



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.: 7/3/2019

45 Day Lock Exp.: 7/18/2019

60 Day Lock Exp.: 8/2/2019

W. Rate Sheet Dated: 6/3/2019

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	102.319	102.169	102.019	3.750	101.884	101.734	101.584	2.375	97.879	97.729	97.579	3.125	99.595	99.445	99.295
3.875	102.851	102.701	102.551	3.875	102.310	102.160	102.010	2.500	98.372	98.222	98.072	3.250	100.010	99.860	99.710
4.000	103.376	103.226	103.076	4.000	102.678	102.528	102.378	2.625	98.865	98.715	98.565	3.375	100.403	100.253	100.103
4.125	103.808	103.658	103.508	4.125	103.063	102.913	102.763	2.750	100.099	99.949	99.799	3.500	100.756	100.606	100.456
4.250	102.963	102.863	102.763	4.250	102.532	102.432	102.332	2.875	100.584	100.434	100.284	3.625	101.080	100.930	100.780
4.375	103.413	103.313	103.213	4.375	102.890	102.790	102.690	3.000	101.071	100.921	100.771	Margin = 2.250		Index = 2.340	
4.500	103.868	103.768	103.668	4.500	103.363	103.263	103.163	3.125	101.551	101.401	101.251				
4.625	104.249	104.149	104.049	4.625	103.748	103.648	103.548	3.250	101.997	101.847	101.697				
4.750	104.374	104.274	104.174	4.750	103.045	102.945	102.845	3.375	101.870	101.720	101.570				
4.875	103.843	103.743	103.643	4.875	103.404	103.304	103.204	3.500	102.270	102.120	101.970				
5.000	104.221	104.121	104.021	5.000	103.876	103.776	103.676	3.625	102.646	102.496	102.346				
5.125	104.762	104.662	104.562	5.125	104.261	104.161	104.061	3.750	102.181	102.031	101.881				
5.250	103.918	103.818	103.718	5.250	103.527	103.427	103.327	3.875	102.585	102.435	102.285				
5.375	104.325	104.225	104.125	5.375	103.886	103.786	103.686	4.000	102.930	102.780	102.630				
5.500	104.703	104.603	104.503	5.500	104.358	104.258	104.158	4.125	103.293	103.143	102.993				
5.625	105.244	105.144	105.044	5.625	104.743	104.643	104.543	4.250	102.486	102.336	102.186				
5.750	104.838	104.728	104.628	5.750	104.447	104.337	104.237	4.375	102.822	102.672	102.522				
5.875	105.245	105.135	105.035	5.875	104.805	104.696	104.596	4.500	103.271	103.121	102.971				
6.000	105.623	105.513	105.413	6.000	105.277	105.168	105.068	4.625	103.634	103.484	103.334				

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	101.169	101.019	100.869	3.750	100.884	100.734	100.584	2.375	96.879	96.729	96.579	3.125	98.595	98.445	98.295
3.875	101.701	101.551	101.401	3.875	101.310	101.160	101.010	2.500	97.372	97.222	97.072	3.250	99.010	98.860	98.710
4.000	102.226	102.076	101.926	4.000	101.678	101.528	101.378	2.625	97.865	97.715	97.565	3.375	99.403	99.253	99.103
4.125	102.658	102.508	102.358	4.125	102.063	101.913	101.763	2.750	99.099	98.949	98.799	3.500	99.756	99.606	99.456
4.250	101.813	101.713	101.613	4.250	101.532	101.432	101.332	2.875	99.584	99.434	99.284	3.625	100.080	99.930	99.780
4.375	102.263	102.163	102.063	4.375	101.890	101.790	101.690	3.000	100.071	99.921	99.771	Margin = 2.250		Index = 2.340	
4.500	102.718	102.618	102.518	4.500	102.363	102.263	102.163	3.125	100.551	100.401	100.251	30 Year OTC "Borrower Paid Only for USDA"			
4.625	103.099	102.999	102.899	4.625	102.748	102.648	102.548	3.250	100.997	100.847	100.697	Rate	30 Day	45 Day	60 Day
4.750	103.224	103.124	103.024	4.750	102.045	101.945	101.845	3.375	100.870	100.720	100.570	4.750	101.886	101.636	101.386
4.875	102.693	102.593	102.493	4.875	102.404	102.304	102.204	3.500	101.270	101.120	100.970	4.875	102.293	102.043	101.793
5.000	103.071	102.971	102.871	5.000	102.876	102.776	102.676	3.625	101.646	101.496	101.346	5.000	102.671	102.421	102.171
5.125	103.612	103.512	103.412	5.125	103.261	103.161	103.061	3.750	101.181	101.031	100.881	5.125	103.212	102.962	102.712
5.250	102.768	102.668	102.568	5.250	102.527	102.427	102.327	3.875	101.585	101.435	101.285	5.250	102.368	102.118	101.868
5.375	103.175	103.075	102.975	5.375	102.886	102.786	102.686	4.000	101.930	101.780	101.630	5.375	102.775	102.525	102.275
5.500	103.553	103.453	103.353	5.500	103.358	103.258	103.158	4.125	102.293	102.143	101.993	5.500	103.153	102.903	102.653
5.625	104.094	103.994	103.894	5.625	103.743	103.643	103.543	4.250	101.486	101.336	101.186	5.625	103.694	103.444	103.194
5.750	103.688	103.578	103.478	5.750	103.447	103.337	103.237	4.375	101.822	101.672	101.522	5.750	103.288	103.038	102.788
5.875	104.095	103.985	103.885	5.875	103.805	103.696	103.596	4.500	102.271	102.121	101.971	5.875	103.695	103.445	103.195
6.000	104.473	104.363	104.263	6.000	104.277	104.168	104.068	4.625	102.634	102.484	102.334	6.000	104.073	103.823	103.573

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	101.594	101.344	101.094
5.750	102.000	101.750	101.500	5.750	101.727	101.477	101.227
5.875	102.250	102.000	101.750	5.875	102.085	101.835	101.585
6.250	102.750	102.500	102.250	6.250	102.623	102.373	102.123
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:	6/3/2019	4.500%

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	99.136	98.886	98.636	
4.875	99.543	99.293	99.043	
5.000	99.921	99.671	99.421	
5.125	100.462	100.212	99.962	
5.250	99.618	99.368	99.118	
5.375	100.025	99.775	99.525	
5.500	100.403	100.153	99.903	
5.625	100.944	100.694	100.444	
5.750	100.538	100.288	100.038	
5.875	100.945	100.695	100.445	
6.000	101.323	101.073	100.823	

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.:

7/3/2019

45 Day Lock Exp.:

7/18/2019

60 Day Lock Exp.:

8/2/2019

W. Rate Sheet Dated: 6/3/2019

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	101.006	100.856	100.706	3.750	100.571	100.421	100.271	2.375	94.379	94.229	94.079	3.125	97.91	97.758	97.608
3.875	101.538	101.388	101.238	3.875	100.997	100.847	100.697	2.500	94.872	94.722	94.572	3.250	98.45	98.298	98.148
4.000	102.064	101.914	101.764	4.000	101.365	101.215	101.065	2.625	95.365	95.215	95.065	3.375	98.84	98.690	98.540
4.125	102.495	102.345	102.195	4.125	101.751	101.601	101.451	2.750	98.412	98.262	98.112	3.500	99.19	99.044	98.894
4.250	102.025	101.925	101.825	4.250	101.595	101.495	101.395	2.875	98.896	98.746	98.596	3.625	99.52	99.368	99.218
4.375	102.476	102.376	102.276	4.375	101.953	101.853	101.753	3.000	99.384	99.234	99.084	Margin = 2.250		Index = 2.340	
4.500	102.931	102.831	102.731	4.500	102.425	102.325	102.225	3.125	99.864	99.714	99.564				
4.625	103.312	103.212	103.112	4.625	102.811	102.711	102.611	3.250	99.835	99.685	99.535				
4.750	103.374	103.274	103.174	4.750	102.045	101.945	101.845	3.375	100.307	100.157	100.007				
4.875	102.843	102.743	102.643	4.875	102.404	102.304	102.204	3.500	100.707	100.557	100.407				
5.000	103.221	103.121	103.021	5.000	102.876	102.776	102.676	3.625	101.083	100.933	100.783				
5.125	103.762	103.662	103.562	5.125	103.261	103.161	103.061	3.750	100.869	100.719	100.569				
5.250	102.637	102.537	102.437	5.250	102.246	102.146	102.046	3.875	101.272	101.122	100.972				
5.375	103.044	102.944	102.844	5.375	102.604	102.504	102.404	4.000	101.618	101.468	101.318				
5.500	103.422	103.322	103.222	5.500	103.077	102.977	102.877	4.125	101.981	101.831	101.681				
5.625	103.963	103.863	103.763	5.625	103.462	103.362	103.262	4.250	101.548	101.398	101.248				
5.750	102.963	102.853	102.753	5.750	102.572	102.462	102.362	4.375	101.884	101.734	101.584				
5.875	103.370	103.260	103.160	5.875	102.930	102.821	102.721	4.500	102.334	102.184	102.034				
6.000	103.748	103.638	103.538	6.000	103.402	103.293	103.193	4.625	102.697	102.547	102.397				

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	99.856	99.706	99.556	3.750	99.571	99.421	99.271	2.375	95.129	94.979	94.829	3.125	96.908	96.758	96.608
3.875	100.388	100.238	100.088	3.875	99.997	99.847	99.697	2.500	95.622	95.472	95.322	3.250	97.448	97.298	97.148
4.000	100.914	100.764	100.614	4.000	100.365	100.215	100.065	2.625	96.115	95.965	95.815	3.375	97.840	97.690	97.540
4.125	101.345	101.195	101.045	4.125	100.751	100.601	100.451	2.750	98.193	98.043	97.893	3.500	98.194	98.044	97.894
4.250	100.875	100.775	100.675	4.250	100.595	100.495	100.395	2.875	98.678	98.528	98.378	3.625	98.518	98.368	98.218
4.375	101.326	101.226	101.126	4.375	100.953	100.853	100.753	3.000	99.165	99.015	98.865	Margin = 2.250		Index = 2.340	
4.500	101.781	101.681	101.581	4.500	101.425	101.325	101.225	3.125	99.645	99.495	99.345	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.162	102.062	101.962	4.625	101.811	101.711	101.611	3.250	99.304	99.154	99.004	Rate	30 Day	45 Day	60 Day
4.750	102.224	102.124	102.024	4.750	101.045	100.945	100.845	3.375	99.776	99.626	99.476	4.750	100.886	100.636	100.386
4.875	101.693	101.593	101.493	4.875	101.404	101.304	101.204	3.500	100.176	100.026	99.876	4.875	101.293	101.043	100.793
5.000	102.071	101.971	101.871	5.000	101.876	101.776	101.676	3.625	100.552	100.402	100.252	5.000	101.671	101.421	101.171
5.125	102.612	102.512	102.412	5.125	102.261	102.161	102.061	3.750	99.931	99.781	99.631	5.125	102.212	101.962	101.712
5.250	101.487	101.387	101.287	5.250	101.246	101.146	101.046	3.875	100.335	100.185	100.035	5.250	101.087	100.837	100.587
5.375	101.894	101.794	101.694	5.375	101.604	101.504	101.404	4.000	100.680	100.530	100.380	5.375	101.494	101.244	100.994
5.500	102.272	102.172	102.072	5.500	102.077	101.977	101.877	4.125	101.043	100.893	100.743	5.500	101.872	101.622	101.372
5.625	102.813	102.713	102.613	5.625	102.462	102.362	102.262	4.250	99.923	99.773	99.623	5.625	102.413	102.163	101.913
5.750	101.813	101.703	101.603	5.750	101.572	101.462	101.362	4.375	100.259	100.109	99.959	5.750	101.413	101.163	100.913
5.875	102.220	102.110	102.010	5.875	101.930	101.821	101.721	4.500	100.709	100.559	100.409	5.875	101.820	101.570	101.320
6.000	102.598	102.488	102.388	6.000	102.402	102.293	102.193	4.625	101.072	100.922	100.772	6.000	102.198	101.948	101.698

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:	6/3/2019 4.500%

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	100.313	100.063	99.813
5.750	100.125	99.875	99.625	5.750	99.852	99.602	99.352
5.875	100.375	100.125	99.875	5.875	100.210	99.960	99.710
6.250	99.250	99.000	98.750	6.250	99.123	98.873	98.623
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	98.136	97.886	97.636	
4.875	98.543	98.293	98.043	
5.000	98.921	98.671	98.421	
5.125	99.462	99.212	98.962	
5.250	98.337	98.087	97.837	
5.375	98.744	98.494	98.244	
5.500	99.122	98.872	98.622	
5.625	99.663	99.413	99.163	
5.750	98.663	98.413	98.163	
5.875	99.070	98.820	98.570	
6.000	99.448	99.198	98.948	

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)



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30 Day Lock Exp.:

7/3/2019

45 Day Lock Exp.:

7/18/2019

60 Day Lock Exp.:

8/2/2019

W. Rate Sheet Dated: 6/3/2019

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
3.375	99.112	98.993	98.912	3.375	99.612	99.493	99.412	3.375	99.612	99.493	99.412	4.000	101.096	100.996	100.896	4.000	100.846	100.746	100.646
3.500	99.896	99.779	99.696	3.500	100.396	100.279	100.196	3.500	100.396	100.279	100.196	4.125	101.209	101.109	101.009	4.125	100.959	100.859	100.759
3.625	100.474	100.374	100.274	3.625	100.974	100.874	100.774	3.625	100.974	100.874	100.774	4.250	101.400	101.300	101.200	4.250	101.150	101.050	100.950
3.750	101.100	101.000	100.900	3.750	101.600	101.500	101.400	3.750	101.600	101.500	101.400	4.375	101.802	101.702	101.602	4.375	101.552	101.452	101.352
3.875	101.604	101.504	101.404	3.875	102.104	102.004	101.904	3.875	102.104	102.004	101.904	4.500	102.209	102.109	102.009	4.500	101.709	101.609	101.509
3.990	102.184	102.084	101.984	3.990	101.934	101.834	101.734	3.990	101.934	101.834	101.734	4.625	102.317	102.217	102.117	4.625	101.817	101.717	101.617
4.000	102.284	102.184	102.084	4.000	102.034	101.934	101.834	4.000	102.034	101.934	101.834	4.750	102.233	102.133	102.033	4.750	101.733	101.633	101.533
4.125	102.397	102.297	102.197	4.125	102.147	102.047	101.947	4.125	102.147	102.047	101.947	4.875	102.785	102.685	102.585	4.875	102.285	102.185	102.085
4.250	102.622	102.522	102.422	4.250	102.372	102.272	102.172	4.250	102.372	102.272	102.172	4.990	102.898	102.798	102.698	4.990	102.773	102.673	102.573
4.375	103.024	102.924	102.824	4.375	102.774	102.674	102.574	4.375	102.774	102.674	102.574	5.000	102.998	102.898	102.798	5.000	102.373	102.273	102.173
4.500	103.431	103.331	103.231	4.500	102.931	102.831	102.731	4.500	102.931	102.831	102.731	5.125	102.437	102.337	102.237	5.125	101.812	101.712	101.612
4.625	103.539	103.439	103.339	4.625	103.039	102.939	102.839	4.625	103.039	102.939	102.839	5.250	102.787	102.687	102.587	5.250	102.162	102.062	101.962
4.750	103.517	103.417	103.317	4.750	103.017	102.917	102.817	4.750	103.017	102.917	102.817	5.375	103.207	103.107	103.007	5.375	103.207	103.107	103.007
4.875	104.069	103.969	103.869	4.875	103.569	103.469	103.369	4.875	103.569	103.469	103.369	5.500	103.435	103.335	103.235	5.500	103.435	103.335	103.235
4.990	104.182	104.082	103.982	4.990	103.557	103.457	103.357	4.990	103.557	103.457	103.357	5.625	102.811	102.711	102.611	5.625	102.811	102.711	102.611
5.000	104.282	104.182	104.082	5.000	103.657	103.557	103.457	5.000	103.657	103.557	103.457	5.750	103.083	102.983	102.883	5.750	103.083	102.983	102.883
5.125	104.252	104.152	104.052	5.125	103.627	103.527	103.427	5.125	103.627	103.527	103.427	5.875	103.343	103.243	103.143	5.875	103.343	103.243	103.143
5.250	104.602	104.502	104.402	5.250	103.977	103.877	103.777	5.250	103.977	103.877	103.777	5.990	103.447	103.347	103.247	5.990	103.447	103.347	103.247
5.375	105.022	104.922	104.822	5.375	105.022	104.922	104.822	5.375	105.022	104.922	104.822	6.000	103.547	103.447	103.347	6.000	103.547	103.447	103.347
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	100.846	100.746	100.646	3.375	99.181	99.081	98.981	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	101.180	101.080	100.980
4.125	100.959	100.859	100.759	3.500	100.007	99.907	99.807	3.375	99.181	99.081	98.981	3.375	99.306	99.206	99.106	3.500	101.104	101.004	100.904
4.250	101.150	101.050	100.950	3.625	100.697	100.597	100.497	3.500	100.007	99.907	99.807	3.500	100.132	100.032	99.932	3.625	101.530	101.430	101.330
4.375	101.552	101.452	101.352	3.750	101.210	101.110	101.010	3.625	100.697	100.597	100.497	3.625	100.822	100.722	100.622	3.750	102.155	102.055	101.955
4.500	101.709	101.609	101.509	3.875	101.847	101.747	101.647	3.750	101.210	101.110	101.010	3.750	101.335	101.235	101.135	3.875	102.482	102.382	102.282
4.625	101.817	101.717	101.617	3.990	102.222	102.122	102.022	3.875	101.847	101.747	101.647	3.875	101.972	101.872	101.772	3.990	102.779	102.679	102.579
4.750	101.733	101.633	101.533	4.000	102.322	102.222	102.122	3.990	102.472	102.372	102.272	3.990	102.472	102.372	102.272	4.000	102.879	102.779	102.679
4.875	102.285	102.185	102.085	4.125	102.751	102.651	102.551	4.000	102.572	102.472	102.372	4.000	102.572	102.472	102.372	4.125	102.746	102.646	102.546
4.990	102.273	102.173	102.073	4.250	102.838	102.738	102.638	4.125	103.001	102.901	102.801	4.125	103.001	102.901	102.801	4.250	103.360	103.260	103.160
5.000	103.373	103.273	103.173	4.375	103.187	103.087	102.987	4.250	103.088	102.988	102.888	4.250	103.088	102.988	102.888	4.375	103.712	103.612	103.512
5.125	101.812	101.712	101.612	4.500	103.588	103.488	103.388	4.375	103.437	103.337	103.237	4.375	103.437	103.337	103.237	4.500	103.059	102.959	102.859
5.250	102.162	102.062	101.962	4.625	103.731	103.631	103.531	4.500	103.838	103.738	103.638	4.500	103.838	103.738	103.638	4.625	103.439	103.339	103.239
5.375	103.207	103.107	103.007	4.750	103.979	103.879	103.779	4.625	103.981	103.881	103.781	4.625	103.981	103.881	103.781	4.750	103.853	103.753	103.653
5.500	103.435	103.335	103.235	4.875	104.350	104.250	104.150	4.750	104.229	104.129	104.029	4.750	104.229	104.129	104.029	4.875	104.215	104.115	104.015
5.625	102.811	102.711	102.611	4.990	104.496	104.396	104.296	4.875	104.600	104.500	104.400	4.875	104.600	104.500	104.400	4.990	103.619	103.519	103.419
5.750	103.083	102.983	102.883	5.000	104.596	104.496	104.396	4.990	104.746	104.646	104.546	4.990	104.746	104.646	104.546	5.000	103.719	103.619	103.519
5.875	103.343	103.243	103.143	5.125	104.565	104.465	104.365	5.000	104.846	104.746	104.646	5.000	104.846	104.746	104.646	5.125	104.071	103.971	103.871
5.990	103.447	103.347	103.247	5.250	104.875	104.775	104.675	5.125	104.815	104.715	104.615	5.125	104.815	104.715	104.615	5.250	104.228	104.128	104.028
6.000	103.547	103.447	103.347	5.375	105.164	105.064	104.964	5.250	105.125	105.025	104.925	5.250	105.125	105.025	104.925	5.375	104.468	104.368	104.268
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	101.680	101.580	101.480	3.375	101.680	101.580	101.480	3.375	100.773	100.673	100.573	3.375	101.273	101.173	101.073	3.375	101.273	101.173	101.073
3.500	101.604	101.504	101.404	3.500	101.604	101.504	101.404	3.500	100.541	100.441	100.341	3.500	101.041	100.941	100.841	3.500	101.041	100.941	100.841
3.625	102.030	101.930	101.830	3.625	102.030	101.930	101.830	3.625	100.967	100.867	100.767	3.625	101.467	101.367	101.267	3.625	101.467	101.367	101.267
3.750	102.655	102.555	102.455	3.750	102.655	102.555	102.455	3.750	101.592	101.492	101.392	3.750	102.092	101.992	101.892	3.750	102.092	101.992	101.892
3.875	102.732	102.632	102.532	3.875	102.732	102.632	102.532	3.875	101.919	101.819	101.719	3.875	102.169	102.069	101.969	3.875	102.169	102.069	101.969
3.990	103.029	102.929	102.829	3.990	103.029	102.929	102.829	3.990	102.216	102.116	102.016	3.990	102.466	102.366	102.266	3.990	102.466	102.366	102.266
4.000	103.129	103.029	102.929	4.000	103.129	103.029	102.929	4.000	102.316	102.216	102.116	4.000	102.566	102.466	102.366	4.000	102.566	102.466	102.366
4.125	102.996	102.896	102.796	4.125	102.996	102.896	102.796	4.125	101.718	101.618	101.518	4.125	101.968	101.868	101.768	4.125	101.968	101.868	101.768
4.250	103.610	103.510	103.410	4.250	103.610	103.510	103.410	4.250	102.332	102.232	102.132	4.250	102.582	102.482	102.382	4.250	102.582	102.482	102.382
4.375	103.587	103.487	103.387	4.375	103.587	103.487	103.387	4.375	102.684	102.584	102.484	4.375	102.559	102.459	102.359	4.375	102.559	102.459	102.359
4.500	102.934	102.834	102.734	4.500	102.934	102.834	102.734	4.500	101.402	101.302	101.202								



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.:

7/3/2019

45 Day Lock Exp.:

7/18/2019

60 Day Lock Exp.:

8/2/2019

W. Rate Sheet Dated: 6/3/2019

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
3.375	98.147	98.047	97.947	3.375	98.847	98.747	98.647	3.375	100.935	100.835	100.735	4.000	100.879	100.779	100.679	3.375	100.528	100.428	100.328
3.500	99.116	99.016	98.916	3.500	99.696	99.596	99.496	3.500	100.838	100.738	100.638	4.125	100.992	100.892	100.792	3.500	100.275	100.175	100.075
3.625	100.018	99.918	99.818	3.625	100.398	100.298	100.198	3.625	101.271	101.171	101.071	4.250	101.268	101.168	101.068	3.625	100.708	100.608	100.508
3.750	100.831	100.731	100.631	3.750	100.931	100.831	100.731	3.750	101.904	101.804	101.704	4.375	101.683	101.583	101.483	3.750	101.341	101.241	101.141
3.875	101.363	101.263	101.163	3.875	101.585	101.485	101.385	3.875	102.235	102.135	102.035	4.500	102.097	101.997	101.897	3.875	101.672	101.572	101.472
3.990	101.967	101.867	101.767	3.990	101.973	101.873	101.773	3.990	102.542	102.442	102.342	4.625	102.211	102.111	102.011	3.990	101.979	101.879	101.779
4.000	102.067	101.967	101.867	4.000	102.073	101.973	101.873	4.000	102.642	102.542	102.442	4.750	102.169	102.069	101.969	4.000	102.079	101.979	101.879
4.125	102.180	102.080	101.980	4.125	102.535	102.435	102.335	4.125	102.555	102.455	102.355	4.875	102.705	102.605	102.505	4.125	101.497	101.397	101.297
4.250	102.451	102.351	102.251	4.250	102.705	102.605	102.505	4.250	103.175	103.075	102.975	4.990	102.821	102.721	102.621	4.250	102.117	102.017	101.917
4.375	102.866	102.766	102.666	4.375	103.063	102.963	102.863	4.375	103.537	103.437	103.337	5.000	102.921	102.821	102.721	4.375	102.479	102.379	102.279
4.500	103.280	103.180	103.080	4.500	103.473	103.373	103.273	4.500	102.782	102.682	102.582	5.125	102.376	102.276	102.176	4.500	101.125	101.025	100.925
4.625	103.394	103.294	103.194	4.625	103.628	103.528	103.428	4.625	103.168	103.068	102.968	5.250	102.733	102.633	102.533	4.625	101.511	101.411	101.311
4.750	103.381	103.281	103.181	4.750	103.843	103.743	103.643	4.750	103.589	103.489	103.389	5.375	103.159	103.059	102.959	4.750	101.932	101.832	101.732
4.875	103.917	103.817	103.717	4.875	104.221	104.121	104.021	4.875	103.956	103.856	103.756	5.500	103.392	103.292	103.192	4.875	102.299	102.199	102.099
4.990	104.033	103.933	103.833	4.990	104.372	104.272	104.172	4.990	103.359	103.259	103.159	5.625	102.774	102.674	102.574	4.990	101.452	101.352	101.252
5.000	104.133	104.033	103.933	5.000	104.472	104.372	104.272	5.000	103.459	103.359	103.259	5.750	103.050	102.950	102.850	5.000	101.552	101.452	101.352
5.125	104.124	104.024	103.924	5.125	104.454	104.354	104.254	5.125	103.818	103.718	103.618	5.875	103.311	103.211	103.111	5.125	101.911	101.811	101.711
5.250	104.481	104.381	104.281	5.250	104.769	104.669	104.569	5.250	103.979	103.879	103.779	5.990	103.417	103.317	103.217	5.250	102.072	101.972	101.872
5.375	104.907	104.807	104.707	5.375	105.061	104.961	104.861	5.375	104.222	104.122	104.022	6.000	103.517	103.417	103.317	5.375	102.315	102.215	102.115

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.:

7/3/2019

45 Day Lock Exp.:

7/18/2019

60 Day Lock Exp.:

8/2/2019

W. Rate Sheet Dated: 6/3/2019

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	98.989	98.864	98.739	
3.875	99.391	99.266	99.141	
4.000	99.783	99.658	99.533	
4.125	100.211	100.086	99.961	
4.250	100.636	100.511	100.386	
4.375	100.979	100.854	100.729	
4.500	101.237	101.112	100.987	
4.625	101.492	101.367	101.242	
4.750	101.770	101.645	101.520	
4.875	102.110	101.985	101.860	
5.000	102.400	102.275	102.150	
5.125	102.699	102.574	102.449	
5.250	102.997	102.872	102.747	

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	98.800	98.675	98.550	
3.375	99.433	99.308	99.183	
3.500	100.064	99.939	99.814	
3.625	100.598	100.473	100.348	
3.750	101.086	100.961	100.836	
3.875	101.597	101.472	101.347	
4.000	101.797	101.672	101.547	
4.125	102.009	101.884	101.759	
4.250	102.312	102.187	102.062	
4.375	102.597	102.472	102.347	
4.500	102.789	102.664	102.539	

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	99.075	98.950	98.825	
3.375	99.458	99.333	99.208	
3.500	99.856	99.731	99.606	
3.625	100.234	100.109	99.984	
3.750	100.645	100.520	100.395	
3.875	100.992	100.867	100.742	
4.000	101.383	101.258	101.133	
4.125	101.683	101.558	101.433	
4.250	101.991	101.866	101.741	
4.375	102.273	102.148	102.023	
4.500	102.499	102.374	102.249	
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)