



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.: 7/22/2019

45 Day Lock Exp.: 8/5/2019

60 Day Lock Exp.: 8/19/2019

W. Rate Sheet Dated: 6/20/2019

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	102.400	102.250	102.100	3.375	101.917	101.767	101.617	2.375	98.997	98.847	98.697	3.125	99.511	99.361	99.211
3.500	102.943	102.793	102.643	3.500	102.334	102.184	102.034	2.500	99.489	99.339	99.189	3.250	100.003	99.853	99.703
3.625	103.479	103.329	103.179	3.625	102.711	102.561	102.411	2.625	99.975	99.825	99.675	3.375	100.371	100.221	100.071
3.750	102.911	102.761	102.611	3.750	102.456	102.306	102.156	2.750	100.278	100.128	99.978	3.500	100.709	100.559	100.409
3.875	103.439	103.289	103.139	3.875	102.844	102.694	102.544	2.875	100.766	100.616	100.466	3.625	100.169	100.019	99.869
4.000	103.895	103.745	103.595	4.000	103.236	103.086	102.936	3.000	101.249	101.099	100.949	Margin = 2.250		Index = 2.020	
4.125	104.328	104.178	104.028	4.125	103.580	103.430	103.280	3.125	101.713	101.563	101.413				
4.250	103.351	103.251	103.151	4.250	102.904	102.804	102.704	3.250	101.471	101.321	101.171				
4.375	103.811	103.711	103.611	4.375	103.341	103.241	103.141	3.375	101.895	101.745	101.595				
4.500	104.212	104.112	104.012	4.500	103.733	103.633	103.533	3.500	102.289	102.139	101.989				
4.625	104.631	104.531	104.431	4.625	104.077	103.977	103.877	3.625	102.644	102.494	102.344				
4.750	104.756	104.656	104.556	4.750	103.339	103.239	103.139	3.750	102.702	102.552	102.402				
4.875	104.141	104.041	103.941	4.875	103.776	103.676	103.576	3.875	103.068	102.918	102.768				
5.000	104.647	104.547	104.447	5.000	104.168	104.068	103.968	4.000	103.437	103.287	103.137				
5.125	105.066	104.966	104.866	5.125	104.512	104.412	104.312	4.125	103.759	103.609	103.459				
5.250	104.090	103.990	103.890	5.250	103.681	103.581	103.481	4.250	103.229	103.079	102.929				
5.375	104.483	104.383	104.283	5.375	104.118	104.018	103.918	4.375	103.644	103.494	103.344				
5.500	104.989	104.889	104.789	5.500	104.510	104.410	104.310	4.500	104.013	103.863	103.713				
5.625	105.408	105.308	105.208	5.625	104.854	104.754	104.654	4.625	104.335	104.185	104.035				

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	101.250	101.100	100.950	3.375	100.917	100.767	100.617	2.375	97.997	97.847	97.697	3.125	98.511	98.361	98.211
3.500	101.793	101.643	101.493	3.500	101.334	101.184	101.034	2.500	98.489	98.339	98.189	3.250	99.003	98.853	98.703
3.625	102.329	102.179	102.029	3.625	101.711	101.561	101.411	2.625	98.975	98.825	98.675	3.375	99.371	99.221	99.071
3.750	101.761	101.611	101.461	3.750	101.456	101.306	101.156	2.750	99.278	99.128	98.978	3.500	99.709	99.559	99.409
3.875	102.289	102.139	101.989	3.875	101.844	101.694	101.544	2.875	99.766	99.616	99.466	3.625	99.169	99.019	98.869
4.000	102.745	102.595	102.445	4.000	102.236	102.086	101.936	3.000	100.249	100.099	99.949	Margin = 2.250		Index = 2.020	
4.125	103.178	103.028	102.878	4.125	102.580	102.430	102.280	3.125	100.713	100.563	100.413	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.201	102.101	102.001	4.250	101.904	101.804	101.704	3.250	100.471	100.321	100.171	Rate	30 Day	45 Day	60 Day
4.375	102.661	102.561	102.461	4.375	102.341	102.241	102.141	3.375	100.895	100.745	100.595	4.375	102.261	102.011	101.761
4.500	103.062	102.962	102.862	4.500	102.733	102.633	102.533	3.500	101.289	101.139	100.989	4.500	102.662	102.412	102.162
4.625	103.481	103.381	103.281	4.625	103.077	102.977	102.877	3.625	101.644	101.494	101.344	4.625	103.081	102.831	102.581
4.750	103.606	103.506	103.406	4.750	103.339	103.239	103.139	3.750	101.702	101.552	101.402	4.875	102.591	102.341	102.091
4.875	102.991	102.891	102.791	4.875	102.776	102.676	102.576	3.875	102.068	101.918	101.768	5.000	103.097	102.847	102.597
5.000	103.497	103.397	103.297	5.000	103.168	103.068	102.968	4.000	102.437	102.287	102.137	5.125	103.516	103.266	103.016
5.125	103.916	103.816	103.716	5.125	103.512	103.412	103.312	4.125	102.759	102.609	102.459	5.375	102.933	102.683	102.433
5.250	102.940	102.840	102.740	5.250	102.681	102.581	102.481	4.250	102.229	102.079	101.929	5.500	103.439	103.189	102.939
5.375	103.333	103.233	103.133	5.375	103.118	103.018	102.918	4.375	102.644	102.494	102.344	5.625	103.858	103.608	103.358
5.500	103.839	103.739	103.639	5.500	103.510	103.410	103.310	4.500	103.013	102.863	102.713	5.875	103.555	103.305	103.055
5.625	104.258	104.158	104.058	5.625	103.854	103.754	103.654	4.625	103.335	103.185	103.035	6.000	104.061	103.811	103.561

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	101.720	101.470	101.220
5.750	102.000	101.750	101.500	5.750	101.583	101.333	101.083
5.875	102.250	102.000	101.750	5.875	102.020	101.770	101.520
6.250	102.750	102.500	102.250	6.250	102.436	102.186	101.936
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:	6/20/2019	4.250%

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	99.511	99.261	99.011	
4.500	99.912	99.662	99.412	
4.625	100.331	100.081	99.831	
4.875	99.841	99.591	99.341	
5.000	100.347	100.097	99.847	
5.125	100.766	100.516	100.266	
5.375	100.183	99.933	99.683	
5.500	100.689	100.439	100.189	
5.625	101.108	100.858	100.608	
5.875	100.805	100.555	100.305	
6.000	101.311	101.061	100.811	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/22/2019

45 Day Lock Exp.: 8/5/2019

60 Day Lock Exp.: 8/19/2019

W. Rate Sheet Dated: 6/20/2019

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	101.218	101.068	100.918	3.375	101.166	101.016	100.866	2.375	96.277	96.127	95.977	3.125	99.183	99.033	98.883
3.500	101.762	101.612	101.462	3.500	101.583	101.433	101.283	2.500	96.769	96.619	96.469	3.250	99.832	99.682	99.532
3.625	102.298	102.148	101.998	3.625	101.960	101.810	101.660	2.625	97.255	97.105	96.955	3.375	100.200	100.050	99.900
3.750	101.917	101.767	101.617	3.750	101.892	101.742	101.592	2.750	99.370	99.220	99.070	3.500	100.538	100.388	100.238
3.875	102.445	102.295	102.145	3.875	102.280	102.130	101.980	2.875	99.858	99.708	99.558	3.625	99.998	99.848	99.698
4.000	102.902	102.752	102.602	4.000	102.672	102.522	102.372	3.000	100.341	100.191	100.041	Margin = 2.250		Index = 2.020	
4.125	103.334	103.184	103.034	4.125	103.016	102.866	102.716	3.125	100.806	100.656	100.506				
4.250	102.669	102.569	102.469	4.250	102.653	102.553	102.453	3.250	100.720	100.570	100.420				
4.375	103.130	103.030	102.930	4.375	103.090	102.990	102.890	3.375	101.144	100.994	100.844				
4.500	103.531	103.431	103.331	4.500	103.482	103.382	103.282	3.500	101.538	101.388	101.238				
4.625	103.950	103.850	103.750	4.625	103.826	103.726	103.626	3.625	101.893	101.743	101.593				
4.750	104.013	103.913	103.813	4.750	103.026	102.926	102.826	3.750	102.139	101.989	101.839				
4.875	103.397	103.297	103.197	4.875	103.463	103.363	103.263	3.875	102.504	102.354	102.204				
5.000	103.904	103.804	103.704	5.000	103.855	103.755	103.655	4.000	102.873	102.723	102.573				
5.125	104.323	104.223	104.123	5.125	104.199	104.099	103.999	4.125	103.195	103.045	102.895				
5.250	103.128	103.028	102.928	5.250	103.148	103.048	102.948	4.250	102.978	102.828	102.678				
5.375	103.520	103.420	103.320	5.375	103.585	103.485	103.385	4.375	103.392	103.242	103.092				
5.500	104.026	103.926	103.826	5.500	103.977	103.877	103.777	4.500	103.762	103.612	103.462				
5.625	104.445	104.345	104.245	5.625	104.321	104.221	104.121	4.625	104.083	103.933	103.783				

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	100.068	99.918	99.768	3.375	99.736	99.586	99.436	2.375	96.597	96.447	96.297	3.125	97.173	97.023	96.873
3.500	100.612	100.462	100.312	3.500	100.153	100.003	99.853	2.500	97.089	96.939	96.789	3.250	97.822	97.672	97.522
3.625	101.148	100.998	100.848	3.625	100.530	100.380	100.230	2.625	97.575	97.425	97.275	3.375	98.190	98.040	97.890
3.750	100.767	100.617	100.467	3.750	100.462	100.312	100.162	2.750	98.722	98.572	98.422	3.500	98.528	98.378	98.228
3.875	101.295	101.145	100.995	3.875	100.850	100.700	100.550	2.875	99.210	99.060	98.910	3.625	97.988	97.838	97.688
4.000	101.752	101.602	101.452	4.000	101.242	101.092	100.942	3.000	99.692	99.542	99.392	Margin = 2.250		Index = 2.020	
4.125	102.184	102.034	101.884	4.125	101.586	101.436	101.286	3.125	100.157	100.007	99.857	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.519	101.419	101.319	4.250	101.223	101.123	101.023	3.250	99.727	99.577	99.427	Rate	30 Day	45 Day	60 Day
4.375	101.980	101.880	101.780	4.375	101.660	101.560	101.460	3.375	100.152	100.002	99.852	4.375	101.580	101.330	101.080
4.500	102.381	102.281	102.181	4.500	102.052	101.952	101.852	3.500	100.546	100.396	100.246	4.500	101.981	101.731	101.481
4.625	102.800	102.700	102.600	4.625	102.396	102.296	102.196	3.625	100.901	100.751	100.601	4.625	102.400	102.150	101.900
4.750	102.863	102.763	102.663	4.750	101.596	101.496	101.396	3.750	100.802	100.652	100.502	4.875	101.847	101.597	101.347
4.875	102.247	102.147	102.047	4.875	102.033	101.933	101.833	3.875	101.168	101.018	100.868	5.000	102.354	102.104	101.854
5.000	102.754	102.654	102.554	5.000	102.425	102.325	102.225	4.000	101.537	101.387	101.237	5.125	102.773	102.523	102.273
5.125	103.173	103.073	102.973	5.125	102.769	102.669	102.569	4.125	101.859	101.709	101.559	5.375	101.970	101.720	101.470
5.250	101.978	101.878	101.778	5.250	101.718	101.618	101.518	4.250	101.017	100.867	100.717	5.500	102.476	102.226	101.976
5.375	102.370	102.270	102.170	5.375	102.155	102.055	101.955	4.375	101.431	101.281	101.131	5.625	102.895	102.645	102.395
5.500	102.876	102.776	102.676	5.500	102.547	102.447	102.347	4.500	101.800	101.650	101.500	5.875	102.030	101.780	101.530
5.625	103.295	103.195	103.095	5.625	102.891	102.791	102.691	4.625	102.122	101.972	101.822	6.000	102.536	102.286	102.036

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	100.408	100.158	99.908
5.750	100.125	99.875	99.625	5.750	99.708	99.458	99.208
5.875	100.375	100.125	99.875	5.875	100.145	99.895	99.645
6.250	99.250	99.000	98.750	6.250	98.936	98.686	98.436
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:	6/20/2019	4.250%

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	98.830	98.580	98.330
4.500	99.231	98.981	98.731
4.625	99.650	99.400	99.150
4.875	99.097	98.847	98.597
5.000	99.604	99.354	99.104
5.125	100.023	99.773	99.523
5.375	99.220	98.970	98.720
5.500	99.726	99.476	99.226
5.625	100.145	99.895	99.645
5.875	99.280	99.030	98.780
6.000	99.786	99.536	99.286

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: 6/20/2019

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
3.500	100.977	100.877	100.777	3.000	96.114	96.014	95.914	3.125	97.038	96.938	96.838	4.000	101.963	101.863	101.763	4.000	101.264	101.164	101.064
3.625	101.377	101.277	101.177	3.125	97.289	97.189	97.089	3.250	98.162	98.062	97.962	4.125	102.183	102.083	101.983	4.125	101.522	101.422	101.322
3.750	101.403	101.303	101.203	3.250	98.354	98.254	98.154	3.375	98.879	98.779	98.679	4.250	102.030	101.930	101.830	4.250	101.768	101.668	101.568
3.875	101.912	101.812	101.712	3.375	99.066	98.966	98.866	3.500	99.430	99.330	99.230	4.375	102.484	102.384	102.284	4.375	102.279	102.179	102.079
3.990	102.463	102.363	102.263	3.500	99.617	99.517	99.417	3.625	99.873	99.773	99.673	4.500	102.924	102.824	102.724	4.500	102.761	102.661	102.561
4.000	102.563	102.463	102.363	3.625	100.060	99.960	99.860	3.750	100.475	100.375	100.275	4.625	103.128	103.028	102.928	4.625	103.092	102.992	102.892
4.125	102.680	102.580	102.480	3.750	100.573	100.473	100.373	3.875	101.053	100.953	100.853	4.750	102.911	102.811	102.711	4.750	102.911	102.811	102.711
4.250	102.753	102.653	102.553	3.875	101.147	101.047	100.947	3.990	101.670	101.570	101.470	4.875	103.371	103.271	103.171	4.875	103.371	103.271	103.171
4.375	103.175	103.075	102.975	3.990	101.764	101.664	101.564	4.000	101.770	101.670	101.570	4.990	103.717	103.617	103.517	4.990	103.717	103.617	103.517
4.500	103.565	103.465	103.365	4.000	101.864	101.764	101.664	4.125	101.925	101.825	101.725	5.000	103.817	103.717	103.617	5.000	103.817	103.717	103.617
4.625	103.589	103.489	103.389	4.125	102.019	101.919	101.819	4.250	102.581	102.481	102.381	5.125	103.731	103.631	103.531	5.125	103.731	103.631	103.531
4.750	103.616	103.516	103.416	4.250	102.491	102.391	102.291	4.375	103.064	102.964	102.864	5.250	103.047	102.947	102.847	5.250	103.047	102.947	102.847
4.875	103.979	103.879	103.779	4.375	102.970	102.870	102.770	4.500	103.496	103.396	103.296	5.375	103.475	103.375	103.275	5.375	103.475	103.375	103.275
4.990	104.234	104.134	104.034	4.500	103.402	103.302	103.202	4.625	103.647	103.547	103.447	5.500	103.877	103.777	103.677	5.500	103.877	103.777	103.677
5.000	104.334	104.234	104.134	4.625	103.553	103.453	103.353	4.750	104.099	103.999	103.899	5.625	104.113	104.013	103.913	5.625	104.113	104.013	103.913
5.125	104.581	104.481	104.381	4.750	104.227	104.127	104.027	4.875	104.511	104.411	104.311	5.750	103.044	102.944	102.844	5.750	103.044	102.944	102.844
5.250	104.722	104.622	104.522	4.875	104.636	104.536	104.436	4.990	104.804	104.704	104.604	5.875	103.487	103.387	103.287	5.875	103.487	103.387	103.287
5.375	104.971	104.871	104.771	4.990	104.929	104.829	104.729	5.000	104.904	104.804	104.704	5.990	103.841	103.741	103.641	5.990	103.841	103.741	103.641
5.500	105.176	105.076	104.976	5.000	105.029	104.929	104.829	5.125	105.366	105.266	105.166	6.000	103.941	103.841	103.741	6.000	103.941	103.841	103.741
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	101.170	101.070	100.970	3.125	99.648	99.548	99.448	3.750	100.994	100.894	100.794	3.875	101.347	101.147	101.147	3.375	101.835	101.735	101.635
4.125	101.428	101.328	101.228	3.250	100.309	100.209	100.109	3.875	101.503	101.403	101.303	3.990	101.946	101.746	101.746	3.500	102.064	101.964	101.864
4.250	101.858	101.758	101.658	3.375	100.814	100.714	100.614	3.990	102.102	102.002	101.902	4.000	102.046	101.846	101.846	3.625	102.807	102.707	102.607
4.375	102.373	102.273	102.173	3.500	101.192	101.092	100.992	4.000	102.202	102.102	102.002	4.125	102.167	101.967	101.967	3.750	102.656	102.556	102.456
4.500	102.855	102.755	102.655	3.625	101.504	101.404	101.304	4.125	102.323	102.223	102.123	4.250	102.022	101.822	101.822	3.875	102.706	102.606	102.506
4.625	103.128	103.028	102.928	3.750	101.829	101.729	101.629	4.250	102.085	101.985	101.885	4.375	102.435	102.235	102.235	3.990	102.804	102.704	102.604
4.750	102.911	102.811	102.711	3.875	102.204	102.104	102.004	4.375	102.497	102.397	102.297	4.500	102.871	102.671	102.671	4.000	102.904	102.804	102.704
4.875	103.371	103.271	103.171	3.990	102.561	102.461	102.361	4.500	102.934	102.834	102.734	4.625	103.031	102.831	102.831	4.125	103.710	103.610	103.510
4.990	103.717	103.617	103.517	4.000	102.661	102.561	102.461	4.625	103.094	102.994	102.894	4.750	102.968	102.768	102.768	4.250	103.713	103.613	103.513
5.000	103.817	103.717	103.617	4.125	102.932	102.832	102.732	4.750	103.031	102.931	102.831	4.875	103.349	103.149	103.149	4.375	104.059	103.959	103.859
5.125	103.731	103.631	103.531	4.250	103.135	103.035	102.935	4.875	103.412	103.312	103.212	4.990	103.631	103.431	103.431	4.500	104.398	104.298	104.198
5.250	103.047	102.947	102.847	4.375	103.494	103.394	103.294	4.990	103.694	103.594	103.494	5.000	103.731	103.531	103.531	4.625	104.368	104.268	104.168
5.375	103.475	103.375	103.275	4.500	103.919	103.819	103.719	5.000	103.794	103.694	103.594	5.125	103.996	103.796	103.796	4.750	104.305	104.205	104.105
5.500	103.877	103.777	103.677	4.625	103.936	103.836	103.736	5.125	104.058	103.958	103.858	5.250	103.871	103.671	103.671	4.875	104.505	104.405	104.305
5.625	104.113	104.013	103.913	4.750	104.137	104.037	103.937	5.250	104.027	103.927	103.827	5.375	104.094	103.894	103.894	4.990	104.528	104.428	104.328
5.750	104.044	102.944	102.844	4.875	104.474	104.374	104.274	5.375	104.250	104.150	104.050	5.500	104.315	104.115	104.115	5.000	104.628	104.528	104.428
5.875	N/A	N/A	N/A	4.990	104.740	104.640	104.540	5.500	104.471	104.371	104.271	5.625	104.529	104.329	104.329	5.125	104.748	104.648	104.548
5.990	103.841	103.741	103.641	5.000	104.840	104.740	104.640	5.625	104.685	104.585	104.485	5.750	104.854	104.654	104.652	5.250	104.483	104.383	104.283
6.000	103.941	103.841	103.741	5.125	105.023	104.923	104.823	5.750	105.071	104.971	104.871	5.875	105.122	104.922	104.922	5.375	104.651	104.551	104.451

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	100.281	100.181	100.081	3.375	100.250	100.050	100.050	3.375	101.358	101.158	101.158	3.375	99.804	99.604	99.604	3.375	99.773	99.573	99.573	3.375	101.651	101.451	101.451
3.500	100.529	100.429	100.329	3.500	100.498	100.298	100.298	3.500	101.653	101.453	101.453	3.500	100.118	99.918	99.918	3.500	100.087	99.887	99.887	3.500	101.859	101.659	101.659
3.625	101.357	101.257	101.157	3.625	101.326	101.126	101.126	3.625	102.023	101.823	101.823	3.625	100.573	100.373	100.373	3.625	100.542	100.342	100.342	3.625	102.612	102.412	102.412
3.750	101.344	101.244	101.144	3.750	101.250	101.050	101.050	3.750	102.265	102.065	102.065	3.750	100.953	100.753	100.753	3.750	100.859	100.659	100.659	3.750	102.441	102.241	102.241
3.875	101.400	101.300	101.200	3.875	101.306	101.106	101.106	3.875	102.287	102.087	102.087	3.875	100.981	100.781	100.781	3.875	100.887	100.687	100.687	3.875	102.534	102.334	102.334
3.990	101.496	101.396	101.296	3.990	101.402	101.202	101.202	3.990	102.313	102.113	102.113	3.990	101.005	100.805	100.805	3.990	100.911	100.711	100.711	3.990	102.694	102.494	102.494
4.000	101.596	101.496	101.396	4.000	101.502	101.302	101.302	4.000	102.413	102.213	102.213	4.000	101.105	100.905	100.905	4.000	101.011	100.811	100.811	4.000	102.794	102.594	102.594
4.125	102.511	102.411	102.311	4.125	102.417	102.217	102.217	4.125	102.965	102.765	102.765	4.125	101.766	101.566	101.566	4.125	101.672	101.472	101.472	4.125	103.642	103.442	103.442
4.250	102.554	102.454	102.354	4.250	102.461	102.261	102.261	4.250	102.982	102.782	102.782	4.250	101.823	101.623	101.623	4.250	101.730	101.530	101.530	4.250	103.554	103.354	103.354
4.375	102.937	102.837	102.737	4.375	102.844	102.644	102.644	4.375	103.221	103.021	103.021	4.375	102.099	101.899	101.899	4.375	102.006	101.806	101.806	4.375	103.896	103.696	103.696
4.500	103.307	103.207	103.107	4.500	103.213	103.013	103.013	4.500	103.452	103.252	103.252	4.500	102.361	102.161	102.161	4.500	102.267	102.067	102.067	4.500	104.234	104.034	104.034
4.625	103.621	103.521	103.421	4.625	103.528	103.328	103.328	4.625	103.642	103.442	103.442	4.625	102.895	102.695	102.695	4.625	102.802	102.602	102.602	4.625	104.514	104.314	104.314
4.750	103.421	103.321	103.221	4.750	103.421	103.221	103.221	4.750	102.864	102.664	102.664	4.750	101.980	101.780	101.780	4.750	101.980	101.780	101.780	4.750	103.957	103.757	103.757
4.875	103.645	103.545	103.445	4.875	103.645	103.445	103.445	4.875	103.000	102.800	102.800	4.875	102.140	101.940	101.940	4.875	102.140	101.940	101.940	4.875	104.155	103.955	103.955
4.990	103.680	103.580	103.480	4.990	103.680	103.480	103.480	4.990	102.979	102.779	102.779	4.990	102.131	101.931	101.931	4.990	102.131	101.931	101.931	4.990	104.176	103.976	103.976
5.000	103.780	103.680	103.580	5.000	103.780	103.580	103.580	5.000	103.079	102.879	102.879	5.000	102.231	102.031	102.031	5.000	102.231	102.031	102.031	5.000	104.276	104.076	104.076
5.125	103.914	103.814	103.714	5.125	103.914	103.714	103.714	5.125	103.160	102.960	102.960	5.125	102.326	102.126	102.126	5.125	102.326	102.126	102.126	5.125	104.396	104.196	104.196
5.250	103.971	103.871	103.771	5.250	104.034	103.834	103.834	5.250	102.586	102.386	102.386	5.250	102.074	101.874	101.874	5.250	102.137	101.937	101.937	5.250	104.007	103.807	103.807
5.375	104.157	104.057	103.957	5.375	104.220	104.020	104.020	5.375	102.697	102.497	102.497	5.375	102.203	102.003	102.003	5.375	102.266	102.066	102.066	5.375	104.173	103.973	103.973

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ TVT →	< 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%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-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 – 80.00%
> 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 ↓ \ TVT →	< 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	-1.25	-1.25	-1.25	-3.75	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.00	0.00	0.00	0.00	0.00	-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/O Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
* Not applicable 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).

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)
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.: 7/22/2019
45 Day Lock Exp.: 8/5/2019
60 Day Lock Exp.: 8/19/2019

W. Rate Sheet Dated: 6/20/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	100.682	100.582	100.482	3.375	101.182	101.082	100.982	3.375	101.182	101.082	100.982	4.000	101.965	101.865	101.765	4.000	101.715	101.615	101.515
3.500	101.424	101.324	101.224	3.500	101.924	101.824	101.724	3.500	101.924	101.824	101.724	4.125	102.012	101.912	101.812	4.125	101.762	101.662	101.562
3.625	100.880	100.780	100.680	3.625	101.380	101.280	101.180	3.625	101.380	101.280	101.180	4.250	102.356	102.256	102.156	4.250	102.106	102.006	101.906
3.750	101.617	101.517	101.417	3.750	102.117	102.017	101.917	3.750	102.117	102.017	101.917	4.375	102.688	102.588	102.488	4.375	102.438	102.338	102.238
3.875	102.141	102.041	101.941	3.875	102.641	102.541	102.441	3.875	102.641	102.541	102.441	4.500	103.017	102.917	102.817	4.500	102.517	102.417	102.317
3.990	102.640	102.540	102.440	3.990	102.390	102.290	102.190	3.990	102.390	102.290	102.190	4.625	103.004	102.904	102.804	4.625	102.504	102.404	102.304
4.000	102.740	102.640	102.540	4.000	102.490	102.390	102.290	4.000	102.490	102.390	102.290	4.750	103.017	102.917	102.817	4.750	102.517	102.417	102.317
4.125	102.787	102.687	102.587	4.125	102.537	102.437	102.337	4.125	102.537	102.437	102.337	4.875	103.047	102.947	102.847	4.875	102.907	102.807	102.707
4.250	103.042	102.942	102.842	4.250	102.792	102.692	102.592	4.250	102.792	102.692	102.592	4.990	103.524	103.424	103.324	4.990	102.899	102.799	102.699
4.375	103.374	103.274	103.174	4.375	103.124	103.024	102.924	4.375	103.124	103.024	102.924	5.000	103.624	103.524	103.424	5.000	102.999	102.899	102.799
4.500	103.703	103.603	103.503	4.500	103.203	103.103	103.003	4.500	103.203	103.103	103.003	5.125	102.699	102.599	102.499	5.125	102.074	101.974	101.874
4.625	103.690	103.590	103.490	4.625	103.190	103.090	102.990	4.625	103.190	103.090	102.990	5.250	103.036	102.936	102.836	5.250	102.411	102.311	102.211
4.750	103.833	103.733	103.633	4.750	103.333	103.233	103.133	4.750	103.333	103.233	103.133	5.375	103.388	103.288	103.188	5.375	103.388	103.288	103.188
4.875	104.223	104.123	104.023	4.875	103.723	103.623	103.523	4.875	103.723	103.623	103.523	5.500	103.593	103.493	103.393	5.500	103.593	103.493	103.393
4.990	104.340	104.240	104.140	4.990	103.715	103.615	103.515	4.990	103.715	103.615	103.515	5.625	103.228	103.128	103.028	5.625	103.228	103.128	103.028
5.000	104.440	104.340	104.240	5.000	103.815	103.715	103.615	5.000	103.815	103.715	103.615	5.750	103.483	103.383	103.283	5.750	103.483	103.383	103.283
5.125	104.385	104.285	104.185	5.125	103.760	103.660	103.560	5.125	103.760	103.660	103.560	5.875	103.722	103.622	103.522	5.875	103.722	103.622	103.522
5.250	104.722	104.622	104.522	5.250	104.097	103.997	103.897	5.250	104.097	103.997	103.897	5.990	103.822	103.722	103.622	5.990	103.822	103.722	103.622
5.375	105.074	104.974	104.874	5.375	105.074	104.974	104.874	5.375	105.074	104.974	104.874	6.000	103.922	103.822	103.722	6.000	103.922	103.822	103.722
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	101.715	101.615	101.515	3.250	98.894	98.794	98.694	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	3.375	101.940	101.840	101.740
4.125	101.762	101.662	101.562	3.375	99.705	99.605	99.505	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.500	101.826	101.726	101.626
4.250	102.106	102.006	101.906	3.500	100.503	100.403	100.303	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.625	102.104	102.004	101.904
4.375	102.438	102.338	102.238	3.625	101.166	101.066	100.966	3.375	99.705	99.605	99.505	3.375	99.830	99.730	99.630	3.750	102.861	102.761	102.661
4.500	102.517	102.417	102.317	3.750	101.761	101.661	101.561	3.500	100.503	100.403	100.303	3.500	100.628	100.528	100.428	3.875	102.946	102.846	102.746
4.625	102.504	102.404	102.304	3.875	102.328	102.228	102.128	3.625	101.166	101.066	100.966	3.625	101.291	101.191	101.091	3.990	103.206	103.106	103.006
4.750	102.517	102.417	102.317	3.990	102.622	102.522	102.422	3.750	101.761	101.661	101.561	3.750	101.886	101.786	101.686	4.000	103.306	103.206	103.106
4.875	102.907	102.807	102.707	4.000	102.722	102.622	102.522	3.875	102.328	102.228	102.128	3.875	102.453	102.353	102.253	4.125	103.161	103.061	102.961
4.990	102.899	102.799	102.699	4.125	103.010	102.910	102.810	3.990	102.872	102.772	102.672	3.990	102.872	102.772	102.672	4.250	103.833	103.733	103.633
5.000	102.999	102.899	102.799	4.250	103.239	103.139	103.039	4.000	102.972	102.872	102.772	4.000	102.972	102.872	102.772	4.375	104.204	104.104	104.004
5.125	102.074	101.974	101.874	4.375	103.555	103.455	103.355	4.125	103.260	103.160	103.060	4.125	103.260	103.160	103.060	4.500	103.532	103.432	103.332
5.250	102.411	102.311	102.211	4.500	103.934	103.834	103.734	4.250	103.489	103.389	103.289	4.250	103.489	103.389	103.289	4.625	103.895	103.795	103.695
5.375	103.388	103.288	103.188	4.625	104.033	103.933	103.833	4.375	103.805	103.705	103.605	4.375	103.805	103.705	103.605	4.750	104.266	104.166	104.066
5.500	103.593	103.493	103.393	4.750	104.301	104.201	104.101	4.500	104.184	104.084	103.984	4.500	104.184	104.084	103.984	4.875	104.579	104.479	104.379
5.625	103.228	103.128	103.028	4.875	104.647	104.547	104.447	4.625	104.283	104.183	104.083	4.625	104.283	104.183	104.083	4.990	104.166	104.066	103.966
5.750	103.483	103.383	103.283	4.990	104.827	104.727	104.627	4.750	104.551	104.451	104.351	4.750	104.551	104.451	104.351	5.000	104.266	104.166	104.066
5.875	103.722	103.622	103.522	5.000	104.927	104.827	104.727	4.875	104.897	104.797	104.697	4.875	104.897	104.797	104.697	5.125	104.590	104.490	104.390
5.990	103.822	103.722	103.622	5.125	104.731	104.631	104.531	4.990	105.077	104.977	104.877	4.990	105.077	104.977	104.877	5.250	104.706	104.606	104.506
6.000	103.922	103.822	103.722	5.250	105.043	104.943	104.843	5.000	105.177	105.077	104.977	5.000	105.177	105.077	104.977	5.375	104.926	104.826	104.726
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	102.440	102.340	102.240	3.375	102.440	102.340	102.240	3.375	101.802	101.702	101.602	3.375	102.302	102.202	102.102	3.375	102.302	102.202	102.102
3.500	102.326	102.226	102.126	3.500	102.326	102.226	102.126	3.500	101.560	101.460	101.360	3.500	102.060	101.960	101.860	3.500	102.060	101.960	101.860
3.625	102.604	102.504	102.404	3.625	102.604	102.504	102.404	3.625	101.838	101.738	101.638	3.625	102.338	102.238	102.138	3.625	102.338	102.238	102.138
3.750	103.361	103.261	103.161	3.750	103.361	103.261	103.161	3.750	102.595	102.495	102.395	3.750	103.095	102.995	102.895	3.750	103.095	102.995	102.895
3.875	103.196	103.096	102.996	3.875	103.196	103.096	102.996	3.875	102.680	102.580	102.480	3.875	102.930	102.830	102.730	3.875	102.930	102.830	102.730
3.990	103.456	103.356	103.256	3.990	103.456	103.356	103.256	3.990	102.940	102.840	102.740	3.990	103.190	103.090	102.990	3.990	103.190	103.090	102.990
4.000	103.556	103.456	103.356	4.000	103.556	103.456	103.356	4.000	103.040	102.940	102.840	4.000	103.290	103.190	103.090	4.000	103.290	103.190	103.090
4.125	103.411	103.311	103.211	4.125	103.411	103.311	103.211	4.125	102.395	102.295	102.195	4.125	102.645	102.545	102.445	4.125	102.645	102.545	102.445
4.250	103.083	103.983	103.883	4.250	104.083	103.983	103.883	4.250	103.067	102.967	102.867	4.250	103.317	103.217	103.117	4.250	103.317	103.217	103.117
4.375	103.079	103.979	103.879	4.375	104.079	103.979	103.879	4.375	103.438	103.338	103.238	4.375	103.313	103.213	103.113	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.:

7/22/2019

45 Day Lock Exp.:

8/5/2019

60 Day Lock Exp.:

8/19/2019

W. Rate Sheet Dated: 6/20/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	99.124	99.024	98.924	3.250	98.216	98.116	98.016	3.375	101.268	101.168	101.068	4.000	101.046	100.946	100.846	3.375	100.830	100.730	100.630
3.500	99.902	99.802	99.702	3.375	99.037	98.937	98.837	3.500	101.318	101.218	101.118	4.125	101.127	101.027	100.927	3.500	100.757	100.657	100.557
3.625	100.204	100.104	100.004	3.500	99.858	99.758	99.658	3.625	101.621	101.521	101.421	4.250	101.573	101.473	101.373	3.625	101.060	100.960	100.860
3.750	100.991	100.891	100.791	3.625	100.535	100.435	100.335	3.750	102.391	102.291	102.191	4.375	101.926	101.826	101.726	3.750	101.830	101.730	101.630
3.875	101.541	101.441	101.341	3.750	101.146	101.046	100.946	3.875	102.483	102.383	102.283	4.500	102.278	102.178	102.078	3.875	101.922	101.822	101.722
3.990	102.071	101.971	101.871	3.875	101.752	101.652	101.552	3.990	102.752	102.652	102.552	4.625	102.278	102.178	102.078	3.990	102.191	102.091	101.991
4.000	102.171	102.071	101.971	3.990	102.069	101.969	101.869	4.000	102.852	102.752	102.652	4.750	102.396	102.296	102.196	4.000	102.291	102.191	102.091
4.125	102.252	102.152	102.052	4.000	102.169	102.069	101.969	4.125	102.836	102.736	102.636	4.875	102.808	102.708	102.608	4.125	101.777	101.677	101.577
4.250	102.632	102.532	102.432	4.125	102.472	102.372	102.272	4.250	103.493	103.393	103.293	4.990	102.938	102.838	102.738	4.250	102.434	102.334	102.234
4.375	102.985	102.885	102.785	4.250	102.834	102.734	102.634	4.375	103.877	103.777	103.677	5.000	103.038	102.938	102.838	4.375	102.818	102.718	102.618
4.500	103.337	103.237	103.137	4.375	103.176	103.076	102.976	4.500	103.229	103.129	103.029	5.125	102.163	102.063	101.963	4.500	101.572	101.472	101.372
4.625	103.337	103.237	103.137	4.500	103.541	103.441	103.341	4.625	103.604	103.504	103.404	5.250	102.507	102.407	102.307	4.625	101.947	101.847	101.747
4.750	103.547	103.447	103.347	4.625	103.646	103.546	103.446	4.750	103.987	103.887	103.787	5.375	102.875	102.775	102.675	4.750	102.330	102.230	102.130
4.875	103.959	103.859	103.759	4.750	104.007	103.907	103.807	4.875	104.317	104.217	104.117	5.500	103.089	102.989	102.889	4.875	102.660	102.560	102.460
4.990	104.089	103.989	103.889	4.875	104.370	104.270	104.170	4.990	103.865	103.765	103.665	5.625	102.693	102.593	102.493	4.990	101.958	101.858	101.758
5.000	104.189	104.089	103.989	4.990	104.561	104.461	104.361	5.000	103.965	103.865	103.765	5.750	102.935	102.835	102.735	5.000	102.058	101.958	101.858
5.125	104.160	104.060	103.960	5.000	104.661	104.561	104.461	5.125	104.303	104.203	104.103	5.875	103.179	103.079	102.979	5.125	102.396	102.296	102.196
5.250	104.504	104.404	104.304	5.125	104.506	104.406	104.306	5.250	104.425	104.325	104.225	5.990	103.283	103.183	103.083	5.250	102.518	102.418	102.318
5.375	104.872	104.772	104.672	5.250	104.830	104.730	104.630	5.375	104.655	104.555	104.455	6.000	103.383	103.283	103.183	5.375	102.748	102.648	102.548

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.:

7/22/2019

45 Day Lock Exp.:

8/5/2019

60 Day Lock Exp.:

8/19/2019

W. Rate Sheet Dated: 6/20/2019

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)