"							
30/25 Year				30/25 Year Lender Paid			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.125	100.963	100.713	100.463	6.250	102.750	102.500	102.250
4.250	101.088	100.838	100.588				
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	101.699	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"			

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	98.751	98.501	98.251	
4.000	99.202	98.952	98.702	
4.125	99.613	99.363	99.113	
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	99.988	99.738	99.488	
5.000	100.349	100.099	99.849	
5.125	100.425	100.175	99.925	
5.500	101.085	100.835	100.585	
5.625	101.350	101.100	100.850	

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



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30 Day Lock Exp.:

11/28/2019

45 Day Lock Exp.:

12/13/2019

60 Day Lock Exp.:

12/30/2019

W. Rate Sheet Dated: 10/29/2019

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	99.774	99.624	99.474	3.250	99.803	99.653	99.503	2.375	93.936	93.786	93.636	3.125	98.891	98.741	98.591
3.375	100.319	100.169	100.019	3.375	100.250	100.100	99.950	2.500	94.429	94.279	94.129	3.250	99.415	99.265	99.115
3.500	100.858	100.708	100.558	3.500	100.666	100.516	100.366	2.625	94.914	94.764	94.614	3.375	99.783	99.633	99.483
3.625	101.379	101.229	101.079	3.625	101.044	100.894	100.744	2.750	96.420	96.270	96.120	3.500	100.121	99.971	99.821
3.750	100.983	100.833	100.683	3.750	100.945	100.795	100.645	2.875	96.909	96.759	96.609	3.625	100.048	99.898	99.748
3.875	101.464	101.314	101.164	3.875	101.333	101.183	101.033	3.000	97.391	97.241	97.091	Margin = 2.250		Index = 1.590	
4.000	101.914	101.764	101.614	4.000	101.724	101.574	101.424	3.125	97.856	97.706	97.556				
4.125	102.325	102.175	102.025	4.125	102.069	101.919	101.769	3.250	99.821	99.671	99.521				
4.375	102.124	102.024	101.924	4.375	101.985	101.885	101.785	3.375	100.245	100.095	99.945				
4.500	102.550	102.450	102.350	4.500	102.319	102.219	102.119	3.500	100.639	100.489	100.339				
4.625	102.928	102.828	102.728	4.625	102.375	102.275	102.175	3.625	100.994	100.844	100.694				
4.750	102.803	102.703	102.603	4.750	102.322	102.222	102.122	3.750	101.224	101.074	100.924				
4.875	102.763	102.663	102.563	4.875	102.628	102.528	102.428	3.875	101.589	101.439	101.289				
5.000	103.124	103.024	102.924	5.000	102.903	102.803	102.703	4.000	101.959	101.809	101.659				
5.125	103.200	103.100	103.000	5.125	103.143	103.043	102.943	4.125	102.280	102.130	101.980				
5.375	103.250	103.150	103.050	5.375	103.241	103.141	103.041	4.250	102.231	102.081	101.931				
5.500	103.548	103.448	103.348	5.500	103.515	103.415	103.315	4.375	102.540	102.390	102.240				
5.625	103.812	103.712	103.612	5.625	103.756	103.656	103.556	4.500	102.854	102.704	102.554				
6.250	103.287	103.187	103.087	6.250	103.231	103.131	103.031	4.625	102.919	102.769	102.619				

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	98.624	98.474	98.324	3.250	98.373	98.223	98.073	2.375	94.256	94.106	93.956	3.125	96.881	96.731	96.581
3.375	99.169	99.019	98.869	3.375	98.820	98.670	98.520	2.500	94.749	94.599	94.449	3.250	97.405	97.255	97.105
3.500	99.708	99.558	99.408	3.500	99.236	99.086	98.936	2.625	95.234	95.084	94.934	3.375	97.773	97.623	97.473
3.625	100.229	100.079	99.929	3.625	99.614	99.464	99.314	2.750	96.334	96.184	96.034	3.500	98.111	97.961	97.811
3.750	99.833	99.683	99.533	3.750	99.515	99.365	99.215	2.875	96.822	96.672	96.522	3.625	98.038	97.888	97.738
3.875	100.314	100.164	100.014	3.875	99.903	99.753	99.603	3.000	97.305	97.155	97.005	Margin = 2.250		Index = 1.590	
4.000	100.764	100.614	100.464	4.000	100.294	100.144	99.994	3.125	97.770	97.620	97.470	30 Year OTC			
4.125	101.175	101.025	100.875	4.125	100.639	100.489	100.339	3.250	99.078	98.928	98.778	Rate	30 Day	45 Day	60 Day
4.375	100.974	100.874	100.774	4.375	100.555	100.455	100.355	3.375	99.502	99.352	99.202	3.875	99.914	99.664	99.414
4.500	101.400	101.300	101.200	4.500	100.889	100.789	100.689	3.500	99.897	99.747	99.597	4.000	100.364	100.114	99.864
4.625	101.778	101.678	101.578	4.625	100.945	100.845	100.745	3.625	100.252	100.102	99.952	4.125	100.775	100.525	100.275
4.750	101.653	101.553	101.453	4.750	100.892	100.792	100.692	3.750	99.974	99.824	99.674	4.375	100.574	100.324	100.074
4.875	101.613	101.513	101.413	4.875	101.198	101.098	100.998	3.875	100.339	100.189	100.039	4.500	101.000	100.750	100.500
5.000	101.974	101.874	101.774	5.000	101.473	101.373	101.273	4.000	100.708	100.558	100.408	4.625	101.378	101.128	100.878
5.125	102.050	101.950	101.850	5.125	101.713	101.613	101.513	4.125	101.030	100.880	100.730	4.875	101.213	100.963	100.713
5.375	102.100	102.000	101.900	5.375	101.811	101.711	101.611	4.250	100.426	100.276	100.126	5.000	101.574	101.324	101.074
5.500	102.398	102.298	102.198	5.500	102.085	101.985	101.885	4.375	100.735	100.585	100.435	5.125	101.650	101.400	101.150
5.625	102.662	102.562	102.462	5.625	102.326	102.226	102.126	4.500	101.049	100.899	100.749	5.500	101.998	101.748	101.498
6.250	102.137	102.037	101.937	6.250	101.801	101.701	101.601	4.625	101.114	100.964	100.814	5.625	102.262	102.012	101.762

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 Max Note Rate = 4.750				-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	99.025	98.775	98.525	6.250	99.250
4.250	99.463	99.213	98.963		
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	99.824	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	97.164	96.914	96.664	
4.000	97.614	97.364	97.114	
4.125	98.025	97.775	97.525	
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	98.463	98.213	97.963	
5.000	98.824	98.574	98.324	
5.125	98.900	98.650	98.400	
5.500	99.248	98.998	98.748	
5.625	99.512	99.262	99.012	

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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)



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 11/28/2019
45 Day Lock Exp.: 12/13/2019
60 Day Lock Exp.: 12/30/2019

W. Rate Sheet Dated: 10/29/2019

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	99.505	99.405	99.305	3.375	99.255	99.155	99.055	3.375	99.255	99.155	99.055	4.000	101.608	101.508	101.408	4.000	101.233	101.133	101.033
3.500	99.915	99.815	99.715	3.500	99.665	99.565	99.465	3.500	99.665	99.565	99.465	4.125	101.672	101.572	101.472	4.125	101.297	101.197	101.097
3.625	100.495	100.395	100.295	3.625	100.245	100.145	100.045	3.625	100.245	100.145	100.045	4.250	102.047	101.947	101.847	4.250	101.672	101.572	101.472
3.750	101.303	101.203	101.103	3.750	101.053	100.953	100.853	3.750	101.053	100.953	100.853	4.375	102.357	102.257	102.157	4.375	101.982	101.882	101.782
3.875	101.725	101.625	101.525	3.875	101.475	101.375	101.275	3.875	101.475	101.375	101.275	4.500	102.625	102.525	102.425	4.500	102.000	101.900	101.800
3.990	102.097	101.997	101.897	3.990	101.722	101.622	101.522	3.990	101.722	101.622	101.522	4.625	102.640	102.540	102.440	4.625	102.015	101.915	101.815
4.000	102.197	102.097	101.997	4.000	101.822	101.722	101.622	4.000	101.822	101.722	101.622	4.750	102.441	102.341	102.241	4.750	101.816	101.716	101.616
4.125	102.261	102.161	102.061	4.125	101.886	101.786	101.686	4.125	101.886	101.786	101.686	4.875	102.768	102.668	102.568	4.875	102.143	102.043	101.943
4.250	102.730	102.630	102.530	4.250	102.355	102.255	102.155	4.250	102.355	102.255	102.155	4.990	102.937	102.837	102.737	4.990	101.937	101.837	101.737
4.375	103.040	102.940	102.840	4.375	102.665	102.565	102.465	4.375	102.665	102.565	102.465	5.000	103.037	102.937	102.837	5.000	102.037	101.937	101.837
4.500	103.308	103.208	103.108	4.500	102.683	102.583	102.483	4.500	102.683	102.583	102.483	5.125	102.285	102.185	102.085	5.125	101.285	101.185	101.085
4.625	103.323	103.223	103.123	4.625	102.698	102.598	102.498	4.625	102.698	102.598	102.498	5.250	101.940	101.840	101.740	5.250	100.940	100.840	100.740
4.750	103.654	103.554	103.454	4.750	103.029	102.929	102.829	4.750	103.029	102.929	102.829	5.375	102.186	102.086	101.986	5.375	102.186	102.086	101.986
4.875	103.981	103.881	103.781	4.875	103.356	103.256	103.156	4.875	103.356	103.256	103.156	5.500	102.471	102.371	102.271	5.500	102.471	102.371	102.271
4.990	104.150	104.050	103.950	4.990	103.150	103.050	102.950	4.990	103.150	103.050	102.950	5.625	103.093	102.993	102.893	5.625	103.093	102.993	102.893
5.000	104.250	104.150	104.050	5.000	103.250	103.150	103.050	5.000	103.250	103.150	103.050	5.750	103.434	103.334	103.234	5.750	103.434	103.334	103.234
5.125	104.465	104.365	104.265	5.125	103.465	103.365	103.265	5.125	103.465	103.365	103.265	5.875	103.542	103.442	103.342	5.875	103.542	103.442	103.342
5.250	104.915	104.815	104.715	5.250	103.915	103.815	103.715	5.250	103.915	103.815	103.715	5.990	103.471	103.371	103.271	5.990	103.471	103.371	103.271
5.375	105.161	105.061	104.961	5.375	105.161	105.061	104.961	5.375	105.161	105.061	104.961	6.000	103.571	103.471	103.371	6.000	103.571	103.471	103.371
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	101.233	101.133	101.033	3.375	99.931	99.831	99.731	3.375	99.931	99.831	99.731	3.375	99.931	99.831	99.731	3.375	101.502	101.402	101.302
4.125	101.297	101.197	101.097	3.500	100.445	100.322	100.245	3.500	100.445	100.322	100.245	3.500	100.445	100.322	100.245	3.500	101.788	101.688	101.588
4.250	101.672	101.572	101.472	3.625	101.111	101.011	100.911	3.625	101.111	101.011	100.911	3.625	101.111	101.011	100.911	3.625	102.164	102.064	101.964
4.375	101.982	101.882	101.782	3.750	101.571	101.471	101.371	3.750	101.571	101.471	101.371	3.750	101.571	101.471	101.371	3.750	102.675	102.575	102.475
4.500	102.000	101.900	101.800	3.875	101.919	101.819	101.719	3.875	101.919	101.819	101.719	3.875	101.919	101.819	101.719	3.875	102.822	102.722	102.622
4.625	102.015	101.915	101.815	3.990	102.238	102.138	102.038	3.990	102.238	102.138	102.038	3.990	102.238	102.138	102.038	3.990	103.147	103.047	102.947
4.750	101.816	101.716	101.616	4.000	102.338	102.238	102.138	4.000	102.338	102.238	102.138	4.000	102.338	102.238	102.138	4.000	103.247	103.147	103.047
4.875	102.143	102.043	101.943	4.125	102.535	102.435	102.335	4.125	102.535	102.435	102.335	4.125	102.535	102.435	102.335	4.125	103.424	103.324	103.224
4.990	101.937	101.837	101.737	4.250	103.121	103.021	102.921	4.250	103.121	103.021	102.921	4.250	103.121	103.021	102.921	4.250	103.864	103.764	103.664
5.000	102.037	101.937	101.837	4.375	103.328	103.228	103.128	4.375	103.328	103.228	103.128	4.375	103.328	103.228	103.128	4.375	104.224	104.124	104.024
5.125	101.285	101.185	101.085	4.500	103.611	103.511	103.411	4.500	103.611	103.511	103.411	4.500	103.611	103.511	103.411	4.500	104.452	104.352	104.252
5.250	100.940	100.840	100.740	4.625	103.649	103.549	103.449	4.625	103.649	103.549	103.449	4.625	103.649	103.549	103.449	4.625	103.995	103.895	103.795
5.375	102.186	102.086	101.986	4.750	103.928	103.828	103.728	4.750	103.928	103.828	103.728	4.750	103.928	103.828	103.728	4.750	104.339	104.239	104.139
5.500	102.471	102.371	102.271	4.875	104.304	104.204	104.104	4.875	104.304	104.204	104.104	4.875	104.304	104.204	104.104	4.875	104.622	104.522	104.422
5.625	103.093	102.993	102.893	4.990	104.573	104.473	104.373	4.990	104.573	104.473	104.373	4.990	104.573	104.473	104.373	4.990	104.835	104.735	104.635
5.750	103.434	103.334	103.234	5.000	104.673	104.573	104.473	5.000	104.673	104.573	104.473	5.000	104.673	104.573	104.473	5.000	104.935	104.835	104.735
5.875	103.542	103.442	103.342	5.125	105.282	105.182	105.082	5.125	105.282	105.182	105.082	5.125	105.282	105.182	105.082	5.125	104.741	104.641	104.541
5.990	103.471	103.371	103.271	5.250	104.939	104.839	104.739	5.250	104.939	104.839	104.739	5.250	104.939	104.839	104.739	5.250	104.844	104.744	104.644
6.000	103.571	103.471	103.371	5.375	105.209	105.109	105.009	5.375	105.209	105.109	105.009	5.375	105.209	105.109	105.009	5.375	0.000	0.000	0.000
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	101.502	101.402	101.302	3.375	101.502	101.402	101.302	3.375	100.739	100.639	100.539	3.375	100.739	100.639	100.539	3.375	100.739	100.639	100.539
3.500	101.788	101.688	101.588	3.500	101.788	101.688	101.588	3.500	101.025	100.925	100.825	3.500	101.025	100.925	100.825	3.500	101.025	100.925	100.825
3.625	102.164	102.064	101.964	3.625	102.164	102.064	101.964	3.625	100.903	100.803	100.703	3.625	100.903	100.803	100.703	3.625	100.903	100.803	100.703
3.750	102.675	102.575	102.475	3.750	102.675	102.575	102.475	3.750	101.414	101.314	101.214	3.750	101.414	101.314	101.214	3.750	101.414	101.314	101.214
3.875	102.822	102.722	102.622	3.875	102.822	102.722	102.622	3.875	101.561	101.461	101.361	3.875	101.561	101.461	101.361	3.875	101.561	101.461	101.361
3.990	103.147	103.047	102.947	3.990	103.147	103.047	102.947	3.990	101.886	101.786	101.686	3.990	101.886	101.786	101.686	3.990	101.886	101.786	101.686
4.000	103.247	103.147	103.047	4.000	103.247	103.147	103.047	4.000	101.986	101.886	101.786	4.000	101.986	101.886	101.786	4.000	101.986	101.886	101.786
4.125	103.424	103.324	103.224	4.125	103.424	103.324	103.224	4.125	101.663	101.563	101.463	4.125	101.663	101.563	101.463	4.125	101.663	101.563	101.463
4.250	103.864	103.764	103.664	4.250	103.864	103.764	103.664	4.250	102.103	102.003	101.903	4.250	102.103	102.003	101.903	4.250	102.103	102.003	101.903
4.375	104.099	103.999	103.899	4.375	104.099	103.999	103.899	4.375	10										



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.:

11/28/2019

45 Day Lock Exp.:

12/13/2019

60 Day Lock Exp.:

12/30/2019

W. Rate Sheet Dated: 10/29/2019

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	99.363	99.263	99.163	3.375	99.773	99.654	99.573	3.375	101.392	101.292	101.192	4.000	101.169	101.069	100.969	3.375	100.329	100.229	100.129
3.500	99.769	99.669	99.569	3.500	100.285	100.167	100.085	3.500	101.680	101.580	101.480	4.125	101.233	101.133	101.033	3.500	100.617	100.517	100.417
3.625	100.353	100.253	100.153	3.625	101.034	100.934	100.834	3.625	102.105	102.005	101.905	4.250	101.672	101.572	101.472	3.625	100.544	100.444	100.344
3.750	101.213	101.113	101.013	3.750	101.492	101.392	101.292	3.750	102.614	102.514	102.414	4.375	101.983	101.883	101.783	3.750	101.053	100.953	100.853
3.875	101.636	101.536	101.436	3.875	101.840	101.740	101.640	3.875	102.764	102.664	102.564	4.500	102.254	102.154	102.054	3.875	101.203	101.103	101.003
3.990	102.008	101.908	101.808	3.990	102.158	102.058	101.958	3.990	103.085	102.985	102.885	4.625	102.269	102.169	102.069	3.990	101.524	101.424	101.324
4.000	102.108	102.008	101.908	4.000	102.258	102.158	102.058	4.000	103.185	103.085	102.985	4.750	102.070	101.970	101.870	4.000	101.624	101.524	101.424
4.125	102.172	102.072	101.972	4.125	102.454	102.354	102.254	4.125	103.383	103.283	103.183	4.875	102.398	102.298	102.198	4.125	101.322	101.222	101.122
4.250	102.705	102.605	102.505	4.250	103.092	102.992	102.892	4.250	103.824	103.724	103.624	4.990	102.570	102.470	102.370	4.250	101.763	101.663	101.563
4.375	103.016	102.916	102.816	4.375	103.300	103.200	103.100	4.375	104.184	104.084	103.984	5.000	102.670	102.570	102.470	4.375	102.123	102.023	101.923
4.500	103.287	103.187	103.087	4.500	103.581	103.481	103.381	4.500	104.412	104.312	104.212	5.125	101.899	101.799	101.699	4.500	102.351	102.251	102.151
4.625	103.302	103.202	103.102	4.625	103.621	103.521	103.421	4.625	103.973	103.873	103.773	5.250	101.523	101.423	101.323	4.625	101.566	101.466	101.366
4.750	103.633	103.533	103.433	4.750	103.894	103.794	103.694	4.750	104.317	104.217	104.117	5.375	101.769	101.669	101.569	4.750	101.910	101.810	101.710
4.875	103.961	103.861	103.761	4.875	104.271	104.171	104.071	4.875	104.601	104.501	104.401	5.500	102.055	101.955	101.855	4.875	102.194	102.094	101.994
4.990	104.133	104.033	103.933	4.990	104.541	104.441	104.341	4.990	104.818	104.718	104.618	5.625	102.678	102.578	102.478	4.990	102.411	102.311	102.211
5.000	104.233	104.133	104.033	5.000	104.641	104.541	104.441	5.000	104.918	104.818	104.718	5.750	103.020	102.920	102.820	5.000	102.511	102.411	102.311
5.125	104.429	104.329	104.229	5.125	105.252	105.152	105.052	5.125	104.706	104.606	104.506	5.875	103.130	103.030	102.930	5.125	102.799	102.699	102.599
5.250	104.848	104.748	104.648	5.250	104.905	104.805	104.705	5.250	104.810	104.710	104.610	5.990	103.058	102.958	102.858	5.250	102.903	102.803	102.703
5.375	105.094	104.994	104.894	5.375	105.175	105.075	104.975	5.375	0.000	0.000	0.000	6.000	103.158	103.058	102.958	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.:

11/28/2019

45 Day Lock Exp.:

12/13/2019

60 Day Lock Exp.:

12/30/2019

W. Rate Sheet Dated: 10/29/2019

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)