



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.: 8/14/2019

45 Day Lock Exp.: 8/29/2019

60 Day Lock Exp.: 9/13/2019

W. Rate Sheet Dated: 7/15/2019

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	101.580	101.430	101.280	3.375	101.097	100.947	100.797	2.375	98.198	98.048	97.898	3.125	99.606	99.456	99.306
3.500	102.124	101.974	101.824	3.500	101.514	101.364	101.214	2.500	98.691	98.541	98.391	3.250	99.630	99.480	99.330
3.625	102.660	102.510	102.360	3.625	101.892	101.742	101.592	2.625	99.176	99.026	98.876	3.375	99.998	99.848	99.698
3.750	102.513	102.363	102.213	3.750	102.058	101.908	101.758	2.750	99.565	99.415	99.265	3.500	100.336	100.186	100.036
3.875	103.041	102.891	102.741	3.875	102.446	102.296	102.146	2.875	100.053	99.903	99.753	3.625	99.796	99.646	99.496
4.000	103.497	103.347	103.197	4.000	102.838	102.688	102.538	3.000	100.536	100.386	100.236	Margin = 2.250		Index = 1.940	
4.125	103.930	103.780	103.630	4.125	103.182	103.032	102.882	3.125	101.001	100.851	100.701				
4.250	103.156	103.056	102.956	4.250	102.710	102.610	102.510	3.250	101.071	100.921	100.771				
4.375	103.616	103.516	103.416	4.375	103.147	103.047	102.947	3.375	101.495	101.345	101.195				
4.500	104.017	103.917	103.817	4.500	103.538	103.438	103.338	3.500	101.889	101.739	101.589				
4.625	104.437	104.337	104.237	4.625	103.883	103.783	103.683	3.625	102.244	102.094	101.944				
4.750	104.562	104.462	104.362	4.750	103.176	103.076	102.976	3.750	102.529	102.379	102.229				
4.875	103.978	103.878	103.778	4.875	103.613	103.513	103.413	3.875	102.894	102.744	102.594				
5.000	104.484	104.384	104.284	5.000	104.005	103.905	103.805	4.000	103.264	103.114	102.964				
5.125	104.903	104.803	104.703	5.125	104.349	104.249	104.149	4.125	103.585	103.435	103.285				
5.250	104.083	103.983	103.883	5.250	103.674	103.574	103.474	4.250	103.181	103.031	102.881				
5.375	104.475	104.375	104.275	5.375	104.111	104.011	103.911	4.375	103.595	103.445	103.295				
5.500	104.981	104.881	104.781	5.500	104.502	104.402	104.302	4.500	103.964	103.814	103.664				
5.625	105.401	105.301	105.201	5.625	104.847	104.747	104.647	4.625	104.286	104.136	103.986				

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	100.430	100.280	100.130	3.375	100.097	99.947	99.797	2.375	97.198	97.048	96.898	3.125	98.606	98.456	98.306
3.500	100.974	100.824	100.674	3.500	100.514	100.364	100.214	2.500	97.691	97.541	97.391	3.250	98.630	98.480	98.330
3.625	101.510	101.360	101.210	3.625	100.892	100.742	100.592	2.625	98.176	98.026	97.876	3.375	98.998	98.848	98.698
3.750	101.363	101.213	101.063	3.750	101.058	100.908	100.758	2.750	98.565	98.415	98.265	3.500	99.336	99.186	99.036
3.875	101.891	101.741	101.591	3.875	101.446	101.296	101.146	2.875	99.053	98.903	98.753	3.625	98.796	98.646	98.496
4.000	102.347	102.197	102.047	4.000	101.838	101.688	101.538	3.000	99.536	99.386	99.236	Margin = 2.250		Index = 1.940	
4.125	102.780	102.630	102.480	4.125	102.182	102.032	101.882	3.125	100.001	99.851	99.701	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.006	101.906	101.806	4.250	101.710	101.610	101.510	3.250	100.071	99.921	99.771	Rate	30 Day	45 Day	60 Day
4.375	102.466	102.366	102.266	4.375	102.147	102.047	101.947	3.375	100.495	100.345	100.195	3.875	101.491	101.241	100.991
4.500	102.867	102.767	102.667	4.500	102.538	102.438	102.338	3.500	100.889	100.739	100.589	4.000	101.947	101.697	101.447
4.625	103.287	103.187	103.087	4.625	102.883	102.783	102.683	3.625	101.244	101.094	100.944	4.125	102.380	102.130	101.880
4.750	103.412	103.312	103.212	4.750	102.176	102.076	101.976	3.750	101.529	101.379	101.229	4.375	102.066	101.816	101.566
4.875	102.828	102.728	102.628	4.875	102.613	102.513	102.413	3.875	101.894	101.744	101.594	4.500	102.467	102.217	101.967
5.000	103.334	103.234	103.134	5.000	103.005	102.905	102.805	4.000	102.264	102.114	101.964	4.625	102.887	102.637	102.387
5.125	103.753	103.653	103.553	5.125	103.349	103.249	103.149	4.125	102.585	102.435	102.285	4.875	102.428	102.178	101.928
5.250	102.933	102.833	102.733	5.250	102.674	102.574	102.474	4.250	102.181	102.031	101.881	5.000	102.934	102.684	102.434
5.375	103.325	103.225	103.125	5.375	103.111	103.011	102.911	4.375	102.595	102.445	102.295	5.125	103.353	103.103	102.853
5.500	103.831	103.731	103.631	5.500	103.502	103.402	103.302	4.500	102.964	102.814	102.664	5.500	103.431	103.181	102.931
5.625	104.251	104.151	104.051	5.625	103.847	103.747	103.647	4.625	103.286	103.136	102.986	5.625	103.851	103.601	103.351

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	101.715	101.465	101.215
5.750	102.000	101.750	101.500	5.750	101.701	101.451	101.201
5.875	102.250	102.000	101.750	5.875	102.138	101.888	101.638
6.250	102.750	102.500	102.250	6.250	102.554	102.304	102.054
Lender paid price cap after comp plan = 100.000							

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

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:	7/15/2019	4.500%

30 yr DPA OTC "FHA Only ; Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	98.741	98.491	98.241	
4.000	99.197	98.947	98.697	
4.125	99.630	99.380	99.130	
4.375	99.316	99.066	98.816	
4.500	99.717	99.467	99.217	
4.625	100.137	99.887	99.637	
4.875	99.678	99.428	99.178	
5.000	100.184	99.934	99.684	
5.125	100.603	100.353	100.103	
5.500	100.681	100.431	100.181	
5.625	101.101	100.851	100.601	

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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/14/2019

45 Day Lock Exp.:

8/29/2019

60 Day Lock Exp.:

9/13/2019

W. Rate Sheet Dated: 7/15/2019

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	100.336	100.186	100.036	3.375	100.284	100.134	99.984	2.375	95.478	95.328	95.178	3.125	99.279	99.129	98.979
3.500	100.880	100.730	100.580	3.500	100.700	100.550	100.400	2.500	95.971	95.821	95.671	3.250	99.396	99.246	99.096
3.625	101.416	101.266	101.116	3.625	101.078	100.928	100.778	2.625	96.456	96.306	96.156	3.375	99.764	99.614	99.464
3.750	101.363	101.213	101.063	3.750	101.338	101.188	101.038	2.750	98.658	98.508	98.358	3.500	100.102	99.952	99.802
3.875	101.891	101.741	101.591	3.875	101.726	101.576	101.426	2.875	99.146	98.996	98.846	3.625	99.562	99.412	99.262
4.000	102.347	102.197	102.047	4.000	102.118	101.968	101.818	3.000	99.628	99.478	99.328	Margin = 2.250		Index = 1.940	
4.125	102.780	102.630	102.480	4.125	102.462	102.312	102.162	3.125	100.093	99.943	99.793				
4.250	102.193	102.093	101.993	4.250	102.177	102.077	101.977	3.250	100.257	100.107	99.957				
4.375	102.654	102.554	102.454	4.375	102.614	102.514	102.414	3.375	100.681	100.531	100.381				
4.500	103.055	102.955	102.855	4.500	103.006	102.906	102.806	3.500	101.075	100.925	100.775				
4.625	103.474	103.374	103.274	4.625	103.350	103.250	103.150	3.625	101.431	101.281	101.131				
4.750	103.349	103.249	103.149	4.750	102.394	102.294	102.194	3.750	101.809	101.659	101.509				
4.875	102.765	102.665	102.565	4.875	102.830	102.730	102.630	3.875	102.174	102.024	101.874				
5.000	103.271	103.171	103.071	5.000	103.222	103.122	103.022	4.000	102.544	102.394	102.244				
5.125	103.690	103.590	103.490	5.125	103.566	103.466	103.366	4.125	102.865	102.715	102.565				
5.250	103.121	103.021	102.921	5.250	103.141	103.041	102.941	4.250	102.648	102.498	102.348				
5.375	103.513	103.413	103.313	5.375	103.578	103.478	103.378	4.375	103.062	102.912	102.762				
5.500	104.019	103.919	103.819	5.500	103.970	103.870	103.770	4.500	103.432	103.282	103.132				
5.625	104.438	104.338	104.238	5.625	104.314	104.214	104.114	4.625	103.753	103.603	103.453				

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	99.186	99.036	98.886	3.375	98.854	98.704	98.554	2.375	95.798	95.648	95.498	3.125	97.269	97.119	96.969
3.500	99.730	99.580	99.430	3.500	99.270	99.120	98.970	2.500	96.291	96.141	95.991	3.250	97.386	97.236	97.086
3.625	100.266	100.116	99.966	3.625	99.648	99.498	99.348	2.625	96.776	96.626	96.476	3.375	97.754	97.604	97.454
3.750	100.213	100.063	99.913	3.750	99.908	99.758	99.608	2.750	98.009	97.859	97.709	3.500	98.092	97.942	97.792
3.875	100.741	100.591	100.441	3.875	100.296	100.146	99.996	2.875	98.497	98.347	98.197	3.625	97.552	97.402	97.252
4.000	101.197	101.047	100.897	4.000	100.688	100.538	100.388	3.000	98.980	98.830	98.680	Margin = 2.250		Index = 1.940	
4.125	101.630	101.480	101.330	4.125	101.032	100.882	100.732	3.125	99.444	99.294	99.144	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.043	100.943	100.843	4.250	100.747	100.647	100.547	3.250	99.327	99.177	99.027	Rate	30 Day	45 Day	60 Day
4.375	101.504	101.404	101.304	4.375	101.184	101.084	100.984	3.375	99.751	99.601	99.451	3.875	100.341	100.091	99.841
4.500	101.905	101.805	101.705	4.500	101.576	101.476	101.376	3.500	100.145	99.995	99.845	4.000	100.797	100.547	100.297
4.625	102.324	102.224	102.124	4.625	101.920	101.820	101.720	3.625	100.501	100.351	100.201	4.125	101.230	100.980	100.730
4.750	102.199	102.099	101.999	4.750	100.964	100.864	100.764	3.750	100.629	100.479	100.329	4.375	101.104	100.854	100.604
4.875	101.615	101.515	101.415	4.875	101.400	101.300	101.200	3.875	100.994	100.844	100.694	4.500	101.505	101.255	101.005
5.000	102.121	102.021	101.921	5.000	101.792	101.692	101.592	4.000	101.364	101.214	101.064	4.625	101.924	101.674	101.424
5.125	102.540	102.440	102.340	5.125	102.136	102.036	101.936	4.125	101.685	101.535	101.385	4.875	101.215	100.965	100.715
5.250	101.971	101.871	101.771	5.250	101.711	101.611	101.511	4.250	100.968	100.818	100.668	5.000	101.721	101.471	101.221
5.375	102.363	102.263	102.163	5.375	102.148	102.048	101.948	4.375	101.382	101.232	101.082	5.125	102.140	101.890	101.640
5.500	102.869	102.769	102.669	5.500	102.540	102.440	102.340	4.500	101.752	101.602	101.452	5.500	102.469	102.219	101.969
5.625	103.288	103.188	103.088	5.625	102.884	102.784	102.684	4.625	102.073	101.923	101.773	5.625	102.888	102.638	102.388

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	100.402	100.152	99.902
5.750	100.125	99.875	99.625	5.750	99.826	99.576	99.326
5.875	100.375	100.125	99.875	5.875	100.263	100.013	99.763
6.250	99.250	99.000	98.750	6.250	99.054	98.804	98.554
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:	7/15/2019	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	97.591	97.341	97.091	
4.000	98.047	97.797	97.547	
4.125	98.480	98.230	97.980	
4.375	98.354	98.104	97.854	
4.500	98.755	98.505	98.255	
4.625	99.174	98.924	98.674	
4.875	98.465	98.215	97.965	
5.000	98.971	98.721	98.471	
5.125	99.390	99.140	98.890	
5.500	99.719	99.469	99.219	
5.625	100.138	99.888	99.638	

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.: 8/14/2019
45 Day Lock Exp.: 8/29/2019
60 Day Lock Exp.: 9/13/2019

W. Rate Sheet Dated: 7/15/2019

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
3.375	99.497	99.397	99.297	3.375	99.247	99.147	99.047	3.375	99.247	99.147	99.047	4.000	101.736	101.636	101.536	4.000	101.361	101.261	101.161
3.500	100.086	99.986	99.886	3.500	99.836	99.736	99.636	3.500	99.836	99.736	99.636	4.125	101.819	101.719	101.619	4.125	101.444	101.344	101.244
3.625	100.510	100.410	100.310	3.625	100.260	100.160	100.060	3.625	100.260	100.160	100.060	4.250	102.185	102.085	101.985	4.250	101.810	101.710	101.610
3.750	101.129	101.029	100.929	3.750	100.879	100.779	100.679	3.750	100.879	100.779	100.679	4.375	102.546	102.446	102.346	4.375	102.171	102.071	101.971
3.875	101.676	101.576	101.476	3.875	101.426	101.326	101.226	3.875	101.426	101.326	101.226	4.500	102.877	102.777	102.677	4.500	102.252	102.152	102.052
3.990	102.224	102.124	102.024	3.990	101.849	101.749	101.649	3.990	101.849	101.749	101.649	4.625	102.886	102.786	102.686	4.625	102.261	102.161	102.061
4.000	102.324	102.224	102.124	4.000	101.949	101.849	101.749	4.000	101.949	101.849	101.749	4.750	102.871	102.771	102.671	4.750	102.246	102.146	102.046
4.125	102.407	102.307	102.207	4.125	102.032	101.932	101.832	4.125	102.032	101.932	101.832	4.875	103.254	103.154	103.054	4.875	102.629	102.529	102.429
4.250	102.800	102.700	102.600	4.250	102.425	102.325	102.225	4.250	102.425	102.325	102.225	4.990	103.391	103.291	103.191	4.990	102.391	102.291	102.191
4.375	103.161	103.061	102.961	4.375	102.786	102.686	102.586	4.375	102.786	102.686	102.586	5.000	103.491	103.391	103.291	5.000	102.491	102.391	102.291
4.500	103.492	103.392	103.292	4.500	102.867	102.767	102.667	4.500	102.867	102.767	102.667	5.125	103.110	103.010	102.910	5.125	102.110	102.010	101.910
4.625	103.501	103.401	103.301	4.625	102.876	102.776	102.676	4.625	102.876	102.776	102.676	5.250	103.457	103.357	103.257	5.250	102.457	102.357	102.257
4.750	103.775	103.675	103.575	4.750	103.150	103.050	102.950	4.750	103.150	103.050	102.950	5.375	103.788	103.688	103.588	5.375	103.788	103.688	103.588
4.875	104.158	104.058	103.958	4.875	103.533	103.433	103.333	4.875	103.533	103.433	103.333	5.500	103.993	103.893	103.793	5.500	103.993	103.893	103.793
4.990	104.295	104.195	104.095	4.990	103.295	103.195	103.095	4.990	103.295	103.195	103.095	5.625	103.499	103.397	103.299	5.625	103.499	103.397	103.299
5.000	104.395	104.295	104.195	5.000	103.395	103.295	103.195	5.000	103.395	103.295	103.195	5.750	103.749	103.647	103.549	5.750	103.749	103.647	103.549
5.125	104.436	104.336	104.236	5.125	103.436	103.336	103.236	5.125	103.436	103.336	103.236	5.875	103.998	103.896	103.798	5.875	103.998	103.896	103.798
5.250	104.783	104.683	104.583	5.250	103.783	103.683	103.583	5.250	103.783	103.683	103.583	5.990	104.105	104.003	103.905	5.990	104.105	104.003	103.905
5.375	105.114	105.014	104.914	5.375	105.114	105.014	104.914	5.375	105.114	105.014	104.914	6.000	104.205	104.103	104.005	6.000	104.205	104.103	104.005
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	101.361	101.261	101.161	3.250	98.530	98.430	98.330	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.376	101.276	101.176
4.125	101.444	101.344	101.244	3.375	99.139	99.039	98.939	3.375	99.139	99.039	98.939	3.375	99.139	99.039	98.939	3.500	101.704	101.604	101.504
4.250	101.810	101.710	101.610	3.500	99.644	99.544	99.444	3.500	99.644	99.544	99.444	3.500	99.644	99.544	99.444	3.625	101.856	101.756	101.656
4.375	102.171	102.071	101.971	3.625	101.054	100.954	100.854	3.625	101.054	100.954	100.854	3.625	101.054	100.954	100.854	3.750	102.558	102.458	102.358
4.500	102.252	102.152	102.052	3.750	101.593	101.493	101.393	3.750	101.593	101.493	101.393	3.750	101.593	101.493	101.393	3.875	102.668	102.568	102.468
4.625	102.261	102.161	102.061	3.875	102.092	101.992	101.892	3.875	102.092	101.992	101.892	3.875	102.092	101.992	101.892	3.990	102.993	102.893	102.793
4.750	102.246	102.146	102.046	3.990	102.432	102.332	102.232	3.990	102.432	102.332	102.232	3.990	102.432	102.332	102.232	4.000	103.093	102.993	102.893
4.875	102.629	102.529	102.429	4.000	102.532	102.432	102.332	4.000	102.532	102.432	102.332	4.000	102.532	102.432	102.332	4.125	103.067	102.967	102.867
4.990	102.391	102.291	102.191	4.125	102.804	102.704	102.604	4.125	102.804	102.704	102.604	4.125	102.804	102.704	102.604	4.250	103.709	103.609	103.509
5.000	102.491	102.391	102.291	4.250	103.258	103.158	103.058	4.250	103.258	103.158	103.058	4.250	103.258	103.158	103.058	4.375	104.092	103.992	103.892
5.125	102.110	102.010	101.910	4.375	103.601	103.501	103.401	4.375	103.601	103.501	103.401	4.375	103.601	103.501	103.401	4.500	103.392	103.292	103.192
5.250	102.457	102.357	102.257	4.500	103.957	103.857	103.757	4.500	103.957	103.857	103.757	4.500	103.957	103.857	103.757	4.625	103.768	103.668	103.568
5.375	103.788	103.688	103.588	4.625	103.879	103.779	103.679	4.625	103.879	103.779	103.679	4.625	103.879	103.779	103.679	4.750	104.149	104.049	103.949
5.500	103.993	103.893	103.793	4.750	104.237	104.137	104.037	4.750	104.237	104.137	104.037	4.750	104.237	104.137	104.037	4.875	104.470	104.370	104.270
5.625	103.499	103.397	103.297	4.875	104.599	104.499	104.399	4.875	104.599	104.499	104.399	4.875	104.599	104.499	104.399	4.990	103.936	103.836	103.736
5.750	103.749	103.647	103.549	4.990	104.792	104.692	104.592	4.990	104.792	104.692	104.592	4.990	104.792	104.692	104.592	5.000	104.036	103.936	103.836
5.875	103.998	103.896	103.798	5.000	104.892	104.792	104.692	5.000	104.892	104.792	104.692	5.000	104.892	104.792	104.692	5.125	104.367	104.267	104.167
5.990	104.105	104.003	103.905	5.125	104.772	104.672	104.572	5.125	104.772	104.672	104.572	5.125	104.772	104.672	104.572	5.250	104.485	104.385	104.285
6.000	104.205	104.103	104.005	5.250	105.098	104.998	104.898	5.250	105.098	104.998	104.898	5.250	105.098	104.998	104.898	5.375	104.711	104.611	104.511
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	101.376	101.276	101.176	3.375	101.376	101.276	101.176	3.375	101.238	101.138	101.038	3.375	101.238	101.138	101.038	3.375	101.238	101.138	101.038
3.500	101.704	101.604	101.504	3.500	101.704	101.604	101.504	3.500	101.566	101.466	101.366	3.500	101.566	101.466	101.366	3.500	101.566	101.466	101.366
3.625	101.856	101.756	101.656	3.625	101.856	101.756	101.656	3.625	101.596	101.496	101.396	3.625	101.596	101.496	101.396	3.625	101.596	101.496	101.396
3.750	102.558	102.458	102.358	3.750	102.558	102.458	102.358	3.750	102.298	102.198	102.098	3.750	102.298	102.198	102.098	3.750	102.298	102.198	102.098
3.875	102.668	102.568	102.468	3.875	102.668	102.568	102.468	3.875	102.408	102.308	102.208	3.875	102.408	102.308	102.208	3.875	102.408	102.308	102.208
3.990	102.993	102.893	102.793	3.990	102.993	102.893	102.793	3.990	102.733	102.633	102.533	3.990	102.733	102.633	102.533	3.990	102.733	102.633	102.533
4.000	103.093	102.993	102.893	4.000	103.093	102.993	102.893	4.000	102.833	102.733	102.633	4.000	102.833	102.733	102.633	4.000	102.833	102.733	102.633
4.125	103.067	102.967	102.867	4.125	103.067	102.967	102.867	4.125	102.310	102.210	102.110	4.125	102.310	102.210	102.110	4.125	102.310	102.210	102.110
4.250	103.709	103.609	103.509	4.250	103.709	103.609	103.509	4.250	102.952	102.852	102.752	4.250	102.952	102.852	102.752	4.250	102.952	102.852	102.752
4.375	103.967	103.867	103.767	4.375	103.967	103.867	103.767	4.375	103.335	103									



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/14/2019

45 Day Lock Exp.:

8/29/2019

60 Day Lock Exp.:

9/13/2019

W. Rate Sheet Dated: 7/15/2019

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
3.375	98.848	98.748	98.648	3.250	98.030	97.911	97.830	3.375	101.204	101.104	101.004	4.000	101.067	100.967	100.867	3.375	100.766	100.666	100.566
3.500	99.446	99.346	99.246	3.375	98.645	98.526	98.445	3.500	101.532	101.432	101.332	4.125	101.139	101.039	100.939	3.500	101.094	100.994	100.894
3.625	99.879	99.779	99.679	3.500	99.155	99.039	98.955	3.625	101.705	101.605	101.505	4.250	101.536	101.436	101.336	3.625	101.151	101.051	100.951
3.750	100.787	100.687	100.587	3.625	100.897	100.797	100.697	3.750	102.415	102.315	102.215	4.375	101.906	101.806	101.706	3.750	101.861	101.761	101.661
3.875	101.345	101.245	101.145	3.750	101.440	101.340	101.240	3.875	102.526	102.426	102.326	4.500	102.256	102.156	102.056	3.875	101.972	101.872	101.772
3.990	101.905	101.805	101.705	3.875	101.950	101.850	101.750	3.990	102.861	102.761	102.661	4.625	102.265	102.165	102.065	3.990	102.307	102.207	102.107
4.000	102.005	101.905	101.805	3.990	102.301	102.201	102.101	4.000	102.961	102.861	102.761	4.750	102.329	102.229	102.129	4.000	102.407	102.307	102.207
4.125	102.077	101.977	101.877	4.000	102.401	102.301	102.201	4.125	103.014	102.914	102.814	4.875	102.720	102.620	102.520	4.125	101.969	101.869	101.769
4.250	102.493	102.393	102.293	4.125	102.684	102.584	102.484	4.250	103.665	103.565	103.465	4.990	102.862	102.762	102.662	4.250	102.620	102.520	102.420
4.375	102.863	102.763	102.663	4.250	103.107	103.007	102.907	4.375	104.058	103.958	103.858	5.000	102.962	102.862	102.762	4.375	103.013	102.913	102.813
4.500	103.213	103.113	103.013	4.375	103.460	103.360	103.260	4.500	103.334	103.115	103.052	5.125	102.535	102.435	102.335	4.500	101.677	101.458	101.395
4.625	103.222	103.122	103.022	4.500	103.822	103.722	103.622	4.625	103.716	103.497	103.435	5.250	102.889	102.789	102.689	4.625	102.059	101.840	101.778
4.750	103.548	103.448	103.348	4.625	103.745	103.645	103.545	4.750	104.105	103.886	103.824	5.375	103.224	103.124	103.024	4.750	102.448	102.229	102.167
4.875	103.939	103.839	103.739	4.750	104.145	104.045	103.945	4.875	104.435	104.217	104.154	5.500	103.434	103.334	103.234	4.875	102.778	102.560	102.497
4.990	104.081	103.981	103.881	4.875	104.517	104.417	104.317	4.990	103.878	103.778	103.678	5.625	102.844	102.744	102.644	4.990	101.971	101.871	101.771
5.000	104.181	104.081	103.981	4.990	104.717	104.617	104.517	5.000	103.978	103.878	103.778	5.750	103.098	102.998	102.898	5.000	102.071	101.971	101.871
5.125	104.178	104.078	103.978	5.000	104.817	104.717	104.617	5.125	104.319	104.219	104.119	5.875	103.351	103.251	103.151	5.125	102.412	102.312	102.212
5.250	104.532	104.432	104.332	5.125	104.676	104.576	104.476	5.250	104.441	104.341	104.241	5.990	103.458	103.358	103.258	5.250	102.534	102.434	102.334
5.375	104.867	104.767	104.667	5.250	105.008	104.908	104.808	5.375	104.671	104.571	104.471	6.000	103.558	103.458	103.358	5.375	102.764	102.664	102.564

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%	97.01 - 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.:

8/14/2019

45 Day Lock Exp.:

8/29/2019

60 Day Lock Exp.:

9/13/2019

W. Rate Sheet Dated: 7/15/2019

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	99.265	99.202	99.140	
3.875	99.756	99.694	99.631	
4.000	100.237	100.174	100.112	
4.125	100.505	100.442	100.380	
4.250	100.743	100.681	100.618	
4.375	101.029	100.966	100.904	
4.500	101.294	101.231	101.169	
4.625	101.433	101.371	101.308	
4.750	101.635	101.572	101.510	
4.875	101.933	101.870	101.808	
5.000	102.224	102.161	102.099	
5.125	102.478	102.416	102.353	
5.250	102.664	102.601	102.539	

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	97.547	97.422	97.297	
3.375	98.225	98.100	97.975	
3.500	98.902	98.777	98.652	
3.625	99.480	99.355	99.230	
3.750	100.010	99.885	99.760	
3.875	100.547	100.422	100.297	
4.000	100.776	100.651	100.526	
4.125	101.015	100.890	100.765	
4.250	101.340	101.215	101.090	
4.375	101.647	101.522	101.397	
4.500	101.861	101.736	101.611	

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	97.307	97.182	97.057	
3.375	97.676	97.551	97.426	
3.500	98.097	97.972	97.847	
3.625	98.477	98.352	98.227	
3.750	98.902	98.777	98.652	
3.875	99.459	99.334	99.209	
4.000	99.741	99.616	99.491	
4.125	100.063	99.938	99.813	
4.250	100.360	100.235	100.110	
4.375	100.632	100.507	100.382	
4.500	100.879	100.754	100.629	
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)