



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.: 6/27/2019

45 Day Lock Exp.: 7/12/2019

60 Day Lock Exp.: 7/29/2019

W. Rate Sheet Dated: 5/28/2019

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	101.772	101.622	101.472	3.750	101.337	101.187	101.037	2.375	96.973	96.823	96.673	3.125	98.158	98.008	97.858
3.875	102.304	102.154	102.004	3.875	101.763	101.613	101.463	2.500	97.466	97.316	97.166	3.250	99.073	98.923	98.773
4.000	102.829	102.679	102.529	4.000	102.131	101.981	101.831	2.625	97.959	97.809	97.659	3.375	99.465	99.315	99.165
4.125	103.261	103.111	102.961	4.125	102.516	102.366	102.216	2.750	99.435	99.285	99.135	3.500	99.819	99.669	99.519
4.250	102.682	102.582	102.482	4.250	102.251	102.151	102.051	2.875	99.920	99.770	99.620	3.625	100.143	99.993	99.843
4.375	103.132	103.032	102.932	4.375	102.609	102.509	102.409	3.000	100.407	100.257	100.107	Margin = 2.250		Index = 2.320	
4.500	103.587	103.487	103.387	4.500	103.081	102.981	102.881	3.125	100.887	100.737	100.587				
4.625	103.968	103.868	103.768	4.625	103.467	103.367	103.267	3.250	100.843	100.693	100.543				
4.750	104.093	103.993	103.893	4.750	102.842	102.742	102.642	3.375	101.315	101.165	101.015				
4.875	103.640	103.540	103.440	4.875	103.200	103.100	103.000	3.500	101.715	101.565	101.415				
5.000	104.018	103.918	103.818	5.000	103.673	103.573	103.473	3.625	102.091	101.941	101.791				
5.125	104.559	104.459	104.359	5.125	104.058	103.958	103.858	3.750	101.830	101.680	101.530				
5.250	103.715	103.615	103.515	5.250	103.324	103.224	103.124	3.875	102.233	102.083	101.933				
5.375	104.122	104.022	103.922	5.375	103.682	103.582	103.482	4.000	102.579	102.429	102.279				
5.500	104.500	104.400	104.300	5.500	104.155	104.055	103.955	4.125	102.941	102.791	102.641				
5.625	105.041	104.941	104.841	5.625	104.540	104.440	104.340	4.250	102.185	102.035	101.885				
5.750	104.947	104.806	104.697	5.750	104.431	104.291	104.181	4.375	102.521	102.371	102.221				
5.875	105.354	105.214	105.104	5.875	104.789	104.649	104.539	4.500	102.971	102.821	102.671				
6.000	105.732	105.591	105.482	6.000	105.262	105.121	105.012	4.625	103.334	103.184	103.034				

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	100.622	100.472	100.322	3.750	100.337	100.187	100.037	2.375	95.973	95.823	95.673	3.125	97.158	97.008	96.858
3.875	101.154	101.004	100.854	3.875	100.763	100.613	100.463	2.500	96.466	96.316	96.166	3.250	98.073	97.923	97.773
4.000	101.679	101.529	101.379	4.000	101.131	100.981	100.831	2.625	96.959	96.809	96.659	3.375	98.465	98.315	98.165
4.125	102.111	101.961	101.811	4.125	101.516	101.366	101.216	2.750	98.435	98.285	98.135	3.500	98.819	98.669	98.519
4.250	101.532	101.432	101.332	4.250	101.251	101.151	101.051	2.875	98.920	98.770	98.620	3.625	99.143	98.993	98.843
4.375	101.982	101.882	101.782	4.375	101.609	101.509	101.409	3.000	99.407	99.257	99.107	Margin = 2.250		Index = 2.320	
4.500	102.437	102.337	102.237	4.500	102.081	101.981	101.881	3.125	99.887	99.737	99.587	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.818	102.718	102.618	4.625	102.467	102.367	102.267	3.250	99.843	99.693	99.543	Rate	30 Day	45 Day	60 Day
4.750	102.943	102.843	102.743	4.750	101.842	101.742	101.642	3.375	100.315	100.165	100.015	4.500	101.287	101.037	100.787
4.875	102.490	102.390	102.290	4.875	102.200	102.100	102.000	3.500	100.715	100.565	100.415	4.625	101.668	101.418	101.168
5.000	102.868	102.768	102.668	5.000	102.673	102.573	102.473	3.625	101.091	100.941	100.791	4.750	100.933	100.683	100.433
5.125	103.409	103.309	103.209	5.125	103.058	102.958	102.858	3.750	100.830	100.680	100.530	4.875	101.340	101.090	100.840
5.250	102.565	102.465	102.365	5.250	102.324	102.224	102.124	3.875	101.233	101.083	100.933	5.000	101.718	101.468	101.218
5.375	102.972	102.872	102.772	5.375	102.682	102.582	102.482	4.000	101.579	101.429	101.279	5.125	102.259	102.009	101.759
5.500	103.350	103.250	103.150	5.500	103.155	103.055	102.955	4.125	101.941	101.791	101.641	5.250	101.415	101.165	100.915
5.625	103.891	103.791	103.691	5.625	103.540	103.440	103.340	4.250	101.185	101.035	100.885	5.375	102.000	101.750	101.500
5.750	103.797	103.656	103.547	5.750	103.431	103.291	103.181	4.375	101.521	101.371	101.221	5.500	102.250	102.000	101.750
5.875	104.204	104.064	103.954	5.875	103.789	103.649	103.539	4.500	101.971	101.821	101.671	5.625	102.500	102.250	102.000
6.000	104.582	104.441	104.332	6.000	104.262	104.121	104.012	4.625	102.334	102.184	102.034	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	101.391	101.141	100.891
5.750	102.000	101.750	101.500	5.750	101.711	101.461	101.211
5.875	102.250	102.000	101.750	5.875	102.069	101.819	101.569
6.250	102.750	102.500	102.250	6.250	102.607	102.357	102.107
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	98.537	98.287	98.037	
4.625	98.918	98.668	98.418	
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	98.665	98.415	98.165	
5.375	99.250	99.000	98.750	
5.500	99.500	99.250	99.000	
5.625	99.750	99.500	99.250	
5.750	100.000	99.750	99.500	

Lock Desk Policy		
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.		
Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
FHA ID# - 1358600006		
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/27/2019

45 Day Lock Exp.:

7/12/2019

60 Day Lock Exp.:

7/29/2019

W. Rate Sheet Dated: 5/28/2019

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	100.459	100.309	100.159	3.750	100.024	99.874	99.724	2.375	93.473	93.323	93.173	3.125	96.47	96.320	96.170
3.875	100.992	100.842	100.692	3.875	100.451	100.301	100.151	2.500	93.966	93.816	93.666	3.250	97.51	97.360	97.210
4.000	101.517	101.367	101.217	4.000	100.818	100.668	100.518	2.625	94.459	94.309	94.159	3.375	97.90	97.753	97.603
4.125	101.949	101.799	101.649	4.125	101.204	101.054	100.904	2.750	97.748	97.598	97.448	3.500	98.26	98.106	97.956
4.250	101.744	101.644	101.544	4.250	101.313	101.213	101.113	2.875	98.232	98.082	97.932	3.625	98.58	98.430	98.280
4.375	102.194	102.094	101.994	4.375	101.672	101.572	101.472	3.000	98.720	98.570	98.420	Margin = 2.250		Index = 2.320	
4.500	102.649	102.549	102.449	4.500	102.144	102.044	101.944	3.125	99.200	99.050	98.900				
4.625	103.030	102.930	102.830	4.625	102.529	102.429	102.329	3.250	99.280	99.130	98.980				
4.750	103.093	102.993	102.893	4.750	101.842	101.742	101.642	3.375	99.752	99.602	99.452				
4.875	102.640	102.540	102.440	4.875	102.200	102.100	102.000	3.500	100.152	100.002	99.852				
5.000	103.018	102.918	102.818	5.000	102.673	102.573	102.473	3.625	100.528	100.378	100.228				
5.125	103.559	103.459	103.359	5.125	103.058	102.958	102.858	3.750	100.517	100.367	100.217				
5.250	102.434	102.334	102.234	5.250	102.043	101.943	101.843	3.875	100.921	100.771	100.621				
5.375	102.841	102.741	102.641	5.375	102.401	102.301	102.201	4.000	101.266	101.116	100.966				
5.500	103.219	103.119	103.019	5.500	102.874	102.774	102.674	4.125	101.629	101.479	101.329				
5.625	103.760	103.660	103.560	5.625	103.259	103.159	103.059	4.250	101.247	101.097	100.947				
5.750	103.072	102.931	102.822	5.750	102.556	102.416	102.306	4.375	101.583	101.433	101.283				
5.875	103.479	103.339	103.229	5.875	102.914	102.774	102.664	4.500	102.033	101.883	101.733				
6.000	103.857	103.716	103.607	6.000	103.387	103.246	103.137	4.625	102.396	102.246	102.096				

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	99.309	99.159	99.009	3.750	99.024	98.874	98.724	2.375	94.223	94.073	93.923	3.125	95.470	95.320	95.170
3.875	99.842	99.692	99.542	3.875	99.451	99.301	99.151	2.500	94.716	94.566	94.416	3.250	96.510	96.360	96.210
4.000	100.367	100.217	100.067	4.000	99.818	99.668	99.518	2.625	95.209	95.059	94.909	3.375	96.903	96.753	96.603
4.125	100.799	100.649	100.499	4.125	100.204	100.054	99.904	2.750	97.529	97.379	97.229	3.500	97.256	97.106	96.956
4.250	100.594	100.494	100.394	4.250	100.313	100.213	100.113	2.875	98.014	97.864	97.714	3.625	97.580	97.430	97.280
4.375	101.044	100.944	100.844	4.375	100.672	100.572	100.472	3.000	98.501	98.351	98.201	Margin = 2.250		Index = 2.320	
4.500	101.499	101.399	101.299	4.500	101.144	101.044	100.944	3.125	98.981	98.831	98.681	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.880	101.780	101.680	4.625	101.529	101.429	101.329	3.250	98.749	98.599	98.449	Rate	30 Day	45 Day	60 Day
4.750	101.943	101.843	101.743	4.750	100.842	100.742	100.642	3.375	99.221	99.071	98.921	4.500	100.349	100.099	99.849
4.875	101.490	101.390	101.290	4.875	101.200	101.100	101.000	3.500	99.621	99.471	99.321	4.625	100.730	100.480	100.230
5.000	101.868	101.768	101.668	5.000	101.673	101.573	101.473	3.625	99.997	99.847	99.697	4.750	99.933	99.683	99.433
5.125	102.409	102.309	102.209	5.125	102.058	101.958	101.858	3.750	99.580	99.430	99.280	4.875	100.340	100.090	99.840
5.250	101.284	101.184	101.084	5.250	101.043	100.943	100.843	3.875	99.983	99.833	99.683	5.000	100.718	100.468	100.218
5.375	101.691	101.591	101.491	5.375	101.401	101.301	101.201	4.000	100.329	100.179	100.029	5.125	101.259	101.009	100.759
5.500	102.069	101.969	101.869	5.500	101.874	101.774	101.674	4.125	100.691	100.541	100.391	5.250	100.134	99.884	99.634
5.625	102.610	102.510	102.410	5.625	102.259	102.159	102.059	4.250	99.622	99.472	99.322	5.375	100.719	100.469	100.219
5.750	101.922	101.781	101.672	5.750	101.556	101.416	101.306	4.375	99.958	99.808	99.658	5.500	100.969	100.719	100.469
5.875	102.329	102.189	102.079	5.875	101.914	101.774	101.664	4.500	100.408	100.258	100.108	5.625	101.219	100.969	100.719
6.000	102.707	102.566	102.457	6.000	102.387	102.246	102.137	4.625	100.771	100.621	100.471	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:	5/28/2019 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	100.110	99.860	99.610
5.750	100.125	99.875	99.625	5.750	99.836	99.586	99.336
5.875	100.375	100.125	99.875	5.875	100.194	99.944	99.694
6.250	99.250	99.000	98.750	6.250	99.107	98.857	98.607
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	97.599	97.349	97.099	
4.625	97.980	97.730	97.480	
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	97.384	97.134	96.884	
5.375	97.969	97.719	97.469	
5.500	98.219	97.969	97.719	
5.625	98.469	98.219	97.969	
5.750	98.125	97.875	97.625	

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee
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: 5/28/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

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	99.815	99.715	99.615	3.625	96.983	96.883	96.783	3.500	96.458	96.358	96.258	4.375	101.301	101.201	101.101	4.375	100.396	100.296	100.196
3.875	100.375	100.275	100.175	3.750	97.922	97.822	97.722	3.625	96.942	96.842	96.742	4.500	101.763	101.663	101.563	4.500	100.905	100.805	100.705
3.990	101.003	100.903	100.803	3.875	98.549	98.449	98.349	3.750	97.762	97.662	97.562	4.625	101.986	101.886	101.786	4.625	101.146	101.046	100.946
4.000	101.103	101.003	100.903	3.990	99.252	99.152	99.052	3.875	98.393	98.293	98.193	4.750	102.100	102.000	101.900	4.750	101.690	101.590	101.490
4.125	101.280	101.180	101.080	4.000	99.352	99.252	99.152	3.990	99.095	98.995	98.895	4.875	102.562	102.462	102.362	4.875	102.000	102.100	102.000
4.250	101.720	101.628	101.528	4.125	99.834	99.734	99.634	4.000	99.195	99.095	98.995	4.990	102.897	102.797	102.697	4.990	102.575	102.475	102.375
4.375	102.217	102.117	102.017	4.250	100.759	100.659	100.559	4.125	99.591	99.491	99.391	5.000	102.997	102.897	102.797	5.000	102.675	102.575	102.475
4.500	102.654	102.554	102.454	4.375	101.312	101.212	101.112	4.250	100.567	100.467	100.367	5.125	102.911	102.811	102.711	5.125	102.716	102.616	102.516
4.625	102.804	102.704	102.604	4.500	101.796	101.696	101.596	4.375	101.124	101.024	100.924	5.250	102.537	102.437	102.337	5.250	102.537	102.437	102.337
4.750	103.119	103.019	102.919	4.625	101.964	101.864	101.764	4.500	101.608	101.508	101.408	5.375	102.978	102.878	102.778	5.375	102.978	102.878	102.778
4.875	103.484	103.384	103.284	4.750	102.709	102.609	102.509	4.625	101.868	101.768	101.668	5.500	103.388	103.288	103.188	5.500	103.388	103.288	103.188
4.990	103.723	103.623	103.523	4.875	103.122	103.022	102.922	4.750	102.706	102.606	102.506	5.625	103.622	103.522	103.422	5.625	103.622	103.522	103.422
5.000	103.823	103.723	103.623	4.990	103.401	103.301	103.201	4.875	103.122	103.022	102.922	5.750	102.786	102.686	102.586	5.750	102.786	102.686	102.586
5.125	103.980	103.880	103.780	5.000	103.501	103.401	103.301	4.990	103.401	103.301	103.201	5.875	103.232	103.132	103.032	5.875	103.232	103.132	103.032
5.250	104.329	104.229	104.129	5.125	103.785	103.685	103.585	5.000	103.501	103.401	103.301	5.990	103.586	103.486	103.386	5.990	103.586	103.486	103.386
5.375	104.587	104.487	104.387	5.250	104.377	104.277	104.177	5.125	103.785	103.685	103.585	6.000	103.686	103.586	103.486	6.000	103.686	103.586	103.486
5.500	104.800	104.700	104.600	5.375	104.631	104.531	104.471	5.250	104.467	104.367	104.267	6.125	103.919	103.819	103.719	6.125	103.919	103.819	103.719
5.625	104.986	104.886	104.786	5.500	104.911	104.811	104.711	5.375	104.765	104.665	104.565	6.250	102.762	102.665	102.562	6.250	102.762	102.665	102.562
5.750	105.393	105.293	105.193	5.625	105.117	105.017	104.917	5.500	105.004	104.904	104.804	6.375	102.216	102.099	102.016	6.375	102.216	102.099	102.016
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	100.208	100.108	100.008	3.625	99.717	99.617	99.517	3.875	100.075	99.975	99.875	4.000	100.713	100.613	100.513	3.375	100.241	100.141	100.041
4.500	100.717	100.617	100.517	3.750	100.289	100.189	100.089	3.990	100.770	100.670	100.570	4.125	100.897	100.697	100.697	3.500	100.705	100.605	100.505
4.625	101.050	100.950	100.850	3.875	100.727	100.627	100.527	4.000	100.870	100.770	100.670	4.250	101.078	100.878	100.878	3.625	101.291	101.191	101.091
4.750	101.687	101.587	101.487	3.990	101.152	101.052	100.952	4.125	101.053	100.953	100.853	4.375	101.549	101.349	101.349	3.750	101.491	101.391	101.291
4.875	102.200	102.100	102.000	4.000	101.252	101.152	101.052	4.250	101.141	101.041	100.941	4.500	102.016	101.816	101.816	3.875	101.722	101.622	101.522
4.990	102.575	102.475	102.375	4.125	101.597	101.497	101.397	4.375	101.612	101.512	101.412	4.625	102.160	101.960	101.960	3.990	101.993	101.893	101.793
5.000	102.675	102.575	102.475	4.250	102.126	102.026	101.926	4.500	102.078	101.978	101.878	4.750	102.340	102.140	102.140	4.000	102.093	101.993	101.893
5.125	102.716	102.616	102.516	4.375	102.536	102.436	102.336	4.625	102.222	102.122	102.022	4.875	102.751	102.551	102.551	4.125	102.661	102.561	102.461
5.250	102.537	102.437	102.337	4.500	102.991	102.891	102.791	4.750	102.403	102.303	102.203	4.990	103.046	102.846	102.846	4.250	102.858	102.758	102.658
5.375	102.978	102.878	102.778	4.625	102.976	102.876	102.776	4.875	102.814	102.714	102.614	5.000	103.146	102.946	102.946	4.375	103.241	103.141	103.041
5.500	103.388	103.288	103.188	4.750	103.509	103.409	103.309	4.990	103.109	103.009	102.909	5.125	103.421	103.221	103.221	4.500	103.505	103.405	103.305
5.625	103.622	103.522	103.422	4.875	103.872	103.772	103.672	5.000	103.209	103.109	103.009	5.250	103.529	103.329	103.329	4.625	103.801	103.701	103.601
5.750	102.786	102.686	102.586	4.990	104.150	104.050	103.950	5.125	103.483	103.383	103.283	5.375	103.769	103.569	103.569	4.750	103.580	103.480	103.380
5.875	103.232	103.132	103.032	5.000	104.250	104.150	104.050	5.250	103.685	103.585	103.485	5.500	103.991	103.791	103.791	4.875	103.789	103.689	103.589
5.990	103.586	103.486	103.386	5.125	104.347	104.247	104.147	5.375	103.918	103.818	103.718	5.625	104.194	103.994	103.994	4.990	103.813	103.713	103.613
6.000	103.686	103.586	103.486	5.250	104.624	104.524	104.424	5.500	104.147	104.047	103.947	5.750	104.665	104.465	104.465	5.000	103.913	103.813	103.713
6.125	103.919	103.819	103.719	5.375	104.792	104.692	104.592	5.625	104.350	104.250	104.150	5.875	104.935	104.735	104.735	5.125	104.019	103.919	103.819
6.250	101.762	101.645	101.562	5.500	104.968	104.868	104.768	5.750	104.884	104.784	104.684	5.990	105.077	104.877	104.877	5.250	103.859	103.759	103.659
6.375	102.216	102.099	102.016	5.625	105.108	105.008	104.908	5.875	105.154	105.054	104.954	6.000	105.177	104.977	104.977	5.375	104.024	103.924	103.824

15 Year 105-125				15 Year >125				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	98.872	98.772	98.672	3.375	98.747	98.547	98.547	3.375	99.724	99.524	99.524	3.375	98.355	98.155	98.155	3.375	98.230	98.030	98.030	3.375	100.233	100.033	100.033
3.500	99.364	99.264	99.164	3.500	99.259	99.059	99.059	3.500	100.162	99.962	99.962	3.500	98.821	98.621	98.621	3.500	98.716	98.516	98.516	3.500	100.600	100.400	100.400
3.625	100.030	99.930	99.830	3.625	99.905	99.705	99.705	3.625	100.515	100.315	100.315	3.625	99.254	99.054	99.054	3.625	99.129	98.929	98.929	3.625	101.282	101.082	101.082
3.750	100.287	100.187	100.087	3.750	100.193	99.993	99.993	3.750	100.805	100.605	100.605	3.750	99.601	99.401	99.401	3.750	99.507	99.307	99.307	3.750	101.353	101.153	101.153
3.875	100.474	100.374	100.274	3.875	100.356	100.156	100.156	3.875	100.968	100.768	100.768	3.875	99.720	99.520	99.520	3.875	99.602	99.402	99.402	3.875	101.725	101.525	101.525
3.990	100.848	100.748	100.648	3.990	100.742	100.542	100.542	3.990	101.193	100.993	100.993	3.990	100.048	99.848	99.848	3.990	99.942	99.742	99.742	3.990	101.868	101.668	101.668
4.000	100.948	100.848	100.748	4.000	100.842	100.642	100.642	4.000	101.293	101.093	101.093	4.000	100.148	99.948	99.948	4.000	100.042	99.842	99.842	4.000	101.968	101.768	101.768
4.125	101.583	101.483	101.383	4.125	101.490	101.290	101.290	4.125	101.614	101.414	101.414	4.125	100.336	100.136	100.136	4.125	100.443	100.243	100.243	4.125	102.518	102.318	102.318
4.250	101.857	101.757	101.657	4.250	101.763	101.563	101.563	4.250	101.878	101.678	101.678	4.250	100.877	100.677	100.677	4.250	100.783	100.583	100.583	4.250	102.660	102.460	102.460
4.375	102.281	102.181	102.081	4.375	102.187	101.987	101.987	4.375	102.134	101.934	101.934	4.375	101.174	100.974	100.974	4.375	101.080	100.880	100.880	4.375	103.059	102.859	102.859
4.500	102.575	102.475	102.375	4.500	102.481	102.281	102.281	4.500	102.301	102.101	102.101	4.500	101.371	101.171	101.171	4.500	101.277	101.077	101.077	4.500	103.351	103.151	103.151
4.625	102.903	102.803	102.703	4.625	102.809	102.609	102.609	4.625	102.506	102.306	102.306	4.625	101.608	101.408	101.408	4.625	101.514	101.314	101.314	4.625	103.647	103.447	103.447
4.750	102.697	102.597	102.497	4.750	102.697	102.497	102.497	4.750	101.742	101.542	101.542	4.750	100.859	100.659	100.659	4.750	100.859	100.659	100.659	4.750	103.119	102.919	102.919
4.875	102.928	102.828	102.728	4.875	102.928	102.728	102.728	4.875	101.883	101.683	101.683	4.875	101.022	100.822	100.822	4.875	101.022	100.822	100.822	4.875	103.326	103.126	103.126
4.990	102.970	102.870	102.770	4.990	102.970	102.770	102.770	4.990	101.864	101.664	101.664	4.990	101.021	100.821	100.821	4.990	101.021	100.821	100.821	4.990	103.349	103.149	103.149
5.000	103.070	102.970	102.870	5.000	103.070	102.870	102.870	5.000	101.964	101.764	101.764	5.000	101.121	100.921	100.921	5.000	101.121	100.921	100.921	5.000	103.449	103.249	103.249
5.125	103.185	103.085	102.985	5.125	103.185	102.985	102.985	5.125	102.032	101.832	101.832	5.125	101.198	100.998	100.998	5.125	101.198	100.998	100.998	5.125	103.553	103.353	103.353
5.250	103.144	103.044	102.944	5.250	103.196	102.962	102.996	5.250	101.411	101.211	101.211	5.250	100.696	100.493	100.496	5.250	100.748	100.514	100.548	5.250	103.113	102.913	102.913
5.375	103.327	103.227	103.127	5.375	103.379	103.145	103.179	5.375	101.520	101.320	101.320	5.375	100.823	100.620	100.623	5.375	100.875	100.641	100.675	5.375	103.276	103.076	103.076

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%

[illegible]

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

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

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

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).

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

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
\$275,001 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 of business (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. <i>For use by mortgage professionals only and should not be distributed to borrowers</i>				



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.: 6/27/2019
45 Day Lock Exp.: 7/12/2019
60 Day Lock Exp.: 7/29/2019

W. Rate Sheet Dated: 5/28/2019

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	98.541	98.441	98.341	3.500	99.041	98.941	98.841	3.500	99.041	98.941	98.841	4.000	100.359	100.259	100.159	4.000	100.109	100.009	99.909
3.625	99.454	99.354	99.254	3.625	99.954	99.854	99.754	3.625	99.954	99.854	99.754	4.125	100.487	100.387	100.287	4.125	100.237	100.137	100.037
3.750	100.302	100.202	100.102	3.750	100.802	100.702	100.602	3.750	100.802	100.702	100.602	4.250	101.035	100.935	100.835	4.250	100.785	100.685	100.585
3.875	100.856	100.756	100.656	3.875	101.356	101.256	101.156	3.875	101.356	101.256	101.156	4.375	101.456	101.356	101.256	4.375	101.206	101.106	101.006
3.990	101.447	101.347	101.247	3.990	101.947	101.847	101.747	3.990	101.947	101.847	101.747	4.500	101.884	101.784	101.684	4.500	101.384	101.284	101.184
4.000	101.547	101.447	101.347	4.000	101.297	101.197	101.097	4.000	101.297	101.197	101.097	4.625	102.044	101.944	101.844	4.625	101.544	101.444	101.344
4.125	101.675	101.575	101.475	4.125	101.425	101.325	101.225	4.125	101.425	101.325	101.225	4.750	102.105	102.005	101.905	4.750	101.605	101.505	101.405
4.250	102.209	102.109	102.009	4.250	101.959	101.859	101.759	4.250	101.959	101.859	101.759	4.875	102.675	102.575	102.475	4.875	102.175	102.075	101.975
4.375	102.630	102.530	102.430	4.375	102.380	102.280	102.180	4.375	102.380	102.280	102.180	4.990	102.770	102.670	102.570	4.990	102.270	102.170	102.070
4.500	103.058	102.958	102.858	4.500	102.558	102.458	102.358	4.500	102.558	102.458	102.358	5.000	102.870	102.770	102.670	5.000	102.245	102.145	102.045
4.625	103.218	103.118	103.018	4.625	102.718	102.618	102.518	4.625	102.718	102.618	102.518	5.125	102.311	102.211	102.111	5.125	101.686	101.586	101.486
4.750	103.293	103.193	103.093	4.750	102.793	102.693	102.593	4.750	102.793	102.693	102.593	5.250	102.681	102.581	102.481	5.250	102.056	101.956	101.856
4.875	103.863	103.763	103.663	4.875	103.363	103.263	103.163	4.875	103.363	103.263	103.163	5.375	103.125	103.025	102.925	5.375	103.125	103.025	102.925
4.990	103.958	103.858	103.758	4.990	103.333	103.233	103.133	4.990	103.333	103.233	103.133	5.500	103.365	103.265	103.165	5.500	103.365	103.265	103.165
5.000	104.058	103.958	103.858	5.000	103.433	103.333	103.233	5.000	103.433	103.333	103.233	5.625	102.806	102.706	102.606	5.625	102.806	102.706	102.606
5.125	104.015	103.915	103.815	5.125	103.390	103.290	103.190	5.125	103.390	103.290	103.190	5.750	103.120	103.020	102.920	5.750	103.120	103.020	102.920
5.250	104.385	104.285	104.185	5.250	103.760	103.660	103.560	5.250	103.760	103.660	103.560	5.875	103.375	103.275	103.175	5.875	103.375	103.275	103.175
5.375	104.829	104.729	104.629	5.375	104.829	104.729	104.629	5.375	104.829	104.729	104.629	5.990	103.481	103.381	103.281	5.990	103.481	103.381	103.281
5.500	105.069	104.969	104.869	5.500	105.069	104.969	104.869	5.500	105.069	104.969	104.869	6.000	103.581	103.481	103.381	6.000	103.581	103.481	103.381
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	100.109	100.009	99.909	3.500	99.129	99.029	98.929	3.500	99.129	99.029	98.929	3.500	99.254	99.154	99.054	3.375	100.566	100.466	100.366
4.125	100.237	100.137	100.037	3.625	99.846	99.746	99.646	3.625	99.846	99.746	99.646	3.625	99.971	99.871	99.771	3.500	100.593	100.493	100.393
4.250	100.785	100.685	100.585	3.750	100.392	100.292	100.192	3.750	100.392	100.292	100.192	3.750	100.517	100.417	100.317	3.625	101.036	100.936	100.836
4.375	101.206	101.106	101.006	3.875	101.063	100.963	100.863	3.875	101.063	100.963	100.863	3.875	101.188	101.088	100.988	3.750	101.679	101.579	101.479
4.500	101.384	101.284	101.184	3.990	101.467	101.367	101.267	3.990	101.717	101.617	101.517	3.990	101.717	101.617	101.517	3.875	102.038	101.938	101.838
4.625	101.544	101.444	101.344	4.000	101.567	101.467	101.367	4.000	101.817	101.717	101.617	4.000	101.817	101.717	101.617	3.990	102.353	102.253	102.153
4.750	101.605	101.505	101.405	4.125	102.068	101.968	101.868	4.125	102.318	102.218	102.118	4.125	102.318	102.218	102.118	4.000	102.453	102.353	102.253
4.875	102.175	102.075	101.975	4.250	102.414	102.314	102.214	4.250	102.664	102.564	102.464	4.250	102.664	102.564	102.464	4.125	102.456	102.356	102.256
4.990	102.145	102.045	101.945	4.375	102.809	102.709	102.609	4.375	103.059	102.959	102.859	4.375	103.059	102.959	102.859	4.250	103.091	102.991	102.891
5.000	102.245	102.145	102.045	4.500	103.232	103.132	103.032	4.500	103.482	103.382	103.282	4.500	103.482	103.382	103.282	4.375	103.472	103.372	103.272
5.125	101.686	101.586	101.486	4.625	103.415	103.315	103.215	4.625	103.665	103.565	103.465	4.625	103.665	103.565	103.465	4.500	102.671	102.571	102.471
5.250	102.056	101.956	101.856	4.750	103.715	103.615	103.515	4.750	103.965	103.865	103.765	4.750	103.965	103.865	103.765	4.625	103.067	102.967	102.867
5.375	103.125	103.025	102.925	4.875	104.108	104.008	103.908	4.875	104.358	104.258	104.158	4.875	104.358	104.258	104.158	4.750	103.496	103.396	103.296
5.500	103.365	103.265	103.165	4.990	104.267	104.167	104.067	4.990	104.517	104.417	104.317	4.990	104.517	104.417	104.317	4.875	103.875	103.775	103.675
5.625	102.806	102.706	102.606	5.000	104.367	104.267	104.167	5.000	104.617	104.517	104.417	5.000	104.617	104.517	104.417	4.990	103.347	103.247	103.147
5.750	103.120	103.020	102.920	5.125	104.353	104.253	104.153	5.125	104.603	104.503	104.403	5.125	104.603	104.503	104.403	5.000	103.447	103.347	103.247
5.875	103.375	103.275	103.175	5.250	104.678	104.578	104.478	5.250	104.928	104.828	104.728	5.250	104.928	104.828	104.728	5.125	103.816	103.716	103.616
5.990	103.481	103.381	103.281	5.375	104.996	104.896	104.796	5.375	104.996	104.896	104.796	5.375	104.996	104.896	104.796	5.250	103.985	103.885	103.785
6.000	103.581	103.481	103.381	5.500	105.248	105.148	105.048	5.500	105.248	105.148	105.048	5.500	105.248	105.148	105.048	5.375	104.238	104.138	104.038
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.066	100.966	100.866	3.375	101.066	100.966	100.866	3.375	100.519	100.419	100.319	3.375	100.659	100.559	100.459	3.375	100.659	100.559	100.459
3.500	101.093	100.993	100.893	3.500	101.093	100.993	100.893	3.500	100.531	100.431	100.331	3.500	100.531	100.431	100.331	3.500	100.531	100.431	100.331
3.625	101.536	101.436	101.336	3.625	101.536	101.436	101.336	3.625	100.474	100.374	100.274	3.625	100.974	100.874	100.774	3.625	100.974	100.874	100.774
3.750	102.179	102.079	101.979	3.750	102.179	102.079	101.979	3.750	101.117	101.017	100.917	3.750	101.617	101.517	101.417	3.750	101.617	101.517	101.417
3.875	102.288	102.188	102.088	3.875	102.288	102.188	102.088	3.875	101.476	101.376	101.276	3.875	101.726	101.626	101.526	3.875	101.726	101.626	101.526
3.990	102.603	102.503	102.403	3.990	102.603	102.503	102.403	3.990	101.791	101.691	101.591	3.990	102.041	101.941	101.841	3.990	102.041	101.941	101.841
4.000	102.703	102.603	102.503	4.000	102.703	102.603	102.503	4.000	101.891	101.791	101.691	4.000	102.141	102.041	101.941	4.000	102.141	102.041	101.941
4.125	102.706	102.606	102.506	4.125	102.706	102.606	102.506	4.125	101.394	101.294	101.194	4.125	101.644	101.544	101.444	4.125	101.644	101.544	101.444
4.250	103.341	103.241	103.141	4.250	103.341	103.241	103.141	4.250	102.029	101.929	101.829	4.250	102.279	102.179	102.079	4.250	102.279	102.179	102.079
4.375	103.347	103.247	103.147	4.375	103.347	103.247	103.147	4.375	102										



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.:

6/27/2019

45 Day Lock Exp.:

7/12/2019

60 Day Lock Exp.:

7/29/2019

W. Rate Sheet Dated: 5/28/2019

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	98.466	98.366	98.266	3.500	99.081	98.981	98.881	3.375	100.615	100.515	100.415	4.000	100.009	99.909	99.809	3.375	100.208	100.108	100.008
3.625	99.380	99.280	99.180	3.625	99.810	99.710	99.610	3.500	100.599	100.499	100.399	4.125	100.421	100.321	100.221	3.500	100.039	99.939	99.839
3.750	100.230	100.130	100.030	3.750	100.356	100.256	100.156	3.625	101.065	100.965	100.865	4.250	100.977	100.877	100.777	3.625	100.505	100.405	100.305
3.875	100.786	100.686	100.586	3.875	101.066	100.966	100.866	3.750	101.712	101.612	101.512	4.375	101.398	101.298	101.198	3.750	101.152	101.052	100.952
3.990	101.097	100.997	100.897	3.990	101.496	101.396	101.296	3.875	102.110	102.010	101.910	4.500	101.806	101.706	101.606	3.875	101.550	101.450	101.350
4.000	101.197	101.097	100.997	4.000	101.596	101.496	101.396	3.990	102.421	102.321	102.221	4.625	102.012	101.912	101.812	3.990	101.861	101.761	101.661
4.125	101.609	101.509	101.409	4.125	102.098	101.998	101.898	4.000	102.521	102.421	102.321	4.750	102.109	102.009	101.909	4.000	101.961	101.861	101.761
4.250	102.159	102.059	101.959	4.250	102.333	102.233	102.133	4.125	102.540	102.440	102.340	4.875	102.683	102.583	102.483	4.125	101.483	101.383	101.283
4.375	102.580	102.480	102.380	4.375	102.753	102.653	102.553	4.250	103.157	103.057	102.957	4.990	102.779	102.679	102.579	4.250	102.100	102.000	101.900
4.500	102.988	102.888	102.788	4.500	103.141	103.041	102.941	4.375	103.539	103.439	103.339	5.000	102.879	102.779	102.679	4.375	102.482	102.382	102.282
4.625	103.194	103.094	102.994	4.625	103.433	103.333	103.233	4.500	102.753	102.653	102.553	5.125	102.333	102.233	102.133	4.500	101.096	100.996	100.896
4.750	103.291	103.191	103.091	4.750	103.759	103.659	103.559	4.625	103.150	103.050	102.950	5.250	102.687	102.587	102.487	4.625	101.493	101.393	101.293
4.875	103.865	103.765	103.665	4.875	104.124	104.024	103.924	4.750	103.583	103.483	103.383	5.375	103.167	103.067	102.967	4.750	101.926	101.826	101.726
4.990	103.961	103.861	103.761	4.990	104.285	104.185	104.085	4.875	103.964	103.864	103.764	5.500	103.407	103.307	103.207	4.875	102.307	102.207	102.107
5.000	104.061	103.961	103.861	5.000	104.385	104.285	104.185	4.990	103.432	103.332	103.232	5.625	102.887	102.787	102.687	4.990	101.525	101.425	101.325
5.125	104.049	103.949	103.849	5.125	104.413	104.313	104.213	5.000	103.532	103.432	103.332	5.750	103.217	103.117	103.017	5.000	101.625	101.525	101.425
5.250	104.043	104.003	104.023	5.250	104.719	104.619	104.519	5.125	103.903	103.803	103.703	5.875	103.473	103.373	103.273	5.125	101.996	101.896	101.796
5.375	104.883	104.783	104.683	5.375	105.054	104.954	104.854	5.250	104.073	103.973	103.873	5.990	103.566	103.466	103.366	5.250	102.166	102.066	101.966
5.500	105.123	105.023	104.923	5.500	105.293	105.193	105.093	5.375	104.329	104.229	104.129	6.000	103.666	103.566	103.466	5.375	102.422	102.322	102.222

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", LPML			

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.:

6/27/2019

45 Day Lock Exp.:

7/12/2019

60 Day Lock Exp.:

7/29/2019

W. Rate Sheet Dated: 5/28/2019

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	98.326	98.201	98.076	
3.875	98.714	98.589	98.464	
4.000	99.161	99.036	98.911	
4.125	99.559	99.434	99.309	
4.250	99.965	99.840	99.715	
4.375	100.358	100.233	100.108	
4.500	100.668	100.543	100.418	
4.625	100.986	100.861	100.736	
4.750	101.317	101.192	101.067	
4.875	101.634	101.509	101.384	
5.000	101.960	101.835	101.710	
5.125	102.281	102.156	102.031	
5.250	102.604	102.479	102.354	

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	98.084	97.959	97.834	
3.375	98.725	98.600	98.475	
3.500	99.363	99.238	99.113	
3.625	99.905	99.780	99.655	
3.750	100.403	100.278	100.153	
3.875	100.900	100.775	100.650	
4.000	101.064	100.939	100.814	
4.125	101.285	101.160	101.035	
4.250	101.594	101.469	101.344	
4.375	101.886	101.761	101.636	
4.500	102.085	101.960	101.835	

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	98.756	98.631	98.506	
3.375	99.105	98.980	98.855	
3.500	99.504	99.379	99.254	
3.625	99.857	99.732	99.607	
3.750	100.260	100.135	100.010	
3.875	100.610	100.485	100.360	
4.000	101.001	100.876	100.751	
4.125	101.303	101.178	101.053	
4.250	101.611	101.486	101.361	
4.375	101.894	101.769	101.644	
4.500	102.121	101.996	101.871	
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)