



AFR Loan Center

Lockdesk e-mail:

Lockdesk@af wholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/8/2019

45 Day Lock Exp.: 7/22/2019

60 Day Lock Exp.: 8/5/2019

W. Rate Sheet Dated: 6/6/2019

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	102.290	102.140	101.990	3.750	101.687	101.537	101.387	2.375	97.803	97.653	97.503	3.125	99.511	99.361	99.211
3.875	102.822	102.672	102.522	3.875	102.075	101.925	101.775	2.500	98.295	98.145	97.995	3.250	100.003	99.853	99.703
4.000	103.347	103.197	103.047	4.000	102.467	102.317	102.167	2.625	98.781	98.631	98.481	3.375	100.371	100.221	100.071
4.125	103.779	103.629	103.479	4.125	102.811	102.661	102.511	2.750	99.283	99.133	98.983	3.500	100.709	100.559	100.409
4.250	102.903	102.803	102.703	4.250	102.292	102.192	102.092	2.875	99.771	99.621	99.471	3.625	100.169	100.019	99.869
4.375	103.353	103.253	103.153	4.375	102.728	102.628	102.528	3.000	100.254	100.104	99.954	Margin = 2.250		Index = 2.280	
4.500	103.808	103.708	103.608	4.500	103.120	103.020	102.920	3.125	100.719	100.569	100.419				
4.625	104.189	104.089	103.989	4.625	103.464	103.364	103.264	3.250	100.730	100.580	100.430				
4.750	104.314	104.214	104.114	4.750	102.930	102.830	102.730	3.375	101.154	101.004	100.854				
4.875	103.908	103.808	103.708	4.875	103.367	103.267	103.167	3.500	101.549	101.399	101.249				
5.000	104.286	104.186	104.086	5.000	103.759	103.659	103.559	3.625	101.904	101.754	101.604				
5.125	104.827	104.727	104.627	5.125	104.103	104.003	103.903	3.750	102.087	101.937	101.787				
5.250	103.874	103.774	103.674	5.250	103.302	103.202	103.102	3.875	102.452	102.302	102.152				
5.375	104.281	104.181	104.081	5.375	103.739	103.639	103.539	4.000	102.821	102.671	102.521				
5.500	104.659	104.559	104.459	5.500	104.131	104.031	103.931	4.125	103.143	102.993	102.843				
5.625	105.200	105.100	105.000	5.625	104.475	104.375	104.275	4.250	102.684	102.534	102.384				
5.750	104.856	104.756	104.656	5.750	104.284	104.184	104.084	4.375	103.098	102.948	102.798				
5.875	105.263	105.163	105.063	5.875	104.721	104.621	104.521	4.500	103.467	103.317	103.167				
6.000	105.641	105.541	105.441	6.000	105.113	105.013	104.913	4.625	103.789	103.639	103.489				

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	101.140	100.990	100.840	3.750	100.687	100.537	100.387	2.375	96.803	96.653	96.503	3.125	98.511	98.361	98.211
3.875	101.672	101.522	101.372	3.875	101.075	100.925	100.775	2.500	97.295	97.145	96.995	3.250	99.003	98.853	98.703
4.000	102.197	102.047	101.897	4.000	101.467	101.317	101.167	2.625	97.781	97.631	97.481	3.375	99.371	99.221	99.071
4.125	102.629	102.479	102.329	4.125	101.811	101.661	101.511	2.750	98.283	98.133	97.983	3.500	99.709	99.559	99.409
4.250	101.753	101.653	101.553	4.250	101.292	101.192	101.092	2.875	98.771	98.621	98.471	3.625	99.169	99.019	98.869
4.375	102.203	102.103	102.003	4.375	101.728	101.628	101.528	3.000	99.254	99.104	98.954	Margin = 2.250		Index = 2.280	
4.500	102.658	102.558	102.458	4.500	102.120	102.020	101.920	3.125	99.719	99.569	99.419	30 Year OTC "Borrower Paid Only for USDA"			
4.625	103.039	102.939	102.839	4.625	102.464	102.364	102.264	3.250	99.730	99.580	99.430	Rate	30 Day	45 Day	60 Day
4.750	103.164	103.064	102.964	4.750	101.930	101.830	101.730	3.375	100.154	100.004	99.854	4.750	101.951	101.701	101.451
4.875	102.758	102.658	102.558	4.875	102.367	102.267	102.167	3.500	100.549	100.399	100.249	4.875	102.358	102.108	101.858
5.000	103.136	103.036	102.936	5.000	102.759	102.659	102.559	3.625	100.904	100.754	100.604	5.000	102.736	102.486	102.236
5.125	103.677	103.577	103.477	5.125	103.103	103.003	102.903	3.750	101.087	100.937	100.787	5.125	103.277	103.027	102.777
5.250	102.724	102.624	102.524	5.250	102.302	102.202	102.102	3.875	101.452	101.302	101.152	5.250	102.324	102.074	101.824
5.375	103.131	103.031	102.931	5.375	102.739	102.639	102.539	4.000	101.821	101.671	101.521	5.375	102.731	102.481	102.231
5.500	103.509	103.409	103.309	5.500	103.131	103.031	102.931	4.125	102.143	101.993	101.843	5.500	103.109	102.859	102.609
5.625	104.050	103.950	103.850	5.625	103.475	103.375	103.275	4.250	101.684	101.534	101.384	5.625	103.650	103.400	103.150
5.750	103.706	103.606	103.506	5.750	103.284	103.184	103.084	4.375	102.098	101.948	101.798	5.750	103.306	103.056	102.806
5.875	104.113	104.013	103.913	5.875	103.721	103.621	103.521	4.500	102.467	102.317	102.167	5.875	103.713	103.463	103.213
6.000	104.491	104.391	104.291	6.000	104.113	104.013	103.913	4.625	102.789	102.639	102.489	6.000	104.091	103.841	103.591

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

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:	6/6/2019	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	100.000	99.750	99.500	5.250	101.378	101.128	100.878
5.750	102.000	101.750	101.500	5.750	101.564	101.314	101.064
5.875	102.250	102.000	101.750	5.875	102.001	101.751	101.501
6.250	102.750	102.500	102.250	6.250	102.417	102.167	101.917
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	99.201	98.951	98.701	
4.875	99.608	99.358	99.108	
5.000	99.986	99.736	99.486	
5.125	100.527	100.277	100.027	
5.250	99.574	99.324	99.074	
5.375	99.981	99.731	99.481	
5.500	100.359	100.109	99.859	
5.625	100.900	100.650	100.400	
5.750	100.556	100.306	100.056	
5.875	100.963	100.713	100.463	
6.000	101.341	101.091	100.841	

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/8/2019

45 Day Lock Exp.:

7/22/2019

60 Day Lock Exp.:

8/5/2019

W. Rate Sheet Dated: 6/6/2019

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	100.946	100.796	100.646	3.750	100.343	100.193	100.043	2.375	94.303	94.153	94.003	3.125	97.82	97.673	97.523
3.875	101.478	101.328	101.178	3.875	100.731	100.581	100.431	2.500	94.795	94.645	94.495	3.250	98.47	98.322	98.172
4.000	102.003	101.853	101.703	4.000	101.123	100.973	100.823	2.625	95.281	95.131	94.981	3.375	98.84	98.690	98.540
4.125	102.435	102.285	102.135	4.125	101.467	101.317	101.167	2.750	97.596	97.446	97.296	3.500	99.18	99.028	98.878
4.250	101.872	101.772	101.672	4.250	101.260	101.160	101.060	2.875	98.084	97.934	97.784	3.625	98.64	98.488	98.338
4.375	102.322	102.222	102.122	4.375	101.697	101.597	101.497	3.000	98.566	98.416	98.266	Margin = 2.250		Index = 2.280	
4.500	102.777	102.677	102.577	4.500	102.089	101.989	101.889	3.125	99.031	98.881	98.731				
4.625	103.158	103.058	102.958	4.625	102.433	102.333	102.233	3.250	99.199	99.049	98.899				
4.750	103.220	103.120	103.020	4.750	101.836	101.736	101.636	3.375	99.623	99.473	99.323				
4.875	102.814	102.714	102.614	4.875	102.273	102.173	102.073	3.500	100.017	99.867	99.717				
5.000	103.192	103.092	102.992	5.000	102.665	102.565	102.465	3.625	100.372	100.222	100.072				
5.125	103.734	103.634	103.534	5.125	103.009	102.909	102.809	3.750	100.743	100.593	100.443				
5.250	102.561	102.461	102.361	5.250	101.990	101.890	101.790	3.875	101.108	100.958	100.808				
5.375	102.968	102.868	102.768	5.375	102.427	102.327	102.227	4.000	101.478	101.328	101.178				
5.500	103.346	103.246	103.146	5.500	102.819	102.719	102.619	4.125	101.799	101.649	101.499				
5.625	103.887	103.787	103.687	5.625	103.163	103.063	102.963	4.250	101.652	101.502	101.352				
5.750	102.981	102.881	102.781	5.750	102.409	102.309	102.209	4.375	102.067	101.917	101.767				
5.875	103.388	103.288	103.188	5.875	102.846	102.746	102.646	4.500	102.436	102.286	102.136				
6.000	103.766	103.666	103.566	6.000	103.238	103.138	103.038	4.625	102.758	102.608	102.458				

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	99.796	99.646	99.496	3.750	99.343	99.193	99.043	2.375	95.053	94.903	94.753	3.125	96.823	96.673	96.523
3.875	100.328	100.178	100.028	3.875	99.731	99.581	99.431	2.500	95.545	95.395	95.245	3.250	97.472	97.322	97.172
4.000	100.853	100.703	100.553	4.000	100.123	99.973	99.823	2.625	96.031	95.881	95.731	3.375	97.840	97.690	97.540
4.125	101.285	101.135	100.985	4.125	100.467	100.317	100.167	2.750	97.377	97.227	97.077	3.500	98.178	98.028	97.878
4.250	100.722	100.622	100.522	4.250	100.260	100.160	100.060	2.875	97.865	97.715	97.565	3.625	97.638	97.488	97.338
4.375	101.172	101.072	100.972	4.375	100.697	100.597	100.497	3.000	98.348	98.198	98.048	Margin = 2.250		Index = 2.280	
4.500	101.627	101.527	101.427	4.500	101.089	100.989	100.889	3.125	98.812	98.662	98.512	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.008	101.908	101.808	4.625	101.433	101.333	101.233	3.250	98.636	98.486	98.336	Rate	30 Day	45 Day	60 Day
4.750	102.070	101.970	101.870	4.750	100.836	100.736	100.636	3.375	99.061	98.911	98.761	4.750	100.857	100.607	100.357
4.875	101.664	101.564	101.464	4.875	101.273	101.173	101.073	3.500	99.455	99.305	99.155	4.875	101.264	101.014	100.764
5.000	102.042	101.942	101.842	5.000	101.665	101.565	101.465	3.625	99.810	99.660	99.510	5.000	101.642	101.392	101.142
5.125	102.584	102.484	102.384	5.125	102.009	101.909	101.809	3.750	99.837	99.687	99.537	5.125	102.184	101.934	101.684
5.250	101.411	101.311	101.211	5.250	100.990	100.890	100.790	3.875	100.202	100.052	99.902	5.250	101.011	100.761	100.511
5.375	101.818	101.718	101.618	5.375	101.427	101.327	101.227	4.000	100.571	100.421	100.271	5.375	101.418	101.168	100.918
5.500	102.196	102.096	101.996	5.500	101.819	101.719	101.619	4.125	100.893	100.743	100.593	5.500	101.796	101.546	101.296
5.625	102.737	102.637	102.537	5.625	102.163	102.063	101.963	4.250	100.121	99.971	99.821	5.625	102.337	102.087	101.837
5.750	101.831	101.731	101.631	5.750	101.409	101.309	101.209	4.375	100.536	100.386	100.236	5.750	101.431	101.181	100.931
5.875	102.238	102.138	102.038	5.875	101.846	101.746	101.646	4.500	100.905	100.755	100.605	5.875	101.838	101.588	101.338
6.000	102.616	102.516	102.416	6.000	102.238	102.138	102.038	4.625	101.227	101.077	100.927	6.000	102.216	101.966	101.716

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:	6/6/2019 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	98.687	98.437	98.187	5.250	100.065	99.815	99.565
5.750	100.125	99.875	99.625	5.750	99.689	99.439	99.189
5.875	100.375	100.125	99.875	5.875	100.126	99.876	99.626
6.250	99.250	99.000	98.750	6.250	98.917	98.667	98.417
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	98.107	97.857	97.607	
4.875	98.514	98.264	98.014	
5.000	98.892	98.642	98.392	
5.125	99.434	99.184	98.934	
5.250	98.261	98.011	97.761	
5.375	98.668	98.418	98.168	
5.500	99.046	98.796	98.546	
5.625	99.587	99.337	99.087	
5.750	98.681	98.431	98.181	
5.875	99.088	98.838	98.588	
6.000	99.466	99.216	98.966	

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/8/2019

45 Day Lock Exp.:

7/22/2019

60 Day Lock Exp.:

8/5/2019

W. Rate Sheet Dated: 6/6/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA															
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance			
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	99.667	99.567	99.467	3.500	97.411	97.311	97.211	3.500	97.411	97.311	97.211	4.375	101.720	101.620	101.520
3.625	100.092	99.992	99.892	3.625	97.869	97.769	97.669	3.625	97.869	97.769	97.669	4.500	102.164	102.064	101.964
3.750	100.780	100.680	100.580	3.750	98.703	98.603	98.503	3.750	98.543	98.443	98.343	4.625	102.380	102.280	102.180
3.875	101.305	101.205	101.105	3.875	99.293	99.193	99.093	3.875	99.137	99.037	98.937	4.750	102.531	102.431	102.331
3.990	101.882	101.782	101.682	3.990	99.938	99.838	99.738	3.990	99.782	99.682	99.582	4.875	102.719	102.619	102.519
4.000	101.982	101.882	101.782	4.000	100.038	99.938	99.838	4.000	99.882	99.782	99.682	4.990	103.071	102.971	102.871
4.125	102.155	102.055	101.955	4.125	100.330	100.230	100.130	4.125	100.094	99.994	99.894	5.000	103.171	103.071	102.971
4.250	102.294	102.194	102.094	4.250	101.189	101.089	100.989	4.250	100.997	100.897	100.797	5.125	103.079	102.979	102.879
4.375	102.743	102.643	102.543	4.375	101.698	101.598	101.498	4.375	101.510	101.410	101.310	5.250	102.606	102.506	102.406
4.500	103.165	103.065	102.965	4.500	102.165	102.065	101.965	4.500	101.978	101.878	101.778	5.375	103.036	102.936	102.836
4.625	103.201	103.101	103.001	4.625	102.329	102.229	102.129	4.625	102.141	102.041	101.941	5.500	103.437	103.337	103.237
4.750	103.414	103.314	103.214	4.750	102.863	102.763	102.663	4.750	102.860	102.760	102.660	5.625	103.668	103.568	103.468
4.875	103.735	103.635	103.535	4.875	103.282	103.182	103.082	4.875	103.282	103.182	103.082	5.750	102.605	102.505	102.405
4.990	103.995	103.895	103.795	4.990	103.579	103.479	103.379	4.990	103.579	103.479	103.379	5.875	103.044	102.944	102.844
5.000	104.095	103.995	103.895	5.000	103.679	103.579	103.479	5.000	103.679	103.579	103.479	5.990	103.392	103.292	103.192
5.125	104.295	104.195	104.095	5.125	103.957	103.857	103.757	5.125	103.957	103.857	103.757	6.000	103.492	103.392	103.292
5.250	104.632	104.532	104.432	5.250	104.509	104.409	104.309	5.250	104.599	104.499	104.399	6.125	103.721	103.621	103.521
5.375	104.884	104.784	104.684	5.375	104.796	104.696	104.596	5.375	104.890	104.790	104.690	6.250	101.574	101.474	101.374
5.500	105.093	104.993	104.893	5.500	105.029	104.929	104.829	5.500	105.123	105.023	104.923	6.375	102.022	101.900	101.822

30/25 Year >125 High Balance				20 Year				20 Year 105-125				20 Year >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
4.375	100.487	100.387	100.287	3.375	N/A	N/A	N/A	3.750	100.387	100.287	100.187	3.875	100.791	100.691	100.591
4.500	100.977	100.877	100.777	3.500	N/A	N/A	N/A	3.875	100.947	100.847	100.747	3.990	101.437	101.337	101.237
4.625	101.320	101.220	101.120	3.625	100.582	100.482	100.382	3.990	101.593	101.493	101.393	4.000	101.537	101.437	101.337
4.750	101.699	101.599	101.499	3.750	101.127	101.027	100.927	4.000	101.693	101.593	101.493	4.125	101.696	101.596	101.496
4.875	102.266	102.166	102.066	3.875	101.544	101.444	101.344	4.125	101.852	101.752	101.652	4.250	101.645	101.545	101.445
4.990	102.655	102.555	102.455	3.990	101.937	101.837	101.737	4.250	101.707	101.607	101.507	4.375	102.095	101.995	101.895
5.000	102.755	102.655	102.555	4.000	102.037	101.937	101.837	4.375	102.158	102.058	101.958	4.500	102.546	102.446	102.346
5.125	102.741	102.641	102.541	4.125	102.349	102.249	102.149	4.500	102.609	102.509	102.409	4.625	102.677	102.577	102.477
5.250	102.573	102.473	102.373	4.250	102.631	102.531	102.431	4.625	102.739	102.639	102.539	4.750	102.686	102.586	102.486
5.375	103.036	102.936	102.836	4.375	103.022	102.922	102.822	4.750	102.748	102.648	102.548	4.875	103.082	102.982	102.882
5.500	103.437	103.337	103.237	4.500	103.462	103.362	103.262	4.875	103.145	103.045	102.945	4.990	103.367	103.267	103.167
5.625	103.668	103.568	103.468	4.625	103.438	103.338	103.238	4.990	103.429	103.329	103.229	5.000	103.467	103.367	103.267
5.750	102.605	102.505	102.405	4.750	103.916	103.816	103.716	5.000	103.529	103.429	103.329	5.125	103.735	103.635	103.535
5.875	103.044	102.944	102.844	4.875	104.267	104.167	104.067	5.125	103.798	103.698	103.598	5.250	103.802	103.702	103.602
5.990	103.392	103.292	103.192	4.990	104.536	104.436	104.336	5.250	103.959	103.859	103.759	5.375	104.030	103.930	103.830
6.000	103.492	103.392	103.292	5.000	104.636	104.536	104.436	5.375	104.186	104.086	103.986	5.500	104.253	104.153	104.053
6.125	103.721	103.621	103.521	5.125	104.817	104.717	104.617	5.500	104.409	104.309	104.209	5.625	104.451	104.351	104.251
6.250	101.574	101.474	101.374	5.250	104.868	104.768	104.668	5.625	104.607	104.507	104.407	5.750	104.783	104.683	104.583
6.375	102.022	101.900	101.822	5.375	105.031	104.931	104.831	5.750	105.002	104.902	104.802	5.875	105.048	104.948	104.848

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	99.574	99.474	99.374	3.375	99.449	99.249	99.249	3.375	100.374	100.174	100.174	3.375	98.912	98.712	98.712	3.375	98.787	98.587	98.587	3.375	101.040	100.840	100.840
3.500	99.915	99.815	99.715	3.500	99.811	99.611	99.611	3.500	100.793	100.593	100.593	3.500	99.365	99.165	99.165	3.500	99.261	99.061	99.061	3.500	101.290	101.090	101.090
3.625	100.659	100.559	100.459	3.625	100.534	100.334	100.334	3.625	101.136	100.936	100.936	3.625	99.775	99.575	99.575	3.625	99.650	99.450	99.450	3.625	102.012	101.812	101.812
3.750	100.772	100.672	100.572	3.750	100.678	100.478	100.478	3.750	101.391	101.191	101.191	3.750	100.094	99.894	99.894	3.750	100.000	99.800	99.800	3.750	101.868	101.668	101.668
3.875	100.827	100.727	100.627	3.875	100.734	100.534	100.534	3.875	101.412	101.212	101.212	3.875	100.124	99.924	99.924	3.875	100.031	99.831	99.831	3.875	102.166	101.966	101.966
3.990	101.119	101.019	100.919	3.990	101.013	100.813	100.813	3.990	101.546	101.346	101.346	3.990	100.298	100.098	100.098	3.990	100.192	99.992	99.992	3.990	102.296	102.096	102.096
4.000	101.219	101.119	101.019	4.000	101.113	100.913	100.913	4.000	101.646	101.446	101.446	4.000	100.398	100.198	100.198	4.000	100.292	100.092	100.092	4.000	102.396	102.196	102.196
4.125	102.004	101.904	101.804	4.125	101.910	101.710	101.710	4.125	102.133	101.933	101.933	4.125	100.960	100.760	100.760	4.125	100.866	100.666	100.666	4.125	103.096	102.896	102.896
4.250	102.082	101.982	101.882	4.250	101.989	101.789	101.789	4.250	102.204	102.004	102.004	4.250	101.093	100.893	100.893	4.250	101.000	100.800	100.800	4.250	103.082	102.882	102.882
4.375	102.513	102.413	102.313	4.375	102.419	102.219	102.219	4.375	102.471	102.271	102.271	4.375	101.401	101.201	101.201	4.375	101.307	101.107	101.107	4.375	103.468	103.268	103.268
4.500	102.828	102.728	102.628	4.500	102.734	102.534	102.534	4.500	102.665	102.465	102.465	4.500	101.625	101.425	101.425	4.500	101.531	101.331	101.331	4.500	103.751	103.551	103.551
4.625	103.153	103.053	102.953	4.625	103.059	102.859	102.859	4.625	102.864	102.664	102.664	4.625	102.169	101.969	101.969	4.625	102.075	101.875	101.875	4.625	104.041	103.841	103.841
4.750	102.856	102.756	102.656	4.750	102.856	102.656	102.656	4.750	101.996	101.796	101.796	4.750	101.207	101.007	101.007	4.750	101.207	101.007	101.007	4.750	103.191	102.991	102.991
4.875	103.081	102.981	102.881	4.875	103.081	102.881	102.881	4.875	102.131	101.931	101.931	4.875	101.364	101.164	101.164	4.875	101.364	101.164	101.164	4.875	103.592	103.392	103.392
4.990	103.120	103.020	102.920	4.990	103.120	102.920	102.920	4.990	102.112	101.912	101.912	4.990	101.362	101.162	101.162	4.990	101.362	101.162	101.162	4.990	103.613	103.413	103.413
5.000	103.220	103.120	103.020	5.000	103.220	103.020	103.020	5.000	102.212	102.012	102.012	5.000	101.462	101.262	101.262	5.000	101.462	101.262	101.262	5.000	103.713	103.513	103.513
5.125	103.336	103.236	103.136	5.125	103.336	103.136	103.136	5.125	102.282	102.082	102.082	5.125	101.542	101.342	101.342	5.125	101.542	101.342	101.342	5.125	103.818	103.618	103.618
5.250	103.162	103.062	102.962	5.250	103.187	102.987	102.987	5.250	101.645	101.445	101.445	5.250	100.963	100.763	100.763	5.250	100.988	100.788	100.788	5.250	103.368	103.168	103.168
5.375	103.344	103.244	103.144	5.375	103.369	103.169	103.169	5.375	101.752	101.552	101.552	5.375	101.091	100.891	100.891	5.375	101.116	100.916	100.916	5.375	103.528	103.328	103.328



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

30 Day Lock Exp.: 7/8/2019
45 Day Lock Exp.: 7/22/2019
60 Day Lock Exp.: 8/5/2019

W. Rate Sheet Dated: 6/6/2019

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
3.250	98.198	98.076	97.998	3.250	0.000	-0.122	-0.200	3.375	99.567	99.446	99.367	4.000	101.197	101.097	100.997	4.000	100.947	100.847	100.747
3.375	99.067	98.946	98.867	3.375	99.567	99.446	99.367	3.500	100.362	100.263	100.162	4.125	101.330	101.230	101.130	4.125	101.080	100.980	100.880
3.500	99.862	99.746	99.662	3.500	100.362	100.246	100.162	3.625	100.903	100.803	100.703	4.250	101.397	101.297	101.197	4.250	101.147	101.047	100.947
3.625	100.403	100.303	100.203	3.625	100.903	100.803	100.703	3.750	101.540	101.440	101.340	4.375	101.813	101.713	101.613	4.375	101.563	101.463	101.363
3.750	101.040	100.940	100.840	3.750	101.540	101.440	101.340	3.875	102.053	101.953	101.853	4.500	102.232	102.132	102.032	4.500	101.732	101.632	101.532
3.875	101.553	101.453	101.353	3.875	102.053	101.953	101.853	3.990	101.941	101.841	101.741	4.625	102.309	102.209	102.109	4.625	101.809	101.709	101.609
3.990	102.191	102.091	101.991	3.990	101.941	101.841	101.741	4.000	102.041	101.941	101.841	4.750	102.259	102.159	102.059	4.750	101.759	101.659	101.559
4.000	102.291	102.191	102.091	4.000	102.041	101.941	101.841	4.125	102.174	102.074	101.974	4.875	102.803	102.703	102.603	4.875	102.303	102.203	102.103
4.125	102.424	102.324	102.224	4.125	102.174	102.074	101.974	4.250	102.359	102.259	102.159	4.990	102.919	102.819	102.719	4.990	102.294	102.194	102.094
4.250	102.609	102.509	102.409	4.250	102.359	102.259	102.159	4.375	102.775	102.675	102.575	5.000	103.019	102.919	102.819	5.000	102.394	102.294	102.194
4.375	103.025	102.925	102.825	4.375	102.775	102.675	102.575	4.500	102.944	102.844	102.744	5.125	102.475	102.375	102.275	5.125	101.850	101.750	101.650
4.500	103.444	103.344	103.244	4.500	102.944	102.844	102.744	4.625	103.021	102.921	102.821	5.250	102.830	102.730	102.630	5.250	102.205	102.105	102.005
4.625	103.521	103.421	103.321	4.625	103.021	102.921	102.821	4.750	103.035	102.935	102.835	5.375	103.238	103.138	103.038	5.375	103.238	103.138	103.038
4.750	103.535	103.435	103.335	4.750	103.035	102.935	102.835	4.875	103.579	103.479	103.379	5.500	103.472	103.372	103.272	5.500	103.472	103.372	103.272
4.875	104.079	103.979	103.879	4.875	103.579	103.479	103.379	4.990	103.570	103.470	103.370	5.625	102.852	102.752	102.652	5.625	102.852	102.752	102.652
4.990	104.195	104.095	103.995	4.990	103.570	103.470	103.370	5.000	103.670	103.570	103.470	5.750	103.114	103.014	102.914	5.750	103.114	103.014	102.914
5.000	104.295	104.195	104.095	5.000	103.670	103.570	103.470	5.125	103.646	103.546	103.446	5.875	103.378	103.278	103.178	5.875	103.378	103.278	103.178
5.125	104.271	104.171	104.071	5.125	103.646	103.546	103.446	5.250	104.001	103.901	103.801	5.990	103.485	103.385	103.285	5.990	103.485	103.385	103.285
5.250	104.626	104.526	104.426	5.250	104.001	103.901	103.801	5.375	105.034	104.934	104.834	6.000	103.585	103.485	103.385	6.000	103.585	103.485	103.385
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	100.947	100.847	100.747	3.375	99.049	98.949	98.849	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	101.228	101.128	101.028
4.125	101.080	100.980	100.880	3.500	99.884	99.784	99.684	3.375	99.049	98.949	98.849	3.375	99.174	99.074	98.974	3.500	101.132	101.032	100.932
4.250	101.147	101.047	100.947	3.625	100.583	100.483	100.383	3.500	99.884	99.784	99.684	3.500	100.009	99.909	99.809	3.625	101.564	101.464	101.364
4.375	101.563	101.463	101.363	3.750	101.103	101.003	100.903	3.625	100.583	100.483	100.383	3.625	100.708	100.608	100.508	3.750	102.344	102.244	102.144
4.500	101.732	101.632	101.532	3.875	101.750	101.650	101.550	3.750	101.103	101.003	100.903	3.750	101.228	101.128	101.028	3.875	102.487	102.387	102.287
4.625	101.809	101.709	101.609	3.990	102.133	102.033	101.933	3.875	101.500	101.400	101.300	3.875	101.875	101.775	101.675	3.990	102.788	102.688	102.588
4.750	101.750	101.650	101.550	4.000	102.233	102.133	102.033	3.990	102.383	102.283	102.183	3.990	102.383	102.283	102.183	4.000	102.888	102.788	102.688
4.875	102.303	102.203	102.103	4.125	102.661	102.561	102.461	4.000	102.483	102.383	102.283	4.000	102.483	102.383	102.283	4.125	102.740	102.640	102.540
4.990	102.294	102.194	102.094	4.250	102.929	102.829	102.729	4.125	102.911	102.811	102.711	4.125	102.911	102.811	102.711	4.250	103.405	103.305	103.205
5.000	102.394	102.294	102.194	4.375	103.282	103.182	103.082	4.250	103.179	103.079	102.979	4.250	103.179	103.079	102.979	4.375	103.790	103.690	103.590
5.125	101.850	101.750	101.650	4.500	103.686	103.586	103.486	4.375	103.532	103.432	103.332	4.375	103.532	103.432	103.332	4.500	103.018	102.918	102.818
5.250	102.205	102.105	102.005	4.625	103.832	103.732	103.632	4.500	103.936	103.836	103.736	4.500	103.936	103.836	103.736	4.625	103.398	103.298	103.198
5.375	103.238	103.138	103.038	4.750	104.092	103.992	103.892	4.625	104.082	103.982	103.882	4.625	104.082	103.982	103.882	4.750	103.815	103.715	103.615
5.500	104.472	104.372	104.272	4.875	104.466	104.366	104.266	4.750	104.342	104.242	104.142	4.750	104.342	104.242	104.142	4.875	104.177	104.077	103.977
5.625	102.852	102.752	102.652	4.990	104.614	104.514	104.414	4.875	104.716	104.616	104.516	4.875	104.716	104.616	104.516	4.990	103.556	103.456	103.356
5.750	103.114	103.014	102.914	5.000	104.714	104.614	104.514	4.990	104.864	104.764	104.664	4.990	104.864	104.764	104.664	5.000	103.656	103.556	103.456
5.875	103.378	103.278	103.178	5.125	104.652	104.552	104.452	5.000	104.964	104.864	104.764	5.000	104.964	104.864	104.764	5.125	104.009	103.909	103.809
5.990	103.485	103.385	103.285	5.250	104.964	104.864	104.764	5.125	104.902	104.802	104.702	5.125	104.902	104.802	104.702	5.250	104.166	104.066	103.966
6.000	103.585	103.485	103.385	5.375	105.255	105.155	105.055	5.250	105.214	105.114	105.014	5.250	105.214	105.114	105.014	5.375	104.406	104.306	104.206
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	101.728	101.628	101.528	3.375	101.728	101.628	101.528	3.375	100.790	100.690	100.590	3.375	101.290	101.190	101.090	3.375	101.290	101.190	101.090
3.500	101.632	101.532	101.432	3.500	101.632	101.532	101.432	3.500	100.572	100.472	100.372	3.500	101.072	100.972	100.872	3.500	101.072	100.972	100.872
3.625	102.064	101.964	101.864	3.625	102.064	101.964	101.864	3.625	101.004	100.904	100.804	3.625	101.504	101.404	101.304	3.625	101.504	101.404	101.304
3.750	102.834	102.734	102.634	3.750	102.834	102.734	102.634	3.750	101.774	101.674	101.574	3.750	102.274	102.174	102.074	3.750	102.274	102.174	102.074
3.875	102.737	102.637	102.537	3.875	102.737	102.637	102.537	3.875	101.927	101.827	101.727	3.875	102.177	102.077	101.977	3.875	102.177	102.077	101.977
3.990	103.038	102.938	102.838	3.990	103.038	102.938	102.838	3.990	102.228	102.128	102.028	3.990	102.478	102.378	102.278	3.990	102.478	102.378	102.278
4.000	103.138	103.038	102.938	4.000	103.138	103.038	102.938	4.000	102.328	102.228	102.128	4.000	102.578	102.478	102.378	4.000	102.578	102.478	102.378
4.125	102.990	102.890	102.790	4.125	102.990	102.890	102.790	4.125	101.685	101.585	101.485	4.125	101.935	101.835	101.735	4.125	101.935	101.835	101.735
4.250	103.655	103.555	103.455	4.250	103.655	103.555	103.455	4.250	102.350	102.250	102.150	4.250	102.600	102.500	102.400	4.250	102.600	102.500	102.400
4.375	103.665	103.565	103.465	4.375	103.665	103.565	103.465	4.375	102.735	102.635	102.535								



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/8/2019

45 Day Lock Exp.:

7/22/2019

60 Day Lock Exp.:

8/5/2019

W. Rate Sheet Dated: 6/6/2019

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
3.250	98.275	98.153	98.075	3.375	99.124	99.024	98.924	3.375	101.332	101.232	101.132	4.000	101.262	101.162	101.062	3.375	100.894	100.794	100.694
3.375	99.138	99.020	98.938	3.500	99.955	99.855	99.755	3.500	101.215	101.115	101.015	4.125	101.393	101.293	101.193	3.500	100.662	100.562	100.462
3.500	99.930	99.815	99.730	3.625	100.650	100.550	100.450	3.625	101.645	101.545	101.445	4.250	101.483	101.383	101.283	3.625	101.092	100.992	100.892
3.625	100.486	100.386	100.286	3.750	101.167	101.067	100.967	3.750	102.411	102.311	102.211	4.375	101.894	101.794	101.694	3.750	101.858	101.758	101.658
3.750	101.118	101.018	100.918	3.875	101.810	101.710	101.610	3.875	102.562	102.462	102.362	4.500	102.305	102.205	102.105	3.875	102.009	101.909	101.809
3.875	101.626	101.526	101.426	3.990	102.190	102.090	101.990	3.990	102.862	102.762	102.662	4.625	102.381	102.281	102.181	3.990	102.309	102.209	102.109
3.990	102.256	102.156	102.056	4.000	102.290	102.190	102.090	4.000	102.962	102.862	102.762	4.750	102.324	102.224	102.124	4.000	102.409	102.309	102.209
4.000	102.356	102.256	102.156	4.125	102.714	102.614	102.514	4.125	102.809	102.709	102.609	4.875	102.861	102.761	102.661	4.125	101.756	101.656	101.556
4.125	102.487	102.387	102.287	4.250	102.946	102.846	102.746	4.250	103.470	103.370	103.270	4.990	102.976	102.876	102.776	4.250	102.417	102.317	102.217
4.250	102.690	102.590	102.490	4.375	103.295	103.195	103.095	4.375	103.856	103.756	103.656	5.000	103.076	102.976	102.876	4.375	102.803	102.703	102.603
4.375	103.101	103.001	102.901	4.500	103.699	103.599	103.499	4.500	103.094	102.994	102.894	5.125	102.536	102.436	102.336	4.500	101.437	101.337	101.237
4.500	103.512	103.412	103.312	4.625	103.843	103.743	103.643	4.625	103.471	103.359	103.271	5.250	102.887	102.787	102.687	4.625	101.814	101.702	101.614
4.625	103.588	103.488	103.388	4.750	104.144	104.044	103.944	4.750	103.887	103.777	103.687	5.375	103.289	103.189	103.089	4.750	102.230	102.120	102.030
4.750	103.589	103.489	103.389	4.875	104.516	104.416	104.316	4.875	104.248	104.138	104.048	5.500	103.523	103.423	103.323	4.875	102.591	102.481	102.391
4.875	104.126	104.026	103.926	4.990	104.663	104.563	104.463	4.990	103.666	103.566	103.466	5.625	102.901	102.801	102.701	4.990	101.759	101.659	101.559
4.990	104.241	104.141	104.041	5.000	104.763	104.663	104.563	5.000	103.766	103.666	103.566	5.750	103.161	103.061	102.961	5.000	101.859	101.759	101.659
5.000	104.341	104.241	104.141	5.125	104.711	104.611	104.511	5.125	104.118	104.018	103.918	5.875	103.422	103.322	103.222	5.125	102.211	102.111	102.011
5.125	104.335	104.235	104.135	5.250	105.021	104.921	104.821	5.250	104.275	104.175	104.075	5.990	103.527	103.427	103.327	5.250	102.368	102.268	102.168
5.250	104.686	104.586	104.486	5.375	105.310	105.210	105.110	5.375	104.514	104.414	104.314	6.000	103.627	103.527	103.427	5.375	102.607	102.507	102.407

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/8/2019

45 Day Lock Exp.:

7/22/2019

60 Day Lock Exp.:

8/5/2019

W. Rate Sheet Dated: 6/6/2019

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	99.126	99.001	98.876	
3.875	99.493	99.368	99.243	
4.000	99.833	99.708	99.583	
4.125	100.145	100.020	99.895	
4.250	100.434	100.309	100.184	
4.375	100.727	100.602	100.477	
4.500	100.964	100.839	100.714	
4.625	101.267	101.142	101.017	
4.750	101.580	101.455	101.330	
4.875	101.844	101.719	101.594	
5.000	102.096	101.971	101.846	
5.125	102.368	102.243	102.118	
5.250	102.645	102.520	102.395	

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	98.691	98.566	98.441	
3.375	99.337	99.212	99.087	
3.500	99.981	99.856	99.731	
3.625	100.527	100.402	100.277	
3.750	101.026	100.901	100.776	
3.875	101.544	101.419	101.294	
4.000	101.752	101.627	101.502	
4.125	101.972	101.847	101.722	
4.250	102.281	102.156	102.031	
4.375	102.572	102.447	102.322	
4.500	102.769	102.644	102.519	

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	98.881	98.756	98.631	
3.375	99.262	99.137	99.012	
3.500	99.664	99.539	99.414	
3.625	100.042	99.917	99.792	
3.750	100.456	100.331	100.206	
3.875	100.807	100.682	100.557	
4.000	101.202	101.077	100.952	
4.125	101.506	101.381	101.256	
4.250	101.817	101.692	101.567	
4.375	102.103	101.978	101.853	
4.500	102.332	102.207	102.082	
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)