



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/19/2019

45 Day Lock Exp.: 8/5/2019

60 Day Lock Exp.: 8/19/2019

W. Rate Sheet Dated: 6/19/2019

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	101.578	101.428	101.278	3.375	101.089	100.939	100.789	2.375	98.055	97.905	97.755	3.125	99.511	99.361	99.211
3.500	102.118	101.968	101.818	3.500	101.506	101.356	101.206	2.500	98.548	98.398	98.248	3.250	100.003	99.853	99.703
3.625	102.660	102.510	102.360	3.625	101.883	101.733	101.583	2.625	99.033	98.883	98.733	3.375	100.371	100.221	100.071
3.750	102.352	102.202	102.052	3.750	101.893	101.743	101.593	2.750	99.481	99.331	99.181	3.500	100.709	100.559	100.409
3.875	102.885	102.735	102.585	3.875	102.281	102.131	101.981	2.875	99.969	99.819	99.669	3.625	100.169	100.019	99.869
4.000	103.410	103.260	103.110	4.000	102.673	102.523	102.373	3.000	100.452	100.302	100.152	Margin = 2.250		Index = 2.020	
4.125	103.842	103.692	103.542	4.125	103.017	102.867	102.717	3.125	100.917	100.767	100.617				
4.250	102.997	102.897	102.797	4.250	102.529	102.429	102.329	3.250	100.877	100.727	100.577				
4.375	103.447	103.347	103.247	4.375	102.966	102.866	102.766	3.375	101.302	101.152	101.002				
4.500	103.902	103.802	103.702	4.500	103.358	103.258	103.158	3.500	101.696	101.546	101.396				
4.625	104.283	104.183	104.083	4.625	103.702	103.602	103.502	3.625	102.051	101.901	101.751				
4.750	104.408	104.308	104.208	4.750	103.058	102.958	102.858	3.750	102.261	102.111	101.961				
4.875	103.893	103.793	103.693	4.875	103.495	103.395	103.295	3.875	102.626	102.476	102.326				
5.000	104.270	104.170	104.070	5.000	103.887	103.787	103.687	4.000	102.996	102.846	102.696				
5.125	104.812	104.712	104.612	5.125	104.231	104.131	104.031	4.125	103.317	103.167	103.017				
5.250	103.889	103.789	103.689	5.250	103.462	103.362	103.262	4.250	102.971	102.821	102.671				
5.375	104.296	104.196	104.096	5.375	103.899	103.799	103.699	4.375	103.386	103.236	103.086				
5.500	104.674	104.574	104.474	5.500	104.291	104.191	104.091	4.500	103.755	103.605	103.455				
5.625	105.216	105.116	105.016	5.625	104.635	104.535	104.435	4.625	104.077	103.927	103.777				

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	100.428	100.278	100.128	3.375	100.089	99.939	99.789	2.375	97.055	96.905	96.755	3.125	98.511	98.361	98.211
3.500	100.968	100.818	100.668	3.500	100.506	100.356	100.206	2.500	97.548	97.398	97.248	3.250	99.003	98.853	98.703
3.625	101.510	101.360	101.210	3.625	100.883	100.733	100.583	2.625	98.033	97.883	97.733	3.375	99.371	99.221	99.071
3.750	101.202	101.052	100.902	3.750	100.893	100.743	100.593	2.750	98.481	98.331	98.181	3.500	99.709	99.559	99.409
3.875	101.735	101.585	101.435	3.875	101.281	101.131	100.981	2.875	98.969	98.819	98.669	3.625	99.169	99.019	98.869
4.000	102.260	102.110	101.960	4.000	101.673	101.523	101.373	3.000	99.452	99.302	99.152	Margin = 2.250		Index = 2.020	
4.125	102.692	102.542	102.392	4.125	102.017	101.867	101.717	3.125	99.917	99.767	99.617	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.847	101.747	101.647	4.250	101.529	101.429	101.329	3.250	99.877	99.727	99.577	Rate	30 Day	45 Day	60 Day
4.375	102.297	102.197	102.097	4.375	101.966	101.866	101.766	3.375	100.302	100.152	100.002	4.375	101.897	101.647	101.397
4.500	102.752	102.652	102.552	4.500	102.358	102.258	102.158	3.500	100.696	100.546	100.396	4.500	102.352	102.102	101.852
4.625	103.133	103.033	102.933	4.625	102.702	102.602	102.502	3.625	101.051	100.901	100.751	4.625	102.733	102.483	102.233
4.750	103.258	103.158	103.058	4.750	102.058	101.958	101.858	3.750	101.261	101.111	100.961	4.875	102.343	102.093	101.843
4.875	102.743	102.643	102.543	4.875	102.495	102.395	102.295	3.875	101.626	101.476	101.326	5.000	102.720	102.470	102.220
5.000	103.120	103.020	102.920	5.000	102.887	102.787	102.687	4.000	101.996	101.846	101.696	5.125	103.262	103.012	102.762
5.125	103.662	103.562	103.462	5.125	103.231	103.131	103.031	4.125	102.317	102.167	102.017	5.375	102.746	102.496	102.246
5.250	102.739	102.639	102.539	5.250	102.462	102.362	102.262	4.250	101.971	101.821	101.671	5.500	103.124	102.874	102.624
5.375	103.146	103.046	102.946	5.375	102.899	102.799	102.699	4.375	102.386	102.236	102.086	5.625	103.666	103.416	103.166
5.500	103.524	103.424	103.324	5.500	103.291	103.191	103.091	4.500	102.755	102.605	102.455	5.875	103.463	103.213	102.963
5.625	104.066	103.966	103.866	5.625	103.635	103.535	103.435	4.625	103.077	102.927	102.777	6.000	103.841	103.591	103.341

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	101.501	101.251	101.001
5.750	102.000	101.750	101.500	5.750	101.458	101.208	100.958
5.875	102.250	102.000	101.750	5.875	101.895	101.645	101.395
6.250	102.750	102.500	102.250	6.250	102.311	102.061	101.811
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:	6/19/2019	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	99.147	98.897	98.647	
4.500	99.602	99.352	99.102	
4.625	99.983	99.733	99.483	
4.875	99.593	99.343	99.093	
5.000	99.970	99.720	99.470	
5.125	100.512	100.262	100.012	
5.375	99.996	99.746	99.496	
5.500	100.374	100.124	99.874	
5.625	100.916	100.666	100.416	
5.875	100.713	100.463	100.213	
6.000	101.091	100.841	100.591	



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45 Day Lock Exp.: 8/5/2019

60 Day Lock Exp.: 8/19/2019

W. Rate Sheet Dated: 6/19/2019

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	100.397	100.247	100.097	3.375	100.338	100.188	100.038	2.375	95.335	95.185	95.035	3.125	99.183	99.033	98.883
3.500	100.936	100.786	100.636	3.500	100.754	100.604	100.454	2.500	95.828	95.678	95.528	3.250	99.832	99.682	99.532
3.625	101.479	101.329	101.179	3.625	101.132	100.982	100.832	2.625	96.313	96.163	96.013	3.375	100.200	100.050	99.900
3.750	101.358	101.208	101.058	3.750	101.329	101.179	101.029	2.750	98.573	98.423	98.273	3.500	100.538	100.388	100.238
3.875	101.891	101.741	101.591	3.875	101.717	101.567	101.417	2.875	99.062	98.912	98.762	3.625	99.998	99.848	99.698
4.000	102.416	102.266	102.116	4.000	102.109	101.959	101.809	3.000	99.544	99.394	99.244	Margin = 2.250		Index = 2.020	
4.125	102.848	102.698	102.548	4.125	102.453	102.303	102.153	3.125	100.009	99.859	99.709				
4.250	102.315	102.215	102.115	4.250	102.278	102.178	102.078	3.250	100.126	99.976	99.826				
4.375	102.766	102.666	102.566	4.375	102.715	102.615	102.515	3.375	100.550	100.400	100.250				
4.500	103.220	103.120	103.020	4.500	103.107	103.007	102.907	3.500	100.944	100.794	100.644				
4.625	103.602	103.502	103.402	4.625	103.451	103.351	103.251	3.625	101.299	101.149	100.999				
4.750	103.664	103.564	103.464	4.750	102.744	102.644	102.544	3.750	101.697	101.547	101.397				
4.875	103.149	103.049	102.949	4.875	103.181	103.081	102.981	3.875	102.063	101.913	101.763				
5.000	103.527	103.427	103.327	5.000	103.573	103.473	103.373	4.000	102.432	102.282	102.132				
5.125	104.068	103.968	103.868	5.125	103.917	103.817	103.717	4.125	102.754	102.604	102.454				
5.250	102.927	102.827	102.727	5.250	102.930	102.830	102.730	4.250	102.720	102.570	102.420				
5.375	103.334	103.234	103.134	5.375	103.366	103.266	103.166	4.375	103.134	102.984	102.834				
5.500	103.712	103.612	103.512	5.500	103.758	103.658	103.558	4.500	103.504	103.354	103.204				
5.625	104.253	104.153	104.053	5.625	104.102	104.002	103.902	4.625	103.826	103.676	103.526				

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	99.247	99.097	98.947	3.375	98.908	98.758	98.608	2.375	95.655	95.505	95.355	3.125	97.173	97.023	96.873
3.500	99.786	99.636	99.486	3.500	99.324	99.174	99.024	2.500	96.148	95.998	95.848	3.250	97.822	97.672	97.522
3.625	100.329	100.179	100.029	3.625	99.702	99.552	99.402	2.625	96.633	96.483	96.333	3.375	98.190	98.040	97.890
3.750	100.208	100.058	99.908	3.750	99.899	99.749	99.599	2.750	97.925	97.775	97.625	3.500	98.528	98.378	98.228
3.875	100.741	100.591	100.441	3.875	100.287	100.137	99.987	2.875	98.413	98.263	98.113	3.625	97.988	97.838	97.688
4.000	101.266	101.116	100.966	4.000	100.679	100.529	100.379	3.000	98.896	98.746	98.596	Margin = 2.250		Index = 2.020	
4.125	101.698	101.548	101.398	4.125	101.023	100.873	100.723	3.125	99.360	99.210	99.060	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.165	101.065	100.965	4.250	100.848	100.748	100.648	3.250	99.133	98.983	98.833	Rate	30 Day	45 Day	60 Day
4.375	101.616	101.516	101.416	4.375	101.285	101.185	101.085	3.375	99.558	99.408	99.258	4.375	101.216	100.966	100.716
4.500	102.070	101.970	101.870	4.500	101.677	101.577	101.477	3.500	99.952	99.802	99.652	4.500	101.670	101.420	101.170
4.625	102.452	102.352	102.252	4.625	102.021	101.921	101.821	3.625	100.307	100.157	100.007	4.625	102.052	101.802	101.552
4.750	102.514	102.414	102.314	4.750	101.314	101.214	101.114	3.750	100.361	100.211	100.061	4.875	101.599	101.349	101.099
4.875	101.999	101.899	101.799	4.875	101.751	101.651	101.551	3.875	100.726	100.576	100.426	5.000	101.977	101.727	101.477
5.000	102.377	102.277	102.177	5.000	102.143	102.043	101.943	4.000	101.096	100.946	100.796	5.125	102.518	102.268	102.018
5.125	102.918	102.818	102.718	5.125	102.487	102.387	102.287	4.125	101.417	101.267	101.117	5.375	101.784	101.534	101.284
5.250	101.777	101.677	101.577	5.250	101.500	101.400	101.300	4.250	100.759	100.609	100.459	5.500	102.162	101.912	101.662
5.375	102.184	102.084	101.984	5.375	101.936	101.836	101.736	4.375	101.173	101.023	100.873	5.625	102.703	102.453	102.203
5.500	102.562	102.462	102.362	5.500	102.328	102.228	102.128	4.500	101.543	101.393	101.243	5.875	101.938	101.688	101.438
5.625	103.103	103.003	102.903	5.625	102.672	102.572	102.472	4.625	101.864	101.714	101.564	6.000	102.316	102.066	101.816

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	100.189	99.939	99.689
5.750	100.125	99.875	99.625	5.750	99.583	99.333	99.083
5.875	100.375	100.125	99.875	5.875	100.020	99.770	99.520
6.250	99.250	99.000	98.750	6.250	98.811	98.561	98.311
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:	6/19/2019	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	98.466	98.216	97.966	
4.500	98.920	98.670	98.420	
4.625	99.302	99.052	98.802	
4.875	98.849	98.599	98.349	
5.000	99.227	98.977	98.727	
5.125	99.768	99.518	99.268	
5.375	99.034	98.784	98.534	
5.500	99.412	99.162	98.912	
5.625	99.953	99.703	99.453	
5.875	99.188	98.938	98.688	
6.000	99.566	99.316	99.066	

Lock Desk Policy	
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Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



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Lockdesk e-mail: Lockdesk@afrwholesale.com
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Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/19/2019
45 Day Lock Exp.: 8/5/2019
60 Day Lock Exp.: 8/19/2019

W. Rate Sheet Dated: 6/19/2019

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	99.902	99.802	99.702	3.500	100.402	100.302	100.202	3.500	100.402	100.302	100.202	4.000	101.396	101.296	101.196	4.000	101.146	101.046	100.946	
3.625	100.204	100.104	100.004	3.625	100.704	100.604	100.504	3.625	100.704	100.604	100.504	4.125	101.477	101.377	101.277	4.125	101.227	101.127	101.027	
3.750	100.991	100.891	100.791	3.750	101.491	101.391	101.291	3.750	101.491	101.391	101.291	4.250	101.923	101.823	101.723	4.250	101.673	101.573	101.473	
3.875	101.541	101.441	101.341	3.875	102.041	101.941	101.841	3.875	102.041	101.941	101.841	4.375	102.276	102.176	102.076	4.375	102.026	101.926	101.826	
3.990	102.071	101.971	101.871	3.990	101.821	101.721	101.621	3.990	101.821	101.721	101.621	4.500	102.628	102.528	102.428	4.500	102.128	102.028	101.928	
4.000	102.171	102.071	101.971	4.000	101.921	101.821	101.721	4.000	101.921	101.821	101.721	4.625	102.628	102.528	102.428	4.625	102.128	102.028	101.928	
4.125	102.252	102.152	102.052	4.125	102.002	101.902	101.802	4.125	102.002	101.902	101.802	4.750	102.746	102.646	102.546	4.750	102.246	102.146	102.046	
4.250	102.632	102.532	102.432	4.250	102.382	102.282	102.182	4.250	102.382	102.282	102.182	4.875	103.158	103.058	102.958	4.875	102.658	102.558	102.458	
4.375	102.985	102.885	102.785	4.375	102.735	102.635	102.535	4.375	102.735	102.635	102.535	4.990	103.288	103.188	103.088	4.990	102.663	102.563	102.463	
4.500	103.337	103.237	103.137	4.500	102.837	102.737	102.637	4.500	102.837	102.737	102.637	5.000	103.388	103.288	103.188	5.000	102.763	102.663	102.563	
4.625	103.337	103.237	103.137	4.625	102.837	102.737	102.637	4.625	102.837	102.737	102.637	5.125	102.513	102.413	102.313	5.125	101.888	101.788	101.688	
4.750	103.547	103.447	103.347	4.750	103.047	102.947	102.847	4.750	103.047	102.947	102.847	5.250	102.857	102.757	102.657	5.250	102.232	102.132	102.032	
4.875	103.959	103.859	103.759	4.875	103.459	103.359	103.259	4.875	103.459	103.359	103.259	5.375	103.225	103.125	103.025	5.375	103.225	103.125	103.025	
4.990	104.089	103.989	103.889	4.990	103.464	103.364	103.264	4.990	103.464	103.364	103.264	5.500	103.439	103.339	103.239	5.500	103.439	103.339	103.239	
5.000	104.189	104.089	103.989	5.000	103.564	103.464	103.364	5.000	103.564	103.464	103.364	5.625	103.043	102.943	102.843	5.625	103.043	102.943	102.843	
5.125	104.160	104.060	103.960	5.125	103.535	103.435	103.335	5.125	103.535	103.435	103.335	5.750	103.285	103.173	103.085	5.750	103.285	103.173	103.085	
5.250	104.504	104.404	104.304	5.250	103.879	103.779	103.679	5.250	103.879	103.779	103.679	5.875	103.529	103.417	103.329	5.875	103.529	103.417	103.329	
5.375	104.872	104.772	104.672	5.375	104.872	104.772	104.672	5.375	104.872	104.772	104.672	5.990	103.633	103.521	103.433	5.990	103.633	103.521	103.433	
5.500	105.086	104.986	104.886	5.500	105.086	104.986	104.886	5.500	105.086	104.986	104.886	6.000	103.733	103.621	103.533	6.000	103.733	103.621	103.533	
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	101.146	101.046	100.946	3.375	99.037	98.937	98.837	3.250	0.000	-0.100	-0.200	3.250	N/A	N/A	N/A	3.375	101.268	101.168	101.068	
4.125	101.227	101.127	101.027	3.500	99.858	99.758	99.658	3.375	99.037	98.937	98.837	3.375	99.162	99.062	98.962	3.500	101.318	101.218	101.118	
4.250	101.673	101.573	101.473	3.625	100.535	100.435	100.335	3.500	99.858	99.758	99.658	3.500	99.983	99.883	99.783	3.625	101.621	101.521	101.421	
4.375	102.026	101.926	101.826	3.750	101.146	101.046	100.946	3.625	100.535	100.435	100.335	3.625	100.660	100.560	100.460	3.750	101.921	101.821	101.721	
4.500	102.128	102.028	101.928	3.875	101.752	101.652	101.552	3.750	101.146	101.046	100.946	3.750	101.271	101.171	101.071	3.875	102.483	102.383	102.283	
4.625	102.128	102.028	101.928	3.990	102.069	101.969	101.869	3.875	101.752	101.652	101.552	3.875	101.877	101.777	101.677	3.990	102.752	102.652	102.552	
4.750	102.246	102.146	102.046	4.000	102.169	102.069	101.969	3.990	102.319	102.219	102.119	3.990	102.319	102.219	102.119	4.000	102.852	102.752	102.652	
4.875	102.658	102.558	102.458	4.125	102.472	102.372	102.272	4.000	102.419	102.319	102.219	4.000	102.419	102.319	102.219	4.125	102.836	102.736	102.636	
4.990	102.663	102.563	102.463	4.250	102.834	102.734	102.634	4.125	102.722	102.622	102.522	4.125	102.722	102.622	102.522	4.250	103.493	103.393	103.293	
5.000	102.763	102.663	102.563	4.375	103.176	103.076	102.976	4.250	103.084	102.984	102.884	4.250	103.084	102.984	102.884	4.375	103.877	103.777	103.677	
5.125	101.888	101.788	101.688	4.500	103.541	103.441	103.341	4.375	103.426	103.326	103.226	4.375	103.426	103.326	103.226	4.500	103.229	103.129	103.029	
5.250	102.232	102.132	102.032	4.625	103.646	103.546	103.446	4.500	103.791	103.691	103.591	4.500	103.791	103.691	103.591	4.625	103.604	103.504	103.404	
5.375	103.225	103.125	103.025	4.750	104.007	103.907	103.807	4.625	103.896	103.796	103.696	4.625	103.896	103.796	103.696	4.750	103.987	103.887	103.787	
5.500	103.439	103.339	103.239	4.875	104.370	104.270	104.170	4.750	104.257	104.157	104.057	4.750	104.257	104.157	104.057	4.875	104.317	104.217	104.117	
5.625	103.043	102.943	102.843	4.990	104.561	104.461	104.361	4.875	104.620	104.520	104.420	4.875	104.620	104.520	104.420	4.990	103.865	103.765	103.665	
5.750	103.285	103.173	103.085	5.000	104.661	104.561	104.461	4.990	104.811	104.711	104.611	4.990	104.811	104.711	104.611	5.000	103.965	103.865	103.765	
5.875	103.529	103.417	103.329	5.125	104.506	104.406	104.306	5.000	104.911	104.811	104.711	5.000	104.911	104.811	104.711	5.125	104.303	104.203	104.103	
5.990	103.633	103.521	103.433	5.250	104.830	104.730	104.630	5.125	104.756	104.656	104.556	5.125	104.756	104.656	104.556	5.250	104.425	104.325	104.225	
6.000	103.733	103.621	103.533	5.375	105.100	105.000	104.900	5.250	105.080	104.980	104.880	5.250	105.080	104.980	104.880	5.375	104.655	104.555	104.455	
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	101.768	101.668	101.568	3.375	101.768	101.668	101.568	3.375	101.130	101.030	100.930	3.375	101.630	101.530	101.430	3.375	101.630	101.530	101.430	
3.500	101.818	101.718	101.618	3.500	101.818	101.718	101.618	3.500	101.057	100.957	100.857	3.500	101.557	101.457	101.357	3.500	101.557	101.457	101.357	
3.625	102.121	102.021	101.921	3.625	102.121	102.021	101.921	3.625	101.060	100.960	100.860	3.625	101.860	101.760	101.660	3.625	101.860	101.760	101.660	
3.750	102.891	102.791	102.691	3.750	102.891	102.791	102.691	3.750	101.130	101.030	100.930	3.750	102.630	102.530	102.430	3.750	102.630	102.530	102.430	
3.875	102.733	102.633	102.533	3.875	102.733	102.633	102.533	3.875	102.222	102.122	102.022	3.875	102.472	102.372	102.272	3.875	102.472	102.372	102.272	
3.990	103.002	102.902	102.802	3.990	103.002	102.902	102.802	3.990	102.491	102.391	102.291	3.990	102.741	102.641	102.541	3.990	102.741	102.641	102.541	
4.000	103.102	103.002	102.902	4.000	103.102	103.002	102.902	4.000	102.591	102.491	102.391	4.000	102.841	102.741	102.641	4.000	102.841	102.741	102.641	
4.125	103.086	102.986	102.886	4.125	103.086	102.986	102.886	4.125	102.777	102.677	102.577	4.125	102.327	102.227	102.127	4.125	102.327	102.227	102.127	
4.250	103.743	103.643	103.543	4.250	103.743	103.643	103.543	4.250	102.734	102.634	102.534	4.250	102.984	102.884	102.784	4.250	102.984	102.884	102.784	
4.375	103.752	103.652	103.552	4.375	103.752	103.652	103.552	4.375	103.118	103.018	102.918	4.375	102.993	102.893	102.793	4.375	102.993	102.893	102.793	
4.500	104.104	104.004	103.904	4.500	104.104	104.004	103.904	4.500	101.872	101.772	101.672	4.500	101.747	101.647	101.547	4.500	101.747	101.647	101.547	
4.625	104.379	104.279	104.179	4.625	104.379	104.279	104.179	4.625	102.247	102.147	102.047	4.625	102.122	102.022	101.922	4.625	102.122			



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.:

7/19/2019

45 Day Lock Exp.:

8/5/2019

60 Day Lock Exp.:

8/19/2019

W. Rate Sheet Dated: 6/19/2019

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	100.085	99.985	99.885	3.375	99.237	99.137	99.037	3.375	101.491	101.391	101.291	4.000	101.266	101.166	101.066	3.375	101.053	100.953	100.853
3.625	100.502	100.402	100.302	3.500	100.050	99.950	99.850	3.500	101.476	101.376	101.276	4.125	101.368	101.268	101.168	3.500	100.916	100.816	100.716
3.750	101.215	101.115	101.015	3.625	100.730	100.630	100.530	3.625	101.776	101.676	101.576	4.250	101.702	101.602	101.502	3.625	101.216	101.116	101.016
3.875	101.742	101.642	101.542	3.750	101.333	101.233	101.133	3.750	102.532	102.432	102.332	4.375	102.097	101.997	101.897	3.750	101.972	101.872	101.772
3.990	102.291	102.191	102.091	3.875	101.932	101.832	101.732	3.875	102.642	102.542	102.442	4.500	102.469	102.369	102.269	3.875	102.082	101.982	101.882
4.000	102.391	102.291	102.191	3.990	102.262	102.162	102.062	3.990	102.913	102.813	102.713	4.625	102.487	102.387	102.287	3.990	102.353	102.253	102.153
4.125	102.493	102.393	102.293	4.000	102.362	102.262	102.162	4.000	103.013	102.913	102.813	4.750	102.534	102.434	102.334	4.000	102.453	102.353	102.253
4.250	102.748	102.648	102.548	4.125	102.680	102.580	102.480	4.125	102.897	102.797	102.697	4.875	102.950	102.850	102.750	4.125	101.835	101.735	101.635
4.375	103.143	103.043	102.943	4.250	102.967	102.867	102.767	4.250	103.568	103.468	103.368	4.990	103.060	102.960	102.860	4.250	102.506	102.406	102.306
4.500	103.515	103.415	103.315	4.375	103.303	103.203	103.103	4.375	103.949	103.849	103.749	5.000	103.160	103.060	102.960	4.375	102.887	102.787	102.687
4.625	103.533	103.433	103.333	4.500	103.674	103.574	103.474	4.500	103.298	103.198	103.098	5.125	102.269	102.169	102.069	4.500	101.641	101.541	101.441
4.750	103.676	103.576	103.476	4.625	103.770	103.670	103.570	4.625	103.669	103.569	103.469	5.250	102.594	102.494	102.394	4.625	102.012	101.912	101.812
4.875	104.092	103.992	103.892	4.750	104.107	104.007	103.907	4.750	104.048	103.948	103.848	5.375	102.961	102.861	102.761	4.750	102.391	102.291	102.191
4.990	104.202	104.102	104.002	4.875	104.446	104.346	104.246	4.875	104.375	104.275	104.175	5.500	103.174	103.074	102.974	4.875	102.718	102.618	102.518
5.000	104.302	104.202	104.102	4.990	104.653	104.553	104.453	4.990	103.918	103.818	103.718	5.625	102.728	102.628	102.528	4.990	102.011	101.911	101.811
5.125	104.250	104.150	104.050	5.000	104.753	104.653	104.553	5.000	104.018	103.918	103.818	5.750	102.969	102.869	102.769	5.000	102.111	102.011	101.911
5.250	104.575	104.475	104.375	5.125	104.555	104.455	104.355	5.125	104.354	104.254	104.154	5.875	103.214	103.114	103.014	5.125	102.447	102.347	102.247
5.375	104.942	104.842	104.742	5.250	104.893	104.793	104.693	5.250	104.474	104.374	104.274	5.990	103.318	103.218	103.118	5.250	102.567	102.467	102.367
5.500	105.155	105.055	104.955	5.375	105.159	105.059	104.959	5.375	104.700	104.600	104.500	6.000	103.418	103.318	103.218	5.375	102.793	102.693	102.593

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

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
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.:

7/19/2019

45 Day Lock Exp.:

8/5/2019

60 Day Lock Exp.:

8/19/2019

W. Rate Sheet Dated: 6/19/2019

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)