



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/21/2019

45 Day Lock Exp.: 9/5/2019

60 Day Lock Exp.: 9/20/2019

W. Rate Sheet Dated: 7/22/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	102.064	101.914	101.764	3.375	101.573	101.423	101.273	2.375	98.561	98.411	98.261	3.125	99.606	99.456	99.306
3.500	102.608	102.458	102.308	3.500	101.989	101.839	101.689	2.500	99.054	98.904	98.754	3.250	99.630	99.480	99.330
3.625	103.144	102.994	102.844	3.625	102.367	102.217	102.067	2.625	99.540	99.390	99.240	3.375	99.998	99.848	99.698
3.750	102.872	102.722	102.572	3.750	102.408	102.258	102.108	2.750	99.065	98.915	98.765	3.500	100.336	100.186	100.036
3.875	103.401	103.251	103.101	3.875	102.796	102.646	102.496	2.875	99.553	99.403	99.253	3.625	99.796	99.646	99.496
4.000	103.857	103.707	103.557	4.000	103.188	103.038	102.888	3.000	100.036	99.886	99.736	Margin = 2.250		Index = 1.970	
4.125	104.289	104.139	103.989	4.125	103.532	103.382	103.232	3.125	100.501	100.351	100.201				
4.250	103.250	103.150	103.050	4.250	102.794	102.694	102.594	3.250	101.266	101.116	100.966				
4.375	103.710	103.610	103.510	4.375	103.231	103.131	103.031	3.375	101.690	101.540	101.390				
4.500	104.111	104.011	103.911	4.500	103.623	103.523	103.423	3.500	102.085	101.935	101.785				
4.625	104.530	104.430	104.330	4.625	103.967	103.867	103.767	3.625	102.440	102.290	102.140				
4.750	104.655	104.555	104.455	4.750	103.136	103.036	102.936	3.750	102.669	102.519	102.369				
4.875	103.946	103.846	103.746	4.875	103.573	103.473	103.373	3.875	103.035	102.885	102.735				
5.000	104.453	104.353	104.253	5.000	103.965	103.865	103.765	4.000	103.404	103.254	103.104				
5.125	104.872	104.772	104.672	5.125	104.309	104.209	104.109	4.125	103.726	103.576	103.426				
5.250	103.989	103.889	103.789	5.250	103.571	103.471	103.371	4.250	103.286	103.136	102.986				
5.375	104.382	104.282	104.182	5.375	104.008	103.908	103.808	4.375	103.700	103.550	103.400				
5.500	104.888	104.788	104.688	5.500	104.400	104.300	104.200	4.500	104.070	103.920	103.770				
5.625	105.307	105.207	105.107	5.625	104.744	104.644	104.544	4.625	104.391	104.241	104.091				

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	100.914	100.764	100.614	3.375	100.573	100.423	100.273	2.375	97.561	97.411	97.261	3.125	98.606	98.456	98.306
3.500	101.458	101.308	101.158	3.500	100.989	100.839	100.689	2.500	98.054	97.904	97.754	3.250	98.630	98.480	98.330
3.625	101.994	101.844	101.694	3.625	101.367	101.217	101.067	2.625	98.540	98.390	98.240	3.375	98.998	98.848	98.698
3.750	101.722	101.572	101.422	3.750	101.408	101.258	101.108	2.750	98.065	97.915	97.765	3.500	99.336	99.186	99.036
3.875	102.251	102.101	101.951	3.875	101.796	101.646	101.496	2.875	98.553	98.403	98.253	3.625	98.796	98.646	98.496
4.000	102.707	102.557	102.407	4.000	102.188	102.038	101.888	3.000	99.036	98.886	98.736	Margin = 2.250		Index = 1.970	
4.125	103.139	102.989	102.839	4.125	102.532	102.382	102.232	3.125	99.501	99.351	99.201	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.100	102.000	101.900	4.250	101.794	101.694	101.594	3.250	100.266	100.116	99.966	Rate	30 Day	45 Day	60 Day
4.375	102.560	102.460	102.360	4.375	102.231	102.131	102.031	3.375	100.690	100.540	100.390	3.875	101.851	101.601	101.351
4.500	102.961	102.861	102.761	4.500	102.623	102.523	102.423	3.500	101.085	100.935	100.785	4.000	102.307	102.057	101.807
4.625	103.380	103.280	103.180	4.625	102.967	102.867	102.767	3.625	101.440	101.290	101.140	4.125	102.739	102.489	102.239
4.750	103.505	103.405	103.305	4.750	102.136	102.036	101.936	3.750	101.669	101.519	101.369	4.375	102.160	101.910	101.660
4.875	102.796	102.696	102.596	4.875	102.573	102.473	102.373	3.875	102.035	101.885	101.735	4.500	102.561	102.311	102.061
5.000	103.303	103.203	103.103	5.000	102.965	102.865	102.765	4.000	102.404	102.254	102.104	4.625	102.980	102.730	102.480
5.125	103.722	103.622	103.522	5.125	103.309	103.209	103.109	4.125	102.726	102.576	102.426	4.875	102.396	102.146	101.896
5.250	102.839	102.739	102.639	5.250	102.571	102.471	102.371	4.250	102.286	102.136	101.986	5.000	102.903	102.653	102.403
5.375	103.232	103.132	103.032	5.375	103.008	102.908	102.808	4.375	102.700	102.550	102.400	5.125	103.322	103.072	102.822
5.500	103.738	103.638	103.538	5.500	103.400	103.300	103.200	4.500	103.070	102.920	102.770	5.500	103.338	103.088	102.838
5.625	104.157	104.057	103.957	5.625	103.744	103.644	103.544	4.625	103.391	103.241	103.091	5.625	103.757	103.507	103.257

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	101.614	101.364	101.114
5.750	102.000	101.750	101.500	5.750	102.052	101.802	101.552
5.875	102.250	102.000	101.750	5.875	102.489	102.239	101.989
6.250	102.750	102.500	102.250	6.250	102.905	102.655	102.405
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:	7/22/2019 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	99.101	98.851	98.601	
4.000	99.557	99.307	99.057	
4.125	99.989	99.739	99.489	
4.375	99.410	99.160	98.910	
4.500	99.811	99.561	99.311	
4.625	100.230	99.980	99.730	
4.875	99.646	99.396	99.146	
5.000	100.153	99.903	99.653	
5.125	100.572	100.322	100.072	
5.500	100.588	100.338	100.088	
5.625	101.007	100.757	100.507	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/21/2019

45 Day Lock Exp.:

9/5/2019

60 Day Lock Exp.:

9/20/2019

W. Rate Sheet Dated: 7/22/2019

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	100.821	100.671	100.521	3.375	100.759	100.609	100.459	2.375	95.841	95.691	95.541	3.125	99.279	99.129	98.979
3.500	101.364	101.214	101.064	3.500	101.176	101.026	100.876	2.500	96.334	96.184	96.034	3.250	99.396	99.246	99.096
3.625	101.900	101.750	101.600	3.625	101.553	101.403	101.253	2.625	96.820	96.670	96.520	3.375	99.764	99.614	99.464
3.750	101.722	101.572	101.422	3.750	101.688	101.538	101.388	2.750	98.158	98.008	97.858	3.500	100.102	99.952	99.802
3.875	102.251	102.101	101.951	3.875	102.076	101.926	101.776	2.875	98.646	98.496	98.346	3.625	99.562	99.412	99.262
4.000	102.707	102.557	102.407	4.000	102.468	102.318	102.168	3.000	99.128	98.978	98.828	Margin = 2.250		Index = 1.970	
4.125	103.139	102.989	102.839	4.125	102.812	102.662	102.512	3.125	99.593	99.443	99.293				
4.250	102.287	102.187	102.087	4.250	102.262	102.162	102.062	3.250	100.452	100.302	100.152				
4.375	102.747	102.647	102.547	4.375	102.699	102.599	102.499	3.375	100.877	100.727	100.577				
4.500	103.149	103.049	102.949	4.500	103.091	102.991	102.891	3.500	101.271	101.121	100.971				
4.625	103.568	103.468	103.368	4.625	103.435	103.335	103.235	3.625	101.626	101.476	101.326				
4.750	103.443	103.343	103.243	4.750	102.353	102.253	102.153	3.750	101.949	101.799	101.649				
4.875	102.734	102.634	102.534	4.875	102.790	102.690	102.590	3.875	102.315	102.165	102.015				
5.000	103.240	103.140	103.040	5.000	103.182	103.082	102.982	4.000	102.684	102.534	102.384				
5.125	103.659	103.559	103.459	5.125	103.526	103.426	103.326	4.125	103.006	102.856	102.706				
5.250	103.027	102.927	102.827	5.250	103.038	102.938	102.838	4.250	102.754	102.604	102.454				
5.375	103.419	103.319	103.219	5.375	103.475	103.375	103.275	4.375	103.168	103.018	102.868				
5.500	103.925	103.825	103.725	5.500	103.867	103.767	103.667	4.500	103.537	103.387	103.237				
5.625	104.344	104.244	104.144	5.625	104.211	104.111	104.011	4.625	103.859	103.709	103.559				

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	99.671	99.521	99.371	3.375	99.329	99.179	99.029	2.375	96.161	96.011	95.861	3.125	97.269	97.119	96.969
3.500	100.214	100.064	99.914	3.500	99.746	99.596	99.446	2.500	96.654	96.504	96.354	3.250	97.386	97.236	97.086
3.625	100.750	100.600	100.450	3.625	100.123	99.973	99.823	2.625	97.140	96.990	96.840	3.375	97.754	97.604	97.454
3.750	100.572	100.422	100.272	3.750	100.258	100.108	99.958	2.750	97.509	97.359	97.209	3.500	98.092	97.942	97.792
3.875	101.101	101.051	100.801	3.875	100.646	100.496	100.346	2.875	97.997	97.847	97.697	3.625	97.552	97.402	97.252
4.000	101.557	101.407	101.257	4.000	101.038	100.888	100.738	3.000	98.480	98.330	98.180	Margin = 2.250		Index = 1.970	
4.125	101.989	101.839	101.689	4.125	101.382	101.232	101.082	3.125	98.944	98.794	98.644	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.137	101.037	100.937	4.250	100.832	100.732	100.632	3.250	99.522	99.372	99.222	Rate	30 Day	45 Day	60 Day
4.375	101.597	101.497	101.397	4.375	101.269	101.169	101.069	3.375	99.947	99.797	99.647	3.875	100.701	100.451	100.201
4.500	101.999	101.899	101.799	4.500	101.661	101.561	101.461	3.500	100.341	100.191	100.041	4.000	101.157	100.907	100.657
4.625	102.418	102.318	102.218	4.625	102.005	101.905	101.805	3.625	100.696	100.546	100.396	4.125	101.589	101.339	101.089
4.750	102.293	102.193	102.093	4.750	100.923	100.823	100.723	3.750	100.769	100.619	100.469	4.375	101.197	100.947	100.697
4.875	101.584	101.484	101.384	4.875	101.360	101.260	101.160	3.875	101.135	100.985	100.835	4.500	101.599	101.349	101.099
5.000	102.090	101.990	101.890	5.000	101.752	101.652	101.552	4.000	101.504	101.354	101.204	4.625	102.018	101.768	101.518
5.125	102.509	102.409	102.309	5.125	102.096	101.996	101.896	4.125	101.826	101.676	101.526	4.875	101.184	100.934	100.684
5.250	101.877	101.777	101.677	5.250	101.608	101.508	101.408	4.250	101.074	100.924	100.774	5.000	101.690	101.440	101.190
5.375	102.269	102.169	102.069	5.375	102.045	101.945	101.845	4.375	101.488	101.338	101.188	5.125	102.109	101.859	101.609
5.500	102.775	102.675	102.575	5.500	102.437	102.337	102.237	4.500	101.857	101.707	101.557	5.500	102.375	102.125	101.875
5.625	103.194	103.094	102.994	5.625	102.781	102.681	102.581	4.625	102.179	102.029	101.879	5.625	102.794	102.544	102.294

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	100.302	100.052	99.802
5.750	99.859	99.609	99.359	5.750	99.911	99.661	99.411
5.875	100.109	99.859	99.609	5.875	100.348	100.098	99.848
6.250	99.250	99.000	98.750	6.250	99.405	99.155	98.905
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:	7/22/2019	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	97.951	97.701	97.451
4.000	98.407	98.157	97.907
4.125	98.839	98.589	98.339
4.375	98.447	98.197	97.947
4.500	98.849	98.599	98.349
4.625	99.268	99.018	98.768
4.875	98.434	98.184	97.934
5.000	98.940	98.690	98.440
5.125	99.359	99.109	98.859
5.500	99.625	99.375	99.125
5.625	100.044	99.794	99.544

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

30 Day Lock Exp.: 8/21/2019
45 Day Lock Exp.: 9/5/2019
60 Day Lock Exp.: 9/20/2019

W. Rate Sheet Dated: 7/22/2019

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	100.028	99.928	99.828	3.375	99.778	99.678	99.578	3.375	99.778	99.678	99.578	4.000	102.084	101.984	101.884	4.000	101.709	101.609	101.509
3.500	100.605	100.505	100.405	3.500	100.355	100.255	100.155	3.500	100.355	100.255	100.155	4.125	102.178	102.078	101.978	4.125	101.803	101.703	101.603
3.625	100.967	100.867	100.767	3.625	100.717	100.617	100.517	3.625	100.717	100.617	100.517	4.250	102.398	102.298	102.198	4.250	102.023	101.923	101.823
3.750	101.553	101.453	101.353	3.750	101.303	101.203	101.103	3.750	101.303	101.203	101.103	4.375	102.742	102.642	102.542	4.375	102.367	102.267	102.167
3.875	102.064	101.964	101.864	3.875	101.814	101.714	101.614	3.875	101.814	101.714	101.614	4.500	103.060	102.960	102.860	4.500	102.435	102.335	102.235
3.990	102.588	102.488	102.388	3.990	102.213	102.113	102.013	3.990	102.213	102.113	102.013	4.625	103.064	102.964	102.864	4.625	102.439	102.339	102.239
4.000	102.688	102.588	102.488	4.000	102.313	102.213	102.113	4.000	102.313	102.213	102.113	4.750	102.938	102.838	102.738	4.750	102.313	102.213	102.113
4.125	102.782	102.682	102.582	4.125	102.407	102.307	102.207	4.125	102.407	102.307	102.207	4.875	103.336	103.236	103.136	4.875	102.711	102.611	102.511
4.250	103.028	102.928	102.828	4.250	102.653	102.553	102.453	4.250	102.653	102.553	102.453	4.990	103.464	103.364	103.264	4.990	102.464	102.364	102.264
4.375	103.372	103.272	103.172	4.375	102.997	102.897	102.797	4.375	102.997	102.897	102.797	5.000	103.564	103.464	103.364	5.000	102.564	102.464	102.364
4.500	103.690	103.590	103.490	4.500	103.065	102.965	102.865	4.500	103.065	102.965	102.865	5.125	103.270	103.170	103.070	5.125	102.270	102.170	102.070
4.625	103.694	103.594	103.494	4.625	103.069	102.969	102.869	4.625	103.069	102.969	102.869	5.250	103.605	103.505	103.405	5.250	102.605	102.505	102.405
4.750	103.870	103.770	103.670	4.750	103.245	103.145	103.045	4.750	103.245	103.145	103.045	5.375	103.924	103.824	103.724	5.375	103.924	103.824	103.724
4.875	104.268	104.168	104.068	4.875	103.643	103.543	103.443	4.875	103.643	103.543	103.443	5.500	104.123	104.023	103.923	5.500	104.123	104.023	103.923
4.990	104.396	104.296	104.196	4.990	103.396	103.296	103.196	4.990	103.396	103.296	103.196	5.625	103.783	103.682	103.583	5.625	103.783	103.682	103.583
5.000	104.496	104.396	104.296	5.000	103.496	103.396	103.296	5.000	103.496	103.396	103.296	5.750	104.027	103.925	103.827	5.750	104.027	103.925	103.827
5.125	104.618	104.518	104.418	5.125	103.618	103.518	103.418	5.125	103.618	103.518	103.418	5.875	104.271	104.169	104.071	5.875	104.271	104.169	104.071
5.250	104.953	104.853	104.753	5.250	103.953	103.853	103.753	5.250	103.953	103.853	103.753	5.990	104.376	104.274	104.176	5.990	104.376	104.274	104.176
5.375	105.272	105.172	105.072	5.375	105.272	105.172	105.072	5.375	105.272	105.172	105.072	6.000	104.476	104.374	104.276	6.000	104.476	104.374	104.276
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	101.709	101.609	101.509	3.000	#N/A	#N/A	#N/A	3.000	#N/A	#N/A	#N/A	3.000	#N/A	#N/A	#N/A	3.375	101.546	101.446	101.346
4.125	101.803	101.703	101.603	3.125	#N/A	#N/A	#N/A	3.125	#N/A	#N/A	#N/A	3.125	#N/A	#N/A	#N/A	3.500	101.871	101.771	101.671
4.250	102.023	101.923	101.823	3.250	99.035	98.935	98.832	3.250	99.035	98.935	98.832	3.250	#N/A	#N/A	#N/A	3.625	102.011	101.911	101.811
4.375	102.367	102.267	102.167	3.375	99.618	99.518	99.418	3.375	99.618	99.518	99.418	3.375	99.618	99.518	99.418	3.750	102.704	102.604	102.504
4.500	102.435	102.335	102.235	3.500	100.245	100.145	100.045	3.500	100.245	100.145	100.045	3.500	100.245	100.145	100.045	3.875	102.809	102.709	102.609
4.625	102.439	102.339	102.239	3.625	101.516	101.416	101.316	3.625	101.516	101.416	101.316	3.625	101.516	101.416	101.316	3.990	103.126	103.026	102.926
4.750	102.313	102.213	102.113	3.750	102.038	101.938	101.838	3.750	102.038	101.938	101.838	3.750	102.038	101.938	101.838	4.000	103.226	103.126	103.026
4.875	102.711	102.611	102.511	3.875	102.508	102.408	102.308	3.875	102.508	102.408	102.308	3.875	102.508	102.408	102.308	4.125	103.202	103.102	103.002
4.990	102.464	102.364	102.264	3.990	102.812	102.712	102.612	3.990	102.812	102.712	102.612	3.990	102.812	102.712	102.612	4.250	103.830	103.730	103.630
5.000	102.564	102.464	102.364	4.000	102.912	102.812	102.712	4.000	102.912	102.812	102.712	4.000	102.912	102.812	102.712	4.375	104.209	104.109	104.009
5.125	102.270	102.170	102.070	4.125	103.173	103.073	102.973	4.125	103.173	103.073	102.973	4.125	103.173	103.073	102.973	4.500	103.505	103.405	103.305
5.250	102.605	102.505	102.405	4.250	103.474	103.374	103.274	4.250	103.474	103.374	103.274	4.250	103.474	103.374	103.274	4.625	103.872	103.772	103.672
5.375	103.924	103.824	103.724	4.375	103.804	103.704	103.604	4.375	103.804	103.704	103.604	4.375	103.804	103.704	103.604	4.750	104.245	104.145	104.045
5.500	104.123	104.023	103.923	4.500	104.140	104.040	103.940	4.500	104.140	104.040	103.940	4.500	104.140	104.040	103.940	4.875	104.554	104.454	104.354
5.625	103.783	103.683	103.583	4.625	104.091	103.991	103.891	4.625	104.091	103.991	103.891	4.625	104.091	103.991	103.891	4.990	104.109	104.009	103.909
5.750	104.027	103.927	103.827	4.750	104.368	104.268	104.168	4.750	104.368	104.268	104.168	4.750	104.368	104.268	104.168	5.000	104.209	104.109	104.009
5.875	104.271	104.169	104.071	4.875	104.721	104.621	104.521	4.875	104.721	104.621	104.521	4.875	104.721	104.621	104.521	5.125	104.534	104.434	104.334
5.990	104.376	104.274	104.176	4.990	104.905	104.805	104.705	4.990	104.905	104.805	104.705	4.990	104.905	104.805	104.705	5.250	104.650	104.550	104.450
6.000	104.476	104.374	104.276	5.000	105.005	104.905	104.805	5.000	105.005	104.905	104.805	5.000	105.005	104.905	104.805	5.375	104.875	104.775	104.675
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	101.546	101.446	101.346	3.375	101.546	101.446	101.346	3.375	101.408	101.308	101.208	3.375	101.408	101.308	101.208	3.375	101.408	101.308	101.208
3.500	101.871	101.771	101.671	3.500	101.871	101.771	101.671	3.500	101.733	101.633	101.533	3.500	101.733	101.633	101.533	3.500	101.733	101.633	101.533
3.625	102.011	101.911	101.811	3.625	102.011	101.911	101.811	3.625	101.753	101.653	101.553	3.625	101.753	101.653	101.553	3.625	101.753	101.653	101.553
3.750	102.704	102.604	102.504	3.750	102.704	102.604	102.504	3.750	102.446	102.346	102.246	3.750	102.446	102.346	102.246	3.750	102.446	102.346	102.246
3.875	102.809	102.709	102.609	3.875	102.809	102.709	102.609	3.875	102.551	102.451	102.351	3.875	102.551	102.451	102.351	3.875	102.551	102.451	102.351
3.990	103.126	103.026	102.926	3.990	103.126	103.026	102.926	3.990	102.868	102.768	102.668	3.990	102.868	102.768	102.668	3.990	102.868	102.768	102.668
4.000	103.226	103.126	103.026	4.000	103.226	103.126	103.026	4.000	102.968	102.868	102.768	4.000	102.968	102.868	102.768	4.000	102.968	102.868	102.768
4.125	103.202	103.102	103.002	4.125	103.202	103.102	103.002	4.125	102.466	102.366	102.266	4.125	102.466	102.366	102.266	4.125	102.466	102.366	102.266
4.250	103.830	103.730	103.630	4.250	103.830	103.730	103.630	4.250	103.074	102.974	102.874	4.250	103.074	102.974	102.874	4.250	103.074	102.974	102.874
4.375	104.084	103.984	103.884	4.375	104.084	103.984	103.884	4.375	103.453	103.353	103.253	4.375	103.328	103.228	103.128	4.375	1		



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/21/2019

45 Day Lock Exp.:

9/5/2019

60 Day Lock Exp.:

9/20/2019

W. Rate Sheet Dated: 7/22/2019

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	99.798	99.698	99.598	3.000	#N/A	#N/A	#N/A	3.375	101.474	101.374	101.274	4.000	101.568	101.468	101.368	3.375	100.942	100.842	100.742
3.500	100.371	100.271	100.171	3.125	#N/A	#N/A	#N/A	3.500	101.797	101.697	101.597	4.125	101.651	101.551	101.451	3.500	101.265	101.165	101.065
3.625	100.782	100.682	100.582	3.250	98.773	98.673	98.573	3.625	101.951	101.851	101.751	4.250	101.950	101.850	101.750	3.625	101.325	101.225	101.125
3.750	101.354	101.254	101.154	3.375	99.371	99.271	99.171	3.750	102.645	102.545	102.445	4.375	102.299	102.199	102.099	3.750	102.019	101.919	101.819
3.875	101.883	101.783	101.683	3.500	99.998	99.898	99.798	3.875	102.749	102.649	102.549	4.500	102.619	102.519	102.419	3.875	102.123	102.023	101.923
3.990	102.406	102.306	102.206	3.625	101.293	101.193	101.093	3.990	103.071	102.971	102.871	4.625	102.624	102.524	102.424	3.990	102.445	102.345	102.245
4.000	102.506	102.406	102.306	3.750	101.820	101.720	101.620	4.000	103.171	103.071	102.971	4.750	102.579	102.479	102.379	4.000	102.545	102.445	102.345
4.125	102.589	102.489	102.389	3.875	102.308	102.208	102.108	4.125	103.131	103.031	102.931	4.875	102.950	102.850	102.750	4.125	102.010	101.910	101.810
4.250	102.939	102.839	102.739	3.990	102.634	102.534	102.434	4.250	103.763	103.663	103.563	4.990	103.081	102.981	102.881	4.250	102.642	102.542	102.442
4.375	103.288	103.188	103.088	4.000	102.734	102.634	102.534	4.375	104.145	104.045	103.945	5.000	103.181	103.081	102.981	4.375	103.024	102.924	102.824
4.500	103.608	103.508	103.408	4.125	103.000	102.900	102.800	4.500	103.511	103.411	103.311	5.125	102.887	102.787	102.687	4.500	101.792	101.692	101.592
4.625	103.613	103.513	103.413	4.250	103.366	103.266	103.166	4.625	103.881	103.781	103.681	5.250	103.225	103.125	103.025	4.625	102.162	102.062	101.962
4.750	103.853	103.753	103.653	4.375	103.701	103.601	103.501	4.750	104.256	104.156	104.056	5.375	103.547	103.447	103.347	4.750	102.537	102.437	102.337
4.875	104.224	104.124	104.024	4.500	104.049	103.949	103.849	4.875	104.571	104.471	104.371	5.500	103.748	103.648	103.548	4.875	102.852	102.752	102.652
4.990	104.355	104.255	104.155	4.625	103.974	103.874	103.774	4.990	104.119	104.019	103.919	5.625	103.370	103.268	103.170	4.990	102.150	102.050	101.950
5.000	104.455	104.355	104.255	4.750	104.325	104.225	104.125	5.000	104.219	104.119	104.019	5.750	103.616	103.514	103.416	5.000	102.250	102.150	102.050
5.125	104.600	104.500	104.400	4.875	104.680	104.580	104.480	5.125	104.544	104.444	104.344	5.875	103.861	103.759	103.661	5.125	102.575	102.475	102.375
5.250	104.938	104.838	104.738	4.990	104.869	104.769	104.669	5.250	104.660	104.560	104.460	5.990	103.966	103.864	103.766	5.250	102.691	102.591	102.491
5.375	105.260	105.160	105.060	5.000	104.969	104.869	104.769	5.375	104.882	104.782	104.682	6.000	104.066	103.964	103.866	5.375	102.913	102.813	102.713

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", LPML		

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/21/2019

45 Day Lock Exp.:

9/5/2019

60 Day Lock Exp.:

9/20/2019

W. Rate Sheet Dated: 7/22/2019

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	99.673	99.611	99.548	
3.875	100.121	100.058	99.996	
4.000	100.556	100.494	100.431	
4.125	100.785	100.723	100.660	
4.250	100.976	100.914	100.851	
4.375	101.216	101.154	101.091	
4.500	101.458	101.396	101.333	
4.625	101.573	101.510	101.448	
4.750	101.758	101.696	101.633	
4.875	102.039	101.977	101.914	
5.000	102.317	102.255	102.192	
5.125	102.561	102.498	102.436	
5.250	102.737	102.675	102.612	

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	97.920	97.795	97.670	
3.375	98.572	98.447	98.322	
3.500	99.221	99.096	98.971	
3.625	99.774	99.649	99.524	
3.750	100.280	100.155	100.030	
3.875	100.791	100.666	100.541	
4.000	101.005	100.880	100.755	
4.125	101.233	101.108	100.983	
4.250	101.548	101.423	101.298	
4.375	101.845	101.720	101.595	
4.500	102.049	101.924	101.799	

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	97.493	97.368	97.243	
3.375	97.853	97.728	97.603	
3.500	98.271	98.146	98.021	
3.625	98.642	98.517	98.392	
3.750	99.062	98.937	98.812	
3.875	99.616	99.491	99.366	
4.000	99.895	99.770	99.645	
4.125	100.214	100.089	99.964	
4.250	100.508	100.383	100.258	
4.375	100.777	100.652	100.527	
4.500	101.021	100.896	100.771	
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)