



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.: 8/27/2019

W. Rate Sheet Dated: 6/28/2019

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	102.049	101.892	101.742	3.375	101.575	101.419	101.269	2.375	98.692	98.542	98.392	3.125	99.878	99.728	99.578
3.500	102.592	102.436	102.286	3.500	101.992	101.836	101.686	2.500	99.185	99.035	98.885	3.250	99.933	99.783	99.633
3.625	103.128	102.972	102.822	3.625	102.369	102.213	102.063	2.625	99.671	99.521	99.371	3.375	100.301	100.151	100.001
3.750	102.700	102.550	102.400	3.750	102.254	102.104	101.954	2.750	99.841	99.691	99.541	3.500	100.640	100.490	100.340
3.875	103.229	103.079	102.929	3.875	102.642	102.492	102.342	2.875	100.329	100.179	100.029	3.625	100.099	99.949	99.799
4.000	103.685	103.535	103.385	4.000	103.034	102.884	102.734	3.000	100.812	100.662	100.512	Margin = 2.250		Index = 1.980	
4.125	104.117	103.967	103.817	4.125	103.378	103.228	103.078	3.125	101.277	101.127	100.977				
4.250	103.156	103.056	102.956	4.250	102.719	102.619	102.519	3.250	101.186	101.036	100.886				
4.375	103.616	103.516	103.416	4.375	103.156	103.056	102.956	3.375	101.611	101.461	101.311				
4.500	104.017	103.917	103.817	4.500	103.547	103.447	103.347	3.500	102.005	101.855	101.705				
4.625	104.437	104.337	104.237	4.625	103.892	103.792	103.692	3.625	102.360	102.210	102.060				
4.750	104.562	104.462	104.362	4.750	103.232	103.132	103.032	3.750	102.531	102.381	102.231				
4.875	104.025	103.925	103.825	4.875	103.669	103.569	103.469	3.875	102.897	102.747	102.597				
5.000	104.531	104.431	104.331	5.000	104.061	103.961	103.861	4.000	103.266	103.116	102.966				
5.125	104.950	104.850	104.750	5.125	104.405	104.305	104.205	4.125	103.588	103.438	103.288				
5.250	103.974	103.874	103.774	5.250	103.573	103.473	103.373	4.250	103.132	102.982	102.832				
5.375	104.366	104.266	104.166	5.375	104.010	103.910	103.810	4.375	103.547	103.397	103.247				
5.500	104.872	104.772	104.672	5.500	104.402	104.302	104.202	4.500	103.916	103.766	103.616				
5.625	105.291	105.191	105.091	5.625	104.746	104.646	104.546	4.625	104.238	104.088	103.938				

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	100.899	100.742	100.592	3.375	100.575	100.419	100.269	2.375	97.692	97.542	97.392	3.125	98.878	98.728	98.578
3.500	101.442	101.286	101.136	3.500	100.992	100.836	100.686	2.500	98.185	98.035	97.885	3.250	98.933	98.783	98.633
3.625	101.978	101.822	101.672	3.625	101.369	101.213	101.063	2.625	98.671	98.521	98.371	3.375	99.301	99.151	99.001
3.750	101.550	101.400	101.250	3.750	101.254	101.104	100.954	2.750	98.841	98.691	98.541	3.500	99.640	99.490	99.340
3.875	102.079	101.929	101.779	3.875	101.642	101.492	101.342	2.875	99.329	99.179	99.029	3.625	99.099	98.949	98.799
4.000	102.535	102.385	102.235	4.000	102.034	101.884	101.734	3.000	99.812	99.662	99.512	Margin = 2.250		Index = 1.980	
4.125	102.967	102.817	102.667	4.125	102.378	102.228	102.078	3.125	100.277	100.127	99.977	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.006	101.906	101.806	4.250	101.719	101.619	101.519	3.250	100.186	100.036	99.886	Rate	30 Day	45 Day	60 Day
4.375	102.466	102.366	102.266	4.375	102.156	102.056	101.956	3.375	100.611	100.461	100.311	3.875	101.679	101.429	101.179
4.500	102.867	102.767	102.667	4.500	102.547	102.447	102.347	3.500	101.005	100.855	100.705	4.000	102.135	101.885	101.635
4.625	103.287	103.187	103.087	4.625	102.892	102.792	102.692	3.625	101.360	101.210	101.060	4.125	102.567	102.317	102.067
4.750	103.412	103.312	103.212	4.750	102.232	102.132	102.032	3.750	101.531	101.381	101.231	4.375	102.066	101.816	101.566
4.875	102.875	102.775	102.675	4.875	102.669	102.569	102.469	3.875	101.897	101.747	101.597	4.500	102.467	102.217	101.967
5.000	103.381	103.281	103.181	5.000	103.061	102.961	102.861	4.000	102.266	102.116	101.966	4.625	102.887	102.637	102.387
5.125	103.800	103.700	103.600	5.125	103.405	103.305	103.205	4.125	102.588	102.438	102.288	4.875	102.475	102.225	101.975
5.250	102.824	102.724	102.624	5.250	102.573	102.473	102.373	4.250	102.132	101.982	101.832	5.000	102.981	102.731	102.481
5.375	103.216	103.116	103.016	5.375	103.010	102.910	102.810	4.375	102.547	102.397	102.247	5.125	103.400	103.150	102.900
5.500	103.722	103.622	103.522	5.500	103.402	103.302	103.202	4.500	102.916	102.766	102.616	5.500	103.322	103.072	102.822
5.625	104.141	104.041	103.941	5.625	103.746	103.646	103.546	4.625	103.238	103.088	102.938	5.625	103.741	103.491	103.241

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	101.612	101.362	101.112
5.750	102.000	101.750	101.500	5.750	101.663	101.413	101.163
5.875	102.250	102.000	101.750	5.875	102.100	101.850	101.600
6.250	102.750	102.500	102.250	6.250	102.516	102.266	102.016
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:	6/28/2019	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	98.929	98.679	98.429	
4.000	99.385	99.135	98.885	
4.125	99.817	99.567	99.317	
4.375	99.316	99.066	98.816	
4.500	99.717	99.467	99.217	
4.625	100.137	99.887	99.637	
4.875	99.725	99.475	99.225	
5.000	100.231	99.981	99.731	
5.125	100.650	100.400	100.150	



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30 Day Lock Exp.: 7/29/2019

45 Day Lock Exp.: 8/12/2019

60 Day Lock Exp.: 8/27/2019

W. Rate Sheet Dated: 6/28/2019

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	100.805	100.649	100.499	3.375	100.761	100.605	100.455	2.375	95.972	95.822	95.672	3.125	99.551	99.401	99.251
3.500	101.349	101.192	101.042	3.500	101.178	101.022	100.872	2.500	96.465	96.315	96.165	3.250	99.700	99.550	99.400
3.625	101.885	101.728	101.578	3.625	101.556	101.399	101.249	2.625	96.951	96.801	96.651	3.375	100.067	99.917	99.767
3.750	101.550	101.400	101.250	3.750	101.534	101.384	101.234	2.750	98.933	98.783	98.633	3.500	100.406	100.256	100.106
3.875	102.079	101.929	101.779	3.875	101.922	101.772	101.622	2.875	99.421	99.271	99.121	3.625	99.866	99.716	99.566
4.000	102.535	102.385	102.235	4.000	102.314	102.164	102.014	3.000	99.904	99.754	99.604	Margin = 2.250		Index = 1.980	
4.125	102.967	102.817	102.667	4.125	102.658	102.508	102.358	3.125	100.369	100.219	100.069				
4.250	102.193	102.093	101.993	4.250	102.186	102.086	101.986	3.250	100.373	100.223	100.073				
4.375	102.654	102.554	102.454	4.375	102.623	102.523	102.423	3.375	100.797	100.647	100.497				
4.500	103.055	102.955	102.855	4.500	103.015	102.915	102.815	3.500	101.191	101.041	100.891				
4.625	103.474	103.374	103.274	4.625	103.359	103.259	103.159	3.625	101.546	101.396	101.246				
4.750	103.349	103.249	103.149	4.750	102.449	102.349	102.249	3.750	101.811	101.661	101.511				
4.875	102.812	102.712	102.612	4.875	102.886	102.786	102.686	3.875	102.177	102.027	101.877				
5.000	103.318	103.218	103.118	5.000	103.278	103.178	103.078	4.000	102.546	102.396	102.246				
5.125	103.737	103.637	103.537	5.125	103.622	103.522	103.422	4.125	102.868	102.718	102.568				
5.250	103.011	102.911	102.811	5.250	103.041	102.941	102.841	4.250	102.600	102.450	102.300				
5.375	103.403	103.303	103.203	5.375	103.478	103.378	103.278	4.375	103.014	102.864	102.714				
5.500	103.910	103.810	103.710	5.500	103.870	103.770	103.670	4.500	103.383	103.233	103.083				
5.625	104.329	104.229	104.129	5.625	104.214	104.114	104.014	4.625	103.705	103.555	103.405				

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	99.655	99.499	99.349	3.375	99.331	99.175	99.025	2.375	96.292	96.142	95.992	3.125	97.541	97.391	97.241
3.500	100.199	100.042	99.892	3.500	99.748	99.592	99.442	2.500	96.785	96.635	96.485	3.250	97.690	97.540	97.390
3.625	100.735	100.578	100.428	3.625	100.126	99.969	99.819	2.625	97.271	97.121	96.971	3.375	98.057	97.907	97.757
3.750	100.400	100.250	100.100	3.750	100.104	99.954	99.804	2.750	98.285	98.135	97.985	3.500	98.396	98.246	98.096
3.875	100.929	100.779	100.629	3.875	100.492	100.342	100.192	2.875	98.773	98.623	98.473	3.625	97.856	97.706	97.556
4.000	101.385	101.235	101.085	4.000	100.884	100.734	100.584	3.000	99.256	99.106	98.956	Margin = 2.250		Index = 1.980	
4.125	101.817	101.667	101.517	4.125	101.228	101.078	100.928	3.125	99.720	99.570	99.420	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.043	100.943	100.843	4.250	100.756	100.656	100.556	3.250	99.443	99.293	99.143	Rate	30 Day	45 Day	60 Day
4.375	101.504	101.404	101.304	4.375	101.193	101.093	100.993	3.375	99.867	99.717	99.567	4.375	101.104	100.854	100.604
4.500	101.905	101.805	101.705	4.500	101.585	101.485	101.385	3.500	100.261	100.111	99.961	4.500	101.505	101.255	101.005
4.625	102.324	102.224	102.124	4.625	101.929	101.829	101.729	3.625	100.616	100.466	100.316	4.625	101.924	101.674	101.424
4.750	102.199	102.099	101.999	4.750	101.019	100.919	100.819	3.750	100.631	100.481	100.331	4.875	101.262	101.012	100.762
4.875	101.662	101.562	101.462	4.875	101.456	101.356	101.256	3.875	100.997	100.847	100.697	5.000	101.768	101.518	101.268
5.000	102.168	102.068	101.968	5.000	101.848	101.748	101.648	4.000	101.366	101.216	101.066	5.125	102.187	101.937	101.687
5.125	102.587	102.487	102.387	5.125	102.192	102.092	101.992	4.125	101.688	101.538	101.388	5.375	101.853	101.603	101.353
5.250	101.861	101.761	101.661	5.250	101.611	101.511	101.411	4.250	100.920	100.770	100.620	5.500	102.360	102.110	101.860
5.375	102.253	102.153	102.053	5.375	102.048	101.948	101.848	4.375	101.334	101.184	101.034	5.625	102.779	102.529	102.279
5.500	102.760	102.660	102.560	5.500	102.440	102.340	102.240	4.500	101.703	101.553	101.403	5.875	102.101	101.851	101.601
5.625	103.179	103.079	102.979	5.625	102.784	102.684	102.584	4.625	102.025	101.875	101.725	6.000	102.607	102.357	102.107

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	100.300	100.050	99.800
5.750	100.125	99.875	99.625	5.750	99.788	99.538	99.288
5.875	100.375	100.125	99.875	5.875	100.225	99.975	99.725
6.250	99.250	99.000	98.750	6.250	99.016	98.766	98.516
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:	6/28/2019	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	98.354	98.104	97.854	
4.500	98.755	98.505	98.255	
4.625	99.174	98.924	98.674	
4.875	98.512	98.262	98.012	
5.000	99.018	98.768	98.518	
5.125	99.437	99.187	98.937	
5.375	99.103	98.853	98.603	
5.500	99.610	99.360	99.110	
5.625	100.029	99.779	99.529	
5.875	99.351	99.101	98.851	
6.000	99.857	99.607	99.357	

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@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.: 8/27/2019

W. Rate Sheet Dated: 6/28/2019

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	101.038	100.938	100.838	3.500	100.788	100.688	100.588	3.500	100.788	100.688	100.588	4.000	101.896	101.796	101.696	4.000	101.521	101.421	101.321
3.625	101.090	100.990	100.890	3.625	100.840	100.740	100.640	3.625	100.840	100.740	100.640	4.125	101.957	101.857	101.757	4.125	101.582	101.482	101.382
3.750	101.368	101.268	101.168	3.750	101.118	101.018	100.918	3.750	101.118	101.018	100.918	4.250	102.185	102.085	101.985	4.250	101.810	101.710	101.610
3.875	101.920	101.820	101.720	3.875	101.670	101.570	101.470	3.875	101.670	101.570	101.470	4.375	102.499	102.399	102.299	4.375	102.124	102.024	101.924
3.990	102.415	102.315	102.215	3.990	102.040	101.940	101.840	3.990	102.040	101.940	101.840	4.500	102.832	102.732	102.632	4.500	102.207	102.107	102.007
4.000	102.515	102.415	102.315	4.000	102.140	102.040	101.940	4.000	102.140	102.040	101.940	4.625	102.838	102.738	102.638	4.625	102.213	102.113	102.013
4.125	102.576	102.476	102.376	4.125	102.201	102.101	102.001	4.125	102.201	102.101	102.001	4.750	102.589	102.489	102.389	4.750	101.964	101.864	101.764
4.250	102.852	102.752	102.652	4.250	102.477	102.377	102.277	4.250	102.477	102.377	102.277	4.875	102.945	102.845	102.745	4.875	102.320	102.220	102.120
4.375	103.166	103.066	102.966	4.375	102.791	102.691	102.591	4.375	102.791	102.691	102.591	4.990	103.073	102.973	102.873	4.990	102.073	101.973	101.873
4.500	103.499	103.399	103.299	4.500	102.874	102.774	102.674	4.500	102.874	102.774	102.674	5.000	103.173	103.073	102.973	5.000	102.173	102.073	101.973
4.625	103.505	103.405	103.305	4.625	102.880	102.780	102.680	4.625	102.880	102.780	102.680	5.125	102.574	102.474	102.374	5.125	101.574	101.474	101.374
4.750	103.664	103.564	103.464	4.750	103.039	102.939	102.839	4.750	103.039	102.939	102.839	5.250	102.926	102.826	102.726	5.250	101.926	101.826	101.726
4.875	104.020	103.920	103.820	4.875	103.395	103.295	103.195	4.875	103.395	103.295	103.195	5.375	103.289	103.189	103.089	5.375	103.289	103.189	103.089
4.990	104.148	104.048	103.948	4.990	103.148	103.048	102.948	4.990	103.148	103.048	102.948	5.500	103.503	103.403	103.303	5.500	103.503	103.403	103.303
5.000	104.248	104.148	104.048	5.000	103.248	103.148	103.048	5.000	103.248	103.148	103.048	5.625	103.220	103.120	103.020	5.625	103.220	103.120	103.020
5.125	104.223	104.123	104.023	5.125	103.223	103.123	103.023	5.125	103.223	103.123	103.023	5.750	103.487	103.387	103.287	5.750	103.487	103.387	103.287
5.250	104.575	104.475	104.375	5.250	103.575	103.475	103.375	5.250	103.575	103.475	103.375	5.875	103.731	103.631	103.531	5.875	103.731	103.631	103.531
5.375	104.938	104.838	104.738	5.375	104.938	104.838	104.738	5.375	104.938	104.838	104.738	5.990	103.835	103.735	103.635	5.990	103.835	103.735	103.635
5.500	105.152	105.052	104.952	5.500	105.152	105.052	104.952	5.500	105.152	105.052	104.952	6.000	103.935	103.835	103.735	6.000	103.935	103.835	103.735
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	101.521	101.421	101.321	3.375	100.428	100.328	100.228	3.375	100.428	100.328	100.228	3.375	100.428	100.328	100.228	3.375	101.582	101.482	101.382
4.125	101.582	101.482	101.382	3.500	100.734	100.634	100.534	3.500	100.734	100.634	100.534	3.500	100.734	100.634	100.534	3.500	101.775	101.675	101.575
4.250	101.810	101.710	101.610	3.625	101.266	101.166	101.066	3.625	101.266	101.166	101.066	3.625	101.266	101.166	101.066	3.625	101.912	101.812	101.712
4.375	102.124	102.024	101.924	3.750	101.788	101.688	101.588	3.750	101.788	101.688	101.588	3.750	101.788	101.688	101.588	3.750	102.618	102.518	102.418
4.500	102.207	102.107	102.007	3.875	102.311	102.211	102.111	3.875	102.311	102.211	102.111	3.875	102.311	102.211	102.111	3.875	102.665	102.565	102.465
4.625	102.213	102.113	102.013	3.990	102.657	102.557	102.457	3.990	102.657	102.557	102.457	3.990	102.657	102.557	102.457	3.990	102.926	102.826	102.726
4.750	101.964	101.864	101.764	4.000	102.757	102.657	102.557	4.000	102.757	102.657	102.557	4.000	102.757	102.657	102.557	4.000	103.026	102.926	102.826
4.875	102.320	102.220	102.120	4.125	103.051	102.951	102.851	4.125	103.051	102.951	102.851	4.125	103.051	102.951	102.851	4.125	103.023	102.923	102.823
4.990	102.073	101.973	101.873	4.250	103.161	103.061	102.961	4.250	103.161	103.061	102.961	4.250	103.161	103.061	102.961	4.250	103.672	103.572	103.472
5.000	102.173	102.073	101.973	4.375	103.516	103.416	103.316	4.375	103.516	103.416	103.316	4.375	103.516	103.416	103.316	4.375	104.050	103.950	103.850
5.125	101.574	101.474	101.374	4.500	103.882	103.782	103.682	4.500	103.882	103.782	103.682	4.500	103.882	103.782	103.682	4.500	103.319	103.219	103.119
5.250	101.926	101.826	101.726	4.625	103.772	103.672	103.572	4.625	103.772	103.672	103.572	4.625	103.772	103.672	103.572	4.625	103.687	103.587	103.487
5.375	103.289	103.189	103.089	4.750	104.211	104.111	104.011	4.750	104.211	104.111	104.011	4.750	104.211	104.111	104.011	4.750	104.059	103.959	103.859
5.500	105.503	105.403	105.303	4.875	104.562	104.462	104.362	4.875	104.562	104.462	104.362	4.875	104.562	104.462	104.362	4.875	104.372	104.272	104.172
5.625	103.220	103.120	103.020	4.990	104.745	104.645	104.545	4.990	104.745	104.645	104.545	4.990	104.745	104.645	104.545	4.990	103.978	103.878	103.778
5.750	103.487	103.387	103.287	5.000	104.845	104.745	104.645	5.000	104.845	104.745	104.645	5.000	104.845	104.745	104.645	5.000	104.078	103.978	103.878
5.875	103.731	103.631	103.531	5.125	104.569	104.469	104.369	5.125	104.569	104.469	104.369	5.125	104.569	104.469	104.369	5.125	104.403	104.303	104.203
5.990	103.835	103.735	103.635	5.250	104.869	104.769	104.669	5.250	104.869	104.769	104.669	5.250	104.869	104.769	104.669	5.250	104.519	104.419	104.319
6.000	103.935	103.835	103.735	5.375	105.117	105.017	104.917	5.375	105.117	105.017	104.917	5.375	105.117	105.017	104.917	5.375	104.744	104.644	104.544
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	101.582	101.482	101.382	3.375	101.582	101.482	101.382	3.375	101.444	101.344	101.244	3.375	101.444	101.344	101.244	3.375	101.444	101.344	101.244
3.500	101.775	101.675	101.575	3.500	101.775	101.675	101.575	3.500	101.637	101.537	101.437	3.500	101.637	101.537	101.437	3.500	101.637	101.537	101.437
3.625	101.912	101.812	101.712	3.625	101.912	101.812	101.712	3.625	101.712	101.612	101.512	3.625	101.638	101.538	101.438	3.625	101.638	101.538	101.438
3.750	102.618	102.518	102.418	3.750	102.618	102.518	102.418	3.750	102.344	102.244	102.144	3.750	102.344	102.244	102.144	3.750	102.344	102.244	102.144
3.875	102.665	102.565	102.465	3.875	102.665	102.565	102.465	3.875	102.391	102.291	102.191	3.875	102.391	102.291	102.191	3.875	102.391	102.291	102.191
3.990	102.926	102.826	102.726	3.990	102.926	102.826	102.726	3.990	102.652	102.552	102.452	3.990	102.652	102.552	102.452	3.990	102.652	102.552	102.452
4.000	103.026	102.926	102.826	4.000	103.026	102.926	102.826	4.000	102.752	102.652	102.552	4.000	102.752	102.652	102.552	4.000	102.752	102.652	102.552
4.125	103.023	102.923	102.823	4.125	103.023	102.923	102.823	4.125	102.242	102.142	102.042	4.125	102.242	102.142	102.042	4.125	102.242	102.142	102.042
4.250	103.672	103.572	103.472	4.250	103.672	103.572	103.472	4.250	102.891	102.791	102.691	4.250	102.891	102.791	102.691	4.250	102.891	102.791	102.691
4.375	103.925	103.825	103.725	4.375	103.925	103													



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.:

8/27/2019

W. Rate Sheet Dated: 6/28/2019

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	101.038	100.938	100.838	3.375	100.428	100.328	100.228	3.375	101.582	101.482	101.382	4.000	101.546	101.446	101.346	3.375	101.144	101.044	100.944
3.625	101.090	100.990	100.890	3.500	100.734	100.634	100.534	3.500	101.775	101.675	101.575	4.125	101.607	101.507	101.407	3.500	101.337	101.237	101.137
3.750	101.368	101.268	101.168	3.625	101.266	101.166	101.066	3.625	101.912	101.812	101.712	4.250	101.835	101.735	101.635	3.625	101.338	101.238	101.138
3.875	101.920	101.820	101.720	3.750	101.788	101.688	101.588	3.750	102.618	102.518	102.418	4.375	102.149	102.049	101.949	3.750	102.044	101.944	101.844
3.990	102.415	102.315	102.215	3.875	102.311	102.211	102.111	3.875	102.665	102.565	102.465	4.500	102.482	102.382	102.282	3.875	102.091	101.991	101.891
4.000	102.515	102.415	102.315	3.990	102.657	102.557	102.457	3.990	102.926	102.826	102.726	4.625	102.488	102.388	102.288	3.990	102.352	102.252	102.152
4.125	102.576	102.476	102.376	4.000	102.757	102.657	102.557	4.000	103.026	102.926	102.826	4.750	102.239	102.139	102.039	4.000	102.452	102.352	102.252
4.250	102.852	102.752	102.652	4.125	103.051	102.951	102.851	4.125	103.023	102.923	102.823	4.875	102.595	102.495	102.395	4.125	101.942	101.842	101.742
4.375	103.166	103.066	102.966	4.250	103.161	103.061	102.961	4.250	103.672	103.572	103.472	4.990	102.723	102.623	102.523	4.250	102.591	102.491	102.391
4.500	103.499	103.399	103.299	4.375	103.516	103.416	103.316	4.375	104.050	103.950	103.850	5.000	102.823	102.723	102.623	4.375	102.969	102.869	102.769
4.625	103.505	103.405	103.305	4.500	103.882	103.782	103.682	4.500	103.319	103.219	103.119	5.125	102.224	102.124	102.024	4.500	101.662	101.562	101.462
4.750	103.664	103.564	103.464	4.625	103.772	103.672	103.572	4.625	103.687	103.587	103.487	5.250	102.576	102.476	102.376	4.625	102.030	101.930	101.830
4.875	104.020	103.920	103.820	4.750	104.211	104.111	104.011	4.750	104.059	103.959	103.859	5.375	102.939	102.839	102.739	4.750	102.402	102.302	102.202
4.990	104.148	104.048	103.948	4.875	104.562	104.462	104.362	4.875	104.372	104.272	104.172	5.500	103.153	103.053	102.953	4.875	102.715	102.615	102.515
5.000	104.248	104.148	104.048	4.990	104.745	104.645	104.545	4.990	103.978	103.878	103.778	5.625	102.870	102.770	102.670	4.990	102.071	101.971	101.871
5.125	104.223	104.123	104.023	5.000	104.845	104.745	104.645	5.000	104.078	103.978	103.878	5.750	103.137	103.037	102.937	5.000	102.171	102.071	101.971
5.250	104.575	104.475	104.375	5.125	104.569	104.469	104.369	5.125	104.403	104.303	104.203	5.875	103.381	103.281	103.181	5.125	102.496	102.396	102.296
5.375	104.938	104.838	104.738	5.250	104.869	104.769	104.669	5.250	104.519	104.419	104.319	5.990	103.485	103.385	103.285	5.250	102.612	102.512	102.412
5.500	105.152	105.052	104.952	5.375	105.117	105.017	104.917	5.375	104.744	104.644	104.544	6.000	103.585	103.485	103.385	5.375	102.837	102.737	102.637

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@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.:

8/27/2019

W. Rate Sheet Dated: 6/28/2019

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	99.115	99.053	98.990	
3.875	99.714	99.652	99.589	
4.000	100.078	100.016	99.953	
4.125	100.354	100.291	100.229	
4.250	100.585	100.523	100.460	
4.375	100.852	100.789	100.727	
4.500	101.095	101.032	100.970	
4.625	101.271	101.208	101.146	
4.750	101.484	101.421	101.359	
4.875	101.722	101.660	101.597	
5.000	101.993	101.931	101.868	
5.125	102.259	102.196	102.134	
5.250	102.456	102.393	102.331	

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	98.248	98.123	97.998	
3.375	98.894	98.769	98.644	
3.500	99.538	99.413	99.288	
3.625	100.085	99.960	99.835	
3.750	100.586	100.461	100.336	
3.875	101.087	100.962	100.837	
4.000	101.295	101.170	101.045	
4.125	101.517	101.392	101.267	
4.250	101.826	101.701	101.576	
4.375	102.118	101.993	101.868	
4.500	102.316	102.191	102.066	

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	97.826	97.701	97.576	
3.375	98.178	98.053	97.928	
3.500	98.593	98.468	98.343	
3.625	98.956	98.831	98.706	
3.750	99.371	99.246	99.121	
3.875	99.924	99.799	99.674	
4.000	100.200	100.075	99.950	
4.125	100.515	100.390	100.265	
4.250	100.805	100.680	100.555	
4.375	101.071	100.946	100.821	
4.500	101.312	101.187	101.062	
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)