



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.: 11/29/2019

45 Day Lock Exp.: 12/16/2019

60 Day Lock Exp.: 12/30/2019

W. Rate Sheet Dated: 10/30/2019

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	101.377	101.227	101.077	3.250	100.976	100.826	100.676	2.375	96.781	96.631	96.481	3.125	99.781	99.631	99.481
3.375	101.922	101.772	101.622	3.375	101.423	101.273	101.123	2.500	97.274	97.124	96.974	3.250	99.930	99.780	99.630
3.500	102.461	102.311	102.161	3.500	101.840	101.690	101.540	2.625	97.759	97.609	97.459	3.375	100.298	100.148	99.998
3.625	102.982	102.832	102.682	3.625	102.217	102.067	101.917	2.750	97.926	97.776	97.626	3.500	100.636	100.486	100.336
3.750	102.617	102.467	102.317	3.750	102.149	101.999	101.849	2.875	98.414	98.264	98.114	3.625	100.563	100.413	100.263
3.875	103.098	102.948	102.798	3.875	102.537	102.387	102.237	3.000	98.896	98.746	98.596	Margin = 2.250		Index = 1.590	
4.000	103.548	103.398	103.248	4.000	102.929	102.779	102.629	3.125	99.361	99.211	99.061				
4.125	103.960	103.810	103.660	4.125	103.273	103.123	102.973	3.250	100.931	100.781	100.631				
4.375	103.446	103.346	103.246	4.375	102.877	102.777	102.677	3.375	101.356	101.206	101.056				
4.500	103.872	103.772	103.672	4.500	103.210	103.110	103.010	3.500	101.750	101.600	101.450				
4.625	104.250	104.150	104.050	4.625	103.267	103.167	103.067	3.625	102.105	101.955	101.805				
4.750	104.375	104.275	104.175	4.750	103.464	103.364	103.264	3.750	102.397	102.247	102.097				
4.875	104.334	104.234	104.134	4.875	103.770	103.670	103.570	3.875	102.762	102.612	102.462				
5.000	104.696	104.596	104.496	5.000	104.044	103.944	103.844	4.000	103.132	102.982	102.832				
5.125	104.772	104.672	104.572	5.125	104.285	104.185	104.085	4.125	103.454	103.304	103.154				
5.375	105.165	105.065	104.965	5.375	104.726	104.626	104.526	4.250	103.037	102.887	102.737				
5.500	105.463	105.363	105.263	5.500	105.001	104.901	104.801	4.375	103.346	103.196	103.046				
5.625	105.728	105.628	105.528	5.625	105.241	105.141	105.041	4.500	103.660	103.510	103.360				
6.250	106.000	105.900	105.800	6.250	106.029	105.929	105.829	4.625	103.725	103.575	103.425				

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	100.227	100.077	99.927	3.250	99.976	99.826	99.676	2.375	95.781	95.631	95.481	3.125	98.781	98.631	98.481
3.375	100.772	100.622	100.472	3.375	100.423	100.273	100.123	2.500	96.274	96.124	95.974	3.250	98.930	98.780	98.630
3.500	101.311	101.161	101.011	3.500	100.840	100.690	100.540	2.625	96.759	96.609	96.459	3.375	99.298	99.148	98.998
3.625	101.832	101.682	101.532	3.625	101.217	101.067	100.917	2.750	96.926	96.776	96.626	3.500	99.636	99.486	99.336
3.750	101.467	101.317	101.167	3.750	101.149	100.999	100.849	2.875	97.414	97.264	97.114	3.625	99.563	99.413	99.263
3.875	101.948	101.798	101.648	3.875	101.537	101.387	101.237	3.000	97.896	97.746	97.596	Margin = 2.250		Index = 1.590	
4.000	102.398	102.248	102.098	4.000	101.929	101.779	101.629	3.125	98.361	98.211	98.061	30 Year OTC			
4.125	102.810	102.660	102.510	4.125	102.273	102.123	101.973	3.250	99.931	99.781	99.631	Rate	30 Day	45 Day	60 Day
4.375	102.296	102.196	102.096	4.375	101.877	101.777	101.677	3.375	100.356	100.206	100.056	3.875	101.548	101.298	101.048
4.500	102.722	102.622	102.522	4.500	102.210	102.110	102.010	3.500	100.750	100.600	100.450	4.000	101.998	101.748	101.498
4.625	103.100	103.000	102.900	4.625	102.267	102.167	102.067	3.625	101.105	100.955	100.805	4.125	102.410	102.160	101.910
4.750	103.225	103.125	103.025	4.750	102.464	102.364	102.264	3.750	101.397	101.247	101.097	4.375	101.896	101.646	101.396
4.875	103.184	103.084	102.984	4.875	102.770	102.670	102.570	3.875	101.762	101.612	101.462	4.500	102.322	102.072	101.822
5.000	103.546	103.446	103.346	5.000	103.044	102.944	102.844	4.000	102.132	101.982	101.832	4.625	102.700	102.450	102.200
5.125	103.622	103.522	103.422	5.125	103.285	103.185	103.085	4.125	102.454	102.304	102.154	4.875	102.784	102.534	102.284
5.375	104.015	103.915	103.815	5.375	103.726	103.626	103.526	4.250	102.037	101.887	101.737	5.000	103.146	102.896	102.646
5.500	104.313	104.213	104.113	5.500	104.001	103.901	103.801	4.375	102.346	102.196	102.046	5.125	103.222	102.972	102.722
5.625	104.578	104.478	104.378	5.625	104.241	104.141	104.041	4.500	102.660	102.510	102.360	5.500	103.913	103.663	103.413
6.250	105.365	105.265	105.165	6.250	105.029	104.929	104.829	4.625	102.725	102.575	102.425	5.625	104.178	103.928	103.678

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	101.010	100.760	100.510	6.250	102.750	102.500	102.250
4.250	101.135	100.885	100.635				
4.375	100.496	100.246	99.996				
4.500	100.922	100.672	100.422				
4.625	101.300	101.050	100.800				
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	99.146	98.896	98.646	
4.500	99.572	99.322	99.072	
4.625	99.950	99.700	99.450	
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	101.163	100.913	100.663	
5.625	101.428	101.178	100.928	

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.:

11/29/2019

45 Day Lock Exp.:

12/16/2019

60 Day Lock Exp.:

12/30/2019

W. Rate Sheet Dated: 10/30/2019

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	99.790	99.640	99.490	3.250	99.819	99.669	99.519	2.375	94.061	93.911	93.761	3.125	98.829	98.679	98.529
3.375	100.334	100.184	100.034	3.375	100.265	100.115	99.965	2.500	94.554	94.404	94.254	3.250	99.352	99.202	99.052
3.500	100.873	100.723	100.573	3.500	100.682	100.532	100.382	2.625	95.039	94.889	94.739	3.375	99.720	99.570	99.420
3.625	101.394	101.244	101.094	3.625	101.060	100.910	100.760	2.750	96.393	96.243	96.093	3.500	100.059	99.909	99.759
3.750	101.092	100.942	100.792	3.750	101.054	100.904	100.754	2.875	96.881	96.731	96.581	3.625	99.986	99.836	99.686
3.875	101.573	101.423	101.273	3.875	101.442	101.292	101.142	3.000	97.364	97.214	97.064	Margin = 2.250		Index = 1.590	
4.000	102.023	101.873	101.723	4.000	101.834	101.684	101.534	3.125	97.829	97.679	97.529				
4.125	102.435	102.285	102.135	4.125	102.178	102.028	101.878	3.250	99.774	99.624	99.474				
4.375	102.078	101.978	101.878	4.375	101.939	101.839	101.739	3.375	100.198	100.048	99.898				
4.500	102.503	102.403	102.303	4.500	102.272	102.172	102.072	3.500	100.592	100.442	100.292				
4.625	102.881	102.781	102.681	4.625	102.328	102.228	102.128	3.625	100.947	100.797	100.647				
4.750	102.194	102.094	101.994	4.750	101.713	101.613	101.513	3.750	101.302	101.152	101.002				
4.875	102.153	102.053	101.953	4.875	102.019	101.919	101.819	3.875	101.667	101.517	101.367				
5.000	102.515	102.415	102.315	5.000	102.293	102.193	102.093	4.000	102.037	101.887	101.737				
5.125	102.590	102.490	102.390	5.125	102.534	102.434	102.334	4.125	102.359	102.209	102.059				
5.375	103.328	103.228	103.128	5.375	103.319	103.219	103.119	4.250	102.098	101.948	101.798				
5.500	103.626	103.526	103.426	5.500	103.593	103.493	103.393	4.375	102.407	102.257	102.107				
5.625	103.890	103.790	103.690	5.625	103.834	103.734	103.634	4.500	102.722	102.572	102.422				
6.250	103.365	103.265	103.165	6.250	103.309	103.209	103.109	4.625	102.786	102.636	102.486				

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	98.640	98.490	98.340	3.250	98.389	98.239	98.089	2.375	94.381	94.231	94.081	3.125	96.819	96.669	96.519
3.375	99.184	99.034	98.884	3.375	98.835	98.685	98.535	2.500	94.874	94.724	94.574	3.250	97.342	97.192	97.042
3.500	99.723	99.573	99.423	3.500	99.252	99.102	98.952	2.625	95.359	95.209	95.059	3.375	97.710	97.560	97.410
3.625	100.244	100.094	99.944	3.625	99.630	99.480	99.330	2.750	96.369	96.219	96.069	3.500	98.049	97.899	97.749
3.750	99.942	99.792	99.642	3.750	99.624	99.474	99.324	2.875	96.857	96.707	96.557	3.625	97.976	97.826	97.676
3.875	100.423	100.273	100.123	3.875	100.012	99.862	99.712	3.000	97.340	97.190	97.040	Margin = 2.250		Index = 1.590	
4.000	100.873	100.723	100.573	4.000	100.404	100.254	100.104	3.125	97.805	97.655	97.505	30 Year OTC			
4.125	101.285	101.135	100.985	4.125	100.748	100.598	100.448	3.250	99.094	98.944	98.794	Rate	30 Day	45 Day	60 Day
4.375	100.928	100.828	100.728	4.375	100.509	100.409	100.309	3.375	99.518	99.368	99.218	3.875	100.023	99.773	99.523
4.500	101.353	101.253	101.153	4.500	100.842	100.742	100.642	3.500	99.912	99.762	99.612	4.000	100.473	100.223	99.973
4.625	101.731	101.631	101.531	4.625	100.898	100.798	100.698	3.625	100.267	100.117	99.967	4.125	100.885	100.635	100.385
4.750	101.044	100.944	100.844	4.750	100.283	100.183	100.083	3.750	99.989	99.839	99.689	4.375	100.528	100.278	100.028
4.875	101.003	100.903	100.803	4.875	100.589	100.489	100.389	3.875	100.355	100.205	100.055	4.500	100.953	100.703	100.453
5.000	101.365	101.265	101.165	5.000	100.863	100.763	100.663	4.000	100.724	100.574	100.424	4.625	101.331	101.081	100.831
5.125	101.440	101.340	101.240	5.125	101.104	101.004	100.904	4.125	101.046	100.896	100.746	4.875	100.603	100.353	100.103
5.375	102.178	102.078	101.978	5.375	101.889	101.789	101.689	4.250	100.387	100.237	100.087	5.000	100.965	100.715	100.465
5.500	102.476	102.376	102.276	5.500	102.163	102.063	101.963	4.375	100.696	100.546	100.396	5.125	101.040	100.790	100.540
5.625	102.740	102.640	102.540	5.625	102.404	102.304	102.204	4.500	101.010	100.860	100.710	5.500	102.076	101.826	101.576
6.250	102.215	102.115	102.015	6.250	101.879	101.779	101.679	4.625	101.075	100.925	100.775	5.625	102.340	102.090	101.840

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	45 Day	60 Day
4.125	99.135	98.885	98.635	6.250	99.250	99.000	98.750
4.250	99.416	99.166	98.916				
4.375	98.778	98.528	98.278				
4.500	99.203	98.953	98.703				
4.625	99.581	99.331	99.081				
5.000	99.215	98.965	98.715				
5.125	99.290	99.040	98.790				
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	97.273	97.023	96.773	
4.000	97.723	97.473	97.223	
4.125	98.135	97.885	97.635	
4.375	97.778	97.528	97.278	
4.500	98.203	97.953	97.703	
4.625	98.581	98.331	98.081	
4.875	97.853	97.603	97.353	
5.000	98.215	97.965	97.715	
5.125	98.290	98.040	97.790	
5.500	99.326	99.076	98.826	
5.625	99.590	99.340	99.090	

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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.: 11/29/2019
45 Day Lock Exp.: 12/16/2019
60 Day Lock Exp.: 12/30/2019

W. Rate Sheet Dated: 10/30/2019

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	99.558	99.458	99.358	3.375	99.308	99.208	99.108	3.375	99.308	99.208	99.108	4.000	101.729	101.629	101.529	4.000	101.354	101.254	101.154
3.500	99.971	99.871	99.771	3.500	99.721	99.621	99.521	3.500	99.721	99.621	99.521	4.125	101.791	101.691	101.591	4.125	101.416	101.316	101.216
3.625	100.556	100.456	100.356	3.625	100.306	100.206	100.106	3.625	100.306	100.206	100.106	4.250	102.130	102.030	101.930	4.250	101.755	101.655	101.555
3.750	101.385	101.285	101.185	3.750	101.135	101.035	100.935	3.750	101.135	101.035	100.935	4.375	102.441	102.341	102.241	4.375	102.066	101.966	101.866
3.875	101.810	101.710	101.610	3.875	101.560	101.460	101.360	3.875	101.560	101.460	101.360	4.500	102.711	102.611	102.511	4.500	102.086	101.986	101.886
3.990	102.184	102.084	101.984	3.990	101.809	101.709	101.609	3.990	101.809	101.709	101.609	4.625	102.726	102.626	102.526	4.625	102.101	102.001	101.901
4.000	102.284	102.184	102.084	4.000	101.909	101.809	101.709	4.000	101.909	101.809	101.709	4.750	102.506	102.406	102.306	4.750	101.881	101.781	101.681
4.125	102.346	102.246	102.146	4.125	101.971	101.871	101.771	4.125	101.971	101.871	101.771	4.875	102.834	102.734	102.634	4.875	102.209	102.109	102.009
4.250	102.780	102.680	102.580	4.250	102.405	102.305	102.205	4.250	102.405	102.305	102.205	4.990	103.005	102.905	102.805	4.990	102.005	101.905	101.805
4.375	103.091	102.991	102.891	4.375	102.716	102.616	102.516	4.375	102.716	102.616	102.516	5.000	103.105	103.005	102.905	5.000	102.105	102.005	101.905
4.500	103.361	103.261	103.161	4.500	102.736	102.636	102.536	4.500	102.736	102.636	102.536	5.125	102.306	102.206	102.106	5.125	101.306	101.206	101.106
4.625	103.376	103.276	103.176	4.625	102.751	102.651	102.551	4.625	102.751	102.651	102.551	5.250	101.789	101.689	101.589	5.250	100.789	100.689	100.589
4.750	103.718	103.618	103.518	4.750	103.093	102.993	102.893	4.750	103.093	102.993	102.893	5.375	102.036	101.936	101.836	5.375	102.036	101.936	101.836
4.875	104.046	103.946	103.846	4.875	103.421	103.321	103.221	4.875	103.421	103.321	103.221	5.500	102.325	102.225	102.125	5.500	102.325	102.225	102.125
4.990	104.217	104.117	104.017	4.990	103.217	103.117	103.017	4.990	103.217	103.117	103.017	5.625	102.946	102.846	102.746	5.625	102.946	102.846	102.746
5.000	104.317	104.217	104.117	5.000	103.317	103.217	103.117	5.000	103.317	103.217	103.117	5.750	103.287	103.187	103.087	5.750	103.287	103.187	103.087
5.125	104.448	104.348	104.248	5.125	103.448	103.348	103.248	5.125	103.448	103.348	103.248	5.875	103.395	103.295	103.195	5.875	103.395	103.295	103.195
5.250	104.895	104.795	104.695	5.250	103.895	103.795	103.695	5.250	103.895	103.795	103.695	5.990	103.324	103.224	103.124	5.990	103.324	103.224	103.124
5.375	105.142	105.042	104.942	5.375	105.142	105.042	104.942	5.375	105.142	105.042	104.942	6.000	103.424	103.324	103.224	6.000	103.424	103.324	103.224
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	101.354	101.254	101.154	3.375	99.982	99.882	99.782	3.375	99.982	99.882	99.782	3.375	99.982	99.882	99.782	3.375	101.521	101.421	101.321
4.125	101.416	101.316	101.216	3.500	100.498	100.394	100.298	3.500	100.498	100.364	100.298	3.500	100.498	100.364	100.298	3.500	101.807	101.707	101.607
4.250	101.755	101.655	101.555	3.625	101.200	101.100	101.000	3.625	101.200	101.100	101.000	3.625	101.200	101.100	101.000	3.625	102.180	102.080	101.980
4.375	102.066	101.966	101.866	3.750	101.662	101.562	101.462	3.750	101.662	101.562	101.462	3.750	101.662	101.562	101.462	3.750	102.692	102.592	102.492
4.500	102.086	101.986	101.886	3.875	102.012	101.912	101.812	3.875	102.012	101.912	101.812	3.875	102.012	101.912	101.812	3.875	102.840	102.740	102.640
4.625	102.101	102.001	101.901	3.990	102.331	102.231	102.131	3.990	102.331	102.231	102.131	3.990	102.331	102.231	102.131	3.990	103.167	103.067	102.967
4.750	101.881	101.781	101.681	4.000	102.431	102.331	102.231	4.000	102.431	102.331	102.231	4.000	102.431	102.331	102.231	4.000	103.267	103.167	103.067
4.875	102.209	102.109	102.009	4.125	102.631	102.531	102.431	4.125	102.631	102.531	102.431	4.125	102.631	102.531	102.431	4.125	103.440	103.340	103.240
4.990	102.005	101.905	101.805	4.250	103.175	103.075	102.975	4.250	103.175	103.075	102.975	4.250	103.175	103.075	102.975	4.250	103.881	103.781	103.681
5.000	102.105	102.005	101.905	4.375	103.384	103.284	103.184	4.375	103.384	103.284	103.184	4.375	103.384	103.284	103.184	4.375	104.243	104.143	104.043
5.125	101.306	101.206	101.106	4.500	103.667	103.567	103.467	4.500	103.667	103.567	103.467	4.500	103.667	103.567	103.467	4.500	104.467	104.367	104.267
5.250	100.789	100.689	100.589	4.625	103.706	103.606	103.506	4.625	103.706	103.606	103.506	4.625	103.706	103.606	103.506	4.625	104.010	103.910	103.810
5.375	102.036	101.936	101.836	4.750	103.990	103.890	103.790	4.750	103.990	103.890	103.790	4.750	103.990	103.890	103.790	4.750	104.356	104.256	104.156
5.500	102.325	102.225	102.125	4.875	104.367	104.267	104.167	4.875	104.367	104.267	104.167	4.875	104.367	104.267	104.167	4.875	104.638	104.538	104.438
5.625	102.946	102.846	102.746	4.990	104.637	104.537	104.437	4.990	104.637	104.537	104.437	4.990	104.637	104.537	104.437	4.990	104.855	104.755	104.655
5.750	103.287	103.187	103.087	5.000	104.737	104.637	104.537	5.000	104.737	104.637	104.537	5.000	104.737	104.637	104.537	5.000	104.955	104.855	104.755
5.875	103.395	103.295	103.195	5.125	105.344	105.244	105.144	5.125	105.344	105.244	105.144	5.125	105.344	105.244	105.144	5.125	104.756	104.656	104.556
5.990	103.324	103.224	103.124	5.250	104.928	104.828	104.728	5.250	104.928	104.828	104.728	5.250	104.928	104.828	104.728	5.250	104.860	104.760	104.660
6.000	103.424	103.324	103.224	5.375	105.198	105.098	104.998	5.375	105.198	105.098	104.998	5.375	105.198	105.098	104.998	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	101.521	101.421	101.321	3.375	101.521	101.421	101.321	3.375	100.758	100.658	100.558	3.375	100.758	100.658	100.558	3.375	100.758	100.658	100.558
3.500	101.807	101.707	101.607	3.500	101.807	101.707	101.607	3.500	101.044	100.944	100.844	3.500	101.044	100.944	100.844	3.500	101.044	100.944	100.844
3.625	102.180	102.080	101.980	3.625	102.180	102.080	101.980	3.625	100.919	100.819	100.719	3.625	100.919	100.819	100.719	3.625	100.919	100.819	100.719
3.750	102.692	102.592	102.492	3.750	102.692	102.592	102.492	3.750	101.431	101.331	101.231	3.750	101.431	101.331	101.231	3.750	101.431	101.331	101.231
3.875	102.840	102.740	102.640	3.875	102.840	102.740	102.640	3.875	101.579	101.479	101.379	3.875	101.579	101.479	101.379	3.875	101.579	101.479	101.379
3.990	103.167	103.067	102.967	3.990	103.167	103.067	102.967	3.990	101.906	101.806	101.706	3.990	101.906	101.806	101.706	3.990	101.906	101.806	101.706
4.000	103.267	103.167	103.067	4.000	103.267	103.167	103.067	4.000	102.006	101.906	101.806	4.000	102.006	101.906	101.806	4.000	102.006	101.906	101.806
4.125	103.440	103.340	103.240	4.125	103.440	103.340	103.240	4.125	101.679	101.579	101.479	4.125	101.679	101.579	101.479	4.125	101.679	101.579	101.479
4.250	103.881	103.781	103.681	4.250	103.881	103.781	103.681	4.250	102.120	102.020	101.920	4.250	102.120	102.020	101.920	4.250	102.120	102.020	101.920
4.375	104.118	104.018	103.918	4.375	104.118	104.018	103.918	4.375	102.482										



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.:

11/29/2019

45 Day Lock Exp.:

12/16/2019

60 Day Lock Exp.:

12/30/2019

W. Rate Sheet Dated: 10/30/2019

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	99.505	99.405	99.305	3.375	99.931	99.811	99.731	3.375	101.502	101.402	101.302	4.000	101.283	101.183	101.083	3.375	100.439	100.339	100.239
3.500	99.915	99.815	99.715	3.500	100.445	100.322	100.245	3.500	101.788	101.688	101.588	4.125	101.347	101.247	101.147	3.500	100.725	100.625	100.525
3.625	100.495	100.395	100.295	3.625	101.111	101.011	100.911	3.625	102.164	102.064	101.964	4.250	101.726	101.626	101.526	3.625	100.599	100.499	100.399
3.750	101.303	101.203	101.103	3.750	101.571	101.471	101.371	3.750	102.675	102.575	102.475	4.375	102.036	101.936	101.836	3.750	101.110	101.010	100.910
3.875	101.725	101.625	101.525	3.875	101.919	101.819	101.719	3.875	102.822	102.722	102.622	4.500	102.304	102.204	102.104	3.875	101.257	101.157	101.057
3.990	102.097	101.997	101.897	3.990	102.238	102.138	102.038	3.990	103.147	103.047	102.947	4.625	102.319	102.219	102.119	3.990	101.582	101.482	101.382
4.000	102.197	102.097	101.997	4.000	102.338	102.238	102.138	4.000	103.247	103.147	103.047	4.750	102.091	101.991	101.891	4.000	101.682	101.582	101.482
4.125	102.261	102.161	102.061	4.125	102.535	102.435	102.335	4.125	103.424	103.324	103.224	4.875	102.418	102.318	102.218	4.125	101.358	101.258	101.158
4.250	102.730	102.630	102.530	4.250	103.121	103.021	102.921	4.250	103.864	103.764	103.664	4.990	102.587	102.487	102.387	4.250	101.798	101.698	101.598
4.375	103.040	102.940	102.840	4.375	103.328	103.228	103.128	4.375	104.224	104.124	104.024	5.000	102.687	102.587	102.487	4.375	102.158	102.058	101.958
4.500	103.308	103.208	103.108	4.500	103.611	103.511	103.411	4.500	104.452	104.352	104.252	5.125	101.963	101.863	101.763	4.500	102.386	102.286	102.186
4.625	103.323	103.223	103.123	4.625	103.649	103.549	103.449	4.625	103.995	103.895	103.795	5.250	101.454	101.354	101.254	4.625	101.588	101.488	101.388
4.750	103.654	103.554	103.454	4.750	103.928	103.828	103.728	4.750	104.339	104.239	104.139	5.375	101.700	101.600	101.500	4.750	101.932	101.832	101.732
4.875	103.981	103.881	103.781	4.875	104.304	104.204	104.104	4.875	104.622	104.522	104.422	5.500	101.985	101.885	101.785	4.875	102.215	102.115	102.015
4.990	104.150	104.050	103.950	4.990	104.573	104.473	104.373	4.990	104.835	104.735	104.635	5.625	102.607	102.507	102.407	4.990	102.428	102.328	102.228
5.000	104.250	104.150	104.050	5.000	104.673	104.573	104.473	5.000	104.935	104.835	104.735	5.750	102.948	102.848	102.748	5.000	102.528	102.428	102.328
5.125	104.465	104.365	104.265	5.125	105.282	105.182	105.082	5.125	104.741	104.641	104.541	5.875	103.056	102.956	102.856	5.125	102.834	102.734	102.634
5.250	104.915	104.815	104.715	5.250	104.939	104.839	104.739	5.250	104.844	104.744	104.644	5.990	102.985	102.885	102.785	5.250	102.937	102.837	102.737
5.375	105.161	105.061	104.961	5.375	105.209	105.109	105.009	5.375	0.000	0.000	0.000	6.000	103.085	102.985	102.885	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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

11/29/2019

45 Day Lock Exp.:

12/16/2019

60 Day Lock Exp.:

12/30/2019

W. Rate Sheet Dated: 10/30/2019

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	98.408	98.345	98.283	
3.500	98.879	98.816	98.754	
3.625	99.230	99.167	99.105	
3.750	99.651	99.588	99.526	
3.875	99.924	99.861	99.799	
4.000	100.159	100.097	100.034	
4.125	100.412	100.349	100.287	
4.250	100.614	100.551	100.489	
4.375	100.872	100.810	100.747	
4.500	101.131	101.068	101.006	
4.625	101.448	101.386	101.323	
4.750	101.783	101.720	101.658	
4.875	102.005	101.942	101.880	

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	97.958	97.833	97.708	
3.375	98.418	98.293	98.168	
3.500	98.820	98.695	98.570	
3.625	99.296	99.171	99.046	
3.750	99.706	99.581	99.456	
3.875	100.051	99.926	99.801	
4.000	100.388	100.263	100.138	
4.125	100.527	100.402	100.277	
4.250	100.833	100.708	100.583	
4.375	101.110	100.985	100.860	
4.500	101.268	101.143	101.018	

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	96.329	96.204	96.079	
3.375	96.731	96.606	96.481	
3.500	97.104	96.979	96.854	
3.625	97.454	97.329	97.204	
3.750	98.035	97.910	97.785	
3.875	98.337	98.212	98.087	
4.000	98.621	98.496	98.371	
4.125	98.904	98.779	98.654	
4.250	99.187	99.062	98.937	
4.375	99.469	99.344	99.219	
4.500	99.759	99.634	99.509	
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)