



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.: 8/12/2019

45 Day Lock Exp.: 8/26/2019

60 Day Lock Exp.: 9/9/2019

W. Rate Sheet Dated: 7/11/2019

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	101.435	101.285	101.135	2.375	98.307	98.157	98.007	3.125	99.887	99.737	99.587
3.500	102.452	102.302	102.152	3.500	101.851	101.701	101.551	2.500	98.800	98.650	98.500	3.250	99.942	99.792	99.642
3.625	102.988	102.838	102.688	3.625	102.229	102.079	101.929	2.625	99.286	99.136	98.986	3.375	100.310	100.160	100.010
3.750	102.732	102.582	102.432	3.750	102.286	102.136	101.986	2.750	99.639	99.489	99.339	3.500	100.649	100.499	100.349
3.875	103.260	103.110	102.960	3.875	102.674	102.524	102.374	2.875	100.127	99.977	99.827	3.625	100.108	99.958	99.808
4.000	103.716	103.566	103.416	4.000	103.065	102.915	102.765	3.000	100.610	100.460	100.310	Margin = 2.250		Index = 1.940	
4.125	104.149	103.999	103.849	4.125	103.410	103.260	103.110	3.125	101.075	100.925	100.775				
4.250	103.297	103.197	103.097	4.250	102.859	102.759	102.659	3.250	101.133	100.983	100.833				
4.375	103.757	103.657	103.557	4.375	103.296	103.196	103.096	3.375	101.558	101.408	101.258				
4.500	104.158	104.058	103.958	4.500	103.688	103.588	103.488	3.500	101.952	101.802	101.652				
4.625	104.577	104.477	104.377	4.625	104.032	103.932	103.832	3.625	102.307	102.157	102.007				
4.750	104.702	104.602	104.502	4.750	103.310	103.210	103.110	3.750	102.630	102.480	102.330				
4.875	104.103	104.003	103.903	4.875	103.747	103.647	103.547	3.875	102.996	102.846	102.696				
5.000	104.609	104.509	104.409	5.000	104.139	104.039	103.939	4.000	103.365	103.215	103.065				
5.125	105.028	104.928	104.828	5.125	104.483	104.383	104.283	4.125	103.687	103.537	103.387				
5.250	104.068	103.968	103.868	5.250	103.667	103.567	103.467	4.250	103.255	103.105	102.955				
5.375	104.460	104.360	104.260	5.375	104.104	104.004	103.904	4.375	103.669	103.519	103.369				
5.500	104.966	104.866	104.766	5.500	104.496	104.396	104.296	4.500	104.039	103.889	103.739				
5.625	105.385	105.285	105.185	5.625	104.840	104.740	104.640	4.625	104.360	104.210	104.060				

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	100.435	100.285	100.135	2.375	97.307	97.157	97.007	3.125	98.887	98.737	98.587
3.500	101.302	101.152	101.002	3.500	100.851	100.701	100.551	2.500	97.800	97.650	97.500	3.250	98.942	98.792	98.642
3.625	101.838	101.688	101.538	3.625	101.229	101.079	100.929	2.625	98.286	98.136	97.986	3.375	99.310	99.160	99.010
3.750	101.582	101.432	101.282	3.750	101.286	101.136	100.986	2.750	98.639	98.489	98.339	3.500	99.649	99.499	99.349
3.875	102.110	101.960	101.810	3.875	101.674	101.524	101.374	2.875	99.127	98.977	98.827	3.625	99.108	98.958	98.808
4.000	102.566	102.416	102.266	4.000	102.065	101.915	101.765	3.000	99.610	99.460	99.310	Margin = 2.250		Index = 1.940	
4.125	102.999	102.849	102.699	4.125	102.410	102.260	102.110	3.125	100.075	99.925	99.775	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.147	102.047	101.947	4.250	101.859	101.759	101.659	3.250	100.133	99.983	99.833	Rate	30 Day	45 Day	60 Day
4.375	102.607	102.507	102.407	4.375	102.296	102.196	102.096	3.375	100.558	100.408	100.258	3.875	101.710	101.460	101.210
4.500	103.008	102.908	102.808	4.500	102.688	102.588	102.488	3.500	100.952	100.802	100.652	4.000	102.166	101.916	101.666
4.625	103.427	103.327	103.227	4.625	103.032	102.932	102.832	3.625	101.307	101.157	101.007	4.125	102.599	102.349	102.099
4.750	103.552	103.452	103.352	4.750	102.310	102.210	102.110	3.750	101.630	101.480	101.330	4.375	102.207	101.957	101.707
4.875	102.953	102.853	102.753	4.875	102.747	102.647	102.547	3.875	101.996	101.846	101.696	4.500	102.608	102.358	102.108
5.000	103.459	103.359	103.259	5.000	103.139	103.039	102.939	4.000	102.365	102.215	102.065	4.625	103.027	102.777	102.527
5.125	103.878	103.778	103.678	5.125	103.483	103.383	103.283	4.125	102.687	102.537	102.387	4.875	102.553	102.303	102.053
5.250	102.918	102.818	102.718	5.250	102.667	102.567	102.467	4.250	102.255	102.105	101.955	5.000	103.059	102.809	102.559
5.375	103.310	103.210	103.110	5.375	103.104	103.004	102.904	4.375	102.669	102.519	102.369	5.125	103.478	103.228	102.978
5.500	103.816	103.716	103.616	5.500	103.496	103.396	103.296	4.500	103.039	102.889	102.739	5.500	103.416	103.166	102.916
5.625	104.235	104.135	104.035	5.625	103.840	103.740	103.640	4.625	103.360	103.210	103.060	5.625	103.835	103.585	103.335

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	101.706	101.456	101.206
5.750	102.000	101.750	101.500	5.750	101.726	101.476	101.226
5.875	102.250	102.000	101.750	5.875	102.163	101.913	101.663
6.250	102.750	102.500	102.250	6.250	102.579	102.329	102.079
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:	7/11/2019 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	98.960	98.710	98.460	
4.000	99.416	99.166	98.916	
4.125	99.849	99.599	99.349	
4.375	99.457	99.207	98.957	
4.500	99.858	99.608	99.358	
4.625	100.277	100.027	99.777	
4.875	99.803	99.553	99.303	
5.000	100.309	100.059	99.809	
5.125	100.728	100.478	100.228	
5.500	100.666	100.416	100.166	
5.625	101.085	100.835	100.585	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/12/2019

45 Day Lock Exp.:

8/26/2019

60 Day Lock Exp.:

9/9/2019

W. Rate Sheet Dated: 7/11/2019

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	100.621	100.471	100.321	2.375	95.587	95.437	95.287	3.125	99.560	99.410	99.260
3.500	101.208	101.058	100.908	3.500	101.037	100.887	100.737	2.500	96.080	95.930	95.780	3.250	99.709	99.559	99.409
3.625	101.744	101.594	101.444	3.625	101.415	101.265	101.115	2.625	96.566	96.416	96.266	3.375	100.076	99.926	99.776
3.750	101.582	101.432	101.282	3.750	101.566	101.416	101.266	2.750	98.732	98.582	98.432	3.500	100.415	100.265	100.115
3.875	102.110	101.960	101.810	3.875	101.954	101.804	101.654	2.875	99.220	99.070	98.920	3.625	99.875	99.725	99.575
4.000	102.566	102.416	102.266	4.000	102.345	102.195	102.045	3.000	99.703	99.553	99.403	Margin = 2.250		Index = 1.940	
4.125	102.999	102.849	102.699	4.125	102.690	102.540	102.390	3.125	100.167	100.017	99.867				
4.250	102.334	102.234	102.134	4.250	102.327	102.227	102.127	3.250	100.320	100.170	100.020				
4.375	102.794	102.694	102.594	4.375	102.764	102.664	102.564	3.375	100.744	100.594	100.444				
4.500	103.196	103.096	102.996	4.500	103.156	103.056	102.956	3.500	101.138	100.988	100.838				
4.625	103.615	103.515	103.415	4.625	103.500	103.400	103.300	3.625	101.493	101.343	101.193				
4.750	103.490	103.390	103.290	4.750	102.528	102.428	102.328	3.750	101.910	101.760	101.610				
4.875	102.890	102.790	102.690	4.875	102.964	102.864	102.764	3.875	102.276	102.126	101.976				
5.000	103.396	103.296	103.196	5.000	103.356	103.256	103.156	4.000	102.645	102.495	102.345				
5.125	103.815	103.715	103.615	5.125	103.700	103.600	103.500	4.125	102.967	102.817	102.667				
5.250	103.105	103.005	102.905	5.250	103.135	103.035	102.935	4.250	102.722	102.572	102.422				
5.375	103.497	103.397	103.297	5.375	103.571	103.471	103.371	4.375	103.137	102.987	102.837				
5.500	104.003	103.903	103.803	5.500	103.963	103.863	103.763	4.500	103.506	103.356	103.206				
5.625	104.422	104.322	104.222	5.625	104.307	104.207	104.107	4.625	103.828	103.678	103.528				

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	99.191	99.041	98.891	2.375	95.907	95.757	95.607	3.125	97.550	97.400	97.250
3.500	100.058	99.908	99.758	3.500	99.607	99.457	99.307	2.500	96.400	96.250	96.100	3.250	97.699	97.549	97.399
3.625	100.594	100.444	100.294	3.625	99.985	99.835	99.685	2.625	96.886	96.736	96.586	3.375	98.066	97.916	97.766
3.750	100.432	100.282	100.132	3.750	100.136	99.986	99.836	2.750	98.083	97.933	97.783	3.500	98.405	98.255	98.105
3.875	100.960	100.810	100.660	3.875	100.524	100.374	100.224	2.875	98.571	98.421	98.271	3.625	97.865	97.715	97.565
4.000	101.416	101.266	101.116	4.000	100.915	100.765	100.615	3.000	99.054	98.904	98.754	Margin = 2.250		Index = 1.940	
4.125	101.849	101.699	101.549	4.125	101.260	101.110	100.960	3.125	99.519	99.369	99.219	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.184	101.084	100.984	4.250	100.897	100.797	100.697	3.250	99.390	99.240	99.090	Rate	30 Day	45 Day	60 Day
4.375	101.644	101.544	101.444	4.375	101.334	101.234	101.134	3.375	99.814	99.664	99.514	3.875	100.560	100.310	100.060
4.500	102.046	101.946	101.846	4.500	101.726	101.626	101.526	3.500	100.208	100.058	99.908	4.000	101.016	100.766	100.516
4.625	102.465	102.365	102.265	4.625	102.070	101.970	101.870	3.625	100.563	100.413	100.263	4.125	101.449	101.199	100.949
4.750	102.340	102.240	102.140	4.750	101.098	100.998	100.898	3.750	100.730	100.580	100.430	4.375	101.244	100.994	100.744
4.875	101.740	101.640	101.540	4.875	101.534	101.434	101.334	3.875	101.096	100.946	100.796	4.500	101.646	101.396	101.146
5.000	102.246	102.146	102.046	5.000	101.926	101.826	101.726	4.000	101.465	101.315	101.165	4.625	102.065	101.815	101.565
5.125	102.665	102.565	102.465	5.125	102.270	102.170	102.070	4.125	101.787	101.637	101.487	4.875	101.340	101.090	100.840
5.250	101.955	101.855	101.755	5.250	101.705	101.605	101.505	4.250	101.042	100.892	100.742	5.000	101.846	101.596	101.346
5.375	102.347	102.247	102.147	5.375	102.141	102.041	101.941	4.375	101.457	101.307	101.157	5.125	102.265	102.015	101.765
5.500	102.853	102.753	102.653	5.500	102.533	102.433	102.333	4.500	101.826	101.676	101.526	5.500	102.453	102.203	101.953
5.625	103.272	103.172	103.072	5.625	102.877	102.777	102.677	4.625	102.148	101.998	101.848	5.625	102.872	102.622	102.372

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	100.393	100.143	99.893
5.750	100.125	99.875	99.625	5.750	99.851	99.601	99.351
5.875	100.375	100.125	99.875	5.875	100.288	100.038	99.788
6.250	99.250	99.000	98.750	6.250	99.079	98.829	98.579
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:	7/11/2019	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	97.810	97.560	97.310
4.000	98.266	98.016	97.766
4.125	98.699	98.449	98.199
4.375	98.494	98.244	97.994
4.500	98.896	98.646	98.396
4.625	99.315	99.065	98.815
4.875	98.590	98.340	98.090
5.000	99.096	98.846	98.596
5.125	99.515	99.265	99.015
5.500	99.703	99.453	99.203
5.625	100.122	99.872	99.622

Lock Desk Policy	
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018 . Locks are accepted on loans in <i>Registered, Submitted, U/W-Received & U/W-Approved</i> status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.	
Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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

30 Day Lock Exp.: 8/12/2019
45 Day Lock Exp.: 8/26/2019
60 Day Lock Exp.: 9/9/2019

W. Rate Sheet Dated: 7/11/2019

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	100.459	100.359	100.259	3.500	100.209	100.109	100.009	3.500	100.209	100.109	100.009	4.000	101.818	101.718	101.618	4.000	101.443	101.343	101.243
3.625	100.798	100.698	100.598	3.625	100.548	100.448	100.348	3.625	100.548	100.448	100.348	4.125	101.846	101.746	101.646	4.125	101.471	101.371	101.271
3.750	101.276	101.176	101.076	3.750	101.026	100.926	100.826	3.750	101.026	100.926	100.826	4.250	102.110	102.010	101.910	4.250	101.735	101.635	101.535
3.875	101.810	101.710	101.610	3.875	101.560	101.460	101.360	3.875	101.560	101.460	101.360	4.375	102.455	102.355	102.255	4.375	102.080	101.980	101.880
3.990	102.337	102.237	102.137	3.990	101.962	101.862	101.762	3.990	101.962	101.862	101.762	4.500	102.790	102.690	102.590	4.500	102.165	102.065	101.965
4.000	102.437	102.337	102.237	4.000	102.062	101.962	101.862	4.000	102.062	101.962	101.862	4.625	102.796	102.696	102.596	4.625	102.171	102.071	101.971
4.125	102.465	102.365	102.265	4.125	102.090	101.990	101.890	4.125	102.090	101.990	101.890	4.750	102.685	102.585	102.485	4.750	102.060	101.960	101.860
4.250	102.765	102.665	102.565	4.250	102.390	102.290	102.190	4.250	102.390	102.290	102.190	4.875	103.080	102.980	102.880	4.875	102.455	102.355	102.255
4.375	103.110	103.010	102.910	4.375	102.735	102.635	102.535	4.375	102.735	102.635	102.535	4.990	103.212	103.112	103.012	4.990	102.212	102.112	102.012
4.500	103.445	103.345	103.245	4.500	102.820	102.720	102.620	4.500	102.820	102.720	102.620	5.000	103.312	103.212	103.112	5.000	102.312	102.212	102.112
4.625	103.451	103.351	103.251	4.625	102.826	102.726	102.626	4.625	102.826	102.726	102.626	5.125	102.838	102.738	102.638	5.125	101.838	101.738	101.638
4.750	103.632	103.532	103.432	4.750	103.007	102.907	102.807	4.750	103.007	102.907	102.807	5.250	103.178	103.078	102.978	5.250	102.178	102.078	101.978
4.875	104.027	103.927	103.827	4.875	103.402	103.302	103.202	4.875	103.402	103.302	103.202	5.375	103.502	103.402	103.302	5.375	103.502	103.402	103.302
4.990	104.159	104.059	103.959	4.990	103.159	103.059	102.959	4.990	103.159	103.059	102.959	5.500	103.702	103.602	103.502	5.500	103.702	103.602	103.502
5.000	104.259	104.159	104.059	5.000	103.259	103.159	103.059	5.000	103.259	103.159	103.059	5.625	103.134	103.034	102.934	5.625	103.134	103.034	102.934
5.125	104.227	104.127	104.027	5.125	103.227	103.127	103.027	5.125	103.227	103.127	103.027	5.750	103.379	103.279	103.179	5.750	103.379	103.279	103.179
5.250	104.567	104.467	104.367	5.250	103.567	103.467	103.367	5.250	103.567	103.467	103.367	5.875	103.625	103.525	103.425	5.875	103.625	103.525	103.425
5.375	104.891	104.791	104.691	5.375	104.891	104.791	104.691	5.375	104.891	104.791	104.691	5.990	103.730	103.630	103.530	5.990	103.730	103.630	103.530
5.500	105.091	104.991	104.891	5.500	105.091	104.991	104.891	5.500	105.091	104.991	104.891	6.000	103.830	103.730	103.630	6.000	103.830	103.730	103.630
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	101.443	101.343	101.243	3.375	99.565	99.414	99.365	3.375	99.565	99.414	99.365	3.375	99.565	99.414	99.365	3.375	101.456	101.356	101.256
4.125	101.471	101.371	101.271	3.500	100.061	99.913	99.861	3.500	100.061	99.913	99.861	3.500	100.061	99.913	99.861	3.500	101.698	101.598	101.498
4.250	101.735	101.635	101.535	3.625	101.288	101.188	101.088	3.625	101.288	101.188	101.088	3.625	101.288	101.188	101.088	3.625	101.856	101.756	101.656
4.375	102.080	101.980	101.880	3.750	101.818	101.718	101.618	3.750	101.818	101.718	101.618	3.750	101.818	101.718	101.618	3.750	102.554	102.454	102.354
4.500	102.165	102.065	101.965	3.875	102.312	102.212	102.112	3.875	102.312	102.212	102.112	3.875	102.312	102.212	102.112	3.875	102.642	102.542	102.442
4.625	102.171	102.071	101.971	3.990	102.646	102.546	102.446	3.990	102.646	102.546	102.446	3.990	102.646	102.546	102.446	3.990	102.949	102.849	102.749
4.750	102.060	101.960	101.860	4.000	102.746	102.646	102.546	4.000	102.746	102.646	102.546	4.000	102.746	102.646	102.546	4.000	103.049	102.949	102.849
4.875	102.455	102.355	102.255	4.125	103.012	102.912	102.812	4.125	103.012	102.912	102.812	4.125	103.012	102.912	102.812	4.125	103.179	103.079	102.979
4.990	102.212	102.112	102.012	4.250	103.240	103.140	103.040	4.250	103.240	103.140	103.040	4.250	103.240	103.140	103.040	4.250	103.803	103.703	103.603
5.000	102.312	102.212	102.112	4.375	103.662	103.562	103.462	4.375	103.662	103.562	103.462	4.375	103.662	103.562	103.462	4.375	104.186	104.086	103.986
5.125	101.838	101.738	101.638	4.500	104.013	103.913	103.813	4.500	104.013	103.913	103.813	4.500	104.013	103.913	103.813	4.500	104.465	104.365	104.265
5.250	102.178	102.078	101.978	4.625	103.972	103.872	103.772	4.625	103.972	103.872	103.772	4.625	103.972	103.872	103.772	4.625	103.838	103.738	103.638
5.375	103.502	103.402	103.302	4.750	104.253	104.153	104.053	4.750	104.253	104.153	104.053	4.750	104.253	104.153	104.053	4.750	104.217	104.117	104.017
5.500	103.702	103.602	103.502	4.875	104.612	104.512	104.412	4.875	104.612	104.512	104.412	4.875	104.612	104.512	104.412	4.875	104.535	104.435	104.335
5.625	103.134	103.034	102.934	4.990	104.798	104.698	104.598	4.990	104.798	104.698	104.598	4.990	104.798	104.698	104.598	4.990	104.027	103.927	103.827
5.750	103.379	103.279	103.179	5.000	104.898	104.798	104.698	5.000	104.898	104.798	104.698	5.000	104.898	104.798	104.698	5.000	104.127	104.027	103.927
5.875	103.625	103.525	103.425	5.125	104.675	104.575	104.475	5.125	104.675	104.575	104.475	5.125	104.675	104.575	104.475	5.125	104.456	104.356	104.256
5.990	103.730	103.630	103.530	5.250	104.996	104.896	104.796	5.250	104.996	104.896	104.796	5.250	104.996	104.896	104.796	5.250	104.573	104.473	104.373
6.000	103.830	103.730	103.630	5.375	105.245	105.145	105.045	5.375	105.245	105.145	105.045	5.375	105.245	105.145	105.045	5.375	104.796	104.696	104.596
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	101.456	101.356	101.256	3.375	101.456	101.356	101.256	3.375	101.318	101.218	101.118	3.375	101.318	101.218	101.118	3.375	101.318	101.218	101.118
3.500	101.698	101.598	101.498	3.500	101.698	101.598	101.498	3.500	101.560	101.460	101.360	3.500	101.560	101.460	101.360	3.500	101.560	101.460	101.360
3.625	101.856	101.756	101.656	3.625	101.856	101.756	101.656	3.625	101.594	101.494	101.394	3.625	101.594	101.494	101.394	3.625	101.594	101.494	101.394
3.750	102.554	102.454	102.354	3.750	102.554	102.454	102.354	3.750	102.292	102.192	102.092	3.750	102.292	102.192	102.092	3.750	102.292	102.192	102.092
3.875	102.642	102.542	102.442	3.875	102.642	102.542	102.442	3.875	102.380	102.280	102.180	3.875	102.380	102.280	102.180	3.875	102.380	102.280	102.180
3.990	102.949	102.849	102.749	3.990	102.949	102.849	102.749	3.990	102.687	102.587	102.487	3.990	102.687	102.587	102.487	3.990	102.687	102.587	102.487
4.000	103.049	102.949	102.849	4.000	103.049	102.949	102.849	4.000	102.787	102.687	102.587	4.000	102.787	102.687	102.587	4.000	102.787	102.687	102.587
4.125	103.179	103.079	102.979	4.125	103.179	103.079	102.979	4.125	102.416	102.316	102.216	4.125	102.416	102.316	102.216	4.125	102.416	102.316	102.216
4.250	103.803	103.703	103.603	4.250	103.803	103.703	103.603	4.250	103.040	102.940	102.840	4.250	103.040	102.940	102.840	4.250	103.040	102.940	102.840
4.375	104.061	103.961	103.861	4.375	104.061	103.961	1												



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/12/2019

45 Day Lock Exp.:

8/26/2019

60 Day Lock Exp.:

9/9/2019

W. Rate Sheet Dated: 7/11/2019

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	100.497	100.382	100.297	3.375	99.609	99.428	99.409	3.375	101.439	101.339	101.239	4.000	101.476	101.376	101.276	3.375	101.001	100.901	100.801
3.625	100.843	100.732	100.643	3.500	100.104	99.926	99.904	3.500	101.679	101.579	101.479	4.125	101.506	101.406	101.306	3.500	101.241	101.141	101.041
3.750	101.286	101.186	101.086	3.625	101.277	101.177	101.077	3.625	101.891	101.791	101.691	4.250	101.797	101.697	101.597	3.625	101.339	101.239	101.139
3.875	101.825	101.725	101.625	3.750	101.805	101.705	101.605	3.750	102.585	102.485	102.385	4.375	102.138	102.038	101.938	3.750	102.033	101.933	101.833
3.990	102.345	102.245	102.145	3.875	102.299	102.199	102.099	3.875	102.675	102.575	102.475	4.500	102.469	102.369	102.269	3.875	102.123	102.023	101.923
4.000	102.445	102.345	102.245	3.990	102.632	102.532	102.432	3.990	102.980	102.880	102.780	4.625	102.471	102.371	102.271	3.990	102.428	102.328	102.228
4.125	102.475	102.375	102.275	4.000	102.732	102.632	102.532	4.000	103.080	102.980	102.880	4.750	102.389	102.289	102.189	4.000	102.528	102.428	102.328
4.250	102.793	102.693	102.593	4.125	102.997	102.897	102.797	4.125	103.093	102.993	102.893	4.875	102.751	102.651	102.551	4.125	102.048	101.948	101.848
4.375	103.134	103.034	102.934	4.250	103.220	103.120	103.020	4.250	103.715	103.615	103.515	4.990	102.878	102.778	102.678	4.250	102.670	102.570	102.470
4.500	103.465	103.365	103.265	4.375	103.641	103.541	103.441	4.375	104.097	103.997	103.897	5.000	102.978	102.878	102.778	4.375	103.052	102.952	102.852
4.625	103.467	103.367	103.267	4.500	103.991	103.891	103.791	4.500	103.478	103.378	103.278	5.125	102.509	102.409	102.309	4.500	101.821	101.721	101.621
4.750	103.660	103.560	103.460	4.625	103.953	103.853	103.753	4.625	103.850	103.750	103.650	5.250	102.846	102.746	102.646	4.625	102.193	102.093	101.993
4.875	104.022	103.922	103.822	4.750	104.211	104.111	104.011	4.750	104.229	104.129	104.029	5.375	103.167	103.067	102.967	4.750	102.572	102.472	102.372
4.990	104.149	104.049	103.949	4.875	104.568	104.468	104.368	4.875	104.550	104.450	104.350	5.500	103.367	103.267	103.167	4.875	102.893	102.793	102.693
5.000	104.249	104.149	104.049	4.990	104.756	104.656	104.556	4.990	104.074	103.974	103.874	5.625	102.626	102.526	102.426	4.990	102.167	102.067	101.967
5.125	104.218	104.118	104.018	5.000	104.856	104.756	104.656	5.000	104.174	104.074	103.974	5.750	102.870	102.770	102.670	5.000	102.267	102.167	102.067
5.250	104.555	104.455	104.355	5.125	104.641	104.541	104.441	5.125	104.504	104.404	104.304	5.875	103.114	103.014	102.914	5.125	102.597	102.497	102.397
5.375	104.876	104.776	104.676	5.250	104.962	104.862	104.762	5.250	104.621	104.521	104.421	5.990	103.219	103.119	103.019	5.250	102.714	102.614	102.514
5.500	105.076	104.976	104.876	5.375	105.211	105.111	105.011	5.375	104.844	104.744	104.644	6.000	103.319	103.219	103.119	5.375	102.937	102.837	102.737

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.:

8/12/2019

45 Day Lock Exp.:

8/26/2019

60 Day Lock Exp.:

9/9/2019

W. Rate Sheet Dated: 7/11/2019

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 *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)