



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.: 6/28/2019

45 Day Lock Exp.: 7/15/2019

60 Day Lock Exp.: 7/29/2019

W. Rate Sheet Dated: 5/29/2019

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	101.803	101.653	101.503	3.750	101.368	101.218	101.068	2.375	97.176	97.026	96.876	3.125	98.158	98.008	97.858
3.875	102.335	102.185	102.035	3.875	101.794	101.644	101.494	2.500	97.669	97.519	97.369	3.250	99.073	98.923	98.773
4.000	102.860	102.710	102.560	4.000	102.162	102.012	101.862	2.625	98.162	98.012	97.862	3.375	99.465	99.315	99.165
4.125	103.292	103.142	102.992	4.125	102.547	102.397	102.247	2.750	99.548	99.398	99.248	3.500	99.819	99.669	99.519
4.250	102.572	102.472	102.372	4.250	102.141	102.041	101.941	2.875	100.033	99.883	99.733	3.625	100.143	99.993	99.843
4.375	103.023	102.923	102.823	4.375	102.500	102.400	102.300	3.000	100.521	100.371	100.221	Margin = 2.250		Index = 2.340	
4.500	103.477	103.377	103.277	4.500	102.972	102.872	102.772	3.125	101.000	100.850	100.700				
4.625	103.859	103.759	103.659	4.625	103.358	103.258	103.158	3.250	100.913	100.763	100.613				
4.750	103.984	103.884	103.784	4.750	102.748	102.648	102.548	3.375	101.385	101.235	101.085				
4.875	103.546	103.446	103.346	4.875	103.107	103.007	102.907	3.500	101.785	101.635	101.485				
5.000	103.924	103.824	103.724	5.000	103.579	103.479	103.379	3.625	102.161	102.011	101.861				
5.125	104.466	104.366	104.266	5.125	103.965	103.865	103.765	3.750	101.826	101.676	101.526				
5.250	103.731	103.631	103.531	5.250	103.340	103.240	103.140	3.875	102.230	102.080	101.930				
5.375	104.138	104.038	103.938	5.375	103.698	103.598	103.498	4.000	102.575	102.425	102.275				
5.500	104.516	104.416	104.316	5.500	104.170	104.070	103.970	4.125	102.938	102.788	102.638				
5.625	105.057	104.957	104.857	5.625	104.556	104.456	104.356	4.250	102.228	102.078	101.928				
5.750	104.806	104.706	104.581	5.750	104.416	104.316	104.191	4.375	102.564	102.414	102.264				
5.875	105.214	105.114	104.989	5.875	104.774	104.674	104.549	4.500	103.014	102.864	102.714				
6.000	105.591	105.491	105.366	6.000	105.246	105.146	105.021	4.625	103.377	103.227	103.077				

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	100.653	100.503	100.353	3.750	100.368	100.218	100.068	2.375	96.176	96.026	95.876	3.125	97.158	97.008	96.858
3.875	101.185	101.035	100.885	3.875	100.794	100.644	100.494	2.500	96.669	96.519	96.369	3.250	98.073	97.923	97.773
4.000	101.710	101.560	101.410	4.000	101.162	101.012	100.862	2.625	97.162	97.012	96.862	3.375	98.465	98.315	98.165
4.125	102.142	101.992	101.842	4.125	101.547	101.397	101.247	2.750	98.548	98.398	98.248	3.500	98.819	98.669	98.519
4.250	101.422	101.322	101.222	4.250	101.141	101.041	100.941	2.875	99.033	98.883	98.733	3.625	99.143	98.993	98.843
4.375	101.873	101.773	101.673	4.375	101.500	101.400	101.300	3.000	99.521	99.371	99.221	Margin = 2.250		Index = 2.340	
4.500	102.327	102.227	102.127	4.500	101.972	101.872	101.772	3.125	100.000	99.850	99.700	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.709	102.609	102.509	4.625	102.358	102.258	102.158	3.250	99.913	99.763	99.613	Rate	30 Day	45 Day	60 Day
4.750	102.834	102.734	102.634	4.750	101.748	101.648	101.548	3.375	100.385	100.235	100.085	4.750	101.589	101.339	101.089
4.875	102.396	102.296	102.196	4.875	102.107	102.007	101.907	3.500	100.785	100.635	100.485	4.875	101.996	101.746	101.496
5.000	102.774	102.674	102.574	5.000	102.579	102.479	102.379	3.625	101.161	101.011	100.861	5.000	102.374	102.124	101.874
5.125	103.316	103.216	103.116	5.125	102.965	102.865	102.765	3.750	100.826	100.676	100.526	5.125	102.916	102.666	102.416
5.250	102.581	102.481	102.381	5.250	102.340	102.240	102.140	3.875	101.230	101.080	100.930	5.250	102.181	101.931	101.681
5.375	102.988	102.888	102.788	5.375	102.698	102.598	102.498	4.000	101.575	101.425	101.275	5.375	102.588	102.338	102.088
5.500	103.366	103.266	103.166	5.500	103.170	103.070	102.970	4.125	101.938	101.788	101.638	5.500	102.966	102.716	102.466
5.625	103.907	103.807	103.707	5.625	103.556	103.456	103.356	4.250	101.228	101.078	100.928	5.625	103.507	103.257	103.007
5.750	103.656	103.556	103.431	5.750	103.416	103.316	103.191	4.375	101.564	101.414	101.264	5.750	103.256	103.006	102.756
5.875	104.064	103.964	103.839	5.875	103.774	103.674	103.549	4.500	102.014	101.864	101.714	5.875	103.664	103.414	103.164
6.000	104.441	104.341	104.216	6.000	104.246	104.146	104.021	4.625	102.377	102.227	102.077	6.000	104.041	103.791	103.541

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	101.407	101.157	100.907
5.750	102.000	101.750	101.500	5.750	101.696	101.446	101.196
5.875	102.250	102.000	101.750	5.875	102.054	101.804	101.554
6.250	102.750	102.500	102.250	6.250	102.592	102.342	102.092
Lender paid price cap after comp plan = 100.000							

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:	5/29/2019	4.750%

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	
4.750	98.839	98.589	98.339	
4.875	99.246	98.996	98.746	
5.000	99.624	99.374	99.124	
5.125	100.166	99.916	99.666	
5.250	99.431	99.181	98.931	
5.375	99.838	99.588	99.338	
5.500	100.216	99.966	99.716	
5.625	100.757	100.507	100.257	
5.750	100.506	100.256	100.006	
5.875	100.914	100.664	100.414	
6.000	101.291	101.041	100.791	

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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/28/2019

45 Day Lock Exp.:

7/15/2019

60 Day Lock Exp.:

7/29/2019

W. Rate Sheet Dated: 5/29/2019

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	100.490	100.340	100.190	3.750	100.055	99.905	99.755	2.375	93.676	93.526	93.376	3.125	96.47	96.320	96.170
3.875	101.023	100.873	100.723	3.875	100.482	100.332	100.182	2.500	94.169	94.019	93.869	3.250	97.51	97.360	97.210
4.000	101.548	101.398	101.248	4.000	100.849	100.699	100.549	2.625	94.662	94.512	94.362	3.375	97.90	97.753	97.603
4.125	101.980	101.830	101.680	4.125	101.235	101.085	100.935	2.750	97.861	97.711	97.561	3.500	98.26	98.106	97.956
4.250	101.635	101.535	101.435	4.250	101.204	101.104	101.004	2.875	98.346	98.196	98.046	3.625	98.58	98.430	98.280
4.375	102.085	101.985	101.885	4.375	101.562	101.462	101.362	3.000	98.833	98.683	98.533	Margin = 2.250		Index = 2.340	
4.500	102.540	102.440	102.340	4.500	102.035	101.935	101.835	3.125	99.313	99.163	99.013				
4.625	102.921	102.821	102.721	4.625	102.420	102.320	102.220	3.250	99.350	99.200	99.050				
4.750	102.984	102.884	102.784	4.750	101.748	101.648	101.548	3.375	99.823	99.673	99.523				
4.875	102.546	102.446	102.346	4.875	102.107	102.007	101.907	3.500	100.223	100.073	99.923				
5.000	102.924	102.824	102.724	5.000	102.579	102.479	102.379	3.625	100.599	100.449	100.299				
5.125	103.466	103.366	103.266	5.125	102.965	102.865	102.765	3.750	100.513	100.363	100.213				
5.250	102.449	102.349	102.249	5.250	102.059	101.959	101.859	3.875	100.917	100.767	100.617				
5.375	102.857	102.757	102.657	5.375	102.417	102.317	102.217	4.000	101.262	101.112	100.962				
5.500	103.234	103.134	103.034	5.500	102.889	102.789	102.689	4.125	101.625	101.475	101.325				
5.625	103.776	103.676	103.576	5.625	103.275	103.175	103.075	4.250	101.290	101.140	100.990				
5.750	102.931	102.831	102.706	5.750	102.541	102.441	102.316	4.375	101.626	101.476	101.326				
5.875	103.339	103.239	103.114	5.875	102.899	102.799	102.674	4.500	102.076	101.926	101.776				
6.000	103.716	103.616	103.491	6.000	103.371	103.271	103.146	4.625	102.439	102.289	102.139				

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	99.340	99.190	99.040	3.750	99.055	98.905	98.755	2.375	94.426	94.276	94.126	3.125	95.470	95.320	95.170
3.875	99.873	99.723	99.573	3.875	99.482	99.332	99.182	2.500	94.919	94.769	94.619	3.250	96.510	96.360	96.210
4.000	100.398	100.248	100.098	4.000	99.849	99.699	99.549	2.625	95.412	95.262	95.112	3.375	96.903	96.753	96.603
4.125	100.830	100.680	100.530	4.125	100.235	100.085	99.935	2.750	97.642	97.492	97.342	3.500	97.256	97.106	96.956
4.250	100.485	100.385	100.285	4.250	100.204	100.104	100.004	2.875	98.127	97.977	97.827	3.625	97.580	97.430	97.280
4.375	100.935	100.835	100.735	4.375	100.562	100.462	100.362	3.000	98.614	98.464	98.314	Margin = 2.250		Index = 2.340	
4.500	101.390	101.290	101.190	4.500	101.035	100.935	100.835	3.125	99.094	98.944	98.794	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.771	101.671	101.571	4.625	101.420	101.320	101.220	3.250	98.819	98.669	98.519	Rate	30 Day	45 Day	60 Day
4.750	101.834	101.734	101.634	4.750	100.748	100.648	100.548	3.375	99.291	99.141	98.991	4.750	100.589	100.339	100.089
4.875	101.396	101.296	101.196	4.875	101.107	101.007	100.907	3.500	99.691	99.541	99.391	4.875	100.996	100.746	100.496
5.000	101.774	101.674	101.574	5.000	101.579	101.479	101.379	3.625	100.068	99.918	99.768	5.000	101.374	101.124	100.874
5.125	102.316	102.216	102.116	5.125	101.965	101.865	101.765	3.750	99.576	99.426	99.276	5.125	101.916	101.666	101.416
5.250	101.299	101.199	101.099	5.250	101.059	100.959	100.859	3.875	99.980	99.830	99.680	5.250	100.899	100.649	100.399
5.375	101.707	101.607	101.507	5.375	101.417	101.317	101.217	4.000	100.325	100.175	100.025	5.375	101.307	101.057	100.807
5.500	102.084	101.984	101.884	5.500	101.889	101.789	101.689	4.125	100.688	100.538	100.388	5.500	101.684	101.434	101.184
5.625	102.626	102.526	102.426	5.625	102.275	102.175	102.075	4.250	99.665	99.515	99.365	5.625	102.226	101.976	101.726
5.750	101.781	101.681	101.556	5.750	101.541	101.441	101.316	4.375	100.001	99.851	99.701	5.750	101.381	101.131	100.881
5.875	102.189	102.089	101.964	5.875	101.899	101.799	101.674	4.500	100.451	100.301	100.151	5.875	101.789	101.539	101.289
6.000	102.566	102.466	102.341	6.000	102.371	102.271	102.146	4.625	100.814	100.664	100.514	6.000	102.166	101.916	101.666

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 AVIM	-0.750

Max USDA-GRH Rate	
Today:	5/29/2019 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	100.126	99.876	99.626
5.750	100.125	99.875	99.625	5.750	99.821	99.571	99.321
5.875	100.375	100.125	99.875	5.875	100.179	99.929	99.679
6.250	99.250	99.000	98.750	6.250	99.092	98.842	98.592
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	
4.750	97.839	97.589	97.339	
4.875	98.246	97.996	97.746	
5.000	98.624	98.374	98.124	
5.125	99.166	98.916	98.666	
5.250	98.149	97.899	97.649	
5.375	98.557	98.307	98.057	
5.500	98.934	98.684	98.434	
5.625	99.476	99.226	98.976	
5.750	98.631	98.381	98.131	
5.875	99.039	98.789	98.539	
6.000	99.416	99.166	98.916	

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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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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.: 6/28/2019
45 Day Lock Exp.: 7/15/2019
60 Day Lock Exp.: 7/29/2019

W. Rate Sheet Dated: 5/29/2019

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	98.715	98.615	98.515	3.500	99.215	99.115	99.015	3.500	99.215	99.115	99.015	4.000	100.480	100.380	100.280	4.000	100.230	100.130	100.030
3.625	99.628	99.528	99.428	3.625	100.128	100.028	99.928	3.625	100.128	100.028	99.928	4.125	100.604	100.504	100.404	4.125	100.354	100.254	100.154
3.750	100.455	100.355	100.255	3.750	100.955	100.855	100.755	3.750	100.955	100.855	100.755	4.250	101.040	100.940	100.840	4.250	100.790	100.690	100.590
3.875	101.000	100.900	100.800	3.875	101.500	101.400	101.300	3.875	101.500	101.400	101.300	4.375	101.433	101.333	101.233	4.375	101.183	101.083	100.983
3.990	101.568	101.468	101.368	3.990	101.318	101.218	101.118	3.990	101.318	101.218	101.118	4.500	101.856	101.756	101.656	4.500	101.356	101.256	101.156
4.000	101.668	101.568	101.468	4.000	101.418	101.318	101.218	4.000	101.418	101.318	101.218	4.625	102.015	101.915	101.815	4.625	101.515	101.415	101.315
4.125	101.792	101.692	101.592	4.125	101.542	101.442	101.342	4.125	101.542	101.442	101.342	4.750	102.031	101.931	101.831	4.750	101.531	101.431	101.331
4.250	102.223	102.123	102.023	4.250	101.973	101.873	101.773	4.250	101.973	101.873	101.773	4.875	102.582	102.482	102.382	4.875	102.082	101.982	101.882
4.375	102.616	102.516	102.416	4.375	102.366	102.266	102.166	4.375	102.366	102.266	102.166	4.990	102.705	102.605	102.505	4.990	102.205	102.105	102.005
4.500	103.039	102.939	102.839	4.500	102.539	102.439	102.339	4.500	102.539	102.439	102.339	5.000	102.805	102.705	102.605	5.000	102.305	102.205	102.105
4.625	103.198	103.098	102.998	4.625	102.698	102.598	102.498	4.625	102.698	102.598	102.498	5.125	102.259	102.159	102.059	5.125	101.634	101.534	101.434
4.750	103.243	103.143	103.043	4.750	102.743	102.643	102.543	4.750	102.743	102.643	102.543	5.250	102.625	102.525	102.425	5.250	102.000	101.900	101.800
4.875	103.794	103.694	103.594	4.875	103.294	103.194	103.094	4.875	103.294	103.194	103.094	5.375	103.065	102.965	102.865	5.375	103.065	102.965	102.865
4.990	103.917	103.817	103.717	4.990	103.292	103.192	103.092	4.990	103.292	103.192	103.092	5.500	103.302	103.202	103.102	5.500	103.302	103.202	103.102
5.000	104.017	103.917	103.817	5.000	103.392	103.292	103.192	5.000	103.392	103.292	103.192	5.625	102.699	102.599	102.499	5.625	102.699	102.599	102.499
5.125	104.007	103.907	103.807	5.125	103.382	103.282	103.182	5.125	103.382	103.282	103.182	5.750	103.010	102.910	102.810	5.750	103.010	102.910	102.810
5.250	104.373	104.273	104.173	5.250	103.748	103.648	103.548	5.250	103.748	103.648	103.548	5.875	103.262	103.162	103.062	5.875	103.262	103.162	103.062
5.375	104.813	104.713	104.613	5.375	104.813	104.713	104.613	5.375	104.813	104.713	104.613	5.990	103.369	103.269	103.169	5.990	103.369	103.269	103.169
5.500	105.050	104.950	104.850	5.500	105.050	104.950	104.850	5.500	105.050	104.950	104.850	6.000	103.469	103.369	103.269	6.000	103.469	103.369	103.269
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	100.230	100.130	100.030	3.625	100.026	99.926	99.826	3.625	100.026	99.926	99.826	3.625	100.151	100.051	99.951	3.375	100.653	100.553	100.453
4.125	100.354	100.254	100.154	3.750	100.566	100.466	100.366	3.750	100.566	100.466	100.366	3.750	100.691	100.591	100.491	3.500	100.652	100.552	100.452
4.250	100.790	100.690	100.590	3.875	101.230	101.130	101.030	3.875	101.230	101.130	101.030	3.875	101.355	101.255	101.155	3.625	101.091	100.991	100.891
4.375	101.183	101.083	100.983	3.990	101.629	101.529	101.429	3.990	101.629	101.529	101.429	3.990	101.879	101.779	101.679	3.750	101.729	101.629	101.529
4.500	101.356	101.256	101.156	4.000	101.729	101.629	101.529	4.000	101.979	101.879	101.779	4.000	101.979	101.879	101.779	3.875	102.065	101.965	101.865
4.625	101.515	101.415	101.315	4.125	102.219	102.119	102.019	4.125	102.469	102.369	102.269	4.125	102.469	102.369	102.269	3.990	102.372	102.272	102.172
4.750	101.531	101.431	101.331	4.250	101.908	101.808	101.708	4.250	102.158	102.058	101.958	4.250	102.158	102.058	101.958	4.000	102.472	102.372	102.272
4.875	102.082	101.982	101.882	4.375	102.297	102.197	102.097	4.375	102.547	102.447	102.347	4.375	102.547	102.447	102.347	4.125	102.441	102.341	102.241
4.990	102.080	101.980	101.880	4.500	102.717	102.617	102.517	4.500	102.967	102.867	102.767	4.500	102.967	102.867	102.767	4.250	102.072	101.972	101.872
5.000	102.180	102.080	101.980	4.625	102.896	102.796	102.696	4.625	103.146	103.046	102.946	4.625	103.146	103.046	102.946	4.375	103.435	103.335	103.235
5.125	101.634	101.534	101.434	4.750	103.067	102.967	102.867	4.750	103.317	103.217	103.117	4.750	103.317	103.217	103.117	4.500	102.696	102.596	102.496
5.250	102.000	101.900	101.800	4.875	103.454	103.354	103.254	4.875	103.704	103.604	103.504	4.875	103.704	103.604	103.504	4.625	103.088	102.988	102.888
5.375	103.065	102.965	102.865	4.990	103.609	103.509	103.409	4.990	103.859	103.759	103.659	4.990	103.859	103.759	103.659	4.750	103.514	103.414	103.314
5.500	103.302	103.202	103.102	5.000	103.709	103.609	103.509	5.000	103.959	103.859	103.759	5.000	103.959	103.859	103.759	4.875	103.889	103.789	103.689
5.625	102.699	102.599	102.499	5.125	103.954	103.854	103.754	5.125	104.204	104.104	104.004	5.125	104.204	104.104	104.004	4.990	103.371	103.271	103.171
5.750	103.010	102.910	102.810	5.250	104.275	104.175	104.075	5.250	104.525	104.425	104.325	5.250	104.525	104.425	104.325	5.000	103.471	103.371	103.271
5.875	103.262	103.162	103.062	5.375	104.589	104.489	104.389	5.375	104.839	104.739	104.639	5.375	104.839	104.739	104.639	5.125	103.836	103.736	103.636
5.990	103.369	103.269	103.169	5.500	104.840	104.740	104.640	5.500	104.840	104.740	104.640	5.500	104.840	104.740	104.640	5.250	104.002	103.902	103.802
6.000	103.469	103.369	103.269	5.625	105.329	105.229	105.129	5.625	105.329	105.229	105.129	5.625	105.329	105.229	105.129	5.375	104.252	104.152	104.052
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	101.153	101.053	100.953	3.375	101.153	101.053	100.953	3.375	100.246	100.146	100.046	3.375	100.746	100.646	100.546	3.375	100.746	100.646	100.546
3.500	101.152	101.052	100.952	3.500	101.152	101.052	100.952	3.500	100.089	99.989	99.889	3.500	100.589	100.489	100.389	3.500	100.589	100.489	100.389
3.625	101.591	101.491	101.391	3.625	101.591	101.491	101.391	3.625	100.528	100.428	100.328	3.625	101.028	100.928	100.828	3.625	101.028	100.928	100.828
3.750	102.229	102.129	102.029	3.750	102.229	102.129	102.029	3.750	101.166	101.066	100.966	3.750	101.666	101.566	101.466	3.750	101.666	101.566	101.466
3.875	102.315	102.215	102.115	3.875	102.315	102.215	102.115	3.875	101.502	101.402	101.302	3.875	101.752	101.652	101.552	3.875	101.752	101.652	101.552
3.990	102.622	102.522	102.422	3.990	102.622	102.522	102.422	3.990	101.809	101.709	101.609	3.990	102.059	101.959	101.859	3.990	102.059	101.959	101.859
4.000	102.722	102.622	102.522	4.000	102.722	102.622	102.522	4.000	101.909	101.809	101.709	4.000	102.159	102.059	101.959	4.000	102.159	102.059	101.959
4.125	102.691	102.591	102.491	4.125	102.691	102.591	102.491	4.125	101.383	101.283	101.183	4.125	101.633	101.533	101.433	4.125	101.633	101.533	101.433
4.250	103.322	103.222	103.122	4.250	103.322	103.222	103.122	4.250	102.014	101.914	101.814	4.250	102.264	102.164	102.064	4.250	102.264	102.164	102.064
4.375	103.310	103.210	103.110	4.375	103.310	103.210	103.110												



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.:

6/28/2019

45 Day Lock Exp.:

7/15/2019

60 Day Lock Exp.:

7/29/2019

W. Rate Sheet Dated: 5/29/2019

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	98.541	98.441	98.341	3.625	99.846	99.746	99.646	3.375	100.566	100.466	100.366	4.000	100.359	100.259	100.159	3.375	100.159	100.059	99.959
3.625	99.454	99.354	99.254	3.750	100.392	100.292	100.192	3.500	100.593	100.493	100.393	4.125	100.487	100.387	100.287	3.500	100.031	99.931	99.831
3.750	100.302	100.202	100.102	3.875	101.063	100.963	100.863	3.625	101.036	100.936	100.836	4.250	101.035	100.935	100.835	3.625	100.474	100.374	100.274
3.875	100.856	100.756	100.656	3.990	101.467	101.367	101.267	3.750	101.679	101.579	101.479	4.375	101.456	101.356	101.256	3.750	101.117	101.017	100.917
3.990	101.447	101.347	101.247	4.000	101.567	101.467	101.367	3.875	102.038	101.938	101.838	4.500	101.884	101.784	101.684	3.875	101.476	101.376	101.276
4.000	101.547	101.447	101.347	4.125	102.068	101.968	101.868	3.990	102.353	102.253	102.153	4.625	102.044	101.944	101.844	3.990	101.791	101.691	101.591
4.125	101.675	101.575	101.475	4.250	102.414	102.314	102.214	4.000	102.453	102.353	102.253	4.750	102.105	102.005	101.905	4.000	101.891	101.791	101.691
4.250	102.209	102.109	102.009	4.375	102.809	102.709	102.609	4.125	102.456	102.356	102.256	4.875	102.675	102.575	102.475	4.125	101.394	101.294	101.194
4.375	102.630	102.530	102.430	4.500	103.232	103.132	103.032	4.250	103.091	102.991	102.891	4.990	102.770	102.670	102.570	4.250	102.029	101.929	101.829
4.500	103.058	102.958	102.858	4.625	103.415	103.315	103.215	4.375	103.472	103.372	103.272	5.000	102.870	102.770	102.670	4.375	102.410	102.310	102.210
4.625	103.218	103.118	103.018	4.750	103.715	103.615	103.515	4.500	102.671	102.571	102.471	5.125	102.311	102.211	102.111	4.500	101.014	100.914	100.814
4.750	103.293	103.193	103.093	4.875	104.108	104.008	103.908	4.625	103.067	102.967	102.867	5.250	102.681	102.581	102.481	4.625	101.410	101.310	101.210
4.875	103.863	103.763	103.663	4.990	104.267	104.167	104.067	4.750	103.496	103.396	103.296	5.375	103.125	103.025	102.925	4.750	101.839	101.739	101.639
4.990	103.958	103.858	103.758	5.000	104.367	104.267	104.167	4.875	103.875	103.775	103.675	5.500	103.365	103.265	103.165	4.875	102.218	102.118	102.018
5.000	104.058	103.958	103.858	5.125	104.353	104.253	104.153	4.990	103.347	103.247	103.147	5.625	102.806	102.706	102.606	4.990	101.440	101.340	101.240
5.125	104.015	103.915	103.815	5.250	104.678	104.578	104.478	5.000	103.447	103.347	103.247	5.750	103.120	103.020	102.920	5.000	101.540	101.440	101.340
5.250	104.385	104.285	104.185	5.375	104.996	104.896	104.796	5.125	103.816	103.716	103.616	5.875	103.375	103.275	103.175	5.125	101.909	101.809	101.709
5.375	104.829	104.729	104.629	5.500	105.248	105.148	105.048	5.250	103.985	103.885	103.785	5.990	103.481	103.381	103.281	5.250	102.078	101.978	101.878
5.500	105.069	104.969	104.869	5.625	104.969	104.869	104.769	5.375	104.238	104.138	104.038	6.000	103.581	103.481	103.381	5.375	102.331	102.231	102.131

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

6/28/2019

45 Day Lock Exp.:

7/15/2019

60 Day Lock Exp.:

7/29/2019

W. Rate Sheet Dated: 5/29/2019

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 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)