



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.: 7/12/2019

45 Day Lock Exp.: 7/29/2019

60 Day Lock Exp.: 8/12/2019

W. Rate Sheet Dated: 6/12/2019

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	101.453	101.297	101.147	3.375	100.820	100.664	100.514	2.375	97.675	97.525	97.375	3.125	99.493	99.343	99.193
3.500	101.993	101.836	101.686	3.500	101.237	101.080	100.930	2.500	98.168	98.018	97.868	3.250	99.985	99.835	99.685
3.625	102.535	102.379	102.229	3.625	101.614	101.458	101.308	2.625	98.654	98.504	98.354	3.375	100.353	100.203	100.053
3.750	102.337	102.187	102.037	3.750	101.734	101.584	101.434	2.750	99.265	99.115	98.965	3.500	100.691	100.541	100.391
3.875	102.869	102.719	102.569	3.875	102.121	101.971	101.821	2.875	99.753	99.603	99.453	3.625	100.151	100.001	99.851
4.000	103.394	103.244	103.094	4.000	102.513	102.363	102.213	3.000	100.236	100.086	99.936	Margin = 2.250		Index = 2.050	
4.125	103.826	103.676	103.526	4.125	102.857	102.707	102.557	3.125	100.701	100.551	100.401				
4.250	102.981	102.881	102.781	4.250	102.370	102.270	102.170	3.250	100.712	100.562	100.412				
4.375	103.431	103.331	103.231	4.375	102.807	102.707	102.607	3.375	101.136	100.986	100.836				
4.500	103.886	103.786	103.686	4.500	103.199	103.099	102.999	3.500	101.531	101.381	101.231				
4.625	104.267	104.167	104.067	4.625	103.543	103.443	103.343	3.625	101.886	101.736	101.586				
4.750	104.392	104.292	104.192	4.750	102.883	102.783	102.683	3.750	102.033	101.883	101.733				
4.875	103.861	103.761	103.661	4.875	103.320	103.220	103.120	3.875	102.399	102.249	102.099				
5.000	104.239	104.139	104.039	5.000	103.712	103.612	103.512	4.000	102.768	102.618	102.468				
5.125	104.780	104.680	104.580	5.125	104.056	103.956	103.856	4.125	103.090	102.940	102.790				
5.250	103.889	103.789	103.689	5.250	103.318	103.218	103.118	4.250	102.705	102.555	102.405				
5.375	104.296	104.196	104.096	5.375	103.755	103.655	103.555	4.375	103.119	102.969	102.819				
5.500	104.674	104.574	104.474	5.500	104.147	104.047	103.947	4.500	103.489	103.339	103.189				
5.625	105.216	105.116	105.016	5.625	104.491	104.391	104.291	4.625	103.810	103.660	103.510				

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	100.303	100.147	99.997	3.375	99.820	99.664	99.514	2.375	96.675	96.525	96.375	3.125	98.493	98.343	98.193
3.500	100.843	100.686	100.536	3.500	100.237	100.080	99.930	2.500	97.168	97.018	96.868	3.250	98.985	98.835	98.685
3.625	101.385	101.229	101.079	3.625	100.614	100.458	100.308	2.625	97.654	97.504	97.354	3.375	99.353	99.203	99.053
3.750	101.187	101.037	100.887	3.750	100.734	100.584	100.434	2.750	98.265	98.115	97.965	3.500	99.691	99.541	99.391
3.875	101.719	101.569	101.419	3.875	101.121	100.971	100.821	2.875	98.753	98.603	98.453	3.625	99.151	99.001	98.851
4.000	102.244	102.094	101.944	4.000	101.513	101.363	101.213	3.000	99.236	99.086	98.936	Margin = 2.250		Index = 2.050	
4.125	102.676	102.526	102.376	4.125	101.857	101.707	101.557	3.125	99.701	99.551	99.401	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.831	101.731	101.631	4.250	101.370	101.270	101.170	3.250	99.712	99.562	99.412	Rate	30 Day	45 Day	60 Day
4.375	102.281	102.181	102.081	4.375	101.807	101.707	101.607	3.375	100.136	99.986	99.836	4.375	101.881	101.631	101.381
4.500	102.736	102.636	102.536	4.500	102.199	102.099	101.999	3.500	100.531	100.381	100.231	4.500	102.336	102.086	101.836
4.625	103.117	103.017	102.917	4.625	102.543	102.443	102.343	3.625	100.886	100.736	100.586	4.625	102.717	102.467	102.217
4.750	103.242	103.142	103.042	4.750	101.883	101.783	101.683	3.750	101.033	100.883	100.733	4.875	102.311	102.061	101.811
4.875	102.711	102.611	102.511	4.875	102.320	102.220	102.120	3.875	101.399	101.249	101.099	5.000	102.689	102.439	102.189
5.000	103.089	102.989	102.889	5.000	102.712	102.612	102.512	4.000	101.768	101.618	101.468	5.125	103.230	102.980	102.730
5.125	103.630	103.530	103.430	5.125	103.056	102.956	102.856	4.125	102.090	101.940	101.790	5.375	102.746	102.496	102.246
5.250	102.739	102.639	102.539	5.250	102.318	102.218	102.118	4.250	101.705	101.555	101.405	5.500	103.124	102.874	102.624
5.375	103.146	103.046	102.946	5.375	102.755	102.655	102.555	4.375	102.119	101.969	101.819	5.625	103.666	103.416	103.166
5.500	103.524	103.424	103.324	5.500	103.147	103.047	102.947	4.500	102.489	102.339	102.189	5.875	103.572	103.322	103.072
5.625	104.066	103.966	103.866	5.625	103.491	103.391	103.291	4.625	102.810	102.660	102.510	6.000	103.950	103.700	103.450

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	101.393	101.143	100.893
5.750	102.000	101.750	101.500	5.750	101.424	101.174	100.924
5.875	102.250	102.000	101.750	5.875	101.861	101.611	101.361
6.250	102.750	102.500	102.250	6.250	102.277	102.027	101.777
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:	6/12/2019	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	99.131	98.881	98.631	
4.500	99.586	99.336	99.086	
4.625	99.967	99.717	99.467	
4.875	99.561	99.311	99.061	
5.000	99.939	99.689	99.439	
5.125	100.480	100.230	99.980	
5.375	99.996	99.746	99.496	
5.500	100.374	100.124	99.874	
5.625	100.916	100.666	100.416	
5.875	100.822	100.572	100.322	
6.000	101.200	100.950	100.700	



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30 Day Lock Exp.: 7/12/2019

45 Day Lock Exp.: 7/29/2019

60 Day Lock Exp.: 8/12/2019

W. Rate Sheet Dated: 6/12/2019

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	99.922	99.765	99.615	3.375	99.289	99.133	98.983	2.375	94.175	94.025	93.875	3.125	97.81	97.655	97.505
3.500	100.461	100.305	100.155	3.500	99.705	99.549	99.399	2.500	94.668	94.518	94.368	3.250	98.45	98.304	98.154
3.625	101.004	100.848	100.698	3.625	100.083	99.927	99.777	2.625	95.154	95.004	94.854	3.375	98.82	98.672	98.522
3.750	100.993	100.843	100.693	3.750	100.390	100.240	100.090	2.750	97.578	97.428	97.278	3.500	99.16	99.010	98.860
3.875	101.525	101.375	101.225	3.875	100.778	100.628	100.478	2.875	98.066	97.916	97.766	3.625	98.62	98.470	98.320
4.000	102.050	101.900	101.750	4.000	101.170	101.020	100.870	3.000	98.548	98.398	98.248	Margin = 2.250		Index = 2.050	
4.125	102.482	102.332	102.182	4.125	101.514	101.364	101.214	3.125	99.013	98.863	98.713				
4.250	101.950	101.850	101.750	4.250	101.338	101.238	101.138	3.250	99.181	99.031	98.881				
4.375	102.400	102.300	102.200	4.375	101.775	101.675	101.575	3.375	99.605	99.455	99.305				
4.500	102.855	102.755	102.655	4.500	102.167	102.067	101.967	3.500	99.999	99.849	99.699				
4.625	103.236	103.136	103.036	4.625	102.511	102.411	102.311	3.625	100.354	100.204	100.054				
4.750	103.298	103.198	103.098	4.750	101.789	101.689	101.589	3.750	100.690	100.540	100.390				
4.875	102.768	102.668	102.568	4.875	102.226	102.126	102.026	3.875	101.055	100.905	100.755				
5.000	103.145	103.045	102.945	5.000	102.618	102.518	102.418	4.000	101.425	101.275	101.125				
5.125	103.687	103.587	103.487	5.125	102.962	102.862	102.762	4.125	101.746	101.596	101.446				
5.250	102.577	102.477	102.377	5.250	102.006	101.906	101.806	4.250	101.673	101.523	101.373				
5.375	102.984	102.884	102.784	5.375	102.442	102.342	102.242	4.375	102.088	101.938	101.788				
5.500	103.362	103.262	103.162	5.500	102.834	102.734	102.634	4.500	102.457	102.307	102.157				
5.625	103.903	103.803	103.703	5.625	103.178	103.078	102.978	4.625	102.779	102.629	102.479				

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	98.772	98.615	98.465	3.375	98.289	98.133	97.983	2.375	94.925	94.775	94.625	3.125	96.805	96.655	96.505
3.500	99.311	99.155	99.005	3.500	98.705	98.549	98.399	2.500	95.418	95.268	95.118	3.250	97.454	97.304	97.154
3.625	99.854	99.698	99.548	3.625	99.083	98.927	98.777	2.625	95.904	95.754	95.604	3.375	97.822	97.672	97.522
3.750	99.843	99.693	99.543	3.750	99.390	99.240	99.090	2.750	97.359	97.209	97.059	3.500	98.160	98.010	97.860
3.875	100.375	100.225	100.075	3.875	99.778	99.628	99.478	2.875	97.847	97.697	97.547	3.625	97.620	97.470	97.320
4.000	100.900	100.750	100.600	4.000	100.170	100.020	99.870	3.000	98.330	98.180	98.030	Margin = 2.250		Index = 2.050	
4.125	101.332	101.182	101.032	4.125	100.514	100.364	100.214	3.125	98.794	98.644	98.494	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.800	100.700	100.600	4.250	100.338	100.238	100.138	3.250	98.618	98.468	98.318	Rate	30 Day	45 Day	60 Day
4.375	101.250	101.150	101.050	4.375	100.775	100.675	100.575	3.375	99.043	98.893	98.743	4.375	100.850	100.600	100.350
4.500	101.705	101.605	101.505	4.500	101.167	101.067	100.967	3.500	99.437	99.287	99.137	4.500	101.305	101.055	100.805
4.625	102.086	101.986	101.886	4.625	101.511	101.411	101.311	3.625	99.792	99.642	99.492	4.625	101.686	101.436	101.186
4.750	102.148	102.048	101.948	4.750	100.789	100.689	100.589	3.750	99.783	99.633	99.483	4.875	101.218	100.968	100.718
4.875	101.618	101.518	101.418	4.875	101.226	101.126	101.026	3.875	100.149	99.999	99.849	5.000	101.595	101.345	101.095
5.000	101.995	101.895	101.795	5.000	101.618	101.518	101.418	4.000	100.518	100.368	100.218	5.125	102.137	101.887	101.637
5.125	102.537	102.437	102.337	5.125	101.962	101.862	101.762	4.125	100.840	100.690	100.540	5.375	101.434	101.184	100.934
5.250	101.427	101.327	101.227	5.250	101.006	100.906	100.806	4.250	100.142	99.992	99.842	5.500	101.812	101.562	101.312
5.375	101.834	101.734	101.634	5.375	101.442	101.342	101.242	4.375	100.557	100.407	100.257	5.625	102.353	102.103	101.853
5.500	102.212	102.112	102.012	5.500	101.834	101.734	101.634	4.500	100.926	100.776	100.626	5.875	101.697	101.447	101.197
5.625	102.753	102.653	102.553	5.625	102.178	102.078	101.978	4.625	101.248	101.098	100.948	6.000	102.075	101.825	101.575

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	100.081	99.831	99.581
5.750	100.125	99.875	99.625	5.750	99.549	99.299	99.049
5.875	100.375	100.125	99.875	5.875	99.986	99.736	99.486
6.250	99.250	99.000	98.750	6.250	98.777	98.527	98.277
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:	6/12/2019	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	98.100	97.850	97.600
4.500	98.555	98.305	98.055
4.625	98.936	98.686	98.436
4.875	98.468	98.218	97.968
5.000	98.845	98.595	98.345
5.125	99.387	99.137	98.887
5.375	98.684	98.434	98.184
5.500	99.062	98.812	98.562
5.625	99.603	99.353	99.103
5.875	98.947	98.697	98.447
6.000	99.325	99.075	98.825

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

30 Day Lock Exp.: 7/12/2019
45 Day Lock Exp.: 7/29/2019
60 Day Lock Exp.: 8/12/2019

W. Rate Sheet Dated: 6/12/2019

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	99.819	99.712	99.619	3.500	100.319	100.212	100.119	3.500	100.319	100.212	100.119	4.000	101.078	100.978	100.878	4.000	100.828	100.728	100.628
3.625	100.248	100.148	100.048	3.625	100.748	100.648	100.548	3.625	100.748	100.648	100.548	4.125	101.202	101.102	101.002	4.125	100.952	100.852	100.752
3.750	100.901	100.801	100.701	3.750	101.401	101.301	101.201	3.750	101.401	101.301	101.201	4.250	101.792	101.692	101.592	4.250	101.542	101.442	101.342
3.875	101.433	101.333	101.233	3.875	101.933	101.833	101.733	3.875	101.933	101.833	101.733	4.375	102.255	102.155	102.055	4.375	102.005	101.905	101.805
3.990	102.103	102.003	101.903	3.990	101.853	101.753	101.653	3.990	101.853	101.753	101.653	4.500	102.650	102.550	102.450	4.500	102.150	102.050	101.950
4.000	102.203	102.103	102.003	4.000	101.953	101.853	101.753	4.000	101.953	101.853	101.753	4.625	102.704	102.604	102.504	4.625	102.204	102.104	102.004
4.125	102.327	102.227	102.127	4.125	102.077	101.977	101.877	4.125	102.077	101.977	101.877	4.750	102.486	102.386	102.286	4.750	101.986	101.886	101.786
4.250	102.540	102.440	102.340	4.250	102.290	102.190	102.090	4.250	102.290	102.190	102.090	4.875	102.981	102.881	102.781	4.875	102.481	102.381	102.281
4.375	103.003	102.903	102.803	4.375	102.753	102.653	102.553	4.375	102.753	102.653	102.553	4.990	103.086	102.986	102.886	4.990	102.461	102.361	102.261
4.500	103.398	103.298	103.198	4.500	102.898	102.798	102.698	4.500	102.898	102.798	102.698	5.000	103.186	103.086	102.986	5.000	102.561	102.461	102.361
4.625	103.452	103.352	103.252	4.625	102.952	102.852	102.752	4.625	102.952	102.852	102.752	5.125	103.332	103.232	103.132	5.125	101.707	101.607	101.507
4.750	103.573	103.473	103.373	4.750	103.073	102.973	102.873	4.750	103.073	102.973	102.873	5.250	103.654	103.554	103.454	5.250	102.029	101.929	101.829
4.875	104.068	103.968	103.868	4.875	103.568	103.468	103.368	4.875	103.568	103.468	103.368	5.375	103.022	102.922	102.822	5.375	103.022	102.922	102.822
4.990	104.173	104.073	103.973	4.990	103.548	103.448	103.348	4.990	103.548	103.448	103.348	5.500	103.252	103.152	103.052	5.500	103.252	103.152	103.052
5.000	104.273	104.173	104.073	5.000	103.648	103.548	103.448	5.000	103.648	103.548	103.448	5.625	103.624	103.524	103.424	5.625	103.624	103.524	103.424
5.125	104.268	104.168	104.068	5.125	103.643	103.543	103.443	5.125	103.643	103.543	103.443	5.750	102.866	102.766	102.666	5.750	102.866	102.766	102.666
5.250	104.590	104.490	104.390	5.250	103.965	103.865	103.765	5.250	103.965	103.865	103.765	5.875	103.111	103.011	102.911	5.875	103.111	103.011	102.911
5.375	104.958	104.858	104.758	5.375	104.958	104.858	104.758	5.375	104.958	104.858	104.758	5.990	103.213	103.113	103.013	5.990	103.213	103.113	103.013
5.500	105.188	105.088	104.988	5.500	105.188	105.088	104.988	5.500	105.188	105.088	104.988	6.000	103.313	103.213	103.113	6.000	103.313	103.213	103.113
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	100.828	100.728	100.628	3.375	98.936	98.827	98.736	3.000	0.000	#N/A	#N/A	3.000	0.000	#N/A	#N/A	3.375	101.224	101.124	101.024
4.125	100.952	100.852	100.752	3.500	99.776	99.667	99.576	3.125	0.000	#N/A	#N/A	3.125	0.000	#N/A	#N/A	3.500	101.093	100.993	100.893
4.250	101.542	101.442	101.342	3.625	100.482	100.373	100.282	3.250	0.000	-1.08	-1.08	3.250	0.000	-1.08	-1.08	3.625	101.529	101.429	101.329
4.375	102.005	101.905	101.805	3.750	101.109	101.003	100.909	3.375	98.936	98.827	98.736	3.375	99.061	98.952	98.861	3.750	102.111	102.011	101.911
4.500	102.150	102.050	101.950	3.875	101.676	101.572	101.476	3.500	99.776	99.667	99.576	3.500	99.901	99.792	99.701	3.875	102.443	102.343	102.243
4.625	102.204	102.104	102.004	3.990	102.058	101.953	101.858	3.625	100.482	100.373	100.282	3.625	100.607	100.498	100.407	3.990	102.749	102.649	102.549
4.750	101.986	101.886	101.786	4.000	102.158	102.053	101.958	3.750	101.109	101.003	100.909	3.750	101.234	101.128	101.034	4.000	102.849	102.749	102.649
4.875	102.481	102.381	102.281	4.125	102.530	102.427	102.330	3.875	101.676	101.572	101.476	3.875	101.801	101.697	101.601	4.125	102.701	102.601	102.501
4.990	102.461	102.361	102.261	4.250	102.914	102.814	102.714	3.990	102.308	102.203	102.108	3.990	102.308	102.203	102.108	4.250	103.374	103.274	103.174
5.000	102.561	102.461	102.361	4.375	103.265	103.165	103.065	4.000	102.408	102.303	102.208	4.000	102.408	102.303	102.208	4.375	103.763	103.663	103.563
5.125	101.707	101.607	101.507	4.500	103.645	103.545	103.445	4.125	102.780	102.677	102.580	4.125	102.780	102.677	102.580	4.500	103.047	102.947	102.847
5.250	102.029	101.929	101.829	4.625	103.743	103.643	103.543	4.250	103.164	103.064	102.964	4.250	103.164	103.064	102.964	4.625	103.430	103.330	103.230
5.375	103.022	102.922	102.822	4.750	104.120	104.020	103.920	4.375	103.515	103.415	103.315	4.375	103.515	103.415	103.315	4.750	103.823	103.723	103.623
5.500	103.252	103.152	103.052	4.875	104.490	104.390	104.290	4.500	103.895	103.795	103.695	4.500	103.895	103.795	103.695	4.875	104.163	104.063	103.963
5.625	102.624	102.524	102.424	4.990	104.688	104.588	104.488	4.625	103.993	103.893	103.793	4.625	103.993	103.893	103.793	4.990	103.601	103.501	103.401
5.750	102.866	102.766	102.666	5.000	104.788	104.688	104.588	4.750	104.370	104.270	104.170	4.750	104.370	104.270	104.170	5.000	103.701	103.601	103.501
5.875	103.111	103.011	102.911	5.125	104.663	104.563	104.463	4.875	104.540	104.440	104.340	4.875	104.540	104.440	104.340	5.125	104.049	103.949	103.849
5.990	103.213	103.113	103.013	5.250	104.970	104.870	104.770	4.990	104.938	104.838	104.738	4.990	104.938	104.838	104.738	5.250	104.173	104.073	103.973
6.000	103.313	103.213	103.113	5.375	105.238	105.138	105.038	5.000	105.038	104.938	104.838	5.000	105.038	104.938	104.838	5.375	104.404	104.304	104.204
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	101.724	101.624	101.524	3.375	101.724	101.624	101.524	3.375	100.786	100.686	100.586	3.375	101.286	101.186	101.086	3.375	101.286	101.186	101.086
3.500	101.593	101.493	101.393	3.500	101.593	101.493	101.393	3.500	100.533	100.433	100.333	3.500	101.033	100.933	100.833	3.500	101.033	100.933	100.833
3.625	102.029	101.929	101.829	3.625	102.029	101.929	101.829	3.625	100.969	100.869	100.769	3.625	101.469	101.369	101.269	3.625	101.469	101.369	101.269
3.750	102.811	102.711	102.611	3.750	102.811	102.711	102.611	3.750	101.571	101.471	101.371	3.750	102.251	102.151	102.051	3.750	102.251	102.151	102.051
3.875	102.693	102.593	102.493	3.875	102.693	102.593	102.493	3.875	101.883	101.783	101.683	3.875	102.133	102.033	101.933	3.875	102.133	102.033	101.933
3.990	102.999	102.899	102.799	3.990	102.999	102.899	102.799	3.990	102.189	102.089	101.989	3.990	102.439	102.339	102.239	3.990	102.439	102.339	102.239
4.000	103.099	102.999	102.899	4.000	103.099	102.999	102.899	4.000	102.289	102.189	102.089	4.000	102.539	102.439	102.339	4.000	102.539	102.439	102.339
4.125	102.951	102.851	102.751	4.125	102.951	102.851	102.751	4.125	101.441	101.341	101.241	4.125	101.891	101.791	101.691	4.125	101.891	101.791	101.691
4.250	103.624	103.524	103.424	4.250	103.624	103.524	103.424	4.250	102.614	102.514	102.414	4.250	102.564	102.464	102.364	4.250	102.564	102.464	102.364
4.375	103.638	103.538	103.438	4.375	103.638	103.538	103.438	4.375	102.703	102.603	102.503	4.375	102.5						



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.:

7/12/2019

45 Day Lock Exp.:

7/29/2019

60 Day Lock Exp.:

8/12/2019

W. Rate Sheet Dated: 6/12/2019

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	99.783	99.667	99.583	3.375	98.792	98.692	98.592	3.375	101.233	101.133	101.033	4.000	101.019	100.919	100.819	3.375	100.795	100.695	100.595
3.625	100.170	100.070	99.970	3.500	99.644	99.544	99.444	3.500	101.062	100.962	100.862	4.125	101.146	101.046	100.946	3.500	100.499	100.399	100.299
3.750	100.828	100.728	100.628	3.625	100.355	100.255	100.155	3.625	101.501	101.401	101.301	4.250	101.485	101.385	101.285	3.625	100.938	100.838	100.738
3.875	101.366	101.266	101.166	3.750	100.997	100.897	100.797	3.750	102.286	102.186	102.086	4.375	101.953	101.853	101.753	3.750	101.723	101.623	101.523
3.990	102.044	101.944	101.844	3.875	101.570	101.470	101.370	3.875	102.419	102.319	102.219	4.500	102.351	102.251	102.151	3.875	101.856	101.756	101.656
4.000	102.144	102.044	101.944	3.990	101.959	101.859	101.759	3.990	102.727	102.627	102.527	4.625	102.406	102.306	102.206	3.990	102.164	102.064	101.964
4.125	102.271	102.171	102.071	4.000	102.059	101.959	101.859	4.000	102.827	102.727	102.627	4.750	102.357	102.257	102.157	4.000	102.264	102.164	102.064
4.250	102.518	102.418	102.318	4.125	102.457	102.357	102.257	4.125	102.675	102.575	102.475	4.875	102.858	102.758	102.658	4.125	101.613	101.513	101.413
4.375	102.986	102.886	102.786	4.250	102.901	102.801	102.701	4.250	103.354	103.254	103.154	4.990	102.963	102.863	102.763	4.250	102.292	102.192	102.092
4.500	103.384	103.284	103.184	4.375	103.257	103.157	103.057	4.375	103.746	103.646	103.546	5.000	103.063	102.963	102.863	4.375	102.684	102.584	102.484
4.625	103.439	103.339	103.239	4.500	103.642	103.542	103.442	4.500	103.002	102.787	102.717	5.125	102.181	102.081	101.981	4.500	101.345	101.130	101.060
4.750	103.487	103.387	103.287	4.625	103.753	103.653	103.553	4.625	103.388	103.175	103.109	5.250	102.506	102.406	102.306	4.625	101.731	101.518	101.452
4.875	103.988	103.888	103.788	4.750	104.023	103.923	103.823	4.750	103.785	103.573	103.511	5.375	102.878	102.778	102.678	4.750	102.128	101.916	101.854
4.990	104.093	103.993	103.893	4.875	104.399	104.299	104.199	4.875	104.131	103.920	103.861	5.500	103.107	103.007	102.907	4.875	102.474	102.263	102.204
5.000	104.193	104.093	103.993	4.990	104.599	104.499	104.399	4.990	103.556	103.456	103.356	5.625	102.579	102.479	102.379	4.990	101.649	101.549	101.449
5.125	104.163	104.063	103.963	5.000	104.699	104.599	104.499	5.000	103.656	103.556	103.456	5.750	102.824	102.724	102.624	5.000	101.749	101.649	101.549
5.250	104.488	104.388	104.288	5.125	104.516	104.416	104.316	5.125	104.008	103.908	103.808	5.875	103.070	102.970	102.870	5.125	102.101	102.001	101.901
5.375	104.860	104.760	104.660	5.250	104.826	104.726	104.626	5.250	104.136	104.036	103.936	5.990	103.172	103.072	102.972	5.250	102.229	102.129	102.029
5.500	105.089	104.989	104.889	5.375	105.099	104.999	104.899	5.375	104.370	104.270	104.170	6.000	103.272	103.172	103.072	5.375	102.463	102.363	102.263

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%	97.01 - 105%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

7/12/2019

45 Day Lock Exp.:

7/29/2019

60 Day Lock Exp.:

8/12/2019

W. Rate Sheet Dated: 6/12/2019

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	98.857	98.732	98.607	
3.875	99.225	99.100	98.975	
4.000	99.570	99.445	99.320	
4.125	99.886	99.761	99.636	
4.250	100.170	100.045	99.920	
4.375	100.465	100.340	100.215	
4.500	100.705	100.580	100.455	
4.625	101.010	100.885	100.760	
4.750	101.316	101.191	101.066	
4.875	101.578	101.453	101.328	
5.000	101.829	101.704	101.579	
5.125	102.105	101.980	101.855	
5.250	102.387	102.262	102.137	

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	98.488	98.363	98.238	
3.375	99.131	99.006	98.881	
3.500	99.772	99.647	99.522	
3.625	100.316	100.191	100.066	
3.750	100.814	100.689	100.564	
3.875	101.326	101.201	101.076	
4.000	101.529	101.404	101.279	
4.125	101.744	101.619	101.494	
4.250	102.049	101.924	101.799	
4.375	102.336	102.211	102.086	
4.500	102.531	102.406	102.281	

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	98.649	98.524	98.399	
3.375	99.019	98.894	98.769	
3.500	99.422	99.297	99.172	
3.625	99.793	99.668	99.543	
3.750	100.204	100.079	99.954	
3.875	100.555	100.430	100.305	
4.000	100.950	100.825	100.700	
4.125	101.255	101.130	101.005	
4.250	101.566	101.441	101.316	
4.375	101.853	101.728	101.603	
4.500	102.083	101.958	101.833	
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)