



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.: 7/11/2019

45 Day Lock Exp.: 7/26/2019

60 Day Lock Exp.: 8/12/2019

W. Rate Sheet Dated: 6/11/2019

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	101.359	101.187	101.037	3.375	100.726	100.554	100.404	2.375	97.972	97.822	97.672	3.125	99.493	99.343	99.193
3.500	101.899	101.727	101.577	3.500	101.143	100.971	100.821	2.500	98.465	98.315	98.165	3.250	99.985	99.835	99.685
3.625	102.442	102.270	102.120	3.625	101.520	101.349	101.199	2.625	98.950	98.800	98.650	3.375	100.353	100.203	100.053
3.750	102.274	102.124	101.974	3.750	101.671	101.521	101.371	2.750	99.300	99.150	99.000	3.500	100.691	100.541	100.391
3.875	102.806	102.656	102.506	3.875	102.059	101.909	101.759	2.875	99.788	99.638	99.488	3.625	100.151	100.001	99.851
4.000	103.332	103.182	103.032	4.000	102.451	102.301	102.151	3.000	100.271	100.121	99.971	Margin = 2.250		Index = 2.050	
4.125	103.763	103.613	103.463	4.125	102.795	102.645	102.495	3.125	100.736	100.586	100.436				
4.250	102.918	102.818	102.718	4.250	102.307	102.207	102.107	3.250	100.720	100.570	100.420				
4.375	103.369	103.269	103.169	4.375	102.744	102.644	102.544	3.375	101.144	100.994	100.844				
4.500	103.824	103.724	103.624	4.500	103.136	103.036	102.936	3.500	101.538	101.388	101.238				
4.625	104.205	104.105	104.005	4.625	103.480	103.380	103.280	3.625	101.893	101.743	101.593				
4.750	104.330	104.230	104.130	4.750	102.805	102.705	102.605	3.750	102.049	101.899	101.749				
4.875	103.783	103.683	103.583	4.875	103.242	103.142	103.042	3.875	102.414	102.264	102.114				
5.000	104.161	104.061	103.961	5.000	103.634	103.534	103.434	4.000	102.784	102.634	102.484				
5.125	104.702	104.602	104.502	5.125	103.978	103.878	103.778	4.125	103.105	102.955	102.805				
5.250	103.592	103.492	103.392	5.250	103.021	102.921	102.821	4.250	102.720	102.570	102.420				
5.375	104.000	103.900	103.800	5.375	103.458	103.358	103.258	4.375	103.135	102.985	102.835				
5.500	104.377	104.277	104.177	5.500	103.850	103.750	103.650	4.500	103.504	103.354	103.204				
5.625	104.919	104.819	104.719	5.625	104.194	104.094	103.994	4.625	103.826	103.676	103.526				

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	100.209	100.037	99.887	3.375	99.726	99.554	99.404	2.375	96.972	96.822	96.672	3.125	98.493	98.343	98.193
3.500	100.749	100.577	100.427	3.500	100.143	99.971	99.821	2.500	97.465	97.315	97.165	3.250	98.985	98.835	98.685
3.625	101.292	101.120	100.970	3.625	100.520	100.349	100.199	2.625	97.950	97.800	97.650	3.375	99.353	99.203	99.053
3.750	101.124	100.974	100.824	3.750	100.671	100.521	100.371	2.750	98.300	98.150	98.000	3.500	99.691	99.541	99.391
3.875	101.656	101.506	101.356	3.875	101.059	100.909	100.759	2.875	98.788	98.638	98.488	3.625	99.151	99.001	98.851
4.000	102.182	102.032	101.882	4.000	101.451	101.301	101.151	3.000	99.271	99.121	98.971	Margin = 2.250		Index = 2.050	
4.125	102.613	102.463	102.313	4.125	101.795	101.645	101.495	3.125	99.736	99.586	99.436	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.768	101.668	101.568	4.250	101.307	101.207	101.107	3.250	99.720	99.570	99.420	Rate	30 Day	45 Day	60 Day
4.375	102.219	102.119	102.019	4.375	101.744	101.644	101.544	3.375	100.144	99.994	99.844	4.375	101.819	101.569	101.319
4.500	102.674	102.574	102.474	4.500	102.136	102.036	101.936	3.500	100.538	100.388	100.238	4.500	102.274	102.024	101.774
4.625	103.055	102.955	102.855	4.625	102.480	102.380	102.280	3.625	100.893	100.743	100.593	4.625	102.655	102.405	102.155
4.750	103.180	103.080	102.980	4.750	101.805	101.705	101.605	3.750	101.049	100.899	100.749	4.875	102.233	101.983	101.733
4.875	102.633	102.533	102.433	4.875	102.242	102.142	102.042	3.875	101.414	101.264	101.114	5.000	102.611	102.361	102.111
5.000	103.011	102.911	102.811	5.000	102.634	102.534	102.434	4.000	101.784	101.634	101.484	5.125	103.152	102.902	102.652
5.125	103.552	103.452	103.352	5.125	102.978	102.878	102.778	4.125	102.105	101.955	101.805	5.375	102.450	102.200	101.950
5.250	102.442	102.342	102.242	5.250	102.021	101.921	101.821	4.250	101.720	101.570	101.420	5.500	102.827	102.577	102.327
5.375	102.850	102.750	102.650	5.375	102.458	102.358	102.258	4.375	102.135	101.985	101.835	5.625	103.369	103.119	102.869
5.500	103.227	103.127	103.027	5.500	102.850	102.750	102.650	4.500	102.504	102.354	102.204	5.875	103.682	103.057	102.807
5.625	103.769	103.669	103.569	5.625	103.194	103.094	102.994	4.625	102.826	102.676	102.526	6.000	104.059	103.434	103.184

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	101.096	100.846	100.596
5.750	102.000	101.375	101.125	5.750	101.533	100.908	100.658
5.875	102.250	101.625	101.375	5.875	101.970	101.345	101.095
6.250	102.750	102.500	102.250	6.250	102.386	102.136	101.886
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:	6/11/2019	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	99.069	98.819	98.569	
4.500	99.524	99.274	99.024	
4.625	99.905	99.655	99.405	
4.875	99.483	99.233	98.983	
5.000	99.861	99.611	99.361	
5.125	100.402	100.152	99.902	
5.375	99.700	99.450	99.200	
5.500	100.077	99.827	99.577	
5.625	100.619	100.369	100.119	
5.875	100.932	100.307	100.057	
6.000	101.309	100.684	100.434	



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30 Day Lock Exp.: 7/11/2019

45 Day Lock Exp.: 7/26/2019

60 Day Lock Exp.: 8/12/2019

W. Rate Sheet Dated: 6/11/2019

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	99.828	99.656	99.506	3.375	99.195	99.023	98.873	2.375	94.472	94.322	94.172	3.125	97.81	97.655	97.505
3.500	100.368	100.196	100.046	3.500	99.612	99.440	99.290	2.500	94.965	94.815	94.665	3.250	98.45	98.304	98.154
3.625	100.910	100.738	100.588	3.625	99.989	99.817	99.667	2.625	95.450	95.300	95.150	3.375	98.82	98.672	98.522
3.750	100.930	100.780	100.630	3.750	100.327	100.177	100.027	2.750	97.613	97.463	97.313	3.500	99.16	99.010	98.860
3.875	101.463	101.313	101.163	3.875	100.715	100.565	100.415	2.875	98.101	97.951	97.801	3.625	98.62	98.470	98.320
4.000	101.988	101.838	101.688	4.000	101.107	100.957	100.807	3.000	98.584	98.434	98.284	Margin = 2.250		Index = 2.050	
4.125	102.420	102.270	102.120	4.125	101.451	101.301	101.151	3.125	99.048	98.898	98.748				
4.250	101.887	101.787	101.687	4.250	101.276	101.176	101.076	3.250	99.189	99.039	98.889				
4.375	102.337	102.237	102.137	4.375	101.713	101.613	101.513	3.375	99.613	99.463	99.313				
4.500	102.792	102.692	102.592	4.500	102.105	102.005	101.905	3.500	100.007	99.857	99.707				
4.625	103.173	103.073	102.973	4.625	102.449	102.349	102.249	3.625	100.362	100.212	100.062				
4.750	103.236	103.136	103.036	4.750	101.711	101.611	101.511	3.750	100.705	100.555	100.405				
4.875	102.689	102.589	102.489	4.875	102.148	102.048	101.948	3.875	101.071	100.921	100.771				
5.000	103.067	102.967	102.867	5.000	102.540	102.440	102.340	4.000	101.440	101.290	101.140				
5.125	103.609	103.509	103.409	5.125	102.884	102.784	102.684	4.125	101.762	101.612	101.462				
5.250	102.280	102.180	102.080	5.250	101.709	101.609	101.509	4.250	101.689	101.539	101.389				
5.375	102.687	102.587	102.487	5.375	102.146	102.046	101.946	4.375	102.103	101.953	101.803				
5.500	103.065	102.965	102.865	5.500	102.538	102.438	102.338	4.500	102.473	102.323	102.173				
5.625	103.606	103.506	103.406	5.625	102.882	102.782	102.682	4.625	102.795	102.645	102.495				

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	98.678	98.506	98.356	3.375	98.195	98.023	97.873	2.375	95.222	95.072	94.922	3.125	96.805	96.655	96.505
3.500	99.218	99.046	98.896	3.500	98.612	98.440	98.290	2.500	95.715	95.565	95.415	3.250	97.454	97.304	97.154
3.625	99.760	99.588	99.438	3.625	98.989	98.817	98.667	2.625	96.200	96.050	95.900	3.375	97.822	97.672	97.522
3.750	99.780	99.630	99.480	3.750	99.327	99.177	99.027	2.750	97.394	97.244	97.094	3.500	98.160	98.010	97.860
3.875	100.313	100.163	100.013	3.875	99.715	99.565	99.415	2.875	97.882	97.732	97.582	3.625	97.620	97.470	97.320
4.000	100.838	100.688	100.538	4.000	100.107	99.957	99.807	3.000	98.365	98.215	98.065	Margin = 2.250		Index = 2.050	
4.125	101.270	101.120	100.970	4.125	100.451	100.301	100.151	3.125	98.830	98.680	98.530	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.737	100.637	100.537	4.250	100.276	100.176	100.076	3.250	98.626	98.476	98.326	Rate	30 Day	45 Day	60 Day
4.375	101.187	101.087	100.987	4.375	100.713	100.613	100.513	3.375	99.051	98.901	98.751	4.375	100.787	100.537	100.287
4.500	101.642	101.542	101.442	4.500	101.105	101.005	100.905	3.500	99.445	99.295	99.145	4.500	101.242	100.992	100.742
4.625	102.023	101.923	101.823	4.625	101.449	101.349	101.249	3.625	99.800	99.650	99.500	4.625	101.623	101.373	101.123
4.750	102.086	101.986	101.886	4.750	100.711	100.611	100.511	3.750	99.799	99.649	99.499	4.875	101.139	100.889	100.639
4.875	101.539	101.439	101.339	4.875	101.148	101.048	100.948	3.875	100.164	100.014	99.864	5.000	101.517	101.267	101.017
5.000	101.917	101.817	101.717	5.000	101.540	101.440	101.340	4.000	100.534	100.384	100.234	5.125	102.059	101.809	101.559
5.125	102.459	102.359	102.259	5.125	101.884	101.784	101.684	4.125	100.855	100.705	100.555	5.375	101.137	100.887	100.637
5.250	101.130	101.030	100.930	5.250	100.709	100.609	100.509	4.250	100.158	100.008	99.858	5.500	101.515	101.265	101.015
5.375	101.537	101.437	101.337	5.375	101.146	101.046	100.946	4.375	100.572	100.422	100.272	5.625	102.056	101.806	101.556
5.500	101.915	101.815	101.715	5.500	101.538	101.438	101.338	4.500	100.942	100.792	100.642	5.875	101.807	101.182	100.932
5.625	102.456	102.356	102.256	5.625	101.882	101.782	101.682	4.625	101.263	101.113	100.963	6.000	102.184	101.559	101.309

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	99.784	99.534	99.284
5.750	100.125	99.500	99.250	5.750	99.658	99.033	98.783
5.875	100.375	99.750	99.500	5.875	100.095	99.470	99.220
6.250	99.250	99.000	98.750	6.250	98.886	98.636	98.386
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:	6/11/2019	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	98.037	97.787	97.537
4.500	98.492	98.242	97.992
4.625	98.873	98.623	98.373
4.875	98.389	98.139	97.889
5.000	98.767	98.517	98.267
5.125	99.309	99.059	98.809
5.375	98.387	98.137	97.887
5.500	98.765	98.515	98.265
5.625	99.306	99.056	98.806
5.875	99.057	98.432	98.182
6.000	99.434	98.809	98.559

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
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Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/11/2019
45 Day Lock Exp.: 7/26/2019
60 Day Lock Exp.: 8/12/2019

W. Rate Sheet Dated: 6/11/2019

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	99.783	99.667	99.583	3.500	100.283	100.167	100.083	3.500	100.283	100.167	100.083	4.000	101.019	100.919	100.819	4.000	100.769	100.669	100.569
3.625	100.170	100.070	99.970	3.625	100.670	100.570	100.470	3.625	100.670	100.570	100.470	4.125	101.146	101.046	100.946	4.125	100.896	100.796	100.696
3.750	100.828	100.728	100.628	3.750	101.328	101.228	101.128	3.750	101.328	101.228	101.128	4.250	101.485	101.385	101.285	4.250	101.235	101.135	101.035
3.875	101.366	101.266	101.166	3.875	101.866	101.766	101.666	3.875	101.866	101.766	101.666	4.375	101.953	101.853	101.753	4.375	101.703	101.603	101.503
3.990	102.044	101.944	101.844	3.990	101.794	101.694	101.594	3.990	101.794	101.694	101.594	4.500	102.351	102.251	102.151	4.500	101.851	101.751	101.651
4.000	102.144	102.044	101.944	4.000	101.894	101.794	101.694	4.000	101.894	101.794	101.694	4.625	102.406	102.306	102.206	4.625	101.906	101.806	101.706
4.125	102.271	102.171	102.071	4.125	102.021	101.921	101.821	4.125	102.021	101.921	101.821	4.750	102.357	102.257	102.157	4.750	101.857	101.757	101.657
4.250	102.518	102.418	102.318	4.250	102.268	102.168	102.068	4.250	102.268	102.168	102.068	4.875	102.858	102.758	102.658	4.875	102.358	102.258	102.158
4.375	102.986	102.886	102.786	4.375	102.736	102.636	102.536	4.375	102.736	102.636	102.536	4.990	102.963	102.863	102.763	4.990	102.338	102.238	102.138
4.500	103.384	103.284	103.184	4.500	102.884	102.784	102.684	4.500	102.884	102.784	102.684	5.000	103.063	102.963	102.863	5.000	102.438	102.338	102.238
4.625	103.439	103.339	103.239	4.625	102.939	102.839	102.739	4.625	102.939	102.839	102.739	5.125	102.181	102.081	101.981	5.125	101.556	101.456	101.356
4.750	103.487	103.387	103.287	4.750	102.987	102.887	102.787	4.750	102.987	102.887	102.787	5.250	102.506	102.406	102.306	5.250	101.881	101.781	101.681
4.875	103.988	103.888	103.788	4.875	103.488	103.388	103.288	4.875	103.488	103.388	103.288	5.375	102.878	102.778	102.678	5.375	102.878	102.778	102.678
4.990	104.093	103.993	103.893	4.990	103.468	103.368	103.268	4.990	103.468	103.368	103.268	5.500	103.107	103.007	102.907	5.500	103.107	103.007	102.907
5.000	104.193	104.093	103.993	5.000	103.568	103.468	103.368	5.000	103.568	103.468	103.368	5.625	102.579	102.479	102.379	5.625	102.579	102.479	102.379
5.125	104.163	104.063	103.963	5.125	103.538	103.438	103.338	5.125	103.538	103.438	103.338	5.750	102.824	102.724	102.624	5.750	102.824	102.724	102.624
5.250	104.488	104.388	104.288	5.250	103.863	103.763	103.663	5.250	103.863	103.763	103.663	5.875	103.070	102.970	102.870	5.875	103.070	102.970	102.870
5.375	104.860	104.760	104.660	5.375	104.860	104.760	104.660	5.375	104.860	104.760	104.660	5.990	103.172	103.072	102.972	5.990	103.172	103.072	102.972
5.500	105.089	104.989	104.889	5.500	105.089	104.989	104.889	5.500	105.089	104.989	104.889	6.000	103.272	103.172	103.072	6.000	103.272	103.172	103.072
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	100.769	100.669	100.569	3.375	98.792	98.692	98.592	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.233	101.133	101.033
4.125	100.896	100.796	100.696	3.500	99.644	99.544	99.444	3.375	98.792	98.692	98.592	3.375	98.917	98.817	98.717	3.500	101.062	100.962	100.862
4.250	101.235	101.135	101.035	3.625	100.355	100.255	100.155	3.500	99.644	99.544	99.444	3.500	99.769	99.669	99.569	3.625	101.501	101.401	101.301
4.375	101.703	101.603	101.503	3.750	100.997	100.897	100.797	3.625	100.355	100.255	100.155	3.625	100.480	100.380	100.280	3.750	102.286	102.186	102.086
4.500	101.851	101.751	101.651	3.875	101.570	101.470	101.370	3.750	100.997	100.897	100.797	3.750	101.122	101.022	100.922	3.875	102.419	102.319	102.219
4.625	101.906	101.806	101.706	3.990	101.959	101.859	101.759	3.875	101.570	101.470	101.370	3.875	101.695	101.595	101.495	3.990	102.727	102.627	102.527
4.750	101.857	101.757	101.657	4.000	102.059	101.959	101.859	3.990	102.209	102.109	102.009	3.990	102.209	102.109	102.009	4.000	102.827	102.727	102.627
4.875	102.358	102.258	102.158	4.125	102.457	102.357	102.257	4.000	102.309	102.209	102.109	4.000	102.309	102.209	102.109	4.125	102.675	102.575	102.475
4.990	102.338	102.238	102.138	4.250	102.901	102.801	102.701	4.125	102.707	102.607	102.507	4.125	102.707	102.607	102.507	4.250	103.354	103.254	103.154
5.000	102.438	102.338	102.238	4.375	103.257	103.157	103.057	4.250	103.151	103.051	102.951	4.250	103.151	103.051	102.951	4.375	103.746	103.646	103.546
5.125	101.556	101.456	101.356	4.500	103.642	103.542	103.442	4.375	103.507	103.407	103.307	4.375	103.507	103.407	103.307	4.500	103.002	102.902	102.802
5.250	101.881	101.781	101.681	4.625	103.753	103.653	103.553	4.500	103.892	103.792	103.692	4.500	103.892	103.792	103.692	4.625	103.388	103.288	103.188
5.375	102.878	102.778	102.678	4.750	104.023	103.923	103.823	4.625	104.003	103.903	103.803	4.625	104.003	103.903	103.803	4.750	103.785	103.685	103.585
5.500	103.107	103.007	102.907	4.875	104.399	104.299	104.199	4.750	104.273	104.173	104.073	4.750	104.273	104.173	104.073	4.875	104.131	104.031	103.931
5.625	102.579	102.479	102.379	4.990	104.599	104.499	104.399	4.875	104.549	104.449	104.349	4.875	104.549	104.449	104.349	4.990	103.556	103.456	103.356
5.750	102.824	102.724	102.624	5.000	104.699	104.599	104.499	4.990	104.849	104.749	104.649	4.990	104.849	104.749	104.649	5.000	103.656	103.556	103.456
5.875	103.070	102.970	102.870	5.125	104.516	104.416	104.316	5.000	104.949	104.849	104.749	5.000	104.949	104.849	104.749	5.125	104.008	103.908	103.808
5.990	103.172	103.072	102.972	5.250	104.826	104.726	104.626	5.125	104.766	104.666	104.566	5.125	104.766	104.666	104.566	5.250	104.136	104.036	103.936
6.000	103.272	103.172	103.072	5.375	105.099	104.999	104.899	5.250	105.076	104.976	104.876	5.250	105.076	104.976	104.876	5.375	104.370	104.270	104.170
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	101.733	101.633	101.533	3.375	101.733	101.633	101.533	3.375	100.795	100.695	100.595	3.375	101.295	101.195	101.095	3.375	101.295	101.195	101.095
3.500	101.562	101.462	101.362	3.500	101.562	101.462	101.362	3.500	100.499	100.399	100.299	3.500	100.999	100.899	100.799	3.500	100.999	100.899	100.799
3.625	102.001	101.901	101.801	3.625	102.001	101.901	101.801	3.625	100.938	100.838	100.738	3.625	101.438	101.338	101.238	3.625	101.438	101.338	101.238
3.750	102.786	102.686	102.586	3.750	102.786	102.686	102.586	3.750	101.723	101.623	101.523	3.750	102.223	102.123	102.023	3.750	102.223	102.123	102.023
3.875	102.669	102.569	102.469	3.875	102.669	102.569	102.469	3.875	101.856	101.756	101.656	3.875	102.106	102.006	101.906	3.875	102.106	102.006	101.906
3.990	102.977	102.877	102.777	3.990	102.977	102.877	102.777	3.990	102.164	102.064	101.964	3.990	102.414	102.314	102.214	3.990	102.414	102.314	102.214
4.000	103.077	102.977	102.877	4.000	103.077	102.977	102.877	4.000	102.264	102.164	102.064	4.000	102.514	102.414	102.314	4.000	102.514	102.414	102.314
4.125	102.925	102.825	102.725	4.125	102.925	102.825	102.725	4.125	101.613	101.513	101.413	4.125	101.863	101.763	101.663	4.125	101.863	101.763	101.663
4.250	103.044	103.044	103.044	4.250	103.044	103.044	103.044	4.250	102.292	102.192	102.092	4.250	102.542	102.442	102.342	4.250	102.542	102.442	102.342
4.375	103.621	103.521	103.421	4.375	103.621	103.521	103.421	4.375	101										



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.:

7/11/2019

45 Day Lock Exp.:

7/26/2019

60 Day Lock Exp.:

8/12/2019

W. Rate Sheet Dated: 6/11/2019

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	100.024	99.907	99.824	3.375	99.043	98.943	98.843	3.375	101.330	101.230	101.130	4.000	101.281	101.181	101.081	3.375	100.892	100.792	100.692
3.625	100.445	100.345	100.245	3.500	99.887	99.787	99.687	3.500	101.159	101.059	100.959	4.125	101.407	101.307	101.207	3.500	100.595	100.495	100.395
3.750	101.089	100.989	100.889	3.625	100.582	100.482	100.382	3.625	101.593	101.493	101.393	4.250	101.675	101.575	101.475	3.625	101.029	100.929	100.829
3.875	101.606	101.506	101.406	3.750	101.209	101.109	101.009	3.750	102.368	102.268	102.168	4.375	102.138	102.038	101.938	3.750	101.804	101.704	101.604
3.990	102.275	102.175	102.075	3.875	101.776	101.676	101.576	3.875	102.502	102.402	102.302	4.500	102.533	102.433	102.333	3.875	101.938	101.838	101.738
4.000	102.375	102.275	102.175	3.990	102.144	102.044	101.944	3.990	102.805	102.705	102.605	4.625	102.582	102.482	102.382	3.990	102.241	102.141	102.041
4.125	102.501	102.401	102.301	4.000	102.244	102.144	102.044	4.000	102.905	102.805	102.705	4.750	102.455	102.355	102.255	4.000	102.341	102.241	102.141
4.250	102.612	102.512	102.412	4.125	102.619	102.519	102.419	4.125	102.752	102.652	102.552	4.875	102.984	102.884	102.784	4.125	101.689	101.589	101.489
4.375	103.075	102.975	102.875	4.250	102.943	102.843	102.743	4.250	103.421	103.321	103.221	4.990	103.108	103.008	102.908	4.250	102.358	102.258	102.158
4.500	103.470	103.370	103.270	4.375	103.298	103.198	103.098	4.375	103.808	103.708	103.608	5.000	103.208	103.108	103.008	4.375	102.745	102.645	102.545
4.625	103.519	103.419	103.319	4.500	103.676	103.576	103.476	4.500	103.056	102.951	102.856	5.125	102.290	102.190	102.090	4.500	101.399	101.294	101.199
4.750	103.548	103.448	103.348	4.625	103.811	103.711	103.611	4.625	103.437	103.333	103.237	5.250	102.632	102.532	102.432	4.625	101.780	101.676	101.580
4.875	104.077	103.977	103.877	4.750	104.086	103.986	103.886	4.750	103.839	103.737	103.639	5.375	103.002	102.902	102.802	4.750	102.182	102.080	101.982
4.990	104.201	104.101	104.001	4.875	104.465	104.365	104.265	4.875	104.190	104.086	103.990	5.500	103.234	103.134	103.034	4.875	102.533	102.429	102.333
5.000	104.301	104.201	104.101	4.990	104.667	104.567	104.467	4.990	103.606	103.506	103.406	5.625	102.752	102.652	102.552	4.990	101.699	101.599	101.499
5.125	104.256	104.156	104.056	5.000	104.767	104.667	104.567	5.000	103.706	103.606	103.506	5.750	102.997	102.897	102.797	5.000	101.799	101.699	101.599
5.250	104.598	104.498	104.398	5.125	104.606	104.506	104.406	5.125	104.062	103.962	103.862	5.875	103.245	103.145	103.045	5.125	102.155	102.055	101.955
5.375	104.968	104.868	104.768	5.250	104.918	104.818	104.718	5.250	104.192	104.092	103.992	5.990	103.349	103.249	103.149	5.250	102.285	102.185	102.085
5.500	105.200	105.100	105.000	5.375	105.192	105.092	104.992	5.375	104.434	104.334	104.234	6.000	103.449	103.349	103.249	5.375	102.527	102.427	102.327

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", LPML		

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%	97.01 - 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.:

7/11/2019

45 Day Lock Exp.:

7/26/2019

60 Day Lock Exp.:

8/12/2019

W. Rate Sheet Dated: 6/11/2019

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)