



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.: 6/19/2019

45 Day Lock Exp.: 7/4/2019

60 Day Lock Exp.: 7/19/2019

W. Rate Sheet Dated: 5/20/2019

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	101.475	101.325	101.175	3.750	100.896	100.746	100.596	2.375	96.527	96.377	96.227	3.125	97.305	97.155	97.005
3.875	102.007	101.857	101.707	3.875	101.322	101.172	101.022	2.500	97.020	96.870	96.720	3.250	99.886	99.736	99.586
4.000	102.532	102.382	102.232	4.000	101.690	101.540	101.390	2.625	97.512	97.362	97.212	3.375	100.265	100.115	99.965
4.125	102.964	102.814	102.664	4.125	102.075	101.925	101.775	2.750	99.164	99.014	98.864	3.500	99.048	98.898	98.748
4.250	102.510	102.410	102.310	4.250	101.935	101.835	101.735	2.875	99.649	99.499	99.349	3.625	99.401	99.251	99.101
4.375	102.960	102.860	102.760	4.375	102.293	102.193	102.093	3.000	100.137	99.987	99.837	Margin = 2.250		Index = 2.370	
4.500	103.415	103.315	103.215	4.500	102.766	102.666	102.566	3.125	100.616	100.466	100.316				
4.625	103.796	103.696	103.596	4.625	103.151	103.051	102.951	3.250	100.603	100.453	100.303				
4.750	103.921	103.821	103.721	4.750	102.667	102.567	102.467	3.375	101.075	100.925	100.775				
4.875	103.609	103.509	103.409	4.875	103.025	102.925	102.825	3.500	101.475	101.325	101.175				
5.000	103.987	103.887	103.787	5.000	103.498	103.398	103.298	3.625	101.852	101.702	101.552				
5.125	104.528	104.428	104.328	5.125	103.883	103.783	103.683	3.750	101.610	101.460	101.310				
5.250	103.902	103.802	103.702	5.250	103.368	103.268	103.168	3.875	102.013	101.863	101.713				
5.375	104.310	104.210	104.110	5.375	103.726	103.626	103.526	4.000	102.359	102.209	102.059				
5.500	104.687	104.587	104.487	5.500	104.198	104.098	103.998	4.125	102.722	102.572	102.422				
5.625	105.229	105.129	105.029	5.625	104.584	104.484	104.384	4.250	102.031	101.881	101.731				
5.750	104.963	104.822	104.722	5.750	104.303	104.162	104.062	4.375	102.367	102.217	102.067				
5.875	105.370	105.229	105.129	5.875	104.661	104.520	104.420	4.500	102.817	102.667	102.517				
6.000	105.748	105.607	105.507	6.000	105.133	104.993	104.893	4.625	103.180	103.030	102.880				

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	100.325	100.175	100.025	3.750	99.896	99.746	99.596	2.375	95.527	95.377	95.227	3.125	96.305	96.155	96.005
3.875	100.857	100.707	100.557	3.875	100.322	100.172	100.022	2.500	96.020	95.870	95.720	3.250	98.886	98.736	98.586
4.000	101.382	101.232	101.082	4.000	100.690	100.540	100.390	2.625	96.512	96.362	96.212	3.375	99.265	99.115	98.965
4.125	101.814	101.664	101.514	4.125	101.075	100.925	100.775	2.750	98.164	98.014	97.864	3.500	98.048	97.898	97.748
4.250	101.360	101.260	101.160	4.250	100.935	100.835	100.735	2.875	98.649	98.499	98.349	3.625	98.401	98.251	98.101
4.375	101.810	101.710	101.610	4.375	101.293	101.193	101.093	3.000	99.137	98.987	98.837	Margin = 2.250		Index = 2.370	
4.500	102.265	102.165	102.065	4.500	101.766	101.666	101.566	3.125	99.616	99.466	99.316	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.646	102.546	102.446	4.625	102.151	102.051	101.951	3.250	99.603	99.453	99.303	Rate	30 Day	45 Day	60 Day
4.750	102.771	102.671	102.571	4.750	101.667	101.567	101.467	3.375	100.075	99.925	99.775	4.500	101.115	100.865	100.615
4.875	102.459	102.359	102.259	4.875	102.025	101.925	101.825	3.500	100.475	100.325	100.175	4.625	101.496	101.246	100.996
5.000	102.837	102.737	102.637	5.000	102.498	102.398	102.298	3.625	100.852	100.702	100.552	4.750	100.902	100.652	100.402
5.125	103.378	103.278	103.178	5.125	102.883	102.783	102.683	3.750	100.610	100.460	100.310	4.875	101.309	101.059	100.809
5.250	102.752	102.652	102.552	5.250	102.368	102.268	102.168	3.875	101.013	100.863	100.713	5.000	101.687	101.437	101.187
5.375	103.160	103.060	102.960	5.375	102.726	102.626	102.526	4.000	101.359	101.209	101.059	5.125	102.228	101.978	101.728
5.500	103.537	103.437	103.337	5.500	103.198	103.098	102.998	4.125	101.722	101.572	101.422	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	101.031	100.881	100.731	5.375	102.000	101.750	101.500
5.750	103.813	103.672	103.572	5.750	103.303	103.162	103.062	4.375	101.367	101.217	101.067	5.500	102.250	102.000	101.750
5.875	104.220	104.079	103.979	5.875	103.661	103.520	103.420	4.500	101.817	101.667	101.517	5.625	102.500	102.250	102.000
6.000	104.598	104.457	104.357	6.000	104.133	103.993	103.893	4.625	102.180	102.030	101.880	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	101.583	101.333	101.083
5.875	102.250	102.000	101.750	5.875	101.941	101.691	101.441
6.250	102.750	102.500	102.250	6.250	102.479	102.229	101.979
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	

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:	5/20/2019	4.750%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.500	98.365	98.115	97.865	
4.625	98.746	98.496	98.246	
4.750	98.152	97.902	97.652	
4.875	98.559	98.309	98.059	
5.000	98.937	98.687	98.437	
5.125	99.478	99.228	98.978	
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)



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.: 6/19/2019

45 Day Lock Exp.: 7/4/2019

60 Day Lock Exp.: 7/19/2019

W. Rate Sheet Dated: 5/20/2019

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	100.162	100.012	99.862	3.750	99.583	99.433	99.283	2.375	93.027	92.877	92.727	3.125	95.62	95.467	95.317
3.875	100.695	100.545	100.395	3.875	100.010	99.860	99.710	2.500	93.520	93.370	93.220	3.250	98.32	98.173	98.023
4.000	101.220	101.070	100.920	4.000	100.377	100.227	100.077	2.625	94.012	93.862	93.712	3.375	98.70	98.553	98.403
4.125	101.652	101.502	101.352	4.125	100.763	100.613	100.463	2.750	97.477	97.327	97.177	3.500	97.49	97.336	97.186
4.250	101.572	101.472	101.372	4.250	100.997	100.897	100.797	2.875	97.962	97.812	97.662	3.625	97.84	97.688	97.538
4.375	102.023	101.923	101.823	4.375	101.356	101.256	101.156	3.000	98.449	98.299	98.149	Margin = 2.250		Index = 2.370	
4.500	102.477	102.377	102.277	4.500	101.828	101.728	101.628	3.125	98.929	98.779	98.629				
4.625	102.859	102.759	102.659	4.625	102.214	102.114	102.014	3.250	99.041	98.891	98.741				
4.750	102.921	102.821	102.721	4.750	101.667	101.567	101.467	3.375	99.513	99.363	99.213				
4.875	102.609	102.509	102.409	4.875	102.025	101.925	101.825	3.500	99.913	99.763	99.613				
5.000	102.987	102.887	102.787	5.000	102.498	102.398	102.298	3.625	100.289	100.139	99.989				
5.125	103.528	103.428	103.328	5.125	102.883	102.783	102.683	3.750	100.297	100.147	99.997				
5.250	102.621	102.521	102.421	5.250	102.086	101.986	101.886	3.875	100.701	100.551	100.401				
5.375	103.028	102.928	102.828	5.375	102.445	102.345	102.245	4.000	101.046	100.896	100.746				
5.500	103.406	103.306	103.206	5.500	102.917	102.817	102.717	4.125	101.409	101.259	101.109				
5.625	103.948	103.848	103.748	5.625	103.303	103.203	103.103	4.250	101.094	100.944	100.794				
5.750	103.088	102.947	102.847	5.750	102.428	102.287	102.187	4.375	101.430	101.280	101.130				
5.875	103.495	103.354	103.254	5.875	102.786	102.645	102.545	4.500	101.880	101.730	101.580				
6.000	103.873	103.732	103.632	6.000	103.258	103.118	103.018	4.625	102.243	102.093	101.943				

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	99.012	98.862	98.712	3.750	98.583	98.433	98.283	2.375	93.777	93.627	93.477	3.125	94.617	94.467	94.317
3.875	99.545	99.395	99.245	3.875	99.010	98.860	98.710	2.500	94.270	94.120	93.970	3.250	97.323	97.173	97.023
4.000	100.070	99.920	99.770	4.000	99.377	99.227	99.077	2.625	94.762	94.612	94.462	3.375	97.703	97.553	97.403
4.125	100.502	100.352	100.202	4.125	99.763	99.613	99.463	2.750	97.258	97.108	96.958	3.500	96.486	96.336	96.186
4.250	100.422	100.322	100.222	4.250	99.997	99.897	99.797	2.875	97.743	97.593	97.443	3.625	96.838	96.688	96.538
4.375	100.873	100.773	100.673	4.375	100.356	100.256	100.156	3.000	98.230	98.080	97.930	Margin = 2.250	Index = 2.370		
4.500	101.327	101.227	101.127	4.500	100.828	100.728	100.628	3.125	98.710	98.560	98.410			30 Year OTC "Borrower Paid Only for USDA"	
4.625	101.709	101.609	101.509	4.625	101.214	101.114	101.014	3.250	98.509	98.359	98.209	Rate	30 Day	45 Day	60 Day
4.750	101.771	101.671	101.571	4.750	100.667	100.567	100.467	3.375	98.982	98.832	98.682	4.500	100.177	99.927	99.677
4.875	101.459	101.359	101.259	4.875	101.025	100.925	100.825	3.500	99.382	99.232	99.082	4.625	100.559	100.309	100.059
5.000	101.837	101.737	101.637	5.000	101.498	101.398	101.298	3.625	99.758	99.608	99.458	4.750	99.902	99.652	99.402
5.125	102.378	102.278	102.178	5.125	101.883	101.783	101.683	3.750	99.360	99.210	99.060	4.875	100.309	100.059	99.809
5.250	101.471	101.371	101.271	5.250	101.086	100.986	100.886	3.875	99.763	99.613	99.463	5.000	100.687	100.437	100.187
5.375	101.878	101.778	101.678	5.375	101.445	101.345	101.245	4.000	100.109	99.959	99.809	5.125	101.228	100.978	100.728
5.500	102.256	102.156	102.056	5.500	101.917	101.817	101.717	4.125	100.472	100.322	100.172	5.250	100.321	100.071	99.821
5.625	102.798	102.698	102.598	5.625	102.303	102.203	102.103	4.250	99.469	99.319	99.169	5.375	100.718	100.468	100.218
5.750	101.938	101.797	101.697	5.750	101.428	101.287	101.187	4.375	99.805	99.655	99.505	5.500	100.969	100.719	100.469
5.875	102.345	102.204	102.104	5.875	101.786	101.645	101.545	4.500	100.255	100.105	99.955	5.625	101.219	100.969	100.719
6.000	102.723	102.582	102.482	6.000	102.258	102.118	102.018	4.625	100.618	100.468	100.318	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:	5/20/2019 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	99.708	99.458	99.208
5.875	100.375	100.125	99.875	5.875	100.066	99.816	99.566
6.250	99.250	99.000	98.750	6.250	98.979	98.729	98.479
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	97.427	97.177	96.927	
4.625	97.809	97.559	97.309	
4.750	97.152	96.902	96.652	
4.875	97.559	97.309	97.059	
5.000	97.937	97.687	97.437	
5.125	98.478	98.228	97.978	
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	
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)



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.:

6/19/2019

45 Day Lock Exp.:

7/4/2019

60 Day Lock Exp.:

7/19/2019

W. Rate Sheet Dated: 5/20/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Confirming FNMA																							
30/25 Year						30/25 Year 105-125						30/25 Year >125						30/25 Year High Balance					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.625	98.825	98.725	98.625	3.625	96.733	96.633	96.533	3.500	96.230	96.130	96.030	4.375	101.149	101.049	100.949	4.375	100.275	100.175	100.075				
3.750	99.571	99.471	99.371	3.750	97.679	97.579	97.479	3.625	96.723	96.623	96.523	4.500	101.623	101.523	101.423	4.500	100.798	100.698	100.598				
3.875	100.143	100.043	99.943	3.875	98.318	98.218	98.118	3.750	97.518	97.418	97.318	4.625	101.850	101.750	101.650	4.625	101.044	100.944	100.844				
3.990	100.790	100.690	100.590	3.990	99.041	98.941	98.841	3.875	98.162	98.062	97.962	4.750	102.011	101.911	101.811	4.750	101.647	101.547	101.447				
4.000	100.890	100.790	100.690	4.000	99.141	99.041	98.941	3.990	98.884	98.784	98.684	4.875	102.482	102.382	102.282	4.875	102.168	102.068	101.968				
4.125	101.072	100.972	100.872	4.125	99.647	99.547	99.447	4.000	98.984	98.884	98.784	4.990	102.824	102.724	102.624	4.990	102.550	102.450	102.350				
4.250	101.531	101.431	101.331	4.250	100.593	100.493	100.393	4.125	99.402	99.302	99.202	5.000	102.924	102.824	102.724	5.000	102.650	102.550	102.450				
4.375	102.033	101.933	101.833	4.375	101.159	101.059	100.959	4.250	100.401	100.301	100.201	5.125	102.842	102.742	102.642	5.125	102.695	102.595	102.495				
4.500	102.483	102.383	102.283	4.500	101.658	101.558	101.458	4.375	100.971	100.871	100.771	5.250	102.506	102.406	102.306	5.250	102.506	102.406	102.306				
4.625	102.636	102.536	102.436	4.625	101.830	101.730	101.630	4.500	101.470	101.370	101.270	5.375	102.955	102.855	102.755	5.375	102.955	102.855	102.755				
4.750	102.984	102.884	102.784	4.750	102.620	102.520	102.420	4.625	101.757	101.657	101.557	5.500	103.372	103.272	103.172	5.500	103.372	103.272	103.172				
4.875	103.355	103.255	103.155	4.875	103.041	102.941	102.841	4.750	102.617	102.517	102.417	5.625	103.610	103.510	103.410	5.625	103.610	103.510	103.410				
4.990	103.601	103.501	103.401	4.990	103.327	103.227	103.127	4.875	103.043	102.943	102.843	5.750	102.852	102.752	102.652	5.750	102.852	102.752	102.652				
5.000	103.701	103.601	103.501	5.000	103.427	103.327	103.227	4.990	103.327	103.227	103.127	5.875	103.304	103.204	103.104	5.875	103.304	103.204	103.104				
5.125	103.862	103.762	103.662	5.125	103.715	103.615	103.515	5.000	103.427	103.327	103.227	5.990	103.662	103.562	103.462	5.990	103.662	103.562	103.462				
5.250	104.298	104.198	104.098	5.250	104.346	104.246	104.146	5.125	103.715	103.615	103.515	6.000	103.762	103.662	103.562	6.000	103.762	103.662	103.562				
5.375	104.560	104.460	104.360	5.375	104.646	104.546	104.446	5.250	104.436	104.336	104.236	6.125	103.998	103.898	103.798	6.125	103.998	103.898	103.798				
5.500	104.780	104.680	104.580	5.500	104.888	104.788	104.688	5.375	104.740	104.640	104.540	6.250	101.855	101.738	101.655	6.250	101.855	101.738	101.655				
5.625	104.966	104.866	104.766	5.625	105.097	104.997	104.897	5.500	104.981	104.881	104.781	6.375	102.313	102.196	102.113	6.375	102.313	102.196	102.113				
30/25 Year >125 High Balance						20 Year						20 Year 105-125						20 Year >125					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.375	100.087	99.987	99.887	3.500	N/A	N/A	N/A	3.875	99.867	99.767	99.667	3.875	99.711	99.511	99.511	3.375	100.166	100.066	99.966				
4.500	100.610	100.510	100.410	3.625	99.476	99.376	99.276	3.990	100.582	100.482	100.382	3.990	100.426	100.226	100.226	3.500	100.666	100.566	100.466				
4.625	100.971	100.871	100.771	3.750	100.058	99.958	99.858	4.000	100.682	100.582	100.482	4.000	100.526	100.326	100.326	3.625	101.237	101.137	101.037				
4.750	101.644	101.544	101.444	3.875	100.516	100.416	100.316	4.125	100.871	100.771	100.671	4.125	100.715	100.515	100.515	3.750	101.470	101.370	101.270				
4.875	102.168	102.068	101.968	3.990	100.953	100.853	100.753	4.250	101.019	100.919	100.819	4.250	100.957	100.757	100.757	3.875	101.623	101.523	101.423				
4.990	102.550	102.450	102.350	4.000	101.053	100.953	100.853	4.375	101.502	101.402	101.302	4.375	101.440	101.240	101.240	3.990	101.904	101.804	101.704				
5.000	102.650	102.550	102.450	4.125	101.408	101.308	101.208	4.500	101.983	101.883	101.783	4.500	101.921	101.721	101.721	4.000	102.004	101.904	101.804				
5.125	102.695	102.595	102.495	4.250	102.004	101.904	101.804	4.625	102.131	102.031	101.931	4.625	102.069	101.869	101.869	4.125	102.667	102.567	102.467				
5.250	102.506	102.406	102.306	4.375	102.425	102.325	102.225	4.750	102.366	102.266	102.166	4.750	102.304	102.104	102.104	4.250	102.787	102.687	102.587				
5.375	102.955	102.855	102.755	4.500	102.893	102.793	102.693	4.875	102.754	102.654	102.554	4.875	102.692	102.492	102.492	4.375	103.177	103.077	102.977				
5.500	103.372	103.272	103.172	4.625	102.878	102.778	102.678	4.990	103.057	102.957	102.857	4.990	102.994	102.794	102.794	4.500	103.443	103.343	103.243				
5.625	103.610	103.510	103.410	4.750	103.472	103.372	103.272	5.000	103.157	103.057	102.957	5.000	103.094	102.894	102.894	4.625	103.746	103.646	103.546				
5.750	102.852	102.752	102.652	4.875	103.811	103.711	103.611	5.125	103.434	103.334	103.234	5.125	103.371	103.171	103.171	4.750	103.611	103.511	103.411				
5.875	103.304	103.204	103.104	4.990	104.095	103.995	103.895	5.250	103.676	103.576	103.476	5.250	103.519	103.319	103.319	4.875	103.824	103.724	103.624				
5.990	103.662	103.562	103.462	5.000	104.195	104.095	103.995	5.375	103.914	103.814	103.714	5.375	103.757	103.557	103.557	4.990	103.852	103.752	103.652				
6.000	103.762	103.662	103.562	5.125	104.387	104.287	104.187	5.500	104.145	104.045	103.945	5.500	103.989	103.789	103.789	5.000	103.952	103.852	103.752				
6.125	103.998	103.898	103.798	5.250	104.616	104.516	104.416	5.625	104.351	104.251	104.151	5.625	104.195	103.995	103.995	5.125	104.061	103.961	103.861				
6.250	101.855	101.738	101.655	5.375	104.787	104.687	104.587	5.750	104.971	104.871	104.771	5.750	104.752	104.552	104.552	5.250	103.903	103.803	103.703				
6.375	102.313	102.196	102.113	5.500	104.966	104.866	104.766	5.875	105.245	105.145	105.045	5.875	105.026	104.826	104.826	5.375	104.069	103.969	103.869				
15 Year 105-125						15 Year >125						15 Year High Balance						15 Year 105-125 High Balance					
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	98.791	98.691	98.591	3.375	98.666	98.466	98.466	3.375	99.682	99.482	99.482	3.375	98.307	98.107	98.107	3.375	98.182	97.982	97.982	3.375	100.101	99.901	99.901
3.500	99.322	99.222	99.122	3.500	99.218	99.018	99.018	3.500	100.125	99.925	99.925	3.500	98.781	98.581	98.581	3.500	98.677	98.477	98.477	3.500	100.510	100.310	100.310
3.625	99.977	99.877	99.777	3.625	99.852	99.652	99.652	3.625	100.483	100.283	100.283	3.625	99.223	99.023	99.023	3.625	99.098	98.898	98.898	3.625	101.178	100.978	100.978



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.: 6/19/2019
45 Day Lock Exp.: 7/4/2019
60 Day Lock Exp.: 7/19/2019

W. Rate Sheet Dated: 5/20/2019

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	98.091	97.991	97.891	3.500	98.591	98.491	98.391	3.500	98.591	98.491	98.391	4.000	99.706	99.606	99.506	4.000	99.456	99.356	99.256
3.625	99.033	98.933	98.833	3.625	99.533	99.433	99.333	3.625	99.533	99.433	99.333	4.125	100.186	100.086	99.986	4.125	99.936	99.836	99.736
3.750	99.917	99.817	99.717	3.750	100.417	100.317	100.217	3.750	100.417	100.317	100.217	4.250	100.903	100.803	100.703	4.250	100.653	100.553	100.453
3.875	100.488	100.388	100.288	3.875	100.988	100.888	100.788	3.875	100.988	100.888	100.788	4.375	101.352	101.252	101.152	4.375	101.102	101.002	100.902
3.990	100.794	100.694	100.594	3.990	100.544	100.444	100.344	3.990	100.544	100.444	100.344	4.500	101.786	101.686	101.586	4.500	101.286	101.186	101.086
4.000	100.894	100.794	100.694	4.000	100.644	100.544	100.444	4.000	100.644	100.544	100.444	4.625	102.026	101.926	101.826	4.625	101.526	101.426	101.326
4.125	101.374	101.274	101.174	4.125	101.124	101.024	100.924	4.125	101.124	101.024	100.924	4.750	102.073	101.973	101.873	4.750	101.573	101.473	101.373
4.250	101.995	101.895	101.795	4.250	101.745	101.645	101.545	4.250	101.745	101.645	101.545	4.875	102.692	102.592	102.492	4.875	102.192	102.092	101.992
4.375	102.444	102.344	102.244	4.375	102.194	102.094	101.994	4.375	102.194	102.094	101.994	4.990	102.778	102.678	102.578	4.990	102.278	102.178	102.078
4.500	102.878	102.778	102.678	4.500	102.378	102.278	102.178	4.500	102.378	102.278	102.178	5.000	102.878	102.778	102.678	5.000	102.378	102.278	102.178
4.625	103.118	103.018	102.918	4.625	102.618	102.518	102.418	4.625	102.618	102.518	102.418	5.125	102.388	102.288	102.188	5.125	101.763	101.663	101.563
4.750	103.192	103.092	102.992	4.750	102.692	102.592	102.492	4.750	102.692	102.592	102.492	5.250	102.757	102.657	102.557	5.250	102.132	102.032	101.932
4.875	103.811	103.711	103.611	4.875	103.311	103.211	103.111	4.875	103.311	103.211	103.111	5.375	103.274	103.174	103.074	5.375	103.274	103.174	103.074
4.990	103.897	103.797	103.697	4.990	103.272	103.172	103.072	4.990	103.272	103.172	103.072	5.500	103.519	103.419	103.319	5.500	103.519	103.419	103.319
5.000	103.997	103.897	103.797	5.000	103.272	103.272	103.172	5.000	103.272	103.272	103.172	5.625	103.035	102.935	102.835	5.625	103.035	102.935	102.835
5.125	104.008	103.908	103.808	5.125	103.383	103.283	103.183	5.125	103.383	103.283	103.183	5.750	103.376	103.276	103.176	5.750	103.376	103.276	103.176
5.250	104.377	104.277	104.177	5.250	103.752	103.652	103.552	5.250	103.752	103.652	103.552	5.875	103.638	103.538	103.438	5.875	103.638	103.538	103.438
5.375	104.894	104.794	104.694	5.375	104.894	104.794	104.694	5.375	104.894	104.794	104.694	5.990	103.737	103.637	103.537	5.990	103.737	103.637	103.537
5.500	105.139	105.039	104.939	5.500	105.139	105.039	104.939	5.500	105.139	105.039	104.939	6.000	103.837	103.737	103.637	6.000	103.837	103.737	103.637
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	99.456	99.356	99.256	3.375	97.844	97.744	97.644	3.375	97.844	97.744	97.644	3.375	97.969	97.869	97.769	3.375	100.449	100.349	100.249
4.125	99.936	99.836	99.736	3.500	98.715	98.615	98.515	3.500	98.715	98.615	98.515	3.500	98.840	98.740	98.640	3.500	100.459	100.359	100.259
4.250	100.653	100.553	100.453	3.625	99.464	99.364	99.264	3.625	99.464	99.364	99.264	3.625	99.589	99.489	99.389	3.625	100.939	100.839	100.739
4.375	101.102	101.002	100.902	3.750	100.030	99.930	99.830	3.750	100.030	99.930	99.830	3.750	100.155	100.055	99.955	3.750	101.603	101.503	101.403
4.500	101.286	101.186	101.086	3.875	100.763	100.663	100.563	3.875	100.763	100.663	100.563	3.875	100.888	100.788	100.688	3.875	102.009	101.909	101.809
4.625	101.526	101.426	101.326	3.990	101.217	101.117	101.017	3.990	101.217	101.117	101.017	3.990	101.467	101.367	101.267	3.990	102.332	102.232	102.132
4.750	101.573	101.473	101.373	4.000	101.317	101.217	101.117	4.000	101.317	101.217	101.117	4.000	101.567	101.467	101.367	4.000	102.432	102.332	102.232
4.875	102.192	102.092	101.992	4.125	101.842	101.742	101.642	4.125	101.842	101.742	101.642	4.125	102.092	101.992	101.892	4.125	102.421	102.321	102.221
4.990	102.153	102.053	101.953	4.250	102.210	102.110	102.010	4.250	102.210	102.110	102.010	4.250	102.460	102.360	102.260	4.250	102.056	101.956	101.856
5.000	102.253	102.153	102.053	4.375	102.649	102.549	102.449	4.375	102.649	102.549	102.449	4.375	102.899	102.799	102.699	4.375	103.450	103.350	103.250
5.125	101.763	101.663	101.563	4.500	103.050	102.950	102.850	4.500	103.050	102.950	102.850	4.500	103.000	102.900	102.800	4.500	102.688	102.588	102.488
5.250	102.132	102.032	101.932	4.625	103.353	103.253	103.153	4.625	103.353	103.253	103.153	4.625	103.603	103.503	103.403	4.625	103.097	102.997	102.897
5.375	103.274	103.174	103.074	4.750	103.685	103.585	103.485	4.750	103.685	103.585	103.485	4.750	103.935	103.835	103.735	4.750	103.539	103.439	103.339
5.500	103.519	103.419	103.319	4.875	104.066	103.966	103.866	4.875	104.066	103.966	103.866	4.875	104.316	104.216	104.116	4.875	103.930	103.830	103.730
5.625	103.035	102.935	102.835	4.990	104.236	104.136	104.036	4.990	104.236	104.136	104.036	4.990	104.486	104.386	104.286	4.990	103.390	103.290	103.190
5.750	103.376	103.276	103.176	5.000	104.336	104.236	104.136	5.000	104.336	104.236	104.136	5.000	104.586	104.486	104.386	5.000	103.490	103.390	103.290
5.875	103.638	103.538	103.438	5.125	104.371	104.271	104.171	5.125	104.371	104.271	104.171	5.125	104.621	104.521	104.421	5.125	103.870	103.770	103.670
5.990	103.737	103.637	103.537	5.250	104.689	104.589	104.489	5.250	104.689	104.589	104.489	5.250	104.939	104.839	104.739	5.250	104.048	103.948	103.848
6.000	103.837	103.737	103.637	5.375	105.037	104.937	104.837	5.375	105.037	104.937	104.837	5.375	105.037	104.937	104.837	5.375	104.315	104.215	104.115
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	100.949	100.849	100.749	3.375	100.949	100.849	100.749	3.375	100.042	99.942	99.842	3.375	100.542	100.442	100.342	3.375	100.542	100.442	100.342
3.500	100.959	100.859	100.759	3.500	100.959	100.859	100.759	3.500	99.901	99.801	99.701	3.500	100.401	100.301	100.201	3.500	100.401	100.301	100.201
3.625	101.439	101.339	101.239	3.625	101.439	101.339	101.239	3.625	100.381	100.281	100.181	3.625	100.881	100.781	100.681	3.625	100.881	100.781	100.681
3.750	102.103	102.003	101.903	3.750	102.103	102.003	101.903	3.750	100.481	100.381	100.281	3.750	101.545	101.445	101.345	3.750	101.545	101.445	101.345
3.875	102.259	102.159	102.059	3.875	102.259	102.159	102.059	3.875	101.451	101.351	101.251	3.875	101.701	101.601	101.501	3.875	101.701	101.601	101.501
3.990	102.582	102.482	102.382	3.990	102.582	102.482	102.382	3.990	101.774	101.674	101.574	3.990	102.024	101.924	101.824	3.990	102.024	101.924	101.824
4.000	102.682	102.582	102.482	4.000	102.682	102.582	102.482	4.000	101.874	101.774	101.674	4.000	102.124	102.024	101.924	4.000	102.124	102.024	101.924
4.125	102.671	102.571	102.471	4.125	102.671	102.571	102.471	4.125	101.370	101.270	101.170	4.125	101.620	101.520	101.420	4.125	101.620	101.520	101.420
4.250	103.036	102.936	102.836	4.250	103.036	102.936	102.836	4.250	102.005	101.905	101.805	4.250	102.255	102.155	102.055	4.250	102.255	102.155	102.055
4.375	103.235	103.135	103.035	4.375	103.235	103.135	103.035	4.375	102.399	102.299	102.199	4.							



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.:

6/19/2019

45 Day Lock Exp.:

7/4/2019

60 Day Lock Exp.:

7/19/2019

W. Rate Sheet Dated: 5/20/2019

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
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/19/2019

45 Day Lock Exp.:

7/4/2019

60 Day Lock Exp.:

7/19/2019

W. Rate Sheet Dated: 5/20/2019

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	98.363	98.238	98.113	
3.875	98.766	98.641	98.516	
4.000	99.219	99.094	98.969	
4.125	99.622	99.497	99.372	
4.250	100.043	99.918	99.793	
4.375	100.440	100.315	100.190	
4.500	100.752	100.627	100.502	
4.625	101.075	100.950	100.825	
4.750	101.409	101.284	101.159	
4.875	101.728	101.603	101.478	
5.000	102.055	101.930	101.805	
5.125	102.374	102.249	102.124	
5.250	102.694	102.569	102.444	

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	97.759	97.634	97.509	
3.375	98.416	98.291	98.166	
3.500	99.070	98.945	98.820	
3.625	99.628	99.503	99.378	
3.750	100.139	100.014	99.889	
3.875	100.657	100.532	100.407	
4.000	100.835	100.710	100.585	
4.125	101.068	100.943	100.818	
4.250	101.389	101.264	101.139	
4.375	101.692	101.567	101.442	
4.500	101.902	101.777	101.652	

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	98.738	98.613	98.488	
3.375	99.100	98.975	98.850	
3.500	99.500	99.375	99.250	
3.625	99.864	99.739	99.614	
3.750	100.257	100.132	100.007	
3.875	100.620	100.495	100.370	
4.000	101.012	100.887	100.762	
4.125	101.314	101.189	101.064	
4.250	101.623	101.498	101.373	
4.375	101.907	101.782	101.657	
4.500	102.135	102.010	101.885	
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)