



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.: 8/9/2019

45 Day Lock Exp.: 8/26/2019

60 Day Lock Exp.: 9/9/2019

W. Rate Sheet Dated: 7/10/2019

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	101.861	101.711	101.561	3.375	101.388	101.238	101.088	2.375	97.854	97.704	97.554	3.125	99.887	99.737	99.587
3.500	102.405	102.255	102.105	3.500	101.804	101.654	101.504	2.500	98.347	98.197	98.047	3.250	99.942	99.792	99.642
3.625	102.941	102.791	102.641	3.625	102.182	102.032	101.882	2.625	98.832	98.682	98.532	3.375	100.310	100.160	100.010
3.750	102.669	102.519	102.369	3.750	102.223	102.073	101.923	2.750	99.596	99.446	99.296	3.500	100.649	100.499	100.349
3.875	103.198	103.048	102.898	3.875	102.611	102.461	102.311	2.875	100.084	99.934	99.784	3.625	100.108	99.958	99.808
4.000	103.654	103.504	103.354	4.000	103.003	102.853	102.703	3.000	100.567	100.417	100.267	Margin = 2.250		Index = 1.940	
4.125	104.086	103.936	103.786	4.125	103.347	103.197	103.047	3.125	101.032	100.882	100.732				
4.250	103.203	103.103	103.003	4.250	102.766	102.666	102.566	3.250	101.098	100.948	100.798				
4.375	103.663	103.563	103.463	4.375	103.202	103.102	103.002	3.375	101.522	101.372	101.222				
4.500	104.064	103.964	103.864	4.500	103.594	103.494	103.394	3.500	101.917	101.767	101.617				
4.625	104.483	104.383	104.283	4.625	103.938	103.838	103.738	3.625	102.272	102.122	101.972				
4.750	104.608	104.508	104.408	4.750	103.248	103.148	103.048	3.750	102.509	102.359	102.209				
4.875	104.040	103.940	103.840	4.875	103.684	103.584	103.484	3.875	102.875	102.725	102.575				
5.000	104.546	104.446	104.346	5.000	104.076	103.976	103.876	4.000	103.244	103.094	102.944				
5.125	104.965	104.865	104.765	5.125	104.420	104.320	104.220	4.125	103.566	103.416	103.266				
5.250	104.052	103.952	103.852	5.250	103.651	103.551	103.451	4.250	103.204	103.054	102.904				
5.375	104.444	104.344	104.244	5.375	104.088	103.988	103.888	4.375	103.618	103.468	103.318				
5.500	104.950	104.850	104.750	5.500	104.480	104.380	104.280	4.500	103.988	103.838	103.688				
5.625	105.369	105.269	105.169	5.625	104.824	104.724	104.624	4.625	104.309	104.159	104.009				

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	100.711	100.561	100.411	3.375	100.388	100.238	100.088	2.375	96.854	96.704	96.554	3.125	98.887	98.737	98.587
3.500	101.255	101.105	100.955	3.500	100.804	100.654	100.504	2.500	97.347	97.197	97.047	3.250	98.942	98.792	98.642
3.625	101.791	101.641	101.491	3.625	101.182	101.032	100.882	2.625	97.832	97.682	97.532	3.375	99.310	99.160	99.010
3.750	101.519	101.369	101.219	3.750	101.223	101.073	100.923	2.750	98.596	98.446	98.296	3.500	99.649	99.499	99.349
3.875	102.048	101.898	101.748	3.875	101.611	101.461	101.311	2.875	99.084	98.934	98.784	3.625	99.108	98.958	98.808
4.000	102.504	102.354	102.204	4.000	102.003	101.853	101.703	3.000	99.567	99.417	99.267	Margin = 2.250		Index = 1.940	
4.125	102.936	102.786	102.636	4.125	102.347	102.197	102.047	3.125	100.032	99.882	99.732	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.053	101.953	101.853	4.250	101.766	101.666	101.566	3.250	100.098	99.948	99.798	Rate	30 Day	45 Day	60 Day
4.375	102.513	102.413	102.313	4.375	102.202	102.102	102.002	3.375	100.522	100.372	100.222	3.875	101.648	101.398	101.148
4.500	102.914	102.814	102.714	4.500	102.594	102.494	102.394	3.500	100.917	100.767	100.617	4.000	102.104	101.854	101.604
4.625	103.333	103.233	103.133	4.625	102.938	102.838	102.738	3.625	101.272	101.122	100.972	4.125	102.536	102.286	102.036
4.750	103.458	103.358	103.258	4.750	102.248	102.148	102.048	3.750	101.509	101.359	101.209	4.375	102.113	101.863	101.613
4.875	102.890	102.790	102.690	4.875	102.684	102.584	102.484	3.875	101.875	101.725	101.575	4.500	102.514	102.264	102.014
5.000	103.396	103.296	103.196	5.000	103.076	102.976	102.876	4.000	102.244	102.094	101.944	4.625	102.933	102.683	102.433
5.125	103.815	103.715	103.615	5.125	103.420	103.320	103.220	4.125	102.566	102.416	102.266	4.875	102.490	102.240	101.990
5.250	102.902	102.802	102.702	5.250	102.651	102.551	102.451	4.250	102.204	102.054	101.904	5.000	102.996	102.746	102.496
5.375	103.294	103.194	103.094	5.375	103.088	102.988	102.888	4.375	102.618	102.468	102.318	5.125	103.415	103.165	102.915
5.500	103.800	103.700	103.600	5.500	103.480	103.380	103.280	4.500	102.988	102.838	102.688	5.500	103.400	103.150	102.900
5.625	104.219	104.119	104.019	5.625	103.824	103.724	103.624	4.625	103.309	103.159	103.009	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	101.690	101.440	101.190
5.750	102.000	101.750	101.500	5.750	101.679	101.429	101.179
5.875	102.250	102.000	101.750	5.875	102.116	101.866	101.616
6.250	102.750	102.500	102.250	6.250	102.532	102.282	102.032
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:	7/10/2019	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	98.898	98.648	98.398	
4.000	99.354	99.104	98.854	
4.125	99.786	99.536	99.286	
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	99.740	99.490	99.240	
5.000	100.246	99.996	99.746	
5.125	100.665	100.415	100.165	
5.500	100.650	100.400	100.150	
5.625	101.069	100.819	100.569	



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8/9/2019

45 Day Lock Exp.:

8/26/2019

60 Day Lock Exp.:

9/9/2019

W. Rate Sheet Dated: 7/10/2019

Release Time: 10:00 am ET

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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	100.617	100.467	100.317	3.375	100.574	100.424	100.274	2.375	95.134	94.984	94.834	3.125	99.560	99.410	99.260
3.500	101.161	101.011	100.861	3.500	100.991	100.841	100.691	2.500	95.627	95.477	95.327	3.250	99.709	99.559	99.409
3.625	101.697	101.547	101.397	3.625	101.368	101.218	101.068	2.625	96.112	95.962	95.812	3.375	100.076	99.926	99.776
3.750	101.519	101.369	101.219	3.750	101.503	101.353	101.203	2.750	98.689	98.539	98.389	3.500	100.415	100.265	100.115
3.875	102.048	101.898	101.748	3.875	101.891	101.741	101.591	2.875	99.177	99.027	98.877	3.625	99.875	99.725	99.575
4.000	102.504	102.354	102.204	4.000	102.283	102.133	101.983	3.000	99.660	99.510	99.360	Margin = 2.250		Index = 1.940	
4.125	102.936	102.786	102.636	4.125	102.627	102.477	102.327	3.125	100.124	99.974	99.824				
4.250	102.240	102.140	102.040	4.250	102.233	102.133	102.033	3.250	100.284	100.134	99.984				
4.375	102.700	102.600	102.500	4.375	102.670	102.570	102.470	3.375	100.709	100.559	100.409				
4.500	103.102	103.002	102.902	4.500	103.062	102.962	102.862	3.500	101.103	100.953	100.803				
4.625	103.521	103.421	103.321	4.625	103.406	103.306	103.206	3.625	101.458	101.308	101.158				
4.750	103.396	103.296	103.196	4.750	102.465	102.365	102.265	3.750	101.789	101.639	101.489				
4.875	102.828	102.728	102.628	4.875	102.902	102.802	102.702	3.875	102.155	102.005	101.855				
5.000	103.334	103.234	103.134	5.000	103.294	103.194	103.094	4.000	102.524	102.374	102.224				
5.125	103.753	103.653	103.553	5.125	103.638	103.538	103.438	4.125	102.846	102.696	102.546				
5.250	103.089	102.989	102.889	5.250	103.119	103.019	102.919	4.250	102.671	102.521	102.371				
5.375	103.482	103.382	103.282	5.375	103.556	103.456	103.356	4.375	103.086	102.936	102.786				
5.500	103.988	103.888	103.788	5.500	103.948	103.848	103.748	4.500	103.455	103.305	103.155				
5.625	104.407	104.307	104.207	5.625	104.292	104.192	104.092	4.625	103.777	103.627	103.477				

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	99.467	99.317	99.167	3.375	99.144	98.994	98.844	2.375	95.454	95.304	95.154	3.125	97.550	97.400	97.250
3.500	100.011	99.861	99.711	3.500	99.561	99.411	99.261	2.500	95.947	95.797	95.647	3.250	97.699	97.549	97.399
3.625	100.547	100.397	100.247	3.625	99.938	99.788	99.638	2.625	96.432	96.282	96.132	3.375	98.066	97.916	97.766
3.750	100.369	100.219	100.069	3.750	100.073	99.923	99.773	2.750	98.040	97.890	97.740	3.500	98.405	98.255	98.105
3.875	100.898	100.748	100.598	3.875	100.461	100.311	100.161	2.875	98.528	98.378	98.228	3.625	97.865	97.715	97.565
4.000	101.354	101.204	101.054	4.000	100.853	100.703	100.553	3.000	99.011	98.861	98.711	Margin = 2.250		Index = 1.940	
4.125	101.786	101.636	101.486	4.125	101.197	101.047	100.897	3.125	99.476	99.326	99.176	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.090	100.990	100.890	4.250	100.803	100.703	100.603	3.250	99.354	99.204	99.054	Rate	30 Day	45 Day	60 Day
4.375	101.550	101.450	101.350	4.375	101.240	101.140	101.040	3.375	99.779	99.629	99.479	3.875	100.498	100.248	99.998
4.500	101.952	101.852	101.752	4.500	101.632	101.532	101.432	3.500	100.173	100.023	99.873	4.000	100.954	100.704	100.454
4.625	102.371	102.271	102.171	4.625	101.976	101.876	101.776	3.625	100.528	100.378	100.228	4.125	101.386	101.136	100.886
4.750	102.246	102.146	102.046	4.750	101.035	100.935	100.835	3.750	100.609	100.459	100.309	4.375	101.150	100.900	100.650
4.875	101.678	101.578	101.478	4.875	101.472	101.372	101.272	3.875	100.975	100.825	100.675	4.500	101.552	101.302	101.052
5.000	102.184	102.084	101.984	5.000	101.864	101.764	101.664	4.000	101.344	101.194	101.044	4.625	101.971	101.721	101.471
5.125	102.603	102.503	102.403	5.125	102.208	102.108	102.008	4.125	101.666	101.516	101.366	4.875	101.278	101.028	100.778
5.250	101.939	101.839	101.739	5.250	101.689	101.589	101.489	4.250	100.991	100.841	100.691	5.000	101.784	101.534	101.284
5.375	102.332	102.232	102.132	5.375	102.126	102.026	101.926	4.375	101.406	101.256	101.106	5.125	102.203	101.953	101.703
5.500	102.838	102.738	102.638	5.500	102.518	102.418	102.318	4.500	101.775	101.625	101.475	5.500	102.438	102.188	101.938
5.625	103.257	103.157	103.057	5.625	102.862	102.762	102.662	4.625	102.097	101.947	101.797	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	100.378	100.128	99.878
5.750	100.125	99.875	99.625	5.750	99.804	99.554	99.304
5.875	100.375	100.125	99.875	5.875	100.241	99.991	99.741
6.250	99.250	99.000	98.750	6.250	99.032	98.782	98.532
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:	7/10/2019	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	97.748	97.498	97.248
4.000	98.204	97.954	97.704
4.125	98.636	98.386	98.136
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	98.528	98.278	98.028
5.000	99.034	98.784	98.534
5.125	99.453	99.203	98.953
5.500	99.688	99.438	99.188
5.625	100.107	99.857	99.607

Lock Desk Policy	
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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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/9/2019

45 Day Lock Exp.:

8/26/2019

60 Day Lock Exp.:

9/9/2019

W. Rate Sheet Dated: 7/10/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.500	100.497	100.382	100.297	3.500	100.247	100.132	100.047	3.500	100.247	100.132	100.047	4.000	101.826	101.726	101.626	4.000	101.451	101.351	101.251	4.000	101.451	101.351	101.251	4.000	101.451	101.351	101.251	4.000	101.451	101.351	101.251
3.625	100.843	100.732	100.643	3.625	100.593	100.482	100.393	3.625	100.593	100.482	100.393	4.125	101.856	101.756	101.656	4.125	101.481	101.381	101.281	4.125	101.481	101.381	101.281	4.125	101.481	101.381	101.281	4.125	101.481	101.381	101.281
3.750	101.286	101.186	101.086	3.750	101.036	100.936	100.836	3.750	101.036	100.936	100.836	4.250	102.147	102.047	101.947	4.250	101.772	101.672	101.572	4.250	101.772	101.672	101.572	4.250	101.772	101.672	101.572	4.250	101.772	101.672	101.572
3.875	101.825	101.725	101.625	3.875	101.575	101.475	101.375	3.875	101.575	101.475	101.375	4.375	102.488	102.388	102.288	4.375	102.113	102.013	101.913	4.375	102.113	102.013	101.913	4.375	102.113	102.013	101.913	4.375	102.113	102.013	101.913
3.990	102.345	102.245	102.145	3.990	101.970	101.870	101.770	3.990	101.970	101.870	101.770	4.500	102.819	102.719	102.619	4.500	102.194	102.094	101.994	4.500	102.194	102.094	101.994	4.500	102.194	102.094	101.994	4.500	102.194	102.094	101.994
4.000	102.445	102.345	102.245	4.000	102.070	101.970	101.870	4.000	102.070	101.970	101.870	4.625	102.821	102.721	102.621	4.625	102.196	102.096	101.996	4.625	102.196	102.096	101.996	4.625	102.196	102.096	101.996	4.625	102.196	102.096	101.996
4.125	102.475	102.375	102.275	4.125	102.100	102.000	101.900	4.125	102.100	102.000	101.900	4.750	102.739	102.639	102.539	4.750	102.114	102.014	101.914	4.750	102.114	102.014	101.914	4.750	102.114	102.014	101.914	4.750	102.114	102.014	101.914
4.250	102.793	102.693	102.593	4.250	102.418	102.318	102.218	4.250	102.418	102.318	102.218	4.875	103.101	103.001	102.901	4.875	102.476	102.376	102.276	4.875	102.476	102.376	102.276	4.875	102.476	102.376	102.276	4.875	102.476	102.376	102.276
4.375	103.134	103.034	102.934	4.375	102.759	102.659	102.559	4.375	102.759	102.659	102.559	4.990	103.228	103.128	103.028	4.990	102.776	102.676	102.576	4.990	102.776	102.676	102.576	4.990	102.776	102.676	102.576	4.990	102.776	102.676	102.576
4.500	103.465	103.365	103.265	4.500	102.840	102.740	102.640	4.500	102.840	102.740	102.640	5.000	103.238	103.138	103.038	5.000	102.776	102.676	102.576	5.000	102.776	102.676	102.576	5.000	102.776	102.676	102.576	5.000	102.776	102.676	102.576
4.625	103.467	103.367	103.267	4.625	102.842	102.742	102.642	4.625	102.842	102.742	102.642	5.125	102.859	102.759	102.659	5.125	102.859	102.759	102.659	5.125	102.859	102.759	102.659	5.125	102.859	102.759	102.659	5.125	102.859	102.759	102.659
4.750	103.660	103.560	103.460	4.750	103.035	102.935	102.835	4.750	103.035	102.935	102.835	5.250	103.196	103.096	102.996	5.250	102.996	102.896	102.796	5.250	102.996	102.896	102.796	5.250	102.996	102.896	102.796	5.250	102.996	102.896	102.796
4.875	104.022	103.922	103.822	4.875	103.397	103.297	103.197	4.875	103.397	103.297	103.197	5.375	103.517	103.417	103.317	5.375	103.517	103.417	103.317	5.375	103.517	103.417	103.317	5.375	103.517	103.417	103.317	5.375	103.517	103.417	103.317
4.990	104.149	104.049	103.949	4.990	103.419	103.319	103.219	4.990	103.419	103.319	103.219	5.500	103.717	103.617	103.517	5.500	103.717	103.617	103.517	5.500	103.717	103.617	103.517	5.500	103.717	103.617	103.517	5.500	103.717	103.617	103.517
5.000	104.249	104.149	104.049	5.000	103.419	103.319	103.219	5.000	103.419	103.319	103.219	5.625	102.976	102.876	102.776	5.625	102.976	102.876	102.776	5.625	102.976	102.876	102.776	5.625	102.976	102.876	102.776	5.625	102.976	102.876	102.776
5.125	104.218	104.118	104.018	5.125	103.218	103.118	103.018	5.125	103.218	103.118	103.018	5.750	102.220	102.120	102.020	5.750	102.220	102.120	102.020	5.750	102.220	102.120	102.020	5.750	102.220	102.120	102.020	5.750	102.220	102.120	102.020
5.250	104.555	104.455	104.355	5.250	103.555	103.455	103.355	5.250	103.555	103.455	103.355	5.875	103.464	103.364	103.264	5.875	103.464	103.364	103.264	5.875	103.464	103.364	103.264	5.875	103.464	103.364	103.264	5.875	103.464	103.364	103.264
5.375	104.876	104.776	104.676	5.375	104.876	104.776	104.676	5.375	104.876	104.776	104.676	5.990	103.569	103.469	103.369	5.990	103.569	103.469	103.369	5.990	103.569	103.469	103.369	5.990	103.569	103.469	103.369	5.990	103.569	103.469	103.369
5.500	105.076	104.976	104.876	5.500	105.076	104.976	104.876	5.500	105.076	104.976	104.876	6.000	103.669	103.569	103.469	6.000	103.669	103.569	103.469	6.000	103.669	103.569	103.469	6.000	103.669	103.569	103.469	6.000	103.669	103.569	103.469
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	101.451	101.351	101.251	3.375	99.609	99.428	99.409	3.375	99.609	99.428	99.409	3.375	99.609	99.428	99.409	3.375	99.609	99.428	99.409	3.375	99.609	99.428	99.409	3.375	101.439	101.339	101.239	3.375	101.439	101.339	101.239
4.125	101.481	101.381	101.281	3.500	100.104	99.926	99.904	3.500	100.104	99.926	99.904	3.500	100.104	99.926	99.904	3.500	100.104	99.926	99.904	3.500	100.104	99.926	99.904	3.500	101.679	101.579	101.479	3.500	101.679	101.579	101.479
4.250	101.772	101.672	101.572	3.625	101.277	101.177	101.077	3.625	101.277	101.177	101.077	3.625	101.277	101.177	101.077	3.625	101.277	101.177	101.077	3.625	101.277	101.177	101.077	3.625	101.891	101.791	101.691	3.625	101.891	101.791	101.691
4.375	102.113	102.013	101.913	3.750	101.805	101.705	101.605	3.750	101.805	101.705	101.605	3.750	101.805	101.705	101.605	3.750	101.805	101.705	101.605	3.750	101.805	101.705	101.605	3.750	102.585	102.485	102.385	3.750	102.585	102.485	102.385
4.500	102.194	102.094	101.994	3.875	102.299	102.199	102.099	3.875	102.299	102.199	102.099	3.875	102.299	102.199	102.099	3.875	102.299	102.199	102.099	3.875	102.299	102.199	102.099	3.875	102.675	102.575	102.475	3.875	102.675	102.575	102.475
4.625	102.196	102.096	101.996	3.990	102.632	102.532	102.432	3.990	102.632	102.532	102.432	3.990	102.632	102.532	102.432	3.990	102.632	102.532	102.432	3.990	102.632	102.532	102.432	3.990	102.980	102.880	102.780	3.990	102.980	102.880	102.780
4.750	102.114	102.014	101.914	4.000	102.732	102.632	102.532	4.000	102.732	102.632	102.532	4.000	102.732	102.632	102.532	4.000	102.732	102.632	102.532	4.000	102.732	102.632	102.532	4.000	103.080	102.980	102.880	4.000	103.080	102.980	102.880
4.875	102.476	102.376	102.276	4.125	102.997	102.897	102.797	4.125	102.997	102.897	102.797	4.125	102.997	102.897	102.797	4.125	102.997	102.897	102.797	4.125	102.997	102.897	102.797	4.125	103.093	102.993	102.893	4.125	103.093	102.993	102.893
4.990	102.228	102.128	102.028	4.250	103.220	103.120	103.020	4.250	103.220	103.120	103.020	4.250	103.220	103.120	103.020	4.250	103.220	103.120	103.020	4.250	103.220	103.120	103.020	4.250	103.715	103.615	103.515	4.250	103.715	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.:

8/9/2019

45 Day Lock Exp.:

8/26/2019

60 Day Lock Exp.:

9/9/2019

W. Rate Sheet Dated: 7/10/2019

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	100.739	100.639	100.539	3.375	99.777	99.612	99.577	3.375	101.493	101.393	101.293	4.000	101.494	101.394	101.294	3.375	101.055	100.955	100.855
3.625	100.983	100.883	100.783	3.500	100.109	99.947	99.909	3.500	101.694	101.594	101.494	4.125	101.498	101.398	101.298	3.500	101.256	101.156	101.056
3.750	101.321	101.221	101.121	3.625	101.303	101.203	101.103	3.625	101.891	101.791	101.691	4.250	101.748	101.648	101.548	3.625	101.351	101.251	101.151
3.875	101.851	101.751	101.651	3.750	101.827	101.727	101.627	3.750	102.601	102.501	102.401	4.375	102.096	101.996	101.896	3.750	102.061	101.961	101.861
3.990	102.363	102.263	102.163	3.875	102.280	102.180	102.080	3.875	102.648	102.548	102.448	4.500	102.408	102.308	102.208	3.875	102.108	102.008	101.908
4.000	102.463	102.363	102.263	3.990	102.623	102.523	102.423	3.990	102.912	102.812	102.712	4.625	102.420	102.320	102.220	3.990	102.372	102.272	102.172
4.125	102.467	102.367	102.267	4.000	102.723	102.623	102.523	4.000	103.012	102.912	102.812	4.750	102.320	102.220	102.120	4.000	102.472	102.372	102.272
4.250	102.773	102.673	102.573	4.125	103.014	102.914	102.814	4.125	103.141	103.041	102.941	4.875	102.675	102.575	102.475	4.125	102.111	102.011	101.911
4.375	103.121	103.021	102.921	4.250	103.214	103.114	103.014	4.250	103.760	103.660	103.560	4.990	102.803	102.703	102.603	4.250	102.730	102.630	102.530
4.500	103.433	103.333	103.233	4.375	103.611	103.511	103.411	4.375	104.135	104.035	103.935	5.000	102.903	102.803	102.703	4.375	103.105	103.005	102.905
4.625	103.445	103.345	103.245	4.500	103.919	103.819	103.719	4.500	104.337	104.237	104.137	5.125	102.487	102.387	102.287	4.500	101.780	101.680	101.580
4.750	103.628	103.528	103.428	4.625	103.971	103.871	103.771	4.625	103.806	103.706	103.606	5.250	102.804	102.704	102.604	4.625	102.149	102.049	101.949
4.875	103.983	103.883	103.783	4.750	104.222	104.122	104.022	4.750	104.181	104.081	103.981	5.375	103.167	103.067	102.967	4.750	102.524	102.424	102.324
4.990	104.111	104.011	103.911	4.875	104.592	104.492	104.392	4.875	104.496	104.396	104.296	5.500	103.363	103.263	103.163	4.875	102.839	102.739	102.639
5.000	104.211	104.111	104.011	4.990	104.775	104.675	104.575	4.990	104.020	103.920	103.820	5.625	102.737	102.637	102.537	4.990	102.113	102.013	101.913
5.125	104.195	104.095	103.995	5.000	104.875	104.775	104.675	5.000	104.120	104.020	103.920	5.750	103.005	102.905	102.805	5.000	102.213	102.113	102.013
5.250	104.512	104.412	104.312	5.125	104.639	104.539	104.439	5.125	104.446	104.346	104.246	5.875	103.247	103.147	103.047	5.125	102.539	102.439	102.339
5.375	104.875	104.775	104.675	5.250	104.938	104.838	104.738	5.250	104.561	104.461	104.361	5.990	103.350	103.250	103.150	5.250	102.654	102.554	102.454
5.500	105.071	104.971	104.871	5.375	105.186	105.086	104.986	5.375	104.783	104.683	104.583	6.000	103.450	103.350	103.250	5.375	102.876	102.776	102.676

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.:

8/9/2019

45 Day Lock Exp.:

8/26/2019

60 Day Lock Exp.:

9/9/2019

W. Rate Sheet Dated: 7/10/2019

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	99.469	99.406	99.344	
3.875	100.037	99.975	99.912	
4.000	100.359	100.296	100.234	
4.125	100.601	100.538	100.476	
4.250	100.798	100.736	100.673	
4.375	101.051	100.988	100.926	
4.500	101.270	101.207	101.145	
4.625	101.414	101.351	101.289	
4.750	101.602	101.539	101.477	
4.875	101.874	101.811	101.749	
5.000	102.126	102.064	102.001	
5.125	102.377	102.314	102.252	
5.250	102.560	102.497	102.435	

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	97.772	97.647	97.522	
3.375	98.427	98.302	98.177	
3.500	99.078	98.953	98.828	
3.625	99.633	99.508	99.383	
3.750	100.141	100.016	99.891	
3.875	100.664	100.539	100.414	
4.000	100.879	100.754	100.629	
4.125	101.106	100.981	100.856	
4.250	101.421	101.296	101.171	
4.375	101.719	101.594	101.469	
4.500	101.924	101.799	101.674	

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	97.339	97.214	97.089	
3.375	97.712	97.587	97.462	
3.500	98.129	98.004	97.879	
3.625	98.511	98.386	98.261	
3.750	98.935	98.810	98.685	
3.875	99.488	99.363	99.238	
4.000	99.767	99.642	99.517	
4.125	100.086	99.961	99.836	
4.250	100.380	100.255	100.130	
4.375	100.650	100.525	100.400	
4.500	100.894	100.769	100.644	
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 <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)