



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.: 6/24/2019

45 Day Lock Exp.: 7/8/2019

60 Day Lock Exp.: 7/22/2019

W. Rate Sheet Dated: 5/23/2019

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	101.537	101.387	101.237	3.750	100.958	100.808	100.658	2.375	96.636	96.486	96.336	3.125	97.305	97.155	97.005
3.875	102.070	101.920	101.770	3.875	101.385	101.235	101.085	2.500	97.129	96.979	96.829	3.250	99.886	99.736	99.586
4.000	102.595	102.445	102.295	4.000	101.7512	101.602	101.452	2.625	97.621	97.471	97.321	3.375	100.265	100.115	99.965
4.125	103.027	102.877	102.727	4.125	102.138	101.988	101.838	2.750	99.203	99.053	98.903	3.500	99.048	98.898	98.748
4.250	102.557	102.457	102.357	4.250	101.982	101.882	101.782	2.875	99.688	99.538	99.388	3.625	99.401	99.251	99.101
4.375	103.007	102.907	102.807	4.375	102.340	102.240	102.140	3.000	100.176	100.026	99.876	Margin = 2.250		Index = 2.320	
4.500	103.462	103.362	103.262	4.500	102.812	102.712	102.612	3.125	100.655	100.505	100.355				
4.625	103.843	103.743	103.643	4.625	103.198	103.098	102.998	3.250	100.630	100.480	100.330				
4.750	103.968	103.868	103.768	4.750	102.698	102.598	102.498	3.375	101.103	100.953	100.803				
4.875	103.640	103.540	103.440	4.875	103.056	102.956	102.856	3.500	101.503	101.353	101.203				
5.000	104.018	103.918	103.818	5.000	103.529	103.429	103.329	3.625	101.879	101.729	101.579				
5.125	104.559	104.459	104.359	5.125	103.914	103.814	103.714	3.750	101.672	101.522	101.372				
5.250	103.809	103.709	103.609	5.250	103.274	103.174	103.074	3.875	102.076	101.926	101.776				
5.375	104.216	104.116	104.016	5.375	103.632	103.532	103.432	4.000	102.421	102.271	102.121				
5.500	104.594	104.494	104.394	5.500	104.105	104.005	103.905	4.125	102.784	102.634	102.484				
5.625	105.135	105.035	104.935	5.625	104.490	104.390	104.290	4.250	102.086	101.936	101.786				
5.750	104.931	104.831	104.731	5.750	104.272	104.172	104.072	4.375	102.422	102.272	102.122				
5.875	105.339	105.239	105.139	5.875	104.630	104.530	104.430	4.500	102.872	102.722	102.572				
6.000	105.716	105.616	105.516	6.000	105.102	105.002	104.902	4.625	103.235	103.085	102.935				

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	100.387	100.237	100.087	3.750	99.958	99.808	99.658	2.375	95.636	95.486	95.336	3.125	96.305	96.155	96.005
3.875	100.920	100.770	100.620	3.875	100.385	100.235	100.085	2.500	96.129	95.979	95.829	3.250	98.886	98.736	98.586
4.000	101.445	101.295	101.145	4.000	100.752	100.602	100.452	2.625	96.621	96.471	96.321	3.375	99.265	99.115	98.965
4.125	101.877	101.727	101.577	4.125	101.138	100.988	100.838	2.750	98.203	98.053	97.903	3.500	98.048	97.898	97.748
4.250	101.407	101.307	101.207	4.250	100.982	100.882	100.782	2.875	98.688	98.538	98.388	3.625	98.401	98.251	98.101
4.375	101.857	101.757	101.657	4.375	101.340	101.240	101.140	3.000	99.176	99.026	98.876	Margin = 2.250		Index = 2.320	
4.500	102.312	102.212	102.112	4.500	101.812	101.712	101.612	3.125	99.655	99.505	99.355	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.693	102.593	102.493	4.625	102.198	102.098	101.998	3.250	99.630	99.480	99.330	Rate	30 Day	45 Day	60 Day
4.750	102.818	102.718	102.618	4.750	101.698	101.598	101.498	3.375	100.103	99.953	99.803	4.500	101.162	100.912	100.662
4.875	102.490	102.390	102.290	4.875	102.056	101.956	101.856	3.500	100.503	100.353	100.203	4.625	101.543	101.293	101.043
5.000	102.868	102.768	102.668	5.000	102.529	102.429	102.329	3.625	100.879	100.729	100.579	4.750	100.933	100.683	100.433
5.125	103.409	103.309	103.209	5.125	102.914	102.814	102.714	3.750	100.672	100.522	100.372	4.875	101.340	101.090	100.840
5.250	102.659	102.559	102.459	5.250	102.274	102.174	102.074	3.875	101.076	100.926	100.776	5.000	101.718	101.468	101.218
5.375	103.066	102.966	102.866	5.375	102.632	102.532	102.432	4.000	101.421	101.271	101.121	5.125	102.259	102.009	101.759
5.500	103.444	103.344	103.244	5.500	103.105	103.005	102.905	4.125	101.784	101.634	101.484	5.250	101.509	101.259	101.009
5.625	103.985	103.885	103.785	5.625	103.490	103.390	103.290	4.250	101.086	100.936	100.786	5.375	102.000	101.750	101.500
5.750	103.781	103.681	103.581	5.750	103.272	103.172	103.072	4.375	101.422	101.272	101.122	5.500	102.250	102.000	101.750
5.875	104.189	104.089	103.989	5.875	103.630	103.530	103.430	4.500	101.872	101.722	101.572	5.625	102.500	102.250	102.000
6.000	104.566	104.466	104.366	6.000	104.102	104.002	103.902	4.625	102.235	102.085	101.935	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	101.377	101.127	100.877
5.750	102.000	101.750	101.500	5.750	101.552	101.302	101.052
5.875	102.250	102.000	101.750	5.875	101.910	101.660	101.410
6.250	102.750	102.500	102.250	6.250	102.448	102.198	101.948
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	98.412	98.162	97.912	
4.625	98.793	98.543	98.293	
4.750	98.183	97.933	97.683	
4.875	98.590	98.340	98.090	
5.000	98.968	98.718	98.468	
5.125	99.509	99.259	99.009	
5.250	98.759	98.509	98.259	
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.:

6/24/2019

45 Day Lock Exp.:

7/8/2019

60 Day Lock Exp.:

7/22/2019

W. Rate Sheet Dated: 5/23/2019

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	100.225	100.075	99.925	3.750	99.646	99.496	99.346	2.375	93.136	92.986	92.836	3.125	95.62	95.467	95.317
3.875	100.757	100.607	100.457	3.875	100.072	99.922	99.772	2.500	93.629	93.479	93.329	3.250	98.32	98.173	98.023
4.000	101.282	101.132	100.982	4.000	100.440	100.290	100.140	2.625	94.121	93.971	93.821	3.375	98.70	98.553	98.403
4.125	101.714	101.564	101.414	4.125	100.825	100.675	100.525	2.750	97.516	97.366	97.216	3.500	97.49	97.336	97.186
4.250	101.619	101.519	101.419	4.250	101.044	100.944	100.844	2.875	98.001	97.851	97.701	3.625	97.84	97.688	97.538
4.375	102.069	101.969	101.869	4.375	101.403	101.303	101.203	3.000	98.488	98.338	98.188	Margin = 2.250		Index = 2.320	
4.500	102.524	102.424	102.324	4.500	101.875	101.775	101.675	3.125	98.968	98.818	98.668				
4.625	102.905	102.805	102.705	4.625	102.260	102.160	102.060	3.250	99.068	98.918	98.768				
4.750	102.968	102.868	102.768	4.750	101.698	101.598	101.498	3.375	99.540	99.390	99.240				
4.875	102.640	102.540	102.440	4.875	102.056	101.956	101.856	3.500	99.940	99.790	99.640				
5.000	103.018	102.918	102.818	5.000	102.529	102.429	102.329	3.625	100.316	100.166	100.016				
5.125	103.559	103.459	103.359	5.125	102.914	102.814	102.714	3.750	100.360	100.210	100.060				
5.250	102.527	102.427	102.327	5.250	101.993	101.893	101.793	3.875	100.763	100.613	100.463				
5.375	102.935	102.835	102.735	5.375	102.351	102.251	102.151	4.000	101.109	100.959	100.809				
5.500	103.312	103.212	103.112	5.500	102.823	102.723	102.623	4.125	101.472	101.322	101.172				
5.625	103.854	103.754	103.654	5.625	103.209	103.109	103.009	4.250	101.149	100.999	100.849				
5.750	103.056	102.956	102.856	5.750	102.397	102.297	102.197	4.375	101.484	101.334	101.184				
5.875	103.464	103.364	103.264	5.875	102.755	102.655	102.555	4.500	101.934	101.784	101.634				
6.000	103.841	103.741	103.641	6.000	103.227	103.127	103.027	4.625	102.297	102.147	101.997				

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	99.075	98.925	98.775	3.750	98.646	98.496	98.346	2.375	93.886	93.736	93.586	3.125	94.617	94.467	94.317
3.875	99.607	99.457	99.307	3.875	99.072	98.922	98.772	2.500	94.379	94.229	94.079	3.250	97.323	97.173	97.023
4.000	100.132	99.982	99.832	4.000	99.440	99.290	99.140	2.625	94.871	94.721	94.571	3.375	97.703	97.553	97.403
4.125	100.564	100.414	100.264	4.125	99.825	99.675	99.525	2.750	97.297	97.147	96.997	3.500	96.486	96.336	96.186
4.250	100.469	100.369	100.269	4.250	100.044	99.944	99.844	2.875	97.782	97.632	97.482	3.625	96.838	96.688	96.538
4.375	100.919	100.819	100.719	4.375	100.403	100.303	100.203	3.000	98.269	98.119	97.969	Margin = 2.250		Index = 2.320	
4.500	101.374	101.274	101.174	4.500	100.875	100.775	100.675	3.125	98.749	98.599	98.449	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.755	101.655	101.555	4.625	101.260	101.160	101.060	3.250	98.537	98.387	98.237	Rate	30 Day	45 Day	60 Day
4.750	101.818	101.718	101.618	4.750	100.698	100.598	100.498	3.375	99.009	98.859	98.709	4.500	100.224	99.974	99.724
4.875	101.490	101.390	101.290	4.875	101.056	100.956	100.856	3.500	99.409	99.259	99.109	4.625	100.605	100.355	100.105
5.000	101.868	101.768	101.668	5.000	101.529	101.429	101.329	3.625	99.785	99.635	99.485	4.750	99.933	99.683	99.433
5.125	102.409	102.309	102.209	5.125	101.914	101.814	101.714	3.750	99.422	99.272	99.122	4.875	100.340	100.090	99.840
5.250	101.377	101.277	101.177	5.250	100.993	100.893	100.793	3.875	99.826	99.676	99.526	5.000	100.718	100.468	100.218
5.375	101.785	101.685	101.585	5.375	101.351	101.251	101.151	4.000	100.171	100.021	99.871	5.125	101.259	101.009	100.759
5.500	102.162	102.062	101.962	5.500	101.823	101.723	101.623	4.125	100.534	100.384	100.234	5.250	100.227	99.977	99.727
5.625	102.704	102.604	102.504	5.625	102.209	102.109	102.009	4.250	99.524	99.374	99.224	5.375	100.719	100.469	100.219
5.750	101.906	101.806	101.706	5.750	101.397	101.297	101.197	4.375	99.859	99.709	99.559	5.500	100.968	100.718	100.468
5.875	102.314	102.214	102.114	5.875	101.755	101.655	101.555	4.500	100.309	100.159	100.009	5.625	101.219	100.969	100.719
6.000	102.691	102.591	102.491	6.000	102.227	102.127	102.027	4.625	100.672	100.522	100.372	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:	5/23/2019 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	100.096	99.846	99.596
5.750	100.125	99.875	99.625	5.750	99.677	99.427	99.177
5.875	100.375	100.125	99.875	5.875	100.035	99.785	99.535
6.250	99.250	99.000	98.750	6.250	98.948	98.698	98.448
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	97.474	97.224	96.974	
4.625	97.855	97.605	97.355	
4.750	97.183	96.933	96.683	
4.875	97.590	97.340	97.090	
5.000	97.968	97.718	97.468	
5.125	98.509	98.259	98.009	
5.250	97.477	97.227	96.977	
5.375	97.969	97.719	97.469	
5.500	98.218	97.968	97.718	
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)

W. Rate Sheet Dated: 5/23/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

30 Day Lock Exp.: 6/24/2019
45 Day Lock Exp.: 7/8/2019
60 Day Lock Exp.: 7/22/2019

Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 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
3.750	99.628	99.528	99.428	3.625	96.815	96.715	96.615	3.625	96.805	96.705	96.605	4.375	101.176	101.076	100.976	4.375	100.288	100.188	100.088
3.875	100.200	100.100	100.000	3.750	97.751	97.651	97.551	3.750	97.590	97.490	97.390	4.500	101.653	101.553	101.453	4.500	100.815	100.715	100.615
3.990	100.849	100.749	100.649	3.875	98.392	98.292	98.192	3.875	98.235	98.135	98.035	4.625	101.881	101.781	101.681	4.625	101.059	100.959	100.859
4.000	100.949	100.849	100.749	3.990	99.115	99.015	98.915	3.990	98.959	98.859	98.759	4.750	102.022	101.922	101.822	4.750	101.611	101.511	101.411
4.125	101.132	101.032	100.932	4.000	99.215	99.115	99.015	4.000	99.059	98.959	98.859	4.875	102.495	102.395	102.295	4.875	102.134	102.034	101.934
4.250	101.572	101.472	101.372	4.125	99.670	99.570	99.470	4.125	99.424	99.324	99.224	4.990	102.840	102.740	102.640	4.990	102.520	102.420	102.320
4.375	102.075	101.975	101.875	4.250	100.618	100.518	100.418	4.250	100.426	100.326	100.226	5.000	102.940	102.840	102.740	5.000	102.620	102.520	102.420
4.500	102.526	102.426	102.326	4.375	101.187	101.087	100.987	4.375	100.999	100.899	100.799	5.125	102.859	102.759	102.659	5.125	102.669	102.569	102.469
4.625	102.681	102.581	102.481	4.500	101.688	101.588	101.488	4.500	101.501	101.401	101.301	5.250	102.490	102.390	102.290	5.250	102.490	102.390	102.290
4.750	103.042	102.942	102.842	4.625	101.859	101.759	101.659	4.625	101.764	101.664	101.564	5.375	102.940	102.840	102.740	5.375	102.940	102.840	102.740
4.875	103.415	103.315	103.215	4.750	102.631	102.531	102.431	4.750	102.628	102.528	102.428	5.500	103.359	103.259	103.159	5.500	103.359	103.259	103.159
4.990	103.661	103.561	103.461	4.875	103.054	102.954	102.854	4.875	103.054	102.954	102.854	5.625	103.594	103.494	103.394	5.625	103.594	103.494	103.394
5.000	103.761	103.661	103.561	4.990	103.341	103.241	103.141	4.990	103.341	103.241	103.141	5.750	102.787	102.687	102.587	5.750	102.787	102.687	102.587
5.125	103.923	103.823	103.723	5.000	103.441	103.341	103.241	5.000	103.441	103.341	103.241	5.875	103.240	103.140	103.040	5.875	103.240	103.140	103.040
5.250	104.282	104.182	104.082	5.125	103.733	103.633	103.533	5.125	103.733	103.633	103.533	5.990	103.597	103.497	103.397	5.990	103.597	103.497	103.397
5.375	104.545	104.445	104.345	5.250	104.330	104.230	104.130	5.250	104.420	104.320	104.220	6.000	103.697	103.597	103.497	6.000	103.697	103.597	103.497
5.500	104.764	104.664	104.564	5.375	104.630	104.530	104.430	5.375	104.724	104.624	104.524	6.125	103.932	103.832	103.732	6.125	103.932	103.832	103.732
5.625	104.951	104.851	104.751	5.500	104.872	104.772	104.672	5.500	104.966	104.866	104.766	6.250	101.769	101.652	101.569	6.250	101.769	101.652	101.569
5.750	105.394	105.294	105.194	5.625	105.082	104.982	104.882	5.625	105.175	105.075	104.975	6.375	102.227	102.110	102.027	6.375	102.227	102.110	102.027
30/25 Year >125 High Balance				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
4.375	100.100	100.000	99.900	3.625	99.547	99.447	99.347	3.875	99.941	99.841	99.741	4.000	100.601	100.401	100.401	3.375	100.188	100.088	99.988
4.500	100.628	100.528	100.428	3.750	100.130	100.030	99.930	3.990	100.657	100.557	100.457	4.125	100.791	100.591	100.591	3.500	100.678	100.578	100.478
4.625	100.964	100.864	100.764	3.875	100.588	100.488	100.388	4.000	100.757	100.657	100.557	4.250	100.983	100.783	100.783	3.625	101.270	101.170	101.070
4.750	101.608	101.508	101.408	3.990	101.028	100.928	100.828	4.125	100.947	100.847	100.747	4.375	101.468	101.268	101.268	3.750	101.484	101.384	101.284
4.875	102.134	102.034	101.934	4.000	101.128	101.028	100.928	4.250	101.045	100.945	100.845	4.500	101.951	101.751	101.751	3.875	101.694	101.594	101.494
4.990	102.520	102.420	102.320	4.125	101.484	101.384	101.284	4.375	101.530	101.430	101.330	4.625	102.098	101.898	101.898	3.990	101.976	101.876	101.776
5.000	102.620	102.520	102.420	4.250	102.029	101.929	101.829	4.500	102.014	101.914	101.814	4.750	102.315	102.115	102.115	4.000	102.076	101.976	101.876
5.125	102.669	102.569	102.469	4.375	102.451	102.351	102.251	4.625	102.160	102.060	101.960	4.875	102.705	102.505	102.505	4.125	102.690	102.590	102.490
5.250	102.490	102.390	102.290	4.500	102.921	102.821	102.721	4.750	102.378	102.278	102.178	4.990	103.008	102.808	102.808	4.250	102.864	102.764	102.664
5.375	102.940	102.840	102.740	4.625	102.907	102.807	102.707	4.875	102.767	102.667	102.567	5.000	103.108	102.908	102.908	4.375	103.256	103.156	103.056
5.500	103.359	103.259	103.159	4.750	103.484	103.384	103.284	4.990	103.071	102.971	102.871	5.125	103.390	103.190	103.190	4.500	103.521	103.421	103.321
5.625	103.594	103.494	103.394	4.875	103.825	103.725	103.625	5.000	103.171	103.071	102.971	5.250	103.504	103.304	103.304	4.625	103.824	103.724	103.624
5.750	102.787	102.687	102.587	4.990	104.112	104.012	103.912	5.125	103.452	103.352	103.252	5.375	103.742	103.542	103.542	4.750	103.626	103.526	103.426
5.875	103.240	103.140	103.040	5.000	104.212	104.112	104.012	5.250	103.660	103.560	103.460	5.500	103.973	103.773	103.773	4.875	103.837	103.737	103.637
5.990	103.597	103.497	103.397	5.125	104.402	104.302	104.202	5.375	103.898	103.798	103.698	5.625	104.179	103.979	103.979	4.990	103.865	103.765	103.665
6.000	103.697	103.597	103.497	5.250	104.601	104.501	104.401	5.500	104.129	104.029	103.929	5.750	104.687	104.487	104.487	5.000	103.965	103.865	103.765
6.125	103.932	103.832	103.732	5.375	104.771	104.671	104.571	5.625	104.335	104.235	104.135	5.875	104.980	104.780	104.780	5.125	104.074	103.974	103.874
6.250	101.769	101.652	101.569	5.500	104.950	104.850	104.750	5.750	104.905	104.805	104.705	5.990	105.104	104.904	104.904	5.250	103.907	103.807	103.707
6.375	102.227	102.110	102.027	5.625	105.093	104.993	104.893	5.875	105.179	105.079	104.979	6.000	105.204	105.004	105.004	5.375	104.073	103.973	103.873

15 Year 105-125				15 Year 12125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 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
3.375	98.821	98.721	98.621	3.375	98.696	98.496	98.496	3.375	99.695	99.495	99.495	3.375	98.328	98.128	98.128	3.375	98.203	98.003	98.003	3.375	100.130	99.930	99.930
3.500	99.334	99.234	99.134	3.500	99.229	99.029	99.029	3.500	100.138	99.938	99.938	3.500	98.794	98.594	98.594	3.500	98.689	98.489	98.489	3.500	100.522	100.322	100.322
3.625	100.015	99.915	99.815	3.625	99.890	99.690	99.690	3.625	100.497	100.297	100.297	3.625	99.242	99.042	99.042	3.625	99.117	98.917	98.917	3.625	101.211	101.011	101.011
3.750	100.282	100.182	100.082	3.750	100.188	99.988	99.988	3.750	100.795	100.595	100.595	3.750	99.593	99.393	99.393	3.750	99.499	99.299	99.299	3.750	101.287	101.087	101.087
3.875	100.439	100.339	100.239	3.875	100.321	100.121	100.121	3.875	100.950	100.750	100.750	3.875	99.695	99.495	99.495	3.875	99.577	99.377	99.377	3.875	101.672	101.472	101.472
3.990	100.828	100.728	100.628	3.990	100.722	100.522	100.522	3.990	101.182	100.982	100.982	3.990	100.034	99.834	99.834	3.990	99.928	99.728	99.728	3.990	101.923	101.723	101.723
4.000	100.928	100.828	100.728	4.000	100.822	100.622	100.622	4.000	101.282	101.082	101.082	4.000	100.134	99.934	99.934	4.000	100.028	99.828	99.828	4.000	101.923	101.723	101.723
4.125	101.617	101.517	101.417	4.125	101.523	101.323	101.323	4.125	101.610	101.410	101.410	4.125	100.537	100.337	100.337	4.125	100.443	100.243	100.243	4.125	102.516	102.316	102.316
4.250	101.864	101.764	101.664	4.250	101.770	101.570	101.570	4.250	101.881	101.681	101.681	4.250	100.881	100.681	100.681	4.250	100.787	100.587	100.587	4.250	102.646	102.446	102.446
4.375	102.098	102.098	102.098	4.375	102.004	102.004	102.004	4.375	102.142	102.142	102.142	4.375	101.184	100.984	100.984	4.375	101.090	100.890	100.890	4.375	103.024	102.824	102.824
4.500	102.595	102.495	102.395	4.500	102.502	102.302	102.302	4.500	102.313	102.113	102.113	4.500	101.387	101.187	101.187	4.500	101.294	101.094	101.094	4.500	103.317	103.117	103.117
4.625	102.931	102.831	102.731	4.625	102.837	102.637	102.637	4.625	102.520	102.320	102.320	4.625	101.627	101.427	101.427	4.625	101.533	101.333	101.333	4.625	103.619	103.419	103.419
4.750	102.743	102.643	102.543	4.750	102.743	102.543	102.543	4.750	101.785	101.585	101.585	4.750	100.902	100.702	100.702	4.750	100.902	100.702	100.702	4.750	103.619	103.419	103.419
4.875	102.979	102.879	102.779	4.875	102.979	102.779	102.779	4.875	101.929	101.729	101.729	4.875	101.071	100.871	100.871	4.875	101.071	100.871	100.871	4.875	103.324	103.124	103.124
4.990	103.021	102.921	102.821	4.990	103.021	102.821	102.821	4.990	101.912	101.712	101.712	4.990	101.068	100.868	100.868	4.990	101.068	100.868	100.868	4.990	103.350	103.150	103.150
5.000	103.121	103.021	102.921	5.000	103.121	102.921	102.921	5.000	102.012	101.812	101.812	5.000	101.168	100.968	100.968	5.000	101.168	100.968	100.968	5.000	103.450	103.250	103.250
5.125	103.240	103.140	103.040	5.125	103.240	103.040	103.040	5.125	102.083	101.883	101.883	5.125	101.249	101.049	101.049	5.125	101.249	101.049	101.049	5.125	103.558	103.358	103.358
5.250	103.202	103.102	103.002	5.250	103.256	103.022	103.056	5.250	101.456	101.256	101.256	5.250	100.751	100.548	100.551	5.250	100.805	100.571	100.605	5.250	103.110	102.910	102.910
5.375	103.386	103.286	103.186	5.375	103.440	103.206	103.240	5.375	101.567	101.367	101.367	5.375	100.880	100.677	100.680	5.375	100.934	100.700	100.734	5.375	103.274	103.074	103.074

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ TVT →	< 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	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%	-2.25%
640 – 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%	-2.75%
620 – 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%	-3.50%

Cash-Out Refinance*				
FICO ↓ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

Product Features									
Product Feature ↓ \ TVT →	< 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%
Investment property	-1.25	-1.25	-1.25	-3.75	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.00	0.00	0.00	0.00	0.00	-0.25	-0.25	-0.25	-0.25
Manufactured*	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50	-0.50
2-unit property	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00
3-4 unit property	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00	-1.00
Condo > 15 year**	0.00	0.00	0.00	-0.75	-0.75	-0.75	-0.75	-0.75	-0.75
HB C/O Refi	-1.00	-1.00	-1.00	-1.00	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/J Refi	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25	-0.25

* Not applicable MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (identified by SFC 588).

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

High LTV Refi Option LLPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
>90.00%		0.000	0.750	
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.00%
All other LTV & FICO combos	1.50%

*The above caps do not include the following
 LLPA's: State; Extension; Loan Size

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,000 up to HB	0.125

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



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

30 Day Lock Exp.: 6/24/2019
45 Day Lock Exp.: 7/8/2019
60 Day Lock Exp.: 7/22/2019

W. Rate Sheet Dated: 5/23/2019

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	98.177	98.077	97.977	3.500	98.677	98.577	98.477	3.500	98.677	98.577	98.477	4.000	99.732	99.632	99.532	4.000	99.482	99.382	99.282
3.625	99.108	99.008	98.908	3.625	99.608	99.508	99.408	3.625	99.608	99.508	99.408	4.125	100.191	100.091	99.991	4.125	99.941	99.841	99.741
3.750	99.978	99.878	99.778	3.750	100.478	100.378	100.278	3.750	100.478	100.378	100.278	4.250	100.863	100.763	100.663	4.250	100.613	100.513	100.413
3.875	100.541	100.441	100.341	3.875	101.041	100.941	100.841	3.875	101.041	100.941	100.841	4.375	101.298	101.198	101.098	4.375	101.048	100.948	100.848
3.990	100.820	100.720	100.620	3.990	100.570	100.470	100.370	3.990	100.570	100.470	100.370	4.500	101.718	101.618	101.518	4.500	101.218	101.118	101.018
4.000	100.920	100.820	100.720	4.000	100.670	100.570	100.470	4.000	100.670	100.570	100.470	4.625	101.955	101.855	101.755	4.625	101.455	101.355	101.255
4.125	101.379	101.279	101.179	4.125	101.129	101.029	100.929	4.125	101.129	101.029	100.929	4.750	102.021	101.921	101.821	4.750	101.521	101.421	101.321
4.250	101.990	101.890	101.790	4.250	101.740	101.640	101.540	4.250	101.740	101.640	101.540	4.875	102.633	102.533	102.433	4.875	102.133	102.033	101.933
4.375	102.425	102.325	102.225	4.375	102.175	102.075	101.975	4.375	102.175	102.075	101.975	4.990	102.713	102.613	102.513	4.990	102.213	102.113	102.013
4.500	102.845	102.745	102.645	4.500	102.345	102.245	102.145	4.500	102.345	102.245	102.145	5.000	102.813	102.713	102.613	5.000	102.313	102.213	102.113
4.625	103.082	102.982	102.882	4.625	102.582	102.482	102.382	4.625	102.582	102.482	102.382	5.125	102.331	102.231	102.131	5.125	101.706	101.606	101.506
4.750	103.177	103.077	102.977	4.750	102.677	102.577	102.477	4.750	102.677	102.577	102.477	5.250	102.693	102.593	102.493	5.250	102.068	101.968	101.868
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	103.203	103.103	103.003	5.375	103.203	103.103	103.003
4.990	103.869	103.769	103.669	4.990	103.444	103.344	103.244	4.990	103.444	103.344	103.244	5.500	103.443	103.343	103.243	5.500	103.443	103.343	103.243
5.000	103.969	103.869	103.769	5.000	103.544	103.444	103.344	5.000	103.544	103.444	103.344	5.625	102.930	102.830	102.730	5.625	102.930	102.830	102.730
5.125	103.984	103.884	103.784	5.125	103.359	103.259	103.159	5.125	103.359	103.259	103.159	5.750	103.266	103.166	103.066	5.750	103.266	103.166	103.066
5.250	104.346	104.246	104.146	5.250	103.721	103.621	103.521	5.250	103.721	103.621	103.521	5.875	103.526	103.426	103.326	5.875	103.526	103.426	103.326
5.375	104.856	104.756	104.656	5.375	104.856	104.756	104.656	5.375	104.856	104.756	104.656	5.990	103.622	103.522	103.422	5.990	103.622	103.522	103.422
5.500	105.096	104.996	104.896	5.500	105.096	104.996	104.896	5.500	105.096	104.996	104.896	6.000	103.722	103.622	103.522	6.000	103.722	103.622	103.522
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	99.482	99.382	99.282	3.375	97.915	97.815	97.715	3.375	97.915	97.815	97.715	3.375	98.040	97.940	97.840	3.375	100.465	100.365	100.265
4.125	99.941	99.841	99.741	3.500	98.777	98.677	98.577	3.500	98.777	98.677	98.577	3.500	98.902	98.802	98.702	3.500	100.471	100.371	100.271
4.250	100.613	100.513	100.413	3.625	99.518	99.418	99.318	3.625	99.518	99.418	99.318	3.625	99.643	99.543	99.443	3.625	100.944	100.844	100.744
4.375	101.048	100.948	100.848	3.750	100.075	99.975	99.875	3.750	100.075	99.975	99.875	3.750	100.200	100.100	100.000	3.750	101.599	101.499	101.399
4.500	101.218	101.118	101.018	3.875	100.797	100.697	100.597	3.875	100.797	100.697	100.597	3.875	100.922	100.822	100.722	3.875	102.001	101.901	101.801
4.625	101.455	101.355	101.255	3.990	101.242	101.142	101.042	3.990	101.492	101.392	101.292	3.990	101.492	101.392	101.292	3.990	102.318	102.218	102.118
4.750	101.521	101.421	101.321	4.000	101.342	101.242	101.142	4.000	101.592	101.492	101.392	4.000	101.592	101.492	101.392	4.000	102.418	102.318	102.218
4.875	102.133	102.033	101.933	4.125	101.856	101.756	101.656	4.125	102.106	102.006	101.906	4.125	102.106	102.006	101.906	4.125	102.451	102.351	102.251
4.990	102.088	101.988	101.888	4.250	102.192	102.092	101.992	4.250	102.442	102.342	102.242	4.250	102.442	102.342	102.242	4.250	102.079	101.979	101.879
5.000	102.188	102.088	101.988	4.375	102.622	102.522	102.422	4.375	102.872	102.772	102.672	4.375	102.872	102.772	102.672	4.375	103.464	103.364	103.264
5.125	101.706	101.606	101.506	4.500	103.018	102.918	102.818	4.500	103.268	103.168	103.068	4.500	103.268	103.168	103.068	4.500	102.687	102.587	102.487
5.250	102.068	101.968	101.868	4.625	103.314	103.214	103.114	4.625	103.564	103.464	103.364	4.625	103.564	103.464	103.364	4.625	103.090	102.990	102.890
5.375	103.203	103.103	103.003	4.750	103.666	103.566	103.466	4.750	103.916	103.816	103.716	4.750	103.916	103.816	103.716	4.750	103.527	103.427	103.327
5.500	104.443	104.343	104.243	4.875	104.040	103.940	103.840	4.875	104.290	104.190	104.090	4.875	104.290	104.190	104.090	4.875	103.914	103.814	103.714
5.625	102.930	102.830	102.730	4.990	104.207	104.107	104.007	4.990	104.457	104.357	104.257	4.990	104.457	104.357	104.257	4.990	103.382	103.282	103.182
5.750	103.266	103.166	103.066	5.000	104.307	104.207	104.107	5.000	104.557	104.457	104.357	5.000	104.557	104.457	104.357	5.000	103.482	103.382	103.282
5.875	103.526	103.426	103.326	5.125	104.361	104.261	104.161	5.125	104.611	104.511	104.411	5.125	104.611	104.511	104.411	5.125	103.858	103.758	103.658
5.990	103.622	103.522	103.422	5.250	104.674	104.574	104.474	5.250	104.924	104.824	104.724	5.250	104.924	104.824	104.724	5.250	104.033	103.933	103.833
6.000	103.722	103.622	103.522	5.375	105.017	104.917	104.817	5.375	105.017	104.917	104.817	5.375	105.017	104.917	104.817	5.375	104.294	104.194	104.094
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	100.965	100.865	100.765	3.375	100.965	100.865	100.765	3.375	100.058	99.958	99.858	3.375	100.558	100.458	100.358	3.375	100.558	100.458	100.358
3.500	100.971	100.871	100.771	3.500	100.971	100.871	100.771	3.500	99.908	99.808	99.708	3.500	100.408	100.308	100.208	3.500	100.408	100.308	100.208
3.625	101.444	101.344	101.244	3.625	101.444	101.344	101.244	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	102.099	101.999	101.899	3.750	102.099	101.999	101.899	3.750	101.036	100.936	100.836	3.750	101.536	101.436	101.336	3.750	101.536	101.436	101.336
3.875	102.251	102.151	102.051	3.875	102.251	102.151	102.051	3.875	101.438	101.338	101.238	3.875	101.688	101.588	101.488	3.875	101.688	101.588	101.488
3.990	102.568	102.468	102.368	3.990	102.568	102.468	102.368	3.990	101.755	101.655	101.555	3.990	102.005	101.905	101.805	3.990	102.005	101.905	101.805
4.000	102.668	102.568	102.468	4.000	102.668	102.568	102.468	4.000	101.855	101.755	101.655	4.000	102.105	102.005	101.905	4.000	102.105	102.005	101.905
4.125	102.701	102.601	102.501	4.125	102.701	102.601	102.501	4.125	101.387	101.287	101.187	4.125	101.637	101.537	101.437	4.125	101.637	101.537	101.437
4.250	103.329	103.229	103.129	4.250	103.329	103.229	103.129	4.250	102.015	101.915	101.815	4.250	102.265	102.165	102.065	4.250	102.265	102.165	102.065
4.375	103.339	103.239	103.139	4.375	103.339	103.239	103.139	4.375	102.400	102.300	102.200	4.3							



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.:

6/24/2019

45 Day Lock Exp.:

7/8/2019

60 Day Lock Exp.:

7/22/2019

W. Rate Sheet Dated: 5/23/2019

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	98.020	97.920	97.820	3.375	97.757	97.657	97.557	3.375	100.365	100.265	100.165	4.000	99.606	99.506	99.406	3.375	99.958	99.858	99.758
3.625	98.965	98.865	98.765	3.500	98.621	98.521	98.421	3.500	100.380	100.280	100.180	4.125	100.082	99.982	99.882	3.500	99.818	99.718	99.618
3.750	99.831	99.731	99.631	3.625	99.365	99.265	99.165	3.625	100.857	100.757	100.657	4.250	100.809	100.709	100.609	3.625	100.295	100.195	100.095
3.875	100.408	100.308	100.208	3.750	99.926	99.826	99.726	3.750	101.516	101.416	101.316	4.375	101.250	101.150	101.050	3.750	100.954	100.854	100.754
3.990	100.694	100.594	100.494	3.875	100.652	100.552	100.452	3.875	101.919	101.819	101.719	4.500	101.693	101.593	101.493	3.875	101.357	101.257	101.157
4.000	100.794	100.694	100.594	3.990	101.100	101.000	100.900	3.990	102.238	102.138	102.038	4.625	101.930	101.830	101.730	3.990	101.676	101.576	101.476
4.125	101.270	101.170	101.070	4.000	101.200	101.100	101.000	4.000	102.338	102.238	102.138	4.750	102.050	101.950	101.850	4.000	101.776	101.676	101.576
4.250	101.901	101.801	101.701	4.125	101.723	101.623	101.523	4.125	102.383	102.283	102.183	4.875	102.668	102.568	102.468	4.125	101.325	101.225	101.125
4.375	102.342	102.242	102.142	4.250	102.126	102.026	101.926	4.250	103.015	102.915	102.815	4.990	102.764	102.664	102.564	4.250	101.957	101.857	101.757
4.500	102.785	102.685	102.585	4.375	102.561	102.461	102.361	4.375	103.406	103.306	103.206	5.000	102.864	102.764	102.664	4.375	102.348	102.248	102.148
4.625	103.022	102.922	102.822	4.500	102.961	102.861	102.761	4.500	102.713	102.613	102.513	5.125	102.365	102.265	102.165	4.500	101.056	100.956	100.856
4.750	103.171	103.071	102.971	4.625	103.261	103.161	103.061	4.625	103.119	103.019	102.919	5.250	102.732	102.632	102.532	4.625	101.462	101.362	101.262
4.875	103.789	103.689	103.589	4.750	103.635	103.535	103.435	4.750	103.559	103.459	103.359	5.375	103.246	103.146	103.046	4.750	101.902	101.802	101.702
4.990	103.885	103.785	103.685	4.875	104.013	103.913	103.813	4.875	103.947	103.847	103.747	5.500	103.492	103.392	103.292	4.875	102.290	102.190	102.090
5.000	103.985	103.885	103.785	4.990	104.181	104.081	103.981	4.990	103.396	103.296	103.196	5.625	102.965	102.865	102.765	4.990	101.489	101.389	101.289
5.125	103.987	103.887	103.787	5.000	104.281	104.181	104.081	5.000	103.496	103.396	103.296	5.750	103.304	103.192	103.104	5.000	101.589	101.489	101.389
5.250	104.354	104.254	104.154	5.125	104.345	104.245	104.145	5.125	103.875	103.775	103.675	5.875	103.566	103.453	103.366	5.125	101.968	101.868	101.768
5.375	104.868	104.768	104.668	5.250	104.661	104.561	104.461	5.250	104.052	103.952	103.852	5.990	103.663	103.551	103.463	5.250	102.145	102.045	101.945
5.500	105.114	105.014	104.914	5.375	105.007	104.907	104.807	5.375	104.316	104.216	104.116	6.000	103.763	103.651	103.563	5.375	102.409	102.309	102.209

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%	> 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.:

6/24/2019

45 Day Lock Exp.:

7/8/2019

60 Day Lock Exp.:

7/22/2019

W. Rate Sheet Dated: 5/23/2019

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	98.226	98.101	97.976	
3.875	98.624	98.499	98.374	
4.000	99.078	98.953	98.828	
4.125	99.483	99.358	99.233	
4.250	99.897	99.772	99.647	
4.375	100.295	100.170	100.045	
4.500	100.610	100.485	100.360	
4.625	100.935	100.810	100.685	
4.750	101.274	101.149	101.024	
4.875	101.598	101.473	101.348	
5.000	101.930	101.805	101.680	
5.125	102.253	102.128	102.003	
5.250	102.579	102.454	102.329	

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	97.884	97.759	97.634	
3.375	98.532	98.407	98.282	
3.500	99.178	99.053	98.928	
3.625	99.728	99.603	99.478	
3.750	100.232	100.107	99.982	
3.875	100.740	100.615	100.490	
4.000	100.912	100.787	100.662	
4.125	101.140	101.015	100.890	
4.250	101.456	101.331	101.206	
4.375	101.754	101.629	101.504	
4.500	101.960	101.835	101.710	

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	98.562	98.437	98.312	
3.375	98.918	98.793	98.668	
3.500	99.320	99.195	99.070	
3.625	99.680	99.555	99.430	
3.750	100.081	99.956	99.831	
3.875	100.438	100.313	100.188	
4.000	100.832	100.707	100.582	
4.125	101.136	101.011	100.886	
4.250	101.447	101.322	101.197	
4.375	101.733	101.608	101.483	
4.500	101.963	101.838	101.713	
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)