



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.: 7/17/2019

45 Day Lock Exp.: 8/1/2019

60 Day Lock Exp.: 8/16/2019

W. Rate Sheet Dated: 6/17/2019

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	101.484	101.334	101.184	3.375	100.995	100.845	100.695	2.375	98.055	97.905	97.755	3.125	99.511	99.361	99.211
3.500	102.024	101.874	101.724	3.500	101.412	101.262	101.112	2.500	98.548	98.398	98.248	3.250	100.003	99.853	99.703
3.625	102.567	102.417	102.267	3.625	101.789	101.639	101.489	2.625	99.033	98.883	98.733	3.375	100.371	100.221	100.071
3.750	102.321	102.171	102.021	3.750	101.862	101.712	101.562	2.750	99.489	99.339	99.189	3.500	100.709	100.559	100.409
3.875	102.853	102.703	102.553	3.875	102.250	102.100	101.950	2.875	99.977	99.827	99.677	3.625	100.169	100.019	99.869
4.000	103.378	103.228	103.078	4.000	102.642	102.492	102.342	3.000	100.460	100.310	100.160	Margin = 2.250		Index = 2.050	
4.125	103.810	103.660	103.510	4.125	102.986	102.836	102.686	3.125	100.924	100.774	100.624				
4.250	102.934	102.834	102.734	4.250	102.467	102.367	102.267	3.250	100.908	100.758	100.608				
4.375	103.384	103.284	103.184	4.375	102.904	102.804	102.704	3.375	101.333	101.183	101.033				
4.500	103.839	103.739	103.639	4.500	103.296	103.196	103.096	3.500	101.727	101.577	101.427				
4.625	104.220	104.120	104.020	4.625	103.640	103.540	103.440	3.625	102.082	101.932	101.782				
4.750	104.345	104.245	104.145	4.750	103.011	102.911	102.811	3.750	102.234	102.084	101.934				
4.875	103.846	103.746	103.646	4.875	103.448	103.348	103.248	3.875	102.599	102.449	102.299				
5.000	104.223	104.123	104.023	5.000	103.840	103.740	103.640	4.000	102.968	102.818	102.668				
5.125	104.765	104.665	104.565	5.125	104.184	104.084	103.984	4.125	103.290	103.140	102.990				
5.250	103.827	103.727	103.627	5.250	103.400	103.300	103.200	4.250	102.839	102.689	102.539				
5.375	104.234	104.134	104.034	5.375	103.836	103.736	103.636	4.375	103.253	103.103	102.953				
5.500	104.612	104.512	104.412	5.500	104.228	104.128	104.028	4.500	103.622	103.472	103.322				
5.625	105.153	105.053	104.953	5.625	104.572	104.472	104.372	4.625	103.944	103.794	103.644				

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	100.334	100.184	100.034	3.375	99.995	99.845	99.695	2.375	97.055	96.905	96.755	3.125	98.511	98.361	98.211
3.500	100.874	100.724	100.574	3.500	100.412	100.262	100.112	2.500	97.548	97.398	97.248	3.250	99.003	98.853	98.703
3.625	101.417	101.267	101.117	3.625	100.789	100.639	100.489	2.625	98.033	97.883	97.733	3.375	99.371	99.221	99.071
3.750	101.171	101.021	100.871	3.750	100.862	100.712	100.562	2.750	98.489	98.339	98.189	3.500	99.709	99.559	99.409
3.875	101.703	101.553	101.403	3.875	101.250	101.100	100.950	2.875	98.977	98.827	98.677	3.625	99.169	99.019	98.869
4.000	102.228	102.078	101.928	4.000	101.642	101.492	101.342	3.000	99.460	99.310	99.160	Margin = 2.250		Index = 2.050	
4.125	102.660	102.510	102.360	4.125	101.986	101.836	101.686	3.125	99.924	99.774	99.624	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.784	101.684	101.584	4.250	101.467	101.367	101.267	3.250	99.908	99.758	99.608	Rate	30 Day	45 Day	60 Day
4.375	102.234	102.134	102.034	4.375	101.904	101.804	101.704	3.375	100.333	100.183	100.033	4.375	101.834	101.584	101.334
4.500	102.689	102.589	102.489	4.500	102.296	102.196	102.096	3.500	100.727	100.577	100.427	4.500	102.289	102.039	101.789
4.625	103.070	102.970	102.870	4.625	102.640	102.540	102.440	3.625	101.082	100.932	100.782	4.625	102.670	102.420	102.170
4.750	103.195	103.095	102.995	4.750	102.011	101.911	101.811	3.750	101.234	101.084	100.934	4.875	102.296	102.046	101.796
4.875	102.696	102.596	102.496	4.875	102.448	102.348	102.248	3.875	101.599	101.449	101.299	5.000	102.673	102.423	102.173
5.000	103.073	102.973	102.873	5.000	102.840	102.740	102.640	4.000	101.968	101.818	101.668	5.125	103.215	102.965	102.715
5.125	103.615	103.515	103.415	5.125	103.184	103.084	102.984	4.125	102.290	102.140	101.990	5.375	102.684	102.434	102.184
5.250	102.677	102.577	102.477	5.250	102.400	102.300	102.200	4.250	101.839	101.689	101.539	5.500	103.062	102.812	102.562
5.375	103.084	102.984	102.884	5.375	102.836	102.736	102.636	4.375	102.253	102.103	101.953	5.625	103.603	103.353	103.103
5.500	103.462	103.362	103.262	5.500	103.228	103.128	103.028	4.500	102.622	102.472	102.322	5.875	103.525	103.275	103.025
5.625	104.003	103.903	103.803	5.625	103.572	103.472	103.372	4.625	102.944	102.794	102.644	6.000	103.903	103.653	103.403

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	101.439	101.189	100.939
5.750	102.000	101.750	101.500	5.750	101.521	101.271	101.021
5.875	102.250	102.000	101.750	5.875	101.958	101.708	101.458
6.250	102.750	102.500	102.250	6.250	102.374	102.124	101.874
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:	6/17/2019	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	99.546	99.296	99.046	
5.000	99.923	99.673	99.423	
5.125	100.465	100.215	99.965	
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	100.775	100.525	100.275	
6.000	101.153	100.903	100.653	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/17/2019

45 Day Lock Exp.:

8/1/2019

60 Day Lock Exp.:

8/16/2019

W. Rate Sheet Dated: 6/17/2019

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	100.303	100.153	100.003	3.375	100.244	100.094	99.944	2.375	95.335	95.185	95.035	3.125	99.183	99.033	98.883
3.500	100.843	100.693	100.543	3.500	100.661	100.511	100.361	2.500	95.828	95.678	95.528	3.250	99.832	99.682	99.532
3.625	101.385	101.235	101.085	3.625	101.038	100.888	100.738	2.625	96.313	96.163	96.013	3.375	100.200	100.050	99.900
3.750	101.327	101.177	101.027	3.750	101.298	101.148	100.998	2.750	98.581	98.431	98.281	3.500	100.538	100.388	100.238
3.875	101.860	101.710	101.560	3.875	101.686	101.536	101.386	2.875	99.069	98.919	98.769	3.625	99.998	99.848	99.698
4.000	102.385	102.235	102.085	4.000	102.078	101.928	101.778	3.000	99.552	99.402	99.252	Margin = 2.250		Index = 2.050	
4.125	102.817	102.667	102.517	4.125	102.422	102.272	102.122	3.125	100.017	99.867	99.717				
4.250	102.253	102.153	102.053	4.250	102.216	102.116	102.016	3.250	100.157	100.007	99.857				
4.375	102.703	102.603	102.503	4.375	102.652	102.552	102.452	3.375	100.582	100.432	100.282				
4.500	103.158	103.058	102.958	4.500	103.044	102.944	102.844	3.500	100.976	100.826	100.676				
4.625	103.539	103.439	103.339	4.625	103.388	103.288	103.188	3.625	101.331	101.181	101.031				
4.750	103.602	103.502	103.402	4.750	102.698	102.598	102.498	3.750	101.670	101.520	101.370				
4.875	103.102	103.002	102.902	4.875	103.134	103.034	102.934	3.875	102.035	101.885	101.735				
5.000	103.480	103.380	103.280	5.000	103.526	103.426	103.326	4.000	102.405	102.255	102.105				
5.125	104.021	103.921	103.821	5.125	103.870	103.770	103.670	4.125	102.726	102.576	102.426				
5.250	102.864	102.764	102.664	5.250	102.867	102.767	102.667	4.250	102.587	102.437	102.287				
5.375	103.271	103.171	103.071	5.375	103.304	103.204	103.104	4.375	103.002	102.852	102.702				
5.500	103.649	103.549	103.449	5.500	103.696	103.596	103.496	4.500	103.371	103.221	103.071				
5.625	104.191	104.091	103.991	5.625	104.040	103.940	103.840	4.625	103.693	103.543	103.393				

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	99.153	99.003	98.853	3.375	98.814	98.664	98.514	2.375	95.655	95.505	95.355	3.125	97.173	97.023	96.873
3.500	99.693	99.543	99.393	3.500	99.231	99.081	98.931	2.500	96.148	95.998	95.848	3.250	97.822	97.672	97.522
3.625	100.235	100.085	99.935	3.625	99.608	99.458	99.308	2.625	96.633	96.483	96.333	3.375	98.190	98.040	97.890
3.750	100.177	100.027	99.877	3.750	99.868	99.718	99.568	2.750	97.932	97.782	97.632	3.500	98.528	98.378	98.228
3.875	100.710	100.560	100.410	3.875	100.256	100.106	99.956	2.875	98.421	98.271	98.121	3.625	97.988	97.838	97.688
4.000	101.235	101.085	100.935	4.000	100.648	100.498	100.348	3.000	98.903	98.753	98.603	Margin = 2.250		Index = 2.050	
4.125	101.667	101.517	101.367	4.125	100.992	100.842	100.692	3.125	99.368	99.218	99.068	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.103	101.003	100.903	4.250	100.786	100.686	100.586	3.250	99.165	99.015	98.865	Rate	30 Day	45 Day	60 Day
4.375	101.553	101.453	101.353	4.375	101.222	101.122	101.022	3.375	99.589	99.439	99.289	4.375	101.153	100.903	100.653
4.500	102.008	101.908	101.808	4.500	101.614	101.514	101.414	3.500	99.983	99.833	99.683	4.500	101.608	101.358	101.108
4.625	102.389	102.289	102.189	4.625	101.958	101.858	101.758	3.625	100.338	100.188	100.038	4.625	101.989	101.739	101.489
4.750	102.452	102.352	102.252	4.750	101.268	101.168	101.068	3.750	100.334	100.184	100.034	4.875	101.552	101.302	101.052
4.875	101.952	101.852	101.752	4.875	101.704	101.604	101.504	3.875	100.699	100.549	100.399	5.000	101.930	101.680	101.430
5.000	102.330	102.230	102.130	5.000	102.096	101.996	101.896	4.000	101.068	100.918	100.768	5.125	102.471	102.221	101.971
5.125	102.871	102.771	102.671	5.125	102.440	102.340	102.240	4.125	101.390	101.240	101.090	5.375	101.721	101.471	101.221
5.250	101.714	101.614	101.514	5.250	101.437	101.337	101.237	4.250	100.626	100.476	100.326	5.500	102.099	101.849	101.599
5.375	102.121	102.021	101.921	5.375	101.874	101.774	101.674	4.375	101.040	100.890	100.740	5.625	102.641	102.391	102.141
5.500	102.499	102.399	102.299	5.500	102.266	102.166	102.066	4.500	101.410	101.260	101.110	5.875	102.000	101.750	101.500
5.625	103.041	102.941	102.841	5.625	102.610	102.510	102.410	4.625	101.731	101.581	101.431	6.000	102.378	102.128	101.878

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	100.126	99.876	99.626
5.750	100.125	99.875	99.625	5.750	99.646	99.396	99.146
5.875	100.375	100.125	99.875	5.875	100.083	99.833	99.583
6.250	99.250	99.000	98.750	6.250	98.874	98.624	98.374
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:	6/17/2019	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	98.403	98.153	97.903
4.500	98.858	98.608	98.358
4.625	99.239	99.989	98.739
4.875	98.802	98.552	98.302
5.000	99.180	98.930	98.680
5.125	99.721	99.471	99.221
5.375	98.971	98.721	98.471
5.500	99.349	99.099	98.849
5.625	99.891	99.641	99.391
5.875	99.250	99.000	98.750
6.000	99.628	99.378	99.128

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)	

W. Rate Sheet Dated: 6/17/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																			
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
3.625	100.614	100.514	100.414	3.125	96.384	96.284	96.184	3.125	96.133	96.033	95.933	4.000	101.237	101.137	101.037	4.000	100.543	100.443	100.343
3.750	100.639	100.539	100.439	3.250	97.460	97.360	97.260	3.250	97.268	97.168	97.068	4.125	101.285	101.385	101.285	4.125	100.584	100.734	100.634
3.875	101.177	101.077	100.977	3.375	98.192	98.092	97.992	3.375	98.004	97.904	97.804	4.250	101.574	101.474	101.374	4.250	101.344	101.244	101.144
3.990	101.753	101.653	101.553	3.500	98.835	98.735	98.635	3.500	98.647	98.547	98.447	4.375	102.044	101.944	101.844	4.375	101.873	101.773	101.673
4.000	101.853	101.753	101.653	3.625	99.307	99.207	99.107	3.625	99.119	99.019	98.919	4.500	102.495	102.395	102.295	4.500	102.370	102.270	102.170
4.125	102.031	101.931	101.831	3.750	99.812	99.712	99.612	3.750	99.715	99.615	99.515	4.625	102.720	102.620	102.520	4.625	102.720	102.620	102.520
4.250	102.264	102.164	102.064	3.875	100.435	100.335	100.235	3.875	100.322	100.222	100.122	4.750	102.605	102.505	102.405	4.750	102.605	102.505	102.405
4.375	102.718	102.618	102.518	3.990	101.059	100.959	100.859	3.990	100.965	100.865	100.765	4.875	103.049	102.949	102.849	4.875	103.049	102.949	102.849
4.500	103.146	103.046	102.946	4.000	101.159	101.059	100.959	4.000	101.065	100.965	100.865	4.990	103.409	103.309	103.209	4.990	103.409	103.309	103.209
4.625	103.187	103.087	102.987	4.125	101.380	101.280	101.180	4.125	101.286	101.186	101.086	5.000	103.509	103.409	103.309	5.000	103.509	103.409	103.309
4.750	103.316	103.216	103.116	4.250	102.034	101.934	101.834	4.250	102.123	102.023	101.923	5.125	103.424	103.324	103.224	5.125	103.424	103.324	103.224
4.875	103.664	103.564	103.464	4.375	102.547	102.447	102.347	4.375	102.641	102.541	102.441	5.250	102.841	102.741	102.641	5.250	102.841	102.741	102.641
4.990	103.931	103.831	103.731	4.500	103.021	102.921	102.821	4.500	103.115	103.015	102.915	5.375	103.278	103.178	103.078	5.375	103.278	103.178	103.078
5.000	104.031	103.931	103.831	4.625	103.194	103.094	102.994	4.625	103.287	103.187	103.087	5.500	103.688	103.588	103.488	5.500	103.688	103.588	103.488
5.125	104.288	104.188	104.088	4.750	103.928	103.828	103.728	4.750	103.799	103.699	103.599	5.625	103.926	103.823	103.726	5.625	103.926	103.823	103.726
5.250	104.517	104.417	104.317	4.875	104.323	104.223	104.123	4.875	104.198	104.098	103.998	5.750	102.795	102.688	102.595	5.750	102.795	102.688	102.595
5.375	104.774	104.674	104.574	4.990	104.630	104.530	104.430	4.990	104.505	104.405	104.305	5.875	103.244	103.132	103.044	5.875	103.244	103.132	103.044
5.500	104.989	104.889	104.789	5.000	104.730	104.630	104.530	5.000	104.605	104.505	104.405	5.990	103.602	103.486	103.402	5.990	103.602	103.486	103.402
5.625	105.180	105.077	104.980	5.125	105.363	105.263	105.163	5.125	105.162	105.062	104.962	6.000	103.702	103.586	103.502	6.000	103.702	103.586	103.502
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
4.000	100.449	100.349	100.249	3.500	100.412	100.312	100.212	3.875	100.800	100.700	100.600	4.000	101.387	101.187	101.187	3.375	101.130	101.030	100.930
4.125	100.740	100.640	100.540	3.625	100.743	100.643	100.543	3.990	101.443	101.343	101.243	4.125	101.555	101.355	101.355	4.500	101.457	101.357	101.257
4.250	101.433	101.333	101.233	3.750	101.069	100.969	100.869	4.000	101.543	101.443	101.343	4.250	101.574	101.374	101.374	3.625	101.120	101.020	100.920
4.375	101.967	101.867	101.767	3.875	101.490	101.390	101.290	4.125	101.711	101.611	101.511	4.375	102.030	101.830	101.830	3.750	102.192	102.092	101.992
4.500	102.464	102.364	102.264	3.990	101.883	101.783	101.683	4.250	101.637	101.537	101.437	4.500	102.488	102.288	102.288	3.875	102.246	102.146	102.046
4.625	102.720	102.620	102.520	4.000	101.983	101.883	101.783	4.375	102.092	101.992	101.892	4.625	102.627	102.427	102.427	3.990	102.485	102.385	102.285
4.750	102.605	102.505	102.405	4.125	102.301	102.201	102.101	4.500	102.550	102.450	102.350	4.750	102.638	102.438	102.438	4.000	102.585	102.485	102.385
4.875	103.049	102.949	102.849	4.250	102.685	102.585	102.485	4.625	102.690	102.590	102.490	4.875	103.042	102.842	102.842	4.125	103.326	103.226	103.126
4.990	103.409	103.309	103.209	4.375	103.083	102.983	102.883	4.750	102.700	102.600	102.500	4.990	103.336	103.136	103.136	4.250	103.326	103.226	103.126
5.000	103.509	103.409	103.309	4.500	103.528	103.428	103.328	4.875	103.104	103.004	102.904	5.000	103.436	103.236	103.236	3.475	103.723	103.623	103.523
5.125	103.424	103.324	103.224	4.625	103.510	103.410	103.310	4.990	103.399	103.299	103.199	5.125	103.708	103.508	103.508	4.500	104.016	103.916	103.816
5.250	102.841	102.741	102.641	4.750	103.806	103.706	103.606	5.000	103.499	103.399	103.299	5.250	103.668	103.468	103.468	4.625	104.004	103.904	103.804
5.375	103.278	103.178	103.078	4.875	104.164	104.064	103.964	5.125	103.770	103.670	103.570	5.375	103.901	103.701	103.701	4.750	103.939	103.839	103.739
5.500	103.688	103.588	103.488	4.990	104.440	104.340	104.240	5.250	103.824	103.724	103.624	5.500	104.130	103.930	103.930	4.875	104.148	104.048	103.948
5.625	103.926	103.823	103.726	5.000	104.540	104.440	104.340	5.375	104.057	103.957	103.857	5.625	104.337	104.137	104.137	4.990	104.181	104.081	103.981
5.750	102.795	102.688	102.595	5.125	104.728	104.628	104.528	5.500	104.286	104.186	104.086	5.750	104.605	104.405	104.405	5.000	104.281	104.181	104.081
5.875	103.244	103.132	103.044	5.250	104.671	104.571	104.471	5.625	104.493	104.390	104.293	5.875	104.878	104.678	104.678	5.125	104.390	104.290	104.190
5.990	103.602	103.486	103.402	5.375	104.839	104.739	104.639	5.750	104.823	104.716	104.623	5.990	N/A	N/A	N/A	5.250	104.119	104.017	103.919
6.000	103.702	103.586	103.502	5.500	105.019	104.919	104.819	5.875	105.097	104.985	104.897	6.000	N/A	N/A	N/A	5.375	104.290	104.183	104.090

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 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
3.375	99.574	99.474	99.374	3.375	99.543	99.343	99.343	3.375	100.768	100.568	100.568	3.375	99.212	99.012	99.012	3.375	99.181	98.981	98.981	3.375	100.947	100.747	100.747
3.500	100.014	99.914	99.814	3.500	99.911	99.711	99.711	3.500	101.191	100.991	100.991	3.500	99.748	99.548	99.548	3.500	99.645	99.445	99.445	3.500	101.388	101.188	101.188
3.625	100.666	100.566	100.466	3.625	100.635	100.435	100.435	3.625	101.538	101.338	101.338	3.625	100.084	99.884	99.884	3.625	100.053	99.853	99.853	3.625	101.925	101.725	101.725
3.750	100.876	100.776	100.676	3.750	100.785	100.585	100.585	3.750	101.599	101.599	101.599	3.750	100.485	100.285	100.285	3.750	100.392	100.192	100.192	3.750	101.976	101.776	101.776
3.875	100.940	100.840	100.740	3.875	100.847	100.647	100.647	3.875	101.826	101.626	101.626	3.875	100.520	100.320	100.320	3.875	100.427	100.227	100.227	3.875	102.232	102.032	102.032
3.990	101.189	101.089	100.989	3.990	101.084	100.884	100.884	3.990	101.918	101.718	101.718	3.990	100.622	100.422	100.422	3.990	100.517	100.317	100.317	3.990	102.368	102.168	102.168
4.000	101.289	101.189	101.089	4.000	101.184	100.984	100.984	4.000	102.018	101.818	101.818	4.000	100.722	100.522	100.522	4.000	100.617	100.417	100.417	4.000	102.468	102.268	102.268
4.125	102.137	102.037	101.937	4.125	102.044	101.844	101.844	4.125	102.562	102.362	102.362	4.125	101.373	101.173	101.173	4.125	101.280	101.080	101.080	4.125	103.230	103.030	103.030
4.250	102.060	101.960	101.860	4.250	101.967	101.767	101.767	4.250	102.483	102.283	102.283	4.250	101.431	101.231	101.231	4.250	101.338	101.138	101.138	4.250	103.168	102.968	102.968
4.375	102.608	102.508	102.408	4.375	102.515	102.315	102.315	4.375	102.864	102.664	102.664	4.375	101.580	101.380	101.380	4.375	101.486	101.286	101.286	4.375	103.362	103.162	103.162
4.500	102.933	102.833	102.733	4.500	102.839	102.639	102.639	4.500	103.063	102.863	102.863	4.500	101.980	101.780	101.780	4.500	101.886	101.686	101.686	4.500	103.653	103.453	103.453
4.625	103.262	103.162	103.062	4.625	103.168	102.968	102.968	4.625	103.268	103.068	103.068	4.625	102.526	102.326	102.326	4.625	102.432	102.232	102.232	4.625	104.150	103.950	103.950
4.750	103.056	102.956	102.856	4.750	103.056	102.856	102.856	4.750	102.496	102.296	102.296	4.750	101.613	101.413	101.413	4.750	101.613	101.413	101.413	4.750	103.591	103.391	103.391
4.875	103.288	103.188	103.088	4.875	103.288	103.088	103.088	4.875	103.638	103.438	103.438	4.875	101.778	101.578	101.578	4.875	101.778	101.578	101.578	4.875	103.799	103.599	103.599
4.990	103.334	103.234	103.134	4.990	103.334	103.134	103.134	4.990	102.625	102.425	102.425	4.990	101.778	101.578	101.578	4.990	101.778	101.578	101.578	4.990	103.831	103.631	103.631
5.000	103.434	103.334	103.234	5.000	103.434	103.234	103.234	5.000	102.725	102.525	102.525	5.000	101.878	101.678	101.678	5.000	101.878	101.678	101.678	5.000	103.931	103.731	103.731
5.125	103.556	103.456	103.356	5.125	103.556	103.356	103.356	5.125	102.802	102.602	102.602	5.125	101.968	101.768	101.768	5.125	101.968	101.768	101.768	5.125	104.038	103.838	103.838
5.250	103.698	103.598	103.498	5.250	103.670	103.470	103.470	5.250	102.221	102.021	102.021	5.250	101.710	101.510	101.510	5.250	101.772	101.572	101.572	5.250	103.643	103.443	103.443
5.375	103.795	103.695	103.595	5.375	103.857	103.657	103.657	5.375	102.335	102.135	102.135	5.375	101.840	101.640	101.640	5.375	101.902	101.702	101.702	5.375	103.813	103.613	103.613

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%	>97.00%
≥ 740		0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.00%	-0.25%	-0.75%	-0.75%
720 – 739		0.00%	-0.25%	-0.50%	-0.50%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719		0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699		0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679		0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%	-2.25%
640 – 659		-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%	-2.75%
620 – 639		-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%	-3.50%

Cash-Out Refinance*				
FICO ↓ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

Product Features									
Product Feature ↓ \ ITV →	< 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%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (identified by SEC 588)

High LTV Refi Option LLPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
>90.00%		0.000	0.750	
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score ≥ 680	0.00%
All other LTV & FICO combos	1.50%

*The above caps do not include the following
 LLPA's: State; Extension; Loan Size

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
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 HB	0.125

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

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 buyout = \$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.: 7/17/2019
45 Day Lock Exp.: 8/1/2019
60 Day Lock Exp.: 8/16/2019

W. Rate Sheet Dated: 6/17/2019

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	99.820	99.720	99.620	3.500	100.320	100.220	100.120	3.500	100.320	100.220	100.120	4.000	101.354	101.254	101.154	4.000	101.104	101.004	100.904
3.625	100.137	100.037	99.937	3.625	100.637	100.537	100.437	3.625	100.637	100.537	100.437	4.125	101.466	101.366	101.266	4.125	101.216	101.116	101.016
3.750	100.883	100.783	100.683	3.750	101.383	101.283	101.183	3.750	101.383	101.283	101.183	4.250	101.887	101.787	101.687	4.250	101.637	101.537	101.437
3.875	101.439	101.339	101.239	3.875	101.939	101.839	101.739	3.875	101.939	101.839	101.739	4.375	102.304	102.204	102.104	4.375	102.054	101.954	101.854
3.990	102.029	101.929	101.829	3.990	101.779	101.679	101.579	3.990	101.779	101.679	101.579	4.500	102.698	102.598	102.498	4.500	102.198	102.098	101.998
4.000	102.129	102.029	101.929	4.000	101.879	101.779	101.679	4.000	101.879	101.779	101.679	4.625	102.720	102.620	102.520	4.625	102.220	102.120	102.020
4.125	102.241	102.141	102.041	4.125	101.991	101.891	101.791	4.125	101.991	101.891	101.791	4.750	102.809	102.709	102.609	4.750	102.309	102.209	102.109
4.250	102.580	102.480	102.380	4.250	102.330	102.230	102.130	4.250	102.330	102.230	102.130	4.875	103.247	103.147	103.047	4.875	102.747	102.647	102.547
4.375	102.997	102.897	102.797	4.375	102.747	102.647	102.547	4.375	102.747	102.647	102.547	4.990	103.364	103.264	103.164	4.990	102.739	102.639	102.539
4.500	103.391	103.291	103.191	4.500	102.891	102.791	102.691	4.500	102.891	102.791	102.691	5.000	103.464	103.364	103.264	5.000	102.839	102.739	102.639
4.625	103.413	103.313	103.213	4.625	102.913	102.813	102.713	4.625	102.913	102.813	102.713	5.125	102.583	102.483	102.383	5.125	101.958	101.858	101.758
4.750	103.592	103.492	103.392	4.750	103.092	102.992	102.892	4.750	103.092	102.992	102.892	5.250	102.923	102.823	102.723	5.250	102.298	102.198	102.098
4.875	104.030	103.930	103.830	4.875	103.530	103.430	103.330	4.875	103.530	103.430	103.330	5.375	103.306	103.206	103.106	5.375	103.306	103.206	103.106
4.990	104.147	104.047	103.947	4.990	103.522	103.422	103.322	4.990	103.522	103.422	103.322	5.500	103.524	103.424	103.324	5.500	103.524	103.424	103.324
5.000	104.247	104.147	104.047	5.000	103.622	103.522	103.422	5.000	103.622	103.522	103.422	5.625	103.054	102.954	102.854	5.625	103.054	102.954	102.854
5.125	104.204	104.104	104.004	5.125	103.579	103.479	103.379	5.125	103.579	103.479	103.379	5.750	103.304	103.204	103.104	5.750	103.304	103.204	103.104
5.250	104.544	104.444	104.344	5.250	103.919	103.819	103.719	5.250	103.919	103.819	103.719	5.875	103.556	103.456	103.356	5.875	103.556	103.456	103.356
5.375	104.927	104.827	104.727	5.375	104.927	104.827	104.727	5.375	104.927	104.827	104.727	5.990	103.664	103.564	103.464	5.990	103.664	103.564	103.464
5.500	105.145	105.045	104.945	5.500	105.145	105.045	104.945	5.500	105.145	105.045	104.945	6.000	103.764	103.664	103.564	6.000	103.764	103.664	103.564
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	101.104	101.004	100.904	3.375	98.868	98.768	98.668	3.250	0.000	-0.100	-0.200	3.250	N/A	N/A	N/A	3.375	101.324	101.224	101.124
4.125	101.216	101.116	101.016	3.500	99.704	99.604	99.504	3.375	98.868	98.768	98.668	3.375	N/A	N/A	N/A	3.500	101.307	101.207	101.107
4.250	101.637	101.537	101.437	3.625	100.406	100.306	100.206	3.500	99.704	99.604	99.504	3.500	N/A	N/A	N/A	3.625	101.616	101.516	101.416
4.375	102.054	101.954	101.854	3.750	101.032	100.932	100.832	3.625	100.406	100.306	100.206	3.625	100.531	100.431	100.331	3.750	102.395	102.295	102.195
4.500	102.198	102.098	101.998	3.875	101.659	101.559	101.459	3.750	101.032	100.932	100.832	3.750	101.157	101.057	100.957	3.875	102.510	102.410	102.310
4.625	102.220	102.120	102.020	3.990	102.011	101.911	101.811	3.875	101.659	101.559	101.459	3.875	101.784	101.684	101.584	3.990	102.792	102.692	102.592
4.750	102.309	102.209	102.109	4.000	102.111	102.011	101.911	3.990	102.261	102.161	102.061	3.990	102.261	102.161	102.061	4.000	102.892	102.792	102.692
4.875	102.747	102.647	102.547	4.125	102.450	102.350	102.250	4.000	102.361	102.261	102.161	4.000	102.361	102.261	102.161	4.125	102.731	102.631	102.531
4.990	102.739	102.639	102.539	4.250	102.813	102.713	102.613	4.125	102.700	102.600	102.500	4.125	102.700	102.600	102.500	4.250	103.423	103.323	103.223
5.000	102.839	102.739	102.639	4.375	103.168	103.068	102.968	4.250	103.063	102.963	102.863	4.250	103.063	102.963	102.863	4.375	103.813	103.713	103.613
5.125	101.958	101.858	101.758	4.500	103.554	103.454	103.354	4.375	103.418	103.318	103.218	4.375	103.418	103.318	103.218	4.500	103.199	103.099	102.999
5.250	102.298	102.198	102.098	4.625	103.655	103.555	103.455	4.500	103.804	103.704	103.604	4.500	103.804	103.704	103.604	4.625	103.582	103.482	103.382
5.375	103.306	103.206	103.106	4.750	104.029	103.929	103.829	4.625	103.905	103.805	103.705	4.625	103.905	103.805	103.705	4.750	103.975	103.875	103.775
5.500	103.524	103.424	103.324	4.875	104.384	104.284	104.184	4.750	104.279	104.179	104.079	4.750	104.279	104.179	104.079	4.875	104.317	104.217	104.117
5.625	103.054	102.954	102.854	4.990	104.604	104.504	104.404	4.875	104.634	104.534	104.434	4.875	104.634	104.534	104.434	4.990	103.698	103.598	103.498
5.750	103.304	103.204	103.104	5.000	104.704	104.604	104.504	4.990	104.854	104.754	104.654	4.990	104.854	104.754	104.654	5.000	103.798	103.698	103.598
5.875	103.556	103.456	103.356	5.125	104.514	104.414	104.314	5.000	104.954	104.854	104.754	5.000	104.954	104.854	104.754	5.125	104.148	104.048	103.948
5.990	103.664	103.564	103.464	5.250	104.865	104.765	104.665	5.125	104.764	104.664	104.564	5.125	104.764	104.664	104.564	5.250	104.274	104.174	104.074
6.000	103.764	103.664	103.564	5.375	105.140	105.040	104.940	5.250	105.115	105.015	104.915	5.250	105.115	105.015	104.915	5.375	104.508	104.408	104.308
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	101.824	101.724	101.624	3.375	101.824	101.724	101.624	3.375	101.092	100.992	100.892	3.375	101.592	101.492	101.392	3.375	101.592	101.492	101.392
3.500	101.807	101.707	101.607	3.500	101.807	101.707	101.607	3.500	100.983	100.883	100.783	3.500	101.483	101.383	101.283	3.500	101.483	101.383	101.283
3.625	102.116	102.016	101.916	3.625	102.116	102.016	101.916	3.625	101.292	101.192	101.092	3.625	101.792	101.692	101.592	3.625	101.792	101.692	101.592
3.750	102.895	102.795	102.695	3.750	102.895	102.795	102.695	3.750	102.071	101.971	101.871	3.750	102.571	102.471	102.371	3.750	102.571	102.471	102.371
3.875	102.760	102.660	102.560	3.875	102.760	102.660	102.560	3.875	102.186	102.086	101.986	3.875	102.436	102.336	102.236	3.875	102.436	102.336	102.236
3.990	103.042	102.942	102.842	3.990	103.042	102.942	102.842	3.990	102.468	102.368	102.268	3.990	102.718	102.618	102.518	3.990	102.718	102.618	102.518
4.000	103.142	103.042	102.942	4.000	103.142	103.042	102.942	4.000	102.568	102.468	102.368	4.000	102.818	102.718	102.618	4.000	102.818	102.718	102.618
4.125	102.981	102.881	102.781	4.125	102.981	102.881	102.781	4.125	101.907	101.807	101.707	4.125	102.157	102.057	101.957	4.125	102.157	102.057	101.957
4.250	102.983	102.883	102.783	4.250	102.983	102.883	102.783	4.250	102.599	102.499	102.399	4.250	102.849	102.749	102.649	4.250	102.849	102.749	102.649
4.375	103.688	103.588	103.488	4.375	103.688	103.588	103.488	4.375	102.989	102.889	102.789	4.375</							



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.:

7/17/2019

45 Day Lock Exp.:

8/1/2019

60 Day Lock Exp.:

8/16/2019

W. Rate Sheet Dated: 6/17/2019

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	99.805	99.705	99.605	3.375	98.999	98.899	98.799	3.375	101.446	101.346	101.246	4.000	101.123	101.023	100.923	3.375	100.914	100.814	100.714
3.625	100.339	100.239	100.139	3.500	99.830	99.730	99.630	3.500	101.279	101.179	101.079	4.125	101.245	101.145	101.045	3.500	100.660	100.560	100.460
3.750	100.979	100.879	100.779	3.625	100.527	100.427	100.327	3.625	101.711	101.611	101.511	4.250	101.556	101.456	101.356	3.625	101.092	100.992	100.892
3.875	101.490	101.390	101.290	3.750	101.146	101.046	100.946	3.750	102.484	102.384	102.284	4.375	102.012	101.912	101.812	3.750	101.865	101.765	101.665
3.990	102.148	102.048	101.948	3.875	101.705	101.605	101.505	3.875	102.617	102.517	102.417	4.500	102.401	102.301	102.201	3.875	101.998	101.898	101.798
4.000	102.248	102.148	102.048	3.990	102.078	101.978	101.878	3.990	102.915	102.815	102.715	4.625	102.456	102.356	102.256	3.990	102.296	102.196	102.096
4.125	102.370	102.270	102.170	4.000	102.178	102.078	101.978	4.000	103.015	102.915	102.815	4.750	102.437	102.337	102.237	4.000	102.396	102.296	102.196
4.250	102.593	102.493	102.393	4.125	102.543	102.443	102.343	4.125	102.832	102.732	102.632	4.875	102.958	102.858	102.758	4.125	101.714	101.614	101.514
4.375	103.049	102.949	102.849	4.250	102.972	102.872	102.772	4.250	103.499	103.399	103.299	4.990	103.064	102.964	102.864	4.250	102.381	102.281	102.181
4.500	103.438	103.338	103.238	4.375	103.318	103.218	103.118	4.375	103.884	103.784	103.684	5.000	103.164	103.064	102.964	4.375	102.766	102.666	102.566
4.625	103.493	103.393	103.293	4.500	103.696	103.596	103.496	4.500	103.131	102.921	102.860	5.125	102.317	102.217	102.117	4.500	101.412	101.202	101.141
4.750	103.561	103.461	103.361	4.625	103.792	103.692	103.592	4.625	103.511	103.301	103.242	5.250	102.637	102.537	102.437	4.625	101.792	101.582	101.523
4.875	104.082	103.982	103.882	4.750	104.121	104.021	103.921	4.750	103.900	103.690	103.633	5.375	103.004	102.904	102.804	4.750	102.181	101.971	101.914
4.990	104.188	104.088	103.988	4.875	104.488	104.388	104.288	4.875	104.236	104.026	103.970	5.500	103.236	103.136	103.036	4.875	102.517	102.307	102.251
5.000	104.288	104.188	104.088	4.990	104.684	104.584	104.484	4.990	103.696	103.596	103.496	5.625	102.773	102.673	102.573	4.990	101.727	101.627	101.527
5.125	104.277	104.177	104.077	5.000	104.784	104.684	104.584	5.000	103.796	103.696	103.596	5.750	103.016	102.916	102.816	5.000	101.827	101.727	101.627
5.250	104.597	104.497	104.397	5.125	104.631	104.531	104.431	5.125	104.141	104.041	103.941	5.875	103.262	103.162	103.062	5.125	102.172	102.072	101.972
5.375	104.964	104.864	104.764	5.250	104.937	104.837	104.737	5.250	104.265	104.165	104.065	5.990	103.365	103.265	103.165	5.250	102.296	102.196	102.096
5.500	105.196	105.096	104.996	5.375	105.207	105.107	105.007	5.375	104.498	104.398	104.298	6.000	103.465	103.365	103.265	5.375	102.529	102.429	102.329

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.:

7/17/2019

45 Day Lock Exp.:

8/1/2019

60 Day Lock Exp.:

8/16/2019

W. Rate Sheet Dated: 6/17/2019

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	-	-	-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)