



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.: 6/21/2019

45 Day Lock Exp.: 7/8/2019

60 Day Lock Exp.: 7/22/2019

W. Rate Sheet Dated: 5/22/2019

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	101.444	101.294	101.144	3.750	100.865	100.715	100.565	2.375	96.448	96.298	96.148	3.125	97.305	97.155	97.005
3.875	101.976	101.826	101.676	3.875	101.291	101.141	100.991	2.500	96.942	96.792	96.642	3.250	99.886	99.736	99.586
4.000	102.501	102.351	102.201	4.000	101.659	101.509	101.359	2.625	97.434	97.284	97.134	3.375	100.265	100.115	99.965
4.125	102.933	102.783	102.633	4.125	102.044	101.894	101.744	2.750	99.086	98.936	98.786	3.500	99.048	98.898	98.748
4.250	102.525	102.425	102.325	4.250	101.951	101.851	101.751	2.875	99.571	99.421	99.271	3.625	99.401	99.251	99.101
4.375	102.976	102.876	102.776	4.375	102.309	102.209	102.109	3.000	100.058	99.908	99.758	Margin = 2.250		Index = 2.320	
4.500	103.431	103.331	103.231	4.500	102.781	102.681	102.581	3.125	100.538	100.388	100.238				
4.625	103.812	103.712	103.612	4.625	103.167	103.067	102.967	3.250	100.541	100.391	100.241				
4.750	103.937	103.837	103.737	4.750	102.683	102.583	102.483	3.375	101.013	100.863	100.713				
4.875	103.625	103.525	103.425	4.875	103.041	102.941	102.841	3.500	101.413	101.263	101.113				
5.000	104.002	103.902	103.802	5.000	103.513	103.413	103.313	3.625	101.789	101.639	101.489				
5.125	104.544	104.444	104.344	5.125	103.899	103.799	103.699	3.750	101.610	101.460	101.310				
5.250	103.777	103.677	103.577	5.250	103.243	103.143	103.043	3.875	102.013	101.863	101.713				
5.375	104.185	104.085	103.985	5.375	103.601	103.501	103.401	4.000	102.359	102.209	102.059				
5.500	104.562	104.462	104.362	5.500	104.073	103.973	103.873	4.125	102.722	102.572	102.422				
5.625	105.104	105.004	104.904	5.625	104.459	104.359	104.259	4.250	102.113	101.963	101.813				
5.750	104.916	104.816	104.716	5.750	104.256	104.156	104.056	4.375	102.449	102.299	102.149				
5.875	105.323	105.223	105.123	5.875	104.614	104.514	104.414	4.500	102.899	102.749	102.599				
6.000	105.701	105.601	105.501	6.000	105.087	104.987	104.887	4.625	103.262	103.112	102.962				

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	100.294	100.144	99.994	3.750	99.865	99.715	99.565	2.375	95.448	95.298	95.148	3.125	96.305	96.155	96.005
3.875	100.826	100.676	100.526	3.875	100.291	100.141	99.991	2.500	95.942	95.792	95.642	3.250	98.886	98.736	98.586
4.000	101.351	101.201	101.051	4.000	100.659	100.509	100.359	2.625	96.434	96.284	96.134	3.375	99.265	99.115	98.965
4.125	101.783	101.633	101.483	4.125	101.044	100.894	100.744	2.750	98.086	97.936	97.786	3.500	98.048	97.898	97.748
4.250	101.375	101.275	101.175	4.250	100.951	100.851	100.751	2.875	98.571	98.421	98.271	3.625	98.401	98.251	98.101
4.375	101.826	101.726	101.626	4.375	101.309	101.209	101.109	3.000	99.058	98.908	98.758	Margin = 2.250		Index = 2.320	
4.500	102.281	102.181	102.081	4.500	101.781	101.681	101.581	3.125	99.538	99.388	99.238	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.662	102.562	102.462	4.625	102.167	102.067	101.967	3.250	99.541	99.391	99.241	Rate	30 Day	45 Day	60 Day
4.750	102.787	102.687	102.587	4.750	101.683	101.583	101.483	3.375	100.013	99.863	99.713	4.500	101.131	100.881	100.631
4.875	102.475	102.375	102.275	4.875	102.041	101.941	101.841	3.500	100.413	100.263	100.113	4.625	101.512	101.262	101.012
5.000	102.852	102.752	102.652	5.000	102.513	102.413	102.313	3.625	100.789	100.639	100.489	4.750	100.917	100.667	100.417
5.125	103.394	103.294	103.194	5.125	102.899	102.799	102.699	3.750	100.610	100.460	100.310	4.875	101.325	101.075	100.825
5.250	102.627	102.527	102.427	5.250	102.243	102.143	102.043	3.875	101.013	100.863	100.713	5.000	101.702	101.452	101.202
5.375	103.035	102.935	102.835	5.375	102.601	102.501	102.401	4.000	101.359	101.209	101.059	5.125	102.244	101.994	101.744
5.500	103.412	103.312	103.212	5.500	103.073	102.973	102.873	4.125	101.722	101.572	101.422	5.250	101.477	101.227	100.977
5.625	103.954	103.854	103.754	5.625	103.459	103.359	103.259	4.250	101.113	100.963	100.813	5.375	102.000	101.750	101.500
5.750	103.766	103.666	103.566	5.750	103.256	103.156	103.056	4.375	101.449	101.299	101.149	5.500	102.250	102.000	101.750
5.875	104.173	104.073	103.973	5.875	103.614	103.514	103.414	4.500	101.899	101.749	101.599	5.625	102.500	102.250	102.000
6.000	104.551	104.451	104.351	6.000	104.087	103.987	103.887	4.625	102.262	102.112	101.962	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	101.346	101.096	100.846
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	

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.500	98.381	98.131	97.881	
4.625	98.762	98.512	98.262	
4.750	98.167	97.917	97.667	
4.875	98.575	98.325	98.075	
5.000	98.952	98.702	98.452	
5.125	99.494	99.244	98.994	
5.250	98.727	98.477	98.227	
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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30 Day Lock Exp.: 6/21/2019

45 Day Lock Exp.: 7/8/2019

60 Day Lock Exp.: 7/22/2019

W. Rate Sheet Dated: 5/22/2019

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	100.131	99.981	99.831	3.750	99.552	99.402	99.252	2.375	92.948	92.798	92.648	3.125	95.62	95.467	95.317
3.875	100.663	100.513	100.363	3.875	99.978	99.828	99.678	2.500	93.442	93.292	93.142	3.250	98.32	98.173	98.023
4.000	101.189	101.039	100.889	4.000	100.346	100.196	100.046	2.625	93.934	93.784	93.634	3.375	98.70	98.553	98.403
4.125	101.620	101.470	101.320	4.125	100.732	100.582	100.432	2.750	97.399	97.249	97.099	3.500	97.49	97.336	97.186
4.250	101.588	101.488	101.388	4.250	101.013	100.913	100.813	2.875	97.884	97.734	97.584	3.625	97.84	97.688	97.538
4.375	102.038	101.938	101.838	4.375	101.371	101.271	101.171	3.000	98.371	98.221	98.071	Margin = 2.250		Index = 2.320	
4.500	102.493	102.393	102.293	4.500	101.844	101.744	101.644	3.125	98.851	98.701	98.551				
4.625	102.874	102.774	102.674	4.625	102.229	102.129	102.029	3.250	98.978	98.828	98.678				
4.750	102.937	102.837	102.737	4.750	101.683	101.583	101.483	3.375	99.450	99.300	99.150				
4.875	102.625	102.525	102.425	4.875	102.041	101.941	101.841	3.500	99.850	99.700	99.550				
5.000	103.002	102.902	102.802	5.000	102.513	102.413	102.313	3.625	100.227	100.077	99.927				
5.125	103.544	103.444	103.344	5.125	102.899	102.799	102.699	3.750	100.297	100.147	99.997				
5.250	102.496	102.396	102.296	5.250	101.961	101.861	101.761	3.875	100.701	100.551	100.401				
5.375	102.903	102.803	102.703	5.375	102.320	102.220	102.120	4.000	101.046	100.896	100.746				
5.500	103.281	103.181	103.081	5.500	102.792	102.692	102.592	4.125	101.409	101.259	101.109				
5.625	103.823	103.723	103.623	5.625	103.178	103.078	102.978	4.250	101.176	101.026	100.876				
5.750	103.041	102.941	102.841	5.750	102.381	102.281	102.181	4.375	101.512	101.362	101.212				
5.875	103.448	103.348	103.248	5.875	102.739	102.639	102.539	4.500	101.962	101.812	101.662				
6.000	103.826	103.726	103.626	6.000	103.212	103.112	103.012	4.625	102.325	102.175	102.025				

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	98.981	98.831	98.681	3.750	98.552	98.402	98.252	2.375	93.698	93.548	93.398	3.125	94.617	94.467	94.317
3.875	99.513	99.363	99.213	3.875	98.978	98.828	98.678	2.500	94.192	94.042	93.892	3.250	97.323	97.173	97.023
4.000	100.039	99.889	99.739	4.000	99.346	99.196	99.046	2.625	94.684	94.534	94.384	3.375	97.703	97.553	97.403
4.125	100.470	100.320	100.170	4.125	99.732	99.582	99.432	2.750	97.180	97.030	96.880	3.500	96.486	96.336	96.186
4.250	100.438	100.338	100.238	4.250	100.013	99.913	99.813	2.875	97.665	97.515	97.365	3.625	96.838	96.688	96.538
4.375	100.888	100.788	100.688	4.375	100.371	100.271	100.171	3.000	98.152	98.002	97.852	Margin = 2.250	Index = 2.320		
4.500	101.343	101.243	101.143	4.500	100.844	100.744	100.644	3.125	98.632	98.482	98.332				
4.625	101.724	101.624	101.524	4.625	101.229	101.129	101.029	3.250	98.447	98.297	98.147	Rate	30 Day	45 Day	60 Day
4.750	101.787	101.687	101.587	4.750	100.683	100.583	100.483	3.375	98.919	98.769	98.619	4.500	100.193	99.943	99.693
4.875	101.475	101.375	101.275	4.875	101.041	100.941	100.841	3.500	99.319	99.169	99.019	4.625	100.574	100.324	100.074
5.000	101.852	101.752	101.652	5.000	101.513	101.413	101.313	3.625	99.695	99.545	99.395	4.750	99.917	99.667	99.417
5.125	102.394	102.294	102.194	5.125	101.899	101.799	101.699	3.750	99.360	99.210	99.060	4.875	100.325	100.075	99.825
5.250	101.346	101.246	101.146	5.250	100.961	100.861	100.761	3.875	99.763	99.613	99.463	5.000	100.702	100.452	100.202
5.375	101.753	101.653	101.553	5.375	101.320	101.220	101.120	4.000	100.109	99.959	99.809	5.125	101.244	100.994	100.744
5.500	102.131	102.031	101.931	5.500	101.792	101.692	101.592	4.125	100.472	100.322	100.172	5.250	100.196	99.946	99.696
5.625	102.673	102.573	102.473	5.625	102.178	102.078	101.978	4.250	99.551	99.401	99.251	5.375	100.718	100.468	100.218
5.750	101.891	101.791	101.691	5.750	101.381	101.281	101.181	4.375	99.887	99.737	99.587	5.500	100.969	100.719	100.469
5.875	102.298	102.198	102.098	5.875	101.739	101.639	101.539	4.500	100.337	100.187	100.037	5.625	101.219	100.969	100.719
6.000	102.676	102.576	102.476	6.000	102.212	102.112	102.012	4.625	100.700	100.550	100.400	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:	5/22/2019 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	100.064	99.814	99.564
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	97.443	97.193	96.943
4.625	97.824	97.574	97.324
4.750	97.167	96.917	96.667
4.875	97.575	97.325	97.075
5.000	97.952	97.702	97.452
5.125	98.494	98.244	97.994
5.250	97.446	97.196	96.946
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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 6/21/2019
45 Day Lock Exp.: 7/8/2019
60 Day Lock Exp.: 7/22/2019

W. Rate Sheet Dated: 5/22/2019

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	98.020	97.920	97.820	3.500	98.520	98.420	98.320	3.500	98.520	98.420	98.320	4.000	99.606	99.506	99.406	4.000	99.356	99.256	99.156
3.625	98.965	98.865	98.765	3.625	99.465	99.365	99.265	3.625	99.465	99.365	99.265	4.125	100.082	99.982	99.882	4.125	99.832	99.732	99.632
3.750	99.831	99.731	99.631	3.750	100.331	100.231	100.131	3.750	100.331	100.231	100.131	4.250	100.809	100.709	100.609	4.250	100.559	100.459	100.359
3.875	100.408	100.308	100.208	3.875	100.908	100.808	100.708	3.875	100.908	100.808	100.708	4.375	101.250	101.150	101.050	4.375	101.000	100.900	100.800
3.990	100.694	100.594	100.494	3.990	100.444	100.344	100.244	3.990	100.444	100.344	100.244	4.500	101.693	101.593	101.493	4.500	101.193	101.093	100.993
4.000	100.794	100.694	100.594	4.000	100.544	100.444	100.344	4.000	100.544	100.444	100.344	4.625	101.930	101.830	101.730	4.625	101.430	101.330	101.230
4.125	101.270	101.170	101.070	4.125	101.020	100.920	100.820	4.125	101.020	100.920	100.820	4.750	102.050	101.950	101.850	4.750	101.550	101.450	101.350
4.250	101.901	101.801	101.701	4.250	101.651	101.551	101.451	4.250	101.651	101.551	101.451	4.875	102.668	102.568	102.468	4.875	102.168	102.068	101.968
4.375	102.342	102.242	102.142	4.375	102.092	101.992	101.892	4.375	102.092	101.992	101.892	4.990	102.764	102.664	102.564	4.990	102.264	102.164	102.064
4.500	102.785	102.685	102.585	4.500	102.285	102.185	102.085	4.500	102.285	102.185	102.085	5.000	102.864	102.764	102.664	5.000	102.364	102.264	102.164
4.625	103.022	102.922	102.822	4.625	102.522	102.422	102.322	4.625	102.522	102.422	102.322	5.125	102.365	102.265	102.165	5.125	101.740	101.640	101.540
4.750	103.171	103.071	102.971	4.750	102.671	102.571	102.471	4.750	102.671	102.571	102.471	5.250	102.732	102.632	102.532	5.250	102.107	102.007	101.907
4.875	103.789	103.689	103.589	4.875	103.289	103.189	103.089	4.875	103.289	103.189	103.089	5.375	103.246	103.146	103.046	5.375	103.246	103.146	103.046
4.990	103.885	103.785	103.685	4.990	103.260	103.160	103.060	4.990	103.260	103.160	103.060	5.500	103.492	103.392	103.292	5.500	103.492	103.392	103.292
5.000	103.985	103.885	103.785	5.000	103.360	103.260	103.160	5.000	103.360	103.260	103.160	5.625	102.965	102.865	102.765	5.625	102.965	102.865	102.765
5.125	103.987	103.887	103.787	5.125	103.362	103.262	103.162	5.125	103.362	103.262	103.162	5.750	103.304	103.192	103.104	5.750	103.304	103.192	103.104
5.250	104.354	104.254	104.154	5.250	103.729	103.629	103.529	5.250	103.729	103.629	103.529	5.875	103.566	103.453	103.366	5.875	103.566	103.453	103.366
5.375	104.868	104.768	104.668	5.375	104.868	104.768	104.668	5.375	104.868	104.768	104.668	5.990	103.663	103.551	103.463	5.990	103.663	103.551	103.463
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	103.763	103.651	103.563	6.000	103.763	103.651	103.563
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	99.356	99.256	99.156	3.375	97.757	97.657	97.557	3.375	97.757	97.657	97.557	3.375	97.882	97.782	97.682	3.375	100.365	100.265	100.165
4.125	99.832	99.732	99.632	3.500	98.621	98.521	98.421	3.500	98.621	98.521	98.421	3.500	98.746	98.646	98.546	3.500	100.380	100.280	100.180
4.250	100.559	100.459	100.359	3.625	99.365	99.265	99.165	3.625	99.365	99.265	99.165	3.625	99.490	99.390	99.290	3.625	100.857	100.757	100.657
4.375	101.000	100.900	100.800	3.750	99.926	99.826	99.726	3.750	99.926	99.826	99.726	3.750	100.051	99.951	99.851	3.750	101.516	101.416	101.316
4.500	101.193	101.093	100.993	3.875	100.652	100.552	100.452	3.875	100.652	100.552	100.452	3.875	100.777	100.677	100.577	3.875	101.919	101.819	101.719
4.625	101.430	101.330	101.230	3.990	101.100	101.000	100.900	3.990	101.350	101.250	101.150	3.990	101.350	101.250	101.150	3.990	102.238	102.138	102.038
4.750	101.550	101.450	101.350	4.000	101.200	101.100	101.000	4.000	101.450	101.350	101.250	4.000	101.450	101.350	101.250	4.000	102.338	102.238	102.138
4.875	102.168	102.068	101.968	4.125	101.723	101.623	101.523	4.125	101.973	101.873	101.773	4.125	101.973	101.873	101.773	4.125	102.383	102.283	102.183
4.990	102.139	102.039	101.939	4.250	102.126	102.026	101.926	4.250	102.376	102.276	102.176	4.250	102.376	102.276	102.176	4.250	103.015	102.915	102.815
5.000	102.239	102.139	102.039	4.375	102.561	102.461	102.361	4.375	102.811	102.711	102.611	4.375	102.811	102.711	102.611	4.375	103.406	103.306	103.206
5.125	102.740	102.640	102.540	4.500	102.961	102.861	102.761	4.500	103.211	103.111	103.011	4.500	103.211	103.111	103.011	4.500	103.713	103.613	103.513
5.250	102.107	102.007	101.907	4.625	103.261	103.161	103.061	4.625	103.511	103.411	103.311	4.625	103.511	103.411	103.311	4.625	103.119	103.019	102.919
5.375	103.246	103.146	103.046	4.750	103.635	103.535	103.435	4.750	103.885	103.785	103.685	4.750	103.885	103.785	103.685	4.750	103.559	103.459	103.359
5.500	103.492	103.392	103.292	4.875	104.013	103.913	103.813	4.875	104.263	104.163	104.063	4.875	104.263	104.163	104.063	4.875	103.947	103.847	103.747
5.625	102.965	102.865	102.765	4.990	104.181	104.081	103.981	4.990	104.431	104.331	104.231	4.990	104.431	104.331	104.231	4.990	103.396	103.296	103.196
5.750	103.304	103.192	103.104	5.000	104.281	104.181	104.081	5.000	104.531	104.431	104.331	5.000	104.531	104.431	104.331	5.000	103.496	103.396	103.296
5.875	103.566	103.453	103.366	5.125	104.345	104.245	104.145	5.125	104.595	104.495	104.395	5.125	104.595	104.495	104.395	5.125	103.875	103.775	103.675
5.990	103.663	103.551	103.463	5.250	104.661	104.561	104.461	5.250	104.911	104.811	104.711	5.250	104.911	104.811	104.711	5.250	104.052	103.952	103.852
6.000	103.763	103.651	103.563	5.375	105.007	104.907	104.807	5.375	105.007	104.907	104.807	5.375	105.007	104.907	104.807	5.375	104.316	104.216	104.116
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	100.865	100.765	100.665	3.375	100.865	100.765	100.665	3.375	99.958	99.858	99.758	3.375	100.458	100.358	100.258	3.375	100.458	100.358	100.258
3.500	100.880	100.780	100.680	3.500	100.880	100.780	100.680	3.500	99.818	99.718	99.618	3.500	100.318	100.218	100.118	3.500	100.318	100.218	100.118
3.625	101.357	101.257	101.157	3.625	101.357	101.257	101.157	3.625	100.295	100.195	100.095	3.625	100.795	100.695	100.595	3.625	100.795	100.695	100.595
3.750	102.016	101.916	101.816	3.750	102.016	101.916	101.816	3.750	100.954	100.854	100.754	3.750	101.454	101.354	101.254	3.750	101.454	101.354	101.254
3.875	102.169	102.069	101.969	3.875	102.169	102.069	101.969	3.875	101.357	101.257	101.157	3.875	101.607	101.507	101.407	3.875	101.607	101.507	101.407
3.990	102.488	102.388	102.288	3.990	102.488	102.388	102.288	3.990	101.676	101.576	101.476	3.990	101.926	101.826	101.726	3.990	101.926	101.826	101.726
4.000	102.588	102.488	102.388	4.000	102.588	102.488	102.388	4.000	101.776	101.676	101.576	4.000	102.026	101.926	101.826	4.000	102.026	101.926	101.826
4.125	102.633	102.533	102.433	4.125	102.633	102.533	102.433	4.125	101.325	101.225	101.125	4.125	101.575	101.475	101.375	4.125	101.575	101.475	101.375
4.250	103.265	103.165	103.065	4.250	103.265	103.165	103.065	4.250	101.957	101.857	101.757	4.250	102.207	102.107	102.007	4.250	102.207	102.107	102.007
4.375	103.281	103.181	103.081	4.375	103.281	103.181	103.081	4.375	102.348	102.248	102.148	4.375	1						



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.:

6/21/2019

45 Day Lock Exp.:

7/8/2019

60 Day Lock Exp.:

7/22/2019

W. Rate Sheet Dated: 5/22/2019

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%	
≥ 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.:

6/21/2019

45 Day Lock Exp.:

7/8/2019

60 Day Lock Exp.:

7/22/2019

W. Rate Sheet Dated: 5/22/2019

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)