



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/1/2019

45 Day Lock Exp.: 7/15/2019

60 Day Lock Exp.: 7/29/2019

W. Rate Sheet Dated: 5/30/2019

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	101.881	101.731	101.581	3.750	101.446	101.296	101.146	2.375	97.270	97.120	96.970	3.125	98.158	98.008	97.858
3.875	102.413	102.263	102.113	3.875	101.872	101.722	101.572	2.500	97.763	97.613	97.463	3.250	99.073	98.923	98.773
4.000	102.939	102.789	102.639	4.000	102.240	102.090	101.940	2.625	98.255	98.105	97.955	3.375	99.465	99.315	99.165
4.125	103.370	103.220	103.070	4.125	102.626	102.476	102.326	2.750	99.529	99.379	99.229	3.500	99.819	99.669	99.519
4.250	102.650	102.550	102.450	4.250	102.220	102.120	102.020	2.875	100.014	99.864	99.714	3.625	100.143	99.993	99.843
4.375	103.101	103.001	102.901	4.375	102.578	102.478	102.378	3.000	100.501	100.351	100.201	Margin = 2.250		Index = 2.340	
4.500	103.556	103.456	103.356	4.500	103.050	102.950	102.850	3.125	100.981	100.831	100.681				
4.625	103.937	103.837	103.737	4.625	103.436	103.336	103.236	3.250	100.909	100.759	100.609				
4.750	104.062	103.962	103.862	4.750	102.827	102.727	102.627	3.375	101.381	101.231	101.081				
4.875	103.625	103.525	103.425	4.875	103.185	103.085	102.985	3.500	101.781	101.631	101.481				
5.000	104.002	103.902	103.802	5.000	103.657	103.557	103.457	3.625	102.157	102.007	101.857				
5.125	104.544	104.444	104.344	5.125	104.043	103.943	103.843	3.750	101.845	101.695	101.545				
5.250	103.793	103.693	103.593	5.250	103.402	103.302	103.202	3.875	102.249	102.099	101.949				
5.375	104.200	104.100	104.000	5.375	103.761	103.661	103.561	4.000	102.594	102.444	102.294				
5.500	104.578	104.478	104.378	5.500	104.233	104.133	104.033	4.125	102.957	102.807	102.657				
5.625	105.119	105.019	104.919	5.625	104.618	104.518	104.418	4.250	102.216	102.066	101.916				
5.750	104.728	104.628	104.528	5.750	104.337	104.237	104.137	4.375	102.552	102.402	102.252				
5.875	105.135	105.035	104.935	5.875	104.696	104.596	104.496	4.500	103.002	102.852	102.702				
6.000	105.513	105.413	105.313	6.000	105.168	105.068	104.968	4.625	103.365	103.215	103.065				

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	100.731	100.581	100.431	3.750	100.446	100.296	100.146	2.375	96.270	96.120	95.970	3.125	97.158	97.008	96.858
3.875	101.263	101.113	100.963	3.875	100.872	100.722	100.572	2.500	96.763	96.613	96.463	3.250	98.073	97.923	97.773
4.000	101.789	101.639	101.489	4.000	101.240	101.090	100.940	2.625	97.255	97.105	96.955	3.375	98.465	98.315	98.165
4.125	102.220	102.070	101.920	4.125	101.626	101.476	101.326	2.750	98.529	98.379	98.229	3.500	98.819	98.669	98.519
4.250	101.500	101.400	101.300	4.250	101.220	101.120	101.020	2.875	99.014	98.864	98.714	3.625	99.143	98.993	98.843
4.375	101.951	101.851	101.751	4.375	101.578	101.478	101.378	3.000	99.501	99.351	99.201	Margin = 2.250		Index = 2.340	
4.500	102.406	102.306	102.206	4.500	102.050	101.950	101.850	3.125	99.981	99.831	99.681	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.787	102.687	102.587	4.625	102.436	102.336	102.236	3.250	99.909	99.759	99.609	Rate	30 Day	45 Day	60 Day
4.750	102.912	102.812	102.712	4.750	101.827	101.727	101.627	3.375	100.381	100.231	100.081	4.750	101.667	101.417	101.167
4.875	102.475	102.375	102.275	4.875	102.185	102.085	101.985	3.500	100.781	100.631	100.481	4.875	102.075	101.825	101.575
5.000	102.852	102.752	102.652	5.000	102.657	102.557	102.457	3.625	101.157	101.007	100.857	5.000	102.452	102.202	101.952
5.125	103.394	103.294	103.194	5.125	103.043	102.943	102.843	3.750	100.845	100.695	100.545	5.125	102.994	102.744	102.494
5.250	102.643	102.543	102.443	5.250	102.402	102.302	102.202	3.875	101.249	101.099	100.949	5.250	102.243	101.993	101.743
5.375	103.050	102.950	102.850	5.375	102.761	102.661	102.561	4.000	101.594	101.444	101.294	5.375	102.650	102.400	102.150
5.500	103.428	103.328	103.228	5.500	103.233	103.133	103.033	4.125	101.957	101.807	101.657	5.500	103.028	102.778	102.528
5.625	103.969	103.869	103.769	5.625	103.618	103.518	103.418	4.250	101.216	101.066	100.916	5.625	103.569	103.319	103.069
5.750	103.578	103.478	103.378	5.750	103.337	103.237	103.137	4.375	101.552	101.402	101.252	5.750	103.178	102.928	102.678
5.875	103.985	103.885	103.785	5.875	103.696	103.596	103.496	4.500	102.002	101.852	101.702	5.875	103.585	103.335	103.085
6.000	104.363	104.263	104.163	6.000	104.168	104.068	103.968	4.625	102.365	102.215	102.065	6.000	103.963	103.713	103.463

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	101.469	101.219	100.969
5.750	102.000	101.750	101.500	5.750	101.617	101.367	101.117
5.875	102.250	102.000	101.750	5.875	101.976	101.726	101.476
6.250	102.750	102.500	102.250	6.250	102.514	102.264	102.014
Lender paid price cap after comp plan = 100.000							

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	5/30/2019	4.750%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
4.750	98.917	98.667	98.417	
4.875	99.325	99.075	98.825	
5.000	99.702	99.452	99.202	
5.125	100.244	99.994	99.744	
5.250	99.493	99.243	98.993	
5.375	99.900	99.650	99.400	
5.500	100.278	100.028	99.778	
5.625	100.819	100.569	100.319	
5.750	100.428	100.178	99.928	
5.875	100.835	100.585	100.335	
6.000	101.213	100.963	100.713	

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.:

7/1/2019

45 Day Lock Exp.:

7/15/2019

60 Day Lock Exp.:

7/29/2019

W. Rate Sheet Dated: 5/30/2019

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	100.569	100.419	100.269	3.750	100.134	99.984	99.834	2.375	93.770	93.620	93.470	3.125	96.47	96.320	96.170
3.875	101.101	100.951	100.801	3.875	100.560	100.410	100.260	2.500	94.263	94.113	93.963	3.250	97.51	97.360	97.210
4.000	101.626	101.476	101.326	4.000	100.928	100.778	100.628	2.625	94.755	94.605	94.455	3.375	97.90	97.753	97.603
4.125	102.058	101.908	101.758	4.125	101.313	101.163	101.013	2.750	97.841	97.691	97.541	3.500	98.26	98.106	97.956
4.250	101.713	101.613	101.513	4.250	101.282	101.182	101.082	2.875	98.326	98.176	98.026	3.625	98.58	98.430	98.280
4.375	102.163	102.063	101.963	4.375	101.640	101.540	101.440	3.000	98.814	98.664	98.514	Margin = 2.250		Index = 2.340	
4.500	102.618	102.518	102.418	4.500	102.113	102.013	101.913	3.125	99.293	99.143	98.993				
4.625	102.999	102.899	102.799	4.625	102.498	102.398	102.298	3.250	99.347	99.197	99.047				
4.750	103.062	102.962	102.862	4.750	101.827	101.727	101.627	3.375	99.819	99.669	99.519				
4.875	102.625	102.525	102.425	4.875	102.185	102.085	101.985	3.500	100.219	100.069	99.919				
5.000	103.002	102.902	102.802	5.000	102.657	102.557	102.457	3.625	100.595	100.445	100.295				
5.125	103.544	103.444	103.344	5.125	103.043	102.943	102.843	3.750	100.533	100.383	100.233				
5.250	102.512	102.412	102.312	5.250	102.121	102.021	101.921	3.875	100.937	100.787	100.637				
5.375	102.919	102.819	102.719	5.375	102.479	102.379	102.279	4.000	101.282	101.132	100.982				
5.500	103.297	103.197	103.097	5.500	102.952	102.852	102.752	4.125	101.645	101.495	101.345				
5.625	103.838	103.738	103.638	5.625	103.337	103.237	103.137	4.250	101.279	101.129	100.979				
5.750	102.853	102.753	102.653	5.750	102.462	102.362	102.262	4.375	101.615	101.465	101.315				
5.875	103.260	103.160	103.060	5.875	102.821	102.721	102.621	4.500	102.064	101.914	101.764				
6.000	103.638	103.538	103.438	6.000	103.293	103.193	103.093	4.625	102.427	102.277	102.127				

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	99.419	99.269	99.119	3.750	99.134	98.984	98.834	2.375	94.520	94.370	94.220	3.125	95.470	95.320	95.170
3.875	99.951	99.801	99.651	3.875	99.560	99.410	99.260	2.500	95.013	94.863	94.713	3.250	96.510	96.360	96.210
4.000	100.476	100.326	100.176	4.000	99.928	99.778	99.628	2.625	95.505	95.355	95.205	3.375	96.903	96.753	96.603
4.125	100.908	100.758	100.608	4.125	100.313	100.163	100.013	2.750	97.623	97.473	97.323	3.500	97.256	97.106	96.956
4.250	100.563	100.463	100.363	4.250	100.282	100.182	100.082	2.875	98.107	97.957	97.807	3.625	97.580	97.430	97.280
4.375	101.013	100.913	100.813	4.375	100.640	100.540	100.440	3.000	98.595	98.445	98.295	Margin = 2.250		Index = 2.340	
4.500	101.468	101.368	101.268	4.500	101.113	101.013	100.913	3.125	99.075	98.925	98.775	30 Year OTC "Borrower Paid Only for USDA"			
4.625	101.849	101.749	101.649	4.625	101.498	101.398	101.298	3.250	98.815	98.665	98.515	Rate	30 Day	45 Day	60 Day
4.750	101.912	101.812	101.712	4.750	100.827	100.727	100.627	3.375	99.288	99.138	98.988	4.750	100.667	100.417	100.167
4.875	101.475	101.375	101.275	4.875	101.185	101.085	100.985	3.500	99.687	99.537	99.387	4.875	101.075	100.825	100.575
5.000	101.852	101.752	101.652	5.000	101.657	101.557	101.457	3.625	100.064	99.914	99.764	5.000	101.452	101.202	100.952
5.125	102.394	102.294	102.194	5.125	102.043	101.943	101.843	3.750	99.595	99.445	99.295	5.125	101.994	101.744	101.494
5.250	101.362	101.262	101.162	5.250	101.121	101.021	100.921	3.875	99.999	99.849	99.699	5.250	100.962	100.712	100.462
5.375	101.769	101.669	101.569	5.375	101.479	101.379	101.279	4.000	100.344	100.194	100.044	5.375	101.369	101.119	100.869
5.500	102.147	102.047	101.947	5.500	101.952	101.852	101.752	4.125	100.707	100.557	100.407	5.500	101.747	101.497	101.247
5.625	102.688	102.588	102.488	5.625	102.337	102.237	102.137	4.250	99.654	99.504	99.354	5.625	102.288	102.038	101.788
5.750	101.703	101.603	101.503	5.750	101.462	101.362	101.262	4.375	99.990	99.840	99.690	5.750	101.303	101.053	100.803
5.875	102.110	102.010	101.910	5.875	101.821	101.721	101.621	4.500	100.439	100.289	100.139	5.875	101.710	101.460	101.210
6.000	102.488	102.388	102.288	6.000	102.293	102.193	102.093	4.625	100.802	100.652	100.502	6.000	102.088	101.838	101.588

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:	5/30/2019 4.750%

DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.250	98.718	98.468	98.218	5.250	100.188	99.938	99.688
5.500	100.125	99.875	99.625	5.500	99.742	99.492	99.242
5.750	100.375	100.125	99.875	5.750	100.101	99.851	99.601
6.250	99.250	99.000	98.750	6.250	99.014	98.764	98.514
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	97.917	97.667	97.417	
4.875	98.325	98.075	97.825	
5.000	98.702	98.452	98.202	
5.125	99.244	98.994	98.744	
5.250	98.212	97.962	97.712	
5.375	98.619	98.369	98.119	
5.500	98.997	98.747	98.497	
5.625	99.538	99.288	99.038	
5.750	98.553	98.303	98.053	
5.875	98.960	98.710	98.460	
6.000	99.338	99.088	98.838	

Lock Desk Policy	
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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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

30 Day Lock Exp.: 7/1/2019
45 Day Lock Exp.: 7/15/2019
60 Day Lock Exp.: 7/29/2019

W. Rate Sheet Dated: 5/30/2019

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	98.714	98.614	98.514	3.500	99.214	99.114	99.014	3.500	99.214	99.114	99.014	4.000	100.525	100.425	100.325	4.000	100.275	100.175	100.075
3.625	99.624	99.524	99.424	3.625	100.124	100.024	99.924	3.625	100.124	100.024	99.924	4.125	100.644	100.544	100.444	4.125	100.394	100.294	100.194
3.750	100.449	100.349	100.249	3.750	100.949	100.849	100.749	3.750	100.949	100.849	100.749	4.250	101.047	100.947	100.847	4.250	100.797	100.697	100.597
3.875	100.992	100.892	100.792	3.875	101.492	101.392	101.292	3.875	101.492	101.392	101.292	4.375	101.472	101.372	101.272	4.375	101.222	101.122	101.022
3.990	101.613	101.513	101.413	3.990	101.363	101.263	101.163	3.990	101.363	101.263	101.163	4.500	101.897	101.797	101.697	4.500	101.397	101.297	101.197
4.000	101.713	101.613	101.513	4.000	101.463	101.363	101.263	4.000	101.463	101.363	101.263	4.625	102.013	101.913	101.813	4.625	101.513	101.413	101.313
4.125	101.832	101.732	101.632	4.125	101.582	101.482	101.382	4.125	101.582	101.482	101.382	4.750	102.053	101.953	101.853	4.750	101.553	101.453	101.353
4.250	102.230	102.130	102.030	4.250	101.980	101.880	101.780	4.250	101.980	101.880	101.780	4.875	102.603	102.503	102.403	4.875	102.103	102.003	101.903
4.375	102.655	102.555	102.455	4.375	102.405	102.305	102.205	4.375	102.405	102.305	102.205	4.990	102.726	102.626	102.526	4.990	102.101	102.001	101.901
4.500	103.080	102.980	102.880	4.500	102.580	102.480	102.380	4.500	102.580	102.480	102.380	5.000	102.826	102.726	102.626	5.000	102.201	102.101	102.001
4.625	103.196	103.096	102.996	4.625	102.696	102.596	102.496	4.625	102.696	102.596	102.496	5.125	102.279	102.179	102.079	5.125	101.654	101.554	101.454
4.750	103.265	103.165	103.065	4.750	102.765	102.665	102.565	4.750	102.765	102.665	102.565	5.250	102.645	102.545	102.445	5.250	102.020	101.920	101.820
4.875	103.815	103.715	103.615	4.875	103.315	103.215	103.115	4.875	103.315	103.215	103.115	5.375	103.081	102.981	102.881	5.375	103.081	102.981	102.881
4.990	103.938	103.838	103.738	4.990	103.313	103.213	103.113	4.990	103.313	103.213	103.113	5.500	103.317	103.217	103.117	5.500	103.317	103.217	103.117
5.000	104.038	103.938	103.838	5.000	103.413	103.313	103.213	5.000	103.413	103.313	103.213	5.625	102.741	102.641	102.541	5.625	102.741	102.641	102.541
5.125	104.027	103.927	103.827	5.125	103.402	103.302	103.202	5.125	103.402	103.302	103.202	5.750	103.023	102.923	102.823	5.750	103.023	102.923	102.823
5.250	104.393	104.293	104.193	5.250	103.768	103.668	103.568	5.250	103.768	103.668	103.568	5.875	103.289	103.189	103.089	5.875	103.289	103.189	103.089
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	103.396	103.296	103.196	5.990	103.396	103.296	103.196
5.500	105.065	104.965	104.865	5.500	105.065	104.965	104.865	5.500	105.065	104.965	104.865	6.000	103.496	103.396	103.296	6.000	103.496	103.396	103.296
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	100.275	100.175	100.075	3.500	99.337	99.237	99.137	3.500	99.337	99.237	99.137	3.500	99.462	99.362	99.262	3.375	100.653	100.553	100.453
4.125	100.394	100.294	100.194	3.625	100.045	99.945	99.845	3.625	100.045	99.945	99.845	3.625	100.170	100.070	99.970	3.500	100.664	100.564	100.464
4.250	100.797	100.697	100.597	3.750	100.585	100.485	100.385	3.750	100.585	100.485	100.385	3.750	100.710	100.610	100.510	3.625	101.102	101.002	100.902
4.375	101.222	101.122	101.022	3.875	101.247	101.147	101.047	3.875	101.247	101.147	101.047	3.875	101.372	101.272	101.172	3.750	101.741	101.641	101.541
4.500	101.397	101.297	101.197	3.990	101.645	101.545	101.445	3.990	101.645	101.545	101.445	3.990	101.895	101.795	101.695	3.990	101.895	101.795	101.695
4.625	101.513	101.413	101.313	4.000	101.745	101.645	101.545	4.000	101.745	101.645	101.545	4.000	101.995	101.895	101.795	3.990	102.383	102.283	102.183
4.750	101.553	101.453	101.353	4.125	102.215	102.115	102.015	4.125	102.465	102.365	102.265	4.125	102.465	102.365	102.265	4.000	102.483	102.383	102.283
4.875	102.103	102.003	101.903	4.250	102.481	102.381	102.281	4.250	102.731	102.631	102.531	4.250	102.731	102.631	102.531	4.125	102.464	102.364	102.264
4.990	102.101	102.001	101.901	4.375	102.845	102.745	102.645	4.375	103.095	102.995	102.895	4.375	103.095	102.995	102.895	4.250	103.092	102.992	102.892
5.000	102.201	102.101	102.001	4.500	103.263	103.163	103.063	4.500	103.513	103.413	103.313	4.500	103.513	103.413	103.313	4.375	103.458	103.358	103.258
5.125	101.654	101.554	101.454	4.625	103.426	103.326	103.226	4.625	103.676	103.576	103.476	4.625	103.676	103.576	103.476	4.500	102.685	102.585	102.485
5.250	102.020	101.920	101.820	4.750	103.733	103.633	103.533	4.750	103.983	103.883	103.783	4.750	103.983	103.883	103.783	4.625	103.076	102.976	102.876
5.375	103.081	102.981	102.881	4.875	104.121	104.021	103.921	4.875	104.371	104.271	104.171	4.875	104.371	104.271	104.171	4.750	103.502	103.402	103.302
5.500	103.317	103.217	103.117	4.990	104.276	104.176	104.076	4.990	104.526	104.426	104.326	4.990	104.526	104.426	104.326	4.875	103.878	103.778	103.678
5.625	102.741	102.641	102.541	5.000	104.376	104.276	104.176	5.000	104.626	104.526	104.426	5.000	104.626	104.526	104.426	4.990	103.355	103.255	103.155
5.750	103.023	102.923	102.823	5.125	104.379	104.279	104.179	5.125	104.629	104.529	104.429	5.125	104.629	104.529	104.429	5.000	103.455	103.355	103.255
5.875	103.289	103.189	103.089	5.250	104.700	104.600	104.500	5.250	104.950	104.850	104.750	5.250	104.950	104.850	104.750	5.125	103.820	103.720	103.620
5.990	103.396	103.296	103.196	5.375	104.998	104.898	104.798	5.375	104.998	104.898	104.798	5.375	104.998	104.898	104.798	5.250	103.986	103.886	103.786
6.000	103.496	103.396	103.296	5.500	105.252	105.152	105.052	5.500	105.252	105.152	105.052	5.500	105.252	105.152	105.052	5.375	104.236	104.136	104.036
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	101.164	101.064	100.964	3.500	101.164	101.064	100.964	3.500	100.101	100.001	99.901	3.500	100.601	100.501	100.401	3.500	100.601	100.501	100.401
3.625	101.602	101.502	101.402	3.625	101.602	101.502	101.402	3.625	100.539	100.439	100.339	3.625	101.039	100.939	100.839	3.625	101.039	100.939	100.839
3.750	102.241	102.141	102.041	3.750	102.241	102.141	102.041	3.750	101.178	101.078	100.978	3.750	101.678	101.578	101.478	3.750	101.678	101.578	101.478
3.875	102.326	102.226	102.126	3.875	102.326	102.226	102.126	3.875	101.513	101.413	101.313	3.875	101.763	101.663	101.563	3.875	101.763	101.663	101.563
3.990	102.633	102.533	102.433	3.990	102.633	102.533	102.433	3.990	101.820	101.720	101.620	3.990	102.070	101.970	101.870	3.990	102.070	101.970	101.870
4.000	102.733	102.633	102.533	4.000	102.733	102.633	102.533	4.000	101.920	101.820	101.720	4.000	102.170	102.070	101.970	4.000	102.170	102.070	101.970
4.125	102.714	102.614	102.514	4.125	102.714	102.614	102.514	4.125	101.406	101.306	101.206	4.125	101.656	101.556	101.456	4.125	101.656	101.556	101.456
4.250	103.342	103.242	103.142	4.250	103.342	103.242	103.142	4.250	102.034	101.934	101.834	4.250	102.284	102.184	102.084	4.250	102.284	102.184	102.084
4.375	103.333	103.233	103.133	4.375	103.333	103.233	103.133	4.375											



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.:

7/1/2019

45 Day Lock Exp.:

7/15/2019

60 Day Lock Exp.:

7/29/2019

W. Rate Sheet Dated: 5/30/2019

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	98.715	98.615	98.515	3.500	99.315	99.215	99.115	3.375	100.653	100.553	100.453	4.000	100.480	100.380	100.280	3.375	100.246	100.146	100.046
3.625	99.628	99.528	99.428	3.625	100.026	99.926	99.826	3.500	100.652	100.552	100.452	4.125	100.604	100.504	100.404	3.500	100.089	99.989	99.889
3.750	100.455	100.355	100.255	3.750	100.566	100.466	100.366	3.625	101.091	100.991	100.891	4.250	101.040	100.940	100.840	3.625	100.528	100.428	100.328
3.875	101.000	100.900	100.800	3.875	101.230	101.130	101.030	3.750	101.729	101.629	101.529	4.375	101.433	101.333	101.233	3.750	101.166	101.066	100.966
3.990	101.568	101.468	101.368	3.990	101.629	101.529	101.429	3.875	102.065	101.965	101.865	4.500	101.856	101.756	101.656	3.875	101.502	101.402	101.302
4.000	101.668	101.568	101.468	4.000	101.729	101.629	101.529	3.990	102.372	102.272	102.172	4.625	102.015	101.915	101.815	3.990	101.809	101.709	101.609
4.125	101.792	101.692	101.592	4.125	102.219	102.119	102.019	4.000	102.472	102.372	102.272	4.750	102.031	101.931	101.831	4.000	101.909	101.809	101.709
4.250	102.223	102.123	102.023	4.250	101.908	101.808	101.708	4.125	102.441	102.341	102.241	4.875	102.582	102.482	102.382	4.125	101.383	101.283	101.183
4.375	102.616	102.516	102.416	4.375	102.297	102.197	102.097	4.250	103.072	102.972	102.872	4.990	102.705	102.605	102.505	4.250	102.014	101.914	101.814
4.500	103.039	102.939	102.839	4.500	102.717	102.617	102.517	4.375	103.435	103.335	103.235	5.000	102.805	102.705	102.605	4.375	102.377	102.277	102.177
4.625	103.198	103.098	102.998	4.625	102.896	102.796	102.696	4.500	102.696	102.596	102.496	5.125	102.259	102.159	102.059	4.500	101.039	100.939	100.839
4.750	103.243	103.143	103.043	4.750	103.067	102.967	102.867	4.625	103.088	102.988	102.888	5.250	102.625	102.525	102.425	4.625	101.431	101.331	101.231
4.875	103.794	103.694	103.594	4.875	103.454	103.354	103.254	4.750	103.514	103.414	103.314	5.375	103.065	102.965	102.865	4.750	101.857	101.757	101.657
4.990	103.917	103.817	103.717	4.990	103.609	103.509	103.409	4.875	103.889	103.789	103.689	5.500	103.302	103.202	103.102	4.875	102.232	102.132	102.032
5.000	104.017	103.917	103.817	5.000	103.709	103.609	103.509	4.990	103.371	103.271	103.171	5.625	102.699	102.599	102.499	4.990	101.464	101.364	101.264
5.125	104.007	103.907	103.807	5.125	103.954	103.854	103.754	5.000	103.471	103.371	103.271	5.750	103.010	102.910	102.810	5.000	101.564	101.464	101.364
5.250	104.373	104.273	104.173	5.250	104.275	104.175	104.075	5.125	103.836	103.736	103.636	5.875	103.262	103.162	103.062	5.125	101.929	101.829	101.729
5.375	104.813	104.713	104.613	5.375	104.589	104.489	104.389	5.250	104.002	103.902	103.802	5.990	103.369	103.269	103.169	5.250	102.095	101.995	101.895
5.500	105.050	104.950	104.850	5.500	104.840	104.740	104.640	5.375	104.252	104.152	104.052	6.000	103.469	103.369	103.269	5.375	102.345	102.245	102.145

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

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/1/2019

45 Day Lock Exp.:

7/15/2019

60 Day Lock Exp.:

7/29/2019

W. Rate Sheet Dated: 5/30/2019

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	98.796	98.671	98.546	
3.875	99.168	99.043	98.918	
4.000	99.556	99.431	99.306	
4.125	99.983	99.858	99.733	
4.250	100.376	100.251	100.126	
4.375	100.712	100.587	100.462	
4.500	100.968	100.843	100.718	
4.625	101.216	101.091	100.966	
4.750	101.485	101.360	101.235	
4.875	101.820	101.695	101.570	
5.000	102.100	101.975	101.850	
5.125	102.398	102.273	102.148	
5.250	102.699	102.574	102.449	

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	98.457	98.332	98.207	
3.375	99.085	98.960	98.835	
3.500	99.711	99.586	99.461	
3.625	100.243	100.118	99.993	
3.750	100.729	100.604	100.479	
3.875	101.216	101.091	100.966	
4.000	101.371	101.246	101.121	
4.125	101.583	101.458	101.333	
4.250	101.884	101.759	101.634	
4.375	102.168	102.043	101.918	
4.500	102.360	102.235	102.110	

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	98.862	98.737	98.612	
3.375	99.209	99.084	98.959	
3.500	99.607	99.482	99.357	
3.625	99.959	99.834	99.709	
3.750	100.360	100.235	100.110	
3.875	100.709	100.584	100.459	
4.000	101.099	100.974	100.849	
4.125	101.399	101.274	101.149	
4.250	101.706	101.581	101.456	
4.375	101.988	101.863	101.738	
4.500	102.214	102.089	101.964	
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)