



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.: 7/15/2019

45 Day Lock Exp.: 7/29/2019

60 Day Lock Exp.: 8/12/2019

W. Rate Sheet Dated: 6/13/2019

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	101.625	101.475	101.325	3.375	100.992	100.842	100.692	2.375	98.160	98.010	97.860	3.125	99.493	99.343	99.193
3.500	102.164	102.014	101.864	3.500	101.409	101.259	101.109	2.500	98.652	98.502	98.352	3.250	99.985	99.835	99.685
3.625	102.707	102.557	102.407	3.625	101.786	101.636	101.486	2.625	99.138	98.988	98.838	3.375	100.353	100.203	100.053
3.750	102.430	102.280	102.130	3.750	101.827	101.677	101.527	2.750	99.507	99.357	99.207	3.500	100.691	100.541	100.391
3.875	102.963	102.813	102.663	3.875	102.215	102.065	101.915	2.875	99.995	99.845	99.695	3.625	100.151	100.001	99.851
4.000	103.488	103.338	103.188	4.000	102.607	102.457	102.307	3.000	100.478	100.328	100.178	Margin = 2.250		Index = 2.050	
4.125	103.920	103.770	103.620	4.125	102.951	102.801	102.651	3.125	100.943	100.793	100.643				
4.250	103.012	102.912	102.812	4.250	102.401	102.301	102.201	3.250	100.904	100.754	100.604				
4.375	103.462	103.362	103.262	4.375	102.838	102.738	102.638	3.375	101.328	101.178	101.028				
4.500	103.917	103.817	103.717	4.500	103.230	103.130	103.030	3.500	101.722	101.572	101.422				
4.625	104.298	104.198	104.098	4.625	103.574	103.474	103.374	3.625	102.077	101.927	101.777				
4.750	104.423	104.323	104.223	4.750	102.899	102.799	102.699	3.750	102.182	102.032	101.882				
4.875	103.877	103.777	103.677	4.875	103.335	103.235	103.135	3.875	102.547	102.397	102.247				
5.000	104.255	104.155	104.055	5.000	103.727	103.627	103.527	4.000	102.917	102.767	102.617				
5.125	104.796	104.696	104.596	5.125	104.071	103.971	103.871	4.125	103.238	103.088	102.938				
5.250	103.827	103.727	103.627	5.250	103.256	103.156	103.056	4.250	102.845	102.695	102.545				
5.375	104.234	104.134	104.034	5.375	103.692	103.592	103.492	4.375	103.260	103.110	102.960				
5.500	104.612	104.512	104.412	5.500	104.084	103.984	103.884	4.500	103.629	103.479	103.329				
5.625	105.153	105.053	104.953	5.625	104.428	104.328	104.228	4.625	103.951	103.801	103.651				

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	100.475	100.325	100.175	3.375	99.992	99.842	99.692	2.375	97.160	97.010	96.860	3.125	98.493	98.343	98.193
3.500	101.014	100.864	100.714	3.500	100.409	100.259	100.109	2.500	97.652	97.502	97.352	3.250	98.985	98.835	98.685
3.625	101.557	101.407	101.257	3.625	100.786	100.636	100.486	2.625	98.138	97.988	97.838	3.375	99.353	99.203	99.053
3.750	101.280	101.130	100.980	3.750	100.827	100.677	100.527	2.750	98.507	98.357	98.207	3.500	99.691	99.541	99.391
3.875	101.813	101.663	101.513	3.875	101.215	101.065	100.915	2.875	98.995	98.845	98.695	3.625	99.151	99.001	98.851
4.000	102.338	102.188	102.038	4.000	101.607	101.457	101.307	3.000	99.478	99.328	99.178	Margin = 2.250		Index = 2.050	
4.125	102.770	102.620	102.470	4.125	101.951	101.801	101.651	3.125	99.943	99.793	99.643	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.862	101.762	101.662	4.250	101.401	101.301	101.201	3.250	99.904	99.754	99.604	Rate	30 Day	45 Day	60 Day
4.375	102.312	102.212	102.112	4.375	101.838	101.738	101.638	3.375	100.328	100.178	100.028	4.375	101.912	101.662	101.412
4.500	102.767	102.667	102.567	4.500	102.230	102.130	102.030	3.500	100.722	100.572	100.422	4.500	102.367	102.117	101.867
4.625	103.148	103.048	102.948	4.625	102.574	102.474	102.374	3.625	101.077	100.927	100.777	4.625	102.748	102.498	102.248
4.750	103.273	103.173	103.073	4.750	101.899	101.799	101.699	3.750	101.182	101.032	100.882	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	101.547	101.397	101.247	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	101.917	101.767	101.617	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	102.238	102.088	101.938	5.375	102.684	102.434	102.184
5.250	102.677	102.577	102.477	5.250	102.256	102.156	102.056	4.250	101.845	101.695	101.545	5.500	103.062	102.812	102.562
5.375	103.084	102.984	102.884	5.375	102.692	102.592	102.492	4.375	102.260	102.110	101.960	5.625	103.603	103.353	103.103
5.500	103.462	103.362	103.262	5.500	103.084	102.984	102.884	4.500	102.629	102.479	102.329	5.875	103.666	103.416	103.166
5.625	104.003	103.903	103.803	5.625	103.428	103.328	103.228	4.625	102.951	102.801	102.651	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	101.331	101.081	100.831
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:	6/13/2019	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	99.162	98.912	98.662	
4.500	99.617	99.367	99.117	
4.625	99.998	99.748	99.498	
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	99.934	99.684	99.434	
5.500	100.312	100.062	99.812	
5.625	100.853	100.603	100.353	
5.875	100.916	100.666	100.416	
6.000	101.294	101.044	100.794	



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30 Day Lock Exp.:

7/15/2019

45 Day Lock Exp.:

7/29/2019

60 Day Lock Exp.:

8/12/2019

W. Rate Sheet Dated: 6/13/2019

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	100.093	99.943	99.793	3.375	99.461	99.311	99.161	2.375	94.660	94.510	94.360	3.125	97.81	97.655	97.505
3.500	100.633	100.483	100.333	3.500	99.877	99.727	99.577	2.500	95.152	95.002	94.852	3.250	98.45	98.304	98.154
3.625	101.176	101.026	100.876	3.625	100.255	100.105	99.955	2.625	95.638	95.488	95.338	3.375	98.82	98.672	98.522
3.750	101.087	100.937	100.787	3.750	100.484	100.334	100.184	2.750	97.820	97.670	97.520	3.500	99.16	99.010	98.860
3.875	101.619	101.469	101.319	3.875	100.871	100.721	100.571	2.875	98.308	98.158	98.008	3.625	98.62	98.470	98.320
4.000	102.144	101.994	101.844	4.000	101.263	101.113	100.963	3.000	98.791	98.641	98.491	Margin = 2.250		Index = 2.050	
4.125	102.576	102.426	102.276	4.125	101.607	101.457	101.307	3.125	99.255	99.105	98.955				
4.250	101.981	101.881	101.781	4.250	101.370	101.270	101.170	3.250	99.372	99.222	99.072				
4.375	102.431	102.331	102.231	4.375	101.807	101.707	101.607	3.375	99.797	99.647	99.497				
4.500	102.886	102.786	102.686	4.500	102.199	102.099	101.999	3.500	100.191	100.041	99.891				
4.625	103.267	103.167	103.067	4.625	102.543	102.443	102.343	3.625	100.546	100.396	100.246				
4.750	103.330	103.230	103.130	4.750	101.805	101.705	101.605	3.750	100.838	100.688	100.538				
4.875	102.783	102.683	102.583	4.875	102.242	102.142	102.042	3.875	101.204	101.054	100.904				
5.000	103.161	103.061	102.961	5.000	102.634	102.534	102.434	4.000	101.573	101.423	101.273				
5.125	103.702	103.602	103.502	5.125	102.978	102.878	102.778	4.125	101.895	101.745	101.595				
5.250	102.514	102.414	102.314	5.250	101.943	101.843	101.743	4.250	101.814	101.664	101.514				
5.375	102.921	102.821	102.721	5.375	102.380	102.280	102.180	4.375	102.228	102.078	101.928				
5.500	103.299	103.199	103.099	5.500	102.772	102.672	102.572	4.500	102.598	102.448	102.298				
5.625	103.841	103.741	103.641	5.625	103.116	103.016	102.916	4.625	102.920	102.770	102.620				

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	98.943	98.793	98.643	3.375	98.461	98.311	98.161	2.375	95.410	95.260	95.110	3.125	96.805	96.655	96.505
3.500	99.483	99.333	99.183	3.500	98.877	98.727	98.577	2.500	95.902	95.752	95.602	3.250	97.454	97.304	97.154
3.625	100.026	99.876	99.726	3.625	99.255	99.105	98.955	2.625	96.388	96.238	96.088	3.375	97.822	97.672	97.522
3.750	99.937	99.787	99.637	3.750	99.484	99.334	99.184	2.750	97.601	97.451	97.301	3.500	98.160	98.010	97.860
3.875	100.469	100.319	100.169	3.875	99.871	99.721	99.571	2.875	98.089	97.939	97.789	3.625	97.620	97.470	97.320
4.000	100.994	100.844	100.694	4.000	100.263	100.113	99.963	3.000	98.572	98.422	98.272	Margin = 2.250		Index = 2.050	
4.125	101.426	101.276	101.126	4.125	100.607	100.457	100.307	3.125	99.037	98.887	98.737	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.831	100.731	100.631	4.250	100.370	100.270	100.170	3.250	98.810	98.660	98.510	Rate	30 Day	45 Day	60 Day
4.375	101.281	101.181	101.081	4.375	100.807	100.707	100.607	3.375	99.234	99.084	98.934	4.375	100.881	100.631	100.381
4.500	101.736	101.636	101.536	4.500	101.199	101.099	100.999	3.500	99.628	99.478	99.328	4.500	101.336	101.086	100.836
4.625	102.117	102.017	101.917	4.625	101.543	101.443	101.343	3.625	99.983	99.833	99.683	4.625	101.717	101.467	101.217
4.750	102.180	102.080	101.980	4.750	100.805	100.705	100.605	3.750	99.932	99.782	99.632	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	100.297	100.147	99.997	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	100.667	100.517	100.367	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	100.988	100.838	100.688	5.375	101.371	101.121	100.871
5.250	101.364	101.264	101.164	5.250	100.943	100.843	100.743	4.250	100.283	100.133	99.983	5.500	101.749	101.499	101.249
5.375	101.771	101.671	101.571	5.375	101.380	101.280	101.180	4.375	100.697	100.547	100.397	5.625	102.291	102.041	101.791
5.500	102.149	102.049	101.949	5.500	101.772	101.672	101.572	4.500	101.067	100.917	100.767	5.875	101.791	101.541	101.291
5.625	102.691	102.591	102.491	5.625	102.116	102.016	101.916	4.625	101.388	101.238	101.088	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	98.687	98.437	98.187	5.250	100.018	99.768	99.518
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:	6/13/2019	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	98.131	97.881	97.631
4.500	98.586	98.336	98.086
4.625	98.967	98.717	98.467
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	98.621	98.371	98.121
5.500	98.999	98.749	98.499
5.625	99.541	99.291	99.041
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)



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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.: 7/15/2019
45 Day Lock Exp.: 7/29/2019
60 Day Lock Exp.: 8/12/2019

W. Rate Sheet Dated: 6/13/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHMA																															
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance															
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
3.500	100.242	100.142	100.042	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	4.375	101.869	101.769	101.669	4.375	101.698	101.598	101.498	4.375	101.698	101.598	101.498								
3.625	100.675	100.575	100.475	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	4.500	102.326	102.226	102.126	4.500	102.202	102.102	102.002	4.500	102.202	102.102	102.002								
3.750	100.788	100.688	100.588	3.375	98.245	98.145	98.045	3.375	98.058	97.958	97.858	4.625	102.550	102.450	102.350	4.625	102.550	102.450	102.350	4.625	102.550	102.450	102.350								
3.875	101.331	101.231	101.131	3.500	98.892	98.792	98.692	3.500	98.705	98.605	98.505	4.750	102.447	102.347	102.247	4.750	102.447	102.347	102.247	4.750	102.447	102.347	102.247								
3.990	101.912	101.812	101.712	3.625	99.368	99.268	99.168	3.625	99.180	99.080	98.980	4.875	102.894	102.794	102.694	4.875	102.894	102.794	102.694	4.875	102.894	102.794	102.694								
4.000	102.012	101.912	101.812	3.750	99.961	99.861	99.761	3.750	99.863	99.763	99.663	4.990	103.260	103.160	103.060	4.990	103.260	103.160	103.060	4.990	103.260	103.160	103.060								
4.125	102.194	102.094	101.994	3.875	100.568	100.468	100.368	3.875	100.470	100.370	100.270	5.000	103.360	103.260	103.160	5.000	103.360	103.260	103.160	5.000	103.360	103.260	103.160								
4.250	102.434	102.334	102.234	3.990	101.221	101.121	101.021	3.990	101.127	101.027	100.927	5.125	103.776	103.676	103.576	5.125	103.776	103.676	103.576	5.125	103.776	103.676	103.576								
4.375	102.893	102.793	102.693	4.000	101.321	101.221	101.121	4.000	101.227	101.127	101.027	5.250	104.272	104.172	104.072	5.250	104.272	104.172	104.072	5.250	104.272	104.172	104.072								
4.500	103.326	103.226	103.126	4.125	101.543	101.443	101.343	4.125	101.450	101.350	101.250	5.375	103.113	103.008	102.913	5.375	103.113	103.008	102.913	5.375	103.113	103.008	102.913								
4.625	103.369	103.269	103.169	4.250	102.203	102.103	102.003	4.250	102.293	102.193	102.093	5.500	103.525	103.425	103.325	5.500	103.525	103.425	103.325	5.500	103.525	103.425	103.325								
4.750	103.607	103.507	103.407	4.375	102.722	102.622	102.522	4.375	102.816	102.716	102.616	5.625	103.765	103.665	103.565	5.625	103.765	103.665	103.565	5.625	103.765	103.665	103.565								
4.875	103.909	103.809	103.709	4.500	103.202	103.102	103.002	4.500	103.296	103.196	103.096	5.750	104.072	103.972	103.872	5.750	104.072	103.972	103.872	5.750	104.072	103.972	103.872								
4.990	104.180	104.080	103.980	4.625	103.375	103.275	103.175	4.625	103.469	103.369	103.269	5.875	104.021	103.921	103.821	5.875	104.021	103.921	103.821	5.875	104.021	103.921	103.821								
5.000	104.280	104.180	104.080	4.750	103.475	103.375	103.275	4.750	103.569	103.469	103.369	5.990	104.381	104.281	104.181	5.990	104.381	104.281	104.181	5.990	104.381	104.281	104.181								
5.125	104.487	104.387	104.287	4.875	104.519	104.419	104.319	4.875	104.519	104.419	104.319	6.000	104.581	104.481	104.381	6.000	104.581	104.481	104.381	6.000	104.581	104.481	104.381								
5.250	104.698	104.598	104.498	4.990	104.829	104.729	104.629	4.990	104.704	104.604	104.504	6.125	103.720	103.583	103.446	6.125	103.720	103.583	103.446	6.125	103.720	103.583	103.446								
5.375	104.959	104.859	104.759	5.000	104.929	104.829	104.729	5.000	104.804	104.704	104.604	6.250	101.590	101.448	101.390	6.250	101.590	101.448	101.390	6.250	101.590	101.448	101.390								
5.500	105.176	105.065	104.976	5.125	105.214	105.114	105.014	5.125	105.089	104.989	104.889	6.375	102.051	101.904	101.851	6.375	102.051	101.904	101.851	6.375	102.051	101.904	101.851								
30/25 Year >125 High Balance				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	Rate	30 Day	45 Day	60 Day								
4.375	101.792	101.692	101.592	3.375	100.002	99.902	99.802	3.875	100.953	100.853	100.753	3.750	100.230	100.030	100.030	3.375	101.290	101.190	101.090	3.375	101.290	101.190	101.090								
4.500	102.296	102.196	102.096	3.500	100.467	100.367	100.267	3.990	101.606	101.506	101.406	3.875	100.797	100.597	100.597	3.500	101.559	101.459	101.359	3.500	101.559	101.459	101.359								
4.625	102.550	102.450	102.350	3.625	100.805	100.705	100.605	4.000	101.706	101.606	101.506	3.990	101.450	101.250	101.250	3.625	102.281	102.181	102.081	3.625	102.281	102.181	102.081								
4.750	102.447	102.347	102.247	3.750	101.125	101.025	100.925	4.125	101.876	101.776	101.676	4.000	101.550	101.350	101.350	3.750	102.288	102.188	102.088	3.750	102.288	102.188	102.088								
4.875	102.894	102.794	102.694	3.875	101.550	101.450	101.350	4.250	101.808	101.708	101.608	4.125	101.719	101.519	101.519	3.875	102.337	102.237	102.137	3.875	102.337	102.237	102.137								
4.990	103.260	103.160	103.060	3.990	101.949	101.849	101.749	4.375	102.268	102.168	102.068	4.250	101.745	101.545	101.545	3.990	102.548	102.448	102.348	3.990	102.548	102.448	102.348								
5.000	103.360	103.260	103.160	4.000	102.049	101.949	101.849	4.500	102.731	102.631	102.531	4.375	102.206	102.006	102.006	4.000	102.648	102.548	102.448	4.000	102.648	102.548	102.448								
5.125	103.276	103.176	103.076	4.125	102.368	102.268	102.168	4.625	102.871	102.771	102.671	4.500	102.669	102.469	102.469	4.125	103.413	103.313	103.213	4.125	103.413	103.313	103.213								
5.250	102.672	102.572	102.472	4.250	102.638	102.538	102.438	4.750	102.892	102.792	102.692	4.625	102.809	102.609	102.609	4.250	103.384	103.284	103.184	4.250	103.384	103.284	103.184								
5.375	103.113	103.008	102.913	4.375	103.039	102.939	102.839	4.875	103.300	103.200	103.100	4.750	102.830	102.630	102.630	4.375	103.778	103.678	103.578	4.375	103.778	103.678	103.578								
5.500	103.525	103.424	103.325	4.500	103.491	103.391	103.291	4.990	103.598	103.498	103.398	4.875	103.238	103.038	103.038	4.500	104.068	103.968	103.868	4.500	104.068	103.968	103.868								
5.625	103.765	103.664	103.565	4.625	103.473	103.373	103.273	5.000	103.698	103.598	103.498	4.990	103.536	103.336	103.336	4.625	104.052	103.952	103.852	4.625	104.052	103.952	103.852								
5.750	102.070	102.449	102.370	4.750	103.998	103.898	103.798	5.125	103.974	103.874	103.774	5.000	103.636	103.436	103.436	4.750	103.973	103.873	103.773	4.750	103.973	103.873	103.773								
5.875	103.021	102.895	102.821	4.875	104.360	104.260	104.160	5.250	104.006	103.906	103.806	5.125	103.911	103.711	103.711	4.875	104.179	104.079	103.979	4.875	104.179	104.079	103.979								
5.990	103.381	103.250	103.181	4.990	104.639	104.539	104.439	5.375	104.242	104.137	104.042	5.250	103.850	103.650	103.650	4.990	104.204	104.104	104.004	4.990	104.204	104.104	104.004								
6.000	103.481	103.350	103.281	5.000	104.739	104.639	104.539	5.500	104.473	104.362	104.273	5.375	103.085	103.885	103.885	5.000	104.304	104.204	104.104	5.000	104.304	104.204	104.104								
6.125	103.720	103.583	103.520	5.125	104.931	104.831	104.731	5.625	104.683	104.567	104.483	5.500	104.317	104.117	104.117	5.125	104.412	104.312	104.212	5.125	104.412	104.312	104.212								
6.250	102.050	101.948	101.900	5.250	104.853	104.753	104.653	5.750	104.948	104.827	104.748	5.625	104.527	104.327	104.327	5.250	104.132	104.032	103.932	5.250	104.132	104.032	103.932								
6.375	102.051	101.904	101.851	5.375	105.024	104.919	104.824	5.875	105.223	105.097	105.023	5.750	N/A	N/A	N/A	5.375	104.296	104.196	104.096	5.375	104.296	104.196	104.096								
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance															
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
3.375	99.733	99.633	99.533	3.375	99.702	99.502	99.502	3.375	100.575	100.375	100.375	3.375	99.018	98.818	98.818	3.375	99.987	99.787	99.787	3.375											



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.: 7/15/2019
45 Day Lock Exp.: 7/29/2019
60 Day Lock Exp.: 8/12/2019

W. Rate Sheet Dated: 6/13/2019

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				
3.375	99.022	98.922	98.822	3.375	99.522	99.422	99.322	3.375	99.522	99.422	99.322	4.000	101.153	101.053	100.953	4.000	100.903	100.803	100.703				
3.500	99.826	99.726	99.626	3.500	100.326	100.226	100.126	3.500	100.326	100.226	100.126	4.125	101.277	101.177	101.077	4.125	101.027	100.927	100.827				
3.625	100.348	100.248	100.148	3.625	100.848	100.748	100.648	3.625	100.848	100.748	100.648	4.250	101.649	101.549	101.449	4.250	101.399	101.299	101.199				
3.750	100.994	100.894	100.794	3.750	101.494	101.394	101.294	3.750	101.494	101.394	101.294	4.375	102.107	102.007	101.907	4.375	101.857	101.757	101.657				
3.875	101.520	101.420	101.320	3.875	102.020	101.920	101.820	3.875	102.020	101.920	101.820	4.500	102.497	102.397	102.297	4.500	101.997	101.897	101.797				
3.990	102.178	102.078	101.978	3.990	101.928	101.828	101.728	3.990	101.928	101.828	101.728	4.625	102.548	102.448	102.348	4.625	102.048	101.948	101.848				
4.000	102.278	102.178	102.078	4.000	102.028	101.928	101.828	4.000	102.028	101.928	101.828	4.750	102.562	102.462	102.362	4.750	102.062	101.962	101.862				
4.125	102.402	102.302	102.202	4.125	102.152	102.052	101.952	4.125	102.152	102.052	101.952	4.875	103.051	102.951	102.851	4.875	102.551	102.451	102.351				
4.250	102.681	102.581	102.481	4.250	102.431	102.331	102.231	4.250	102.431	102.331	102.231	4.990	103.154	103.054	102.954	4.990	102.529	102.429	102.329				
4.375	103.139	103.039	102.939	4.375	102.889	102.789	102.689	4.375	102.889	102.789	102.689	5.000	103.254	103.154	103.054	5.000	102.629	102.529	102.429				
4.500	103.529	103.429	103.329	4.500	103.029	102.929	102.829	4.500	103.029	102.929	102.829	5.125	103.246	103.146	103.046	5.125	101.801	101.701	101.601				
4.625	103.580	103.480	103.380	4.625	103.080	102.980	102.880	4.625	103.080	102.980	102.880	5.250	103.245	103.145	103.045	5.250	102.120	102.020	101.920				
4.750	103.688	103.588	103.488	4.750	103.188	103.088	102.988	4.750	103.188	103.088	102.988	5.375	103.108	103.008	102.908	5.375	103.108	103.008	102.908				
4.875	104.177	104.077	103.977	4.875	103.677	103.577	103.477	4.875	103.677	103.577	103.477	5.500	103.335	103.235	103.135	5.500	103.335	103.235	103.135				
4.990	104.280	104.180	104.080	4.990	103.655	103.555	103.455	4.990	103.655	103.555	103.455	5.625	102.793	102.693	102.593	5.625	102.793	102.693	102.593				
5.000	104.380	104.280	104.180	5.000	103.755	103.655	103.555	5.000	103.755	103.655	103.555	5.750	103.034	102.934	102.834	5.750	103.034	102.934	102.834				
5.125	104.391	104.291	104.191	5.125	103.766	103.666	103.566	5.125	103.766	103.666	103.566	5.875	103.278	103.178	103.078	5.875	103.278	103.178	103.078				
5.250	104.710	104.610	104.510	5.250	104.085	103.985	103.885	5.250	104.085	103.985	103.885	5.990	103.379	103.279	103.179	5.990	103.379	103.279	103.179				
5.375	105.073	104.973	104.873	5.375	105.073	104.973	104.873	5.375	105.073	104.973	104.873	6.000	103.479	103.379	103.279	6.000	103.479	103.379	103.279				
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	100.903	100.803	100.703	3.250	98.142	98.042	97.942	3.000	0.000	#N/A	#N/A	3.000	0.000	#N/A	#N/A	3.375	101.496	101.396	101.296				
4.125	101.027	100.927	100.827	3.375	98.984	98.884	98.784	3.125	0.000	#N/A	#N/A	3.125	0.000	#N/A	#N/A	3.500	101.294	101.194	101.094				
4.250	101.399	101.299	101.199	3.500	99.822	99.722	99.622	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.625	101.727	101.627	101.527				
4.375	101.857	101.757	101.657	3.625	100.523	100.423	100.323	3.375	98.984	98.884	98.784	3.375	99.109	99.009	98.909	3.750	102.505	102.405	102.305				
4.500	101.997	101.897	101.797	3.750	101.145	101.045	100.945	3.500	99.822	99.722	99.622	3.500	99.947	99.847	99.747	3.875	102.635	102.535	102.435				
4.625	102.048	101.948	101.848	3.875	101.705	101.605	101.505	3.625	100.523	100.423	100.323	3.625	100.648	100.548	100.448	3.990	102.935	102.835	102.735				
4.750	102.062	101.962	101.862	3.990	102.081	101.981	101.881	3.750	101.145	101.045	100.945	3.750	101.270	101.170	101.070	4.000	103.035	102.935	102.835				
4.875	102.551	102.451	102.351	4.000	102.181	102.081	101.981	3.875	101.705	101.605	101.505	3.875	101.830	101.730	101.630	4.125	102.848	102.748	102.648				
4.990	102.529	102.429	102.329	4.125	102.548	102.448	102.348	3.990	102.331	102.231	102.131	3.990	102.331	102.231	102.131	4.250	103.514	103.414	103.314				
5.000	102.629	102.529	102.429	4.250	103.003	102.903	102.803	4.000	102.431	102.331	102.231	4.000	102.431	102.331	102.231	4.375	103.900	103.800	103.700				
5.125	101.801	101.701	101.601	4.375	103.350	103.250	103.150	4.125	102.798	102.698	102.598	4.125	102.798	102.698	102.598	4.500	103.178	103.078	102.978				
5.250	102.120	102.020	101.920	4.500	103.727	103.627	103.527	4.250	103.253	103.153	103.053	4.250	103.253	103.153	103.053	4.625	103.558	103.458	103.358				
5.375	103.108	103.008	102.908	4.625	103.823	103.723	103.623	4.375	103.600	103.500	103.400	4.375	103.600	103.500	103.400	4.750	103.947	103.847	103.747				
5.500	103.335	103.235	103.135	4.750	104.183	104.083	103.983	4.500	103.977	103.877	103.777	4.500	103.977	103.877	103.777	4.875	104.283	104.183	104.083				
5.625	102.793	102.693	102.593	4.875	104.548	104.448	104.348	4.625	104.073	103.973	103.873	4.625	104.073	103.973	103.873	4.990	103.760	103.660	103.560				
5.750	103.034	102.934	102.834	4.990	104.743	104.643	104.543	4.750	104.433	104.333	104.233	4.750	104.433	104.333	104.233	5.000	103.860	103.760	103.660				
5.875	103.278	103.178	103.078	5.000	104.843	104.743	104.643	4.875	104.798	104.698	104.598	4.875	104.798	104.698	104.598	5.125	104.203	104.103	104.003				
5.990	103.379	103.279	103.179	5.125	104.721	104.621	104.521	4.990	104.993	104.893	104.793	4.990	104.993	104.893	104.793	5.250	104.326	104.226	104.126				
6.000	103.479	103.379	103.279	5.250	105.025	104.925	104.825	5.000	105.093	104.993	104.893	5.000	105.093	104.993	104.893	5.375	104.554	104.454	104.354				
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	101.996	101.896	101.796	3.375	101.996	101.896	101.796	3.375	101.058	100.958	100.858	3.375	101.558	101.458	101.358	3.375	101.558	101.458	101.358				
3.500	101.794	101.694	101.594	3.500	101.794	101.694	101.594	3.500	100.726	100.626	100.526	3.500	101.226	101.126	101.026	3.500	101.226	101.126	101.026				
3.625	102.227	102.127	102.027	3.625	102.227	102.127	102.027	3.625	101.059	100.959	100.859	3.625	101.659	101.559	101.459	3.625	101.659	101.559	101.459				
3.750	103.005	102.905	102.805	3.750	103.005	102.905	102.805	3.750	101.937	101.837	101.737	3.750	102.437	102.337	102.237	3.750	102.437	102.337	102.237				
3.875	102.885	102.785	102.685	3.875	102.885	102.785	102.685	3.875	102.067	101.967	101.867	3.875	102.517	102.417	102.317	3.875	102.517	102.417	102.317				
3.990	103.185	103.085	102.985	3.990	103.185	103.085	102.985	3.990	102.367	102.267	102.167	3.990	102.617	102.517	102.417	3.990	102.617	102.517	102.417				
4.000	103.285	103.185	103.085	4.000	103.285	103.185	103.085	4.000	102.467	102.367	102.267	4.000	102.717	102.617	102.517	4.000	102.717	102.617	102.517				
4.125	103.098	102.998	102.898	4.125	103.098	102.998	102.898	4.125	101.781	101.681	101.581	4.125	102.031	101.931	101.831	4.125	102.031	101.931	101.831				
4.250	103.764	103.664	103.564	4.250	103.764	103.664	103.564	4.250	102.447	102.347	102.247	4.250	102.697	102.597	102.497	4.250	102.697	102.597	102.497				
4.375	103.775	103.675	103.575	4.375	103.775	103.675	103.575	4.375	102.833	102.733	102.633	4.375	102.708	102.608	102.508	4.375	102.708	102.608	102.508				
4.500	103.053	102.953	102.853	4.500	103.053	102.953	102.853	4.500	101.521	101.421	101.321	4.500	101.396	101.296	101.196	4.500	101.396	101.296	101.196				
4.625	103.433	103.333	103.233	103.433	4.625	103.433	103.333	4.625	101.901	101.801	101.701	4.625	101.776	101.676	101.576	4.625	101.776	101.676	101.576				
4.750	103.822																						



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.:

7/15/2019

45 Day Lock Exp.:

7/29/2019

60 Day Lock Exp.:

8/12/2019

W. Rate Sheet Dated: 6/13/2019

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
3.375	99.008	98.901	98.808	3.250	98.090	97.982	97.890	3.375	101.224	101.124	101.024	4.000	101.078	100.978	100.878	3.375	100.786	100.686	100.586
3.500	99.819	99.712	99.619	3.375	98.936	98.827	98.736	3.500	101.093	100.993	100.893	4.125	101.202	101.102	101.002	3.500	100.533	100.433	100.333
3.625	100.248	100.148	100.048	3.500	99.776	99.667	99.576	3.625	101.529	101.429	101.329	4.250	101.792	101.692	101.592	3.625	100.969	100.869	100.769
3.750	100.901	100.801	100.701	3.625	100.482	100.373	100.282	3.750	102.311	102.211	102.111	4.375	102.255	102.155	102.055	3.750	101.751	101.651	101.551
3.875	101.433	101.333	101.233	3.750	101.109	101.003	100.909	3.875	102.443	102.343	102.243	4.500	102.650	102.550	102.450	3.875	101.883	101.783	101.683
3.990	102.103	102.003	101.903	3.875	101.676	101.572	101.476	3.990	102.749	102.649	102.549	4.625	102.704	102.604	102.504	3.990	102.189	102.089	101.989
4.000	102.203	102.103	102.003	3.990	102.058	101.953	101.858	4.000	102.849	102.749	102.649	4.750	102.486	102.386	102.286	4.000	102.289	102.189	102.089
4.125	102.327	102.227	102.127	4.000	102.158	102.053	101.958	4.125	102.701	102.601	102.501	4.875	102.981	102.881	102.781	4.125	101.641	101.541	101.441
4.250	102.540	102.440	102.340	4.125	102.530	102.427	102.330	4.250	103.374	103.274	103.174	4.990	103.086	102.986	102.886	4.250	102.314	102.214	102.114
4.375	103.003	102.903	102.803	4.250	102.914	102.814	102.714	4.375	103.763	103.663	103.563	5.000	103.186	103.086	102.986	4.375	102.703	102.603	102.503
4.500	103.398	103.298	103.198	4.375	103.265	103.165	103.065	4.500	103.047	102.947	102.847	5.125	102.332	102.232	102.132	4.500	101.390	101.290	101.190
4.625	103.452	103.352	103.252	4.500	103.645	103.545	103.445	4.625	103.430	103.330	103.230	5.250	102.654	102.554	102.454	4.625	101.773	101.673	101.573
4.750	103.573	103.473	103.373	4.625	103.743	103.643	103.543	4.750	103.823	103.723	103.623	5.375	103.022	102.922	102.822	4.750	102.166	102.066	101.966
4.875	104.068	103.968	103.868	4.750	104.120	104.020	103.920	4.875	104.163	104.063	103.963	5.500	103.252	103.152	103.052	4.875	102.506	102.406	102.306
4.990	104.173	104.073	103.973	4.875	104.490	104.390	104.290	4.990	103.601	103.501	103.401	5.625	102.624	102.524	102.424	4.990	101.694	101.594	101.494
5.000	104.273	104.173	104.073	4.990	104.688	104.588	104.488	5.000	103.701	103.601	103.501	5.750	102.866	102.766	102.666	5.000	101.794	101.694	101.594
5.125	104.268	104.168	104.068	5.000	104.788	104.688	104.588	5.125	104.049	103.949	103.849	5.875	103.111	103.011	102.911	5.125	102.142	102.042	101.942
5.250	104.590	104.490	104.390	5.125	104.663	104.563	104.463	5.250	104.173	104.073	103.973	5.990	103.213	103.113	103.013	5.250	102.266	102.166	102.066
5.375	104.958	104.858	104.758	5.250	104.970	104.870	104.770	5.375	104.404	104.304	104.204	6.000	103.313	103.213	103.113	5.375	102.497	102.397	102.297

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.:

7/15/2019

45 Day Lock Exp.:

7/29/2019

60 Day Lock Exp.:

8/12/2019

W. Rate Sheet Dated: 6/13/2019

Release Time: 10:00 am ET

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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	98.968	98.843	98.718	
3.875	99.337	99.212	99.087	
4.000	99.682	99.557	99.432	
4.125	99.998	99.873	99.748	
4.250	100.283	100.158	100.033	
4.375	100.577	100.452	100.327	
4.500	100.814	100.689	100.564	
4.625	101.114	100.989	100.864	
4.750	101.420	101.295	101.170	
4.875	101.679	101.554	101.429	
5.000	101.928	101.803	101.678	
5.125	102.201	102.076	101.951	
5.250	102.479	102.354	102.229	

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	98.686	98.561	98.436	
3.375	99.326	99.201	99.076	
3.500	99.963	99.838	99.713	
3.625	100.503	100.378	100.253	
3.750	100.997	100.872	100.747	
3.875	101.506	101.381	101.256	
4.000	101.706	101.581	101.456	
4.125	101.918	101.793	101.668	
4.250	102.220	102.095	101.970	
4.375	102.505	102.380	102.255	
4.500	102.696	102.571	102.446	

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	98.804	98.679	98.554	
3.375	99.174	99.049	98.924	
3.500	99.575	99.450	99.325	
3.625	99.946	99.821	99.696	
3.750	100.356	100.231	100.106	
3.875	100.707	100.582	100.457	
4.000	101.100	100.975	100.850	
4.125	101.403	101.278	101.153	
4.250	101.714	101.589	101.464	
4.375	101.999	101.874	101.749	
4.500	102.227	102.102	101.977	
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

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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)