



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.: 7/10/2019

45 Day Lock Exp.: 7/25/2019

60 Day Lock Exp.: 8/9/2019

W. Rate Sheet Dated: 6/10/2019

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
3.375	101.578	101.406	101.256	3.375	100.945	100.773	100.623	2.375	98.050	97.900	97.750	3.125	99.493	99.343	99.193
3.500	102.118	101.946	101.796	3.500	101.362	101.190	101.040	2.500	98.543	98.393	98.243	3.250	99.985	99.835	99.685
3.625	102.660	102.488	102.338	3.625	101.739	101.567	101.417	2.625	99.029	98.879	98.729	3.375	100.353	100.203	100.053
3.750	102.368	102.218	102.068	3.750	101.765	101.615	101.465	2.750	99.398	99.248	99.098	3.500	100.691	100.541	100.391
3.875	102.900	102.750	102.600	3.875	102.153	102.003	101.853	2.875	99.886	99.736	99.586	3.625	100.151	100.001	99.851
4.000	103.425	103.275	103.125	4.000	102.545	102.395	102.245	3.000	100.369	100.219	100.069	Margin = 2.250		Index = 2.280	
4.125	103.857	103.707	103.557	4.125	102.889	102.739	102.589	3.125	100.833	100.683	100.533				
4.250	102.997	102.897	102.797	4.250	102.385	102.285	102.185	3.250	100.775	100.625	100.475				
4.375	103.447	103.347	103.247	4.375	102.822	102.722	102.622	3.375	101.199	101.049	100.899				
4.500	103.902	103.802	103.702	4.500	103.214	103.114	103.014	3.500	101.593	101.443	101.293				
4.625	104.283	104.183	104.083	4.625	103.558	103.458	103.358	3.625	101.948	101.798	101.648				
4.750	104.408	104.308	104.208	4.750	102.899	102.799	102.699	3.750	102.084	101.934	101.784				
4.875	103.877	103.777	103.677	4.875	103.335	103.235	103.135	3.875	102.450	102.300	102.150				
5.000	104.255	104.155	104.055	5.000	103.727	103.627	103.527	4.000	102.819	102.669	102.519				
5.125	104.796	104.696	104.596	5.125	104.071	103.971	103.871	4.125	103.141	102.991	102.841				
5.250	103.764	103.664	103.564	5.250	103.193	103.093	102.993	4.250	102.724	102.574	102.424				
5.375	104.171	104.071	103.971	5.375	103.630	103.530	103.430	4.375	103.139	102.989	102.839				
5.500	104.549	104.449	104.349	5.500	104.022	103.922	103.822	4.500	103.508	103.358	103.208				
5.625	105.091	104.991	104.891	5.625	104.366	104.266	104.166	4.625	103.830	103.680	103.530				

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
3.375	100.428	100.256	100.106	3.375	99.945	99.773	99.623	2.375	97.050	96.900	96.750	3.125	98.493	98.343	98.193
3.500	100.968	100.796	100.646	3.500	100.362	100.190	100.040	2.500	97.543	97.393	97.243	3.250	98.985	98.835	98.685
3.625	101.510	101.338	101.188	3.625	100.739	100.567	100.417	2.625	98.029	97.879	97.729	3.375	99.353	99.203	99.053
3.750	101.218	101.068	100.918	3.750	100.765	100.615	100.465	2.750	98.398	98.248	98.098	3.500	99.691	99.541	99.391
3.875	101.750	101.600	101.450	3.875	101.153	101.003	100.853	2.875	98.886	98.736	98.586	3.625	99.151	99.001	98.851
4.000	102.275	102.125	101.975	4.000	101.545	101.395	101.245	3.000	99.369	99.219	99.069	Margin = 2.250		Index = 2.280	
4.125	102.707	102.557	102.407	4.125	101.889	101.739	101.589	3.125	99.833	99.683	99.533	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.847	101.747	101.647	4.250	101.385	101.285	101.185	3.250	99.775	99.625	99.475	Rate	30 Day	45 Day	60 Day
4.375	102.297	102.197	102.097	4.375	101.822	101.722	101.622	3.375	100.199	100.049	99.899	4.375	101.897	101.647	101.397
4.500	102.752	102.652	102.552	4.500	102.214	102.114	102.014	3.500	100.593	100.443	100.293	4.500	102.352	102.102	101.852
4.625	103.133	103.033	102.933	4.625	102.558	102.458	102.358	3.625	100.948	100.798	100.648	4.625	102.733	102.483	102.233
4.750	103.258	103.158	103.058	4.750	101.899	101.799	101.699	3.750	101.084	100.934	100.784	4.875	102.327	102.077	101.827
4.875	102.727	102.627	102.527	4.875	102.335	102.235	102.135	3.875	101.450	101.300	101.150	5.000	102.705	102.455	102.205
5.000	103.105	103.005	102.905	5.000	102.727	102.627	102.527	4.000	101.819	101.669	101.519	5.125	103.246	102.996	102.746
5.125	103.646	103.546	103.446	5.125	103.071	102.971	102.871	4.125	102.141	101.991	101.841	5.375	102.621	102.371	102.121
5.250	102.614	102.514	102.414	5.250	102.193	102.093	101.993	4.250	101.724	101.574	101.424	5.500	102.999	102.749	102.499
5.375	103.021	102.921	102.821	5.375	102.630	102.530	102.430	4.375	102.139	101.989	101.839	5.625	103.541	103.291	103.041
5.500	103.399	103.299	103.199	5.500	103.022	102.922	102.822	4.500	102.508	102.358	102.208	5.875	103.666	103.416	103.166
5.625	103.941	103.841	103.741	5.625	103.366	103.266	103.166	4.625	102.830	102.680	102.530	6.000	104.044	103.794	103.544

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs					
	Standard	Specialty		Standard	Specialty
FICO Adjuster			Loan Size Adjuster		
FICO 720 +	0.250	0.250	\$0 - \$49,999	-2.500	-2.500
FICO 680- 719	0.250	0.250	\$50,000 - \$85,000	-0.500	-0.500
FICO 660 - 679	0.250	0.250	\$85,001 - \$125,000	-0.500	-0.250
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	-0.125	0.000
FICO 620 - 639	-1.000	0.000	\$175,001 - \$275,000	0.000	0.000
FICO 600 - 619	-1.500	-1.500	\$275,001 up to HB	0.000	0.000
FICO 580 - 599	-2.000	-2.000			
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000
2 Unit	0.000	0.000	Refer / Manual UW	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-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	101.268	101.018	100.768
5.750	102.000	101.750	101.500	5.750	101.518	101.268	101.018
5.875	102.250	102.000	101.750	5.875	101.954	101.704	101.454
6.250	102.750	102.500	102.250	6.250	102.370	102.120	101.870
Lender paid price cap after comp plan = 100.000							

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)			

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:	6/10/2019	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	99.147	98.897	98.647	
4.500	99.602	99.352	99.102	
4.625	99.983	99.733	99.483	
4.875	99.577	99.327	99.077	
5.000	99.955	99.705	99.455	
5.125	100.496	100.246	99.996	
5.375	99.871	99.621	99.371	
5.500	100.249	99.999	99.749	
5.625	100.791	100.541	100.291	
5.875	100.916	100.666	100.416	
6.000	101.294	101.044	100.794	



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10:00 am ET - 11:00 pm ET

45 Day Lock Exp.:

7/25/2019

60 Day Lock Exp.:

8/9/2019

W. Rate Sheet Dated: 6/10/2019

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
3.375	100.047	99.875	99.725	3.375	99.414	99.242	99.092	2.375	94.550	94.400	94.250	3.125	97.81	97.655	97.505
3.500	100.586	100.414	100.264	3.500	99.830	99.659	99.509	2.500	95.043	94.893	94.743	3.250	98.45	98.304	98.154
3.625	101.129	100.957	100.807	3.625	100.208	100.036	99.886	2.625	95.529	95.379	95.229	3.375	98.82	98.672	98.522
3.750	101.024	100.874	100.724	3.750	100.421	100.271	100.121	2.750	97.710	97.560	97.410	3.500	99.16	99.010	98.860
3.875	101.556	101.406	101.256	3.875	100.809	100.659	100.509	2.875	98.198	98.048	97.898	3.625	98.62	98.470	98.320
4.000	102.082	101.932	101.782	4.000	101.201	101.051	100.901	3.000	98.681	98.531	98.381	Margin = 2.250		Index = 2.280	
4.125	102.513	102.363	102.213	4.125	101.545	101.395	101.245	3.125	99.146	98.996	98.846				
4.250	101.965	101.865	101.765	4.250	101.354	101.254	101.154	3.250	99.243	99.093	98.943				
4.375	102.416	102.316	102.216	4.375	101.791	101.691	101.591	3.375	99.668	99.518	99.368				
4.500	102.870	102.770	102.670	4.500	102.183	102.083	101.983	3.500	100.062	99.912	99.762				
4.625	103.252	103.152	103.052	4.625	102.527	102.427	102.327	3.625	100.417	100.267	100.117				
4.750	103.314	103.214	103.114	4.750	101.805	101.705	101.605	3.750	100.741	100.591	100.441				
4.875	102.783	102.683	102.583	4.875	102.242	102.142	102.042	3.875	101.106	100.956	100.806				
5.000	103.161	103.061	102.961	5.000	102.634	102.534	102.434	4.000	101.475	101.325	101.175				
5.125	103.702	103.602	103.502	5.125	102.978	102.878	102.778	4.125	101.797	101.647	101.497				
5.250	102.452	102.352	102.252	5.250	101.881	101.781	101.681	4.250	101.693	101.543	101.393				
5.375	102.859	102.759	102.659	5.375	102.317	102.217	102.117	4.375	102.107	101.957	101.807				
5.500	103.237	103.137	103.037	5.500	102.709	102.609	102.509	4.500	102.477	102.327	102.177				
5.625	103.778	103.678	103.578	5.625	103.053	102.953	102.853	4.625	102.798	102.648	102.498				

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
3.375	98.897	98.725	98.575	3.375	98.414	98.242	98.092	2.375	95.300	95.150	95.000	3.125	96.805	96.655	96.505
3.500	99.436	99.264	99.114	3.500	98.830	98.659	98.509	2.500	95.793	95.643	95.493	3.250	97.454	97.304	97.154
3.625	99.979	99.807	99.657	3.625	99.208	99.036	98.886	2.625	96.279	96.129	95.979	3.375	97.822	97.672	97.522
3.750	99.874	99.724	99.574	3.750	99.421	99.271	99.121	2.750	97.492	97.342	97.192	3.500	98.160	98.010	97.860
3.875	100.406	100.256	100.106	3.875	99.809	99.659	99.509	2.875	97.980	97.830	97.680	3.625	97.620	97.470	97.320
4.000	100.932	100.782	100.632	4.000	100.201	100.051	99.901	3.000	98.462	98.312	98.162	Margin = 2.250		Index = 2.280	
4.125	101.363	101.213	101.063	4.125	100.545	100.395	100.245	3.125	98.927	98.777	98.627	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.815	100.715	100.615	4.250	100.354	100.254	100.154	3.250	98.681	98.531	98.381	Rate	30 Day	45 Day	60 Day
4.375	101.266	101.166	101.066	4.375	100.791	100.691	100.591	3.375	99.105	98.955	98.805	4.375	100.866	100.616	100.366
4.500	101.720	101.620	101.520	4.500	101.183	101.083	100.983	3.500	99.499	99.349	99.199	4.500	101.320	101.070	100.820
4.625	102.102	102.002	101.902	4.625	101.527	101.427	101.327	3.625	99.854	99.704	99.554	4.625	101.702	101.452	101.202
4.750	102.164	102.064	101.964	4.750	100.805	100.705	100.605	3.750	99.834	99.684	99.534	4.875	101.233	100.983	100.733
4.875	101.633	101.533	101.433	4.875	101.242	101.142	101.042	3.875	100.200	100.050	99.900	5.000	101.611	101.361	101.111
5.000	102.011	101.911	101.811	5.000	101.634	101.534	101.434	4.000	100.569	100.419	100.269	5.125	102.152	101.902	101.652
5.125	102.552	102.452	102.352	5.125	101.978	101.878	101.778	4.125	100.891	100.741	100.591	5.375	101.309	101.059	100.809
5.250	101.302	101.202	101.102	5.250	100.881	100.781	100.681	4.250	100.162	100.012	99.862	5.500	101.687	101.437	101.187
5.375	101.709	101.609	101.509	5.375	101.317	101.217	101.117	4.375	100.576	100.426	100.276	5.625	102.228	101.978	101.728
5.500	102.087	101.987	101.887	5.500	101.709	101.609	101.509	4.500	100.946	100.796	100.646	5.875	101.791	101.541	101.291
5.625	102.628	102.528	102.428	5.625	102.053	101.953	101.853	4.625	101.267	101.117	100.967	6.000	102.169	101.919	101.669

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs							
	Standard	Specialty		Standard	Specialty		
FICO Adjuster			FICO Adjuster				
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000		
FICO 680- 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500		
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000		
FICO 640 - 659	0.000	0.000					
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000		
2 Unit	0.000	0.000	Refer / Manual UW	0.000	0.000		
USDA Streamline-Assist Refinance Option				-0.250	-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	98.688	98.438	98.188	5.250	99.956	99.706	99.456
5.750	100.125	99.875	99.625	5.750	99.643	99.393	99.143
5.875	100.375	100.125	99.875	5.875	100.079	99.829	99.579
6.250	99.250	99.000	98.750	6.250	98.870	98.620	98.370
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:	6/10/2019	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	98.116	97.866	97.616	
4.500	98.570	98.320	98.070	
4.625	98.952	98.702	98.452	
4.875	98.483	98.233	97.983	
5.000	98.861	98.611	98.361	
5.125	99.402	99.152	98.902	
5.375	98.559	98.309	98.059	
5.500	98.937	98.687	98.437	
5.625	99.478	99.228	98.978	
5.875	99.041	98.791	98.541	
6.000	99.419	99.169	98.919	

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/10/2019
45 Day Lock Exp.: 7/25/2019
60 Day Lock Exp.: 8/9/2019

W. Rate Sheet Dated: 6/10/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	100.024	99.907	99.824	3.500	100.524	100.407	100.324	3.500	100.524	100.407	100.324	4.000	101.281	101.181	101.081	4.000	101.031	100.931	100.831
3.625	100.445	100.345	100.245	3.625	100.945	100.845	100.745	3.625	100.945	100.845	100.745	4.125	101.407	101.307	101.207	4.125	101.157	101.057	100.957
3.750	101.089	100.989	100.889	3.750	101.589	101.489	101.389	3.750	101.589	101.489	101.389	4.250	101.675	101.575	101.475	4.250	101.425	101.325	101.225
3.875	101.606	101.506	101.406	3.875	102.106	102.006	101.906	3.875	102.106	102.006	101.906	4.375	102.138	102.038	101.938	4.375	101.888	101.788	101.688
3.990	102.275	102.175	102.075	3.990	102.025	101.925	101.825	3.990	102.025	101.925	101.825	4.500	102.533	102.433	102.333	4.500	102.033	101.933	101.833
4.000	102.375	102.275	102.175	4.000	102.125	102.025	101.925	4.000	102.125	102.025	101.925	4.625	102.582	102.482	102.382	4.625	102.082	101.982	101.882
4.125	102.501	102.401	102.301	4.125	102.251	102.151	102.051	4.125	102.251	102.151	102.051	4.750	102.455	102.355	102.255	4.750	101.955	101.855	101.755
4.250	102.612	102.512	102.412	4.250	102.362	102.262	102.162	4.250	102.362	102.262	102.162	4.875	102.984	102.884	102.784	4.875	102.484	102.384	102.284
4.375	103.075	102.975	102.875	4.375	102.825	102.725	102.625	4.375	102.825	102.725	102.625	4.990	103.108	103.008	102.908	4.990	102.483	102.383	102.283
4.500	103.470	103.370	103.270	4.500	102.970	102.870	102.770	4.500	102.970	102.870	102.770	5.000	103.208	103.108	103.008	5.000	102.583	102.483	102.383
4.625	103.519	103.419	103.319	4.625	103.019	102.919	102.819	4.625	103.019	102.919	102.819	5.125	103.290	103.190	103.090	5.125	101.665	101.565	101.465
4.750	103.548	103.448	103.348	4.750	103.048	102.948	102.848	4.750	103.048	102.948	102.848	5.250	103.632	103.532	103.432	5.250	102.007	101.907	101.807
4.875	104.077	103.977	103.877	4.875	103.577	103.477	103.377	4.875	103.577	103.477	103.377	5.375	103.002	102.902	102.802	5.375	103.002	102.902	102.802
4.990	104.201	104.101	104.001	4.990	103.576	103.476	103.376	4.990	103.576	103.476	103.376	5.500	103.234	103.134	103.034	5.500	103.234	103.134	103.034
5.000	104.301	104.201	104.101	5.000	103.676	103.576	103.476	5.000	103.676	103.576	103.476	5.625	102.752	102.652	102.552	5.625	102.752	102.652	102.552
5.125	104.256	104.156	104.056	5.125	103.631	103.531	103.431	5.125	103.631	103.531	103.431	5.750	102.997	102.897	102.797	5.750	102.997	102.897	102.797
5.250	104.598	104.498	104.398	5.250	103.973	103.873	103.773	5.250	103.973	103.873	103.773	5.875	103.245	103.145	103.045	5.875	103.245	103.145	103.045
5.375	104.968	104.868	104.768	5.375	104.968	104.868	104.768	5.375	104.968	104.868	104.768	5.990	103.349	103.249	103.149	5.990	103.349	103.249	103.149
5.500	105.200	105.100	105.000	5.500	105.200	105.100	105.000	5.500	105.200	105.100	105.000	6.000	103.449	103.349	103.249	6.000	103.449	103.349	103.249
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	101.031	100.931	100.831	3.375	99.043	98.943	98.843	3.000	0.000	#N/A	#N/A	3.000	0.000	#N/A	#N/A	3.375	101.330	101.230	101.130
4.125	101.157	101.057	100.957	3.500	99.887	99.787	99.687	3.125	0.000	#N/A	#N/A	3.125	0.000	#N/A	#N/A	3.500	101.159	101.059	100.959
4.250	101.425	101.325	101.225	3.625	100.582	100.482	100.382	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.625	101.593	101.493	101.393
4.375	101.888	101.788	101.688	3.750	101.209	101.109	101.009	3.375	99.043	98.943	98.843	3.375	99.168	99.068	98.968	3.750	102.368	102.268	102.168
4.500	102.033	101.933	101.833	3.875	101.776	101.676	101.576	3.500	99.887	99.787	99.687	3.500	100.012	99.912	99.812	3.875	102.502	102.402	102.302
4.625	102.082	101.982	101.882	3.990	102.144	102.044	101.944	3.625	100.582	100.482	100.382	3.625	100.707	100.607	100.507	3.990	102.805	102.705	102.605
4.750	101.955	101.855	101.755	4.000	102.244	102.144	102.044	3.750	101.209	101.109	101.009	3.750	101.334	101.234	101.134	4.000	102.905	102.805	102.705
4.875	102.484	102.384	102.284	4.125	102.619	102.519	102.419	3.875	101.776	101.676	101.576	3.875	101.901	101.801	101.701	4.125	102.752	102.652	102.552
4.990	102.483	102.383	102.283	4.250	102.943	102.843	102.743	3.990	102.394	102.294	102.194	3.990	102.394	102.294	102.194	4.250	103.421	103.321	103.221
5.000	102.583	102.483	102.383	4.375	103.298	103.198	103.098	4.000	102.494	102.394	102.294	4.000	102.494	102.394	102.294	4.375	103.808	103.708	103.608
5.125	101.665	101.565	101.465	4.500	103.676	103.576	103.476	4.125	102.869	102.769	102.669	4.125	102.869	102.769	102.669	4.500	103.056	102.956	102.856
5.250	102.007	101.907	101.807	4.625	103.811	103.711	103.611	4.250	103.193	103.093	102.993	4.250	103.193	103.093	102.993	4.625	103.437	103.337	103.237
5.375	103.002	102.902	102.802	4.750	104.086	103.986	103.886	4.375	103.548	103.448	103.348	4.375	103.548	103.448	103.348	4.750	103.839	103.739	103.639
5.500	103.234	103.134	103.034	4.875	104.465	104.365	104.265	4.500	103.926	103.826	103.726	4.500	103.926	103.826	103.726	4.875	104.190	104.086	103.990
5.625	102.752	102.652	102.552	4.990	104.667	104.567	104.467	4.625	104.061	103.961	103.861	4.625	104.061	103.961	103.861	4.990	103.606	103.506	103.406
5.750	102.997	102.897	102.797	5.000	104.767	104.667	104.567	4.750	104.336	104.236	104.136	4.750	104.336	104.236	104.136	5.000	103.706	103.606	103.506
5.875	103.245	103.145	103.045	5.125	104.606	104.506	104.406	4.875	104.715	104.615	104.515	4.875	104.715	104.615	104.515	5.125	104.062	103.962	103.862
5.990	103.349	103.249	103.149	5.250	104.918	104.818	104.718	4.990	104.917	104.817	104.717	4.990	104.917	104.817	104.717	5.250	104.192	104.092	103.992
6.000	103.449	103.349	103.249	5.375	105.192	105.092	104.992	5.000	105.017	104.917	104.817	5.000	105.017	104.917	104.817	5.375	104.434	104.334	104.234
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	101.830	101.730	101.630	3.375	101.830	101.730	101.630	3.375	100.892	100.792	100.692	3.375	101.392	101.292	101.192	3.375	101.392	101.292	101.192
3.500	101.659	101.559	101.459	3.500	101.659	101.559	101.459	3.500	100.595	100.495	100.395	3.500	101.095	100.995	100.895	3.500	101.095	100.995	100.895
3.625	102.093	101.993	101.893	3.625	102.093	101.993	101.893	3.625	101.029	100.929	100.829	3.625	101.529	101.429	101.329	3.625	101.529	101.429	101.329
3.750	102.868	102.768	102.668	3.750	102.868	102.768	102.668	3.750	101.804	101.704	101.604	3.750	102.304	102.204	102.104	3.750	102.304	102.204	102.104
3.875	102.752	102.652	102.552	3.875	102.752	102.652	102.552	3.875	101.938	101.838	101.738	3.875	102.188	102.088	101.988	3.875	102.188	102.088	101.988
3.990	103.055	102.955	102.855	3.990	103.055	102.955	102.855	3.990	102.241	102.141	102.041	3.990	102.491	102.391	102.291	3.990	102.491	102.391	102.291
4.000	103.155	103.055	102.955	4.000	103.155	103.055	102.955	4.000	102.341	102.241	102.141	4.000	102.591	102.491	102.391	4.000	102.591	102.491	102.391
4.125	103.002	102.902	102.802	4.125	103.002	102.902	102.802	4.125	101.689	101.589	101.489	4.125	101.939	101.839	101.739	4.125	101.939	101.839	101.739
4.250	103.671	103.571	103.471	4.250	103.671	103.571	103.471	4.250	102.558	102.458	102.358	4.250	102.608	102.508	102.408	4.250	102.608	102.508	102.408
4.375	103.683	103.583	103.483	4.375	103.683	103.583	103.483	4.375	102.745	102.645	102.545	4.375	1						



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.:

7/10/2019

45 Day Lock Exp.:

7/25/2019

60 Day Lock Exp.:

8/9/2019

W. Rate Sheet Dated: 6/10/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	100.070	99.953	99.870	3.375	99.272	99.172	99.072	3.375	101.438	101.338	101.238	4.000	101.408	101.308	101.208	3.375	101.000	100.900	100.800
3.625	100.632	100.532	100.432	3.500	100.105	100.005	99.905	3.500	101.306	101.206	101.106	4.125	101.533	101.433	101.333	3.500	100.742	100.642	100.542
3.750	101.262	101.162	101.062	3.625	100.799	100.699	100.599	3.625	101.734	101.634	101.534	4.250	101.857	101.757	101.657	3.625	101.170	101.070	100.970
3.875	101.779	101.679	101.579	3.750	101.314	101.214	101.114	3.750	102.498	102.398	102.298	4.375	102.265	102.165	102.065	3.750	101.934	101.834	101.734
3.990	102.402	102.302	102.202	3.875	101.954	101.854	101.754	3.875	102.649	102.549	102.449	4.500	102.675	102.575	102.475	3.875	102.085	101.985	101.885
4.000	102.502	102.402	102.302	3.990	102.328	102.228	102.128	3.990	102.947	102.847	102.747	4.625	102.745	102.645	102.545	3.990	102.383	102.283	102.183
4.125	102.627	102.527	102.427	4.000	102.428	102.328	102.228	4.000	103.047	102.947	102.847	4.750	102.578	102.478	102.378	4.000	102.483	102.383	102.283
4.250	102.794	102.694	102.594	4.125	102.849	102.749	102.649	4.125	102.846	102.746	102.646	4.875	103.078	102.978	102.878	4.125	101.783	101.683	101.583
4.375	103.202	103.102	103.002	4.250	103.062	102.962	102.862	4.250	103.503	103.403	103.303	4.990	103.190	103.090	102.990	4.250	102.440	102.340	102.240
4.500	103.612	103.512	103.412	4.375	103.409	103.309	103.209	4.375	103.887	103.787	103.687	5.000	103.290	103.190	103.090	4.375	102.824	102.724	102.624
4.625	103.682	103.582	103.482	4.500	103.806	103.706	103.606	4.500	103.115	102.936	102.877	5.125	102.312	102.212	102.112	4.500	101.458	101.358	101.258
4.750	103.671	103.571	103.471	4.625	103.948	103.848	103.748	4.625	103.490	103.312	103.252	5.250	102.659	102.559	102.459	4.625	101.833	101.733	101.633
4.875	104.171	104.071	103.971	4.750	104.172	104.072	103.972	4.750	103.903	103.727	103.667	5.375	103.058	102.958	102.858	4.750	102.246	102.146	102.046
4.990	104.283	104.183	104.083	4.875	104.539	104.439	104.339	4.875	104.259	104.083	104.024	5.500	103.285	103.185	103.085	4.875	102.602	102.502	102.402
5.000	104.383	104.283	104.183	4.990	104.682	104.582	104.482	4.990	103.669	103.569	103.469	5.625	102.786	102.686	102.586	4.990	101.762	101.662	101.562
5.125	104.278	104.178	104.078	5.000	104.782	104.682	104.582	5.000	103.769	103.669	103.569	5.750	103.042	102.942	102.842	5.000	101.862	101.762	101.662
5.250	104.625	104.525	104.425	5.125	104.637	104.537	104.437	5.125	104.117	104.017	103.917	5.875	103.300	103.200	103.100	5.125	102.210	102.110	102.010
5.375	105.024	104.924	104.824	5.250	104.944	104.844	104.744	5.250	104.271	104.171	104.071	5.990	103.405	103.305	103.205	5.250	102.364	102.264	102.164
5.500	105.251	105.151	105.051	5.375	105.230	105.130	105.030	5.375	104.506	104.406	104.306	6.000	103.505	103.405	103.305	5.375	102.599	102.499	102.399

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.:

7/10/2019

45 Day Lock Exp.:

7/25/2019

60 Day Lock Exp.:

8/9/2019

W. Rate Sheet Dated: 6/10/2019

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	98.920	98.795	98.670	
3.875	99.283	99.158	99.033	
4.000	99.624	99.499	99.374	
4.125	99.938	99.813	99.688	
4.250	100.222	100.097	99.972	
4.375	100.516	100.391	100.266	
4.500	100.755	100.630	100.505	
4.625	101.060	100.935	100.810	
4.750	101.373	101.248	101.123	
4.875	101.639	101.514	101.389	
5.000	101.895	101.770	101.645	
5.125	102.174	102.049	101.924	
5.250	102.457	102.332	102.207	

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	98.364	98.239	98.114	
3.375	99.013	98.888	98.763	
3.500	99.659	99.534	99.409	
3.625	100.208	100.083	99.958	
3.750	100.710	100.585	100.460	
3.875	101.228	101.103	100.978	
4.000	101.439	101.314	101.189	
4.125	101.662	101.537	101.412	
4.250	101.974	101.849	101.724	
4.375	102.268	102.143	102.018	
4.500	102.469	102.344	102.219	

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	98.609	98.484	98.359	
3.375	98.984	98.859	98.734	
3.500	99.388	99.263	99.138	
3.625	99.763	99.638	99.513	
3.750	100.177	100.052	99.927	
3.875	100.530	100.405	100.280	
4.000	100.927	100.802	100.677	
4.125	101.233	101.108	100.983	
4.250	101.547	101.422	101.297	
4.375	101.835	101.710	101.585	
4.500	102.067	101.942	101.817	
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)