



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.: 7/29/2019

45 Day Lock Exp.: 8/12/2019

60 Day Lock Exp.: 8/26/2019

W. Rate Sheet Dated: 6/27/2019

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	101.986	101.830	101.680	3.375	101.513	101.356	101.206	2.375	98.747	98.597	98.447	3.125	99.878	99.728	99.578
3.500	102.530	102.374	102.224	3.500	101.929	101.773	101.623	2.500	99.240	99.090	98.940	3.250	99.933	99.783	99.633
3.625	103.066	102.910	102.760	3.625	102.307	102.151	102.001	2.625	99.725	99.575	99.425	3.375	100.301	100.151	100.001
3.750	102.622	102.472	102.322	3.750	102.176	102.026	101.876	2.750	99.747	99.597	99.447	3.500	100.640	100.490	100.340
3.875	103.151	103.001	102.851	3.875	102.564	102.414	102.264	2.875	100.235	100.085	99.935	3.625	100.099	99.949	99.799
4.000	103.607	103.457	103.307	4.000	102.956	102.806	102.656	3.000	100.718	100.568	100.418	Margin = 2.250		Index = 1.980	
4.125	104.039	103.889	103.739	4.125	103.300	103.150	103.000	3.125	101.183	101.033	100.883				
4.250	103.109	103.009	102.909	4.250	102.672	102.572	102.472	3.250	101.175	101.025	100.875				
4.375	103.569	103.469	103.369	4.375	103.109	103.009	102.909	3.375	101.599	101.449	101.299				
4.500	103.971	103.871	103.771	4.500	103.501	103.401	103.301	3.500	101.993	101.843	101.693				
4.625	104.390	104.290	104.190	4.625	103.845	103.745	103.645	3.625	102.348	102.198	102.048				
4.750	104.515	104.415	104.315	4.750	103.169	103.069	102.969	3.750	102.484	102.334	102.184				
4.875	103.962	103.862	103.762	4.875	103.606	103.506	103.406	3.875	102.850	102.700	102.550				
5.000	104.468	104.368	104.268	5.000	103.998	103.898	103.798	4.000	103.219	103.069	102.919				
5.125	104.887	104.787	104.687	5.125	104.342	104.242	104.142	4.125	103.541	103.391	103.241				
5.250	104.021	103.921	103.821	5.250	103.620	103.520	103.420	4.250	103.128	102.978	102.828				
5.375	104.413	104.313	104.213	5.375	104.057	103.957	103.857	4.375	103.543	103.393	103.243				
5.500	104.919	104.819	104.719	5.500	104.449	104.349	104.249	4.500	103.912	103.762	103.612				
5.625	105.338	105.238	105.138	5.625	104.793	104.693	104.593	4.625	104.234	104.084	103.934				

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	100.836	100.680	100.530	3.375	100.513	100.356	100.206	2.375	97.747	97.597	97.447	3.125	98.878	98.728	98.578
3.500	101.380	101.224	101.074	3.500	100.929	100.773	100.623	2.500	98.240	98.090	97.940	3.250	98.933	98.783	98.633
3.625	101.916	101.760	101.610	3.625	101.307	101.151	101.001	2.625	98.725	98.575	98.425	3.375	99.301	99.151	99.001
3.750	101.472	101.322	101.172	3.750	101.176	101.026	100.876	2.750	98.747	98.597	98.447	3.500	99.640	99.490	99.340
3.875	102.001	101.851	101.701	3.875	101.564	101.414	101.264	2.875	99.235	99.085	98.935	3.625	99.099	98.949	98.799
4.000	102.457	102.307	102.157	4.000	101.956	101.806	101.656	3.000	99.718	99.568	99.418	Margin = 2.250		Index = 1.980	
4.125	102.889	102.739	102.589	4.125	102.300	102.150	102.000	3.125	100.183	100.033	99.883	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.959	101.859	101.759	4.250	101.672	101.572	101.472	3.250	100.175	100.025	99.875	Rate	30 Day	45 Day	60 Day
4.375	102.419	102.319	102.219	4.375	102.109	102.009	101.909	3.375	100.599	100.449	100.299	3.875	101.601	101.351	101.101
4.500	102.821	102.721	102.621	4.500	102.501	102.401	102.301	3.500	100.993	100.843	100.693	4.000	102.057	101.807	101.557
4.625	103.240	103.140	103.040	4.625	102.845	102.745	102.645	3.625	101.348	101.198	101.048	4.125	102.489	102.239	101.989
4.750	103.365	103.265	103.165	4.750	102.169	102.069	101.969	3.750	101.484	101.334	101.184	4.375	102.019	101.769	101.519
4.875	102.812	102.712	102.612	4.875	102.606	102.506	102.406	3.875	101.850	101.700	101.550	4.500	102.421	102.171	101.921
5.000	103.318	103.218	103.118	5.000	102.998	102.898	102.798	4.000	102.219	102.069	101.919	4.625	102.840	102.590	102.340
5.125	103.737	103.637	103.537	5.125	103.342	103.242	103.142	4.125	102.541	102.391	102.241	4.875	102.412	102.162	101.912
5.250	102.871	102.771	102.671	5.250	102.620	102.520	102.420	4.250	102.128	101.978	101.828	5.000	102.918	102.668	102.418
5.375	103.263	103.163	103.063	5.375	103.057	102.957	102.857	4.375	102.543	102.393	102.243	5.125	103.337	103.087	102.837
5.500	103.769	103.669	103.569	5.500	103.449	103.349	103.249	4.500	102.912	102.762	102.612	5.500	103.369	103.119	102.869
5.625	104.188	104.088	103.988	5.625	103.793	103.693	103.593	4.625	103.234	103.084	102.934	5.625	103.788	103.538	103.288

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	101.659	101.409	101.159
5.750	102.000	101.750	101.500	5.750	101.757	101.507	101.257
5.875	102.250	102.000	101.750	5.875	102.194	101.944	101.694
6.250	102.750	102.500	102.250	6.250	102.610	102.360	102.110
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:	6/27/2019	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	98.851	98.601	98.351	
4.000	99.307	99.057	98.807	
4.125	99.739	99.489	99.239	
4.375	99.269	99.019	98.769	
4.500	99.671	99.421	99.171	
4.625	100.090	99.840	99.590	
4.875	99.662	99.412	99.162	
5.000	100.168	99.918	99.668	
5.125	100.587	100.337	100.087	



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.:

7/29/2019

45 Day Lock Exp.:

8/12/2019

60 Day Lock Exp.:

8/26/2019

W. Rate Sheet Dated: 6/27/2019

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	100.782	100.625	100.475	3.375	100.738	100.582	100.432	2.375	96.027	95.877	95.727	3.125	99.551	99.401	99.251
3.500	101.325	101.169	101.019	3.500	101.155	100.998	100.848	2.500	96.520	96.370	96.220	3.250	99.739	99.589	99.439
3.625	101.861	101.705	101.555	3.625	101.532	101.376	101.226	2.625	97.005	96.855	96.705	3.375	100.107	99.957	99.807
3.750	101.566	101.416	101.266	3.750	101.550	101.400	101.250	2.750	98.840	98.690	98.540	3.500	100.445	100.295	100.145
3.875	102.094	101.944	101.794	3.875	101.938	101.788	101.638	2.875	99.328	99.178	99.028	3.625	99.905	99.755	99.605
4.000	102.551	102.401	102.251	4.000	102.330	102.180	102.030	3.000	99.811	99.661	99.511	Margin = 2.250		Index = 1.980	
4.125	102.983	102.833	102.683	4.125	102.674	102.524	102.374	3.125	100.275	100.125	99.975				
4.250	102.272	102.172	102.072	4.250	102.264	102.164	102.064	3.250	100.400	100.250	100.100				
4.375	102.732	102.632	102.532	4.375	102.701	102.601	102.501	3.375	100.824	100.674	100.524				
4.500	103.133	103.033	102.933	4.500	103.093	102.993	102.893	3.500	101.218	101.068	100.918				
4.625	103.552	103.452	103.352	4.625	103.437	103.337	103.237	3.625	101.574	101.424	101.274				
4.750	103.490	103.390	103.290	4.750	102.574	102.474	102.374	3.750	101.858	101.708	101.558				
4.875	102.937	102.837	102.737	4.875	103.011	102.911	102.811	3.875	102.223	102.073	101.923				
5.000	103.443	103.343	103.243	5.000	103.403	103.303	103.203	4.000	102.593	102.443	102.293				
5.125	103.862	103.762	103.662	5.125	103.747	103.647	103.547	4.125	102.914	102.764	102.614				
5.250	103.058	102.958	102.858	5.250	103.088	102.988	102.888	4.250	102.721	102.571	102.421				
5.375	103.450	103.350	103.250	5.375	103.525	103.425	103.325	4.375	103.135	102.985	102.835				
5.500	103.956	103.856	103.756	5.500	103.916	103.816	103.716	4.500	103.505	103.355	103.205				
5.625	104.376	104.276	104.176	5.625	104.261	104.161	104.061	4.625	103.826	103.676	103.526				

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	99.632	99.475	99.325	3.375	99.308	99.152	99.002	2.375	96.347	96.197	96.047	3.125	97.541	97.391	97.241
3.500	100.175	100.019	99.869	3.500	99.725	99.568	99.418	2.500	96.840	96.690	96.540	3.250	97.729	97.579	97.429
3.625	100.711	100.555	100.405	3.625	100.102	99.946	99.796	2.625	97.325	97.175	97.025	3.375	98.097	97.947	97.797
3.750	100.416	100.266	100.116	3.750	100.120	99.970	99.820	2.750	98.191	98.041	97.891	3.500	98.435	98.285	98.135
3.875	100.944	100.794	100.644	3.875	100.508	100.358	100.208	2.875	98.679	98.529	98.379	3.625	97.895	97.745	97.595
4.000	101.401	101.251	101.101	4.000	100.900	100.750	100.600	3.000	99.162	99.012	98.862	Margin = 2.250		Index = 1.980	
4.125	101.833	101.683	101.533	4.125	101.244	101.094	100.944	3.125	99.627	99.477	99.327	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.122	101.022	100.922	4.250	100.834	100.734	100.634	3.250	99.431	99.281	99.131	Rate	30 Day	45 Day	60 Day
4.375	101.582	101.482	101.382	4.375	101.271	101.171	101.071	3.375	99.855	99.705	99.555	4.375	101.182	100.932	100.682
4.500	101.983	101.883	101.783	4.500	101.663	101.563	101.463	3.500	100.249	100.099	99.949	4.500	101.583	101.333	101.083
4.625	102.402	102.302	102.202	4.625	102.007	101.907	101.807	3.625	100.604	100.454	100.304	4.625	102.002	101.752	101.502
4.750	102.340	102.240	102.140	4.750	101.144	101.044	100.944	3.750	100.584	100.434	100.284	4.875	101.387	101.137	100.887
4.875	101.787	101.687	101.587	4.875	101.581	101.481	101.381	3.875	100.950	100.800	100.650	5.000	101.893	101.643	101.393
5.000	102.293	102.193	102.093	5.000	101.973	101.873	101.773	4.000	101.319	101.169	101.019	5.125	102.312	102.062	101.812
5.125	102.712	102.612	102.512	5.125	102.317	102.217	102.117	4.125	101.641	101.491	101.341	5.375	101.900	101.650	101.400
5.250	101.908	101.808	101.708	5.250	101.658	101.558	101.458	4.250	100.916	100.766	100.616	5.500	102.406	102.156	101.906
5.375	102.300	102.200	102.100	5.375	102.095	101.995	101.895	4.375	101.330	101.180	101.030	5.625	102.826	102.576	102.326
5.500	102.806	102.706	102.606	5.500	102.486	102.386	102.286	4.500	101.700	101.550	101.400	5.875	102.195	101.945	101.695
5.625	103.226	103.126	103.026	5.625	102.831	102.731	102.631	4.625	102.021	101.871	101.721	6.000	102.701	102.451	102.201

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs							
	Standard	Specialty		Standard	Specialty		
FICO Adjuster			FICO Adjuster				
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000		
FICO 680- 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500		
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000		
FICO 640 - 659	0.000	0.000					
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000		
2 Unit	0.000	0.000	Refer / Manual UW	0.000	0.000		
USDA Streamline-Assist Refinance Option				-0.250	-0.250		
DPA Advantage Program "comp plan will be deducted on lender paid ; only Advantage Adjustments added ; FHA only"							
30/25 Year				20 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.250	N/A	N/A	N/A	4.250	N/A	N/A	N/A
4.500	N/A	N/A	N/A	4.500	N/A	N/A	N/A
4.750	N/A	N/A	N/A	4.750	N/A	N/A	N/A
5.000	N/A	N/A	N/A	5.000	N/A	N/A	N/A
5.250	98.688	98.438	98.188	5.250	100.346	100.096	99.846
5.750	100.125	99.875	99.625	5.750	99.882	99.632	99.382
5.875	100.375	100.125	99.875	5.875	100.319	100.069	99.819
6.250	99.250	99.000	98.750	6.250	99.110	98.860	98.610
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:	6/27/2019	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	98.432	98.182	97.932
4.500	98.833	98.583	98.333
4.625	99.252	99.002	98.752
4.875	98.637	98.387	98.137
5.000	99.143	98.893	98.643
5.125	99.562	99.312	99.062
5.375	99.150	98.900	98.650
5.500	99.656	99.406	99.156
5.625	100.076	99.826	99.576
5.875	99.445	99.195	98.945
6.000	99.951	99.701	99.451

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)	



Prices are subject to change without notice.

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds[®] loan, these LLPAs do not apply and the lender must use SFC 118.

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 -.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 Confirmation Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



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

30 Day Lock Exp.: 7/29/2019
45 Day Lock Exp.: 8/12/2019
60 Day Lock Exp.: 8/26/2019

W. Rate Sheet Dated: 6/27/2019

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		
3.500	100.751	100.651	100.551	3.500	101.251	101.151	101.051	3.500	101.251	101.151	101.051	4.000	101.798	101.698	101.598	4.000	101.548		
3.625	100.803	100.703	100.603	3.625	101.303	101.203	101.103	3.625	101.303	101.203	101.103	4.125	101.860	101.760	101.660	4.125	101.610		
3.750	101.282	101.182	101.082	3.750	101.782	101.682	101.582	3.750	101.782	101.682	101.582	4.250	102.111	102.011	101.911	4.250	101.861		
3.875	101.835	101.735	101.635	3.875	102.335	102.235	102.135	3.875	102.335	102.235	102.135	4.375	102.429	102.329	102.229	4.375	102.179		
3.990	102.333	102.233	102.133	3.990	102.083	101.983	101.883	3.990	102.083	101.983	101.883	4.500	102.762	102.662	102.562	4.500	102.262		
4.000	102.433	102.333	102.233	4.000	102.183	102.083	101.983	4.000	102.183	102.083	101.983	4.625	102.767	102.667	102.567	4.625	102.267		
4.125	102.495	102.395	102.295	4.125	102.245	102.145	102.045	4.125	102.245	102.145	102.045	4.750	102.554	102.454	102.354	4.750	102.054		
4.250	102.781	102.681	102.581	4.250	102.531	102.431	102.331	4.250	102.531	102.431	102.331	4.875	102.912	102.812	102.712	4.875	102.412		
4.375	103.099	102.999	102.899	4.375	102.849	102.749	102.649	4.375	102.849	102.749	102.649	4.990	103.041	102.941	102.841	4.990	102.416		
4.500	103.432	103.332	103.232	4.500	102.932	102.832	102.732	4.500	102.932	102.832	102.732	5.000	103.141	103.041	102.941	5.000	102.516		
4.625	103.437	103.337	103.237	4.625	102.937	102.837	102.737	4.625	102.937	102.837	102.737	5.125	102.547	102.447	102.347	5.125	101.922		
4.750	103.592	103.492	103.392	4.750	103.092	102.992	102.892	4.750	103.092	102.992	102.892	5.250	102.901	102.801	102.701	5.250	102.276		
4.875	103.950	103.850	103.750	4.875	103.450	103.350	103.250	4.875	103.450	103.350	103.250	5.375	103.267	103.167	103.067	5.375	103.267		
4.990	104.079	103.979	103.879	4.990	103.454	103.354	103.254	4.990	103.454	103.354	103.254	5.500	103.482	103.382	103.282	5.500	103.482		
5.000	104.179	104.079	103.979	5.000	103.554	103.454	103.354	5.000	103.554	103.454	103.354	5.625	103.202	103.102	103.002	5.625	103.202		
5.125	104.194	104.094	103.994	5.125	103.569	103.469	103.369	5.125	103.569	103.469	103.369	5.750	103.470	103.370	103.270	5.750	103.470		
5.250	104.548	104.448	104.348	5.250	103.923	103.823	103.723	5.250	103.923	103.823	103.723	5.875	103.716	103.616	103.516	5.875	103.716		
5.375	104.914	104.814	104.714	5.375	104.914	104.814	104.714	5.375	104.914	104.814	104.714	5.990	103.822	103.722	103.622	5.990	103.822		
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	103.922	103.822	103.722	6.000	103.922		
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		
4.000	101.548	101.448	101.348	3.375	99.601	99.501	99.401	3.000	0.000	0.000	0.000	3.000	0.000	0.000	0.000	3.375	101.522		
4.125	101.610	101.510	101.410	3.500	100.413	100.313	100.213	3.125	0.000	0.000	0.000	3.125	0.000	0.000	0.000	3.500	101.720		
4.250	101.861	101.761	101.661	3.625	101.096	100.996	100.896	3.250	0.000	0.000	0.000	3.250	0.000	0.000	0.000	3.625	101.913		
4.375	102.179	102.079	101.979	3.750	101.701	101.601	101.501	3.375	99.601	99.501	99.401	3.375	99.726	99.626	99.526	3.750	102.623		
4.500	102.262	102.162	102.062	3.875	102.249	102.149	102.049	3.500	100.413	100.313	100.213	3.500	100.538	100.438	100.338	3.875	102.671		
4.625	102.267	102.167	102.067	3.990	102.596	102.496	102.396	3.625	101.096	100.996	100.896	3.625	101.221	101.121	101.021	3.990	102.930		
4.750	102.054	101.954	101.854	4.000	102.696	102.596	102.496	3.750	101.701	101.601	101.501	3.750	101.826	101.726	101.626	4.000	103.030		
4.875	102.412	102.312	102.212	4.125	102.991	102.891	102.791	3.875	102.249	102.149	102.049	3.875	102.374	102.274	102.174	4.125	103.010		
4.990	102.416	102.316	102.216	4.250	103.112	103.012	102.912	3.990	102.846	102.746	102.646	3.990	102.846	102.746	102.646	4.250	103.659		
5.000	102.516	102.416	102.316	4.375	103.468	103.368	103.268	4.000	102.946	102.846	102.746	4.000	102.946	102.846	102.746	4.375	103.038		
5.125	101.922	101.822	101.722	4.500	103.837	103.737	103.637	4.125	103.241	103.141	103.041	4.125	103.241	103.141	103.041	4.500	103.302		
5.250	102.276	102.176	102.076	4.625	103.892	103.792	103.692	4.250	103.362	103.262	103.162	4.250	103.362	103.262	103.162	4.625	103.672		
5.375	103.267	103.167	103.067	4.750	104.145	104.045	103.945	4.375	103.718	103.618	103.518	4.375	103.718	103.618	103.518	4.750	104.047		
5.500	104.482	104.382	104.282	4.875	104.500	104.400	104.300	4.500	104.087	103.987	103.887	4.500	104.087	103.987	103.887	4.875	104.362		
5.625	103.202	103.102	103.002	4.990	104.684	104.584	104.484	4.625	104.142	104.042	103.942	4.625	104.142	104.042	103.942	4.990	103.961		
5.750	104.470	104.370	104.270	5.000	104.784	104.684	104.584	4.750	104.395	104.295	104.195	4.750	104.395	104.295	104.195	5.000	104.061		
5.875	103.716	103.616	103.516	5.125	104.537	104.437	104.337	4.875	104.570	104.470	104.370	4.875	104.570	104.470	104.370	5.125	104.388		
5.990	103.822	103.722	103.622	5.250	104.840	104.740	104.640	4.990	104.934	104.834	104.734	4.990	104.934	104.834	104.734	5.250	104.506		
6.000	103.922	103.822	103.722	5.375	105.107	105.007	104.907	5.000	105.034	104.934	104.834	5.000	105.034	104.934	104.834	5.375	104.732		
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		
3.375	102.022	101.922	101.822	3.375	102.022	101.922	101.822	3.375	101.384	101.284	101.184	3.375	101.884	101.784	101.684	3.375	101.884		
3.500	102.220	102.120	102.020	3.500	102.220	102.120	102.020	3.500	101.582	101.482	101.382	3.500	102.082	101.982	101.882	3.500	102.082		
3.625	102.413	102.313	102.213	3.625	102.413	102.313	102.213	3.625	101.650	101.550	101.450	3.625	102.150	102.050	101.950	3.625	102.150		
3.750	103.123	103.023	102.923	3.750	103.123	103.023	102.923	3.750	102.360	102.260	102.160	3.750	102.860	102.760	102.660	3.750	102.860		
3.875	102.921	102.821	102.721	3.875	102.921	102.821	102.721	3.875	102.408	102.308	102.208	3.875	102.658	102.558	102.458	3.875	102.658		
3.990	103.180	103.080	102.980	3.990	103.180	103.080	102.980	3.990	102.667	102.567	102.467	3.990	102.917	102.817	102.717	3.990	102.917		
4.000	103.280	103.180	103.080	4.000	103.280	103.180	103.080	4.000	102.767	102.667	102.567	4.000	103.017	102.917	102.817	4.000	103.017		
4.125	103.260	103.160	103.060	4.125	103.260	103.160	103.060	4.125	102.236	102.136	102.036	4.125	102.486	102.386	102.286	4.125	102.486		
4.250	103.909	103.809	103.709	4.250	103.909	103.809	103.709	4.250	102.885	102.785	102.685	4.250	103.135	103.035	102.935	4.250	103.135		
4.375	103.913	103.813	103.713	4.375	103.913	103.813	103.713	4.375	102.664	102.564	102.464	4.375	103.139	103.039	102.939	4.375	103.139		
4.500	103.177	103.077	102.977	4.500	103.177	103.077	102.977	4.500	101.945	101.845	101.745	4.500	101.820	101.720	101.620	4.500	101.820		
4.625	103.547	103.447	103.347	4.625	103.547	103.447	103.347	4.625	102.315	102.215	102.115	4.625	102.190	102.090	101.990	4.625	102.190		
4.750	103.922	103.822	103.722	4.750	103.922	103.822	103.722	4.750	102.690	102.590	102.490	4.750	102.565	102.465	102.365	4.750	102.565		
4.875	104.362	104.262	104.162	4.875	104.362	104.262	104.162	4.875	103.005	102.905	102.805	4.875	103.005	102.905	102.805	4.875	103.005		
4.990	104.961	104.861	104.761	4.990	104.961	104.861	104.761	4.990	102.354	102.254	102.154	4.990	102.354	102.254	102.154	4.990	102.3		



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.:

7/29/2019

45 Day Lock Exp.:

8/12/2019

60 Day Lock Exp.:

8/26/2019

W. Rate Sheet Dated: 6/27/2019

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	101.134	101.034	100.934	3.375	99.686	99.586	99.486	3.375	101.613	101.513	101.413	4.000	101.547	101.447	101.347	3.375	101.175	101.075	100.975
3.625	101.182	101.082	100.982	3.500	100.497	100.397	100.297	3.500	101.811	101.711	101.611	4.125	101.607	101.507	101.407	3.500	101.373	101.273	101.173
3.750	101.389	101.289	101.189	3.625	101.179	101.079	100.979	3.625	101.932	101.832	101.732	4.250	101.805	101.705	101.605	3.625	101.369	101.269	101.169
3.875	101.939	101.839	101.739	3.750	101.781	101.681	101.581	3.750	102.638	102.538	102.438	4.375	102.119	102.019	101.919	3.750	102.075	101.975	101.875
3.990	102.432	102.332	102.232	3.875	102.327	102.227	102.127	3.875	102.685	102.585	102.485	4.500	102.447	102.347	102.247	3.875	102.122	102.022	101.922
4.000	102.532	102.432	102.332	3.990	102.672	102.572	102.472	3.990	102.946	102.846	102.746	4.625	102.451	102.351	102.251	3.990	102.383	102.283	102.183
4.125	102.592	102.492	102.392	4.000	102.772	102.672	102.572	4.000	103.046	102.946	102.846	4.750	102.220	102.120	102.020	4.000	102.483	102.383	102.283
4.250	102.825	102.725	102.625	4.125	103.065	102.965	102.865	4.125	103.048	102.948	102.848	4.875	102.575	102.475	102.375	4.125	101.974	101.874	101.774
4.375	103.139	103.039	102.939	4.250	103.118	103.018	102.918	4.250	103.696	103.596	103.496	4.990	102.702	102.602	102.502	4.250	102.622	102.522	102.422
4.500	103.467	103.367	103.267	4.375	103.472	103.372	103.272	4.375	104.074	103.974	103.874	5.000	102.802	102.702	102.602	4.375	103.000	102.900	102.800
4.625	103.471	103.371	103.271	4.500	103.839	103.739	103.639	4.500	103.425	103.325	103.225	5.125	102.191	102.091	101.991	4.500	101.768	101.668	101.568
4.750	103.608	103.508	103.408	4.625	103.893	103.793	103.693	4.625	103.793	103.693	103.593	5.250	102.541	102.441	102.341	4.625	102.136	102.036	101.936
4.875	103.963	103.863	103.763	4.750	104.133	104.033	103.933	4.750	104.167	104.067	103.967	5.375	102.904	102.804	102.704	4.750	102.510	102.410	102.310
4.990	104.090	103.990	103.890	4.875	104.485	104.385	104.285	4.875	104.481	104.381	104.281	5.500	103.115	103.015	102.915	4.875	102.824	102.724	102.624
5.000	104.190	104.090	103.990	4.990	104.670	104.570	104.470	4.990	104.040	103.940	103.840	5.625	102.849	102.732	102.649	4.990	102.133	102.033	101.933
5.125	104.188	104.088	103.988	5.000	104.770	104.670	104.570	5.000	104.140	104.040	103.940	5.750	103.114	102.998	102.914	5.000	102.233	102.133	102.033
5.250	104.538	104.438	104.338	5.125	104.522	104.422	104.322	5.125	104.466	104.366	104.266	5.875	103.357	103.242	103.157	5.125	102.559	102.459	102.359
5.375	104.901	104.801	104.701	5.250	104.824	104.724	104.624	5.250	104.584	104.484	104.384	5.990	103.462	103.348	103.262	5.250	102.677	102.577	102.477
5.500	105.112	105.012	104.912	5.375	105.090	104.990	104.890	5.375	104.809	104.709	104.609	6.000	103.562	103.448	103.362	5.375	102.902	102.802	102.702

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.:

7/29/2019

45 Day Lock Exp.:

8/12/2019

60 Day Lock Exp.:

8/26/2019

W. Rate Sheet Dated: 6/27/2019

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)