



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/19/2019

45 Day Lock Exp.: 9/2/2019

60 Day Lock Exp.: 9/17/2019

W. Rate Sheet Dated: 7/19/2019

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	101.752	101.602	101.446	3.375	101.269	101.119	100.963	2.375	98.299	98.149	97.999	3.125	99.606	99.456	99.306
3.500	102.295	102.145	101.989	3.500	101.686	101.536	101.380	2.500	98.792	98.642	98.492	3.250	99.630	99.480	99.330
3.625	102.831	102.681	102.525	3.625	102.064	101.914	101.757	2.625	99.278	99.128	98.978	3.375	99.998	99.848	99.698
3.750	102.669	102.519	102.369	3.750	102.214	102.064	101.914	2.750	98.885	98.735	98.585	3.500	100.336	100.186	100.036
3.875	103.198	103.048	102.898	3.875	102.602	102.452	102.302	2.875	99.373	99.223	99.073	3.625	99.796	99.646	99.496
4.000	103.654	103.504	103.354	4.000	102.994	102.844	102.694	3.000	99.856	99.706	99.556	Margin = 2.250		Index = 1.970	
4.125	104.086	103.936	103.786	4.125	103.338	103.188	103.038	3.125	100.321	100.171	100.021				
4.250	103.140	103.040	102.940	4.250	102.694	102.594	102.494	3.250	101.102	100.952	100.802				
4.375	103.600	103.500	103.400	4.375	103.131	103.031	102.931	3.375	101.526	101.376	101.226				
4.500	104.002	103.902	103.802	4.500	103.523	103.423	103.323	3.500	101.920	101.770	101.620				
4.625	104.421	104.321	104.221	4.625	103.867	103.767	103.667	3.625	102.276	102.126	101.976				
4.750	104.546	104.446	104.346	4.750	103.176	103.076	102.976	3.750	102.509	102.359	102.209				
4.875	103.978	103.878	103.778	4.875	103.613	103.513	103.413	3.875	102.875	102.725	102.575				
5.000	104.484	104.384	104.284	5.000	104.005	103.905	103.805	4.000	103.244	103.094	102.944				
5.125	104.903	104.803	104.703	5.125	104.349	104.249	104.149	4.125	103.566	103.416	103.266				
5.250	103.911	103.811	103.711	5.250	103.502	103.402	103.302	4.250	103.145	102.995	102.845				
5.375	104.303	104.203	104.103	5.375	103.939	103.839	103.739	4.375	103.560	103.410	103.260				
5.500	104.810	104.710	104.610	5.500	104.331	104.231	104.131	4.500	103.929	103.779	103.629				
5.625	105.229	105.129	105.029	5.625	104.675	104.575	104.475	4.625	104.251	104.101	103.951				

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	100.602	100.452	100.296	3.375	100.269	100.119	99.963	2.375	97.299	97.149	96.999	3.125	98.606	98.456	98.306
3.500	101.145	100.995	100.839	3.500	100.686	100.536	100.380	2.500	97.792	97.642	97.492	3.250	98.630	98.480	98.330
3.625	101.681	101.531	101.375	3.625	101.064	100.914	100.757	2.625	98.278	98.128	97.978	3.375	98.998	98.848	98.698
3.750	101.519	101.369	101.219	3.750	101.214	101.064	100.914	2.750	97.885	97.735	97.585	3.500	99.336	99.186	99.036
3.875	102.048	101.898	101.748	3.875	101.602	101.452	101.302	2.875	98.373	98.223	98.073	3.625	98.796	98.646	98.496
4.000	102.504	102.354	102.204	4.000	101.994	101.844	101.694	3.000	98.856	98.706	98.556	Margin = 2.250		Index = 1.970	
4.125	102.936	102.786	102.636	4.125	102.338	102.188	102.038	3.125	99.321	99.171	99.021	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.990	101.890	101.790	4.250	101.694	101.594	101.494	3.250	100.102	99.952	99.802	Rate	30 Day	45 Day	60 Day
4.375	102.450	102.350	102.250	4.375	102.131	102.031	101.931	3.375	100.526	100.376	100.226	3.875	101.648	101.398	101.148
4.500	102.852	102.752	102.652	4.500	102.523	102.423	102.323	3.500	100.920	100.770	100.620	4.000	102.104	101.854	101.604
4.625	103.271	103.171	103.071	4.625	102.867	102.767	102.667	3.625	101.276	101.126	100.976	4.125	102.536	102.286	102.036
4.750	103.396	103.296	103.196	4.750	102.176	102.076	101.976	3.750	101.509	101.359	101.209	4.375	102.050	101.800	101.550
4.875	102.828	102.728	102.628	4.875	102.613	102.513	102.413	3.875	101.875	101.725	101.575	4.500	102.452	102.202	101.952
5.000	103.334	103.234	103.134	5.000	103.005	102.905	102.805	4.000	102.244	102.094	101.944	4.625	102.871	102.621	102.371
5.125	103.753	103.653	103.553	5.125	103.349	103.249	103.149	4.125	102.566	102.416	102.266	4.875	102.428	102.178	101.928
5.250	102.761	102.661	102.561	5.250	102.502	102.402	102.302	4.250	102.145	101.995	101.845	5.000	102.934	102.684	102.434
5.375	103.153	103.053	102.953	5.375	102.939	102.839	102.739	4.375	102.560	102.410	102.260	5.125	103.353	103.103	102.853
5.500	103.660	103.560	103.460	5.500	103.331	103.231	103.131	4.500	102.929	102.779	102.629	5.500	103.260	103.010	102.760
5.625	104.079	103.979	103.879	5.625	103.675	103.575	103.475	4.625	103.251	103.101	102.951	5.625	103.679	103.429	103.179

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	101.543	101.293	101.043
5.750	102.000	101.750	101.500	5.750	101.811	101.561	101.311
5.875	102.250	102.000	101.750	5.875	102.248	101.998	101.748
6.250	102.750	102.500	102.250	6.250	102.664	102.414	102.164
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:	7/19/2019	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	99.300	99.050	98.800	
4.500	99.702	99.452	99.202	
4.625	100.121	99.871	99.621	
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	100.510	100.260	100.010	
5.625	100.929	100.679	100.429	



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.:

8/19/2019

45 Day Lock Exp.:

9/2/2019

60 Day Lock Exp.:

9/17/2019

W. Rate Sheet Dated: 7/19/2019

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	100.508	100.358	100.202	3.375	100.456	100.306	100.149	2.375	95.579	95.429	95.279	3.125	99.279	99.129	98.979
3.500	101.052	100.902	100.745	3.500	100.872	100.722	100.566	2.500	96.072	95.922	95.772	3.250	99.396	99.246	99.096
3.625	101.588	101.438	101.281	3.625	101.250	101.100	100.944	2.625	96.558	96.408	96.258	3.375	99.764	99.614	99.464
3.750	101.519	101.369	101.219	3.750	101.494	101.344	101.194	2.750	97.978	97.828	97.678	3.500	100.102	99.952	99.802
3.875	102.048	101.898	101.748	3.875	101.882	101.732	101.582	2.875	98.466	98.316	98.166	3.625	99.562	99.412	99.262
4.000	102.504	102.354	102.204	4.000	102.274	102.124	101.974	3.000	98.949	98.799	98.649	Margin = 2.250		Index = 1.970	
4.125	102.936	102.786	102.636	4.125	102.618	102.468	102.318	3.125	99.414	99.264	99.114				
4.250	102.178	102.078	101.978	4.250	102.162	102.062	101.962	3.250	100.288	100.138	99.988				
4.375	102.638	102.538	102.438	4.375	102.598	102.498	102.398	3.375	100.713	100.563	100.413				
4.500	103.039	102.939	102.839	4.500	102.990	102.890	102.790	3.500	101.107	100.957	100.807				
4.625	103.458	103.358	103.258	4.625	103.334	103.234	103.134	3.625	101.462	101.312	101.162				
4.750	103.333	103.233	103.133	4.750	102.394	102.294	102.194	3.750	101.789	101.639	101.489				
4.875	102.765	102.665	102.565	4.875	102.830	102.730	102.630	3.875	102.155	102.005	101.855				
5.000	103.271	103.171	103.071	5.000	103.222	103.122	103.022	4.000	102.524	102.374	102.224				
5.125	103.690	103.590	103.490	5.125	103.566	103.466	103.366	4.125	102.846	102.696	102.546				
5.250	102.949	102.849	102.749	5.250	102.969	102.869	102.769	4.250	102.613	102.463	102.313				
5.375	103.341	103.241	103.141	5.375	103.406	103.306	103.206	4.375	103.027	102.877	102.727				
5.500	103.847	103.747	103.647	5.500	103.798	103.698	103.598	4.500	103.397	103.247	103.097				
5.625	104.266	104.166	104.066	5.625	104.142	104.042	103.942	4.625	103.718	103.568	103.418				

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	99.358	99.208	99.052	3.375	99.026	98.876	98.719	2.375	95.899	95.749	95.599	3.125	97.269	97.119	96.969
3.500	99.902	99.752	99.595	3.500	99.442	99.292	99.136	2.500	96.392	96.242	96.092	3.250	97.386	97.236	97.086
3.625	100.438	100.288	100.131	3.625	99.820	99.670	99.514	2.625	96.878	96.728	96.578	3.375	97.754	97.604	97.454
3.750	100.369	100.219	100.069	3.750	100.064	99.914	99.764	2.750	97.329	97.179	97.029	3.500	98.092	97.942	97.792
3.875	100.898	100.748	100.598	3.875	100.452	100.302	100.152	2.875	97.817	97.667	97.517	3.625	97.552	97.402	97.252
4.000	101.354	101.204	101.054	4.000	100.844	100.694	100.544	3.000	98.300	98.150	98.000	Margin = 2.250		Index = 1.970	
4.125	101.786	101.636	101.486	4.125	101.188	101.038	100.888	3.125	98.765	98.615	98.465	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.028	100.928	100.828	4.250	100.732	100.632	100.532	3.250	99.358	99.208	99.058	Rate	30 Day	45 Day	60 Day
4.375	101.488	101.388	101.288	4.375	101.168	101.068	100.968	3.375	99.783	99.633	99.483	3.875	100.498	100.248	99.998
4.500	101.889	101.789	101.689	4.500	101.560	101.460	101.360	3.500	100.177	100.027	99.877	4.000	100.954	100.704	100.454
4.625	102.308	102.208	102.108	4.625	101.904	101.804	101.704	3.625	100.532	100.382	100.232	4.125	101.386	101.136	100.886
4.750	102.183	102.083	101.983	4.750	100.964	100.864	100.764	3.750	100.609	100.459	100.309	4.375	101.088	100.838	100.588
4.875	101.615	101.515	101.415	4.875	101.400	101.300	101.200	3.875	100.975	100.825	100.675	4.500	101.489	101.239	100.989
5.000	102.121	102.021	101.921	5.000	101.792	101.692	101.592	4.000	101.344	101.194	101.044	4.625	101.908	101.658	101.408
5.125	102.540	102.440	102.340	5.125	102.136	102.036	101.936	4.125	101.666	101.516	101.366	4.875	101.215	100.965	100.715
5.250	101.799	101.699	101.599	5.250	101.539	101.439	101.339	4.250	100.933	100.783	100.633	5.000	101.721	101.471	101.221
5.375	102.191	102.091	101.991	5.375	101.976	101.876	101.776	4.375	101.347	101.197	101.047	5.125	102.140	101.890	101.640
5.500	102.697	102.597	102.497	5.500	102.368	102.268	102.168	4.500	101.717	101.567	101.417	5.500	102.297	102.047	101.797
5.625	103.116	103.016	102.916	5.625	102.712	102.612	102.512	4.625	102.038	101.888	101.738	5.625	102.716	102.466	102.216

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	100.230	99.980	99.730
5.750	99.859	99.609	99.359	5.750	99.670	99.420	99.170
5.875	100.109	99.859	99.609	5.875	100.107	99.857	99.607
6.250	99.250	99.000	98.750	6.250	99.164	98.914	98.664
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:	7/19/2019	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	98.338	98.088	97.838
4.500	98.739	98.489	98.239
4.625	99.158	98.908	98.658
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	99.547	99.297	99.047
5.625	99.966	99.716	99.466

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@afrawholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/19/2019
45 Day Lock Exp.: 9/2/2019
60 Day Lock Exp.: 9/17/2019

W. Rate Sheet Dated: 7/19/2019

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	99.798	99.698	99.598	3.375	99.548	99.448	99.348	3.375	99.548	99.448	99.348	4.000	101.918	101.818	101.718	4.000	101.543	101.443	101.343
3.500	100.371	100.271	100.171	3.500	100.121	100.021	99.921	3.500	100.121	100.021	99.921	4.125	102.001	101.901	101.801	4.125	101.626	101.526	101.426
3.625	100.782	100.682	100.582	3.625	100.532	100.432	100.332	3.625	100.532	100.432	100.332	4.250	102.300	102.200	102.100	4.250	101.925	101.825	101.725
3.750	101.354	101.254	101.154	3.750	101.104	101.004	100.904	3.750	101.104	101.004	100.904	4.375	102.649	102.549	102.449	4.375	102.274	102.174	102.074
3.875	101.883	101.783	101.683	3.875	101.633	101.533	101.433	3.875	101.633	101.533	101.433	4.500	102.969	102.869	102.769	4.500	102.344	102.244	102.144
3.990	102.406	102.306	102.206	3.990	102.031	101.931	101.831	3.990	102.031	101.931	101.831	4.625	102.974	102.874	102.774	4.625	102.349	102.249	102.149
4.000	102.506	102.406	102.306	4.000	102.131	102.031	101.931	4.000	102.131	102.031	101.931	4.750	102.929	102.829	102.729	4.750	102.304	102.204	102.104
4.125	102.589	102.489	102.389	4.125	102.214	102.114	102.014	4.125	102.214	102.114	102.014	4.875	103.300	103.200	103.100	4.875	102.675	102.575	102.475
4.250	102.939	102.839	102.739	4.250	102.564	102.464	102.364	4.250	102.564	102.464	102.364	4.990	103.431	103.331	103.231	4.990	102.431	102.331	102.231
4.375	103.288	103.188	103.088	4.375	102.913	102.813	102.713	4.375	102.913	102.813	102.713	5.000	103.531	103.431	103.331	5.000	102.531	102.431	102.331
4.500	103.608	103.508	103.408	4.500	102.983	102.883	102.783	4.500	102.983	102.883	102.783	5.125	103.237	103.137	103.037	5.125	102.237	102.137	102.037
4.625	103.613	103.513	103.413	4.625	102.988	102.888	102.788	4.625	102.988	102.888	102.788	5.250	103.575	103.475	103.375	5.250	102.575	102.475	102.375
4.750	103.853	103.753	103.653	4.750	103.228	103.128	103.028	4.750	103.228	103.128	103.028	5.375	103.897	103.797	103.697	5.375	103.897	103.797	103.697
4.875	104.224	104.124	104.024	4.875	103.599	103.499	103.399	4.875	103.599	103.499	103.399	5.500	104.098	103.998	103.898	5.500	104.098	103.998	103.898
4.990	104.355	104.255	104.155	4.990	103.555	103.455	103.355	4.990	103.555	103.455	103.355	5.625	103.720	103.618	103.520	5.625	103.720	103.618	103.520
5.000	104.455	104.355	104.255	5.000	103.455	103.355	103.255	5.000	103.455	103.355	103.255	5.750	103.966	103.864	103.766	5.750	103.966	103.864	103.766
5.125	104.600	104.500	104.400	5.125	103.600	103.500	103.400	5.125	103.600	103.500	103.400	5.875	104.211	104.109	104.011	5.875	104.211	104.109	104.011
5.250	104.938	104.838	104.738	5.250	103.938	103.838	103.738	5.250	103.938	103.838	103.738	5.990	104.316	104.214	104.116	5.990	104.316	104.214	104.116
5.375	105.260	105.160	105.060	5.375	105.260	105.160	105.060	5.375	105.260	105.160	105.060	6.000	104.416	104.314	104.216	6.000	104.416	104.314	104.216
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	101.543	101.443	101.343	3.250	98.773	98.673	98.573	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.474	101.374	101.274
4.125	101.626	101.526	101.426	3.375	99.371	99.271	99.171	3.375	99.371	99.271	99.171	3.375	99.371	99.271	99.171	3.500	101.797	101.697	101.597
4.250	101.925	101.825	101.725	3.500	99.998	99.898	99.798	3.500	99.998	99.898	99.798	3.500	99.998	99.898	99.798	3.625	101.951	101.851	101.751
4.375	102.274	102.174	102.074	3.625	101.293	101.193	101.093	3.625	101.293	101.193	101.093	3.625	101.293	101.193	101.093	3.750	102.645	102.545	102.445
4.500	102.344	102.244	102.144	3.750	101.820	101.720	101.620	3.750	101.820	101.720	101.620	3.750	101.820	101.720	101.620	3.875	102.749	102.649	102.549
4.625	102.349	102.249	102.149	3.875	102.308	102.208	102.108	3.875	102.308	102.208	102.108	3.875	102.308	102.208	102.108	3.990	103.071	102.971	102.871
4.750	102.304	102.204	102.104	3.990	102.634	102.534	102.434	3.990	102.634	102.534	102.434	3.990	102.634	102.534	102.434	4.000	103.171	103.071	102.971
4.875	102.675	102.575	102.475	4.000	102.734	102.634	102.534	4.000	102.734	102.634	102.534	4.000	102.734	102.634	102.534	4.125	103.131	103.031	102.931
4.990	102.431	102.331	102.231	4.125	103.000	102.900	102.800	4.125	103.000	102.900	102.800	4.125	103.000	102.900	102.800	4.250	103.763	103.663	103.563
5.000	102.531	102.431	102.331	4.250	103.366	103.266	103.166	4.250	103.366	103.266	103.166	4.250	103.366	103.266	103.166	4.375	104.145	104.045	103.945
5.125	102.237	102.137	102.037	4.375	103.701	103.601	103.501	4.375	103.701	103.601	103.501	4.375	103.701	103.601	103.501	4.500	103.511	103.411	103.311
5.250	102.575	102.475	102.375	4.500	104.049	103.949	103.849	4.500	104.049	103.949	103.849	4.500	104.049	103.949	103.849	4.625	103.881	103.781	103.681
5.375	103.897	103.797	103.697	4.625	103.974	103.874	103.774	4.625	103.974	103.874	103.774	4.625	103.974	103.874	103.774	4.750	104.256	104.156	104.056
5.500	104.098	103.998	103.898	4.750	104.325	104.225	104.125	4.750	104.325	104.225	104.125	4.750	104.325	104.225	104.125	4.875	104.571	104.471	104.371
5.625	103.720	103.618	103.520	4.875	104.680	104.580	104.480	4.875	104.680	104.580	104.480	4.875	104.680	104.580	104.480	4.990	104.119	104.019	103.919
5.750	103.966	103.864	103.766	4.990	104.869	104.769	104.669	4.990	104.869	104.769	104.669	4.990	104.869	104.769	104.669	5.000	104.219	104.119	104.019
5.875	104.211	104.109	104.011	5.000	104.969	104.869	104.769	5.000	104.969	104.869	104.769	5.000	104.969	104.869	104.769	5.125	104.544	104.444	104.344
5.990	104.316	104.214	104.116	5.125	104.934	104.834	104.734	5.125	104.934	104.834	104.734	5.125	104.934	104.834	104.734	5.250	104.660	104.560	104.460
6.000	104.416	104.314	104.216	5.250	105.254	105.154	105.054	5.250	105.254	105.154	105.054	5.250	105.254	105.154	105.054	5.375	104.882	104.782	104.682
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	101.474	101.374	101.274	3.375	101.474	101.374	101.274	3.375	101.242	101.142	101.042	3.375	101.242	101.142	101.042	3.375	101.242	101.142	101.042
3.500	101.797	101.697	101.597	3.500	101.797	101.697	101.597	3.500	101.565	101.465	101.365	3.500	101.565	101.465	101.365	3.500	101.565	101.465	101.365
3.625	101.951	101.851	101.751	3.625	101.951	101.851	101.751	3.625	101.625	101.525	101.425	3.625	101.625	101.525	101.425	3.625	101.625	101.525	101.425
3.750	102.645	102.545	102.445	3.750	102.645	102.545	102.445	3.750	102.435	102.335	102.235	3.750	102.435	102.335	102.235	3.750	102.435	102.335	102.235
3.875	102.749	102.649	102.549	3.875	102.749	102.649	102.549	3.875	102.423	102.323	102.223	3.875	102.423	102.323	102.223	3.875	102.423	102.323	102.223
3.990	103.071	102.971	102.871	3.990	103.071	102.971	102.871	3.990	102.745	102.645	102.545	3.990	102.745	102.645	102.545	3.990	102.745	102.645	102.545
4.000	103.171	103.071	102.971	4.000	103.171	103.071	102.971	4.000	102.845	102.745	102.645	4.000	102.845	102.745	102.645	4.000	102.845	102.745	102.645
4.125	103.131	103.031	102.931	4.125	103.131	103.031	102.931	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	103.763	103.663	103.563	4.250	103.763	103.663	103.563	4.250	102.942	102.842	102.742	4.250	102.942	102.842	102.742	4.250	102.942	102.842	102.742
4.375	104.020	103.920	103.820	4.375	104.020	103.920	103.820	4.375	103.324										



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.:

8/19/2019

45 Day Lock Exp.:

9/2/2019

60 Day Lock Exp.:

9/17/2019

W. Rate Sheet Dated: 7/19/2019

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	99.728	99.628	99.528	3.250	98.696	98.596	98.496	3.375	101.415	101.315	101.215	4.000	101.513	101.413	101.313	3.375	100.883	100.783	100.683
3.500	100.308	100.208	100.108	3.375	99.296	99.196	99.096	3.500	101.738	101.638	101.538	4.125	101.592	101.492	101.392	3.500	101.206	101.106	101.006
3.625	100.724	100.624	100.524	3.500	99.930	99.830	99.730	3.625	101.890	101.790	101.690	4.250	101.879	101.779	101.679	3.625	101.264	101.164	101.064
3.750	101.282	101.182	101.082	3.625	101.230	101.130	101.030	3.750	102.585	102.485	102.385	4.375	102.232	102.132	102.032	3.750	101.959	101.859	101.759
3.875	101.818	101.718	101.618	3.750	101.761	101.661	101.561	3.875	102.693	102.593	102.493	4.500	102.557	102.457	102.357	3.875	102.067	101.967	101.867
3.990	102.351	102.251	102.151	3.875	102.252	102.152	102.052	3.990	103.017	102.917	102.817	4.625	102.564	102.464	102.364	3.990	102.391	102.291	102.191
4.000	102.451	102.351	102.251	3.990	102.582	102.482	102.382	4.000	103.117	103.017	102.917	4.750	102.505	102.405	102.305	4.000	102.491	102.391	102.291
4.125	102.530	102.430	102.330	4.000	102.682	102.582	102.482	4.125	103.070	102.970	102.870	4.875	102.882	102.782	102.682	4.125	101.949	101.849	101.749
4.250	102.868	102.768	102.668	4.125	102.950	102.850	102.750	4.250	103.704	103.604	103.504	4.990	103.014	102.914	102.814	4.250	102.583	102.483	102.383
4.375	103.221	103.121	103.021	4.250	103.306	103.206	103.106	4.375	104.086	103.986	103.886	5.000	103.114	103.014	102.914	4.375	102.965	102.865	102.765
4.500	103.546	103.446	103.346	4.375	103.646	103.546	103.446	4.500	103.432	103.332	103.232	5.125	102.792	102.692	102.592	4.500	101.713	101.613	101.513
4.625	103.553	103.453	103.353	4.500	103.993	103.893	103.793	4.625	103.804	103.704	103.604	5.250	103.133	103.033	102.933	4.625	102.085	101.985	101.885
4.750	103.779	103.679	103.579	4.625	103.918	103.818	103.718	4.750	104.181	104.081	103.981	5.375	103.458	103.358	103.258	4.750	102.462	102.362	102.262
4.875	104.156	104.056	103.956	4.750	104.252	104.152	104.052	4.875	104.499	104.399	104.299	5.500	103.662	103.562	103.462	4.875	102.780	102.680	102.580
4.990	104.288	104.188	104.088	4.875	104.611	104.511	104.411	4.990	104.038	103.938	103.838	5.625	103.244	103.142	103.044	4.990	102.069	101.969	101.869
5.000	104.388	104.288	104.188	4.990	104.800	104.700	104.600	5.000	104.138	104.038	103.938	5.750	103.491	103.389	103.291	5.000	102.169	102.069	101.969
5.125	104.505	104.405	104.305	5.000	104.900	104.800	104.700	5.125	104.467	104.367	104.267	5.875	103.738	103.636	103.538	5.125	102.498	102.398	102.298
5.250	104.846	104.746	104.646	5.125	104.840	104.740	104.640	5.250	104.584	104.484	104.384	5.990	103.841	103.739	103.641	5.250	102.615	102.515	102.415
5.375	105.171	105.071	104.971	5.250	105.161	105.061	104.961	5.375	104.808	104.708	104.608	6.000	103.941	103.839	103.741	5.375	102.839	102.739	102.639

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.:

8/19/2019

45 Day Lock Exp.:

9/2/2019

60 Day Lock Exp.:

9/17/2019

W. Rate Sheet Dated: 7/19/2019

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	99.352	99.290	99.227	
3.875	99.823	99.761	99.698	
4.000	100.285	100.222	100.160	
4.125	100.538	100.475	100.413	
4.250	100.748	100.685	100.623	
4.375	101.006	100.944	100.881	
4.500	101.259	101.196	101.134	
4.625	101.389	101.327	101.264	
4.750	101.586	101.524	101.461	
4.875	101.881	101.819	101.756	
5.000	102.172	102.109	102.047	
5.125	102.426	102.363	102.301	
5.250	102.612	102.550	102.487	

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	97.632	97.507	97.382	
3.375	98.296	98.171	98.046	
3.500	98.955	98.830	98.705	
3.625	99.517	99.392	99.267	
3.750	100.033	99.908	99.783	
3.875	100.556	100.431	100.306	
4.000	100.778	100.653	100.528	
4.125	101.012	100.887	100.762	
4.250	101.334	101.209	101.084	
4.375	101.637	101.512	101.387	
4.500	101.848	101.723	101.598	

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	97.296	97.171	97.046	
3.375	97.661	97.536	97.411	
3.500	98.082	97.957	97.832	
3.625	98.460	98.335	98.210	
3.750	98.884	98.759	98.634	
3.875	99.439	99.314	99.189	
4.000	99.722	99.597	99.472	
4.125	100.043	99.918	99.793	
4.250	100.340	100.215	100.090	
4.375	100.611	100.486	100.361	
4.500	100.858	100.733	100.608	
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	-1.250	-1.500	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)