



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 7/25/2019

45 Day Lock Exp.: 8/9/2019

60 Day Lock Exp.: 8/26/2019

W. Rate Sheet Dated: 6/25/2019

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	102.181	102.031	101.881	3.375	101.707	101.557	101.407	2.375	98.707	98.557	98.407	3.125	99.511	99.361	99.211
3.500	102.725	102.575	102.425	3.500	102.124	101.974	101.824	2.500	99.200	99.050	98.900	3.250	100.003	99.853	99.703
3.625	103.261	103.111	102.961	3.625	102.502	102.352	102.202	2.625	99.686	99.536	99.386	3.375	100.371	100.221	100.071
3.750	102.676	102.526	102.376	3.750	102.230	102.080	101.930	2.750	100.024	99.874	99.724	3.500	100.709	100.559	100.409
3.875	103.205	103.055	102.905	3.875	102.618	102.468	102.318	2.875	100.512	100.362	100.212	3.625	100.169	100.019	99.869
4.000	103.661	103.511	103.361	4.000	103.010	102.860	102.710	3.000	100.995	100.845	100.695	Margin = 2.250		Index = 1.980	
4.125	104.093	103.943	103.793	4.125	103.354	103.204	103.054	3.125	101.459	101.309	101.159				
4.250	103.148	103.048	102.948	4.250	102.710	102.610	102.510	3.250	101.280	101.130	100.980				
4.375	103.608	103.508	103.408	4.375	103.147	103.047	102.947	3.375	101.704	101.554	101.404				
4.500	104.009	103.909	103.809	4.500	103.539	103.439	103.339	3.500	102.098	101.948	101.798				
4.625	104.428	104.328	104.228	4.625	103.883	103.783	103.683	3.625	102.453	102.303	102.153				
4.750	104.553	104.453	104.353	4.750	103.161	103.061	102.961	3.750	102.542	102.392	102.242				
4.875	103.954	103.854	103.754	4.875	103.598	103.498	103.398	3.875	102.908	102.758	102.608				
5.000	104.460	104.360	104.260	5.000	103.990	103.890	103.790	4.000	103.277	103.127	102.977				
5.125	104.879	104.779	104.679	5.125	104.334	104.234	104.134	4.125	103.599	103.449	103.299				
5.250	103.997	103.897	103.797	5.250	103.596	103.496	103.396	4.250	103.132	102.982	102.832				
5.375	104.389	104.289	104.189	5.375	104.033	103.933	103.833	4.375	103.546	103.396	103.246				
5.500	104.895	104.795	104.695	5.500	104.425	104.325	104.225	4.500	103.915	103.765	103.615				
5.625	105.314	105.214	105.114	5.625	104.769	104.669	104.569	4.625	104.237	104.087	103.937				

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	101.031	100.881	100.731	3.375	100.707	100.557	100.407	2.375	97.707	97.557	97.407	3.125	98.511	98.361	98.211
3.500	101.575	101.425	101.275	3.500	101.124	100.974	100.824	2.500	98.200	98.050	97.900	3.250	99.003	98.853	98.703
3.625	102.111	101.961	101.811	3.625	101.502	101.352	101.202	2.625	98.686	98.536	98.386	3.375	99.371	99.221	99.071
3.750	101.526	101.376	101.226	3.750	101.230	101.080	100.930	2.750	99.024	98.874	98.724	3.500	99.709	99.559	99.409
3.875	102.055	101.905	101.755	3.875	101.618	101.468	101.318	2.875	99.512	99.362	99.212	3.625	99.169	99.019	98.869
4.000	102.511	102.361	102.211	4.000	102.010	101.860	101.710	3.000	99.995	99.845	99.695	Margin = 2.250		Index = 1.980	
4.125	102.943	102.793	102.643	4.125	102.354	102.204	102.054	3.125	100.459	100.309	100.159	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.998	101.898	101.798	4.250	101.710	101.610	101.510	3.250	100.280	100.130	99.980	Rate	30 Day	45 Day	60 Day
4.375	102.458	102.358	102.258	4.375	102.147	102.047	101.947	3.375	100.704	100.554	100.404	3.875	101.655	101.405	101.155
4.500	102.859	102.759	102.659	4.500	102.539	102.439	102.339	3.500	101.098	100.948	100.798	4.000	102.111	101.861	101.611
4.625	103.278	103.178	103.078	4.625	102.883	102.783	102.683	3.625	101.453	101.303	101.153	4.125	102.543	102.293	102.043
4.750	103.403	103.303	103.203	4.750	102.161	102.061	101.961	3.750	101.542	101.392	101.242	4.375	102.058	101.808	101.558
4.875	102.804	102.704	102.604	4.875	102.598	102.498	102.398	3.875	101.908	101.758	101.608	4.500	102.459	102.209	101.959
5.000	103.310	103.210	103.110	5.000	102.990	102.890	102.790	4.000	102.277	102.127	101.977	4.625	102.878	102.628	102.378
5.125	103.729	103.629	103.529	5.125	103.334	103.234	103.134	4.125	102.599	102.449	102.299	4.875	102.404	102.154	101.904
5.250	102.847	102.747	102.647	5.250	102.596	102.496	102.396	4.250	102.132	101.982	101.832	5.000	102.910	102.660	102.410
5.375	103.239	103.139	103.039	5.375	103.033	102.933	102.833	4.375	102.546	102.396	102.246	5.125	103.329	103.079	102.829
5.500	103.745	103.645	103.545	5.500	103.425	103.325	103.225	4.500	102.915	102.765	102.615	5.500	103.345	103.095	102.845
5.625	104.164	104.064	103.964	5.625	103.769	103.669	103.569	4.625	103.237	103.087	102.937	5.625	103.764	103.514	103.264

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	101.633	101.383	101.133
5.750	102.000	101.750	101.500	5.750	101.592	101.342	101.092
5.875	102.250	102.000	101.750	5.875	102.029	101.779	101.529
6.250	102.750	102.500	102.250	6.250	102.445	102.195	101.945
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:	6/25/2019	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	98.905	98.655	98.405	
4.000	99.361	99.111	98.861	
4.125	99.793	99.543	99.293	
4.375	99.308	99.058	98.808	
4.500	99.709	99.459	99.209	
4.625	100.128	99.878	99.628	
4.875	99.654	99.404	99.154	
5.000	100.160	99.910	99.660	
5.125	100.579	100.329	100.079	
5.500	100.595	100.345	100.095	
5.625	101.014	100.764	100.514	



AFR Loan Center

lockdesk e-mail:

lockdesk Phone:

lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/25/2019

45 Day Lock Exp.:

8/9/2019

60 Day Lock Exp.:

8/26/2019

W. Rate Sheet Dated: 6/25/2019

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	100.976	100.826	100.676	3.375	100.933	100.783	100.633	2.375	95.987	95.837	95.687	3.125	99.183	99.033	98.883
3.500	101.520	101.370	101.220	3.500	101.349	101.199	101.049	2.500	96.480	96.330	96.180	3.250	99.808	99.658	99.508
3.625	102.056	101.906	101.756	3.625	101.727	101.577	101.427	2.625	96.966	96.816	96.666	3.375	100.176	100.026	99.876
3.750	101.659	101.509	101.359	3.750	101.643	101.493	101.343	2.750	99.116	98.966	98.816	3.500	100.515	100.365	100.215
3.875	102.188	102.038	101.888	3.875	102.031	101.881	101.731	2.875	99.604	99.454	99.304	3.625	99.974	99.824	99.674
4.000	102.644	102.494	102.344	4.000	102.423	102.273	102.123	3.000	100.087	99.937	99.787	Margin = 2.250		Index = 1.980	
4.125	103.076	102.926	102.776	4.125	102.767	102.617	102.467	3.125	100.552	100.402	100.252				
4.250	102.443	102.343	102.243	4.250	102.436	102.336	102.236	3.250	100.505	100.355	100.205				
4.375	102.903	102.803	102.703	4.375	102.872	102.772	102.672	3.375	100.929	100.779	100.629				
4.500	103.304	103.204	103.104	4.500	103.264	103.164	103.064	3.500	101.323	101.173	101.023				
4.625	103.724	103.624	103.524	4.625	103.608	103.508	103.408	3.625	101.678	101.528	101.378				
4.750	103.786	103.686	103.586	4.750	102.824	102.724	102.624	3.750	101.955	101.805	101.655				
4.875	103.186	103.086	102.986	4.875	103.261	103.161	103.061	3.875	102.320	102.170	102.020				
5.000	103.693	103.593	103.493	5.000	103.653	103.553	103.453	4.000	102.690	102.540	102.390				
5.125	104.112	104.012	103.912	5.125	103.997	103.897	103.797	4.125	103.011	102.861	102.711				
5.250	103.003	102.903	102.803	5.250	103.032	102.932	102.832	4.250	102.857	102.707	102.557				
5.375	103.395	103.295	103.195	5.375	103.469	103.369	103.269	4.375	103.271	103.121	102.971				
5.500	103.901	103.801	103.701	5.500	103.861	103.761	103.661	4.500	103.641	103.491	103.341				
5.625	104.320	104.220	104.120	5.625	104.205	104.105	104.005	4.625	103.962	103.812	103.662				

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	99.826	99.676	99.526	3.375	99.503	99.353	99.203	2.375	96.307	96.157	96.007	3.125	97.173	97.023	96.873
3.500	100.370	100.220	100.070	3.500	99.919	99.769	99.619	2.500	96.800	96.650	96.500	3.250	97.798	97.648	97.498
3.625	100.906	100.756	100.606	3.625	100.297	100.147	99.997	2.625	97.286	97.136	96.986	3.375	98.166	98.016	97.866
3.750	100.509	100.359	100.209	3.750	100.213	100.063	99.913	2.750	98.468	98.318	98.168	3.500	98.505	98.355	98.205
3.875	101.038	100.888	100.738	3.875	100.601	100.451	100.301	2.875	98.956	98.806	98.656	3.625	97.964	97.814	97.664
4.000	101.494	101.344	101.194	4.000	100.993	100.843	100.693	3.000	99.438	99.288	99.138	Margin = 2.250		Index = 1.980	
4.125	101.926	101.776	101.626	4.125	101.337	101.187	101.037	3.125	99.903	99.753	99.603	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.293	101.193	101.093	4.250	101.006	100.906	100.806	3.250	99.536	99.386	99.236	Rate	30 Day	45 Day	60 Day
4.375	101.753	101.653	101.553	4.375	101.442	101.342	101.242	3.375	99.960	99.810	99.660	4.375	101.353	101.103	100.853
4.500	102.154	102.054	101.954	4.500	101.834	101.734	101.634	3.500	100.354	100.204	100.054	4.500	101.754	101.504	101.254
4.625	102.574	102.474	102.374	4.625	102.178	102.078	101.978	3.625	100.709	100.559	100.409	4.625	102.174	101.924	101.674
4.750	102.636	102.536	102.436	4.750	101.394	101.294	101.194	3.750	100.642	100.492	100.342	4.875	101.636	101.386	101.136
4.875	102.036	101.936	101.836	4.875	101.831	101.731	101.631	3.875	101.008	100.858	100.708	5.000	102.143	101.893	101.643
5.000	102.543	102.443	102.343	5.000	102.223	102.123	102.023	4.000	101.377	101.227	101.077	5.125	102.562	102.312	102.062
5.125	102.962	102.862	102.762	5.125	102.567	102.467	102.367	4.125	101.699	101.549	101.399	5.375	101.845	101.595	101.345
5.250	101.853	101.753	101.653	5.250	101.602	101.502	101.402	4.250	100.919	100.769	100.619	5.500	102.351	102.101	101.851
5.375	102.245	102.145	102.045	5.375	102.039	101.939	101.839	4.375	101.333	101.183	101.033	5.625	102.770	102.520	102.270
5.500	102.751	102.651	102.551	5.500	102.431	102.331	102.231	4.500	101.703	101.553	101.403	5.875	102.030	101.780	101.530
5.625	103.170	103.070	102.970	5.625	102.775	102.675	102.575	4.625	102.024	101.874	101.724	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	98.657	98.407	98.157	5.250	100.289	100.039	99.789
5.750	100.125	99.875	99.625	5.750	99.717	99.467	99.217
5.875	100.375	100.125	99.875	5.875	100.154	99.904	99.654
6.250	99.250	99.000	98.750	6.250	98.945	98.695	98.445
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:	6/25/2019	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	98.603	98.353	98.103
4.500	99.004	98.754	98.504
4.625	99.424	99.174	98.924
4.875	98.886	98.636	98.386
5.000	99.393	99.143	98.893
5.125	99.812	99.562	99.312
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	99.280	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)



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/25/2019

45 Day Lock Exp.:

8/9/2019

60 Day Lock Exp.:

8/26/2019

W. Rate Sheet Dated: 6/25/2019

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	101.205	101.105	101.005	3.500	101.705	101.605	101.505	3.500	101.705	101.605	101.505	4.000	101.976	101.876	101.776	4.000	101.726	101.626	101.526
3.625	101.251	101.151	101.051	3.625	101.751	101.651	101.551	3.625	101.751	101.651	101.551	4.125	102.035	101.935	101.835	4.125	101.785	101.685	101.585
3.750	101.478	101.378	101.278	3.750	101.978	101.878	101.778	3.750	101.978	101.878	101.778	4.250	102.232	102.132	102.032	4.250	101.982	101.882	101.782
3.875	102.023	101.923	101.823	3.875	102.523	102.423	102.323	3.875	102.523	102.423	102.323	4.375	102.543	102.443	102.343	4.375	102.293	102.193	102.093
3.990	102.511	102.411	102.311	3.990	102.261	102.161	102.061	3.990	102.261	102.161	102.061	4.500	102.867	102.767	102.667	4.500	102.367	102.267	102.167
4.000	102.611	102.511	102.411	4.000	102.361	102.261	102.161	4.000	102.361	102.261	102.161	4.625	102.870	102.770	102.670	4.625	102.370	102.270	102.170
4.125	102.670	102.570	102.470	4.125	102.420	102.320	102.220	4.125	102.420	102.320	102.220	4.750	102.631	102.531	102.431	4.750	102.131	102.031	101.931
4.250	102.895	102.795	102.695	4.250	102.645	102.545	102.445	4.250	102.645	102.545	102.445	4.875	102.982	102.882	102.782	4.875	102.482	102.382	102.282
4.375	103.206	103.106	103.006	4.375	102.956	102.856	102.756	4.375	102.956	102.856	102.756	4.990	103.106	103.006	102.906	4.990	102.481	102.381	102.281
4.500	103.530	103.430	103.330	4.500	103.030	102.930	102.830	4.500	103.030	102.930	102.830	5.000	103.206	103.106	103.006	5.000	102.581	102.481	102.381
4.625	103.533	103.433	103.333	4.625	103.033	102.933	102.833	4.625	103.033	102.933	102.833	5.125	102.586	102.486	102.386	5.125	101.961	101.861	101.761
4.750	103.679	103.579	103.479	4.750	103.179	103.079	102.979	4.750	103.179	103.079	102.979	5.250	102.933	102.833	102.733	5.250	102.308	102.208	102.108
4.875	104.030	103.930	103.830	4.875	103.530	103.430	103.330	4.875	103.530	103.430	103.330	5.375	103.293	103.193	103.093	5.375	103.293	103.193	103.093
4.990	104.154	104.054	103.954	4.990	103.529	103.429	103.329	4.990	103.529	103.429	103.329	5.500	103.501	103.401	103.301	5.500	103.501	103.401	103.301
5.000	104.254	104.154	104.054	5.000	103.629	103.529	103.429	5.000	103.629	103.529	103.429	5.625	103.159	103.059	102.959	5.625	103.159	103.059	102.959
5.125	104.233	104.133	104.033	5.125	103.608	103.508	103.408	5.125	103.608	103.508	103.408	5.750	103.421	103.321	103.221	5.750	103.421	103.321	103.221
5.250	104.580	104.480	104.380	5.250	103.955	103.855	103.755	5.250	103.955	103.855	103.755	5.875	103.663	103.561	103.463	5.875	103.663	103.561	103.463
5.375	104.940	104.840	104.740	5.375	104.940	104.840	104.740	5.375	104.940	104.840	104.740	5.990	103.769	103.667	103.569	5.990	103.769	103.667	103.569
5.500	105.148	105.048	104.948	5.500	105.148	105.048	104.948	5.500	105.148	105.048	104.948	6.000	103.869	103.767	103.669	6.000	103.869	103.767	103.669
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	101.726	101.626	101.526	3.375	99.757	99.657	99.557	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.375	101.736	101.636	101.536
4.125	101.785	101.685	101.585	3.500	100.578	100.478	100.378	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.500	101.932	101.832	101.732
4.250	101.982	101.882	101.782	3.625	101.258	101.158	101.058	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.625	101.980	101.880	101.780
4.375	102.293	102.193	102.093	3.750	101.868	101.768	101.668	3.375	99.757	99.657	99.557	3.375	99.882	99.782	99.682	3.750	102.686	102.586	102.486
4.500	102.367	102.267	102.167	3.875	102.411	102.311	102.211	3.500	100.578	100.478	100.378	3.500	100.703	100.603	100.503	3.875	102.730	102.630	102.530
4.625	102.370	102.270	102.170	3.990	102.753	102.653	102.553	3.625	101.258	101.158	101.058	3.625	101.383	101.283	101.183	3.990	102.991	102.891	102.791
4.750	102.131	102.031	101.931	4.000	102.853	102.753	102.653	3.750	101.868	101.768	101.668	3.750	101.993	101.893	101.793	4.000	103.091	102.991	102.891
4.875	102.482	102.382	102.282	4.125	103.160	103.060	102.960	3.875	102.411	102.311	102.211	3.875	102.536	102.436	102.336	4.125	103.049	102.949	102.849
4.990	102.481	102.381	102.281	4.250	103.212	103.112	103.012	3.990	103.003	102.903	102.803	3.990	103.003	102.903	102.803	4.250	103.696	103.596	103.496
5.000	102.581	102.481	102.381	4.375	103.565	103.465	103.365	4.000	103.103	103.003	102.903	4.000	103.103	103.003	102.903	4.375	104.073	103.973	103.873
5.125	101.961	101.861	101.761	4.500	103.927	103.827	103.727	4.125	103.410	103.310	103.210	4.125	103.410	103.310	103.210	4.500	103.399	103.299	103.199
5.250	102.308	102.208	102.108	4.625	103.989	103.889	103.789	4.250	103.462	103.362	103.262	4.250	103.462	103.362	103.262	4.625	103.765	103.665	103.565
5.375	103.293	103.193	103.093	4.750	104.209	104.109	104.009	4.375	103.815	103.715	103.615	4.375	103.815	103.715	103.615	4.750	104.137	104.037	103.937
5.500	103.501	103.401	103.301	4.875	104.558	104.458	104.358	4.500	104.177	104.077	103.977	4.500	104.177	104.077	103.977	4.875	104.445	104.345	104.245
5.625	103.159	103.059	102.959	4.990	104.740	104.640	104.540	4.625	104.239	104.139	104.039	4.625	104.239	104.139	104.039	4.990	104.017	103.917	103.817
5.750	104.421	104.321	104.221	5.000	104.840	104.740	104.640	4.750	104.459	104.359	104.259	4.750	104.459	104.359	104.259	5.000	104.117	104.017	103.917
5.875	103.663	103.563	103.463	5.125	104.580	104.480	104.380	4.875	104.808	104.708	104.608	4.875	104.808	104.708	104.608	5.125	104.440	104.340	104.240
5.990	103.769	103.667	103.569	5.250	104.879	104.779	104.679	4.990	104.990	104.890	104.790	4.990	104.990	104.890	104.790	5.250	104.555	104.455	104.355
6.000	103.869	103.767	103.669	5.375	105.144	105.044	104.944	5.000	105.090	104.990	104.890	5.000	105.090	104.990	104.890	5.375	104.779	104.679	104.579
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	102.236	102.136	102.036	3.375	102.236	102.136	102.036	3.375	101.598	101.498	101.398	3.375	102.098	101.998	101.898	3.375	102.098	101.998	101.898
3.500	102.432	102.332	102.232	3.500	102.432	102.332	102.232	3.500	101.794	101.694	101.594	3.500	102.294	102.194	102.094	3.500	102.294	102.194	102.094
3.625	102.480	102.380	102.280	3.625	102.480	102.380	102.280	3.625	101.717	101.617	101.517	3.625	102.217	102.117	102.017	3.625	102.217	102.117	102.017
3.750	103.186	103.086	102.986	3.750	103.186	103.086	102.986	3.750	102.423	102.323	102.223	3.750	102.923	102.823	102.723	3.750	102.923	102.823	102.723
3.875	102.980	102.880	102.780	3.875	102.980	102.880	102.780	3.875	102.467	102.367	102.267	3.875	102.717	102.617	102.517	3.875	102.717	102.617	102.517
3.990	103.241	103.141	103.041	3.990	103.241	103.141	103.041	3.990	102.728	102.628	102.528	3.990	102.978	102.878	102.778	3.990	102.978	102.878	102.778
4.000	103.341	103.241	103.141	4.000	103.341	103.241	103.141	4.000	102.828	102.728	102.628	4.000	103.078	102.978	102.878	4.000	103.078	102.978	102.878
4.125	103.299	103.199	103.099	4.125	103.299	103.199	103.099	4.125	102.889	102.789	102.689	4.125	102.539	102.439	102.339	4.125	102.539	102.439	102.339
4.250	103.946	103.846	103.746	4.250	103.946	103.846	103.746	4.250	102.936	102.836	102.736	4.250	103.186	103.086	102.986	4.250	103.186	103.086	102.986
4.375	103.948	103.848	103.748	4.375	103.948	103.848	103.748	4.375	103.313	103.213	103.113	4.375	103.188	103.088	102.988	4.375	103.188	103.088	102.988
4.500	103.274	103.174	103.074	4.500	103.274	103.174	103.074	4.500	102.042	101.9									



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.:

7/25/2019

45 Day Lock Exp.:

8/9/2019

60 Day Lock Exp.:

8/26/2019

W. Rate Sheet Dated: 6/25/2019

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	101.184	101.084	100.984	3.375	99.629	99.529	99.429	3.375	101.713	101.613	101.513	4.000	101.666	101.566	101.466	3.375	101.275	101.175	101.075
3.625	101.245	101.145	101.045	3.500	100.475	100.375	100.275	3.500	101.909	101.809	101.709	4.125	101.729	101.629	101.529	3.500	101.471	101.371	101.271
3.750	101.423	101.323	101.223	3.625	101.182	101.082	100.982	3.625	101.968	101.868	101.768	4.250	101.926	101.826	101.726	3.625	101.407	101.307	101.207
3.875	102.007	101.907	101.807	3.750	101.823	101.723	101.623	3.750	102.698	102.598	102.498	4.375	102.261	102.161	102.061	3.750	102.137	102.037	101.937
3.990	102.535	102.435	102.335	3.875	102.453	102.353	102.253	3.875	102.771	102.671	102.571	4.500	102.614	102.514	102.414	3.875	102.210	102.110	102.010
4.000	102.635	102.535	102.435	3.990	102.808	102.708	102.608	3.990	103.050	102.950	102.850	4.625	102.615	102.515	102.415	3.990	102.489	102.389	102.289
4.125	102.698	102.598	102.498	4.000	102.908	102.808	102.708	4.000	103.150	103.050	102.950	4.750	102.305	102.205	102.105	4.000	102.589	102.489	102.389
4.250	102.928	102.828	102.728	4.125	103.247	103.147	103.047	4.125	103.029	102.929	102.829	4.875	102.680	102.580	102.480	4.125	101.971	101.871	101.771
4.375	103.263	103.163	103.063	4.250	103.262	103.162	103.062	4.250	103.699	103.599	103.499	4.990	102.816	102.716	102.616	4.250	102.641	102.541	102.441
4.500	103.616	103.516	103.416	4.375	103.617	103.517	103.417	4.375	104.093	103.993	103.893	5.000	102.916	102.816	102.716	4.375	103.035	102.935	102.835
4.625	103.617	103.517	103.417	4.500	104.004	103.904	103.804	4.500	103.355	103.255	103.155	5.125	102.209	102.109	102.009	4.500	101.698	101.598	101.498
4.750	103.678	103.578	103.478	4.625	104.092	103.992	103.892	4.625	103.739	103.639	103.539	5.250	102.574	102.474	102.374	4.625	102.082	101.982	101.882
4.875	104.053	103.953	103.853	4.750	104.217	104.117	104.017	4.750	104.132	104.032	103.932	5.375	102.951	102.851	102.751	4.750	102.475	102.375	102.275
4.990	104.189	104.089	103.989	4.875	104.591	104.491	104.391	4.875	104.471	104.371	104.271	5.500	103.168	103.068	102.968	4.875	102.814	102.714	102.614
5.000	104.289	104.189	104.089	4.990	104.791	104.691	104.591	4.990	103.968	103.868	103.768	5.625	102.919	102.819	102.719	4.990	102.061	101.961	101.861
5.125	104.170	104.070	103.970	5.000	104.891	104.791	104.691	5.000	104.068	103.968	103.868	5.750	103.190	103.090	102.990	5.000	102.161	102.061	101.961
5.250	104.535	104.435	104.335	5.125	104.513	104.413	104.313	5.125	104.415	104.315	104.215	5.875	103.440	103.340	103.240	5.125	102.508	102.408	102.308
5.375	104.912	104.812	104.712	5.250	104.847	104.747	104.647	5.250	104.540	104.440	104.340	5.990	103.548	103.448	103.348	5.250	102.633	102.533	102.433
5.500	105.129	105.029	104.929	5.375	105.120	105.020	104.920	5.375	104.774	104.674	104.574	6.000	103.648	103.548	103.448	5.375	102.867	102.767	102.667

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%	97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

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

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

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

7/25/2019

45 Day Lock Exp.:

8/9/2019

60 Day Lock Exp.:

8/26/2019

W. Rate Sheet Dated: 6/25/2019

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	99.200	99.075	98.950	
3.875	99.559	99.434	99.309	
4.000	99.933	99.808	99.683	
4.125	100.276	100.151	100.026	
4.250	100.605	100.480	100.355	
4.375	100.997	100.772	100.647	
4.500	101.232	101.107	100.982	
4.625	101.444	101.319	101.194	
4.750	101.603	101.478	101.353	
4.875	101.829	101.704	101.579	
5.000	102.052	101.927	101.802	
5.125	102.291	102.166	102.041	
5.250	102.510	102.385	102.260	

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	98.638	98.513	98.388	
3.375	99.278	99.153	99.028	
3.500	99.916	99.791	99.666	
3.625	100.455	100.330	100.205	
3.750	100.949	100.824	100.699	
3.875	101.448	101.323	101.198	
4.000	101.647	101.522	101.397	
4.125	101.861	101.736	101.611	
4.250	102.163	102.038	101.913	
4.375	102.448	102.323	102.198	
4.500	102.639	102.514	102.389	

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	98.147	98.022	97.897	
3.375	98.504	98.379	98.254	
3.500	98.915	98.790	98.665	
3.625	99.279	99.154	99.029	
3.750	99.693	99.568	99.443	
3.875	100.244	100.119	99.994	
4.000	100.516	100.391	100.266	
4.125	100.828	100.703	100.578	
4.250	101.115	100.990	100.865	
4.375	101.377	101.252	101.127	
4.500	101.615	101.490	101.365	
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)