



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.: 7/26/2019

45 Day Lock Exp.: 8/12/2019

60 Day Lock Exp.: 8/26/2019

W. Rate Sheet Dated: 6/26/2019

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	102.072	101.915	101.765	3.375	101.598	101.442	101.292	2.375	98.426	98.276	98.126	3.125	99.511	99.361	99.211
3.500	102.615	102.459	102.309	3.500	102.015	101.858	101.708	2.500	98.919	98.769	98.619	3.250	100.003	99.853	99.703
3.625	103.151	102.995	102.845	3.625	102.392	102.236	102.086	2.625	99.405	99.255	99.105	3.375	100.371	100.221	100.071
3.750	102.645	102.495	102.345	3.750	102.199	102.049	101.899	2.750	99.840	99.690	99.540	3.500	100.709	100.559	100.409
3.875	103.174	103.024	102.874	3.875	102.587	102.437	102.287	2.875	100.328	100.178	100.028	3.625	100.169	100.019	99.869
4.000	103.630	103.480	103.330	4.000	102.979	102.829	102.679	3.000	100.811	100.661	100.511	Margin = 2.250		Index = 1.980	
4.125	104.062	103.912	103.762	4.125	103.323	103.173	103.023	3.125	101.276	101.126	100.976				
4.250	103.069	102.969	102.869	4.250	102.632	102.532	102.432	3.250	101.170	101.020	100.870				
4.375	103.530	103.430	103.330	4.375	103.069	102.969	102.869	3.375	101.595	101.445	101.295				
4.500	103.931	103.831	103.731	4.500	103.461	103.361	103.261	3.500	101.989	101.839	101.689				
4.625	104.350	104.250	104.150	4.625	103.805	103.705	103.605	3.625	102.344	102.194	102.044				
4.750	104.475	104.375	104.275	4.750	103.098	102.998	102.898	3.750	102.511	102.361	102.211				
4.875	103.891	103.791	103.691	4.875	103.535	103.435	103.335	3.875	102.876	102.726	102.576				
5.000	104.397	104.297	104.197	5.000	103.927	103.827	103.727	4.000	103.246	103.096	102.946				
5.125	104.816	104.716	104.616	5.125	104.271	104.171	104.071	4.125	103.567	103.417	103.267				
5.250	103.981	103.881	103.781	5.250	103.580	103.480	103.380	4.250	103.147	102.997	102.847				
5.375	104.373	104.273	104.173	5.375	104.017	103.917	103.817	4.375	103.562	103.412	103.262				
5.500	104.879	104.779	104.679	5.500	104.409	104.309	104.209	4.500	103.931	103.781	103.631				
5.625	105.298	105.198	105.098	5.625	104.753	104.653	104.553	4.625	104.253	104.103	103.953				

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	100.922	100.765	100.615	3.375	100.598	100.442	100.292	2.375	97.426	97.276	97.126	3.125	98.511	98.361	98.211
3.500	101.465	101.309	101.159	3.500	101.015	100.858	100.708	2.500	97.919	97.769	97.619	3.250	99.003	98.853	98.703
3.625	102.001	101.845	101.695	3.625	101.392	101.236	101.086	2.625	98.405	98.255	98.105	3.375	99.371	99.221	99.071
3.750	101.495	101.345	101.195	3.750	101.199	101.049	100.899	2.750	98.840	98.690	98.540	3.500	99.709	99.559	99.409
3.875	102.024	101.874	101.724	3.875	101.587	101.437	101.287	2.875	99.328	99.178	99.028	3.625	99.169	99.019	98.869
4.000	102.480	102.330	102.180	4.000	101.979	101.829	101.679	3.000	99.811	99.661	99.511	Margin = 2.250		Index = 1.980	
4.125	102.912	102.762	102.612	4.125	102.323	102.173	102.023	3.125	100.276	100.126	99.976	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.919	101.819	101.719	4.250	101.632	101.532	101.432	3.250	100.170	100.020	99.870	Rate	30 Day	45 Day	60 Day
4.375	102.380	102.280	102.180	4.375	102.069	101.969	101.869	3.375	100.595	100.445	100.295	3.875	101.624	101.374	101.124
4.500	102.781	102.681	102.581	4.500	102.461	102.361	102.261	3.500	100.989	100.839	100.689	4.000	102.080	101.830	101.580
4.625	103.200	103.100	103.000	4.625	102.805	102.705	102.605	3.625	101.344	101.194	101.044	4.125	102.512	102.262	102.012
4.750	103.325	103.225	103.125	4.750	102.098	101.998	101.898	3.750	101.511	101.361	101.211	4.375	101.980	101.730	101.480
4.875	102.741	102.641	102.541	4.875	102.535	102.435	102.335	3.875	101.876	101.726	101.576	4.500	102.381	102.131	101.881
5.000	103.247	103.147	103.047	5.000	102.927	102.827	102.727	4.000	102.246	102.096	101.946	4.625	102.800	102.550	102.300
5.125	103.666	103.566	103.466	5.125	103.271	103.171	103.071	4.125	102.567	102.417	102.267	4.875	102.341	102.091	101.841
5.250	102.831	102.731	102.631	5.250	102.580	102.480	102.380	4.250	102.147	101.997	101.847	5.000	102.847	102.597	102.347
5.375	103.223	103.123	103.023	5.375	103.017	102.917	102.817	4.375	102.562	102.412	102.262	5.125	103.266	103.016	102.766
5.500	103.729	103.629	103.529	5.500	103.409	103.309	103.209	4.500	102.931	102.781	102.631	5.500	103.329	103.079	102.829
5.625	104.148	104.048	103.948	5.625	103.753	103.653	103.553	4.625	103.253	103.103	102.953	5.625	103.748	103.498	103.248

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	101.617	101.367	101.117
5.750	102.000	101.750	101.500	5.750	101.780	101.530	101.280
5.875	102.250	102.000	101.750	5.875	102.217	101.967	101.717
6.250	102.750	102.500	102.250	6.250	102.633	102.383	102.133
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:	6/26/2019	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	98.874	98.624	98.374	
4.000	99.330	99.080	98.830	
4.125	99.762	99.512	99.262	
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	99.591	99.341	99.091	
5.000	100.097	99.847	99.597	
5.125	100.516	100.266	100.016	



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30 Day Lock Exp.: 7/26/2019

45 Day Lock Exp.: 8/12/2019

60 Day Lock Exp.: 8/26/2019

W. Rate Sheet Dated: 6/26/2019

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	100.867	100.711	100.561	3.375	100.823	100.667	100.517	2.375	95.706	95.556	95.406	3.125	99.183	99.033	98.883
3.500	101.410	101.254	101.104	3.500	101.240	101.084	100.934	2.500	96.199	96.049	95.899	3.250	99.808	99.658	99.508
3.625	101.947	101.790	101.640	3.625	101.618	101.461	101.311	2.625	96.685	96.535	96.385	3.375	100.176	100.026	99.876
3.750	101.628	101.478	101.328	3.750	101.612	101.462	101.312	2.750	98.933	98.783	98.633	3.500	100.515	100.365	100.215
3.875	102.156	102.006	101.856	3.875	102.000	101.850	101.700	2.875	99.421	99.271	99.121	3.625	99.974	99.824	99.674
4.000	102.613	102.463	102.313	4.000	102.392	102.242	102.092	3.000	99.904	99.754	99.604	Margin = 2.250		Index = 1.980	
4.125	103.045	102.895	102.745	4.125	102.736	102.586	102.436	3.125	100.368	100.218	100.068				
4.250	102.365	102.265	102.165	4.250	102.357	102.257	102.157	3.250	100.396	100.246	100.096				
4.375	102.825	102.725	102.625	4.375	102.794	102.694	102.594	3.375	100.820	100.670	100.520				
4.500	103.226	103.126	103.026	4.500	103.186	103.086	102.986	3.500	101.214	101.064	100.914				
4.625	103.645	103.545	103.445	4.625	103.530	103.430	103.330	3.625	101.569	101.419	101.269				
4.750	103.708	103.608	103.508	4.750	102.761	102.661	102.561	3.750	101.924	101.774	101.624				
4.875	103.124	103.024	102.924	4.875	103.198	103.098	102.998	3.875	102.289	102.139	101.989				
5.000	103.630	103.530	103.430	5.000	103.590	103.490	103.390	4.000	102.659	102.509	102.359				
5.125	104.049	103.949	103.849	5.125	103.934	103.834	103.734	4.125	102.980	102.830	102.680				
5.250	102.987	102.887	102.787	5.250	103.017	102.917	102.817	4.250	102.872	102.722	102.572				
5.375	103.379	103.279	103.179	5.375	103.454	103.354	103.254	4.375	103.287	103.137	102.987				
5.500	103.886	103.786	103.686	5.500	103.846	103.746	103.646	4.500	103.656	103.506	103.356				
5.625	104.305	104.205	104.105	5.625	104.190	104.090	103.990	4.625	103.978	103.828	103.678				

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	99.717	99.561	99.411	3.375	99.393	99.237	99.087	2.375	96.026	95.876	95.726	3.125	97.173	97.023	96.873
3.500	100.260	100.104	99.954	3.500	99.810	99.654	99.504	2.500	96.519	96.369	96.219	3.250	97.798	97.648	97.498
3.625	100.797	100.640	100.490	3.625	100.188	100.031	99.881	2.625	97.005	96.855	96.705	3.375	98.166	98.016	97.866
3.750	100.478	100.328	100.178	3.750	100.182	100.032	99.882	2.750	98.284	98.134	97.984	3.500	98.505	98.355	98.205
3.875	101.006	100.856	100.706	3.875	100.570	100.420	100.270	2.875	98.772	98.622	98.472	3.625	97.964	97.814	97.664
4.000	101.463	101.313	101.163	4.000	100.962	100.812	100.662	3.000	99.255	99.105	98.955	Margin = 2.250		Index = 1.980	
4.125	101.895	101.745	101.595	4.125	101.306	101.156	101.006	3.125	99.720	99.570	99.420	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.215	101.115	101.015	4.250	100.927	100.827	100.727	3.250	99.426	99.276	99.126	Rate	30 Day	45 Day	60 Day
4.375	101.675	101.575	101.475	4.375	101.364	101.264	101.164	3.375	99.851	99.701	99.551	4.375	101.275	101.025	100.775
4.500	102.076	101.976	101.876	4.500	101.756	101.656	101.556	3.500	100.245	100.095	99.945	4.500	101.676	101.426	101.176
4.625	102.495	102.395	102.295	4.625	102.100	102.000	101.900	3.625	100.600	100.450	100.300	4.625	102.095	101.845	101.595
4.750	102.558	102.458	102.358	4.750	101.331	101.231	101.131	3.750	100.611	100.461	100.311	4.875	101.574	101.324	101.074
4.875	101.974	101.874	101.774	4.875	101.768	101.668	101.568	3.875	100.976	100.826	100.676	5.000	102.080	101.830	101.580
5.000	102.480	102.380	102.280	5.000	102.160	102.060	101.960	4.000	101.346	101.196	101.046	5.125	102.499	102.249	101.999
5.125	102.899	102.799	102.699	5.125	102.504	102.404	102.304	4.125	101.667	101.517	101.367	5.375	101.829	101.579	101.329
5.250	101.837	101.737	101.637	5.250	101.587	101.487	101.387	4.250	100.935	100.785	100.635	5.500	102.336	102.086	101.836
5.375	102.229	102.129	102.029	5.375	102.024	101.924	101.824	4.375	101.349	101.199	101.049	5.625	102.755	102.505	102.255
5.500	102.736	102.636	102.536	5.500	102.416	102.316	102.216	4.500	101.718	101.568	101.418	5.875	102.218	101.968	101.718
5.625	103.155	103.055	102.955	5.625	102.760	102.660	102.560	4.625	102.040	101.890	101.740	6.000	102.724	102.474	102.224

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	100.274	100.024	99.774
5.750	100.125	99.875	99.625	5.750	99.905	99.655	99.405
5.875	100.375	100.125	99.875	5.875	100.342	100.092	99.842
6.250	99.250	99.000	98.750	6.250	99.133	98.883	98.633
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:	6/26/2019	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	98.824	98.574	98.324
5.000	99.330	99.080	98.830
5.125	99.749	99.499	99.249
5.375	99.079	98.829	98.579
5.500	99.586	99.336	99.086
5.625	100.005	99.755	99.505
5.875	99.468	99.218	98.968
6.000	99.974	99.724	99.474

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
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Lockdesk Phone: 1-877-588-2706
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30 Day Lock Exp.: 7/26/2019
45 Day Lock Exp.: 8/12/2019
60 Day Lock Exp.: 8/26/2019

W. Rate Sheet Dated: 6/26/2019

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	101.134	101.034	100.934	3.500	101.634	101.534	101.434	3.500	101.634	101.534	101.434	4.000	101.897	101.797	101.697	4.000	101.647	101.547	101.447
3.625	101.182	101.082	100.982	3.625	101.682	101.582	101.482	3.625	101.682	101.582	101.482	4.125	101.957	101.857	101.757	4.125	101.707	101.607	101.507
3.750	101.389	101.289	101.189	3.750	101.889	101.789	101.689	3.750	101.889	101.789	101.689	4.250	102.155	102.055	101.955	4.250	101.905	101.805	101.705
3.875	101.939	101.839	101.739	3.875	102.439	102.339	102.239	3.875	102.439	102.339	102.239	4.375	102.469	102.369	102.269	4.375	102.219	102.119	102.019
3.990	102.432	102.332	102.232	3.990	102.182	102.082	101.982	3.990	102.182	102.082	101.982	4.500	102.797	102.697	102.597	4.500	102.297	102.197	102.097
4.000	102.532	102.432	102.332	4.000	102.282	102.182	102.082	4.000	102.282	102.182	102.082	4.625	102.801	102.701	102.601	4.625	102.301	102.201	102.101
4.125	102.592	102.492	102.392	4.125	102.342	102.242	102.142	4.125	102.342	102.242	102.142	4.750	102.570	102.470	102.370	4.750	102.070	101.970	101.870
4.250	102.825	102.725	102.625	4.250	102.575	102.475	102.375	4.250	102.575	102.475	102.375	4.875	102.925	102.825	102.725	4.875	102.425	102.325	102.225
4.375	103.139	103.039	102.939	4.375	102.889	102.789	102.689	4.375	102.889	102.789	102.689	4.990	103.052	102.952	102.852	4.990	102.427	102.327	102.227
4.500	103.467	103.367	103.267	4.500	102.967	102.867	102.767	4.500	102.967	102.867	102.767	5.000	103.152	103.052	102.952	5.000	102.527	102.427	102.327
4.625	103.471	103.371	103.271	4.625	102.971	102.871	102.771	4.625	102.971	102.871	102.771	5.125	102.541	102.441	102.341	5.125	101.916	101.816	101.716
4.750	103.608	103.508	103.408	4.750	103.108	103.008	102.908	4.750	103.108	103.008	102.908	5.250	102.891	102.791	102.691	5.250	102.266	102.166	102.066
4.875	103.963	103.863	103.763	4.875	103.463	103.363	103.263	4.875	103.463	103.363	103.263	5.375	103.254	103.154	103.054	5.375	103.254	103.154	103.054
4.990	104.090	103.990	103.890	4.990	103.465	103.365	103.265	4.990	103.465	103.365	103.265	5.500	103.465	103.365	103.265	5.500	103.465	103.365	103.265
5.000	104.190	104.090	103.990	5.000	103.565	103.465	103.365	5.000	103.565	103.465	103.365	5.625	103.199	103.099	102.999	5.625	103.199	103.099	102.999
5.125	104.188	104.088	103.988	5.125	103.563	103.463	103.363	5.125	103.563	103.463	103.363	5.750	104.464	104.364	104.264	5.750	103.464	103.364	103.264
5.250	104.538	104.438	104.338	5.250	103.913	103.813	103.713	5.250	103.913	103.813	103.713	5.875	103.707	103.592	103.507	5.875	103.707	103.592	103.507
5.375	104.901	104.801	104.701	5.375	104.901	104.801	104.701	5.375	104.901	104.801	104.701	5.990	103.812	103.698	103.612	5.990	103.812	103.698	103.612
5.500	105.112	105.012	104.912	5.500	105.112	105.012	104.912	5.500	105.112	105.012	104.912	6.000	103.912	103.798	103.712	6.000	103.912	103.798	103.712
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	101.647	101.547	101.447	3.375	99.686	99.586	99.486	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.375	101.613	101.513	101.413
4.125	101.707	101.607	101.507	3.500	100.497	100.397	100.297	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.500	101.811	101.711	101.611
4.250	101.905	101.805	101.705	3.625	101.179	101.079	100.979	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.625	101.932	101.832	101.732
4.375	102.219	102.119	102.019	3.750	101.781	101.681	101.581	3.375	99.686	99.586	99.486	3.375	99.811	99.711	99.611	3.750	102.638	102.538	102.438
4.500	102.297	102.197	102.097	3.875	102.327	102.227	102.127	3.500	100.497	100.397	100.297	3.500	100.622	100.522	100.422	3.875	102.685	102.585	102.485
4.625	102.301	102.201	102.101	3.990	102.672	102.572	102.472	3.625	101.179	101.079	100.979	3.625	101.304	101.204	101.104	3.990	102.946	102.846	102.746
4.750	102.070	101.970	101.870	4.000	102.772	102.672	102.572	3.750	101.781	101.681	101.581	3.750	101.906	101.806	101.706	4.000	103.046	102.946	102.846
4.875	102.425	102.325	102.225	4.125	103.065	102.965	102.865	3.875	102.327	102.227	102.127	3.875	102.452	102.352	102.252	4.125	103.048	102.948	102.848
4.990	102.427	102.327	102.227	4.250	103.118	103.018	102.918	3.990	102.922	102.822	102.722	3.990	102.922	102.822	102.722	4.250	103.696	103.596	103.496
5.000	102.527	102.427	102.327	4.375	103.472	103.372	103.272	4.000	103.022	102.922	102.822	4.000	103.022	102.922	102.822	4.375	104.074	103.974	103.874
5.125	101.916	101.816	101.716	4.500	103.839	103.739	103.639	4.125	103.315	103.215	103.115	4.125	103.315	103.215	103.115	4.500	103.425	103.325	103.225
5.250	102.266	102.166	102.066	4.625	103.893	103.793	103.693	4.250	103.368	103.268	103.168	4.250	103.368	103.268	103.168	4.625	103.793	103.693	103.593
5.375	103.254	103.154	103.054	4.750	104.133	104.033	103.933	4.375	103.722	103.622	103.522	4.375	103.722	103.622	103.522	4.750	104.167	104.067	103.967
5.500	104.465	104.365	104.265	4.875	104.485	104.385	104.285	4.500	104.089	103.989	103.889	4.500	104.089	103.989	103.889	4.875	104.481	104.381	104.281
5.625	103.199	103.099	102.999	4.990	104.670	104.570	104.470	4.625	104.143	104.043	103.943	4.625	104.143	104.043	103.943	4.990	104.040	103.940	103.840
5.750	104.464	104.364	104.264	5.000	104.770	104.670	104.570	4.750	104.383	104.283	104.183	4.750	104.383	104.283	104.183	5.000	104.140	104.040	103.940
5.875	103.707	103.592	103.507	5.125	104.522	104.422	104.322	4.875	104.385	104.285	104.185	4.875	104.735	104.635	104.535	5.125	104.466	104.366	104.266
5.990	103.812	103.698	103.612	5.250	104.824	104.724	104.624	4.990	104.920	104.820	104.720	4.990	104.920	104.820	104.720	5.250	104.584	104.484	104.384
6.000	103.912	103.798	103.712	5.375	105.090	104.990	104.890	5.000	105.020	104.920	104.820	5.000	105.020	104.920	104.820	5.375	104.809	104.709	104.609
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	102.113	102.013	101.913	3.375	102.113	102.013	101.913	3.375	101.475	101.375	101.275	3.375	101.975	101.875	101.775	3.375	101.975	101.875	101.775
3.500	102.311	102.211	102.111	3.500	102.311	102.211	102.111	3.500	101.673	101.573	101.473	3.500	102.173	102.073	101.973	3.500	102.173	102.073	101.973
3.625	102.432	102.332	102.232	3.625	102.432	102.332	102.232	3.625	101.669	101.569	101.469	3.625	102.169	102.069	101.969	3.625	102.169	102.069	101.969
3.750	103.138	103.038	102.938	3.750	103.138	103.038	102.938	3.750	102.375	102.275	102.175	3.750	102.875	102.775	102.675	3.750	102.875	102.775	102.675
3.875	102.935	102.835	102.735	3.875	102.935	102.835	102.735	3.875	102.422	102.322	102.222	3.875	102.672	102.572	102.472	3.875	102.672	102.572	102.472
3.990	103.196	103.096	102.996	3.990	103.196	103.096	102.996	3.990	102.683	102.583	102.483	3.990	102.933	102.833	102.733	3.990	102.933	102.833	102.733
4.000	103.296	103.196	103.096	4.000	103.296	103.196	103.096	4.000	102.783	102.683	102.583	4.000	103.033	102.933	102.833	4.000	103.033	102.933	102.833
4.125	103.298	103.198	103.098	4.125	103.298	103.198	103.098	4.125	102.274	102.174	102.074	4.125	102.524	102.424	102.324	4.125	102.524	102.424	102.324
4.250	103.946	103.846	103.746	4.250	103.946	103.846	103.746	4.250	102.922	102.822	102.722	4.250	103.172	103.072	102.972	4.250	103.172	103.072	102.972
4.375	103.949	103.849	103.749	4.375	103.949	103.849	103.749	4.375	103.300										



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.:

7/26/2019

45 Day Lock Exp.:

8/12/2019

60 Day Lock Exp.:

8/26/2019

W. Rate Sheet Dated: 6/26/2019

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	101.205	101.105	101.005	3.375	99.757	99.657	99.557	3.375	101.736	101.636	101.536	4.000	101.626	101.526	101.426	3.375	101.298	101.198	101.098
3.625	101.251	101.151	101.051	3.500	100.578	100.478	100.378	3.500	101.932	101.832	101.732	4.125	101.685	101.585	101.485	3.500	101.494	101.394	101.294
3.750	101.478	101.378	101.278	3.625	101.258	101.158	101.058	3.625	101.980	101.880	101.780	4.250	101.882	101.782	101.682	3.625	101.417	101.317	101.217
3.875	102.023	101.923	101.823	3.750	101.868	101.768	101.668	3.750	102.686	102.586	102.486	4.375	102.193	102.093	101.993	3.750	102.123	102.023	101.923
3.990	102.511	102.411	102.311	3.875	102.411	102.311	102.211	3.875	102.730	102.630	102.530	4.500	102.517	102.417	102.317	3.875	102.167	102.067	101.967
4.000	102.611	102.511	102.411	3.990	102.753	102.653	102.553	3.990	102.991	102.891	102.791	4.625	102.520	102.420	102.320	3.990	102.428	102.328	102.228
4.125	102.670	102.570	102.470	4.000	102.853	102.753	102.653	4.000	103.091	102.991	102.891	4.750	102.281	102.181	102.081	4.000	102.528	102.428	102.328
4.250	102.895	102.795	102.695	4.125	103.160	103.060	102.960	4.125	103.049	102.949	102.849	4.875	102.632	102.532	102.432	4.125	101.989	101.889	101.789
4.375	103.206	103.106	103.006	4.250	103.212	103.112	103.012	4.250	103.696	103.596	103.496	4.990	102.756	102.656	102.556	4.250	102.636	102.536	102.436
4.500	103.530	103.430	103.330	4.375	103.565	103.465	103.365	4.375	104.073	103.973	103.873	5.000	102.856	102.756	102.656	4.375	103.013	102.913	102.813
4.625	103.533	103.433	103.333	4.500	103.927	103.827	103.727	4.500	103.399	103.299	103.199	5.125	102.236	102.136	102.036	4.500	101.742	101.642	101.542
4.750	103.679	103.579	103.479	4.625	103.989	103.889	103.789	4.625	103.765	103.665	103.565	5.250	102.583	102.483	102.383	4.625	102.108	102.008	101.908
4.875	104.030	103.930	103.830	4.750	104.209	104.109	104.009	4.750	104.137	104.037	103.937	5.375	102.943	102.843	102.743	4.750	102.480	102.380	102.280
4.990	104.154	104.054	103.954	4.875	104.558	104.458	104.358	4.875	104.445	104.345	104.245	5.500	103.151	103.051	102.951	4.875	102.788	102.688	102.588
5.000	104.254	104.154	104.054	4.990	104.740	104.640	104.540	4.990	104.017	103.917	103.817	5.625	102.809	102.706	102.609	4.990	102.110	102.010	101.910
5.125	104.233	104.133	104.033	5.000	104.840	104.740	104.640	5.000	104.117	104.017	103.917	5.750	103.071	102.969	102.871	5.000	102.210	102.110	102.010
5.250	104.580	104.480	104.380	5.125	104.580	104.480	104.380	5.125	104.440	104.340	104.240	5.875	103.313	103.211	103.113	5.125	102.533	102.433	102.333
5.375	104.940	104.840	104.740	5.250	104.879	104.779	104.679	5.250	104.555	104.455	104.355	5.990	103.419	103.317	103.219	5.250	102.648	102.548	102.448
5.500	105.148	105.048	104.948	5.375	105.144	105.044	104.944	5.375	104.779	104.679	104.579	6.000	103.519	103.417	103.319	5.375	102.872	102.772	102.672

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", LPML		

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.:

7/26/2019

45 Day Lock Exp.:

8/12/2019

60 Day Lock Exp.:

8/26/2019

W. Rate Sheet Dated: 6/26/2019

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	99.193	99.068	98.943	
3.875	99.734	99.609	99.484	
4.000	100.087	99.962	99.837	
4.125	100.365	100.240	100.115	
4.250	100.639	100.514	100.389	
4.375	100.903	100.778	100.653	
4.500	101.153	101.028	100.903	
4.625	101.399	101.274	101.149	
4.750	101.555	101.430	101.305	
4.875	101.778	101.653	101.528	
5.000	102.000	101.875	101.750	
5.125	102.238	102.113	101.988	
5.250	102.457	102.332	102.207	

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	98.506	98.381	98.256	
3.375	99.146	99.021	98.896	
3.500	99.785	99.660	99.535	
3.625	100.326	100.201	100.076	
3.750	100.821	100.696	100.571	
3.875	101.320	101.195	101.070	
4.000	101.519	101.394	101.269	
4.125	101.733	101.608	101.483	
4.250	102.036	101.911	101.786	
4.375	102.321	102.196	102.071	
4.500	102.513	102.388	102.263	

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	97.998	97.873	97.748	
3.375	98.353	98.228	98.103	
3.500	98.765	98.640	98.515	
3.625	99.128	99.003	98.878	
3.750	99.542	99.417	99.292	
3.875	100.094	99.969	99.844	
4.000	100.367	100.242	100.117	
4.125	100.680	100.555	100.430	
4.250	100.968	100.843	100.718	
4.375	101.231	101.106	100.981	
4.500	101.470	101.345	101.220	
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)