



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.: 12/2/2019

45 Day Lock Exp.: 12/16/2019

60 Day Lock Exp.: 12/30/2019

W. Rate Sheet Dated: 10/31/2019

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	101.752	101.602	101.452	3.250	101.351	101.201	101.051	2.375	97.074	96.924	96.774	3.125	99.781	99.631	99.481
3.375	102.297	102.147	101.997	3.375	101.798	101.648	101.498	2.500	97.567	97.417	97.267	3.250	99.930	99.780	99.630
3.500	102.836	102.686	102.536	3.500	102.215	102.065	101.915	2.625	98.052	97.902	97.752	3.375	100.298	100.148	99.998
3.625	103.357	103.207	103.057	3.625	102.592	102.442	102.292	2.750	98.226	98.076	97.926	3.500	100.636	100.486	100.336
3.750	102.789	102.639	102.489	3.750	102.321	102.171	102.021	2.875	98.714	98.564	98.414	3.625	100.563	100.413	100.263
3.875	103.270	103.120	102.970	3.875	102.709	102.559	102.409	3.000	99.197	99.047	98.897	Margin = 2.250		Index = 1.590	
4.000	103.720	103.570	103.420	4.000	103.101	102.951	102.801	3.125	99.662	99.512	99.362				
4.125	104.132	103.982	103.832	4.125	103.445	103.295	103.145	3.250	101.091	100.941	100.791				
4.375	103.556	103.456	103.356	4.375	102.987	102.887	102.787	3.375	101.516	101.366	101.216				
4.500	103.981	103.881	103.781	4.500	103.320	103.220	103.120	3.500	101.910	101.760	101.610				
4.625	104.359	104.259	104.159	4.625	103.376	103.276	103.176	3.625	102.265	102.115	101.965				
4.750	104.484	104.384	104.284	4.750	103.495	103.395	103.295	3.750	102.456	102.306	102.156				
4.875	104.366	104.266	104.166	4.875	103.801	103.701	103.601	3.875	102.821	102.671	102.521				
5.000	104.727	104.627	104.527	5.000	104.076	103.976	103.876	4.000	103.191	103.041	102.891				
5.125	104.803	104.703	104.603	5.125	104.317	104.217	104.117	4.125	103.512	103.362	103.212				
5.375	105.103	105.003	104.903	5.375	104.664	104.564	104.464	4.250	103.123	102.973	102.823				
5.500	105.401	105.301	105.201	5.500	104.938	104.838	104.738	4.375	103.432	103.282	103.132				
5.625	105.665	105.565	105.465	5.625	105.179	105.079	104.979	4.500	103.746	103.596	103.446				
6.250	106.000	105.900	105.800	6.250	105.966	105.866	105.766	4.625	103.811	103.661	103.511				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.602	100.452	100.302	3.250	100.351	100.201	100.051	2.375	96.074	95.924	95.774	3.125	98.781	98.631	98.481
3.375	101.147	100.997	100.847	3.375	100.798	100.648	100.498	2.500	96.567	96.417	96.267	3.250	98.930	98.780	98.630
3.500	101.686	101.536	101.386	3.500	101.215	101.065	100.915	2.625	97.052	96.902	96.752	3.375	99.298	99.148	98.998
3.625	102.207	102.057	101.907	3.625	101.592	101.442	101.292	2.750	97.226	97.076	96.926	3.500	99.636	99.486	99.336
3.750	101.639	101.489	101.339	3.750	101.321	101.171	101.021	2.875	97.714	97.564	97.414	3.625	99.563	99.413	99.263
3.875	102.120	101.970	101.820	3.875	101.709	101.559	101.409	3.000	98.197	98.047	97.897	Margin = 2.250		Index = 1.590	
4.000	102.570	102.420	102.270	4.000	102.101	101.951	101.801	3.125	98.662	98.512	98.362	30 Year OTC			
4.125	102.982	102.832	102.682	4.125	102.445	102.295	102.145	3.250	100.091	99.941	99.791	Rate	30 Day	45 Day	60 Day
4.375	102.406	102.306	102.206	4.375	101.987	101.887	101.787	3.375	100.516	100.366	100.216	3.875	101.720	101.470	101.220
4.500	102.831	102.731	102.631	4.500	102.320	102.220	102.120	3.500	100.910	100.760	100.610	4.000	102.170	101.920	101.670
4.625	103.209	103.109	103.009	4.625	102.376	102.276	102.176	3.625	101.265	101.115	100.965	4.125	102.582	102.332	102.082
4.750	103.334	103.234	103.134	4.750	102.495	102.395	102.295	3.750	101.456	101.306	101.156	4.375	102.006	101.756	101.506
4.875	103.216	103.116	103.016	4.875	102.801	102.701	102.601	3.875	101.821	101.671	101.521	4.500	102.431	102.181	101.931
5.000	103.577	103.477	103.377	5.000	103.076	102.976	102.876	4.000	102.191	102.041	101.891	4.625	102.809	102.559	102.309
5.125	103.653	103.553	103.453	5.125	103.317	103.217	103.117	4.125	102.512	102.362	102.212	4.875	102.816	102.566	102.316
5.375	103.953	103.853	103.753	5.375	103.664	103.564	103.464	4.250	102.123	101.973	101.823	5.000	103.177	102.927	102.677
5.500	104.251	104.151	104.051	5.500	103.938	103.838	103.738	4.375	102.432	102.282	102.132	5.125	103.253	103.003	102.753
5.625	104.515	104.415	104.315	5.625	104.179	104.079	103.979	4.500	102.746	102.596	102.446	5.500	103.851	103.601	103.351
6.250	105.303	105.203	105.103	6.250	104.966	104.866	104.766	4.625	102.811	102.661	102.511	5.625	104.115	103.865	103.615

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	101.182	100.932	100.682	6.250	102.750	102.500	102.250
4.250	101.307	101.057	100.807				
4.375	100.606	100.356	100.106				
4.500	101.031	100.781	100.531				
4.625	101.409	101.159	100.909				
5.000	101.777	101.527	101.277				
5.125	101.853	101.603	101.353				
5.250	102.106	101.856	101.606				
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	98.970	98.720	98.470	
4.000	99.420	99.170	98.920	
4.125	99.832	99.582	99.332	
4.375	99.256	99.006	98.756	
4.500	99.681	99.431	99.181	
4.625	100.059	99.809	99.559	
4.875	100.066	99.816	99.566	
5.000	100.427	100.177	99.927	
5.125	100.503	100.253	100.003	
5.500	101.101	100.851	100.601	
5.625	101.365	101.115	100.865	

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.:

12/2/2019

45 Day Lock Exp.:

12/16/2019

60 Day Lock Exp.:

12/30/2019

W. Rate Sheet Dated: 10/31/2019

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	100.165	100.015	99.865	3.250	100.194	100.044	99.894	2.375	94.354	94.204	94.054	3.125	98.829	98.679	98.529
3.375	100.709	100.559	100.409	3.375	100.640	100.490	100.340	2.500	94.847	94.697	94.547	3.250	99.352	99.202	99.052
3.500	101.248	101.098	100.948	3.500	101.057	100.907	100.757	2.625	95.332	95.182	95.032	3.375	99.720	99.570	99.420
3.625	101.769	101.619	101.469	3.625	101.435	101.285	101.135	2.750	96.694	96.544	96.394	3.500	100.059	99.909	99.759
3.750	101.264	101.114	100.964	3.750	101.226	101.076	100.926	2.875	97.182	97.032	96.882	3.625	99.986	99.836	99.686
3.875	101.745	101.595	101.445	3.875	101.614	101.464	101.314	3.000	97.665	97.515	97.365	Margin = 2.250		Index = 1.590	
4.000	102.195	102.045	101.895	4.000	102.006	101.856	101.706	3.125	98.129	97.979	97.829				
4.125	102.607	102.457	102.307	4.125	102.350	102.200	102.050	3.250	99.934	99.784	99.634				
4.375	102.187	102.087	101.987	4.375	102.048	101.948	101.848	3.375	100.358	100.208	100.058				
4.500	102.613	102.513	102.413	4.500	102.381	102.281	102.181	3.500	100.752	100.602	100.452				
4.625	102.990	102.890	102.790	4.625	102.437	102.337	102.237	3.625	101.107	100.957	100.807				
4.750	102.303	102.203	102.103	4.750	101.744	101.644	101.544	3.750	101.361	101.211	101.061				
4.875	102.184	102.084	101.984	4.875	102.050	101.950	101.850	3.875	101.726	101.576	101.426				
5.000	102.546	102.446	102.346	5.000	102.324	102.224	102.124	4.000	102.096	101.946	101.796				
5.125	102.622	102.522	102.422	5.125	102.565	102.465	102.365	4.125	102.417	102.267	102.117				
5.375	103.265	103.165	103.065	5.375	103.256	103.156	103.056	4.250	102.184	102.034	101.884				
5.500	103.563	103.463	103.363	5.500	103.531	103.431	103.331	4.375	102.493	102.343	102.193				
5.625	103.828	103.728	103.628	5.625	103.771	103.671	103.571	4.500	102.807	102.657	102.507				
6.250	103.303	103.203	103.103	6.250	103.246	103.146	103.046	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	99.015	98.865	98.715	3.250	98.764	98.614	98.464	2.375	94.674	94.524	94.374	3.125	96.819	96.669	96.515
3.375	99.559	99.409	99.259	3.375	99.210	99.060	98.910	2.500	95.167	95.017	94.867	3.250	97.342	97.192	97.042
3.500	100.098	99.948	99.798	3.500	99.627	99.477	99.327	2.625	95.652	95.502	95.352	3.375	97.710	97.560	97.410
3.625	100.619	100.469	100.319	3.625	100.005	99.855	99.705	2.750	96.670	96.520	96.370	3.500	98.049	97.899	97.749
3.750	100.114	99.964	99.814	3.750	99.796	99.646	99.496	2.875	97.158	97.008	96.858	3.625	97.976	97.826	97.676
3.875	100.595	100.445	100.295	3.875	100.184	100.034	99.884	3.000	97.641	97.491	97.341	Margin = 2.250		Index = 1.590	
4.000	101.045	100.895	100.745	4.000	100.576	100.426	100.276	3.125	98.106	97.956	97.806	30 Year OTC			
4.125	101.457	101.307	101.157	4.125	100.920	100.770	100.620	3.250	99.254	99.104	98.954	Rate	30 Day	45 Day	60 Day
4.375	101.037	100.937	100.837	4.375	100.618	100.518	100.418	3.375	99.678	99.528	99.378	3.875	100.195	99.945	99.695
4.500	101.463	101.363	101.263	4.500	100.951	100.851	100.751	3.500	100.072	99.922	99.772	4.000	100.645	100.395	100.145
4.625	101.840	101.740	101.640	4.625	101.007	100.907	100.807	3.625	100.427	100.277	100.127	4.125	101.057	100.807	100.557
4.750	101.153	101.053	100.953	4.750	100.314	100.214	100.114	3.750	100.048	99.898	99.748	4.375	100.637	100.387	100.137
4.875	101.034	100.934	100.834	4.875	100.620	100.520	100.420	3.875	100.413	100.263	100.113	4.500	101.063	100.813	100.563
5.000	101.396	101.296	101.196	5.000	100.894	100.794	100.694	4.000	100.783	100.633	100.483	4.625	101.440	101.190	100.940
5.125	101.472	101.372	101.272	5.125	101.135	101.035	100.935	4.125	101.104	100.954	100.804	4.875	100.634	100.384	100.134
5.375	102.115	102.015	101.915	5.375	101.826	101.726	101.626	4.250	100.473	100.323	100.173	5.000	100.996	100.746	100.496
5.500	102.413	102.313	102.213	5.500	102.101	102.001	101.901	4.375	100.782	100.632	100.482	5.125	101.072	100.822	100.572
5.625	102.678	102.578	102.478	5.625	102.341	102.241	102.141	4.500	101.096	100.946	100.796	5.500	102.013	101.763	101.513
6.250	102.153	102.053	101.953	6.250	101.816	101.716	101.616	4.625	101.161	101.011	100.861	5.625	102.278	102.028	101.778

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	99.307	99.057	98.807	6.250	99.250
4.250	99.588	99.338	99.088		
4.375	98.887	98.637	98.387		
4.500	99.313	99.063	98.813		
4.625	99.690	99.440	99.190		
5.000	99.246	98.996	98.746		
5.125	99.322	99.072	98.822		
5.250	99.919	99.669	99.419		
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	97.445	97.195	96.945	
4.000	97.895	97.645	97.395	
4.125	98.307	98.057	97.807	
4.375	97.887	97.637	97.387	
4.500	98.313	98.063	97.813	
4.625	98.690	98.440	98.190	
4.875	97.884	97.634	97.384	
5.000	98.246	97.996	97.746	
5.125	98.322	98.072	97.822	
5.500	99.263	99.013	98.763	
5.625	99.528	99.278	99.028	

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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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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	100.103	100.003	99.903	3.375	99.853	99.753	99.653	3.375	99.853	99.753	99.653	4.000	102.081	101.981	101.881	4.000	101.706	101.606	101.506
3.500	100.479	100.379	100.279	3.500	100.229	100.129	100.029	3.500	100.229	100.129	100.029	4.125	102.163	102.063	101.963	4.125	101.788	101.688	101.588
3.625	101.057	100.957	100.857	3.625	100.807	100.707	100.607	3.625	100.807	100.707	100.607	4.250	102.320	102.220	102.120	4.250	101.945	101.845	101.745
3.750	101.782	101.682	101.582	3.750	101.532	101.432	101.332	3.750	101.532	101.432	101.332	4.375	102.596	102.496	102.396	4.375	102.221	102.121	102.021
3.875	102.184	102.084	101.984	3.875	101.934	101.834	101.734	3.875	101.934	101.834	101.734	4.500	102.855	102.755	102.655	4.500	102.230	102.130	102.030
3.990	102.536	102.436	102.336	3.990	102.286	102.186	102.086	3.990	102.286	102.186	102.086	4.625	102.887	102.787	102.687	4.625	102.262	102.162	102.062
4.000	102.636	102.536	102.436	4.000	102.386	102.286	102.186	4.000	102.386	102.286	102.186	4.750	102.578	102.478	102.378	4.750	101.953	101.853	101.753
4.125	102.718	102.618	102.518	4.125	102.468	102.368	102.268	4.125	102.468	102.368	102.268	4.875	102.893	102.793	102.693	4.875	102.268	102.168	102.068
4.250	102.970	102.870	102.770	4.250	102.595	102.495	102.395	4.250	102.595	102.495	102.395	4.990	103.054	102.954	102.854	4.990	102.054	101.954	101.854
4.375	103.246	103.146	103.046	4.375	102.871	102.771	102.671	4.375	102.871	102.771	102.671	5.000	103.154	103.054	102.954	5.000	102.154	102.054	101.954
4.500	103.505	103.405	103.305	4.500	102.880	102.780	102.680	4.500	102.880	102.780	102.680	5.125	102.410	102.310	102.210	5.125	101.410	101.310	101.210
4.625	103.537	103.437	103.337	4.625	102.912	102.812	102.712	4.625	102.912	102.812	102.712	5.250	102.827	102.727	102.627	5.250	100.827	100.727	100.627
4.750	103.790	103.690	103.590	4.750	103.165	103.065	102.965	4.750	103.165	103.065	102.965	5.375	102.064	101.964	101.864	5.375	102.064	101.964	101.864
4.875	104.105	104.005	103.905	4.875	103.480	103.380	103.280	4.875	103.480	103.380	103.280	5.500	102.342	102.242	102.142	5.500	102.342	102.242	102.142
4.990	104.266	104.166	104.066	4.990	103.666	103.566	103.466	4.990	103.666	103.566	103.466	5.625	102.949	102.849	102.749	5.625	102.949	102.849	102.749
5.000	104.366	104.266	104.166	5.000	103.666	103.566	103.466	5.000	103.666	103.566	103.466	5.750	103.283	103.183	103.083	5.750	103.283	103.183	103.083
5.125	104.552	104.452	104.352	5.125	103.552	103.452	103.352	5.125	103.552	103.452	103.352	5.875	103.386	103.286	103.186	5.875	103.386	103.286	103.186
5.250	104.933	104.833	104.733	5.250	103.933	103.833	103.733	5.250	103.933	103.833	103.733	5.990	103.311	103.211	103.111	5.990	103.311	103.211	103.111
5.375	105.170	105.070	104.970	5.375	105.170	105.070	104.970	5.375	105.170	105.070	104.970	6.000	103.411	103.311	103.211	6.000	103.411	103.311	103.211
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	101.706	101.606	101.506	3.375	100.481	100.348	100.281	3.375	100.481	100.348	100.281	3.375	100.481	100.348	100.281	3.375	101.756	101.656	101.556
4.125	101.788	101.688	101.588	3.500	101.030	100.898	100.830	3.500	101.030	100.898	100.830	3.500	101.030	100.898	100.830	3.500	102.099	101.999	101.899
4.250	101.945	101.845	101.745	3.625	101.575	101.475	101.375	3.625	101.575	101.475	101.375	3.625	101.575	101.475	101.375	3.625	102.300	102.200	102.100
4.375	102.221	102.121	102.021	3.750	102.022	101.922	101.822	3.750	102.022	101.922	101.822	3.750	102.022	101.922	101.822	3.750	102.801	102.701	102.601
4.500	102.230	102.130	102.030	3.875	102.336	102.236	102.136	3.875	102.336	102.236	102.136	3.875	102.336	102.236	102.136	3.875	102.944	102.844	102.744
4.625	102.262	102.162	102.062	3.990	102.621	102.521	102.421	3.990	102.621	102.521	102.421	3.990	102.621	102.521	102.421	3.990	103.258	103.158	103.058
4.750	101.953	101.853	101.753	4.000	102.721	102.621	102.521	4.000	102.721	102.621	102.521	4.000	102.721	102.621	102.521	4.000	103.358	103.258	103.158
4.875	102.268	102.168	102.068	4.125	102.929	102.829	102.729	4.125	102.929	102.829	102.729	4.125	102.929	102.829	102.729	4.125	103.467	103.367	103.267
4.990	102.054	101.954	101.854	4.250	103.316	103.216	103.116	4.250	103.316	103.216	103.116	4.250	103.316	103.216	103.116	4.250	103.927	103.827	103.727
5.000	102.154	102.054	101.954	4.375	103.515	103.415	103.315	4.375	103.515	103.415	103.315	4.375	103.515	103.415	103.315	4.375	104.280	104.180	104.080
5.125	101.410	101.310	101.210	4.500	103.775	103.675	103.575	4.500	103.775	103.675	103.575	4.500	103.775	103.675	103.575	4.500	104.497	104.397	104.297
5.250	100.827	100.727	100.627	4.625	103.841	103.741	103.641	4.625	103.841	103.741	103.641	4.625	103.841	103.741	103.641	4.625	104.003	103.903	103.803
5.375	102.064	101.964	101.864	4.750	104.041	103.941	103.841	4.750	104.041	103.941	103.841	4.750	104.041	103.941	103.841	4.750	104.335	104.235	104.135
5.500	102.342	102.242	102.142	4.875	104.405	104.305	104.205	4.875	104.405	104.305	104.205	4.875	104.405	104.305	104.205	4.875	104.601	104.501	104.401
5.625	102.949	102.849	102.749	4.990	104.661	104.561	104.461	4.990	104.661	104.561	104.461	4.990	104.661	104.561	104.461	4.990	104.801	104.701	104.601
5.750	103.283	103.183	103.083	5.000	104.761	104.661	104.561	5.000	104.761	104.661	104.561	5.000	104.761	104.661	104.561	5.000	104.901	104.801	104.701
5.875	103.386	103.286	103.186	5.125	105.349	105.249	105.149	5.125	105.349	105.249	105.149	5.125	105.349	105.249	105.149	5.125	104.746	104.646	104.546
5.990	103.311	103.211	103.111	5.250	104.996	104.896	104.796	5.250	104.996	104.896	104.796	5.250	104.996	104.896	104.796	5.250	104.845	104.745	104.645
6.000	103.411	103.311	103.211	5.375	105.259	105.159	105.059	5.375	105.259	105.159	105.059	5.375	105.259	105.159	105.059	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	101.756	101.656	101.556	3.375	101.756	101.656	101.556	3.375	100.993	100.893	100.793	3.375	100.993	100.893	100.793	3.375	100.993	100.893	100.793
3.500	102.099	101.999	101.899	3.500	102.099	101.999	101.899	3.500	101.336	101.236	101.136	3.500	101.336	101.236	101.136	3.500	101.336	101.236	101.136
3.625	102.300	102.200	102.100	3.625	102.300	102.200	102.100	3.625	101.039	100.939	100.839	3.625	101.039	100.939	100.839	3.625	101.039	100.939	100.839
3.750	102.801	102.701	102.601	3.750	102.801	102.701	102.601	3.750	101.540	101.440	101.340	3.750	101.540	101.440	101.340	3.750	101.540	101.440	101.340
3.875	102.944	102.844	102.744	3.875	102.944	102.844	102.744	3.875	101.683	101.583	101.483	3.875	101.683	101.583	101.483	3.875	101.683	101.583	101.483
3.990	103.258	103.158	103.058	3.990	103.258	103.158	103.058	3.990	101.997	101.897	101.797	3.990	101.997	101.897	101.797	3.990	101.997	101.897	101.797
4.000	103.358	103.258	103.158	4.000	103.358	103.258	103.158	4.000											



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.:

12/2/2019

45 Day Lock Exp.:

12/16/2019

60 Day Lock Exp.:

12/30/2019

W. Rate Sheet Dated: 10/31/2019

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	99.558	99.458	99.358	3.375	99.982	99.849	99.782	3.375	101.521	101.421	101.321	4.000	101.379	101.279	101.179	3.375	100.458	100.358	100.258
3.500	99.971	99.871	99.771	3.500	100.498	100.364	100.298	3.500	101.807	101.707	101.607	4.125	101.441	101.341	101.241	3.500	100.744	100.644	100.544
3.625	100.556	100.456	100.356	3.625	101.200	101.100	101.000	3.625	102.180	102.080	101.980	4.250	101.780	101.680	101.580	3.625	100.619	100.519	100.419
3.750	101.385	101.285	101.185	3.750	101.662	101.562	101.462	3.750	102.692	102.592	102.492	4.375	102.091	101.991	101.891	3.750	101.131	101.031	100.931
3.875	101.810	101.710	101.610	3.875	102.012	101.912	101.812	3.875	102.840	102.740	102.640	4.500	102.361	102.261	102.161	3.875	101.279	101.179	101.079
3.990	102.184	102.084	101.984	3.990	102.331	102.231	102.131	3.990	103.167	103.067	102.967	4.625	102.376	102.276	102.176	3.990	101.606	101.506	101.406
4.000	102.284	102.184	102.084	4.000	102.431	102.331	102.231	4.000	103.267	103.167	103.067	4.750	102.156	102.056	101.956	4.000	101.706	101.606	101.506
4.125	102.346	102.246	102.146	4.125	102.631	102.531	102.431	4.125	103.440	103.340	103.240	4.875	102.484	102.384	102.284	4.125	101.379	101.279	101.179
4.250	102.780	102.680	102.580	4.250	103.175	103.075	102.975	4.250	103.881	103.781	103.681	4.990	102.655	102.555	102.455	4.250	101.820	101.720	101.620
4.375	103.091	102.991	102.891	4.375	103.384	103.284	103.184	4.375	104.243	104.143	104.043	5.000	102.755	102.655	102.555	4.375	102.182	102.082	101.982
4.500	103.361	103.261	103.161	4.500	103.667	103.567	103.467	4.500	104.467	104.367	104.267	5.125	101.956	101.856	101.756	4.500	102.406	102.306	102.206
4.625	103.376	103.276	103.176	4.625	103.706	103.606	103.506	4.625	104.010	103.910	103.810	5.250	101.439	101.339	101.239	4.625	101.603	101.503	101.403
4.750	103.718	103.618	103.518	4.750	103.990	103.890	103.790	4.750	104.356	104.256	104.156	5.375	101.686	101.586	101.486	4.750	101.949	101.849	101.749
4.875	104.046	103.946	103.846	4.875	104.367	104.267	104.167	4.875	104.638	104.538	104.438	5.500	101.975	101.875	101.775	4.875	102.231	102.131	102.031
4.990	104.217	104.117	104.017	4.990	104.637	104.537	104.437	4.990	104.855	104.755	104.655	5.625	102.596	102.496	102.396	4.990	102.448	102.348	102.248
5.000	104.317	104.217	104.117	5.000	104.737	104.637	104.537	5.000	104.955	104.855	104.755	5.750	102.937	102.837	102.737	5.000	102.548	102.448	102.348
5.125	104.448	104.348	104.248	5.125	105.344	105.244	105.144	5.125	104.756	104.653	104.556	5.875	103.045	102.945	102.845	5.125	102.849	102.746	102.649
5.250	104.895	104.795	104.695	5.250	104.928	104.828	104.728	5.250	104.860	104.757	104.650	5.990	102.974	102.874	102.774	5.250	102.953	102.850	102.753
5.375	105.142	105.042	104.942	5.375	105.198	105.098	104.998	5.375	0.000	0.000	0.000	6.000	103.074	102.974	102.874	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.:

12/2/2019

45 Day Lock Exp.:

12/16/2019

60 Day Lock Exp.:

12/30/2019

W. Rate Sheet Dated: 10/31/2019

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	98.439	98.376	98.314	
3.500	98.910	98.847	98.785	
3.625	99.261	99.199	99.136	
3.750	99.681	99.619	99.556	
3.875	99.955	99.892	99.830	
4.000	100.190	100.128	100.065	
4.125	100.443	100.380	100.318	
4.250	100.645	100.582	100.520	
4.375	100.903	100.841	100.778	
4.500	101.162	101.099	101.037	
4.625	101.479	101.417	101.354	
4.750	101.814	101.751	101.689	
4.875	102.036	101.973	101.911	

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	97.963	97.838	97.713	
3.375	98.423	98.298	98.173	
3.500	98.825	98.700	98.575	
3.625	99.302	99.177	99.052	
3.750	99.712	99.587	99.462	
3.875	100.056	99.931	99.806	
4.000	100.394	100.269	100.144	
4.125	100.533	100.408	100.283	
4.250	100.838	100.713	100.588	
4.375	101.116	100.991	100.866	
4.500	101.275	101.150	101.025	

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	96.333	96.208	96.083	
3.375	96.736	96.611	96.486	
3.500	97.108	96.983	96.858	
3.625	97.458	97.333	97.208	
3.750	98.039	97.914	97.789	
3.875	98.341	98.216	98.091	
4.000	98.625	98.500	98.375	
4.125	98.908	98.783	98.658	
4.250	99.191	99.066	98.941	
4.375	99.474	99.349	99.224	
4.500	99.763	99.638	99.513	
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)