



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.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.: 8/13/2019

W. Rate Sheet Dated: 6/14/2019

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	101.593	101.443	101.293	3.375	100.961	100.811	100.661	2.375	98.019	97.869	97.719	3.125	99.493	99.343	99.193
3.500	102.133	101.983	101.833	3.500	101.377	101.227	101.077	2.500	98.512	98.362	98.212	3.250	99.985	99.835	99.685
3.625	102.676	102.526	102.376	3.625	101.755	101.605	101.455	2.625	98.997	98.847	98.697	3.375	100.353	100.203	100.053
3.750	102.399	102.249	102.099	3.750	101.796	101.646	101.496	2.750	99.421	99.271	99.121	3.500	100.691	100.541	100.391
3.875	102.931	102.781	102.631	3.875	102.184	102.034	101.884	2.875	99.909	99.759	99.609	3.625	100.151	100.001	99.851
4.000	103.457	103.307	103.157	4.000	102.576	102.426	102.276	3.000	100.392	100.242	100.092	Margin = 2.250		Index = 2.050	
4.125	103.888	103.738	103.588	4.125	102.920	102.770	102.620	3.125	100.857	100.707	100.557				
4.250	102.934	102.834	102.734	4.250	102.323	102.223	102.123	3.250	100.841	100.691	100.541				
4.375	103.384	103.284	103.184	4.375	102.760	102.660	102.560	3.375	101.265	101.115	100.965				
4.500	103.839	103.739	103.639	4.500	103.152	103.052	102.952	3.500	101.660	101.510	101.360				
4.625	104.220	104.120	104.020	4.625	103.496	103.396	103.296	3.625	102.015	101.865	101.715				
4.750	104.345	104.245	104.145	4.750	102.852	102.752	102.652	3.750	102.135	101.985	101.835				
4.875	103.830	103.730	103.630	4.875	103.289	103.189	103.089	3.875	102.500	102.350	102.200				
5.000	104.208	104.108	104.008	5.000	103.681	103.581	103.481	4.000	102.870	102.720	102.570				
5.125	104.749	104.649	104.549	5.125	104.025	103.925	103.825	4.125	103.191	103.041	102.891				
5.250	103.780	103.680	103.580	5.250	103.209	103.109	103.009	4.250	102.724	102.574	102.424				
5.375	104.187	104.087	103.987	5.375	103.646	103.546	103.446	4.375	103.139	102.989	102.839				
5.500	104.565	104.465	104.365	5.500	104.038	103.938	103.838	4.500	103.508	103.358	103.208				
5.625	105.106	105.006	104.906	5.625	104.382	104.282	104.182	4.625	103.830	103.680	103.530				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	100.443	100.293	100.143	3.375	99.961	99.811	99.661	2.375	97.019	96.869	96.719	3.125	98.493	98.343	98.193
3.500	100.983	100.833	100.683	3.500	100.377	100.227	100.077	2.500	97.512	97.362	97.212	3.250	98.985	98.835	98.685
3.625	101.526	101.376	101.226	3.625	100.755	100.605	100.455	2.625	97.997	97.847	97.697	3.375	99.353	99.203	99.053
3.750	101.249	101.099	100.949	3.750	100.796	100.646	100.496	2.750	98.421	98.271	98.121	3.500	99.691	99.541	99.391
3.875	101.781	101.631	101.481	3.875	101.184	101.034	100.884	2.875	98.909	98.759	98.609	3.625	99.151	99.001	98.851
4.000	102.307	102.157	102.007	4.000	101.576	101.426	101.276	3.000	99.392	99.242	99.092	Margin = 2.250		Index = 2.050	
4.125	102.738	102.588	102.438	4.125	101.920	101.770	101.620	3.125	99.857	99.707	99.557	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.784	101.684	101.584	4.250	101.323	101.223	101.123	3.250	99.841	99.691	99.541	Rate	30 Day	45 Day	60 Day
4.375	102.234	102.134	102.034	4.375	101.760	101.660	101.560	3.375	100.265	100.115	99.965	4.375	101.834	101.584	101.334
4.500	102.689	102.589	102.489	4.500	102.152	102.052	101.952	3.500	100.660	100.510	100.360	4.500	102.289	102.039	101.789
4.625	103.070	102.970	102.870	4.625	102.496	102.396	102.296	3.625	101.015	100.865	100.715	4.625	102.670	102.420	102.170
4.750	103.195	103.095	102.995	4.750	101.852	101.752	101.652	3.750	101.135	100.985	100.835	4.875	102.280	102.030	101.780
4.875	102.680	102.580	102.480	4.875	102.289	102.189	102.089	3.875	101.500	101.350	101.200	5.000	102.658	102.408	102.158
5.000	103.058	102.958	102.858	5.000	102.681	102.581	102.481	4.000	101.870	101.720	101.570	5.125	103.199	102.949	102.699
5.125	103.599	103.499	103.399	5.125	103.025	102.925	102.825	4.125	102.191	102.041	101.891	5.375	102.637	102.387	102.137
5.250	102.630	102.530	102.430	5.250	102.209	102.109	102.009	4.250	101.724	101.574	101.424	5.500	103.015	102.765	102.515
5.375	103.037	102.937	102.837	5.375	102.646	102.546	102.446	4.375	102.139	101.989	101.839	5.625	103.556	103.306	103.056
5.500	103.415	103.315	103.215	5.500	103.038	102.938	102.838	4.500	102.508	102.358	102.208	5.875	103.478	103.228	102.978
5.625	103.956	103.856	103.756	5.625	103.382	103.282	103.182	4.625	102.830	102.680	102.530	6.000	103.856	103.606	103.356

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	101.284	101.034	100.784
5.750	102.000	101.750	101.500	5.750	101.330	101.080	100.830
5.875	102.250	102.000	101.750	5.875	101.767	101.517	101.267
6.250	102.750	102.500	102.250	6.250	102.183	101.933	101.683
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:	6/14/2019	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	99.084	98.834	98.584	
4.500	99.539	99.289	99.039	
4.625	99.920	99.670	99.420	
4.875	99.530	99.280	99.030	
5.000	99.908	99.658	99.408	
5.125	100.449	100.199	99.949	
5.375	99.887	99.637	99.387	
5.500	100.265	100.015	99.765	
5.625	100.806	100.556	100.306	
5.875	100.728	100.478	100.228	
6.000	101.106	100.856	100.606	



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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.:

8/13/2019

W. Rate Sheet Dated: 6/14/2019

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	100.062	99.912	99.762	3.375	99.429	99.279	99.129	2.375	94.519	94.369	94.219	3.125	97.81	97.655	97.505
3.500	100.602	100.452	100.302	3.500	99.846	99.696	99.546	2.500	95.012	94.862	94.712	3.250	98.45	98.304	98.154
3.625	101.145	100.995	100.845	3.625	100.224	100.074	99.924	2.625	95.497	95.347	95.197	3.375	98.82	98.672	98.522
3.750	101.055	100.905	100.755	3.750	100.452	100.302	100.152	2.750	97.734	97.584	97.434	3.500	99.16	99.010	98.860
3.875	101.588	101.438	101.288	3.875	100.840	100.690	100.540	2.875	98.222	98.072	97.922	3.625	98.62	98.470	98.320
4.000	102.113	101.963	101.813	4.000	101.232	101.082	100.932	3.000	98.705	98.555	98.405	Margin = 2.250		Index = 2.050	
4.125	102.545	102.395	102.245	4.125	101.576	101.426	101.276	3.125	99.169	99.019	98.869				
4.250	101.903	101.803	101.703	4.250	101.292	101.192	101.092	3.250	99.310	99.160	99.010				
4.375	102.353	102.253	102.153	4.375	101.728	101.628	101.528	3.375	99.734	99.584	99.434				
4.500	102.808	102.708	102.608	4.500	102.120	102.020	101.920	3.500	100.128	99.978	99.828				
4.625	103.189	103.089	102.989	4.625	102.464	102.364	102.264	3.625	100.483	100.333	100.183				
4.750	103.252	103.152	103.052	4.750	101.758	101.658	101.558	3.750	100.791	100.641	100.491				
4.875	102.736	102.636	102.536	4.875	102.195	102.095	101.995	3.875	101.157	101.007	100.857				
5.000	103.114	103.014	102.914	5.000	102.587	102.487	102.387	4.000	101.526	101.376	101.226				
5.125	103.655	103.555	103.455	5.125	102.931	102.831	102.731	4.125	101.848	101.698	101.548				
5.250	102.467	102.367	102.267	5.250	101.896	101.796	101.696	4.250	101.693	101.543	101.393				
5.375	102.875	102.775	102.675	5.375	102.333	102.233	102.133	4.375	102.107	101.957	101.807				
5.500	103.252	103.152	103.052	5.500	102.725	102.625	102.525	4.500	102.477	102.327	102.177				
5.625	103.794	103.694	103.594	5.625	103.069	102.969	102.869	4.625	102.798	102.648	102.498				

SPECIALTY GOVERNMENT HIGH BALANCE PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	98.912	98.762	98.612	3.375	98.429	98.279	98.129	2.375	95.269	95.119	94.969	3.125	96.805	96.655	96.505
3.500	99.452	99.302	99.152	3.500	98.846	98.696	98.546	2.500	95.762	95.612	95.462	3.250	97.454	97.304	97.154
3.625	99.995	99.845	99.695	3.625	99.224	99.074	98.924	2.625	96.247	96.097	95.947	3.375	97.822	97.672	97.522
3.750	99.905	99.755	99.605	3.750	99.452	99.302	99.152	2.750	97.515	97.365	97.215	3.500	98.160	98.010	97.860
3.875	100.438	100.288	100.138	3.875	99.840	99.690	99.540	2.875	98.003	97.853	97.703	3.625	97.620	97.470	97.320
4.000	100.963	100.813	100.663	4.000	100.232	100.082	99.932	3.000	98.486	98.336	98.186	Margin = 2.250		Index = 2.050	
4.125	101.395	101.245	101.095	4.125	100.576	100.426	100.276	3.125	98.951	98.801	98.651	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.753	100.653	100.553	4.250	100.292	100.192	100.092	3.250	98.747	98.597	98.447	Rate	30 Day	45 Day	60 Day
4.375	101.203	101.103	101.003	4.375	100.728	100.628	100.528	3.375	99.172	99.022	98.872	4.375	100.803	100.553	100.303
4.500	101.658	101.558	101.458	4.500	101.120	101.020	100.920	3.500	99.566	99.416	99.266	4.500	101.258	101.008	100.758
4.625	102.039	101.939	101.839	4.625	101.464	101.364	101.264	3.625	99.921	99.771	99.621	4.625	101.639	101.389	101.139
4.750	102.102	102.002	101.902	4.750	100.758	100.658	100.558	3.750	99.885	99.735	99.585	4.875	101.186	100.936	100.686
4.875	101.586	101.486	101.386	4.875	101.195	101.095	100.995	3.875	100.250	100.100	99.950	5.000	101.564	101.314	101.064
5.000	101.964	101.864	101.764	5.000	101.587	101.487	101.387	4.000	100.620	100.470	100.320	5.125	102.105	101.855	101.605
5.125	102.505	102.405	102.305	5.125	101.931	101.831	101.731	4.125	100.941	100.791	100.641	5.375	101.325	101.075	100.825
5.250	101.317	101.217	101.117	5.250	100.896	100.796	100.696	4.250	100.162	100.012	99.862	5.500	101.702	101.452	101.202
5.375	101.725	101.625	101.525	5.375	101.333	101.233	101.133	4.375	100.576	100.426	100.276	5.625	102.244	101.994	101.744
5.500	102.102	102.002	101.902	5.500	101.725	101.625	101.525	4.500	100.946	100.796	100.646	5.875	101.603	101.353	101.103
5.625	102.644	102.544	102.444	5.625	102.069	101.969	101.869	4.625	101.267	101.117	100.967	6.000	101.981	101.731	101.481

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	99.971	99.721	99.471
5.750	100.125	99.875	99.625	5.750	99.455	99.205	98.955
5.875	100.375	100.125	99.875	5.875	99.892	99.642	99.392
6.250	99.250	99.000	98.750	6.250	98.683	98.433	98.183
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:	6/14/2019	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	98.053	97.803	97.553
4.500	98.508	98.258	98.008
4.625	98.889	98.639	98.389
4.875	98.436	98.186	97.936
5.000	98.814	98.564	98.314
5.125	99.355	99.105	98.855
5.375	98.575	98.325	98.075
5.500	98.952	98.702	98.452
5.625	99.494	99.244	98.994
5.875	98.853	98.603	98.353
6.000	99.231	98.981	98.731

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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)



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30 Day Lock Exp.:

7/15/2019

45 Day Lock Exp.:

7/29/2019

60 Day Lock Exp.:

8/13/2019

W. Rate Sheet Dated: 6/14/2019

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	99.805	99.705	99.605	3.500	100.305	100.205	100.105	3.500	100.305	100.205	100.105	4.000	101.123	101.023	100.923	4.000	100.873	100.773	100.673
3.625	100.339	100.239	100.139	3.625	100.839	100.739	100.639	3.625	100.839	100.739	100.639	4.125	101.245	101.145	101.045	4.125	100.995	100.895	100.795
3.750	100.979	100.879	100.779	3.750	101.479	101.379	101.279	3.750	101.479	101.379	101.279	4.250	101.556	101.456	101.356	4.250	101.306	101.206	101.106
3.875	101.490	101.390	101.290	3.875	101.990	101.890	101.790	3.875	101.990	101.890	101.790	4.375	102.012	101.912	101.812	4.375	101.762	101.662	101.562
3.990	102.148	102.048	101.948	3.990	101.898	101.798	101.698	3.990	101.898	101.798	101.698	4.500	102.401	102.301	102.201	4.500	101.901	101.801	101.701
4.000	102.248	102.148	102.048	4.000	101.998	101.898	101.798	4.000	101.998	101.898	101.798	4.625	102.456	102.356	102.256	4.625	101.956	101.856	101.756
4.125	102.370	102.270	102.170	4.125	102.120	102.020	101.920	4.125	102.120	102.020	101.920	4.750	102.437	102.337	102.237	4.750	101.937	101.837	101.737
4.250	102.593	102.493	102.393	4.250	102.343	102.243	102.143	4.250	102.343	102.243	102.143	4.875	102.958	102.858	102.758	4.875	102.458	102.358	102.258
4.375	103.049	102.949	102.849	4.375	102.799	102.699	102.599	4.375	102.799	102.699	102.599	4.990	103.064	102.964	102.864	4.990	102.439	102.339	102.239
4.500	103.438	103.338	103.238	4.500	102.938	102.838	102.738	4.500	102.938	102.838	102.738	5.000	103.164	103.064	102.964	5.000	102.539	102.439	102.339
4.625	103.493	103.393	103.293	4.625	102.993	102.893	102.793	4.625	102.993	102.893	102.793	5.125	102.317	102.217	102.117	5.125	101.692	101.592	101.492
4.750	103.561	103.461	103.361	4.750	103.061	102.961	102.861	4.750	103.061	102.961	102.861	5.250	102.637	102.537	102.437	5.250	102.012	101.912	101.812
4.875	104.082	103.982	103.882	4.875	103.582	103.482	103.382	4.875	103.582	103.482	103.382	5.375	103.004	102.904	102.804	5.375	103.004	102.904	102.804
4.990	104.188	104.088	103.988	4.990	103.563	103.463	103.363	4.990	103.563	103.463	103.363	5.500	103.236	103.136	103.036	5.500	103.236	103.136	103.036
5.000	104.288	104.188	104.088	5.000	103.663	103.563	103.463	5.000	103.663	103.563	103.463	5.625	102.773	102.673	102.573	5.625	102.773	102.673	102.573
5.125	104.277	104.177	104.077	5.125	103.652	103.552	103.452	5.125	103.652	103.552	103.452	5.750	103.016	102.916	102.816	5.750	103.016	102.916	102.816
5.250	104.597	104.497	104.397	5.250	103.972	103.872	103.772	5.250	103.972	103.872	103.772	5.875	103.262	103.162	103.062	5.875	103.262	103.162	103.062
5.375	104.964	104.864	104.764	5.375	104.964	104.864	104.764	5.375	104.964	104.864	104.764	5.990	103.365	103.265	103.165	5.990	103.365	103.265	103.165
5.500	105.196	105.096	104.996	5.500	105.196	105.096	104.996	5.500	105.196	105.096	104.996	6.000	103.465	103.365	103.265	6.000	103.465	103.365	103.265
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	100.873	100.773	100.673	3.375	98.999	98.899	98.799	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	101.446	101.346	101.246
4.125	100.995	100.895	100.795	3.500	99.830	99.730	99.630	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	101.279	101.179	101.079
4.250	101.306	101.206	101.106	3.625	100.527	100.427	100.327	3.250	N/A	-0.100	-0.200	3.250	N/A	-0.100	-0.200	3.625	101.711	101.611	101.511
4.375	101.762	101.662	101.562	3.750	101.146	101.046	100.946	3.375	98.999	98.899	98.799	3.375	99.124	99.024	98.924	3.750	102.484	102.384	102.284
4.500	101.901	101.801	101.701	3.875	101.705	101.605	101.505	3.500	99.830	99.730	99.630	3.500	99.955	99.855	99.755	3.875	102.617	102.517	102.417
4.625	101.956	101.856	101.756	3.990	102.078	101.978	101.878	3.625	100.527	100.427	100.327	3.625	100.652	100.552	100.452	3.990	102.915	102.815	102.715
4.750	101.937	101.837	101.737	4.000	102.178	102.078	101.978	3.750	101.146	101.046	100.946	3.750	101.271	101.171	101.071	4.000	103.015	102.915	102.815
4.875	102.458	102.358	102.258	4.125	102.543	102.443	102.343	3.875	101.705	101.605	101.505	3.875	101.830	101.730	101.630	4.125	103.832	103.732	103.632
4.990	102.439	102.339	102.239	4.250	102.972	102.872	102.772	3.990	102.328	102.228	102.128	3.990	102.328	102.228	102.128	4.250	103.499	103.399	103.299
5.000	102.539	102.439	102.339	4.375	103.318	103.218	103.118	4.000	102.428	102.328	102.228	4.000	102.428	102.328	102.228	4.375	103.884	103.784	103.684
5.125	101.692	101.592	101.492	4.500	103.696	103.596	103.496	4.125	102.793	102.693	102.593	4.125	102.793	102.693	102.593	4.500	103.131	103.031	102.931
5.250	102.012	101.912	101.812	4.625	103.792	103.692	103.592	4.250	103.222	103.122	103.022	4.250	103.222	103.122	103.022	4.625	103.511	103.411	103.311
5.375	103.004	102.904	102.804	4.750	104.121	104.021	103.921	4.375	103.568	103.468	103.368	4.375	103.568	103.468	103.368	4.750	103.900	103.800	103.700
5.500	103.236	103.136	103.036	4.875	104.488	104.388	104.288	4.500	103.946	103.846	103.746	4.500	103.946	103.846	103.746	4.875	104.236	104.136	104.036
5.625	102.773	102.673	102.573	4.990	104.684	104.584	104.484	4.625	104.042	103.942	103.842	4.625	104.042	103.942	103.842	4.990	103.696	103.596	103.496
5.750	103.016	102.916	102.816	5.000	104.784	104.684	104.584	4.750	104.371	104.271	104.171	4.750	104.371	104.271	104.171	5.000	103.796	103.696	103.596
5.875	103.262	103.162	103.062	5.125	104.631	104.531	104.431	4.875	104.738	104.638	104.538	4.875	104.738	104.638	104.538	5.125	104.141	104.041	103.941
5.990	103.365	103.265	103.165	5.250	104.937	104.837	104.737	4.990	104.934	104.834	104.734	4.990	104.934	104.834	104.734	5.250	104.265	104.165	104.065
6.000	103.465	103.365	103.265	5.375	105.207	105.107	105.007	5.000	105.034	104.934	104.834	5.000	105.034	104.934	104.834	5.375	104.498	104.398	104.298
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	101.946	101.846	101.746	3.375	101.946	101.846	101.746	3.375	100.914	100.814	100.714	3.375	101.414	101.314	101.214	3.375	101.414	101.314	101.214
3.500	101.779	101.679	101.579	3.500	101.779	101.679	101.579	3.500	100.660	100.560	100.460	3.500	101.160	101.060	100.960	3.500	101.160	101.060	100.960
3.625	102.211	102.111	102.011	3.625	102.211	102.111	102.011	3.625	101.092	100.992	100.892	3.625	101.592	101.492	101.392	3.625	101.592	101.492	101.392
3.750	102.984	102.884	102.784	3.750	102.984	102.884	102.784	3.750	101.865	101.765	101.665	3.750	102.365	102.265	102.165	3.750	102.365	102.265	102.165
3.875	102.867	102.767	102.667	3.875	102.867	102.767	102.667	3.875	101.998	101.898	101.798	3.875	102.248	102.148	102.048	3.875	102.248	102.148	102.048
3.990	103.165	103.065	102.965	3.990	103.165	103.065	102.965	3.990	102.296	102.196	102.096	3.990	102.546	102.446	102.346	3.990	102.546	102.446	102.346
4.000	103.265	103.165	103.065	4.000	103.265	103.165	103.065	4.000	102.396	102.296	102.196	4.000	102.646	102.546	102.446	4.000	102.646	102.546	102.446
4.125	103.082	102.982	102.882	4.125	103.082	102.982	102.882	4.125	101.714	101.614	101.514	4.125	102.964	102.864	102.764	4.125	102.964	102.864	102.764
4.250	103.749	103.649	103.549	4.250	103.749	103.649	103.549	4.250	102.381	102.281	102.181	4.250	102.631	102.531	102.431	4.250	102.631	102.531	102.431
4.375	103.759	103.659	103.559	4.375	103.759	103.659	103.559	4.375	102.766	102.666	102.566	4.375	102.641	102.541	102.441	4.375	102.641	102.541	102.441
4.500	103.006	102.796	102.735	4.500	103.006	102.796	102.735	4.500	101.412	101.202	101.141	4.500	101.287	101.077	101.016	4.500			



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.:

7/15/2019

45 Day Lock Exp.:

7/29/2019

60 Day Lock Exp.:

8/13/2019

W. Rate Sheet Dated: 6/14/2019

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	99.826	99.726	99.626	3.375	98.984	98.884	98.784	3.375	101.496	101.396	101.296	4.000	101.133	101.033	100.933	3.375	100.964	100.864	100.764
3.625	100.338	100.238	100.138	3.500	99.822	99.722	99.622	3.500	101.294	101.194	101.094	4.125	101.257	101.157	101.057	3.500	100.675	100.575	100.475
3.750	100.984	100.884	100.784	3.625	100.523	100.423	100.323	3.625	101.727	101.627	101.527	4.250	101.604	101.504	101.404	3.625	101.108	101.008	100.908
3.875	101.590	101.490	101.390	3.750	101.145	101.045	100.945	3.750	102.505	102.405	102.305	4.375	102.062	101.962	101.862	3.750	101.886	101.786	101.686
3.990	102.158	102.058	101.958	3.875	101.705	101.605	101.505	3.875	102.635	102.535	102.435	4.500	102.452	102.352	102.252	3.875	102.016	101.916	101.816
4.000	102.258	102.158	102.058	3.990	102.081	101.981	101.881	3.990	102.935	102.835	102.735	4.625	102.503	102.403	102.303	3.990	102.316	102.216	102.116
4.125	102.382	102.282	102.182	4.000	102.181	102.081	101.981	4.000	103.035	102.935	102.835	4.750	102.514	102.414	102.314	4.000	102.416	102.316	102.216
4.250	102.641	102.541	102.441	4.125	102.548	102.448	102.348	4.125	102.848	102.748	102.648	4.875	103.033	102.933	102.833	4.125	101.730	101.630	101.530
4.375	103.099	102.999	102.899	4.250	103.003	102.903	102.803	4.250	103.514	103.414	103.314	4.990	103.136	103.036	102.936	4.250	102.396	102.296	102.196
4.500	103.489	103.389	103.289	4.375	103.350	103.250	103.150	4.375	103.900	103.800	103.700	5.000	103.236	103.136	103.036	4.375	102.782	102.682	102.582
4.625	103.540	103.440	103.340	4.500	103.727	103.627	103.527	4.500	103.178	102.983	102.927	5.125	102.411	102.311	102.211	4.500	101.459	101.264	101.208
4.750	103.638	103.538	103.438	4.625	103.823	103.723	103.623	4.625	103.558	103.363	103.308	5.250	102.730	102.630	102.530	4.625	101.839	101.644	101.589
4.875	104.157	104.057	103.957	4.750	104.183	104.083	103.983	4.750	103.947	103.753	103.699	5.375	103.093	102.993	102.893	4.750	102.228	102.034	101.980
4.990	104.260	104.160	104.060	4.875	104.548	104.448	104.348	4.875	104.283	104.089	104.036	5.500	103.320	103.220	103.120	4.875	102.564	102.370	102.317
5.000	104.360	104.260	104.160	4.990	104.743	104.643	104.543	4.990	103.760	103.660	103.560	5.625	102.774	102.674	102.574	4.990	101.791	101.691	101.591
5.125	104.371	104.271	104.171	5.000	104.843	104.743	104.643	5.000	103.860	103.760	103.660	5.750	103.015	102.915	102.815	5.000	101.891	101.791	101.691
5.250	104.690	104.590	104.490	5.125	104.721	104.621	104.521	5.125	104.203	104.103	104.003	5.875	103.259	103.159	103.059	5.125	102.234	102.134	102.034
5.375	105.053	104.953	104.853	5.250	105.025	104.925	104.825	5.250	104.326	104.226	104.126	5.990	103.360	103.260	103.160	5.250	102.357	102.257	102.157
5.500	105.280	105.180	105.080	5.375	105.293	105.193	105.093	5.375	104.554	104.454	104.354	6.000	103.460	103.360	103.260	5.375	102.585	102.485	102.385

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/15/2019

45 Day Lock Exp.:

7/29/2019

60 Day Lock Exp.:

8/13/2019

W. Rate Sheet Dated: 6/14/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.750	99.729	99.604	99.479	
3.875	99.928	99.803	99.678	
4.000	100.165	100.040	99.915	
4.125	100.408	100.283	100.158	
4.250	100.824	100.699	100.574	
4.375	101.022	100.897	100.772	
4.500	101.386	101.261	101.136	
4.625	101.674	101.549	101.424	
4.750	101.858	101.733	101.608	
4.875	101.960	101.835	101.710	
5.000	102.322	102.197	102.072	
5.125	102.458	102.333	102.208	
5.250	102.662	102.537	102.412	

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	98.692	98.567	98.442	
3.375	99.332	99.207	99.082	
3.500	99.971	99.846	99.721	
3.625	100.512	100.387	100.262	
3.750	101.006	100.881	100.756	
3.875	101.515	101.390	101.265	
4.000	101.714	101.589	101.464	
4.125	101.926	101.801	101.676	
4.250	102.228	102.103	101.978	
4.375	102.513	102.388	102.263	
4.500	102.704	102.579	102.454	

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	98.884	98.759	98.634	
3.375	99.252	99.127	99.002	
3.500	99.652	99.527	99.402	
3.625	100.020	99.895	99.770	
3.750	100.428	100.303	100.178	
3.875	100.778	100.653	100.528	
4.000	101.170	101.045	100.920	
4.125	101.473	101.348	101.223	
4.250	101.782	101.657	101.532	
4.375	102.065	101.940	101.815	
4.500	102.293	102.168	102.043	
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 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)