



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.: 8/20/2019

W. Rate Sheet Dated: 6/21/2019

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	102.056	101.906	101.756	3.375	101.573	101.423	101.273	2.375	98.715	98.565	98.415	3.125	99.511	99.361	99.211
3.500	102.600	102.450	102.300	3.500	101.990	101.840	101.690	2.500	99.208	99.058	98.908	3.250	100.003	99.853	99.703
3.625	103.136	102.986	102.836	3.625	102.368	102.218	102.068	2.625	99.694	99.544	99.394	3.375	100.371	100.221	100.071
3.750	102.614	102.464	102.314	3.750	102.159	102.009	101.859	2.750	99.938	99.788	99.638	3.500	100.709	100.559	100.409
3.875	103.142	102.992	102.842	3.875	102.547	102.397	102.247	2.875	100.426	100.276	100.126	3.625	100.169	100.019	99.869
4.000	103.598	103.448	103.298	4.000	102.939	102.789	102.639	3.000	100.909	100.759	100.609	Margin = 2.250		Index = 2.020	
4.125	104.031	103.881	103.731	4.125	103.283	103.133	102.983	3.125	101.374	101.224	101.074				
4.250	103.163	103.063	102.963	4.250	102.717	102.617	102.517	3.250	101.205	101.055	100.905				
4.375	103.623	103.523	103.423	4.375	103.154	103.054	102.954	3.375	101.630	101.480	101.330				
4.500	104.025	103.925	103.825	4.500	103.546	103.446	103.346	3.500	102.024	101.874	101.724				
4.625	104.444	104.344	104.244	4.625	103.890	103.790	103.690	3.625	102.379	102.229	102.079				
4.750	104.569	104.469	104.369	4.750	103.199	103.099	102.999	3.750	102.468	102.318	102.168				
4.875	104.001	103.901	103.801	4.875	103.636	103.536	103.436	3.875	102.833	102.683	102.533				
5.000	104.507	104.407	104.307	5.000	104.028	103.928	103.828	4.000	103.203	103.053	102.903				
5.125	104.926	104.826	104.726	5.125	104.372	104.272	104.172	4.125	103.524	103.374	103.224				
5.250	103.965	103.865	103.765	5.250	103.556	103.456	103.356	4.250	103.104	102.954	102.804				
5.375	104.358	104.258	104.158	5.375	103.993	103.893	103.793	4.375	103.519	103.369	103.219				
5.500	104.864	104.764	104.664	5.500	104.385	104.285	104.185	4.500	103.888	103.738	103.588				
5.625	105.283	105.183	105.083	5.625	104.729	104.629	104.529	4.625	104.210	104.060	103.910				

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	100.906	100.756	100.606	3.375	100.573	100.423	100.273	2.375	97.715	97.565	97.415	3.125	98.511	98.361	98.211
3.500	101.450	101.300	101.150	3.500	100.990	100.840	100.690	2.500	98.208	98.058	97.908	3.250	99.003	98.853	98.703
3.625	101.986	101.836	101.686	3.625	101.368	101.218	101.068	2.625	98.694	98.544	98.394	3.375	99.371	99.221	99.071
3.750	101.464	101.314	101.164	3.750	101.159	101.009	100.859	2.750	98.938	98.788	98.638	3.500	99.709	99.559	99.409
3.875	101.992	101.842	101.692	3.875	101.547	101.397	101.247	2.875	99.426	99.276	99.126	3.625	99.169	99.019	98.869
4.000	102.448	102.298	102.148	4.000	101.939	101.789	101.639	3.000	99.909	99.759	99.609	Margin = 2.250		Index = 2.020	
4.125	102.881	102.731	102.581	4.125	102.283	102.133	101.983	3.125	100.374	100.224	100.074	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.013	101.913	101.813	4.250	101.717	101.617	101.517	3.250	100.205	100.055	99.905	Rate	30 Day	45 Day	60 Day
4.375	102.473	102.373	102.273	4.375	102.154	102.054	101.954	3.375	100.630	100.480	100.330	3.875	101.592	101.342	101.092
4.500	102.875	102.775	102.675	4.500	102.546	102.446	102.346	3.500	101.024	100.874	100.724	4.000	102.048	101.798	101.548
4.625	103.294	103.194	103.094	4.625	102.890	102.790	102.690	3.625	101.379	101.229	101.079	4.125	102.481	102.231	101.981
4.750	103.419	103.319	103.219	4.750	102.199	102.099	101.999	3.750	101.468	101.318	101.168	4.375	102.073	101.823	101.573
4.875	102.851	102.751	102.651	4.875	102.636	102.536	102.436	3.875	101.833	101.683	101.533	4.500	102.475	102.225	101.975
5.000	103.357	103.257	103.157	5.000	103.028	102.928	102.828	4.000	102.203	102.053	101.903	4.625	102.894	102.644	102.394
5.125	103.776	103.676	103.576	5.125	103.372	103.272	103.172	4.125	102.524	102.374	102.224	4.875	102.451	102.201	101.951
5.250	102.815	102.715	102.615	5.250	102.556	102.456	102.356	4.250	102.104	101.954	101.804	5.000	102.957	102.707	102.457
5.375	103.208	103.108	103.008	5.375	102.993	102.893	102.793	4.375	102.519	102.369	102.219	5.125	103.376	103.126	102.876
5.500	103.714	103.614	103.514	5.500	103.385	103.285	103.185	4.500	102.888	102.738	102.588	5.500	103.314	103.064	102.814
5.625	104.133	104.033	103.933	5.625	103.729	103.629	103.529	4.625	103.210	103.060	102.910	5.625	103.733	103.483	103.233

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	101.595	101.345	101.095
5.750	102.000	101.750	101.500	5.750	101.599	101.349	101.099
5.875	102.250	102.000	101.750	5.875	102.036	101.786	101.536
6.250	102.750	102.500	102.250	6.250	102.452	102.202	101.952
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
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:	6/21/2019	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	
3.875	98.842	98.592	98.342	
4.000	99.298	99.048	98.798	
4.125	99.731	99.481	99.231	
4.375	99.323	99.073	98.823	
4.500	99.725	99.475	99.225	
4.625	100.144	99.894	99.644	
4.875	99.701	99.451	99.201	
5.000	100.207	99.957	99.707	
5.125	100.626	100.376	100.126	
5.500	100.564	100.314	100.064	
5.625	100.983	100.733	100.483	



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30 Day Lock Exp.: 7/22/2019

45 Day Lock Exp.: 8/5/2019

60 Day Lock Exp.: 8/20/2019

W. Rate Sheet Dated: 6/21/2019

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	100.875	100.725	100.575	3.375	100.822	100.672	100.522	2.375	95.995	95.845	95.695	3.125	99.183	99.033	98.883
3.500	101.418	101.268	101.118	3.500	101.239	101.089	100.939	2.500	96.488	96.338	96.188	3.250	99.832	99.682	99.532
3.625	101.954	101.804	101.654	3.625	101.616	101.466	101.316	2.625	96.974	96.824	96.674	3.375	100.200	100.050	99.900
3.750	101.620	101.470	101.320	3.750	101.595	101.445	101.295	2.750	99.030	98.880	98.730	3.500	100.538	100.388	100.238
3.875	102.149	101.999	101.849	3.875	101.983	101.833	101.683	2.875	99.519	99.369	99.219	3.625	99.998	99.848	99.698
4.000	102.605	102.455	102.305	4.000	102.375	102.225	102.075	3.000	100.001	99.851	99.701	Margin = 2.250		Index = 2.020	
4.125	103.037	102.887	102.737	4.125	102.719	102.569	102.419	3.125	100.466	100.316	100.166				
4.250	102.482	102.382	102.282	4.250	102.466	102.366	102.266	3.250	100.454	100.304	100.154				
4.375	102.942	102.842	102.742	4.375	102.902	102.802	102.702	3.375	100.878	100.728	100.578				
4.500	103.343	103.243	103.143	4.500	103.294	103.194	103.094	3.500	101.273	101.123	100.973				
4.625	103.763	103.663	103.563	4.625	103.638	103.538	103.438	3.625	101.628	101.478	101.328				
4.750	103.825	103.725	103.625	4.750	102.885	102.785	102.685	3.750	101.904	101.754	101.604				
4.875	103.257	103.157	103.057	4.875	103.322	103.222	103.122	3.875	102.270	102.120	101.970				
5.000	103.763	103.663	103.563	5.000	103.714	103.614	103.514	4.000	102.639	102.489	102.339				
5.125	104.182	104.082	103.982	5.125	104.058	103.958	103.858	4.125	102.961	102.811	102.661				
5.250	103.003	102.903	102.803	5.250	103.023	102.923	102.823	4.250	102.853	102.703	102.553				
5.375	103.395	103.295	103.195	5.375	103.460	103.360	103.260	4.375	103.267	103.117	102.967				
5.500	103.901	103.801	103.701	5.500	103.852	103.752	103.652	4.500	103.637	103.487	103.337				
5.625	104.320	104.220	104.120	5.625	104.196	104.096	103.996	4.625	103.958	103.808	103.658				

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	99.725	99.575	99.425	3.375	99.392	99.242	99.092	2.375	96.315	96.165	96.015	3.125	97.173	97.023	96.873
3.500	100.268	100.118	99.968	3.500	99.809	99.659	99.509	2.500	96.808	96.658	96.508	3.250	97.822	97.672	97.522
3.625	100.804	100.654	100.504	3.625	100.186	100.036	99.886	2.625	97.294	97.144	96.994	3.375	98.190	98.040	97.890
3.750	100.470	100.320	100.170	3.750	100.165	100.015	99.865	2.750	98.382	98.232	98.082	3.500	98.528	98.378	98.228
3.875	100.999	100.849	100.699	3.875	100.553	100.403	100.253	2.875	98.870	98.720	98.570	3.625	97.988	97.838	97.688
4.000	101.455	101.305	101.155	4.000	100.945	100.795	100.645	3.000	99.353	99.203	99.053	Margin = 2.250		Index = 2.020	
4.125	101.887	101.737	101.587	4.125	101.289	101.139	100.989	3.125	99.817	99.667	99.517	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.332	101.232	101.132	4.250	101.036	100.936	100.836	3.250	99.462	99.312	99.162	Rate	30 Day	45 Day	60 Day
4.375	101.792	101.692	101.592	4.375	101.472	101.372	101.272	3.375	99.886	99.736	99.586	4.375	101.392	101.142	100.892
4.500	102.193	102.093	101.993	4.500	101.864	101.764	101.664	3.500	100.280	100.130	99.980	4.500	101.793	101.543	101.293
4.625	102.613	102.513	102.413	4.625	102.208	102.108	102.008	3.625	100.635	100.485	100.335	4.625	102.213	101.963	101.713
4.750	102.675	102.575	102.475	4.750	101.455	101.355	101.255	3.750	100.568	100.418	100.268	4.875	101.707	101.457	101.207
4.875	102.107	102.007	101.907	4.875	101.892	101.792	101.692	3.875	100.933	100.783	100.633	5.000	102.213	101.963	101.713
5.000	102.613	102.513	102.413	5.000	102.284	102.184	102.084	4.000	101.303	101.153	101.003	5.125	102.632	102.382	102.132
5.125	103.032	102.932	102.832	5.125	102.628	102.528	102.428	4.125	101.624	101.474	101.324	5.375	101.845	101.595	101.345
5.250	101.853	101.753	101.653	5.250	101.593	101.493	101.393	4.250	100.892	100.742	100.592	5.500	102.351	102.101	101.851
5.375	102.245	102.145	102.045	5.375	102.030	101.930	101.830	4.375	101.306	101.156	101.006	5.625	102.770	102.520	102.270
5.500	102.751	102.651	102.551	5.500	102.422	102.322	102.222	4.500	101.675	101.525	101.375	5.875	102.046	101.796	101.546
5.625	103.170	103.070	102.970	5.625	102.766	102.666	102.566	4.625	101.997	101.847	101.697	6.000	102.552	102.302	102.052

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	100.283	100.033	99.783
5.750	100.125	99.875	99.625	5.750	99.724	99.474	99.224
5.875	100.375	100.125	99.875	5.875	100.161	99.911	99.661
6.250	99.250	99.000	98.750	6.250	98.952	98.702	98.452
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:	6/21/2019	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	98.642	98.392	98.142
4.500	99.043	98.793	98.543
4.625	99.463	99.213	98.963
4.875	98.957	98.707	98.457
5.000	99.463	99.213	98.963
5.125	99.882	99.632	99.382
5.375	99.095	98.845	98.595
5.500	99.601	99.351	99.101
5.625	100.020	99.770	99.520
5.875	99.296	99.046	98.796
6.000	99.802	99.552	99.302

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@afrwholesale.com
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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.: 8/20/2019

W. Rate Sheet Dated: 6/21/2019

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	100.523	100.423	100.323	3.375	101.023	100.923	100.823	3.375	101.023	100.923	100.823	4.000	101.982	101.882	101.782	4.000	101.732	101.632	101.532
3.500	101.219	101.119	101.019	3.500	101.719	101.619	101.519	3.500	101.719	101.619	101.519	4.125	102.034	101.934	101.834	4.125	101.784	101.684	101.584
3.625	101.256	101.156	101.056	3.625	101.756	101.656	101.556	3.625	101.756	101.656	101.556	4.250	102.272	102.172	102.072	4.250	102.022	101.922	101.822
3.750	101.490	101.390	101.290	3.750	101.990	101.890	101.790	3.750	101.990	101.890	101.790	4.375	102.581	102.481	102.381	4.375	102.331	102.231	102.131
3.875	102.021	101.921	101.821	3.875	102.521	102.421	102.321	3.875	102.521	102.421	102.321	4.500	102.905	102.805	102.705	4.500	102.405	102.305	102.205
3.990	102.501	102.401	102.301	3.990	102.251	102.151	102.051	3.990	102.251	102.151	102.051	4.625	102.903	102.803	102.703	4.625	102.403	102.303	102.203
4.000	102.601	102.501	102.401	4.000	102.351	102.251	102.151	4.000	102.351	102.251	102.151	4.750	102.694	102.594	102.494	4.750	102.194	102.094	101.994
4.125	102.653	102.553	102.453	4.125	102.403	102.303	102.203	4.125	102.403	102.303	102.203	4.875	103.072	102.972	102.872	4.875	102.572	102.472	102.372
4.250	102.933	102.833	102.733	4.250	102.683	102.583	102.483	4.250	102.683	102.583	102.483	4.990	103.194	103.094	102.994	4.990	102.569	102.469	102.369
4.375	103.242	103.142	103.042	4.375	102.992	102.892	102.792	4.375	102.992	102.892	102.792	5.000	103.294	103.194	103.094	5.000	102.669	102.569	102.469
4.500	103.566	103.466	103.366	4.500	103.066	102.966	102.866	4.500	103.066	102.966	102.866	5.125	102.715	102.615	102.515	5.125	102.090	101.990	101.890
4.625	103.564	103.464	103.364	4.625	103.064	102.964	102.864	4.625	103.064	102.964	102.864	5.250	103.057	102.957	102.857	5.250	102.432	102.332	102.232
4.750	103.712	103.612	103.512	4.750	103.212	103.112	103.012	4.750	103.212	103.112	103.012	5.375	103.413	103.313	103.213	5.375	103.413	103.313	103.213
4.875	104.090	103.990	103.890	4.875	103.590	103.490	103.390	4.875	103.590	103.490	103.390	5.500	103.620	103.520	103.420	5.500	103.620	103.520	103.420
4.990	104.212	104.112	104.012	4.990	103.587	103.487	103.387	4.990	103.587	103.487	103.387	5.625	103.238	103.138	103.038	5.625	103.238	103.138	103.038
5.000	104.312	104.212	104.112	5.000	103.687	103.587	103.487	5.000	103.687	103.587	103.487	5.750	103.496	103.396	103.296	5.750	103.496	103.396	103.296
5.125	104.303	104.203	104.103	5.125	103.678	103.578	103.478	5.125	103.678	103.578	103.478	5.875	103.736	103.636	103.536	5.875	103.736	103.636	103.536
5.250	104.645	104.545	104.445	5.250	104.020	103.920	103.820	5.250	104.020	103.920	103.820	5.990	103.840	103.740	103.640	5.990	103.840	103.740	103.640
5.375	105.001	104.901	104.801	5.375	105.001	104.901	104.801	5.375	105.001	104.901	104.801	6.000	103.940	103.840	103.740	6.000	103.940	103.840	103.740
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	101.732	101.632	101.532	3.375	99.758	99.658	99.558	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.375	101.715	101.615	101.515
4.125	101.784	101.684	101.584	3.500	100.569	100.469	100.369	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.500	101.908	101.808	101.708
4.250	102.022	101.922	101.822	3.625	101.239	101.139	101.039	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.625	101.977	101.877	101.777
4.375	102.331	102.231	102.131	3.750	101.840	101.740	101.640	3.375	99.758	99.658	99.558	3.375	99.883	99.783	99.683	3.750	102.679	102.579	102.479
4.500	102.405	102.305	102.205	3.875	102.434	102.334	102.234	3.500	100.569	100.469	100.369	3.500	100.694	100.594	100.494	3.875	102.748	102.648	102.548
4.625	102.403	102.303	102.203	3.990	102.737	102.637	102.537	3.625	101.239	101.139	101.039	3.625	101.364	101.264	101.164	3.990	103.012	102.912	102.812
4.750	102.194	102.094	101.994	4.000	102.837	102.737	102.637	3.750	101.840	101.740	101.640	3.750	101.965	101.865	101.765	4.000	103.112	103.012	102.912
4.875	102.572	102.472	102.372	4.125	103.130	103.030	102.930	3.875	102.434	102.334	102.234	3.875	102.559	102.459	102.359	4.125	103.022	102.922	102.822
4.990	102.569	102.469	102.369	4.250	103.262	103.162	103.062	3.990	102.987	102.887	102.787	3.990	102.987	102.887	102.787	4.250	103.670	103.570	103.470
5.000	102.669	102.569	102.469	4.375	103.595	103.495	103.395	4.000	103.087	102.987	102.887	4.000	103.087	102.987	102.887	4.375	104.044	103.944	103.844
5.125	102.090	101.990	101.890	4.500	103.948	103.848	103.748	4.125	103.380	103.280	103.180	4.125	103.380	103.280	103.180	4.500	103.171	103.071	102.971
5.250	102.432	102.332	102.232	4.625	104.049	103.949	103.849	4.250	103.512	103.412	103.312	4.250	103.512	103.412	103.312	4.625	103.538	103.438	103.338
5.375	103.413	103.313	103.213	4.750	104.275	104.175	104.075	4.375	103.845	103.745	103.645	4.375	103.845	103.745	103.645	4.750	103.912	103.812	103.712
5.500	103.620	103.520	103.420	4.875	104.626	104.526	104.426	4.500	104.198	104.098	103.998	4.500	104.198	104.098	103.998	4.875	104.231	104.131	104.031
5.625	103.238	103.138	103.038	4.990	104.809	104.709	104.609	4.625	104.299	104.199	104.099	4.625	104.299	104.199	104.099	4.990	103.992	103.892	103.792
5.750	103.496	103.396	103.296	5.000	104.909	104.809	104.709	4.750	104.525	104.425	104.325	4.750	104.525	104.425	104.325	5.000	104.092	103.992	103.892
5.875	103.736	103.636	103.536	5.125	104.617	104.517	104.417	4.875	104.876	104.776	104.676	4.875	104.876	104.776	104.676	5.125	104.420	104.320	104.220
5.990	103.840	103.740	103.640	5.250	104.933	104.833	104.733	4.990	105.059	104.959	104.859	4.990	105.059	104.959	104.859	5.250	104.538	104.438	104.338
6.000	103.940	103.840	103.740	5.375	105.195	105.095	104.995	5.000	105.159	105.059	104.959	5.000	105.159	105.059	104.959	5.375	104.760	104.660	104.560
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	102.215	102.115	102.015	3.375	102.215	102.115	102.015	3.375	101.577	101.477	101.377	3.375	102.077	101.977	101.877	3.375	102.077	101.977	101.877
3.500	102.408	102.308	102.208	3.500	102.408	102.308	102.208	3.500	101.770	101.670	101.570	3.500	102.270	102.170	102.070	3.500	102.270	102.170	102.070
3.625	102.477	102.377	102.277	3.625	102.477	102.377	102.277	3.625	101.729	101.629	101.529	3.625	102.229	102.129	102.029	3.625	102.229	102.129	102.029
3.750	103.179	103.079	102.979	3.750	103.179	103.079	102.979	3.750	102.431	102.331	102.231	3.750	102.931	102.831	102.731	3.750	102.931	102.831	102.731
3.875	102.998	102.898	102.798	3.875	102.998	102.898	102.798	3.875	102.500	102.400	102.300	3.875	102.750	102.650	102.550	3.875	102.750	102.650	102.550
3.990	103.262	103.162	103.062	3.990	103.262	103.162	103.062	3.990	102.764	102.664	102.564	3.990	103.014	102.914	102.814	3.990	103.014	102.914	102.814
4.000	103.362	103.262	103.162	4.000	103.362	103.262	103.162	4.000	102.864	102.764	102.664	4.000	103.114	103.014	102.914	4.000	103.114	103.014	102.914
4.125	103.272	103.172	103.072	4.125	103.272	103.172	103.072	4.125	102.270	102.170	102.070	4.125	102.520						



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.:

8/20/2019

W. Rate Sheet Dated: 6/21/2019

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	100.682	100.582	100.482	3.375	99.705	99.605	99.505	3.375	101.940	101.840	101.740	4.000	101.615	101.515	101.415	3.375	101.502	101.402	101.302
3.500	101.424	101.324	101.224	3.500	100.503	100.403	100.303	3.500	101.826	101.726	101.626	4.125	101.662	101.562	101.462	3.500	101.260	101.160	101.060
3.625	100.880	100.780	100.680	3.625	101.166	101.066	100.966	3.625	102.104	102.004	101.904	4.250	102.006	101.906	101.806	3.625	101.538	101.438	101.338
3.750	101.617	101.517	101.417	3.750	101.761	101.661	101.561	3.750	102.861	102.761	102.661	4.375	102.338	102.238	102.138	3.750	102.295	102.195	102.095
3.875	102.141	102.041	101.941	3.875	102.328	102.228	102.128	3.875	102.946	102.846	102.746	4.500	102.667	102.567	102.467	3.875	102.380	102.280	102.180
3.990	102.640	102.540	102.440	3.990	102.622	102.522	102.422	3.990	103.206	103.106	103.006	4.625	102.654	102.554	102.454	3.990	102.640	102.540	102.440
4.000	102.740	102.640	102.540	4.000	102.722	102.622	102.522	4.000	103.306	103.206	103.106	4.750	102.667	102.567	102.467	4.000	102.740	102.640	102.540
4.125	102.787	102.687	102.587	4.125	103.010	102.910	102.810	4.125	103.161	103.061	102.961	4.875	103.057	102.957	102.857	4.125	102.095	101.995	101.895
4.250	103.042	102.942	102.842	4.250	103.239	103.139	103.039	4.250	103.833	103.733	103.633	4.990	103.174	103.074	102.974	4.250	102.767	102.667	102.567
4.375	103.374	103.274	103.174	4.375	103.555	103.455	103.355	4.375	104.204	104.104	104.004	5.000	103.274	103.174	103.074	4.375	103.138	103.038	102.938
4.500	103.703	103.603	103.503	4.500	103.934	103.834	103.734	4.500	103.532	103.432	103.332	5.125	102.349	102.249	102.149	4.500	101.875	101.775	101.675
4.625	103.690	103.590	103.490	4.625	104.033	103.933	103.833	4.625	103.895	103.795	103.695	5.250	102.686	102.586	102.486	4.625	102.238	102.138	102.038
4.750	103.833	103.733	103.633	4.750	104.301	104.201	104.101	4.750	104.266	104.166	104.066	5.375	103.038	102.938	102.838	4.750	102.609	102.509	102.409
4.875	104.223	104.123	104.023	4.875	104.647	104.547	104.447	4.875	104.579	104.479	104.379	5.500	103.243	103.143	103.043	4.875	102.922	102.822	102.722
4.990	104.340	104.240	104.140	4.990	104.827	104.727	104.627	4.990	104.166	104.066	103.966	5.625	102.878	102.778	102.678	4.990	102.259	102.159	102.059
5.000	104.440	104.340	104.240	5.000	104.927	104.827	104.727	5.000	104.266	104.166	104.066	5.750	103.133	103.033	102.933	5.000	102.359	102.259	102.159
5.125	104.385	104.285	104.185	5.125	104.731	104.631	104.531	5.125	104.590	104.490	104.390	5.875	103.372	103.272	103.172	5.125	102.683	102.583	102.483
5.250	104.722	104.622	104.522	5.250	105.043	104.943	104.843	5.250	104.706	104.606	104.506	5.990	103.472	103.372	103.272	5.250	102.799	102.699	102.599
5.375	105.074	104.974	104.874	5.375	105.304	105.204	105.104	5.375	104.926	104.826	104.726	6.000	103.572	103.472	103.372	5.375	103.019	102.919	102.819

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.:

8/20/2019

W. Rate Sheet Dated: 6/21/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

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

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	98.692	98.567	98.442	
3.375	99.332	99.207	99.082	
3.500	99.971	99.846	99.721	
3.625	100.512	100.387	100.262	
3.750	101.006	100.881	100.756	
3.875	101.515	101.390	101.265	
4.000	101.714	101.589	101.464	
4.125	101.926	101.801	101.676	
4.250	102.228	102.103	101.978	
4.375	102.513	102.388	102.263	
4.500	102.704	102.579	102.454	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.000	N/A	N/A	N/A	
3.125	N/A	N/A	N/A	
3.250	98.884	98.759	98.634	
3.375	99.252	99.127	99.002	
3.500	99.652	99.527	99.402	
3.625	100.020	99.895	99.770	
3.750	100.428	100.303	100.178	
3.875	100.778	100.653	100.528	
4.000	101.170	101.045	100.920	
4.125	101.473	101.348	101.223	
4.250	101.782	101.657	101.532	
4.375	102.065	101.940	101.815	
4.500	102.293	102.168	102.043	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.625	n/a	n/a	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.500	-0.750	-1.000	n/a
740-759	0.500	0.375	0.250	0.250	-	-0.250	-0.500	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.500	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	n/a
Purpose									
Cash-Out	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Refi ¹	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.000	-1.000	-1.250	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.250	-0.750	n/a

¹Full Am. ²ARMs Only

Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)