



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.: 6/20/2019

45 Day Lock Exp.: 7/5/2019

60 Day Lock Exp.: 7/22/2019

W. Rate Sheet Dated: 5/21/2019

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	101.397	101.247	101.097	3.750	100.818	100.668	100.518	2.375	96.339	96.189	96.039	3.125	97.305	97.155	97.005
3.875	101.929	101.779	101.629	3.875	101.244	101.094	100.944	2.500	96.832	96.682	96.532	3.250	99.886	99.736	99.586
4.000	102.454	102.304	102.154	4.000	101.612	101.462	101.312	2.625	97.325	97.175	97.025	3.375	100.265	100.115	99.965
4.125	102.886	102.736	102.586	4.125	101.997	101.847	101.697	2.750	99.035	98.885	98.735	3.500	99.048	98.898	98.748
4.250	102.479	102.379	102.279	4.250	101.904	101.804	101.704	2.875	99.520	99.370	99.220	3.625	99.401	99.251	99.101
4.375	102.929	102.829	102.729	4.375	102.262	102.162	102.062	3.000	100.008	99.858	99.708	Margin = 2.250		Index = 2.320	
4.500	103.384	103.284	103.184	4.500	102.734	102.634	102.534	3.125	100.487	100.337	100.187				
4.625	103.765	103.665	103.565	4.625	103.120	103.020	102.920	3.250	100.509	100.359	100.209				
4.750	103.890	103.790	103.690	4.750	102.667	102.567	102.467	3.375	100.982	100.832	100.682				
4.875	103.609	103.509	103.409	4.875	103.025	102.925	102.825	3.500	101.382	101.232	101.082				
5.000	103.987	103.887	103.787	5.000	103.498	103.398	103.298	3.625	101.758	101.608	101.458				
5.125	104.528	104.428	104.328	5.125	103.883	103.783	103.683	3.750	101.559	101.409	101.259				
5.250	103.871	103.771	103.671	5.250	103.336	103.236	103.136	3.875	101.963	101.813	101.663				
5.375	104.278	104.178	104.078	5.375	103.695	103.595	103.495	4.000	102.308	102.158	102.008				
5.500	104.656	104.556	104.456	5.500	104.167	104.067	103.967	4.125	102.671	102.521	102.371				
5.625	105.198	105.098	104.998	5.625	104.553	104.453	104.353	4.250	101.973	101.823	101.673				
5.750	104.916	104.775	104.675	5.750	104.256	104.115	104.015	4.375	102.309	102.159	102.009				
5.875	105.323	105.182	105.082	5.875	104.614	104.474	104.374	4.500	102.759	102.609	102.459				
6.000	105.701	105.560	105.460	6.000	105.087	104.946	104.846	4.625	103.121	102.971	102.821				

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	100.247	100.097	99.947	3.750	99.818	99.668	99.518	2.375	95.339	95.189	95.039	3.125	96.305	96.155	96.005
3.875	100.779	100.629	100.479	3.875	100.244	100.094	99.944	2.500	95.832	95.682	95.532	3.250	98.886	98.736	98.586
4.000	101.304	101.154	101.004	4.000	100.612	100.462	100.312	2.625	96.325	96.175	96.025	3.375	99.265	99.115	98.965
4.125	101.736	101.586	101.436	4.125	100.997	100.847	100.697	2.750	98.035	97.885	97.735	3.500	98.048	97.898	97.748
4.250	101.329	101.229	101.129	4.250	100.904	100.804	100.704	2.875	98.520	98.370	98.220	3.625	98.401	98.251	98.101
4.375	101.779	101.679	101.579	4.375	101.262	101.162	101.062	3.000	99.008	98.858	98.708	Margin = 2.250		Index = 2.320	
4.500	102.234	102.134	102.034	4.500	101.734	101.634	101.534	3.125	99.487	99.337	99.187	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.615	102.515	102.415	4.625	102.120	102.020	101.920	3.250	99.509	99.359	99.209	Rate	30 Day	45 Day	60 Day
4.750	102.740	102.640	102.540	4.750	101.667	101.567	101.467	3.375	99.982	99.832	99.682	4.500	101.084	100.834	100.584
4.875	102.459	102.359	102.259	4.875	102.025	101.925	101.825	3.500	100.382	100.232	100.082	4.625	101.465	101.215	100.965
5.000	102.837	102.737	102.637	5.000	102.498	102.398	102.298	3.625	100.758	100.608	100.458	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	100.559	100.409	100.259	4.875	101.309	101.059	100.809
5.250	102.721	102.621	102.521	5.250	102.336	102.236	102.136	3.875	100.963	100.813	100.663	5.000	101.687	101.437	101.187
5.375	103.128	103.028	102.928	5.375	102.695	102.595	102.495	4.000	101.308	101.158	101.008	5.125	102.228	101.978	101.728
5.500	103.506	103.406	103.306	5.500	103.167	103.067	102.967	4.125	101.671	101.521	101.371	5.250	101.571	101.321	101.071
5.625	104.048	103.948	103.848	5.625	103.553	103.453	103.353	4.250	100.973	100.823	100.673	5.375	102.000	101.750	101.500
5.750	103.766	103.625	103.525	5.750	103.256	103.115	103.015	4.375	101.309	101.159	101.009	5.500	102.250	102.000	101.750
5.875	104.173	104.032	103.932	5.875	103.614	103.474	103.374	4.500	101.759	101.609	101.459	5.625	102.500	102.250	102.000
6.000	104.551	104.410	104.310	6.000	104.087	103.946	103.846	4.625	102.121	101.971	101.821	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	101.439	101.189	100.939
5.750	102.000	101.750	101.500	5.750	101.536	101.286	101.036
5.875	102.250	102.000	101.750	5.875	101.894	101.644	101.394
6.250	102.750	102.500	102.250	6.250	102.432	102.182	101.932
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:	5/21/2019	4.750%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.500	98.334	98.084	97.834	
4.625	98.715	98.465	98.215	
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	98.821	98.571	98.321	
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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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/20/2019

45 Day Lock Exp.:

7/5/2019

60 Day Lock Exp.:

7/22/2019

W. Rate Sheet Dated: 5/21/2019

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	100.084	99.934	99.784	3.750	99.505	99.355	99.205	2.375	92.839	92.689	92.539	3.125	95.62	95.467	95.317
3.875	100.617	100.467	100.317	3.875	99.932	99.782	99.632	2.500	93.332	93.182	93.032	3.250	98.32	98.173	98.023
4.000	101.142	100.992	100.842	4.000	100.299	100.149	99.999	2.625	93.825	93.675	93.525	3.375	98.70	98.553	98.403
4.125	101.574	101.424	101.274	4.125	100.685	100.535	100.385	2.750	97.348	97.198	97.048	3.500	97.49	97.336	97.186
4.250	101.541	101.441	101.341	4.250	100.966	100.866	100.766	2.875	97.833	97.683	97.533	3.625	97.84	97.688	97.538
4.375	101.991	101.891	101.791	4.375	101.324	101.224	101.124	3.000	98.320	98.170	98.020	Margin = 2.250		Index = 2.320	
4.500	102.446	102.346	102.246	4.500	101.797	101.697	101.597	3.125	98.800	98.650	98.500				
4.625	102.827	102.727	102.627	4.625	102.182	102.082	101.982	3.250	98.947	98.797	98.647				
4.750	102.890	102.790	102.690	4.750	101.667	101.567	101.467	3.375	99.419	99.269	99.119				
4.875	102.609	102.509	102.409	4.875	102.025	101.925	101.825	3.500	99.819	99.669	99.519				
5.000	102.987	102.887	102.787	5.000	102.498	102.398	102.298	3.625	100.195	100.045	99.895				
5.125	103.528	103.428	103.328	5.125	102.883	102.783	102.683	3.750	100.246	100.096	99.946				
5.250	102.590	102.490	102.390	5.250	102.055	101.955	101.855	3.875	100.650	100.500	100.350				
5.375	102.997	102.897	102.797	5.375	102.413	102.313	102.213	4.000	100.995	100.845	100.695				
5.500	103.375	103.275	103.175	5.500	102.886	102.786	102.686	4.125	101.358	101.208	101.058				
5.625	103.916	103.816	103.716	5.625	103.271	103.171	103.071	4.250	101.035	100.885	100.735				
5.750	103.041	102.900	102.800	5.750	102.381	102.240	102.140	4.375	101.371	101.221	101.071				
5.875	103.448	103.307	103.207	5.875	102.739	102.599	102.499	4.500	101.821	101.671	101.521				
6.000	103.826	103.685	103.585	6.000	103.212	103.071	102.971	4.625	102.184	102.034	101.884				

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	98.934	98.784	98.634	3.750	98.505	98.355	98.205	2.375	93.589	93.439	93.289	3.125	94.617	94.467	94.317
3.875	99.467	99.317	99.167	3.875	98.932	98.782	98.632	2.500	94.082	93.932	93.782	3.250	97.323	97.173	97.023
4.000	99.992	99.842	99.692	4.000	99.299	99.149	98.999	2.625	94.575	94.425	94.275	3.375	97.703	97.553	97.403
4.125	100.424	100.274	100.124	4.125	99.685	99.535	99.385	2.750	97.129	96.979	96.829	3.500	96.486	96.336	96.186
4.250	100.391	100.291	100.191	4.250	99.966	99.866	99.766	2.875	97.614	97.464	97.314	3.625	96.838	96.688	96.538
4.375	100.841	100.741	100.641	4.375	100.324	100.224	100.124	3.000	98.101	97.951	97.801	Margin = 2.250		Index = 2.320	
4.500	101.296	101.196	101.096	4.500	100.797	100.697	100.597	3.125	98.581	98.431	98.281	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.677	101.577	101.477	4.625	101.182	101.082	100.982	3.250	98.416	98.266	98.116	Rate	30 Day	45 Day	60 Day
4.750	101.740	101.640	101.540	4.750	100.667	100.567	100.467	3.375	98.888	98.738	98.588	4.500	100.146	99.896	99.646
4.875	101.459	101.359	101.259	4.875	101.025	100.925	100.825	3.500	99.288	99.138	98.988	4.625	100.527	100.277	100.027
5.000	101.837	101.737	101.637	5.000	101.498	101.398	101.298	3.625	99.664	99.514	99.364	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	99.309	99.159	99.009	4.875	100.309	100.059	99.809
5.250	101.440	101.340	101.240	5.250	101.055	100.955	100.855	3.875	99.713	99.563	99.413	5.000	100.687	100.437	100.187
5.375	101.847	101.747	101.647	5.375	101.413	101.313	101.213	4.000	100.058	99.908	99.758	5.125	101.228	100.978	100.728
5.500	102.225	102.125	102.025	5.500	101.886	101.786	101.686	4.125	100.421	100.271	100.121	5.250	100.290	100.040	99.790
5.625	102.766	102.666	102.566	5.625	102.271	102.171	102.071	4.250	99.410	99.260	99.110	5.375	100.719	100.469	100.219
5.750	101.891	101.750	101.650	5.750	101.381	101.240	101.140	4.375	99.746	99.596	99.446	5.500	100.969	100.719	100.469
5.875	102.298	102.157	102.057	5.875	101.739	101.599	101.499	4.500	100.196	100.046	99.896	5.625	101.218	100.968	100.718
6.000	102.676	102.535	102.435	6.000	102.212	102.071	101.971	4.625	100.559	100.409	100.259	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:	5/21/2019 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	98.718	98.468	98.218	5.250	100.158	99.908	99.658
5.750	100.125	99.875	99.625	5.750	99.661	99.411	99.161
5.875	100.375	100.125	99.875	5.875	100.019	99.769	99.519
6.250	99.250	99.000	98.750	6.250	98.932	98.682	98.432
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	97.396	97.146	96.896	
4.625	97.777	97.527	97.277	
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	97.540	97.290	97.040	
5.375	97.969	97.719	97.469	
5.500	98.219	97.969	97.719	
5.625	98.468	98.218	97.968	
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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/20/2019
45 Day Lock Exp.: 7/5/2019
60 Day Lock Exp.: 7/22/2019

W. Rate Sheet Dated: 5/21/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	97.888	97.788	97.688	3.500	98.388	98.288	98.188	3.500	98.388	98.288	98.188	4.000	99.496	99.396	99.296	4.000	99.246	99.146	99.046	4.000	99.246	99.146	99.046	4.000	99.246	99.146	99.046	4.000	99.246	99.146	99.046
3.625	98.840	98.740	98.640	3.625	99.340	99.240	99.140	3.625	99.340	99.240	99.140	4.125	99.980	99.880	99.780	4.125	99.730	99.630	99.530	4.125	99.730	99.630	99.530	4.125	99.730	99.630	99.530	4.125	99.730	99.630	99.530
3.750	99.712	99.612	99.512	3.750	100.212	100.112	100.012	3.750	100.212	100.112	100.012	4.250	100.770	100.670	100.570	4.250	100.520	100.420	100.320	4.250	100.520	100.420	100.320	4.250	100.520	100.420	100.320	4.250	100.520	100.420	100.320
3.875	100.294	100.194	100.094	3.875	100.794	100.694	100.594	3.875	100.794	100.694	100.594	4.375	101.215	101.115	101.015	4.375	100.965	100.865	100.765	4.375	100.965	100.865	100.765	4.375	100.965	100.865	100.765	4.375	100.965	100.865	100.765
3.990	100.584	100.484	100.384	3.990	100.334	100.234	100.134	3.990	100.334	100.234	100.134	4.500	101.663	101.563	101.463	4.500	101.163	101.063	100.963	4.500	101.163	101.063	100.963	4.500	101.163	101.063	100.963	4.500	101.163	101.063	100.963
4.000	100.684	100.584	100.484	4.000	100.434	100.334	100.234	4.000	100.434	100.334	100.234	4.625	101.904	101.804	101.704	4.625	101.404	101.304	101.204	4.625	101.404	101.304	101.204	4.625	101.404	101.304	101.204	4.625	101.404	101.304	101.204
4.125	101.168	101.068	100.968	4.125	100.918	100.818	100.718	4.125	100.918	100.818	100.718	4.750	102.012	101.912	101.812	4.750	101.512	101.412	101.312	4.750	101.512	101.412	101.312	4.750	101.512	101.412	101.312	4.750	101.512	101.412	101.312
4.250	101.849	101.749	101.649	4.250	101.599	101.499	101.399	4.250	101.599	101.499	101.399	4.875	102.636	102.536	102.436	4.875	102.136	102.036	101.936	4.875	102.136	102.036	101.936	4.875	102.136	102.036	101.936	4.875	102.136	102.036	101.936
4.375	102.294	102.194	102.094	4.375	102.044	101.944	101.844	4.375	102.044	101.944	101.844	4.990	102.736	102.636	102.536	4.990	102.236	102.136	102.036	4.990	102.236	102.136	102.036	4.990	102.236	102.136	102.036	4.990	102.236	102.136	102.036
4.500	102.742	102.642	102.542	4.500	102.242	102.142	102.042	4.500	102.242	102.142	102.042	5.000	102.836	102.736	102.636	5.000	102.336	102.236	102.136	5.000	102.336	102.236	102.136	5.000	102.336	102.236	102.136	5.000	102.336	102.236	102.136
4.625	102.983	102.883	102.783	4.625	102.483	102.383	102.283	4.625	102.483	102.383	102.283	5.125	102.353	102.253	102.153	5.125	101.728	101.628	101.528	5.125	101.728	101.628	101.528	5.125	101.728	101.628	101.528	5.125	101.728	101.628	101.528
4.750	103.132	103.032	102.932	4.750	102.632	102.532	102.432	4.750	102.632	102.532	102.432	5.250	102.724	102.624	102.524	5.250	102.099	101.999	101.899	5.250	102.099	101.999	101.899	5.250	102.099	101.999	101.899	5.250	102.099	101.999	101.899
4.875	103.756	103.656	103.556	4.875	103.256	103.156	103.056	4.875	103.256	103.156	103.056	5.375	103.241	103.141	103.041	5.375	103.241	103.141	103.041	5.375	103.241	103.141	103.041	5.375	103.241	103.141	103.041	5.375	103.241	103.141	103.041
4.990	103.856	103.756	103.656	4.990	103.356	103.256	103.156	4.990	103.356	103.256	103.156	5.500	103.491	103.391	103.291	5.500	103.491	103.391	103.291	5.500	103.491	103.391	103.291	5.500	103.491	103.391	103.291	5.500	103.491	103.391	103.291
5.000	103.956	103.856	103.756	5.000	103.331	103.231	103.131	5.000	103.331	103.231	103.131	5.625	102.992	102.892	102.792	5.625	102.992	102.892	102.792	5.625	102.992	102.892	102.792	5.625	102.992	102.892	102.792	5.625	102.992	102.892	102.792
5.125	103.976	103.876	103.776	5.125	103.351	103.251	103.151	5.125	103.351	103.251	103.151	5.750	103.335	103.235	103.135	5.750	103.335	103.235	103.135	5.750	103.335	103.235	103.135	5.750	103.335	103.235	103.135	5.750	103.335	103.235	103.135
5.250	104.347	104.247	104.147	5.250	103.722	103.622	103.522	5.250	103.722	103.622	103.522	5.875	103.597	103.497	103.397	5.875	103.597	103.497	103.397	5.875	103.597	103.497	103.397	5.875	103.597	103.497	103.397	5.875	103.597	103.497	103.397
5.375	104.864	104.764	104.664	5.375	104.864	104.764	104.664	5.375	104.864	104.764	104.664	5.990	103.697	103.597	103.497	5.990	103.697	103.597	103.497	5.990	103.697	103.597	103.497	5.990	103.697	103.597	103.497	5.990	103.697	103.597	103.497
5.500	105.114	105.014	104.914	5.500	105.114	105.014	104.914	5.500	105.114	105.014	104.914	6.000	103.797	103.697	103.597	6.000	103.797	103.697	103.597	6.000	103.797	103.697	103.597	6.000	103.797	103.697	103.597	6.000	103.797	103.697	103.597
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	99.246	99.146	99.046	3.375	97.649	97.549	97.449	3.375	97.649	97.549	97.449	3.375	97.774	97.674	97.574	3.375	100.309	100.209	100.109	3.375	100.309	100.209	100.109	3.375	100.309	100.209	100.109	3.375	100.309	100.209	100.109
4.125	99.730	99.630	99.530	3.500	98.516	98.416	98.316	3.500	98.516	98.416	98.316	3.500	98.641	98.541	98.441	3.500	100.333	100.233	100.133	3.500	100.333	100.233	100.133	3.500	100.333	100.233	100.133	3.500	100.333	100.233	100.133
4.250	100.520	100.420	100.320	3.625	99.264	99.164	99.064	3.625	99.264	99.164	99.064	3.625	99.389	99.289	99.189	3.625	100.812	100.712	100.612	3.625	100.812	100.712	100.612	3.625	100.812	100.712	100.612	3.625	100.812	100.712	100.612
4.375	100.965	100.865	100.765	3.750	99.829	99.729	99.629	3.750	99.829	99.729	99.629	3.750	99.954	99.854	99.754	3.750	100.954	100.854	100.754	3.750	100.954	100.854	100.754	3.750	100.954	100.854	100.754	3.750	100.954	100.854	100.754
4.500	101.163	101.063	100.963	3.875	100.561	100.461	100.361	3.875	100.561	100.461	100.361	3.875	100.686	100.586	100.486	3.875	100.686	100.586	100.486	3.875	100.686	100.586	100.486	3.875	100.686	100.586	100.486	3.875	100.686	100.586	100.486
4.625	101.404	101.304	101.204	3.990	101.014	100.914	100.814	3.990	101.014	100.914	100.814	3.990	101.264	101.164	101.064	3.990	101.264	101.164	101.064	3.990	101.264	101.164	101.064	3.990	101.264	101.164	101.064	3.990	101.264	101.164	101.064
4.750	101.512	101.412	101.312	4.000	101.114	101.014	100.914	4.000	101.114	101.014	100.914	4.000	101.364	101.264	101.164	4.000	101.364	101.264	101.164	4.000	101.364	101.264	101.164	4.000	101.364	101.264	101.164	4.000	101.364	101.264	101.164
4.875	102.136	102.036	101.936	4.125	101.641	101.541	101.441	4.125	101.641	101.541	101.441	4.125	101.891	101.791	101.691	4.125	101.891	101.791	101.691	4.125	101.891	101.791	101.691	4.125	101.891	101.791	101.691	4.125	101.891	101.791	101.691
4.990	102.111	102.011	101.911	4.250	102.110	102.010	101.910	4.250	102.110	102.010	101.910	4.250	102.360	102.260	102.160	4.250	102.360	102.260	102.160	4.250	102.360	102.260	102.160	4.250	102.360	102.260	102.160	4.250	102.360	102.260	102.160
5.000	102.211	102.111	102.011	4.375	102.549	102.449	102.349	4.375	102.549	102.449	102.349	4.375	102.799	102.699	102.599	4.375	102.799	102.699	102.599	4.375	102.799	102.699	102.599	4.375	102.799	102.699	102.599	4.375	102.799	102.699	102.599
5.125	102.178	102.078	101.978	4.500	102.953	102.853	102.753	4.500	102.953	102.853	102.753	4.500	103.203	103.103	103.003	4.500	103.203	103.103	103.003	4.500	103.203	103.103	103.003	4.500	103.203	103.103	103.003	4.500	103.203	103.103	103.003
5.250	102.099	101.999	101.899	4.625	103.257	103.157	103.057	4.625	103.257	103.157	103.057	4.625	103.507	103																	



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.:

6/20/2019

45 Day Lock Exp.:

7/5/2019

60 Day Lock Exp.:

7/22/2019

W. Rate Sheet Dated: 5/21/2019

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	97.888	97.788	97.688	3.375	97.649	97.549	97.449	3.375	100.309	100.209	100.109	4.000	99.496	99.396	99.296	3.375	99.902	99.802	99.702
3.625	98.840	98.740	98.640	3.500	98.516	98.416	98.316	3.500	100.333	100.233	100.133	4.125	99.980	99.880	99.780	3.500	99.774	99.674	99.574
3.750	99.712	99.612	99.512	3.625	99.264	99.164	99.064	3.625	100.812	100.712	100.612	4.250	100.770	100.670	100.570	3.625	100.253	100.153	100.053
3.875	100.294	100.194	100.094	3.750	99.829	99.729	99.629	3.750	101.475	101.375	101.275	4.375	101.215	101.115	101.015	3.750	100.916	100.816	100.716
3.990	100.584	100.484	100.384	3.875	100.561	100.461	100.361	3.875	101.880	101.780	101.680	4.500	101.663	101.563	101.463	3.875	101.321	101.221	101.121
4.000	100.684	100.584	100.484	3.990	101.014	100.914	100.814	3.990	102.201	102.101	102.001	4.625	101.904	101.804	101.704	3.990	101.642	101.542	101.442
4.125	101.168	101.068	100.968	4.000	101.114	101.014	100.914	4.000	102.301	102.201	102.101	4.750	102.012	101.912	101.812	4.000	101.742	101.642	101.542
4.250	101.849	101.749	101.649	4.125	101.641	101.541	101.441	4.125	102.356	102.256	102.156	4.875	102.636	102.536	102.436	4.125	101.296	101.196	101.096
4.375	102.294	102.194	102.094	4.250	102.110	102.010	101.910	4.250	102.991	102.891	102.791	4.990	102.736	102.636	102.536	4.250	101.931	101.831	101.731
4.500	102.742	102.642	102.542	4.375	102.549	102.449	102.349	4.375	103.385	103.285	103.185	5.000	102.836	102.736	102.636	4.375	102.325	102.225	102.125
4.625	102.983	102.883	102.783	4.500	102.953	102.853	102.753	4.500	102.637	102.537	102.437	5.125	102.353	102.253	102.153	4.500	100.980	100.880	100.780
4.750	103.132	103.032	102.932	4.625	103.257	103.157	103.057	4.625	103.046	102.946	102.846	5.250	102.724	102.624	102.524	4.625	101.389	101.289	101.189
4.875	103.756	103.656	103.556	4.750	103.603	103.503	103.403	4.750	103.488	103.388	103.288	5.375	103.241	103.141	103.041	4.750	101.831	101.731	101.631
4.990	103.856	103.756	103.656	4.875	103.985	103.885	103.785	4.875	103.879	103.779	103.679	5.500	103.491	103.391	103.291	4.875	102.222	102.122	102.022
5.000	103.956	103.856	103.756	4.990	104.157	104.057	103.957	4.990	103.322	103.222	103.122	5.625	102.992	102.892	102.792	4.990	101.415	101.315	101.215
5.125	103.976	103.876	103.776	5.000	104.257	104.157	104.057	5.000	103.422	103.322	103.222	5.750	103.335	103.235	103.135	5.000	101.515	101.415	101.315
5.250	104.347	104.247	104.147	5.125	104.335	104.235	104.135	5.125	103.803	103.703	103.603	5.875	103.597	103.497	103.397	5.125	101.896	101.796	101.696
5.375	104.864	104.764	104.664	5.250	104.653	104.553	104.453	5.250	103.982	103.882	103.782	5.990	103.697	103.597	103.497	5.250	102.075	101.975	101.875
5.500	105.114	105.014	104.914	5.375	105.003	104.903	104.803	5.375	104.249	104.149	104.049	6.000	103.797	103.697	103.597	5.375	102.342	102.242	102.142

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%	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%	97.01 - 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.:

6/20/2019

45 Day Lock Exp.:

7/5/2019

60 Day Lock Exp.:

7/22/2019

W. Rate Sheet Dated: 5/21/2019

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	98.229	98.104	97.979	
3.875	98.633	98.508	98.383	
4.000	99.090	98.965	98.840	
4.125	99.498	99.373	99.248	
4.250	99.918	99.793	99.668	
4.375	100.318	100.193	100.068	
4.500	100.635	100.510	100.385	
4.625	100.962	100.837	100.712	
4.750	101.302	101.177	101.052	
4.875	101.626	101.501	101.376	
5.000	101.960	101.835	101.710	
5.125	102.285	102.160	102.035	
5.250	102.611	102.486	102.361	

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	97.678	97.553	97.428	
3.375	98.335	98.210	98.085	
3.500	98.989	98.864	98.739	
3.625	99.548	99.423	99.298	
3.750	100.059	99.934	99.809	
3.875	100.578	100.453	100.328	
4.000	100.757	100.632	100.507	
4.125	100.992	100.867	100.742	
4.250	101.314	101.189	101.064	
4.375	101.618	101.493	101.368	
4.500	101.830	101.705	101.580	

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	98.517	98.392	98.267	
3.375	98.880	98.755	98.630	
3.500	99.283	99.158	99.033	
3.625	99.649	99.524	99.399	
3.750	100.046	99.921	99.796	
3.875	100.409	100.284	100.159	
4.000	100.804	100.679	100.554	
4.125	101.110	100.985	100.860	
4.250	101.422	101.297	101.172	
4.375	101.708	101.583	101.458	
4.500	101.939	101.814	101.689	
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)