



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.: 8/6/2019

W. Rate Sheet Dated: 6/7/2019

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	102.446	102.296	102.146	3.750	101.843	101.693	101.543	2.375	98.178	98.028	97.878	3.125	99.511	99.361	99.211
3.875	102.978	102.828	102.678	3.875	102.231	102.081	101.931	2.500	98.670	98.520	98.370	3.250	100.003	99.853	99.703
4.000	103.503	103.353	103.203	4.000	102.623	102.473	102.323	2.625	99.156	99.006	98.856	3.375	100.371	100.221	100.071
4.125	103.935	103.785	103.635	4.125	102.967	102.817	102.667	2.750	99.525	99.375	99.225	3.500	100.709	100.559	100.409
4.250	102.965	102.865	102.765	4.250	102.354	102.254	102.154	2.875	100.013	99.863	99.713	3.625	100.169	100.019	99.869
4.375	103.416	103.316	103.216	4.375	102.791	102.691	102.591	3.000	100.496	100.346	100.196	Margin = 2.250		Index = 2.280	
4.500	103.870	103.770	103.670	4.500	103.183	103.083	102.983	3.125	100.961	100.811	100.661				
4.625	104.252	104.152	104.052	4.625	103.527	103.427	103.327	3.250	100.937	100.787	100.637				
4.750	104.377	104.277	104.177	4.750	102.945	102.845	102.745	3.375	101.362	101.212	101.062				
4.875	103.924	103.824	103.724	4.875	103.382	103.282	103.182	3.500	101.756	101.606	101.456				
5.000	104.302	104.202	104.102	5.000	103.774	103.674	103.574	3.625	102.111	101.961	101.811				
5.125	104.843	104.743	104.643	5.125	104.118	104.018	103.918	3.750	102.216	102.066	101.916				
5.250	103.952	103.852	103.752	5.250	103.381	103.281	103.181	3.875	102.581	102.431	102.281				
5.375	104.359	104.259	104.159	5.375	103.817	103.717	103.617	4.000	102.950	102.800	102.650				
5.500	104.737	104.637	104.537	5.500	104.209	104.109	104.009	4.125	103.272	103.122	102.972				
5.625	105.278	105.178	105.078	5.625	104.553	104.453	104.353	4.250	102.766	102.616	102.466				
5.750	104.934	104.834	104.734	5.750	104.363	104.263	104.163	4.375	103.180	103.030	102.880				
5.875	105.341	105.241	105.141	5.875	104.799	104.699	104.599	4.500	103.550	103.400	103.250				
6.000	105.719	105.619	105.519	6.000	105.191	105.091	104.991	4.625	103.871	103.721	103.571				

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	101.296	101.146	100.996	3.750	100.843	100.693	100.543	2.375	97.178	97.028	96.878	3.125	98.511	98.361	98.211
3.875	101.828	101.678	101.528	3.875	101.231	101.081	100.931	2.500	97.670	97.520	97.370	3.250	99.003	98.853	98.703
4.000	102.353	102.203	102.053	4.000	101.623	101.473	101.323	2.625	98.156	98.006	97.856	3.375	99.371	99.221	99.071
4.125	102.785	102.635	102.485	4.125	101.967	101.817	101.667	2.750	98.525	98.375	98.225	3.500	99.709	99.559	99.409
4.250	101.815	101.715	101.615	4.250	101.354	101.254	101.154	2.875	99.013	98.863	98.713	3.625	99.169	99.019	98.869
4.375	102.266	102.166	102.066	4.375	101.791	101.691	101.591	3.000	99.496	99.346	99.196	Margin = 2.250		Index = 2.280	
4.500	102.720	102.620	102.520	4.500	102.183	102.083	101.983	3.125	99.961	99.811	99.661	30 Year OTC "Borrower Paid Only for USDA"			
4.625	103.102	103.002	102.902	4.625	102.527	102.427	102.327	3.250	99.937	99.787	99.637	Rate	30 Day	45 Day	60 Day
4.750	103.227	103.127	103.027	4.750	101.945	101.845	101.745	3.375	100.362	100.212	100.062	4.375	101.866	101.616	101.366
4.875	102.774	102.674	102.574	4.875	102.382	102.282	102.182	3.500	100.756	100.606	100.456	4.500	102.320	102.070	101.820
5.000	103.152	103.052	102.952	5.000	102.774	102.674	102.574	3.625	101.111	100.961	100.811	4.625	102.702	102.452	102.202
5.125	103.693	103.593	103.493	5.125	103.118	103.018	102.918	3.750	101.216	101.066	100.916	4.750	101.967	101.717	101.467
5.250	102.802	102.702	102.602	5.250	102.381	102.281	102.181	3.875	101.581	101.431	101.281	4.875	102.374	102.124	101.874
5.375	103.209	103.109	103.009	5.375	102.817	102.717	102.617	4.000	101.950	101.800	101.650	5.000	102.752	102.502	102.252
5.500	103.587	103.487	103.387	5.500	103.209	103.109	103.009	4.125	102.272	102.122	101.972	5.125	103.293	103.043	102.793
5.625	104.128	104.028	103.928	5.625	103.553	103.453	103.353	4.250	101.766	101.616	101.466	5.250	102.402	102.152	101.902
5.750	103.784	103.684	103.584	5.750	103.363	103.263	103.163	4.375	102.180	102.030	101.880	5.375	102.809	102.559	102.309
5.875	104.191	104.091	103.991	5.875	103.799	103.699	103.599	4.500	102.550	102.400	102.250	5.500	103.187	102.937	102.687
6.000	104.569	104.469	104.369	6.000	104.191	104.091	103.991	4.625	102.871	102.721	102.571	5.625	103.728	103.478	103.228

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	101.456	101.206	100.956
5.750	102.000	101.750	101.500	5.750	101.643	101.393	101.143
5.875	102.250	102.000	101.750	5.875	102.079	101.829	101.579
6.250	102.750	102.500	102.250	6.250	102.495	102.245	101.995
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:	6/7/2019	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	
4.375	99.116	98.866	98.616	
4.500	99.570	99.320	99.070	
4.625	99.952	99.702	99.452	
4.750	99.217	98.967	98.717	
4.875	99.624	99.374	99.124	
5.000	100.002	99.752	99.502	
5.125	100.543	100.293	100.043	
5.250	99.652	99.402	99.152	
5.375	100.059	99.809	99.559	
5.500	100.437	100.187	99.937	
5.625	100.978	100.728	100.478	

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.:

7/8/2019

45 Day Lock Exp.:

7/22/2019

60 Day Lock Exp.:

8/6/2019

W. Rate Sheet Dated: 6/7/2019

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	101.102	100.952	100.802	3.750	100.499	100.349	100.199	2.375	94.678	94.528	94.378	3.125	97.82	97.673	97.523
3.875	101.635	101.485	101.335	3.875	100.887	100.737	100.587	2.500	95.170	95.020	94.870	3.250	98.47	98.322	98.172
4.000	102.160	102.010	101.860	4.000	101.279	101.129	100.979	2.625	95.656	95.506	95.356	3.375	98.84	98.690	98.540
4.125	102.592	102.442	102.292	4.125	101.623	101.473	101.323	2.750	97.838	97.688	97.538	3.500	99.18	99.028	98.878
4.250	101.934	101.834	101.734	4.250	101.323	101.223	101.123	2.875	98.326	98.176	98.026	3.625	98.64	98.488	98.338
4.375	102.384	102.284	102.184	4.375	101.760	101.660	101.560	3.000	98.809	98.659	98.509	Margin = 2.250		Index = 2.280	
4.500	102.839	102.739	102.639	4.500	102.152	102.052	101.952	3.125	99.273	99.123	98.973				
4.625	103.220	103.120	103.020	4.625	102.496	102.396	102.296	3.250	99.406	99.256	99.106				
4.750	103.283	103.183	103.083	4.750	101.852	101.752	101.652	3.375	99.830	99.680	99.530				
4.875	102.830	102.730	102.630	4.875	102.289	102.189	102.089	3.500	100.224	100.074	99.924				
5.000	103.208	103.108	103.008	5.000	102.681	102.581	102.481	3.625	100.579	100.429	100.279				
5.125	103.749	103.649	103.549	5.125	103.025	102.925	102.825	3.750	100.872	100.722	100.572				
5.250	102.639	102.539	102.439	5.250	102.068	101.968	101.868	3.875	101.237	101.087	100.937				
5.375	103.046	102.946	102.846	5.375	102.505	102.405	102.305	4.000	101.607	101.457	101.307				
5.500	103.424	103.324	103.224	5.500	102.897	102.797	102.697	4.125	101.928	101.778	101.628				
5.625	103.966	103.866	103.766	5.625	103.241	103.141	103.041	4.250	101.734	101.584	101.434				
5.750	103.059	102.959	102.859	5.750	102.488	102.388	102.288	4.375	102.149	101.999	101.849				
5.875	103.466	103.366	103.266	5.875	102.924	102.824	102.724	4.500	102.518	102.368	102.218				
6.000	103.844	103.744	103.644	6.000	103.316	103.216	103.116	4.625	102.840	102.690	102.540				

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	99.952	99.802	99.652	3.750	99.499	99.349	99.199	2.375	95.428	95.278	95.128	3.125	96.823	96.673	96.523
3.875	100.485	100.335	100.185	3.875	99.887	99.737	99.587	2.500	95.920	95.770	95.620	3.250	97.472	97.322	97.172
4.000	101.010	100.860	100.710	4.000	100.279	100.129	99.979	2.625	96.406	96.256	96.106	3.375	97.840	97.690	97.540
4.125	101.442	101.292	101.142	4.125	100.623	100.473	100.323	2.750	97.619	97.469	97.319	3.500	98.178	98.028	97.878
4.250	100.784	100.684	100.584	4.250	100.323	100.223	100.123	2.875	98.107	97.957	97.807	3.625	97.638	97.488	97.338
4.375	101.234	101.134	101.034	4.375	100.760	100.660	100.560	3.000	98.590	98.440	98.290	Margin = 2.250		Index = 2.280	
4.500	101.689	101.589	101.489	4.500	101.152	101.052	100.952	3.125	99.055	98.905	98.755	30 Year OTC "Borrower Paid Only for USDA"			
4.625	102.070	101.970	101.870	4.625	101.496	101.396	101.296	3.250	98.843	98.693	98.543	Rate	30 Day	45 Day	60 Day
4.750	102.133	102.033	101.933	4.750	100.852	100.752	100.652	3.375	99.268	99.118	98.968	4.375	100.834	100.584	100.334
4.875	101.680	101.580	101.480	4.875	101.289	101.189	101.089	3.500	99.662	99.512	99.362	4.500	101.289	101.039	100.789
5.000	102.058	101.958	101.858	5.000	101.681	101.581	101.481	3.625	100.017	99.867	99.717	4.625	101.670	101.420	101.170
5.125	102.599	102.499	102.399	5.125	102.025	101.925	101.825	3.750	99.966	99.816	99.666	4.750	100.873	100.623	100.373
5.250	101.489	101.389	101.289	5.250	101.068	100.968	100.868	3.875	100.331	100.181	100.031	4.875	101.280	101.030	100.780
5.375	101.896	101.796	101.696	5.375	101.505	101.405	101.305	4.000	100.700	100.550	100.400	5.000	101.658	101.408	101.158
5.500	102.274	102.174	102.074	5.500	101.897	101.797	101.697	4.125	101.022	100.872	100.722	5.125	102.199	101.949	101.699
5.625	102.816	102.716	102.616	5.625	102.241	102.141	102.041	4.250	100.203	100.053	99.903	5.250	101.089	100.839	100.589
5.750	101.909	101.809	101.709	5.750	101.488	101.388	101.288	4.375	100.618	100.468	100.318	5.375	101.496	101.246	100.996
5.875	102.316	102.216	102.116	5.875	101.924	101.824	101.724	4.500	100.987	100.837	100.687	5.500	101.874	101.624	101.374
6.000	102.694	102.594	102.494	6.000	102.316	102.216	102.116	4.625	101.309	101.159	101.009	5.625	102.416	102.166	101.916

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:	6/7/2019 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	100.143	99.893	99.643
5.750	100.125	99.875	99.625	5.750	99.768	99.518	99.268
5.875	100.375	100.125	99.875	5.875	100.204	99.954	99.704
6.250	99.250	99.000	98.750	6.250	98.995	98.745	98.495
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	
4.375	98.084	97.834	97.584	
4.500	98.539	98.289	98.039	
4.625	98.920	98.670	98.420	
4.750	98.123	97.873	97.623	
4.875	98.530	98.280	98.030	
5.000	98.908	98.658	98.408	
5.125	99.449	99.199	98.949	
5.250	98.339	98.089	97.839	
5.375	98.746	98.496	98.246	
5.500	99.124	98.874	98.624	
5.625	99.666	99.416	99.166	

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.: 7/8/2019
45 Day Lock Exp.: 7/22/2019
60 Day Lock Exp.: 8/6/2019

W. Rate Sheet Dated: 6/7/2019

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	98.416	98.294	98.216	3.375	99.789	99.670	99.589	3.375	99.789	99.670	99.589	4.000	101.408	101.308	101.208	4.000	101.158	101.058	100.958
3.375	99.289	99.170	99.089	3.500	100.570	100.453	100.370	3.500	100.570	100.453	100.370	4.125	101.533	101.433	101.333	4.125	101.283	101.183	101.083
3.500	100.070	99.953	99.870	3.625	101.132	101.032	100.932	3.625	101.132	101.032	100.932	4.250	101.857	101.757	101.657	4.250	101.607	101.507	101.407
3.625	100.632	100.532	100.432	3.750	101.762	101.662	101.562	3.750	101.762	101.662	101.562	4.375	102.265	102.165	102.065	4.375	102.015	101.915	101.815
3.750	101.262	101.162	101.062	3.875	102.279	102.179	102.079	3.875	102.279	102.179	102.079	4.500	102.675	102.575	102.475	4.500	102.175	102.075	101.975
3.875	101.779	101.679	101.579	3.990	102.152	102.052	101.952	3.990	102.152	102.052	101.952	4.625	102.745	102.645	102.545	4.625	102.245	102.145	102.045
3.990	102.402	102.302	102.202	4.000	102.252	102.152	102.052	4.000	102.252	102.152	102.052	4.750	102.578	102.478	102.378	4.750	102.078	101.978	101.878
4.000	102.502	102.402	102.302	4.125	102.377	102.277	102.177	4.125	102.377	102.277	102.177	4.875	103.078	102.978	102.878	4.875	102.578	102.478	102.378
4.125	102.627	102.527	102.427	4.250	102.544	102.444	102.344	4.250	102.544	102.444	102.344	4.990	103.190	103.090	102.990	4.990	102.565	102.465	102.365
4.250	102.794	102.694	102.594	4.375	102.952	102.852	102.752	4.375	102.952	102.852	102.752	5.000	103.290	103.190	103.090	5.000	102.665	102.565	102.465
4.375	103.202	103.102	103.002	4.500	103.112	103.012	102.912	4.500	103.112	103.012	102.912	5.125	103.312	103.212	103.112	5.125	102.687	102.587	102.487
4.500	103.612	103.512	103.412	4.625	103.182	103.082	102.982	4.625	103.182	103.082	102.982	5.250	103.659	103.559	103.459	5.250	103.034	102.934	102.834
4.625	103.682	103.582	103.482	4.750	103.171	103.071	102.971	4.750	103.171	103.071	102.971	5.375	103.658	103.558	103.458	5.375	103.058	102.958	102.858
4.750	103.671	103.571	103.471	4.875	103.671	103.571	103.471	4.875	103.671	103.571	103.471	5.500	103.285	103.185	103.085	5.500	103.285	103.185	103.085
4.875	104.171	104.071	103.971	4.990	103.658	103.558	103.458	4.990	103.658	103.558	103.458	5.625	102.786	102.686	102.586	5.625	102.786	102.686	102.586
4.990	104.283	104.183	104.083	5.000	103.758	103.658	103.558	5.000	103.758	103.658	103.558	5.750	103.042	102.942	102.842	5.750	103.042	102.942	102.842
5.000	104.383	104.283	104.183	5.125	103.653	103.553	103.453	5.125	103.653	103.553	103.453	5.875	103.300	103.200	103.100	5.875	103.300	103.200	103.100
5.125	104.278	104.178	104.078	5.250	104.000	103.900	103.800	5.250	104.000	103.900	103.800	5.990	103.405	103.305	103.205	5.990	103.405	103.305	103.205
5.250	104.625	104.525	104.425	5.375	105.024	104.924	104.824	5.375	105.024	104.924	104.824	6.000	103.505	103.405	103.305	6.000	103.505	103.405	103.305
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	101.158	101.058	100.958	3.375	99.272	99.172	99.072	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	101.438	101.338	101.238
4.125	101.283	101.183	101.083	3.500	100.105	100.005	99.905	3.125	0.000	#N/A	#N/A	3.125	0.000	#N/A	#N/A	3.500	101.306	101.206	101.106
4.250	101.607	101.507	101.407	3.625	100.799	100.699	100.599	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.625	101.734	101.634	101.534
4.375	102.015	101.915	101.815	3.750	101.314	101.214	101.114	3.375	99.272	99.172	99.072	3.375	99.397	99.297	99.197	3.750	102.498	102.398	102.298
4.500	102.175	102.075	101.975	3.875	101.954	101.854	101.754	3.500	100.105	100.005	99.905	3.500	100.230	100.130	100.030	3.875	102.649	102.549	102.449
4.625	102.245	102.145	102.045	3.990	102.328	102.228	102.128	3.625	100.799	100.699	100.599	3.625	100.924	100.824	100.724	3.990	102.947	102.847	102.747
4.750	102.078	101.978	101.878	4.000	102.428	102.328	102.228	3.750	101.314	101.214	101.114	3.750	101.439	101.339	101.239	4.000	103.047	102.947	102.847
4.875	102.578	102.478	102.378	4.125	102.849	102.749	102.649	3.875	101.954	101.854	101.754	3.875	102.079	101.979	101.879	4.125	102.846	102.746	102.646
4.990	102.565	102.465	102.365	4.250	103.062	102.962	102.862	3.990	102.578	102.478	102.378	3.990	102.578	102.478	102.378	4.250	103.503	103.403	103.303
5.000	102.665	102.565	102.465	4.375	103.409	103.309	103.209	4.000	102.678	102.578	102.478	4.000	102.678	102.578	102.478	4.375	103.887	103.787	103.687
5.125	101.687	101.587	101.487	4.500	103.806	103.706	103.606	4.125	103.099	102.999	102.899	4.125	103.099	102.999	102.899	4.500	103.115	103.015	102.915
5.250	102.034	101.934	101.834	4.625	103.948	103.848	103.748	4.250	103.312	103.212	103.112	4.250	103.312	103.212	103.112	4.625	103.490	103.390	103.290
5.375	103.058	102.958	102.858	4.750	104.172	104.072	103.972	4.375	103.659	103.559	103.459	4.375	103.659	103.559	103.459	4.750	103.903	103.803	103.703
5.500	103.285	103.185	103.085	4.875	104.539	104.439	104.339	4.500	104.056	103.956	103.856	4.500	104.056	103.956	103.856	4.875	104.259	104.159	104.059
5.625	102.786	102.686	102.586	4.990	104.682	104.582	104.482	4.625	104.198	104.098	103.998	4.625	104.198	104.098	103.998	4.990	103.669	103.569	103.469
5.750	103.042	102.942	102.842	5.000	104.782	104.682	104.582	4.750	104.422	104.322	104.222	4.750	104.422	104.322	104.222	5.000	103.769	103.669	103.569
5.875	103.300	103.200	103.100	5.125	104.637	104.537	104.437	4.875	104.789	104.689	104.589	4.875	104.789	104.689	104.589	5.125	104.117	104.017	103.917
5.990	103.405	103.305	103.205	5.250	104.944	104.844	104.744	4.990	104.932	104.832	104.732	4.990	104.932	104.832	104.732	5.250	104.271	104.171	104.071
6.000	103.505	103.405	103.305	5.375	105.230	105.130	105.030	5.000	105.032	104.932	104.832	5.000	105.032	104.932	104.832	5.375	104.506	104.406	104.306
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	101.938	101.838	101.738	3.375	101.938	101.838	101.738	3.375	101.000	100.900	100.800	3.375	101.500	101.400	101.300	3.375	101.500	101.400	101.300
3.500	101.806	101.706	101.606	3.500	101.806	101.706	101.606	3.500	100.742	100.642	100.542	3.500	101.242	101.142	101.042	3.500	101.242	101.142	101.042
3.625	102.234	102.134	102.034	3.625	102.234	102.134	102.034	3.625	101.170	101.070	100.970	3.625	101.670	101.570	101.470	3.625	101.670	101.570	101.470
3.750	102.998	102.898	102.798	3.750	102.998	102.898	102.798	3.750	101.934	101.834	101.734	3.750	102.434	102.334	102.234	3.750	102.434	102.334	102.234
3.875	102.899	102.799	102.699	3.875	102.899	102.799	102.699	3.875	102.085	101.985	101.885	3.875	102.335	102.235	102.135	3.875	102.335	102.235	102.135
3.990	103.197	103.097	102.997	3.990	103.197	103.097	102.997	3.990	102.383	102.283	102.183	3.990	102.633	102.533	102.433	3.990	102.633	102.533	102.433
4.000	103.297	103.197	103.097	4.000	103.297	103.197	103.097	4.000	102.483	102.383	102.283	4.000	102.733	102.633	102.533	4.000	102.733	102.633	102.533
4.125	103.096	102.996	102.896	4.125	103.096	102.996	102.896	4.125	101.783	101.683	101.583	4.125	102.033	101.933	101.833	4.125	102.033	101.933	101.833
4.250	103.753	103.653	103.553	4.250	103.753	103.653	103.553	4.250	102.440	102.340	102.240	4.250	102.690	102.590	102.490	4.250	102.690	102.590	102.490
4.375	103.762	103.662	103.562	4.375	103.762	103.662	103.562	4.375	102.824	102.724	102.624	4.375	102.699	102					



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/8/2019

45 Day Lock Exp.:

7/22/2019

60 Day Lock Exp.:

8/6/2019

W. Rate Sheet Dated: 6/7/2019

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	98.198	98.076	97.998	3.375	99.049	98.949	98.849	3.375	101.228	101.128	101.028	4.000	101.197	101.097	100.997	3.375	100.790	100.690	100.590
3.375	99.067	98.946	98.867	3.500	99.884	99.784	99.684	3.500	101.132	101.032	100.932	4.125	101.330	101.230	101.130	3.500	100.572	100.472	100.372
3.500	99.862	99.746	99.662	3.625	100.583	100.483	100.383	3.625	101.564	101.464	101.364	4.250	101.397	101.297	101.197	3.625	101.004	100.904	100.804
3.625	100.403	100.303	100.203	3.750	101.103	101.003	100.903	3.750	102.334	102.234	102.134	4.375	101.813	101.713	101.613	3.750	101.774	101.674	101.574
3.750	101.040	100.940	100.840	3.875	101.750	101.650	101.550	3.875	102.487	102.387	102.287	4.500	102.232	102.132	102.032	3.875	101.927	101.827	101.727
3.875	101.553	101.453	101.353	3.990	102.133	102.033	101.933	3.990	102.788	102.688	102.588	4.625	102.309	102.209	102.109	3.990	102.228	102.128	102.028
3.990	102.191	102.091	101.991	4.000	102.233	102.133	102.033	4.000	102.888	102.788	102.688	4.750	102.259	102.159	102.059	4.000	102.328	102.228	102.128
4.000	102.291	102.191	102.091	4.125	102.661	102.561	102.461	4.125	102.740	102.640	102.540	4.875	102.803	102.703	102.603	4.125	101.685	101.585	101.485
4.125	102.424	102.324	102.224	4.250	102.929	102.829	102.729	4.250	103.405	103.305	103.205	4.990	102.919	102.819	102.719	4.250	102.350	102.250	102.150
4.250	102.609	102.509	102.409	4.375	103.282	103.182	103.082	4.375	103.790	103.690	103.590	5.000	103.019	102.919	102.819	4.375	102.735	102.635	102.535
4.375	103.025	102.925	102.825	4.500	103.686	103.586	103.486	4.500	103.018	102.918	102.818	5.125	102.475	102.375	102.275	4.500	101.361	101.261	101.161
4.500	103.444	103.344	103.244	4.625	103.832	103.732	103.632	4.625	103.398	103.298	103.198	5.250	102.830	102.730	102.630	4.625	101.741	101.641	101.541
4.625	103.521	103.421	103.321	4.750	104.092	103.992	103.892	4.750	103.815	103.715	103.615	5.375	103.238	103.138	103.038	4.750	102.158	102.058	101.958
4.750	103.535	103.435	103.335	4.875	104.466	104.366	104.266	4.875	104.177	104.077	103.977	5.500	103.472	103.372	103.272	4.875	102.520	102.420	102.320
4.875	104.079	103.979	103.879	4.990	104.614	104.514	104.414	4.990	103.556	103.456	103.356	5.625	102.852	102.752	102.652	4.990	101.649	101.549	101.449
4.990	104.195	104.095	103.995	5.000	104.714	104.614	104.514	5.000	103.656	103.556	103.456	5.750	103.114	103.014	102.914	5.000	101.749	101.649	101.549
5.000	104.295	104.195	104.095	5.125	104.652	104.552	104.452	5.125	104.009	103.909	103.809	5.875	103.378	103.278	103.178	5.125	102.102	102.002	101.902
5.125	104.271	104.171	104.071	5.250	104.964	104.864	104.764	5.250	104.166	104.066	103.966	5.990	103.485	103.385	103.285	5.250	102.259	102.159	102.059
5.250	104.626	104.526	104.426	5.375	105.255	105.155	105.055	5.375	104.406	104.306	104.206	6.000	103.585	103.485	103.385	5.375	102.499	102.399	102.299

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.:

8/6/2019

W. Rate Sheet Dated: 6/7/2019

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)