



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.: 6/17/2019

45 Day Lock Exp.: 7/1/2019

60 Day Lock Exp.: 7/16/2019

W. Rate Sheet Dated: 5/17/2019

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
3.750	101.678	101.528	101.378	3.750	101.099	100.949	100.799	2.375	96.652	96.502	96.352	3.125	97.305	97.155	97.005
3.875	102.210	102.060	101.910	3.875	101.525	101.375	101.225	2.500	97.145	96.995	96.845	3.250	99.886	99.736	99.586
4.000	102.735	102.585	102.435	4.000	101.893	101.743	101.593	2.625	97.637	97.487	97.337	3.375	100.265	100.115	99.965
4.125	103.167	103.017	102.867	4.125	102.278	102.128	101.978	2.750	99.246	99.096	98.946	3.500	99.048	98.898	98.748
4.250	102.666	102.566	102.466	4.250	102.091	101.991	101.891	2.875	99.731	99.581	99.431	3.625	99.401	99.251	99.101
4.375	103.116	103.016	102.916	4.375	102.449	102.349	102.249	3.000	100.219	100.069	99.919	Margin = 2.250		Index = 2.370	
4.500	103.571	103.471	103.371	4.500	102.922	102.822	102.722	3.125	100.698	100.548	100.398				
4.625	103.952	103.852	103.752	4.625	103.307	103.207	103.107	3.250	100.681	100.531	100.381				
4.750	104.077	103.977	103.877	4.750	102.761	102.661	102.561	3.375	101.154	101.004	100.854				
4.875	103.703	103.603	103.503	4.875	103.119	103.019	102.919	3.500	101.553	101.403	101.253				
5.000	104.080	103.980	103.880	5.000	103.591	103.491	103.391	3.625	101.930	101.780	101.630				
5.125	104.622	104.522	104.422	5.125	103.977	103.877	103.777	3.750	101.668	101.518	101.368				
5.250	103.902	103.802	103.702	5.250	103.368	103.268	103.168	3.875	102.072	101.922	101.772				
5.375	104.310	104.210	104.110	5.375	103.726	103.626	103.526	4.000	102.417	102.267	102.117				
5.500	104.687	104.587	104.487	5.500	104.198	104.098	103.998	4.125	102.780	102.630	102.480				
5.625	105.229	105.129	105.029	5.625	104.584	104.484	104.384	4.250	102.137	101.987	101.837				
5.750	105.166	105.066	104.966	5.750	104.506	104.406	104.306	4.375	102.473	102.323	102.173				
5.875	105.573	105.473	105.373	5.875	104.864	104.764	104.664	4.500	102.923	102.773	102.623				
6.000	105.951	105.851	105.751	6.000	105.337	105.237	105.137	4.625	103.286	103.136	102.986				

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
3.750	100.528	100.378	100.228	3.750	100.099	99.949	99.799	2.375	95.652	95.502	95.352	3.125	96.305	96.155	96.005
3.875	101.060	100.910	100.760	3.875	100.525	100.375	100.225	2.500	96.145	95.995	95.845	3.250	98.886	98.736	98.586
4.000	101.585	101.435	101.285	4.000	100.893	100.743	100.593	2.625	96.637	96.487	96.337	3.375	99.265	99.115	98.965
4.125	102.017	101.867	101.717	4.125	101.278	101.128	100.978	2.750	98.246	98.096	97.946	3.500	98.048	97.898	97.748
4.250	101.516	101.416	101.316	4.250	101.091	100.991	100.891	2.875	98.731	98.581	98.431	3.625	98.401	98.251	98.101
4.375	101.966	101.866	101.766	4.375	101.449	101.349	101.249	3.000	99.219	99.069	98.919	Margin = 2.250		Index = 2.370	
4.500	102.421	102.321	102.221	4.500	101.922	101.822	101.722	3.125	99.698	99.548	99.398	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.802	102.702	102.602	4.625	102.307	102.207	102.107	3.250	99.681	99.531	99.381	Rate	30 Day	45 Day	60 Day
4.750	102.927	102.827	102.727	4.750	101.761	101.661	101.561	3.375	100.154	100.004	99.854	4.500	101.271	101.021	100.771
4.875	102.553	102.453	102.353	4.875	102.119	102.019	101.919	3.500	100.553	100.403	100.253	4.625	101.652	101.402	101.152
5.000	102.930	102.830	102.730	5.000	102.591	102.491	102.391	3.625	100.930	100.780	100.630	4.750	100.995	100.745	100.495
5.125	103.472	103.372	103.272	5.125	102.977	102.877	102.777	3.750	100.668	100.518	100.368	4.875	101.403	101.153	100.903
5.250	102.752	102.652	102.552	5.250	102.368	102.268	102.168	3.875	101.072	100.922	100.772	5.000	101.780	101.530	101.280
5.375	103.160	103.060	102.960	5.375	102.726	102.626	102.526	4.000	101.417	101.267	101.117	5.125	102.322	102.072	101.822
5.500	103.537	103.437	103.337	5.500	103.198	103.098	102.998	4.125	101.780	101.630	101.480	5.250	101.602	101.352	101.102
5.625	104.079	103.979	103.879	5.625	103.584	103.484	103.384	4.250	101.137	100.987	100.837	5.375	102.000	101.750	101.500
5.750	104.016	103.916	103.816	5.750	103.506	103.406	103.306	4.375	101.473	101.323	101.173	5.500	102.250	102.000	101.750
5.875	104.423	104.323	104.223	5.875	103.864	103.764	103.664	4.500	101.923	101.773	101.623	5.625	102.500	102.250	102.000
6.000	104.801	104.701	104.601	6.000	104.337	104.237	104.137	4.625	102.286	102.136	101.986	5.750	102.750	102.500	102.250

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs		
FICO Adjuster	Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999 -2.500
FICO 680- 719	0.250	\$50,000 - \$85,000 -0.500
FICO 660 - 679	0.250	\$85,001 - \$125,000 -0.500
FICO 640 - 659	0.000	\$125,001 - \$175,000 -0.125
FICO 620 - 639	-1.000	\$175,001 - \$275,000 0.000
FICO 600 - 619	-1.500	\$275,001 up to HB 0.000
FICO 580 - 599	-2.000	
NY	-0.250	Non Owner Occupancy -2.000
2 Unit	0.000	Refer / Manual UW 0.000
USDA Streamline-Assist Refinance Option		-0.250

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.250	100.000	99.750	99.500	5.250	101.471	101.221	100.971
5.750	102.000	101.750	101.500	5.750	101.786	101.536	101.286
5.875	102.250	102.000	101.750	5.875	102.144	101.894	101.644
6.250	102.750	102.500	102.250	6.250	102.682	102.432	102.182
Lender paid price cap after comp plan = 100.000							

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	
4.500	98.521	98.271	98.021	
4.625	98.902	98.652	98.402	
4.750	98.245	97.995	97.745	
4.875	98.653	98.403	98.153	
5.000	99.030	98.780	98.530	
5.125	99.572	99.322	99.072	
5.250	98.852	98.602	98.352	
5.375	99.250	99.000	98.750	
5.500	99.500	99.250	99.000	
5.625	99.750	99.500	99.250	
5.750	100.000	99.750	99.500	

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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/17/2019

45 Day Lock Exp.:

7/1/2019

60 Day Lock Exp.:

7/16/2019

W. Rate Sheet Dated: 5/17/2019

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
3.750	100.365	100.215	100.065	3.750	99.786	99.636	99.486	2.375	93.152	93.002	92.852	3.125	95.62	95.467	95.317
3.875	100.898	100.748	100.598	3.875	100.213	100.063	99.913	2.500	93.645	93.495	93.345	3.250	98.32	98.173	98.023
4.000	101.423	101.273	101.123	4.000	100.580	100.430	100.280	2.625	94.137	93.987	93.837	3.375	98.70	98.553	98.403
4.125	101.855	101.705	101.555	4.125	100.966	100.816	100.666	2.750	97.559	97.409	97.259	3.500	97.49	97.336	97.186
4.250	101.729	101.629	101.529	4.250	101.154	101.054	100.954	2.875	98.044	97.894	97.744	3.625	97.84	97.688	97.538
4.375	102.179	102.079	101.979	4.375	101.512	101.412	101.312	3.000	98.531	98.381	98.231	Margin = 2.250		Index = 2.370	
4.500	102.634	102.534	102.434	4.500	101.984	101.884	101.784	3.125	99.011	98.861	98.711				
4.625	103.015	102.915	102.815	4.625	102.370	102.270	102.170	3.250	99.119	98.969	98.819				
4.750	103.077	102.977	102.877	4.750	101.761	101.661	101.561	3.375	99.591	99.441	99.291				
4.875	102.703	102.603	102.503	4.875	102.119	102.019	101.919	3.500	99.991	99.841	99.691				
5.000	103.080	102.980	102.880	5.000	102.591	102.491	102.391	3.625	100.367	100.217	100.067				
5.125	103.622	103.522	103.422	5.125	102.977	102.877	102.777	3.750	100.356	100.206	100.056				
5.250	102.621	102.521	102.421	5.250	102.086	101.986	101.886	3.875	100.760	100.610	100.460				
5.375	103.028	102.928	102.828	5.375	102.445	102.345	102.245	4.000	101.105	100.955	100.805				
5.500	103.406	103.306	103.206	5.500	102.917	102.817	102.717	4.125	101.468	101.318	101.168				
5.625	103.948	103.848	103.748	5.625	103.303	103.203	103.103	4.250	101.199	101.049	100.899				
5.750	103.291	103.191	103.091	5.750	102.631	102.531	102.431	4.375	101.535	101.385	101.235				
5.875	103.698	103.598	103.498	5.875	102.989	102.889	102.789	4.500	101.985	101.835	101.685				
6.000	104.076	103.976	103.876	6.000	103.462	103.362	103.262	4.625	102.348	102.198	102.048				

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
3.750	99.215	99.065	98.915	3.750	98.786	98.636	98.486	2.375	93.902	93.752	93.602	3.125	94.617	94.467	94.317
3.875	99.748	99.598	99.448	3.875	99.213	99.063	98.913	2.500	94.395	94.245	94.095	3.250	97.323	97.173	97.023
4.000	100.273	100.123	99.973	4.000	99.580	99.430	99.280	2.625	94.887	94.737	94.587	3.375	97.703	97.553	97.403
4.125	100.705	100.555	100.405	4.125	99.966	99.816	99.666	2.750	97.340	97.190	97.040	3.500	96.486	96.336	96.186
4.250	100.579	100.479	100.379	4.250	100.154	100.054	99.954	2.875	97.825	97.675	97.525	3.625	96.838	96.688	96.538
4.375	101.029	100.929	100.829	4.375	100.512	100.412	100.312	3.000	98.312	98.162	98.012	Margin = 2.250	Index = 2.370		
4.500	101.484	101.384	101.284	4.500	100.984	100.884	100.784	3.125	98.792	98.642	98.492				
4.625	101.865	101.765	101.665	4.625	101.370	101.270	101.170	3.250	98.588	98.438	98.288	30 Year OTC "Borrower Paid Only for USDA"			
4.750	101.927	101.827	101.727	4.750	100.761	100.661	100.561	3.375	99.060	98.910	98.760	Rate	30 Day	45 Day	60 Day
4.875	101.553	101.453	101.353	4.875	101.119	101.019	100.919	3.500	99.460	99.310	99.160	4.500	100.334	100.084	99.834
5.000	101.930	101.830	101.730	5.000	101.591	101.491	101.391	3.625	99.836	99.686	99.536	4.625	100.715	100.465	100.215
5.125	102.472	102.372	102.272	5.125	101.977	101.877	101.777	3.750	99.418	99.268	99.118	4.750	99.995	99.745	99.495
5.250	101.471	101.371	101.271	5.250	101.086	100.986	100.886	3.875	99.822	99.672	99.522	4.875	100.403	100.153	99.903
5.375	101.878	101.778	101.678	5.375	101.445	101.345	101.245	4.000	100.167	100.017	99.867	5.000	100.780	100.530	100.280
5.500	102.256	102.156	102.056	5.500	101.917	101.817	101.717	4.125	100.530	100.380	100.230	5.125	101.322	101.072	100.822
5.625	102.798	102.698	102.598	5.625	102.303	102.203	102.103	4.250	99.574	99.424	99.274	5.250	100.321	100.071	99.821
5.750	102.141	102.041	101.941	5.750	101.631	101.531	101.431	4.375	99.910	99.760	99.610	5.375	100.718	100.468	100.218
5.875	102.548	102.448	102.348	5.875	101.989	101.889	101.789	4.500	100.360	100.210	100.060	5.500	100.969	100.719	100.469
6.000	102.926	102.826	102.726	6.000	102.462	102.362	102.262	4.625	100.723	100.573	100.423	5.625	101.219	100.969	100.719
												5.750	100.875	100.625	100.375

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680- 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

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

Max USDA-GRH Rate	
Today:	5/17/2019 4.750%

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.250	98.719	98.469	98.219	5.250	100.189	99.939	99.689
5.750	100.125	99.875	99.625	5.750	99.911	99.661	99.411
5.875	100.375	100.125	99.875	5.875	100.269	100.019	99.769
6.250	99.250	99.000	98.750	6.250	99.182	98.932	98.682
Lender paid price cap after comp plan = 100.000							

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	
4.500	97.584	97.334	97.084	
4.625	97.965	97.715	97.465	
4.750	97.245	96.995	96.745	
4.875	97.653	97.403	97.153	
5.000	98.030	97.780	97.530	
5.125	98.572	98.322	98.072	
5.250	97.571	97.321	97.071	
5.375	97.968	97.718	97.468	
5.500	98.219	97.969	97.719	
5.625	98.469	98.219	97.969	
5.750	98.125	97.875	97.625	

Lock Desk Policy	
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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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

30 Day Lock Exp.: 6/17/2019
45 Day Lock Exp.: 7/1/2019
60 Day Lock Exp.: 7/16/2019

W. Rate Sheet Dated: 5/17/2019

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
3.500	98.222	98.122	98.022	3.500	98.722	98.622	98.522	3.500	98.722	98.622	98.522	4.000	99.823	99.723	99.623	4.000	99.573	99.473	99.373
3.625	99.162	99.062	98.962	3.625	99.662	99.562	99.462	3.625	99.662	99.562	99.462	4.125	100.296	100.196	100.096	4.125	100.046	99.946	99.846
3.750	100.008	99.908	99.808	3.750	100.508	100.408	100.308	3.750	100.508	100.408	100.308	4.250	100.979	100.879	100.779	4.250	100.729	100.629	100.529
3.875	100.609	100.509	100.409	3.875	101.109	101.009	100.909	3.875	101.109	101.009	100.909	4.375	101.445	101.345	101.245	4.375	101.195	101.095	100.995
3.990	100.911	100.811	100.711	3.990	100.661	100.561	100.461	3.990	100.661	100.561	100.461	4.500	101.878	101.778	101.678	4.500	101.378	101.278	101.178
4.000	101.011	100.911	100.811	4.000	100.761	100.661	100.561	4.000	100.761	100.661	100.561	4.625	102.114	102.014	101.914	4.625	101.614	101.514	101.414
4.125	101.484	101.384	101.284	4.125	101.234	101.134	101.034	4.125	101.234	101.134	101.034	4.750	102.162	102.062	101.962	4.750	101.662	101.562	101.462
4.250	102.088	101.988	101.888	4.250	101.838	101.738	101.638	4.250	101.838	101.738	101.638	4.875	102.794	102.694	102.594	4.875	102.294	102.194	102.094
4.375	102.554	102.454	102.354	4.375	102.304	102.204	102.104	4.375	102.304	102.204	102.104	4.990	102.840	102.740	102.640	4.990	102.215	102.115	102.015
4.500	102.987	102.887	102.787	4.500	102.487	102.387	102.287	4.500	102.487	102.387	102.287	5.000	102.940	102.840	102.740	5.000	102.315	102.215	102.115
4.625	103.223	103.123	103.023	4.625	102.723	102.623	102.523	4.625	102.723	102.623	102.523	5.125	102.425	102.325	102.225	5.125	101.800	101.700	101.600
4.750	103.275	103.175	103.075	4.750	102.775	102.675	102.575	4.750	102.775	102.675	102.575	5.250	102.790	102.690	102.590	5.250	102.165	102.065	101.965
4.875	103.907	103.807	103.707	4.875	103.407	103.307	103.207	4.875	103.407	103.307	103.207	5.375	103.320	103.220	103.120	5.375	103.320	103.220	103.120
4.990	103.953	103.853	103.753	4.990	103.328	103.228	103.128	4.990	103.328	103.228	103.128	5.500	103.561	103.461	103.361	5.500	103.561	103.461	103.361
5.000	104.053	103.953	103.853	5.000	103.428	103.328	103.228	5.000	103.428	103.328	103.228	5.625	103.003	102.903	102.803	5.625	103.003	102.903	102.803
5.125	104.067	103.967	103.867	5.125	103.442	103.342	103.242	5.125	103.442	103.342	103.242	5.750	103.341	103.241	103.141	5.750	103.341	103.241	103.141
5.250	104.432	104.332	104.232	5.250	103.807	103.707	103.607	5.250	103.807	103.707	103.607	5.875	103.615	103.515	103.415	5.875	103.615	103.515	103.415
5.375	104.962	104.862	104.762	5.375	104.962	104.862	104.762	5.375	104.962	104.862	104.762	5.990	103.698	103.598	103.498	5.990	103.698	103.598	103.498
5.500	105.203	105.103	105.003	5.500	105.203	105.103	105.003	5.500	105.203	105.103	105.003	6.000	103.798	103.698	103.598	6.000	103.798	103.698	103.598
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	99.573	99.473	99.373	3.375	97.958	97.858	97.758	3.375	97.958	97.858	97.758	3.375	98.083	97.983	97.883	3.375	100.526	100.426	100.326
4.125	100.046	99.946	99.846	3.500	98.826	98.726	98.626	3.500	98.826	98.726	98.626	3.500	98.951	98.851	98.751	3.500	100.569	100.469	100.369
4.250	100.729	100.629	100.529	3.625	99.573	99.473	99.373	3.625	99.573	99.473	99.373	3.625	99.698	99.598	99.498	3.625	101.045	100.945	100.845
4.375	101.195	101.095	100.995	3.750	100.136	100.036	99.936	3.750	100.136	100.036	99.936	3.750	100.261	100.161	100.061	3.750	101.683	101.583	101.483
4.500	101.378	101.278	101.178	3.875	100.865	100.765	100.665	3.875	100.865	100.765	100.665	3.875	100.990	100.890	100.790	3.875	102.123	102.023	101.923
4.625	101.614	101.514	101.414	3.990	101.341	101.241	101.141	3.990	101.591	101.491	101.391	3.990	101.591	101.491	101.391	3.990	102.441	102.341	102.241
4.750	101.662	101.562	101.462	4.000	101.441	101.341	101.241	4.000	101.691	101.591	101.491	4.000	101.691	101.591	101.491	4.000	102.541	102.441	102.341
4.875	102.294	102.194	102.094	4.125	101.989	101.889	101.789	4.125	102.239	102.139	102.039	4.125	102.239	102.139	102.039	4.125	102.549	102.449	102.349
4.990	102.215	102.115	102.015	4.250	102.294	102.194	102.094	4.250	102.544	102.444	102.344	4.250	102.544	102.444	102.344	4.250	103.050	102.950	102.850
5.000	102.315	102.215	102.115	4.375	102.730	102.630	102.530	4.375	102.980	102.880	102.780	4.375	102.980	102.880	102.780	4.375	103.442	103.342	103.242
5.125	101.800	101.700	101.600	4.500	103.044	102.944	102.844	4.500	103.294	103.194	103.094	4.500	103.294	103.194	103.094	4.500	102.733	102.633	102.533
5.250	102.165	102.065	101.965	4.625	103.465	103.365	103.265	4.625	103.715	103.615	103.515	4.625	103.715	103.615	103.515	4.625	103.144	103.044	102.944
5.375	103.320	103.220	103.120	4.750	103.760	103.660	103.560	4.750	104.010	103.910	103.810	4.750	104.010	103.910	103.810	4.750	103.583	103.483	103.383
5.500	103.561	103.461	103.361	4.875	104.138	104.038	103.938	4.875	104.388	104.288	104.188	4.875	104.388	104.288	104.188	4.875	103.956	103.856	103.756
5.625	103.003	102.903	102.803	4.990	104.308	104.208	104.108	4.990	104.558	104.458	104.358	4.990	104.558	104.458	104.358	4.990	104.402	104.302	104.202
5.750	103.341	103.241	103.141	5.000	104.408	104.308	104.208	5.000	104.658	104.558	104.458	5.000	104.658	104.558	104.458	5.000	103.502	103.402	103.302
5.875	103.615	103.515	103.415	5.125	104.429	104.329	104.229	5.125	104.679	104.579	104.479	5.125	104.679	104.579	104.479	5.125	103.862	103.762	103.662
5.990	103.698	103.598	103.498	5.250	104.744	104.644	104.544	5.250	104.994	104.894	104.794	5.250	104.994	104.894	104.794	5.250	104.038	103.938	103.838
6.000	103.798	103.698	103.598	5.375	105.125	105.025	104.925	5.375	105.125	105.025	104.925	5.375	105.125	105.025	104.925	5.375	104.301	104.201	104.101
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	101.026	100.926	100.826	3.375	101.026	100.926	100.826	3.375	100.119	100.019	99.919	3.375	100.619	100.519	100.419	3.375	100.619	100.519	100.419
3.500	101.069	100.969	100.869	3.500	101.069	100.969	100.869	3.500	99.994	99.894	99.794	3.500	100.494	100.394	100.294	3.500	100.494	100.394	100.294
3.625	101.545	101.445	101.345	3.625	101.545	101.445	101.345	3.625	100.470	100.370	100.270	3.625	100.970	100.870	100.770	3.625	100.970	100.870	100.770
3.750	102.183	102.083	101.983	3.750	102.183	102.083	101.983	3.750	101.108	101.008	100.908	3.750	101.608	101.508	101.408	3.750	101.608	101.508	101.408
3.875	102.373	102.273	102.173	3.875	102.373	102.273	102.173	3.875	101.548	101.448	101.348	3.875	101.798	101.698	101.598	3.875	101.798	101.698	101.598
3.990	102.691	102.591	102.491	3.990	102.691	102.591	102.491	3.990	101.866	101.766	101.666	3.990	102.116	102.016	101.916	3.990	102.116	102.016	101.916
4.000	102.791	102.691	102.591	4.000	102.791	102.691	102.591	4.000	101.966	101.866	101.766	4.000	102.216	102.116	102.016	4.000	102.216	102.116	102.016
4.125	102.709	102.609	102.509	4.125	102.709	102.609	102.509	4.125	101.381	101.281	101.181	4.125	101.631	101.531	101.431	4.125	101.631	101.531	101.431
4.250	103.300	103.200	103.100	4.250	103.300	103.200	103.100	4.250	101.972	101.872	101.772	4.250	102.222	102.122	102.022	4.250	102.222	102.122	102.022
4.375	103.317	103.217	103.117	4.375	103.317	103.217	103.117	4.375	102.364	102.264	102.164</								



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.:

6/17/2019

45 Day Lock Exp.:

7/1/2019

60 Day Lock Exp.:

7/16/2019

W. Rate Sheet Dated: 5/17/2019

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
3.500	98.222	98.122	98.022	3.375	97.958	97.858	97.758	3.375	100.526	100.426	100.326	4.000	99.823	99.723	99.623	3.375	100.119	100.019	99.919
3.625	99.162	99.062	98.962	3.500	98.826	98.726	98.626	3.500	100.569	100.469	100.369	4.125	100.296	100.196	100.096	3.500	99.994	99.894	99.794
3.750	100.008	99.908	99.808	3.625	99.573	99.473	99.373	3.625	101.045	100.945	100.845	4.250	100.979	100.879	100.779	3.625	100.470	100.370	100.270
3.875	100.609	100.509	100.409	3.750	100.136	100.036	99.936	3.750	101.683	101.583	101.483	4.375	101.445	101.345	101.245	3.750	101.108	101.008	100.908
3.990	100.911	100.811	100.711	3.875	100.865	100.765	100.665	3.875	102.123	102.023	101.923	4.500	101.878	101.778	101.678	3.875	101.548	101.448	101.348
4.000	101.011	100.911	100.811	3.990	101.341	101.241	101.141	3.990	102.441	102.341	102.241	4.625	102.114	102.014	101.914	3.990	101.866	101.766	101.666
4.125	101.484	101.384	101.284	4.000	101.441	101.341	101.241	4.000	102.541	102.441	102.341	4.750	102.162	102.062	101.962	4.000	101.966	101.866	101.766
4.250	102.088	101.988	101.888	4.125	101.989	101.889	101.789	4.125	102.459	102.359	102.259	4.875	102.794	102.694	102.594	4.125	101.381	101.281	101.181
4.375	102.554	102.454	102.354	4.250	102.294	102.194	102.094	4.250	103.050	102.950	102.850	4.990	102.840	102.740	102.640	4.250	101.972	101.872	101.772
4.500	102.987	102.887	102.787	4.375	102.730	102.630	102.530	4.375	103.442	103.342	103.242	5.000	102.940	102.840	102.740	4.375	102.364	102.264	102.164
4.625	103.223	103.123	103.023	4.500	103.044	102.944	102.844	4.500	103.733	103.633	103.533	5.125	102.425	102.325	102.225	4.500	101.076	100.976	100.876
4.750	103.275	103.175	103.075	4.625	103.465	103.365	103.265	4.625	103.144	103.044	102.944	5.250	102.790	102.690	102.590	4.625	101.487	101.387	101.287
4.875	103.907	103.807	103.707	4.750	103.760	103.660	103.560	4.750	103.583	103.483	103.383	5.375	103.320	103.220	103.120	4.750	101.926	101.826	101.726
4.990	103.953	103.853	103.753	4.875	104.138	104.038	103.938	4.875	103.956	103.856	103.756	5.500	103.561	103.461	103.361	4.875	102.299	102.199	102.099
5.000	104.053	103.953	103.853	4.990	104.308	104.208	104.108	4.990	103.402	103.302	103.202	5.625	103.003	102.903	102.803	4.990	101.495	101.395	101.295
5.125	104.067	103.967	103.867	5.000	104.408	104.308	104.208	5.000	103.502	103.402	103.302	5.750	103.341	103.241	103.141	5.000	101.595	101.495	101.395
5.250	104.432	104.332	104.232	5.125	104.429	104.329	104.229	5.125	103.862	103.762	103.662	5.875	103.615	103.515	103.415	5.125	101.955	101.855	101.755
5.375	104.962	104.862	104.762	5.250	104.744	104.644	104.544	5.250	104.038	103.938	103.838	5.990	103.698	103.598	103.498	5.250	102.131	102.031	101.931
5.500	105.203	105.103	105.003	5.375	105.125	105.025	104.925	5.375	104.301	104.201	104.101	6.000	103.798	103.698	103.598	5.375	102.394	102.294	102.194

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
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.:

6/17/2019

45 Day Lock Exp.:

7/1/2019

60 Day Lock Exp.:

7/16/2019

W. Rate Sheet Dated: 5/17/2019

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	
3.750	98.354	98.229	98.104	
3.875	98.753	98.628	98.503	
4.000	99.200	99.075	98.950	
4.125	99.600	99.475	99.350	
4.250	100.079	99.954	99.829	
4.375	100.471	100.346	100.221	
4.500	100.781	100.656	100.531	
4.625	101.101	100.976	100.851	
4.750	101.438	101.313	101.188	
4.875	101.759	101.634	101.509	
5.000	102.088	101.963	101.838	
5.125	102.409	102.284	102.159	
5.250	102.730	102.605	102.480	

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	97.969	97.844	97.719	
3.375	98.619	98.494	98.369	
3.500	99.267	99.142	99.017	
3.625	99.818	99.693	99.568	
3.750	100.323	100.198	100.073	
3.875	100.837	100.712	100.587	
4.000	101.011	100.886	100.761	
4.125	101.241	101.116	100.991	
4.250	101.558	101.433	101.308	
4.375	101.858	101.733	101.608	
4.500	102.064	101.939	101.814	

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	98.578	98.453	98.328	
3.375	98.943	98.818	98.693	
3.500	99.343	99.218	99.093	
3.625	99.710	99.585	99.460	
3.750	100.102	99.977	99.852	
3.875	100.468	100.343	100.218	
4.000	100.861	100.736	100.611	
4.125	101.164	101.039	100.914	
4.250	101.474	101.349	101.224	
4.375	101.759	101.634	101.509	
4.500	101.987	101.862	101.737	
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	-	-0.250	-0.625	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.500	-0.750	-1.000	n/a
740-759	0.500	0.375	0.250	0.250	-	-0.250	-0.500	-0.750	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	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	-	-	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	-0.750	-0.750	-1.000	-1.000	-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	-0.250	-0.750	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)