



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.: 8/2/2019

45 Day Lock Exp.: 8/19/2019

60 Day Lock Exp.: 9/2/2019

W. Rate Sheet Dated: 7/3/2019

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	102.174	102.024	101.874	3.375	101.691	101.541	101.391	2.375	99.005	98.855	98.705	3.125	99.878	99.728	99.578
3.500	102.717	102.567	102.417	3.500	102.108	101.958	101.808	2.500	99.498	99.348	99.198	3.250	99.933	99.783	99.633
3.625	103.253	103.103	102.953	3.625	102.485	102.335	102.185	2.625	99.983	99.833	99.683	3.375	100.301	100.151	100.001
3.750	102.825	102.675	102.525	3.750	102.370	102.220	102.070	2.750	100.024	99.874	99.724	3.500	100.640	100.490	100.340
3.875	103.354	103.204	103.054	3.875	102.758	102.608	102.458	2.875	100.513	100.363	100.213	3.625	100.099	99.949	99.799
4.000	103.810	103.660	103.510	4.000	103.150	103.000	102.850	3.000	100.995	100.845	100.695	Margin = 2.250		Index = 1.930	
4.125	104.242	104.092	103.942	4.125	103.494	103.344	103.194	3.125	101.460	101.310	101.160				
4.250	103.265	103.165	103.065	4.250	102.819	102.719	102.619	3.250	101.339	101.189	101.039				
4.375	103.725	103.625	103.525	4.375	103.256	103.156	103.056	3.375	101.763	101.613	101.463				
4.500	104.127	104.027	103.927	4.500	103.648	103.548	103.448	3.500	102.157	102.007	101.857				
4.625	104.546	104.446	104.346	4.625	103.992	103.892	103.792	3.625	102.512	102.362	102.212				
4.750	104.671	104.571	104.471	4.750	103.285	103.185	103.085	3.750	102.664	102.514	102.364				
4.875	104.087	103.987	103.887	4.875	103.722	103.622	103.522	3.875	103.029	102.879	102.729				
5.000	104.593	104.493	104.393	5.000	104.114	104.014	103.914	4.000	103.399	103.249	103.099				
5.125	105.012	104.912	104.812	5.125	104.458	104.358	104.258	4.125	103.720	103.570	103.420				
5.250	104.052	103.952	103.852	5.250	103.642	103.542	103.442	4.250	103.284	103.134	102.984				
5.375	104.444	104.344	104.244	5.375	104.079	103.979	103.879	4.375	103.699	103.549	103.399				
5.500	104.950	104.850	104.750	5.500	104.471	104.371	104.271	4.500	104.068	103.918	103.768				
5.625	105.369	105.269	105.169	5.625	104.815	104.715	104.615	4.625	104.390	104.240	104.090				

SPECIALTY GOVERNMENT PRODUCT - Every program and property type listed in the specialty adj.															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.024	100.874	100.724	3.375	100.691	100.541	100.391	2.375	98.005	97.855	97.705	3.125	98.878	98.728	98.578
3.500	101.567	101.417	101.267	3.500	101.108	100.958	100.808	2.500	98.498	98.348	98.198	3.250	98.933	98.783	98.633
3.625	102.103	101.953	101.803	3.625	101.485	101.335	101.185	2.625	98.983	98.833	98.683	3.375	99.301	99.151	99.001
3.750	101.675	101.525	101.375	3.750	101.370	101.220	101.070	2.750	99.024	98.874	98.724	3.500	99.640	99.490	99.340
3.875	102.204	102.054	101.904	3.875	101.758	101.608	101.458	2.875	99.513	99.363	99.213	3.625	99.099	98.949	98.799
4.000	102.660	102.510	102.360	4.000	102.150	102.000	101.850	3.000	99.995	99.845	99.695	Margin = 2.250		Index = 1.930	
4.125	103.092	102.942	102.792	4.125	102.494	102.344	102.194	3.125	100.460	100.310	100.160	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.115	102.015	101.915	4.250	101.819	101.719	101.619	3.250	100.339	100.189	100.039	Rate	30 Day	45 Day	60 Day
4.375	102.575	102.475	102.375	4.375	102.256	102.156	102.056	3.375	100.763	100.613	100.463	3.875	101.804	101.554	101.304
4.500	102.977	102.877	102.777	4.500	102.648	102.548	102.448	3.500	101.157	101.007	100.857	4.000	102.260	102.010	101.760
4.625	103.396	103.296	103.196	4.625	102.992	102.892	102.792	3.625	101.512	101.362	101.212	4.125	102.692	102.442	102.192
4.750	103.521	103.421	103.321	4.750	102.285	102.185	102.085	3.750	101.664	101.514	101.364	4.375	102.175	101.925	101.675
4.875	102.937	102.837	102.737	4.875	102.722	102.622	102.522	3.875	102.029	101.879	101.729	4.500	102.577	102.327	102.077
5.000	103.443	103.343	103.243	5.000	103.114	103.014	102.914	4.000	102.399	102.249	102.099	4.625	102.996	102.746	102.496
5.125	103.862	103.762	103.662	5.125	103.458	103.358	103.258	4.125	102.720	102.570	102.420	4.875	102.537	102.287	102.037
5.250	102.902	102.802	102.702	5.250	102.642	102.542	102.442	4.250	102.284	102.134	101.984	5.000	103.043	102.793	102.543
5.375	103.294	103.194	103.094	5.375	103.079	102.979	102.879	4.375	102.699	102.549	102.399	5.125	103.462	103.212	102.962
5.500	103.800	103.700	103.600	5.500	103.471	103.371	103.271	4.500	103.068	102.918	102.768	5.500	103.400	103.150	102.900
5.625	104.219	104.119	104.019	5.625	103.815	103.715	103.615	4.625	103.390	103.240	103.090	5.625	103.819	103.569	103.319

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	101.683	101.433	101.183
5.750	102.000	101.750	101.500	5.750	101.639	101.389	101.139
5.875	102.250	102.000	101.750	5.875	102.076	101.826	101.576
6.250	102.750	102.500	102.250	6.250	102.492	102.242	101.992
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:	7/3/2019	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	99.054	98.804	98.554	
4.000	99.510	99.260	99.010	
4.125	99.942	99.692	99.442	
4.375	99.425	99.175	98.925	
4.500	99.827	99.577	99.327	
4.625	100.246	99.996	99.746	
4.875	99.787	99.537	99.287	
5.000	100.293	100.043	99.793	
5.125	100.712	100.462	100.212	



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30 Day Lock Exp.:

8/2/2019

45 Day Lock Exp.:

8/19/2019

60 Day Lock Exp.:

9/2/2019

W. Rate Sheet Dated: 7/3/2019

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	100.930	100.780	100.630	3.375	100.877	100.727	100.577	2.375	96.285	96.135	95.985	3.125	99.551	99.401	99.251
3.500	101.474	101.324	101.174	3.500	101.294	101.144	100.994	2.500	96.778	96.628	96.478	3.250	99.700	99.550	99.400
3.625	102.010	101.860	101.710	3.625	101.672	101.522	101.372	2.625	97.263	97.113	96.963	3.375	100.067	99.917	99.767
3.750	101.675	101.525	101.375	3.750	101.650	101.500	101.350	2.750	99.117	98.967	98.817	3.500	100.406	100.256	100.106
3.875	102.204	102.054	101.904	3.875	102.038	101.888	101.738	2.875	99.605	99.455	99.305	3.625	99.866	99.716	99.566
4.000	102.660	102.510	102.360	4.000	102.430	102.280	102.130	3.000	100.088	99.938	99.788	Margin = 2.250		Index = 1.930	
4.125	103.092	102.942	102.792	4.125	102.774	102.624	102.474	3.125	100.553	100.403	100.253				
4.250	102.303	102.203	102.103	4.250	102.287	102.187	102.087	3.250	100.525	100.375	100.225				
4.375	102.763	102.663	102.563	4.375	102.723	102.623	102.523	3.375	100.949	100.799	100.649				
4.500	103.164	103.064	102.964	4.500	103.115	103.015	102.915	3.500	101.343	101.193	101.043				
4.625	103.583	103.483	103.383	4.625	103.459	103.359	103.259	3.625	101.699	101.549	101.399				
4.750	103.458	103.358	103.258	4.750	102.503	102.403	102.303	3.750	101.944	101.794	101.644				
4.875	102.875	102.775	102.675	4.875	102.940	102.840	102.740	3.875	102.309	102.159	102.009				
5.000	103.381	103.281	103.181	5.000	103.332	103.232	103.132	4.000	102.679	102.529	102.379				
5.125	103.800	103.700	103.600	5.125	103.676	103.576	103.476	4.125	103.000	102.850	102.700				
5.250	103.089	102.989	102.889	5.250	103.110	103.010	102.910	4.250	102.752	102.602	102.452				
5.375	103.482	103.382	103.282	5.375	103.547	103.447	103.347	4.375	103.166	103.016	102.866				
5.500	103.988	103.888	103.788	5.500	103.939	103.839	103.739	4.500	103.536	103.386	103.236				
5.625	104.407	104.307	104.207	5.625	104.283	104.183	104.083	4.625	103.857	103.707	103.557				

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	99.780	99.630	99.480	3.375	99.447	99.297	99.147	2.375	96.605	96.455	96.305	3.125	97.541	97.391	97.241
3.500	100.324	100.174	100.024	3.500	99.864	99.714	99.564	2.500	97.098	96.948	96.798	3.250	97.690	97.540	97.390
3.625	100.860	100.710	100.560	3.625	100.242	100.092	99.942	2.625	97.583	97.433	97.283	3.375	98.057	97.907	97.757
3.750	100.525	100.375	100.225	3.750	100.220	100.070	99.920	2.750	98.468	98.318	98.168	3.500	98.396	98.246	98.096
3.875	101.054	100.904	100.754	3.875	100.608	100.458	100.308	2.875	98.956	98.806	98.656	3.625	97.856	97.706	97.556
4.000	101.510	101.360	101.210	4.000	101.000	100.850	100.700	3.000	99.439	99.289	99.139	Margin = 2.250		Index = 1.930	
4.125	101.942	101.792	101.642	4.125	101.344	101.194	101.044	3.125	99.904	99.754	99.604	30 Year OTC *Borrower Paid Only for USDA*			
4.250	101.153	101.053	100.953	4.250	100.857	100.757	100.657	3.250	99.595	99.445	99.295	Rate	30 Day	45 Day	60 Day
4.375	101.613	101.513	101.413	4.375	101.293	101.193	101.093	3.375	100.019	99.869	99.719	3.875	100.654	100.404	100.154
4.500	102.014	101.914	101.814	4.500	101.685	101.585	101.485	3.500	100.413	100.263	100.113	4.000	101.110	100.860	100.610
4.625	102.433	102.333	102.233	4.625	102.029	101.929	101.829	3.625	100.769	100.619	100.469	4.125	101.542	101.292	101.042
4.750	102.308	102.208	102.108	4.750	101.073	100.973	100.873	3.750	100.764	100.614	100.464	4.375	101.213	100.963	100.713
4.875	101.725	101.625	101.525	4.875	101.510	101.410	101.310	3.875	101.129	100.979	100.829	4.500	101.614	101.364	101.114
5.000	102.231	102.131	102.031	5.000	101.902	101.802	101.702	4.000	101.499	101.349	101.199	4.625	102.033	101.783	101.533
5.125	102.650	102.550	102.450	5.125	102.246	102.146	102.046	4.125	101.820	101.670	101.520	4.875	101.325	101.075	100.825
5.250	101.939	101.839	101.739	5.250	101.680	101.580	101.480	4.250	101.072	100.922	100.772	5.000	101.831	101.581	101.331
5.375	102.332	102.232	102.132	5.375	102.117	102.017	101.917	4.375	101.486	101.336	101.186	5.125	102.250	102.000	101.750
5.500	102.838	102.738	102.638	5.500	102.509	102.409	102.309	4.500	101.856	101.706	101.556	5.500	102.438	102.188	101.938
5.625	103.257	103.157	103.057	5.625	102.853	102.753	102.653	4.625	102.177	102.027	101.877	5.625	102.857	102.607	102.357

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	100.371	100.121	99.871
5.750	100.125	99.875	99.625	5.750	99.764	99.514	99.264
5.875	100.375	100.125	99.875	5.875	100.201	99.951	99.701
6.250	99.250	99.000	98.750	6.250	98.992	98.742	98.492
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:	7/3/2019	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	97.904	97.654	97.404	
4.000	98.360	98.110	97.860	
4.125	98.792	98.542	98.292	
4.375	98.463	98.213	97.963	
4.500	98.864	98.614	98.364	
4.625	99.283	99.033	98.783	
4.875	98.575	98.325	98.075	
5.000	99.081	98.831	98.581	
5.125	99.500	99.250	99.000	
5.500	99.688	99.438	99.188	
5.625	100.107	99.857	99.607	

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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9/2/2019

W. Rate Sheet Dated: 7/3/2019

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	101.102	101.002	100.902	3.500	100.852	100.752	100.652	3.500	100.852	100.752	100.652	4.000	101.973	101.873	101.773	4.000	101.598	101.498	101.398
3.625	101.330	101.230	101.130	3.625	101.080	100.980	100.880	3.625	101.080	100.980	100.880	4.125	101.978	101.878	101.778	4.125	101.603	101.503	101.403
3.750	101.562	101.462	101.362	3.750	101.312	101.212	101.112	3.750	101.312	101.212	101.112	4.250	102.162	102.062	101.962	4.250	101.787	101.687	101.587
3.875	102.072	101.972	101.872	3.875	101.822	101.722	101.622	3.875	101.822	101.722	101.622	4.375	102.498	102.398	102.298	4.375	102.123	102.023	101.923
3.990	102.555	102.455	102.355	3.990	102.180	102.080	101.980	3.990	102.180	102.080	101.980	4.500	102.798	102.698	102.598	4.500	102.173	102.073	101.973
4.000	102.655	102.555	102.455	4.000	102.280	102.180	102.080	4.000	102.280	102.180	102.080	4.625	102.804	102.704	102.604	4.625	102.179	102.079	101.979
4.125	102.660	102.560	102.460	4.125	102.285	102.185	102.085	4.125	102.285	102.185	102.085	4.750	102.579	102.479	102.379	4.750	101.954	101.854	101.754
4.250	102.893	102.793	102.693	4.250	102.518	102.418	102.318	4.250	102.518	102.418	102.318	4.875	102.922	102.822	102.722	4.875	102.297	102.197	102.097
4.375	103.229	103.129	103.029	4.375	102.854	102.754	102.654	4.375	102.854	102.754	102.654	4.990	103.041	102.941	102.841	4.990	102.041	101.941	101.841
4.500	103.529	103.429	103.329	4.500	102.904	102.804	102.704	4.500	102.904	102.804	102.704	5.000	103.141	103.041	102.941	5.000	102.141	102.041	101.941
4.625	103.535	103.435	103.335	4.625	102.910	102.810	102.710	4.625	102.910	102.810	102.710	5.125	102.555	102.455	102.355	5.125	101.555	101.455	101.355
4.750	103.705	103.605	103.505	4.750	103.080	102.980	102.880	4.750	103.080	102.980	102.880	5.250	102.862	102.762	102.662	5.250	101.862	101.762	101.662
4.875	104.048	103.948	103.848	4.875	103.423	103.323	103.223	4.875	103.423	103.323	103.223	5.375	103.215	103.115	103.015	5.375	103.215	103.115	103.015
4.990	104.167	104.067	103.967	4.990	103.167	103.067	102.967	4.990	103.167	103.067	102.967	5.500	103.407	103.307	103.207	5.500	103.407	103.307	103.207
5.000	104.267	104.167	104.067	5.000	103.267	103.167	103.067	5.000	103.267	103.167	103.067	5.625	103.139	103.039	102.939	5.625	103.139	103.039	102.939
5.125	104.280	104.180	104.080	5.125	103.280	103.180	103.080	5.125	103.280	103.180	103.080	5.750	103.402	103.302	103.202	5.750	103.402	103.302	103.202
5.250	104.587	104.487	104.387	5.250	103.587	103.487	103.387	5.250	103.587	103.487	103.387	5.875	103.640	103.540	103.440	5.875	103.640	103.540	103.440
5.375	104.940	104.840	104.740	5.375	104.940	104.840	104.740	5.375	104.940	104.840	104.740	5.990	103.742	103.642	103.542	5.990	103.742	103.642	103.542
5.500	105.132	105.032	104.932	5.500	105.132	105.032	104.932	5.500	105.132	105.032	104.932	6.000	103.842	103.742	103.642	6.000	103.842	103.742	103.642
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	101.598	101.498	101.398	3.375	100.682	100.549	100.482	3.375	100.682	100.549	100.482	3.375	100.682	100.549	100.482	3.375	101.720	101.620	101.520
4.125	101.603	101.503	101.403	3.500	101.007	100.874	100.807	3.500	101.007	100.874	100.807	3.500	101.007	100.874	100.807	3.500	101.917	101.817	101.717
4.250	101.787	101.687	101.587	3.625	101.492	101.392	101.292	3.625	101.492	101.392	101.292	3.625	101.492	101.392	101.292	3.625	102.043	101.943	101.843
4.375	102.123	102.023	101.923	3.750	102.001	101.901	101.801	3.750	102.001	101.901	101.801	3.750	102.001	101.901	101.801	3.750	102.739	102.639	102.539
4.500	102.173	102.073	101.973	3.875	102.440	102.340	102.240	3.875	102.440	102.340	102.240	3.875	102.440	102.340	102.240	3.875	102.785	102.685	102.585
4.625	102.179	102.079	101.979	3.990	102.763	102.663	102.563	3.990	102.763	102.663	102.563	3.990	102.763	102.663	102.563	3.990	103.041	102.941	102.841
4.750	101.954	101.854	101.754	4.000	102.863	102.763	102.663	4.000	102.863	102.763	102.663	4.000	102.863	102.763	102.663	4.000	103.141	103.041	102.941
4.875	102.297	102.197	102.097	4.125	103.144	103.044	102.944	4.125	103.144	103.044	102.944	4.125	103.144	103.044	102.944	4.125	103.164	103.064	102.964
4.990	102.041	101.941	101.841	4.250	103.299	103.199	103.099	4.250	103.299	103.199	103.099	4.250	103.299	103.199	103.099	4.250	103.800	103.700	103.600
5.000	102.141	102.041	101.941	4.375	103.682	103.582	103.482	4.375	103.682	103.582	103.482	4.375	103.682	103.582	103.482	4.375	104.172	104.072	103.972
5.125	101.555	101.455	101.355	4.500	103.980	103.880	103.780	4.500	103.980	103.880	103.780	4.500	103.980	103.880	103.780	4.500	103.463	103.363	103.263
5.250	101.862	101.762	101.662	4.625	104.031	103.931	103.831	4.625	104.031	103.931	103.831	4.625	104.031	103.931	103.831	4.625	103.824	103.724	103.624
5.375	103.215	103.115	103.015	4.750	104.287	104.187	104.087	4.750	104.287	104.187	104.087	4.750	104.287	104.187	104.087	4.750	104.189	104.089	103.989
5.500	103.407	103.307	103.207	4.875	104.646	104.546	104.446	4.875	104.646	104.546	104.446	4.875	104.646	104.546	104.446	4.875	104.492	104.392	104.292
5.625	103.139	103.039	102.939	4.990	104.819	104.719	104.619	4.990	104.819	104.719	104.619	4.990	104.819	104.719	104.619	4.990	104.118	104.018	103.918
5.750	103.402	103.302	103.202	5.000	104.919	104.819	104.719	5.000	104.919	104.819	104.719	5.000	104.919	104.819	104.719	5.000	104.218	104.118	104.018
5.875	103.640	103.540	103.440	5.125	104.686	104.586	104.486	5.125	104.686	104.586	104.486	5.125	104.686	104.586	104.486	5.125	104.534	104.434	104.334
5.990	103.742	103.642	103.542	5.250	104.978	104.878	104.778	5.250	104.978	104.878	104.778	5.250	104.978	104.878	104.778	5.250	104.646	104.546	104.446
6.000	103.842	103.742	103.642	5.375	105.221	105.121	105.021	5.375	105.221	105.121	105.021	5.375	105.221	105.121	105.021	5.375	104.863	104.763	104.663
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	101.720	101.620	101.520	3.375	101.720	101.620	101.520	3.375	101.582	101.482	101.382	3.375	101.582	101.482	101.382	3.375	101.582	101.482	101.382
3.500	101.917	101.817	101.717	3.500	101.917	101.817	101.717	3.500	101.779	101.679	101.579	3.500	101.779	101.679	101.579	3.500	101.779	101.679	101.579
3.625	102.043	101.943	101.843	3.625	102.043	101.943	101.843	3.625	101.784	101.684	101.584	3.625	101.784	101.684	101.584	3.625	101.784	101.684	101.584
3.750	102.739	102.639	102.539	3.750	102.739	102.639	102.539	3.750	102.480	102.380	102.280	3.750	102.480	102.380	102.280	3.750	102.480	102.380	102.280
3.875	102.785	102.685	102.585	3.875	102.785	102.685	102.585	3.875	102.526	102.426	102.326	3.875	102.526	102.426	102.326	3.875	102.526	102.426	102.326
3.990	103.041	102.941	102.841	3.990	103.041	102.941	102.841	3.990	102.782	102.682	102.582	3.990	102.782	102.682	102.582	3.990	102.782	102.682	102.582
4.000	103.141	103.041	102.941	4.000	103.141	103.041	102.941	4.000	102.882	102.782	102.682	4.000	102.882	102.782	102.682	4.000	102.882	102.782	102.682
4.125	103.164	103.064	102.964	4.125	103.164	103.064	102.964	4.125	102.403	102.303	102.203	4.125	102.403	102.303	102.203	4.125	102.403	102.303	102.203
4.250	103.000	103.000	103.000	4.250	103.000	103.000	103.000	4.250	103.039	102.939	102.839	4.250	103.039	102.939	102.839	4.250	103.039	102.939	102.839
4.375	103.047	103.047	103.047	4.375	103.047	103.047	103.047	4.375	103.411	103.311	103.211	4.375	103.286	103.186	103.086	4.375	103.286	103.186	103.086
4.500	103.338	103.338	103.338	4.500	103.338	103.													



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.:

8/2/2019

45 Day Lock Exp.:

8/19/2019

60 Day Lock Exp.:

9/2/2019

W. Rate Sheet Dated: 7/3/2019

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	100.437	100.337	100.237	3.375	100.029	99.929	99.829	3.375	101.589	101.489	101.389	4.000	101.459	101.359	101.259	3.375	101.151	101.051	100.951
3.625	100.679	100.579	100.479	3.500	100.361	100.261	100.161	3.500	101.789	101.689	101.589	4.125	101.470	101.370	101.270	3.500	101.351	101.251	101.151
3.750	101.316	101.216	101.116	3.625	101.232	101.132	101.032	3.625	101.941	101.841	101.741	4.250	101.718	101.618	101.518	3.625	101.382	101.282	101.182
3.875	101.846	101.746	101.646	3.750	101.756	101.656	101.556	3.750	102.652	102.552	102.452	4.375	102.068	101.968	101.868	3.750	102.093	101.993	101.893
3.990	102.359	102.259	102.159	3.875	102.211	102.111	102.011	3.875	102.700	102.600	102.500	4.500	102.382	102.282	102.182	3.875	102.141	102.041	101.941
4.000	102.459	102.359	102.259	3.990	102.555	102.455	102.355	3.990	102.965	102.865	102.765	4.625	102.394	102.294	102.194	3.990	102.406	102.306	102.206
4.125	102.470	102.370	102.270	4.000	102.655	102.555	102.455	4.000	103.065	102.965	102.865	4.750	102.197	102.097	101.997	4.000	102.506	102.406	102.306
4.250	102.749	102.649	102.549	4.125	102.956	102.856	102.756	4.125	103.096	102.996	102.896	4.875	102.557	102.457	102.357	4.125	102.038	101.938	101.838
4.375	103.099	102.999	102.899	4.250	103.182	103.082	102.982	4.250	103.747	103.647	103.547	4.990	102.685	102.585	102.485	4.250	102.689	102.589	102.489
4.500	103.413	103.313	103.213	4.375	103.583	103.483	103.383	4.375	104.127	104.027	103.927	5.000	102.785	102.685	102.585	4.375	103.069	102.969	102.869
4.625	103.425	103.325	103.225	4.500	103.894	103.794	103.694	4.500	103.367	103.267	103.167	5.125	102.182	102.082	101.982	4.500	101.710	101.610	101.510
4.750	103.598	103.498	103.398	4.625	103.951	103.851	103.751	4.625	103.738	103.638	103.538	5.250	102.503	102.403	102.303	4.625	102.081	101.981	101.881
4.875	103.958	103.858	103.758	4.750	104.188	104.088	103.988	4.750	104.116	104.016	103.916	5.375	102.869	102.769	102.669	4.750	102.459	102.359	102.259
4.990	104.086	103.986	103.886	4.875	104.562	104.462	104.362	4.875	104.433	104.333	104.233	5.500	103.068	102.968	102.868	4.875	102.776	102.676	102.576
5.000	104.186	104.086	103.986	4.990	104.751	104.651	104.551	4.990	104.021	103.921	103.821	5.625	102.780	102.680	102.580	4.990	102.114	102.014	101.914
5.125	104.169	104.069	103.969	5.000	104.851	104.751	104.651	5.000	104.121	104.021	103.921	5.750	103.051	102.951	102.851	5.000	102.214	102.114	102.014
5.250	104.490	104.390	104.290	5.125	104.583	104.483	104.383	5.125	104.450	104.350	104.250	5.875	103.296	103.196	103.096	5.125	102.543	102.443	102.343
5.375	104.856	104.756	104.656	5.250	104.886	104.786	104.686	5.250	104.568	104.468	104.368	5.990	103.402	103.302	103.202	5.250	102.661	102.561	102.461
5.500	105.055	104.955	104.855	5.375	105.137	105.037	104.937	5.375	104.793	104.693	104.593	6.000	103.502	103.402	103.302	5.375	102.886	102.786	102.686

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.:

8/2/2019

45 Day Lock Exp.:

8/19/2019

60 Day Lock Exp.:

9/2/2019

W. Rate Sheet Dated: 7/3/2019

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	99.644	99.581	99.519	
3.875	100.230	100.168	100.105	
4.000	100.551	100.488	100.426	
4.125	100.787	100.725	100.662	
4.250	100.983	100.920	100.858	
4.375	101.240	101.177	101.115	
4.500	101.455	101.393	101.330	
4.625	101.593	101.530	101.468	
4.750	101.774	101.712	101.649	
4.875	102.041	101.979	101.916	
5.000	102.287	102.224	102.162	
5.125	102.530	102.468	102.405	
5.250	102.707	102.644	102.582	

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	98.348	98.223	98.098	
3.375	98.992	98.867	98.742	
3.500	99.632	99.507	99.382	
3.625	100.175	100.050	99.925	
3.750	100.672	100.547	100.422	
3.875	101.192	101.067	100.942	
4.000	101.394	101.269	101.144	
4.125	101.607	101.482	101.357	
4.250	101.910	101.785	101.660	
4.375	102.196	102.071	101.946	
4.500	102.389	102.264	102.139	

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	97.861	97.736	97.611	
3.375	98.244	98.119	97.994	
3.500	98.655	98.530	98.405	
3.625	99.039	98.914	98.789	
3.750	99.460	99.335	99.210	
3.875	100.010	99.885	99.760	
4.000	100.282	100.157	100.032	
4.125	100.594	100.469	100.344	
4.250	100.881	100.756	100.631	
4.375	101.144	101.019	100.894	
4.500	101.382	101.257	101.132	
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 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)