



AFR Loan Center

Lockdesk e-mail:

Lockdesk@af wholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/1/2019

45 Day Lock Exp.: 8/16/2019

60 Day Lock Exp.: 9/2/2019

W. Rate Sheet Dated: 7/2/2019

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	101.908	101.758	101.608	3.375	101.426	101.276	101.126	2.375	98.630	98.480	98.330	3.125	99.878	99.728	99.578
3.500	102.452	102.302	102.152	3.500	101.842	101.692	101.542	2.500	99.123	98.973	98.823	3.250	99.933	99.783	99.633
3.625	102.988	102.838	102.688	3.625	102.220	102.070	101.920	2.625	99.608	99.458	99.308	3.375	100.301	100.151	100.001
3.750	102.653	102.503	102.353	3.750	102.199	102.049	101.899	2.750	99.821	99.671	99.521	3.500	100.640	100.490	100.340
3.875	103.182	103.032	102.882	3.875	102.586	102.436	102.286	2.875	100.309	100.159	100.009	3.625	100.099	99.949	99.799
4.000	103.638	103.488	103.338	4.000	102.978	102.828	102.678	3.000	100.792	100.642	100.492	Margin = 2.250		Index = 1.980	
4.125	104.071	103.921	103.771	4.125	103.322	103.172	103.022	3.125	101.257	101.107	100.957				
4.250	103.203	103.103	103.003	4.250	102.757	102.657	102.557	3.250	101.198	101.048	100.898				
4.375	103.663	103.563	103.463	4.375	103.193	103.093	102.993	3.375	101.622	101.472	101.322				
4.500	104.064	103.964	103.864	4.500	103.585	103.485	103.385	3.500	102.017	101.867	101.717				
4.625	104.483	104.383	104.283	4.625	103.929	103.829	103.729	3.625	102.372	102.222	102.072				
4.750	104.608	104.508	104.408	4.750	103.223	103.123	103.023	3.750	102.566	102.416	102.266				
4.875	104.025	103.925	103.825	4.875	103.660	103.560	103.460	3.875	102.932	102.782	102.632				
5.000	104.531	104.431	104.331	5.000	104.052	103.952	103.852	4.000	103.301	103.151	103.001				
5.125	104.950	104.850	104.750	5.125	104.396	104.296	104.196	4.125	103.623	103.473	103.323				
5.250	103.989	103.889	103.789	5.250	103.580	103.480	103.380	4.250	103.222	103.072	102.922				
5.375	104.382	104.282	104.182	5.375	104.017	103.917	103.817	4.375	103.636	103.486	103.336				
5.500	104.888	104.788	104.688	5.500	104.409	104.309	104.209	4.500	104.006	103.856	103.706				
5.625	105.307	105.207	105.107	5.625	104.753	104.653	104.553	4.625	104.327	104.177	104.027				

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	100.758	100.608	100.458	3.375	100.426	100.276	100.126	2.375	97.630	97.480	97.330	3.125	98.878	98.728	98.578
3.500	101.302	101.152	101.002	3.500	100.842	100.692	100.542	2.500	98.123	97.973	97.823	3.250	98.933	98.783	98.633
3.625	101.838	101.688	101.538	3.625	101.220	101.070	100.920	2.625	98.608	98.458	98.308	3.375	99.301	99.151	99.001
3.750	101.503	101.353	101.203	3.750	101.199	101.049	100.899	2.750	98.821	98.671	98.521	3.500	99.640	99.490	99.340
3.875	102.032	101.882	101.732	3.875	101.586	101.436	101.286	2.875	99.309	99.159	99.009	3.625	99.099	98.949	98.799
4.000	102.488	102.338	102.188	4.000	101.978	101.828	101.678	3.000	99.792	99.642	99.492	Margin = 2.250		Index = 1.980	
4.125	102.921	102.771	102.621	4.125	102.322	102.172	102.022	3.125	100.257	100.107	99.957	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.053	101.953	101.853	4.250	101.757	101.657	101.557	3.250	100.198	100.048	99.898	Rate	30 Day	45 Day	60 Day
4.375	102.513	102.413	102.313	4.375	102.193	102.093	101.993	3.375	100.622	100.472	100.322	3.875	101.632	101.382	101.132
4.500	102.914	102.814	102.714	4.500	102.585	102.485	102.385	3.500	101.017	100.867	100.717	4.000	102.088	101.838	101.588
4.625	103.333	103.233	103.133	4.625	102.929	102.829	102.729	3.625	101.372	101.222	101.072	4.125	102.521	102.271	102.021
4.750	103.458	103.358	103.258	4.750	102.223	102.123	102.023	3.750	101.566	101.416	101.266	4.375	102.113	101.863	101.613
4.875	102.875	102.775	102.675	4.875	102.660	102.560	102.460	3.875	101.932	101.782	101.632	4.500	102.514	102.264	102.014
5.000	103.381	103.281	103.181	5.000	103.052	102.952	102.852	4.000	102.301	102.151	102.001	4.625	102.933	102.683	102.433
5.125	103.800	103.700	103.600	5.125	103.396	103.296	103.196	4.125	102.623	102.473	102.323	4.875	102.475	102.225	101.975
5.250	102.839	102.739	102.639	5.250	102.580	102.480	102.380	4.250	102.222	102.072	101.922	5.000	102.981	102.731	102.481
5.375	103.232	103.132	103.032	5.375	103.017	102.917	102.817	4.375	102.636	102.486	102.336	5.125	103.400	103.150	102.900
5.500	103.738	103.638	103.538	5.500	103.409	103.309	103.209	4.500	103.006	102.856	102.706	5.500	103.338	103.088	102.838
5.625	104.157	104.057	103.957	5.625	103.753	103.653	103.553	4.625	103.327	103.177	103.027	5.625	103.757	103.507	103.257

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	101.621	101.371	101.121
5.750	102.000	101.750	101.500	5.750	101.764	101.514	101.264
5.875	102.250	102.000	101.750	5.875	102.201	101.951	101.701
6.250	102.750	102.500	102.250	6.250	102.617	102.367	102.117
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:	7/2/2019	4.500%

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	98.882	98.632	98.382	
4.000	99.338	99.088	98.838	
4.125	99.771	99.521	99.271	
4.375	99.363	99.113	98.863	
4.500	99.764	99.514	99.264	
4.625	100.183	99.933	99.683	
4.875	99.725	99.475	99.225	
5.000	100.231	99.981	99.731	
5.125	100.650	100.400	100.150	
5.500	100.588	100.338	100.088	
5.625	101.007	100.757	100.507	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/1/2019

45 Day Lock Exp.:

8/16/2019

60 Day Lock Exp.:

9/2/2019

W. Rate Sheet Dated: 7/2/2019

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	100.664	100.514	100.364	3.375	100.612	100.462	100.312	2.375	95.910	95.760	95.610	3.125	99.551	99.401	99.251
3.500	101.208	101.058	100.908	3.500	101.028	100.878	100.728	2.500	96.403	96.253	96.103	3.250	99.700	99.550	99.400
3.625	101.744	101.594	101.444	3.625	101.406	101.256	101.106	2.625	96.888	96.738	96.588	3.375	100.067	99.917	99.767
3.750	101.503	101.353	101.203	3.750	101.479	101.329	101.179	2.750	98.914	98.764	98.614	3.500	100.406	100.256	100.106
3.875	102.032	101.882	101.732	3.875	101.866	101.716	101.566	2.875	99.402	99.252	99.102	3.625	99.866	99.716	99.566
4.000	102.488	102.338	102.188	4.000	102.258	102.108	101.958	3.000	99.885	99.735	99.585	Margin = 2.250		Index = 1.980	
4.125	102.921	102.771	102.621	4.125	102.602	102.452	102.302	3.125	100.349	100.199	100.049				
4.250	102.240	102.140	102.040	4.250	102.224	102.124	102.024	3.250	100.384	100.234	100.084				
4.375	102.700	102.600	102.500	4.375	102.661	102.561	102.461	3.375	100.809	100.659	100.509				
4.500	103.102	103.002	102.902	4.500	103.053	102.953	102.853	3.500	101.203	101.053	100.903				
4.625	103.521	103.421	103.321	4.625	103.397	103.297	103.197	3.625	101.558	101.408	101.258				
4.750	103.396	103.296	103.196	4.750	102.440	102.340	102.240	3.750	101.846	101.696	101.546				
4.875	102.812	102.712	102.612	4.875	102.877	102.777	102.677	3.875	102.212	102.062	101.912				
5.000	103.318	103.218	103.118	5.000	103.269	103.169	103.069	4.000	102.581	102.431	102.281				
5.125	103.737	103.637	103.537	5.125	103.613	103.513	103.413	4.125	102.903	102.753	102.603				
5.250	103.027	102.927	102.827	5.250	103.047	102.947	102.847	4.250	102.689	102.539	102.389				
5.375	103.419	103.319	103.219	5.375	103.484	103.384	103.284	4.375	103.104	102.954	102.804				
5.500	103.925	103.825	103.725	5.500	103.876	103.776	103.676	4.500	103.473	103.323	103.173				
5.625	104.344	104.244	104.144	5.625	104.220	104.120	104.020	4.625	103.795	103.645	103.495				

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	99.514	99.364	99.214	3.375	99.182	99.032	98.882	2.375	96.230	96.080	95.930	3.125	97.541	97.391	97.241
3.500	100.058	99.908	99.758	3.500	99.598	99.448	99.298	2.500	96.723	96.573	96.423	3.250	97.690	97.540	97.390
3.625	100.594	100.444	100.294	3.625	99.976	99.826	99.676	2.625	97.208	97.058	96.908	3.375	98.057	97.907	97.757
3.750	100.353	100.203	100.053	3.750	100.049	99.899	99.749	2.750	98.265	98.115	97.965	3.500	98.396	98.246	98.096
3.875	100.882	100.732	100.582	3.875	100.436	100.286	100.136	2.875	98.753	98.603	98.453	3.625	97.856	97.706	97.556
4.000	101.338	101.188	101.038	4.000	100.828	100.678	100.528	3.000	99.236	99.086	98.936	Margin = 2.250		Index = 1.980	
4.125	101.771	101.621	101.471	4.125	101.172	101.022	100.872	3.125	99.701	99.551	99.401	30 Year OTC *Borrower Paid Only for USDA*			
4.250	101.090	100.990	100.890	4.250	100.794	100.694	100.594	3.250	99.454	99.304	99.154	Rate	30 Day	45 Day	60 Day
4.375	101.550	101.450	101.350	4.375	101.231	101.131	101.031	3.375	99.879	99.729	99.579	3.875	100.482	100.232	99.982
4.500	101.952	101.852	101.752	4.500	101.623	101.523	101.423	3.500	100.273	100.123	99.973	4.000	100.938	100.688	100.438
4.625	102.371	102.271	102.171	4.625	101.967	101.867	101.767	3.625	100.628	100.478	100.328	4.125	101.371	101.121	100.871
4.750	102.246	102.146	102.046	4.750	101.010	100.910	100.810	3.750	100.666	100.516	100.366	4.375	101.150	100.900	100.650
4.875	101.662	101.562	101.462	4.875	101.447	101.347	101.247	3.875	101.032	100.882	100.732	4.500	101.552	101.302	101.052
5.000	102.168	102.068	101.968	5.000	101.839	101.739	101.639	4.000	101.401	101.251	101.101	4.625	101.971	101.721	101.471
5.125	102.587	102.487	102.387	5.125	102.183	102.083	101.983	4.125	101.723	101.573	101.423	4.875	101.262	101.012	100.762
5.250	101.877	101.777	101.677	5.250	101.617	101.517	101.417	4.250	101.009	100.859	100.709	5.000	101.768	101.518	101.268
5.375	102.269	102.169	102.069	5.375	102.054	101.954	101.854	4.375	101.424	101.274	101.124	5.125	102.187	101.937	101.687
5.500	102.775	102.675	102.575	5.500	102.446	102.346	102.246	4.500	101.793	101.643	101.493	5.500	102.375	102.125	101.875
5.625	103.194	103.094	102.994	5.625	102.790	102.690	102.590	4.625	102.115	101.965	101.815	5.625	102.794	102.544	102.294

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	98.687	98.437	98.187	5.250	100.308	100.058	99.808
5.750	100.125	99.875	99.625	5.750	99.889	99.639	99.389
5.875	100.375	100.125	99.875	5.875	100.326	100.076	99.826
6.250	99.250	99.000	98.750	6.250	99.117	98.867	98.617
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:	7/2/2019	4.500%

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	97.732	97.482	97.232
4.000	98.188	97.938	97.688
4.125	98.621	98.371	98.121
4.375	98.400	98.150	97.900
4.500	98.802	98.552	98.302
4.625	99.221	98.971	98.721
4.875	98.512	98.262	98.012
5.000	99.018	98.768	98.518
5.125	99.437	99.187	98.937
5.500	99.625	99.375	99.125
5.625	100.044	99.794	99.544

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)



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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.: 8/1/2019
45 Day Lock Exp.: 8/16/2019
60 Day Lock Exp.: 9/2/2019

W. Rate Sheet Dated: 7/2/2019

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	100.437	100.337	100.237	3.500	100.187	100.087	99.987	3.500	100.187	100.087	99.987	4.000	101.809	101.709	101.609	4.000	101.434	101.334	101.234
3.625	100.679	100.579	100.479	3.625	100.429	100.329	100.229	3.625	100.429	100.329	100.229	4.125	101.820	101.720	101.620	4.125	101.445	101.345	101.245
3.750	101.316	101.216	101.116	3.750	101.066	100.966	100.866	3.750	101.066	100.966	100.866	4.250	102.068	101.968	101.868	4.250	101.693	101.593	101.493
3.875	101.846	101.746	101.646	3.875	101.596	101.496	101.396	3.875	101.596	101.496	101.396	4.375	102.418	102.318	102.218	4.375	102.043	101.943	101.843
3.990	102.359	102.259	102.159	3.990	101.984	101.884	101.784	3.990	101.984	101.884	101.784	4.500	102.732	102.632	102.532	4.500	102.107	102.007	101.907
4.000	102.459	102.359	102.259	4.000	102.084	101.984	101.884	4.000	102.084	101.984	101.884	4.625	102.744	102.644	102.544	4.625	102.119	102.019	101.919
4.125	102.470	102.370	102.270	4.125	102.095	101.995	101.895	4.125	102.095	101.995	101.895	4.750	102.547	102.447	102.347	4.750	101.922	101.822	101.722
4.250	102.749	102.649	102.549	4.250	102.374	102.274	102.174	4.250	102.374	102.274	102.174	4.875	102.907	102.807	102.707	4.875	102.282	102.182	102.082
4.375	103.099	102.999	102.899	4.375	102.724	102.624	102.524	4.375	102.724	102.624	102.524	4.990	103.035	102.935	102.835	4.990	102.035	101.935	101.835
4.500	103.413	103.313	103.213	4.500	102.788	102.688	102.588	4.500	102.788	102.688	102.588	5.000	103.135	103.035	102.935	5.000	102.135	102.035	101.935
4.625	103.425	103.325	103.225	4.625	102.800	102.700	102.600	4.625	102.800	102.700	102.600	5.125	102.532	102.432	102.332	5.125	101.532	101.432	101.332
4.750	103.598	103.498	103.398	4.750	102.973	102.873	102.773	4.750	102.973	102.873	102.773	5.250	102.853	102.753	102.653	5.250	101.853	101.753	101.653
4.875	103.958	103.858	103.758	4.875	103.333	103.233	103.133	4.875	103.333	103.233	103.133	5.375	103.219	103.119	103.019	5.375	103.219	103.119	103.019
4.990	104.086	103.986	103.886	4.990	103.086	102.986	102.886	4.990	103.086	102.986	102.886	5.500	103.418	103.318	103.218	5.500	103.418	103.318	103.218
5.000	104.186	104.086	103.986	5.000	103.186	103.086	102.986	5.000	103.186	103.086	102.986	5.625	103.130	103.030	102.930	5.625	103.130	103.030	102.930
5.125	104.169	104.069	103.969	5.125	103.169	103.069	102.969	5.125	103.169	103.069	102.969	5.750	103.401	103.301	103.201	5.750	103.401	103.301	103.201
5.250	104.490	104.390	104.290	5.250	103.490	103.390	103.290	5.250	103.490	103.390	103.290	5.875	103.646	103.546	103.446	5.875	103.646	103.546	103.446
5.375	104.856	104.756	104.656	5.375	104.856	104.756	104.656	5.375	104.856	104.756	104.656	5.990	103.752	103.652	103.552	5.990	103.752	103.652	103.552
5.500	105.055	104.955	104.855	5.500	105.055	104.955	104.855	5.500	105.055	104.955	104.855	6.000	103.852	103.752	103.652	6.000	103.852	103.752	103.652
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	101.434	101.334	101.234	3.375	100.029	99.929	99.829	3.375	100.029	99.929	99.829	3.375	100.029	99.929	99.829	3.375	101.589	101.489	101.389
4.125	101.445	101.345	101.245	3.500	100.361	100.261	100.161	3.500	100.361	100.261	100.161	3.500	100.361	100.261	100.161	3.500	101.789	101.689	101.589
4.250	101.693	101.593	101.493	3.625	101.232	101.132	101.032	3.625	101.232	101.132	101.032	3.625	101.232	101.132	101.032	3.625	101.941	101.841	101.741
4.375	102.043	101.943	101.843	3.750	101.756	101.656	101.556	3.750	101.756	101.656	101.556	3.750	101.756	101.656	101.556	3.750	102.652	102.552	102.452
4.500	102.107	102.007	101.907	3.875	102.211	102.111	102.011	3.875	102.211	102.111	102.011	3.875	102.211	102.111	102.011	3.875	102.700	102.600	102.500
4.625	102.119	102.019	101.919	3.990	102.555	102.455	102.355	3.990	102.555	102.455	102.355	3.990	102.555	102.455	102.355	3.990	102.965	102.865	102.765
4.750	101.922	101.822	101.722	4.000	102.655	102.555	102.455	4.000	102.655	102.555	102.455	4.000	102.655	102.555	102.455	4.000	103.065	102.965	102.865
4.875	102.282	102.182	102.082	4.125	102.956	102.856	102.756	4.125	102.956	102.856	102.756	4.125	102.956	102.856	102.756	4.125	103.096	102.996	102.896
4.990	102.035	101.935	101.835	4.250	103.182	103.082	102.982	4.250	103.182	103.082	102.982	4.250	103.182	103.082	102.982	4.250	103.747	103.647	103.547
5.000	102.135	102.035	101.935	4.375	103.583	103.483	103.383	4.375	103.583	103.483	103.383	4.375	103.583	103.483	103.383	4.375	104.127	104.027	103.927
5.125	101.532	101.432	101.332	4.500	103.894	103.794	103.694	4.500	103.894	103.794	103.694	4.500	103.894	103.794	103.694	4.500	103.367	103.267	103.167
5.250	101.853	101.753	101.653	4.625	103.951	103.851	103.751	4.625	103.951	103.851	103.751	4.625	103.951	103.851	103.751	4.625	103.738	103.638	103.538
5.375	103.219	103.119	103.019	4.750	104.188	104.088	103.988	4.750	104.188	104.088	103.988	4.750	104.188	104.088	103.988	4.750	104.116	104.016	103.916
5.500	103.418	103.318	103.218	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	104.433	104.333	104.233
5.625	103.130	103.030	102.930	4.990	104.751	104.651	104.551	4.990	104.751	104.651	104.551	4.990	104.751	104.651	104.551	4.990	104.021	103.921	103.821
5.750	104.041	103.941	103.841	5.000	104.851	104.751	104.651	5.000	104.851	104.751	104.651	5.000	104.851	104.751	104.651	5.000	104.121	104.021	103.921
5.875	103.646	103.546	103.446	5.125	104.583	104.483	104.383	5.125	104.583	104.483	104.383	5.125	104.583	104.483	104.383	5.125	104.450	104.350	104.250
5.990	103.752	103.652	103.552	5.250	104.886	104.786	104.686	5.250	104.886	104.786	104.686	5.250	104.886	104.786	104.686	5.250	104.568	104.468	104.368
6.000	103.852	103.752	103.652	5.375	105.137	105.037	104.937	5.375	105.137	105.037	104.937	5.375	105.137	105.037	104.937	5.375	104.793	104.693	104.593
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	101.589	101.489	101.389	3.375	101.589	101.489	101.389	3.375	101.451	101.351	101.251	3.375	101.451	101.351	101.251	3.375	101.451	101.351	101.251
3.500	101.789	101.689	101.589	3.500	101.789	101.689	101.589	3.500	101.651	101.551	101.451	3.500	101.651	101.551	101.451	3.500	101.651	101.551	101.451
3.625	101.941	101.841	101.741	3.625	101.941	101.841	101.741	3.625	101.682	101.582	101.482	3.625	101.682	101.582	101.482	3.625	101.682	101.582	101.482
3.750	102.652	102.552	102.452	3.750	102.652	102.552	102.452	3.750	102.393	102.293	102.193	3.750	102.393	102.293	102.193	3.750	102.393	102.293	102.193
3.875	102.700	102.600	102.500	3.875	102.700	102.600	102.500	3.875	102.441	102.341	102.241	3.875	102.441	102.341	102.241	3.875	102.441	102.341	102.241
3.990	102.965	102.865	102.765	3.990	102.965	102.865	102.765	3.990	102.706	102.606	102.506	3.990	102.706	102.606	102.506	3.990	102.706	102.606	102.506
4.000	103.065	102.965	102.865	4.000	103.065	102.965	102.865	4.000	102.806	102.706	102.606	4.000	102.806	102.706	102.606	4.000	102.806	102.706	102.606
4.125	103.096	102.996	102.896	4.125	103.096	102.996	102.896	4.125	102.338	102.238	102.138	4.125	102.338	102.238	102.138	4.125	102.338	102.238	102.138
4.250	103.747	103.647	103.547	4.250	103.747	103.647	103.547	4.250	102.989	102.889	102.789	4.250	102.989	102.889	102.789	4.250	102.989	102.889	102.789
4.375	104.002	103.902	103.802	4.375	104.002	103.9													



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/1/2019

45 Day Lock Exp.:

8/16/2019

60 Day Lock Exp.:

9/2/2019

W. Rate Sheet Dated: 7/2/2019

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	100.760	100.660	100.560	3.375	100.220	100.055	100.020	3.375	101.517	101.417	101.317	4.000	101.394	101.294	101.194	3.375	101.079	100.979	100.879
3.625	101.004	100.904	100.804	3.500	100.531	100.370	100.331	3.500	101.714	101.614	101.514	4.125	101.410	101.310	101.210	3.500	101.276	101.176	101.076
3.750	101.274	101.174	101.074	3.625	101.140	101.040	100.940	3.625	101.897	101.797	101.697	4.250	101.707	101.607	101.507	3.625	101.338	101.238	101.138
3.875	101.809	101.709	101.609	3.750	101.672	101.572	101.472	3.750	102.612	102.512	102.412	4.375	102.039	101.939	101.839	3.750	102.053	101.953	101.853
3.990	102.279	102.179	102.079	3.875	102.204	102.104	102.004	3.875	102.660	102.560	102.460	4.500	102.366	102.266	102.166	3.875	102.101	102.001	101.901
4.000	102.379	102.279	102.179	3.990	102.562	102.462	102.362	3.990	102.927	102.827	102.727	4.625	102.372	102.272	102.172	3.990	102.368	102.268	102.168
4.125	102.395	102.295	102.195	4.000	102.662	102.562	102.462	4.000	103.027	102.927	102.827	4.750	102.175	102.075	101.975	4.000	102.468	102.368	102.268
4.250	102.734	102.634	102.534	4.125	102.965	102.865	102.765	4.125	103.069	102.969	102.869	4.875	102.539	102.439	102.339	4.125	102.004	101.904	101.804
4.375	103.066	102.966	102.866	4.250	103.138	103.038	102.938	4.250	103.724	103.624	103.524	4.990	102.670	102.570	102.470	4.250	102.659	102.559	102.459
4.500	103.393	103.293	103.193	4.375	103.502	103.402	103.302	4.375	104.107	104.007	103.907	5.000	102.770	102.670	102.570	4.375	103.042	102.942	102.842
4.625	103.399	103.299	103.199	4.500	103.875	103.775	103.675	4.500	103.354	103.254	103.154	5.125	102.155	102.055	101.955	4.500	101.697	101.597	101.497
4.750	103.567	103.467	103.367	4.625	103.933	103.833	103.733	4.625	103.727	103.627	103.527	5.250	102.485	102.385	102.285	4.625	102.070	101.970	101.870
4.875	103.931	103.831	103.731	4.750	104.209	104.109	104.009	4.750	104.108	104.008	103.908	5.375	102.855	102.755	102.655	4.750	102.451	102.351	102.251
4.990	104.062	103.962	103.862	4.875	104.567	104.467	104.367	4.875	104.427	104.327	104.227	5.500	103.065	102.965	102.865	4.875	102.770	102.670	102.570
5.000	104.162	104.062	103.962	4.990	104.756	104.656	104.556	4.990	104.008	103.908	103.808	5.625	102.786	102.686	102.586	4.990	102.101	102.001	101.901
5.125	104.142	104.042	103.942	5.000	104.856	104.756	104.656	5.000	104.108	104.008	103.908	5.750	103.054	102.954	102.854	5.000	102.201	102.101	102.001
5.250	104.472	104.372	104.272	5.125	104.556	104.456	104.356	5.125	104.441	104.341	104.241	5.875	103.300	103.200	103.100	5.125	102.534	102.434	102.334
5.375	104.842	104.742	104.642	5.250	104.862	104.762	104.662	5.250	104.560	104.460	104.360	5.990	103.406	103.306	103.206	5.250	102.653	102.553	102.453
5.500	105.052	104.952	104.852	5.375	105.114	105.014	104.914	5.375	104.787	104.687	104.587	6.000	103.506	103.406	103.306	5.375	102.880	102.780	102.680

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.:

8/1/2019

45 Day Lock Exp.:

8/16/2019

60 Day Lock Exp.:

9/2/2019

W. Rate Sheet Dated: 7/2/2019

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	99.079	99.017	98.954	
3.875	99.678	99.615	99.553	
4.000	100.045	99.982	99.920	
4.125	100.323	100.261	100.198	
4.250	100.556	100.493	100.431	
4.375	100.820	100.757	100.695	
4.500	101.061	100.998	100.936	
4.625	101.234	101.171	101.109	
4.750	101.444	101.382	101.319	
4.875	101.725	101.663	101.600	
5.000	101.990	101.927	101.865	
5.125	102.251	102.188	102.126	
5.250	102.444	102.382	102.319	

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	98.089	97.964	97.839	
3.375	98.740	98.615	98.490	
3.500	99.387	99.262	99.137	
3.625	99.938	99.813	99.688	
3.750	100.442	100.317	100.192	
3.875	100.943	100.818	100.693	
4.000	101.153	101.028	100.903	
4.125	101.376	101.251	101.126	
4.250	101.687	101.562	101.437	
4.375	101.980	101.855	101.730	
4.500	102.181	102.056	101.931	

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	97.777	97.652	97.527	
3.375	98.124	97.999	97.874	
3.500	98.538	98.413	98.288	
3.625	98.896	98.771	98.646	
3.750	99.310	99.185	99.060	
3.875	99.862	99.737	99.612	
4.000	100.138	100.013	99.888	
4.125	100.453	100.328	100.203	
4.250	100.743	100.618	100.493	
4.375	101.008	100.883	100.758	
4.500	101.249	101.124	100.999	
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)