



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.: 7/24/2019

45 Day Lock Exp.: 8/8/2019

60 Day Lock Exp.: 8/23/2019

W. Rate Sheet Dated: 6/24/2019

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	101.993	101.843	101.693	3.375	101.502	101.352	101.202	2.375	N/A	N/A	N/A	3.125	99.511	99.361	99.211
3.500	102.537	102.387	102.237	3.500	101.919	101.769	101.619	2.500	N/A	N/A	N/A	3.250	100.003	99.853	99.703
3.625	103.073	102.923	102.773	3.625	102.296	102.146	101.996	2.625	N/A	N/A	N/A	3.375	100.371	100.221	100.071
3.750	102.567	102.417	102.267	3.750	102.103	101.953	101.803	2.750	99.914	99.764	99.614	3.500	100.709	100.559	100.409
3.875	103.095	102.945	102.795	3.875	102.491	102.341	102.191	2.875	100.403	100.253	100.103	3.625	100.169	100.019	99.869
4.000	103.552	103.402	103.252	4.000	102.883	102.733	102.583	3.000	100.885	100.735	100.585	Margin = 2.250		Index = 2.020	
4.125	103.984	103.834	103.684	4.125	103.227	103.077	102.927	3.125	101.350	101.200	101.050				
4.250	103.069	102.969	102.869	4.250	102.614	102.514	102.414	3.250	101.221	101.071	100.921				
4.375	103.530	103.430	103.330	4.375	103.051	102.951	102.851	3.375	101.645	101.495	101.345				
4.500	103.931	103.831	103.731	4.500	103.443	103.343	103.243	3.500	102.039	101.889	101.739				
4.625	104.350	104.250	104.150	4.625	103.787	103.687	103.587	3.625	102.394	102.244	102.094				
4.750	104.475	104.375	104.275	4.750	103.096	102.996	102.896	3.750	102.480	102.330	102.180				
4.875	103.907	103.807	103.707	4.875	103.533	103.433	103.333	3.875	102.845	102.695	102.545				
5.000	104.413	104.313	104.213	5.000	103.925	103.825	103.725	4.000	103.215	103.065	102.915				
5.125	104.832	104.732	104.632	5.125	104.269	104.169	104.069	4.125	103.536	103.386	103.236				
5.250	104.059	103.959	103.859	5.250	103.641	103.541	103.441	4.250	103.100	102.950	102.800				
5.375	104.451	104.351	104.251	5.375	104.077	103.977	103.877	4.375	103.515	103.365	103.215				
5.500	104.957	104.857	104.757	5.500	104.469	104.369	104.269	4.500	103.884	103.734	103.584				
5.625	105.377	105.277	105.177	5.625	104.813	104.713	104.613	4.625	104.206	104.056	103.906				

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	100.843	100.693	100.543	3.375	100.502	100.352	100.202	2.375	N/A	N/A	N/A	3.125	98.511	98.361	98.211
3.500	101.387	101.237	101.087	3.500	100.919	100.769	100.619	2.500	N/A	N/A	N/A	3.250	99.003	98.853	98.703
3.625	101.923	101.773	101.623	3.625	101.296	101.146	100.996	2.625	N/A	N/A	N/A	3.375	99.371	99.221	99.071
3.750	101.417	101.267	101.117	3.750	101.103	100.953	100.803	2.750	98.914	98.764	98.614	3.500	99.709	99.559	99.409
3.875	101.945	101.795	101.645	3.875	101.491	101.341	101.191	2.875	99.403	99.253	99.103	3.625	99.169	99.019	98.869
4.000	102.402	102.252	102.102	4.000	101.883	101.733	101.583	3.000	99.885	99.735	99.585	Margin = 2.250		Index = 2.020	
4.125	102.834	102.684	102.534	4.125	102.227	102.077	101.927	3.125	100.350	100.200	100.050	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.919	101.819	101.719	4.250	101.614	101.514	101.414	3.250	100.221	100.071	99.921	Rate	30 Day	45 Day	60 Day
4.375	102.380	102.280	102.180	4.375	102.051	101.951	101.851	3.375	100.645	100.495	100.345	3.875	101.545	101.295	101.045
4.500	102.781	102.681	102.581	4.500	102.443	102.343	102.243	3.500	101.039	100.889	100.739	4.000	102.002	101.752	101.502
4.625	103.200	103.100	103.000	4.625	102.787	102.687	102.587	3.625	101.394	101.244	101.094	4.125	102.434	102.184	101.934
4.750	103.325	103.225	103.125	4.750	102.096	101.996	101.896	3.750	101.480	101.330	101.180	4.375	101.980	101.730	101.480
4.875	102.757	102.657	102.557	4.875	102.533	102.433	102.333	3.875	101.845	101.695	101.545	4.500	102.381	102.131	101.881
5.000	103.263	103.163	103.063	5.000	102.925	102.825	102.725	4.000	102.215	102.065	101.915	4.625	102.800	102.550	102.300
5.125	103.682	103.582	103.482	5.125	103.269	103.169	103.069	4.125	102.536	102.386	102.236	4.875	102.357	102.107	101.857
5.250	102.909	102.809	102.709	5.250	102.641	102.541	102.441	4.250	102.100	101.950	101.800	5.000	102.863	102.613	102.363
5.375	103.301	103.201	103.101	5.375	103.077	102.977	102.877	4.375	102.515	102.365	102.215	5.125	103.282	103.032	102.782
5.500	103.807	103.707	103.607	5.500	103.469	103.369	103.269	4.500	102.884	102.734	102.584	5.500	103.407	103.157	102.907
5.625	104.227	104.127	104.027	5.625	103.813	103.713	103.613	4.625	103.206	103.056	102.906	5.625	103.827	103.577	103.327

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	101.682	101.432	101.182
5.750	102.000	101.750	101.500	5.750	101.559	101.309	101.059
5.875	102.250	102.000	101.750	5.875	101.996	101.746	101.496
6.250	102.750	102.500	102.250	6.250	102.412	102.162	101.912
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:	6/24/2019	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	98.795	98.545	98.295	
4.000	99.252	99.002	98.752	
4.125	99.684	99.434	99.184	
4.375	99.230	98.980	98.730	
4.500	99.631	99.381	99.131	
4.625	100.050	99.800	99.550	
4.875	99.607	99.357	99.107	
5.000	100.113	99.863	99.613	
5.125	100.532	100.282	100.032	
5.500	100.657	100.407	100.157	
5.625	101.077	100.827	100.577	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/24/2019

45 Day Lock Exp.:

8/8/2019

60 Day Lock Exp.:

8/23/2019

W. Rate Sheet Dated: 6/24/2019

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	100.789	100.639	100.489	3.375	100.727	100.577	100.427	2.375	N/A	N/A	N/A	3.125	99.183	99.033	98.883
3.500	101.332	101.182	101.032	3.500	101.144	100.994	100.844	2.500	N/A	N/A	N/A	3.250	99.808	99.658	99.508
3.625	101.868	101.718	101.568	3.625	101.521	101.371	101.221	2.625	N/A	N/A	N/A	3.375	100.176	100.026	99.876
3.750	101.550	101.400	101.250	3.750	101.516	101.366	101.216	2.750	99.007	98.857	98.707	3.500	100.515	100.365	100.215
3.875	102.078	101.928	101.778	3.875	101.904	101.754	101.604	2.875	99.495	99.345	99.195	3.625	99.974	99.824	99.674
4.000	102.534	102.384	102.234	4.000	102.296	102.146	101.996	3.000	99.978	99.828	99.678	Margin = 2.250		Index = 2.020	
4.125	102.967	102.817	102.667	4.125	102.640	102.490	102.340	3.125	100.443	100.293	100.143				
4.250	102.365	102.265	102.165	4.250	102.339	102.239	102.139	3.250	100.446	100.296	100.146				
4.375	102.825	102.725	102.625	4.375	102.776	102.676	102.576	3.375	100.871	100.721	100.571				
4.500	103.226	103.126	103.026	4.500	103.168	103.068	102.968	3.500	101.265	101.115	100.965				
4.625	103.645	103.545	103.445	4.625	103.512	103.412	103.312	3.625	101.620	101.470	101.320				
4.750	103.708	103.608	103.508	4.750	102.759	102.659	102.559	3.750	101.893	101.743	101.593				
4.875	103.140	103.040	102.940	4.875	103.196	103.096	102.996	3.875	102.258	102.108	101.958				
5.000	103.646	103.546	103.446	5.000	103.588	103.488	103.388	4.000	102.627	102.477	102.327				
5.125	104.065	103.965	103.865	5.125	103.932	103.832	103.732	4.125	102.949	102.799	102.649				
5.250	103.065	102.965	102.865	5.250	103.077	102.977	102.877	4.250	102.826	102.676	102.526				
5.375	103.458	103.358	103.258	5.375	103.514	103.414	103.314	4.375	103.240	103.090	102.940				
5.500	103.964	103.864	103.764	5.500	103.906	103.806	103.706	4.500	103.609	103.459	103.309				
5.625	104.383	104.283	104.183	5.625	104.250	104.150	104.050	4.625	103.931	103.781	103.631				

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	99.639	99.489	99.339	3.375	99.297	99.147	98.997	2.375	N/A	N/A	N/A	3.125	97.173	97.023	96.873
3.500	100.182	100.032	99.882	3.500	99.714	99.564	99.414	2.500	N/A	N/A	N/A	3.250	97.798	97.648	97.498
3.625	100.718	100.568	100.418	3.625	100.091	99.941	99.791	2.625	N/A	N/A	N/A	3.375	98.166	98.016	97.866
3.750	100.400	100.250	100.100	3.750	100.086	99.936	99.786	2.750	98.358	98.208	98.058	3.500	98.505	98.355	98.205
3.875	100.928	100.778	100.628	3.875	100.474	100.324	100.174	2.875	98.846	98.696	98.546	3.625	97.964	97.814	97.664
4.000	101.384	101.234	101.084	4.000	100.866	100.716	100.566	3.000	99.329	99.179	99.029	Margin = 2.250		Index = 2.020	
4.125	101.817	101.667	101.517	4.125	101.210	101.060	100.910	3.125	99.794	99.644	99.494	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.215	101.115	101.015	4.250	100.909	100.809	100.709	3.250	99.477	99.327	99.177	Rate	30 Day	45 Day	60 Day
4.375	101.675	101.575	101.475	4.375	101.346	101.246	101.146	3.375	99.902	99.752	99.602	4.375	101.275	101.025	100.775
4.500	102.076	101.976	101.876	4.500	101.738	101.638	101.538	3.500	100.296	100.146	99.996	4.500	101.676	101.426	101.176
4.625	102.495	102.395	102.295	4.625	102.082	101.982	101.882	3.625	100.651	100.501	100.351	4.625	102.095	101.845	101.595
4.750	102.558	102.458	102.358	4.750	101.329	101.229	101.129	3.750	100.580	100.430	100.280	4.875	101.590	101.340	101.090
4.875	101.990	101.890	101.790	4.875	101.766	101.666	101.566	3.875	100.945	100.795	100.645	5.000	102.096	101.846	101.596
5.000	102.496	102.396	102.296	5.000	102.158	102.058	101.958	4.000	101.315	101.165	101.015	5.125	102.515	102.265	102.015
5.125	102.915	102.815	102.715	5.125	102.502	102.402	102.302	4.125	101.636	101.486	101.336	5.375	101.908	101.658	101.408
5.250	101.915	101.815	101.715	5.250	101.647	101.547	101.447	4.250	100.888	100.738	100.588	5.500	102.414	102.164	101.914
5.375	102.308	102.208	102.108	5.375	102.084	101.984	101.884	4.375	101.302	101.152	101.002	5.625	102.833	102.583	102.333
5.500	102.814	102.714	102.614	5.500	102.476	102.376	102.276	4.500	101.672	101.522	101.372	5.875	102.015	101.765	101.515
5.625	103.233	103.133	103.033	5.625	102.820	102.720	102.620	4.625	101.993	101.843	101.693	6.000	102.521	102.271	102.021

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	98.656	98.406	98.156	5.250	100.338	100.088	99.838
5.750	100.125	99.875	99.625	5.750	99.684	99.434	99.184
5.875	100.375	100.125	99.875	5.875	100.121	99.871	99.621
6.250	99.250	99.000	98.750	6.250	98.912	98.662	98.412
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:	6/24/2019	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	98.525	98.275	98.025
4.500	98.926	98.676	98.426
4.625	99.345	99.095	98.845
4.875	98.840	98.590	98.340
5.000	99.346	99.096	98.846
5.125	99.765	99.515	99.265
5.375	99.158	98.908	98.658
5.500	99.664	99.414	99.164
5.625	100.083	99.833	99.583
5.875	99.265	99.015	98.765
6.000	99.771	99.521	99.271

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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)	



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/24/2019
45 Day Lock Exp.: 8/8/2019
60 Day Lock Exp.: 8/23/2019

W. Rate Sheet Dated: 6/24/2019

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	101.184	101.084	100.984	3.500	101.684	101.584	101.484	3.500	101.684	101.584	101.484	4.000	102.016	101.916	101.816	4.000	101.766	101.666	101.566
3.625	101.245	101.145	101.045	3.625	101.745	101.645	101.545	3.625	101.745	101.645	101.545	4.125	102.079	101.979	101.879	4.125	101.829	101.729	101.629
3.750	101.423	101.323	101.223	3.750	101.923	101.823	101.723	3.750	101.923	101.823	101.723	4.250	102.276	102.176	102.076	4.250	102.026	101.926	101.826
3.875	102.007	101.907	101.807	3.875	102.507	102.407	102.307	3.875	102.507	102.407	102.307	4.375	102.611	102.511	102.411	4.375	102.361	102.261	102.161
3.990	102.535	102.435	102.335	3.990	102.285	102.185	102.085	3.990	102.285	102.185	102.085	4.500	102.964	102.864	102.764	4.500	102.464	102.364	102.264
4.000	102.635	102.535	102.435	4.000	102.385	102.285	102.185	4.000	102.385	102.285	102.185	4.625	102.965	102.865	102.765	4.625	102.465	102.365	102.265
4.125	102.698	102.598	102.498	4.125	102.448	102.348	102.248	4.125	102.448	102.348	102.248	4.750	102.655	102.555	102.455	4.750	102.155	102.055	101.955
4.250	102.928	102.828	102.728	4.250	102.678	102.578	102.478	4.250	102.678	102.578	102.478	4.875	103.030	102.930	102.830	4.875	102.530	102.430	102.330
4.375	103.263	103.163	103.063	4.375	103.013	102.913	102.813	4.375	103.013	102.913	102.813	4.990	103.166	103.066	102.966	4.990	102.541	102.441	102.341
4.500	103.616	103.516	103.416	4.500	103.116	103.016	102.916	4.500	103.116	103.016	102.916	5.000	103.266	103.166	103.066	5.000	102.641	102.541	102.441
4.625	103.617	103.517	103.417	4.625	103.117	103.017	102.917	4.625	103.117	103.017	102.917	5.125	102.559	102.459	102.359	5.125	101.934	101.834	101.734
4.750	103.678	103.578	103.478	4.750	103.178	103.078	102.978	4.750	103.178	103.078	102.978	5.250	102.924	102.824	102.724	5.250	102.299	102.199	102.099
4.875	104.053	103.953	103.853	4.875	103.553	103.453	103.353	4.875	103.553	103.453	103.353	5.375	103.301	103.201	103.101	5.375	103.301	103.201	103.101
4.990	104.189	104.089	103.989	4.990	103.564	103.464	103.364	4.990	103.564	103.464	103.364	5.500	103.518	103.418	103.318	5.500	103.518	103.418	103.318
5.000	104.289	104.189	104.089	5.000	103.664	103.564	103.464	5.000	103.664	103.564	103.464	5.625	103.269	103.169	103.069	5.625	103.269	103.169	103.069
5.125	104.170	104.070	103.970	5.125	103.545	103.445	103.345	5.125	103.545	103.445	103.345	5.750	103.540	103.440	103.340	5.750	103.540	103.440	103.340
5.250	104.535	104.435	104.335	5.250	103.910	103.810	103.710	5.250	103.910	103.810	103.710	5.875	103.790	103.690	103.590	5.875	103.790	103.690	103.590
5.375	104.912	104.812	104.712	5.375	104.912	104.812	104.712	5.375	104.912	104.812	104.712	5.990	103.898	103.798	103.698	5.990	103.898	103.798	103.698
5.500	105.129	105.029	104.929	5.500	105.129	105.029	104.929	5.500	105.129	105.029	104.929	6.000	103.998	103.898	103.798	6.000	103.998	103.898	103.798
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	101.766	101.666	101.566	3.375	99.629	99.529	99.429	3.000	0.000	#N/A	#N/A	3.000	0.000	#N/A	#N/A	3.375	101.713	101.613	101.513
4.125	101.829	101.729	101.629	3.500	100.475	100.375	100.275	3.125	0.000	#N/A	#N/A	3.125	0.000	#N/A	#N/A	3.500	101.909	101.809	101.709
4.250	102.026	101.926	101.826	3.625	101.182	101.082	100.982	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.625	101.968	101.868	101.768
4.375	102.261	102.161	102.061	3.750	101.823	101.723	101.623	3.375	99.629	99.529	99.429	3.375	99.754	99.654	99.554	3.750	102.698	102.598	102.498
4.500	102.464	102.364	102.264	3.875	102.453	102.353	102.253	3.500	100.475	100.375	100.275	3.500	100.600	100.500	100.400	3.875	102.771	102.671	102.571
4.625	102.465	102.365	102.265	3.990	102.808	102.708	102.608	3.625	101.182	101.082	100.982	3.625	101.307	101.207	101.107	3.990	103.050	102.950	102.850
4.750	102.155	102.055	101.955	4.000	102.908	102.808	102.708	3.750	101.823	101.723	101.623	3.750	101.948	101.848	101.748	4.000	103.150	103.050	102.950
4.875	102.530	102.430	102.330	4.125	103.247	103.147	103.047	3.875	102.453	102.353	102.253	3.875	102.578	102.478	102.378	4.125	103.029	102.929	102.829
4.990	102.541	102.441	102.341	4.250	103.262	103.162	103.062	3.990	103.058	102.958	102.858	3.990	103.058	102.958	102.858	4.250	103.699	103.599	103.499
5.000	102.641	102.541	102.441	4.375	103.617	103.517	103.417	4.000	103.158	103.058	102.958	4.000	103.158	103.058	102.958	4.375	104.093	103.993	103.893
5.125	101.934	101.834	101.734	4.500	104.004	103.904	103.804	4.125	103.497	103.397	103.297	4.125	103.497	103.397	103.297	4.500	103.355	103.255	103.155
5.250	102.299	102.199	102.099	4.625	104.092	103.992	103.892	4.250	103.512	103.412	103.312	4.250	103.512	103.412	103.312	4.625	103.739	103.639	103.539
5.375	103.301	103.201	103.101	4.750	104.217	104.117	104.017	4.375	103.867	103.767	103.667	4.375	103.867	103.767	103.667	4.750	104.132	104.032	103.932
5.500	103.518	103.418	103.318	4.875	104.591	104.491	104.391	4.500	104.254	104.154	104.054	4.500	104.254	104.154	104.054	4.875	104.471	104.371	104.271
5.625	103.269	103.169	103.069	4.990	104.791	104.691	104.591	4.625	104.342	104.242	104.142	4.625	104.342	104.242	104.142	4.990	103.968	103.868	103.768
5.750	103.540	103.440	103.340	5.000	104.891	104.791	104.691	4.750	104.467	104.367	104.267	4.750	104.467	104.367	104.267	5.000	104.068	103.968	103.868
5.875	103.790	103.690	103.590	5.125	104.513	104.413	104.313	4.875	104.841	104.741	104.641	4.875	104.841	104.741	104.641	5.125	104.415	104.315	104.215
5.990	103.898	103.798	103.698	5.250	104.847	104.747	104.647	4.990	105.041	104.941	104.841	4.990	105.041	104.941	104.841	5.250	104.540	104.440	104.340
6.000	103.998	103.898	103.798	5.375	105.120	105.020	104.920	5.000	105.141	105.041	104.941	5.000	105.141	105.041	104.941	5.375	104.774	104.674	104.574
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	102.213	102.113	102.013	3.375	102.213	102.113	102.013	3.375	101.575	101.475	101.375	3.375	102.075	101.975	101.875	3.375	102.075	101.975	101.875
3.500	102.409	102.309	102.209	3.500	102.409	102.309	102.209	3.500	101.771	101.671	101.571	3.500	102.271	102.171	102.071	3.500	102.271	102.171	102.071
3.625	102.468	102.368	102.268	3.625	102.468	102.368	102.268	3.625	101.707	101.607	101.507	3.625	102.207	102.107	102.007	3.625	102.207	102.107	102.007
3.750	103.198	103.098	102.998	3.750	103.198	103.098	102.998	3.750	102.437	102.337	102.237	3.750	102.937	102.837	102.737	3.750	102.937	102.837	102.737
3.875	103.021	102.921	102.821	3.875	103.021	102.921	102.821	3.875	102.510	102.410	102.310	3.875	102.760	102.660	102.560	3.875	102.760	102.660	102.560
3.990	103.300	103.200	103.100	3.990	103.300	103.200	103.100	3.990	102.789	102.689	102.589	3.990	103.039	102.939	102.839	3.990	103.039	102.939	102.839
4.000	103.400	103.300	103.200	4.000	103.400	103.300	103.200	4.000	102.889	102.789	102.689	4.000	103.139	103.039	102.939	4.000	103.139	103.039	102.939
4.125	103.279	103.179	103.079	4.125	103.279	103.179	103.079	4.125	102.771	102.671	102.571	4.125	102.521	102.421	102.321	4.125	102.521	102.421	102.321
4.250	103.949	103.849	103.749	4.250	103.949	103.849	103.749	4.250	102.941	102.841	102.741	4.250	103.191	103.091	102.991	4.250	103.191	103.091	102.991
4.375	103.968	103.868	103.768	4.375	103.968	103.868	103.768	4.375	103.335	103.235	103.135	4							



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.:

7/24/2019

45 Day Lock Exp.:

8/8/2019

60 Day Lock Exp.:

8/23/2019

W. Rate Sheet Dated: 6/24/2019

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	101.219	101.119	101.019	3.375	99.758	99.658	99.558	3.375	101.715	101.615	101.515	4.000	101.632	101.532	101.432	3.375	101.277	101.177	101.077
3.625	101.256	101.156	101.056	3.500	100.569	100.469	100.369	3.500	101.908	101.808	101.708	4.125	101.684	101.584	101.484	3.500	101.470	101.370	101.270
3.750	101.490	101.390	101.290	3.625	101.239	101.139	101.039	3.625	101.977	101.877	101.777	4.250	101.922	101.822	101.722	3.625	101.429	101.329	101.229
3.875	102.021	101.921	101.821	3.750	101.840	101.740	101.640	3.750	102.679	102.579	102.479	4.375	102.231	102.131	102.031	3.750	102.131	102.031	101.931
3.990	102.501	102.401	102.301	3.875	102.434	102.334	102.234	3.875	102.748	102.648	102.548	4.500	102.555	102.455	102.355	3.875	102.200	102.100	102.000
4.000	102.601	102.501	102.401	3.990	102.737	102.637	102.537	3.990	103.012	102.912	102.812	4.625	102.553	102.453	102.353	3.990	102.464	102.364	102.264
4.125	102.653	102.553	102.453	4.000	102.837	102.737	102.637	4.000	103.112	103.012	102.912	4.750	102.344	102.244	102.144	4.000	102.564	102.464	102.364
4.250	102.933	102.833	102.733	4.125	103.130	103.030	102.930	4.125	103.022	102.922	102.822	4.875	102.722	102.622	102.522	4.125	101.970	101.870	101.770
4.375	103.242	103.142	103.042	4.250	103.262	103.162	103.062	4.250	103.670	103.570	103.470	4.990	102.844	102.744	102.644	4.250	102.618	102.518	102.418
4.500	103.566	103.466	103.366	4.375	103.595	103.495	103.395	4.375	104.044	103.944	103.844	5.000	102.944	102.844	102.744	4.375	102.992	102.892	102.792
4.625	103.564	103.464	103.364	4.500	103.948	103.848	103.748	4.500	103.171	103.071	102.971	5.125	102.365	102.265	102.165	4.500	101.514	101.414	101.314
4.750	103.712	103.612	103.512	4.625	104.049	103.949	103.849	4.625	103.538	103.438	103.338	5.250	102.707	102.607	102.507	4.625	101.881	101.781	101.681
4.875	104.090	103.990	103.890	4.750	104.275	104.175	104.075	4.750	103.912	103.812	103.712	5.375	103.063	102.963	102.863	4.750	102.255	102.155	102.055
4.990	104.212	104.112	104.012	4.875	104.626	104.526	104.426	4.875	104.231	104.131	104.031	5.500	103.270	103.170	103.070	4.875	102.574	102.474	102.374
5.000	104.312	104.212	104.112	4.990	104.809	104.709	104.609	4.990	103.992	103.892	103.792	5.625	102.888	102.788	102.688	4.990	102.085	101.985	101.885
5.125	104.303	104.203	104.103	5.000	104.909	104.809	104.709	5.000	104.092	103.992	103.892	5.750	103.146	103.046	102.946	5.000	102.185	102.085	101.985
5.250	104.645	104.545	104.445	5.125	104.617	104.517	104.417	5.125	104.420	104.320	104.220	5.875	103.386	103.286	103.186	5.125	102.513	102.413	102.313
5.375	105.001	104.901	104.801	5.250	104.933	104.833	104.733	5.250	104.538	104.438	104.338	5.990	103.490	103.390	103.290	5.250	102.631	102.531	102.431
5.500	105.208	105.108	105.008	5.375	105.195	105.095	104.995	5.375	104.760	104.660	104.560	6.000	103.590	103.490	103.390	5.375	102.853	102.753	102.653

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.:

7/24/2019

45 Day Lock Exp.:

8/8/2019

60 Day Lock Exp.:

8/23/2019

W. Rate Sheet Dated: 6/24/2019

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	99.229	99.104	98.979	
3.875	99.584	99.459	99.334	
4.000	99.953	99.828	99.703	
4.125	100.292	100.167	100.042	
4.250	100.618	100.493	100.368	
4.375	100.908	100.783	100.658	
4.500	101.242	101.117	100.992	
4.625	101.453	101.328	101.203	
4.750	101.611	101.486	101.361	
4.875	101.836	101.711	101.586	
5.000	102.058	101.933	101.808	
5.125	102.296	102.171	102.046	
5.250	102.514	102.389	102.264	

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	98.503	98.378	98.253	
3.375	99.146	99.021	98.896	
3.500	99.787	99.662	99.537	
3.625	100.330	100.205	100.080	
3.750	100.827	100.702	100.577	
3.875	101.329	101.204	101.079	
4.000	101.532	101.407	101.282	
4.125	101.750	101.625	101.500	
4.250	102.055	101.930	101.805	
4.375	102.343	102.218	102.093	
4.500	102.538	102.413	102.288	

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	98.455	98.330	98.205	
3.375	98.813	98.688	98.563	
3.500	99.219	99.094	98.969	
3.625	99.582	99.457	99.332	
3.750	99.993	99.868	99.743	
3.875	100.348	100.223	100.098	
4.000	100.746	100.621	100.496	
4.125	101.054	100.929	100.804	
4.250	101.368	101.243	101.118	
4.375	101.657	101.532	101.407	
4.500	101.891	101.766	101.641	
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)