



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.: 7/18/2019

45 Day Lock Exp.: 8/2/2019

60 Day Lock Exp.: 8/19/2019

W. Rate Sheet Dated: 6/18/2019

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	101.937	101.787	101.637	3.375	101.448	101.298	101.148	2.375	98.493	98.343	98.193	3.125	99.511	99.361	99.211
3.500	102.477	102.327	102.177	3.500	101.865	101.715	101.565	2.500	98.985	98.835	98.685	3.250	100.003	99.853	99.703
3.625	103.020	102.870	102.720	3.625	102.243	102.093	101.943	2.625	99.471	99.321	99.171	3.375	100.371	100.221	100.071
3.750	102.571	102.421	102.271	3.750	102.112	101.962	101.812	2.750	99.696	99.546	99.396	3.500	100.709	100.559	100.409
3.875	103.103	102.953	102.803	3.875	102.500	102.350	102.200	2.875	100.184	100.034	99.884	3.625	100.169	100.019	99.869
4.000	103.628	103.478	103.328	4.000	102.892	102.742	102.592	3.000	100.667	100.517	100.367	Margin = 2.250		Index = 2.020	
4.125	104.060	103.910	103.760	4.125	103.236	103.086	102.936	3.125	101.131	100.981	100.831				
4.250	103.075	102.975	102.875	4.250	102.607	102.507	102.407	3.250	101.065	100.915	100.765				
4.375	103.525	103.425	103.325	4.375	103.044	102.944	102.844	3.375	101.489	101.339	101.189				
4.500	103.980	103.880	103.780	4.500	103.436	103.336	103.236	3.500	101.883	101.733	101.583				
4.625	104.361	104.261	104.161	4.625	103.780	103.680	103.580	3.625	102.238	102.088	101.938				
4.750	104.486	104.386	104.286	4.750	103.121	103.021	102.921	3.750	102.324	102.174	102.024				
4.875	103.955	103.855	103.755	4.875	103.558	103.458	103.358	3.875	102.689	102.539	102.389				
5.000	104.333	104.233	104.133	5.000	103.950	103.850	103.750	4.000	103.058	102.908	102.758				
5.125	104.874	104.774	104.674	5.125	104.294	104.194	104.094	4.125	103.380	103.230	103.080				
5.250	103.920	103.820	103.720	5.250	103.493	103.393	103.293	4.250	103.010	102.860	102.710				
5.375	104.328	104.228	104.128	5.375	103.930	103.830	103.730	4.375	103.425	103.275	103.125				
5.500	104.705	104.605	104.505	5.500	104.322	104.222	104.122	4.500	103.794	103.644	103.494				
5.625	105.247	105.147	105.047	5.625	104.666	104.566	104.466	4.625	104.116	103.966	103.816				

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	100.787	100.637	100.487	3.375	100.448	100.298	100.148	2.375	97.493	97.343	97.193	3.125	98.511	98.361	98.211
3.500	101.327	101.177	101.027	3.500	100.865	100.715	100.565	2.500	97.985	97.835	97.685	3.250	99.003	98.853	98.703
3.625	101.870	101.720	101.570	3.625	101.243	101.093	100.943	2.625	98.471	98.321	98.171	3.375	99.371	99.221	99.071
3.750	101.421	101.271	101.121	3.750	101.112	100.962	100.812	2.750	98.696	98.546	98.396	3.500	99.709	99.559	99.409
3.875	101.953	101.803	101.653	3.875	101.500	101.350	101.200	2.875	99.184	99.034	98.884	3.625	99.169	99.019	98.869
4.000	102.478	102.328	102.178	4.000	101.892	101.742	101.592	3.000	99.667	99.517	99.367	Margin = 2.250		Index = 2.020	
4.125	102.910	102.760	102.610	4.125	102.236	102.086	101.936	3.125	100.131	99.981	99.831	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.925	101.825	101.725	4.250	101.607	101.507	101.407	3.250	100.065	99.915	99.765	Rate	30 Day	45 Day	60 Day
4.375	102.375	102.275	102.175	4.375	102.044	101.944	101.844	3.375	100.489	100.339	100.189	4.375	101.975	101.725	101.475
4.500	102.830	102.730	102.630	4.500	102.436	102.336	102.236	3.500	100.883	100.733	100.583	4.500	102.430	102.180	101.930
4.625	103.211	103.111	103.011	4.625	102.780	102.680	102.580	3.625	101.238	101.088	100.938	4.625	102.811	102.561	102.311
4.750	103.336	103.236	103.136	4.750	102.121	102.021	101.921	3.750	101.324	101.174	101.024	4.875	102.405	102.155	101.905
4.875	102.805	102.705	102.605	4.875	102.558	102.458	102.358	3.875	101.689	101.539	101.389	5.000	102.783	102.533	102.283
5.000	103.183	103.083	102.983	5.000	102.950	102.850	102.750	4.000	102.058	101.908	101.758	5.125	103.324	103.074	102.824
5.125	103.724	103.624	103.524	5.125	103.294	103.194	103.094	4.125	102.380	102.230	102.080	5.375	102.778	102.528	102.278
5.250	102.770	102.670	102.570	5.250	102.493	102.393	102.293	4.250	102.010	101.860	101.710	5.500	103.155	102.905	102.655
5.375	103.178	103.078	102.978	5.375	102.930	102.830	102.730	4.375	102.425	102.275	102.125	5.625	103.697	103.447	103.197
5.500	103.555	103.455	103.355	5.500	103.322	103.222	103.122	4.500	102.794	102.644	102.494	5.875	103.244	102.994	102.728
5.625	104.097	103.997	103.897	5.625	103.666	103.566	103.466	4.625	103.116	102.966	102.816	6.000	103.622	103.372	103.106

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	101.533	101.283	101.033
5.750	102.000	101.750	101.484	5.750	101.240	100.990	100.724
5.875	102.250	102.000	101.734	5.875	101.677	101.427	101.161
6.250	102.750	102.500	102.125	6.250	102.093	101.843	101.468
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:	6/18/2019	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	99.225	98.975	98.725	
4.500	99.680	99.430	99.180	
4.625	100.061	99.811	99.561	
4.875	99.655	99.405	99.155	
5.000	100.033	99.783	99.533	
5.125	100.574	100.324	100.074	
5.375	100.028	99.778	99.528	
5.500	100.405	100.155	99.905	
5.625	100.947	100.697	100.447	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/18/2019

45 Day Lock Exp.:

8/2/2019

60 Day Lock Exp.:

8/19/2019

W. Rate Sheet Dated: 6/18/2019

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	100.756	100.606	100.456	3.375	100.697	100.547	100.397	2.375	95.773	95.623	95.473	3.125	99.183	99.033	98.883
3.500	101.296	101.146	100.996	3.500	101.114	100.964	100.814	2.500	96.265	96.115	95.965	3.250	99.832	99.682	99.532
3.625	101.838	101.688	101.538	3.625	101.491	101.341	101.191	2.625	96.751	96.601	96.451	3.375	100.200	100.050	99.900
3.750	101.577	101.427	101.277	3.750	101.548	101.398	101.248	2.750	98.788	98.638	98.488	3.500	100.538	100.388	100.238
3.875	102.110	101.960	101.810	3.875	101.936	101.786	101.636	2.875	99.276	99.126	98.976	3.625	99.998	99.848	99.698
4.000	102.635	102.485	102.335	4.000	102.328	102.178	102.028	3.000	99.759	99.609	99.459	Margin = 2.250		Index = 2.020	
4.125	103.067	102.917	102.767	4.125	102.672	102.522	102.372	3.125	100.224	100.074	99.924				
4.250	102.393	102.293	102.193	4.250	102.356	102.256	102.156	3.250	100.313	100.163	100.013				
4.375	102.844	102.744	102.644	4.375	102.793	102.693	102.593	3.375	100.738	100.588	100.438				
4.500	103.299	103.199	103.099	4.500	103.185	103.085	102.985	3.500	101.132	100.982	100.832				
4.625	103.680	103.580	103.480	4.625	103.529	103.429	103.329	3.625	101.487	101.337	101.187				
4.750	103.742	103.642	103.542	4.750	102.807	102.707	102.607	3.750	101.760	101.610	101.460				
4.875	103.211	103.111	103.011	4.875	103.244	103.144	103.044	3.875	102.125	101.975	101.825				
5.000	103.589	103.489	103.389	5.000	103.636	103.536	103.436	4.000	102.495	102.345	102.195				
5.125	104.130	104.030	103.930	5.125	103.980	103.880	103.780	4.125	102.816	102.666	102.516				
5.250	102.958	102.858	102.758	5.250	102.961	102.861	102.761	4.250	102.759	102.609	102.459				
5.375	103.365	103.265	103.165	5.375	103.398	103.298	103.198	4.375	103.174	103.024	102.874				
5.500	103.743	103.643	103.543	5.500	103.790	103.690	103.590	4.500	103.543	103.393	103.243				
5.625	104.284	104.184	104.084	5.625	104.134	104.034	103.934	4.625	103.865	103.715	103.565				

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	99.606	99.456	99.306	3.375	99.267	99.117	98.967	2.375	96.093	95.943	95.793	3.125	97.173	97.023	96.873
3.500	100.146	99.996	99.846	3.500	99.684	99.534	99.384	2.500	96.585	96.435	96.285	3.250	97.822	97.672	97.522
3.625	100.688	100.538	100.388	3.625	100.061	99.911	99.761	2.625	97.071	96.921	96.771	3.375	98.190	98.040	97.890
3.750	100.427	100.277	100.127	3.750	100.118	99.968	99.818	2.750	98.139	97.989	97.839	3.500	98.528	98.378	98.228
3.875	100.960	100.810	100.660	3.875	100.506	100.356	100.206	2.875	98.628	98.478	98.328	3.625	97.988	97.838	97.688
4.000	101.485	101.335	101.185	4.000	100.898	100.748	100.598	3.000	99.110	98.960	98.810	Margin = 2.250		Index = 2.020	
4.125	101.917	101.767	101.617	4.125	101.242	101.092	100.942	3.125	99.575	99.425	99.275	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.243	101.143	101.043	4.250	100.926	100.826	100.726	3.250	99.321	99.171	99.021	Rate	30 Day	45 Day	60 Day
4.375	101.694	101.594	101.494	4.375	101.363	101.263	101.163	3.375	99.745	99.595	99.445	4.375	101.294	101.044	100.794
4.500	102.149	102.049	101.949	4.500	101.755	101.655	101.555	3.500	100.139	99.989	99.839	4.500	101.749	101.499	101.249
4.625	102.530	102.430	102.330	4.625	102.099	101.999	101.899	3.625	100.494	100.344	100.194	4.625	102.130	101.880	101.630
4.750	102.592	102.492	102.392	4.750	101.377	101.277	101.177	3.750	100.424	100.274	100.124	4.875	101.661	101.411	101.161
4.875	102.061	101.961	101.861	4.875	101.814	101.714	101.614	3.875	100.789	100.639	100.489	5.000	102.039	101.789	101.539
5.000	102.439	102.339	102.239	5.000	102.206	102.106	102.006	4.000	101.158	101.008	100.858	5.125	102.580	102.330	102.080
5.125	102.980	102.880	102.780	5.125	102.550	102.450	102.350	4.125	101.480	101.330	101.180	5.375	101.815	101.565	101.315
5.250	101.808	101.708	101.608	5.250	101.531	101.431	101.331	4.250	100.798	100.648	100.498	5.500	102.193	101.943	101.693
5.375	102.215	102.115	102.015	5.375	101.968	101.868	101.768	4.375	101.212	101.062	100.912	5.625	102.734	102.484	102.234
5.500	102.593	102.493	102.393	5.500	102.360	102.260	102.160	4.500	101.582	101.432	101.282	5.875	101.719	101.469	101.203
5.625	103.134	103.034	102.934	5.625	102.704	102.604	102.504	4.625	101.903	101.753	101.603	6.000	102.097	101.847	101.581

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs							
	Standard	Specialty		Standard	Specialty		
FICO Adjuster			FICO Adjuster				
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000		
FICO 680- 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500		
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000		
FICO 640 - 659	0.000	0.000					
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000		
2 Unit	0.000	0.000	Refer / Manual UW	0.000	0.000		
USDA Streamline-Assist Refinance Option				-0.250	-0.250		
DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.250	98.688	98.438	98.188	5.250	100.220	99.970	99.720
5.750	100.125	99.875	99.609	5.750	99.365	99.115	98.849
5.875	100.375	100.125	99.859	5.875	99.802	99.552	99.286
6.250	99.250	99.000	98.625	6.250	98.593	98.343	97.968
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:	6/18/2019	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	98.544	98.294	98.044
4.500	98.999	98.749	98.499
4.625	99.380	99.130	98.880
4.875	99.911	98.661	98.411
5.000	99.289	99.039	98.789
5.125	99.830	99.580	99.330
5.375	99.065	98.815	98.565
5.500	99.443	99.193	98.943
5.625	99.984	99.734	99.484
5.875	99.869	98.719	98.453
6.000	99.347	99.097	98.831

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

30 Day Lock Exp.: 7/18/2019
45 Day Lock Exp.: 8/2/2019
60 Day Lock Exp.: 8/19/2019

W. Rate Sheet Dated: 6/18/2019

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	100.085	99.985	99.885	3.500	100.585	100.485	100.385	3.500	100.585	100.485	100.385	4.000	101.616	101.516	101.416	4.000	101.366	101.266	101.166
3.625	100.502	100.402	100.302	3.625	101.002	100.902	100.802	3.625	101.002	100.902	100.802	4.125	101.718	101.618	101.518	4.125	101.468	101.368	101.268
3.750	101.215	101.115	101.015	3.750	101.715	101.615	101.515	3.750	101.715	101.615	101.515	4.250	102.052	101.952	101.852	4.250	101.802	101.702	101.602
3.875	101.742	101.642	101.542	3.875	102.242	102.142	102.042	3.875	102.242	102.142	102.042	4.375	102.447	102.347	102.247	4.375	102.197	102.097	101.997
3.990	102.291	102.191	102.091	3.990	102.791	102.691	102.591	3.990	102.791	102.691	102.591	4.500	102.819	102.719	102.619	4.500	102.319	102.219	102.119
4.000	102.391	102.291	102.191	4.000	102.891	102.791	102.691	4.000	102.891	102.791	102.691	4.625	102.837	102.737	102.637	4.625	102.337	102.237	102.137
4.125	102.493	102.393	102.293	4.125	102.993	102.893	102.793	4.125	102.993	102.893	102.793	4.750	102.884	102.784	102.684	4.750	102.384	102.284	102.184
4.250	102.748	102.648	102.548	4.250	102.998	102.898	102.798	4.250	102.998	102.898	102.798	4.875	103.300	103.200	103.100	4.875	102.800	102.700	102.600
4.375	103.143	103.043	102.943	4.375	102.893	102.793	102.693	4.375	102.893	102.793	102.693	4.990	103.410	103.310	103.210	4.990	102.785	102.685	102.585
4.500	103.515	103.415	103.315	4.500	103.015	102.915	102.815	4.500	103.015	102.915	102.815	5.000	103.510	103.410	103.310	5.000	102.885	102.785	102.685
4.625	103.533	103.433	103.333	4.625	103.033	102.933	102.833	4.625	103.033	102.933	102.833	5.125	102.619	102.519	102.419	5.125	101.994	101.894	101.794
4.750	103.676	103.576	103.476	4.750	103.176	103.076	102.976	4.750	103.176	103.076	102.976	5.250	102.944	102.844	102.744	5.250	102.319	102.219	102.119
4.875	104.092	103.992	103.892	4.875	103.592	103.492	103.392	4.875	103.592	103.492	103.392	5.375	103.311	103.211	103.111	5.375	103.311	103.211	103.111
4.990	104.202	104.102	104.002	4.990	103.577	103.477	103.377	4.990	103.577	103.477	103.377	5.500	103.524	103.424	103.324	5.500	103.524	103.424	103.324
5.000	104.302	104.202	104.102	5.000	103.677	103.577	103.477	5.000	103.677	103.577	103.477	5.625	103.078	102.978	102.878	5.625	103.078	102.978	102.878
5.125	104.250	104.150	104.050	5.125	103.625	103.525	103.425	5.125	103.625	103.525	103.425	5.750	103.319	103.219	103.119	5.750	103.319	103.219	103.119
5.250	104.575	104.475	104.375	5.250	103.950	103.850	103.750	5.250	103.950	103.850	103.750	5.875	103.564	103.464	103.364	5.875	103.564	103.464	103.364
5.375	104.942	104.842	104.742	5.375	104.942	104.842	104.742	5.375	104.942	104.842	104.742	5.990	103.668	103.568	103.468	5.990	103.668	103.568	103.468
5.500	105.155	105.055	104.955	5.500	105.155	105.055	104.955	5.500	105.155	105.055	104.955	6.000	103.768	103.668	103.568	6.000	103.768	103.668	103.568
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	101.366	101.266	101.166	3.375	99.237	99.137	99.037	3.000	0.000	N/A	N/A	3.000	0.000	N/A	N/A	3.375	101.491	101.391	101.291
4.125	101.468	101.368	101.268	3.500	100.050	99.950	99.850	3.125	0.000	N/A	N/A	3.125	0.000	N/A	N/A	3.500	101.476	101.376	101.276
4.250	101.802	101.702	101.602	3.625	100.730	100.630	100.530	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.625	101.776	101.676	101.576
4.375	102.197	102.097	101.997	3.750	101.333	101.233	101.133	3.375	99.237	99.137	99.037	3.375	99.362	99.262	99.162	3.750	102.532	102.432	102.332
4.500	102.319	102.219	102.119	3.875	101.932	101.832	101.732	3.500	100.050	99.950	99.850	3.500	100.175	100.075	99.975	3.875	102.642	102.542	102.442
4.625	102.337	102.237	102.137	3.990	102.262	102.162	102.062	3.625	100.730	100.630	100.530	3.625	100.855	100.755	100.655	3.990	102.913	102.813	102.713
4.750	102.384	102.284	102.184	4.000	102.362	102.262	102.162	3.750	101.333	101.233	101.133	3.750	101.458	101.358	101.258	4.000	103.013	102.913	102.813
4.875	102.800	102.700	102.600	4.125	102.680	102.580	102.480	3.875	101.932	101.832	101.732	3.875	102.057	101.957	101.857	4.125	102.897	102.797	102.697
4.990	102.785	102.685	102.585	4.250	102.967	102.867	102.767	3.990	102.512	102.412	102.312	3.990	102.512	102.412	102.312	4.250	103.568	103.468	103.368
5.000	102.885	102.785	102.685	4.375	103.303	103.203	103.103	4.000	102.612	102.512	102.412	4.000	102.612	102.512	102.412	4.375	103.949	103.849	103.749
5.125	101.994	101.894	101.794	4.500	103.674	103.574	103.474	4.125	102.930	102.830	102.730	4.125	102.930	102.830	102.730	4.500	103.298	103.198	103.098
5.250	102.319	102.219	102.119	4.625	103.770	103.670	103.570	4.250	103.217	103.117	103.017	4.250	103.217	103.117	103.017	4.625	103.669	103.569	103.469
5.375	103.311	103.211	103.111	4.750	104.107	104.007	103.907	4.375	103.553	103.453	103.353	4.375	103.553	103.453	103.353	4.750	104.048	103.948	103.848
5.500	103.524	103.424	103.324	4.875	104.446	104.346	104.246	4.500	103.924	103.824	103.724	4.500	103.924	103.824	103.724	4.875	104.375	104.275	104.175
5.625	103.078	102.978	102.878	4.990	104.653	104.553	104.453	4.625	104.020	103.920	103.820	4.625	104.020	103.920	103.820	4.990	103.918	103.818	103.718
5.750	103.319	103.219	103.119	5.000	104.753	104.653	104.553	4.750	104.357	104.257	104.157	4.750	104.357	104.257	104.157	5.000	104.018	103.918	103.818
5.875	103.564	103.464	103.364	5.125	104.555	104.455	104.355	4.875	104.696	104.596	104.496	4.875	104.696	104.596	104.496	5.125	104.354	104.254	104.154
5.990	103.668	103.568	103.468	5.250	104.893	104.793	104.693	4.990	104.903	104.803	104.703	4.990	104.903	104.803	104.703	5.250	104.474	104.374	104.274
6.000	103.768	103.668	103.568	5.375	105.159	105.059	104.959	5.000	105.003	104.903	104.803	5.000	105.003	104.903	104.803	5.375	104.700	104.600	104.500
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	101.991	101.891	101.791	3.375	101.991	101.891	101.791	3.375	101.353	101.253	101.153	3.375	101.853	101.753	101.653	3.375	101.853	101.753	101.653
3.500	101.976	101.876	101.776	3.500	101.976	101.876	101.776	3.500	101.216	101.116	101.016	3.500	101.716	101.616	101.516	3.500	101.716	101.616	101.516
3.625	102.276	102.176	102.076	3.625	102.276	102.176	102.076	3.625	101.516	101.416	101.316	3.625	102.016	101.916	101.816	3.625	102.016	101.916	101.816
3.750	103.032	102.932	102.832	3.750	103.032	102.932	102.832	3.750	102.272	102.172	102.072	3.750	102.772	102.672	102.572	3.750	102.772	102.672	102.572
3.875	102.892	102.792	102.692	3.875	102.892	102.792	102.692	3.875	102.382	102.282	102.182	3.875	102.632	102.532	102.432	3.875	102.632	102.532	102.432
3.990	103.163	103.063	102.963	3.990	103.163	103.063	102.963	3.990	102.653	102.553	102.453	3.990	102.903	102.803	102.703	3.990	102.903	102.803	102.703
4.000	103.263	103.163	103.063	4.000	103.263	103.163	103.063	4.000	102.753	102.653	102.553	4.000	103.003	102.903	102.803	4.000	103.003	102.903	102.803
4.125	103.147	103.047	102.947	4.125	103.147	103.047	102.947	4.125	102.135	102.035	101.935	4.125	102.385	102.285	102.185	4.125	102.385	102.285	102.185
4.250	103.818	103.718	103.618	4.250	103.818	103.718	103.618	4.250	102.806	102.706	102.606	4.250	103.056	102.956	102.856	4.250	103.056	102.956	102.856
4.375	103.824	103.724	103.624	4.375	103.824	103.724	103.624	4.375	103.187	103.087	102.987	4.375	103.						



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.:

7/18/2019

45 Day Lock Exp.:

8/2/2019

60 Day Lock Exp.:

8/19/2019

W. Rate Sheet Dated: 6/18/2019

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	99.820	99.720	99.620	3.375	98.868	98.768	98.668	3.375	101.324	101.224	101.124	4.000	101.004	100.904	100.804	3.375	100.792	100.692	100.592
3.625	100.137	100.037	99.937	3.500	99.704	99.604	99.504	3.500	101.307	101.207	101.107	4.125	101.116	101.016	100.916	3.500	100.683	100.583	100.483
3.750	100.883	100.783	100.683	3.625	100.406	100.306	100.206	3.625	101.616	101.516	101.416	4.250	101.537	101.437	101.337	3.625	100.992	100.892	100.792
3.875	101.439	101.339	101.239	3.750	101.032	100.932	100.832	3.750	102.395	102.295	102.195	4.375	101.954	101.854	101.754	3.750	101.771	101.671	101.571
3.990	102.029	101.929	101.829	3.875	101.659	101.559	101.459	3.875	102.510	102.410	102.310	4.500	102.348	102.248	102.148	3.875	101.886	101.786	101.686
4.000	102.129	102.029	101.929	3.990	102.011	101.911	101.811	3.990	102.792	102.692	102.592	4.625	102.370	102.270	102.170	3.990	102.168	102.068	101.968
4.125	102.241	102.141	102.041	4.000	102.111	102.011	101.911	4.000	102.892	102.792	102.692	4.750	102.459	102.359	102.259	4.000	102.268	102.168	102.068
4.250	102.580	102.480	102.380	4.125	102.450	102.350	102.250	4.125	102.731	102.631	102.531	4.875	102.897	102.797	102.697	4.125	101.607	101.507	101.407
4.375	102.997	102.897	102.797	4.250	102.813	102.713	102.613	4.250	103.423	103.323	103.223	4.990	103.014	102.914	102.814	4.250	102.299	102.199	102.099
4.500	103.391	103.291	103.191	4.375	103.168	103.068	102.968	4.375	103.813	103.713	103.613	5.000	103.114	103.014	102.914	4.375	102.689	102.589	102.489
4.625	103.413	103.313	103.213	4.500	103.554	103.454	103.354	4.500	103.199	103.099	102.999	5.125	102.233	102.133	102.033	4.500	101.480	101.380	101.280
4.750	103.592	103.492	103.392	4.625	103.655	103.555	103.455	4.625	103.582	103.482	103.382	5.250	102.573	102.473	102.373	4.625	101.863	101.763	101.663
4.875	104.030	103.930	103.830	4.750	104.029	103.929	103.829	4.750	103.975	103.875	103.775	5.375	102.956	102.856	102.756	4.750	102.256	102.156	102.056
4.990	104.147	104.047	103.947	4.875	104.384	104.284	104.184	4.875	104.317	104.217	104.117	5.500	103.174	103.074	102.974	4.875	102.598	102.498	102.398
5.000	104.247	104.147	104.047	4.990	104.604	104.504	104.404	4.990	103.698	103.598	103.498	5.625	102.704	102.604	102.504	4.990	101.729	101.629	101.529
5.125	104.204	104.104	104.004	5.000	104.704	104.604	104.504	5.000	103.798	103.698	103.598	5.750	102.954	102.854	102.754	5.000	101.829	101.729	101.629
5.250	104.544	104.444	104.344	5.125	104.514	104.414	104.314	5.125	104.148	104.048	103.948	5.875	103.206	103.106	103.006	5.125	102.179	102.079	101.979
5.375	104.927	104.827	104.727	5.250	104.865	104.765	104.665	5.250	104.274	104.174	104.074	5.990	103.314	103.214	103.114	5.250	102.305	102.205	102.105
5.500	105.145	105.045	104.945	5.375	105.140	105.040	104.940	5.375	104.508	104.408	104.308	6.000	103.414	103.314	103.214	5.375	102.539	102.439	102.339

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.:

7/18/2019

45 Day Lock Exp.:

8/2/2019

60 Day Lock Exp.:

8/19/2019

W. Rate Sheet Dated: 6/18/2019

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)