



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.: 8/22/2019

45 Day Lock Exp.: 9/6/2019

60 Day Lock Exp.: 9/23/2019

W. Rate Sheet Dated: 7/23/2019

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	101.986	101.836	101.686	3.375	101.495	101.345	101.195	2.375	98.436	98.286	98.136	3.125	99.606	99.456	99.306
3.500	102.530	102.380	102.230	3.500	101.911	101.761	101.611	2.500	98.929	98.779	98.629	3.250	99.630	99.480	99.330
3.625	103.066	102.916	102.766	3.625	102.289	102.139	101.989	2.625	99.415	99.265	99.115	3.375	99.998	99.848	99.698
3.750	102.763	102.613	102.463	3.750	102.299	102.149	101.999	2.750	98.924	98.774	98.624	3.500	100.336	100.186	100.036
3.875	103.291	103.141	102.991	3.875	102.687	102.537	102.387	2.875	99.413	99.263	99.113	3.625	99.796	99.646	99.496
4.000	103.747	103.597	103.447	4.000	103.079	102.929	102.779	3.000	99.895	99.745	99.595	Margin =	2.250	Index =	1.950
4.125	104.180	104.030	103.880	4.125	103.423	103.273	103.123	3.125	100.360	100.210	100.060				
4.250	103.187	103.087	102.987	4.250	102.732	102.632	102.532	3.250	101.204	101.054	100.904				
4.375	103.647	103.547	103.447	4.375	103.169	103.069	102.969	3.375	101.628	101.478	101.328				
4.500	104.049	103.949	103.849	4.500	103.561	103.461	103.361	3.500	102.022	101.872	101.722				
4.625	104.468	104.368	104.268	4.625	103.905	103.805	103.705	3.625	102.377	102.227	102.077				
4.750	104.593	104.493	104.393	4.750	103.089	102.989	102.889	3.750	102.591	102.441	102.291				
4.875	103.900	103.800	103.700	4.875	103.526	103.426	103.326	3.875	102.957	102.807	102.657				
5.000	104.406	104.306	104.206	5.000	103.918	103.818	103.718	4.000	103.326	103.176	103.026				
5.125	104.825	104.725	104.625	5.125	104.262	104.162	104.062	4.125	103.648	103.498	103.348				
5.250	104.021	103.921	103.821	5.250	103.602	103.502	103.402	4.250	103.161	103.011	102.861				
5.375	104.413	104.313	104.213	5.375	104.039	103.939	103.839	4.375	103.575	103.425	103.275				
5.500	104.919	104.819	104.719	5.500	104.431	104.331	104.231	4.500	103.945	103.795	103.645				
5.625	105.338	105.238	105.138	5.625	104.775	104.675	104.575	4.625	104.266	104.116	103.966				

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	100.836	100.686	100.536	3.375	100.495	100.345	100.195	2.375	97.436	97.286	97.136	3.125	98.606	98.456	98.306
3.500	101.380	101.230	101.080	3.500	100.911	100.761	100.611	2.500	97.929	97.779	97.629	3.250	98.630	98.480	98.330
3.625	101.916	101.766	101.616	3.625	101.289	101.139	100.989	2.625	98.415	98.265	98.115	3.375	98.998	98.848	98.698
3.750	101.613	101.463	101.313	3.750	101.299	101.149	100.999	2.750	97.924	97.774	97.624	3.500	99.336	99.186	99.036
3.875	102.141	101.991	101.841	3.875	101.687	101.537	101.387	2.875	98.413	98.263	98.113	3.625	98.796	98.646	98.496
4.000	102.597	102.447	102.297	4.000	102.079	101.929	101.779	3.000	98.895	98.745	98.595	Margin =	2.250	Index =	1.950
4.125	103.030	102.880	102.730	4.125	102.423	102.273	102.123	3.125	99.360	99.210	99.060	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.037	101.937	101.837	4.250	101.732	101.632	101.532	3.250	100.204	100.054	99.904	Rate	30 Day	45 Day	60 Day
4.375	102.497	102.397	102.297	4.375	102.169	102.069	101.969	3.375	100.628	100.478	100.328	3.875	101.741	101.491	101.241
4.500	102.899	102.799	102.699	4.500	102.561	102.461	102.361	3.500	101.022	100.872	100.722	4.000	102.197	101.947	101.697
4.625	103.318	103.218	103.118	4.625	102.905	102.805	102.705	3.625	101.377	101.227	101.077	4.125	102.630	102.380	102.130
4.750	103.443	103.343	103.243	4.750	102.089	101.989	101.889	3.750	101.591	101.441	101.291	4.375	102.097	101.847	101.597
4.875	102.750	102.650	102.550	4.875	102.526	102.426	102.326	3.875	101.957	101.807	101.657	4.500	102.499	102.249	101.999
5.000	103.256	103.156	103.056	5.000	102.918	102.818	102.718	4.000	102.326	102.176	102.026	4.625	102.918	102.668	102.418
5.125	103.675	103.575	103.475	5.125	103.262	103.162	103.062	4.125	102.648	102.498	102.348	4.875	102.350	102.100	101.850
5.250	102.871	102.771	102.671	5.250	102.602	102.502	102.402	4.250	102.161	102.011	101.861	5.000	102.856	102.606	102.356
5.375	103.263	103.163	103.063	5.375	103.039	102.939	102.839	4.375	102.575	102.425	102.275	5.125	103.275	103.025	102.775
5.500	103.769	103.669	103.569	5.500	103.431	103.331	103.231	4.500	102.945	102.795	102.645	5.500	103.369	103.119	102.869
5.625	104.188	104.088	103.988	5.625	103.775	103.675	103.575	4.625	103.266	103.116	102.966	5.625	103.788	103.538	103.288

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	101.645	101.395	101.145
5.750	102.000	101.750	101.500	5.750	102.177	101.927	101.677
5.875	102.250	102.000	101.750	5.875	102.614	102.364	102.114
6.250	102.750	102.500	102.250	6.250	103.030	102.780	102.530
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:	7/23/2019	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	98.991	98.741	98.491	
4.000	99.447	99.197	98.947	
4.125	99.880	99.630	99.380	
4.375	99.347	99.097	98.847	
4.500	99.749	99.499	99.249	
4.625	100.168	99.918	99.668	
4.875	99.600	99.350	99.100	
5.000	100.106	99.856	99.606	
5.125	100.525	100.275	100.025	
5.500	100.619	100.369	100.119	
5.625	101.038	100.788	100.538	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/22/2019

45 Day Lock Exp.:

9/6/2019

60 Day Lock Exp.:

9/23/2019

W. Rate Sheet Dated: 7/23/2019

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	100.742	100.592	100.442	3.375	100.681	100.531	100.381	2.375	95.716	95.566	95.416	3.125	99.279	99.129	98.979
3.500	101.286	101.136	100.986	3.500	101.098	100.948	100.798	2.500	96.209	96.059	95.909	3.250	99.396	99.246	99.096
3.625	101.822	101.672	101.522	3.625	101.475	101.325	101.175	2.625	96.695	96.545	96.395	3.375	99.764	99.614	99.464
3.750	101.425	101.275	101.125	3.750	101.391	101.241	101.091	2.750	98.017	97.867	97.717	3.500	100.102	99.952	99.802
3.875	101.954	101.804	101.654	3.875	101.779	101.629	101.479	2.875	98.505	98.355	98.205	3.625	99.562	99.412	99.262
4.000	102.410	102.260	102.110	4.000	102.171	102.021	101.871	3.000	98.988	98.838	98.688	Margin = 2.250		Index = 1.950	
4.125	102.842	102.692	102.542	4.125	102.515	102.365	102.215	3.125	99.453	99.303	99.153				
4.250	102.037	101.937	101.837	4.250	102.012	101.912	101.812	3.250	100.390	100.240	100.090				
4.375	102.497	102.397	102.297	4.375	102.449	102.349	102.249	3.375	100.814	100.664	100.514				
4.500	102.899	102.799	102.699	4.500	102.841	102.741	102.641	3.500	101.208	101.058	100.908				
4.625	103.318	103.218	103.118	4.625	103.185	103.085	102.985	3.625	101.563	101.413	101.263				
4.750	103.443	103.343	103.243	4.750	102.369	102.269	102.169	3.750	101.684	101.534	101.384				
4.875	102.750	102.650	102.550	4.875	102.806	102.706	102.606	3.875	102.049	101.899	101.749				
5.000	103.256	103.156	103.056	5.000	103.198	103.098	102.998	4.000	102.419	102.269	102.119				
5.125	103.675	103.575	103.475	5.125	103.542	103.442	103.342	4.125	102.740	102.590	102.440				
5.250	102.777	102.677	102.443	5.250	102.788	102.688	102.454	4.250	102.441	102.291	102.141				
5.375	103.169	103.069	102.835	5.375	103.225	103.125	102.891	4.375	102.855	102.705	102.555				
5.500	103.675	103.575	103.341	5.500	103.617	103.517	103.283	4.500	103.225	103.075	102.925				
5.625	104.094	103.994	103.760	5.625	103.961	103.861	103.627	4.625	103.546	103.396	103.246				

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	99.592	99.442	99.292	3.375	99.251	99.101	98.951	2.375	96.036	95.886	95.736	3.125	97.269	97.119	96.969
3.500	100.136	99.986	99.836	3.500	99.668	99.518	99.368	2.500	96.529	96.379	96.229	3.250	97.386	97.236	97.086
3.625	100.672	100.522	100.372	3.625	100.045	99.895	99.745	2.625	97.015	96.865	96.715	3.375	97.754	97.604	97.454
3.750	100.275	100.125	99.975	3.750	99.961	99.811	99.661	2.750	97.368	97.218	97.068	3.500	98.092	97.942	97.792
3.875	100.804	100.654	100.504	3.875	100.349	100.199	100.049	2.875	97.856	97.706	97.556	3.625	97.552	97.402	97.252
4.000	101.260	101.110	100.960	4.000	100.741	100.591	100.441	3.000	98.339	98.189	98.039	Margin = 2.250		Index = 1.950	
4.125	101.692	101.542	101.392	4.125	101.085	100.935	100.785	3.125	98.804	98.654	98.504	30 Year OTC *Borrower Paid Only for USDA*			
4.250	100.887	100.787	100.687	4.250	100.582	100.482	100.382	3.250	99.460	99.310	99.160	Rate	30 Day	45 Day	60 Day
4.375	101.347	101.247	101.147	4.375	101.019	100.919	100.819	3.375	99.884	99.734	99.584	3.875	100.404	100.154	99.904
4.500	101.749	101.649	101.549	4.500	101.411	101.311	101.211	3.500	100.278	100.128	99.978	4.000	100.860	100.610	100.360
4.625	102.168	102.068	101.968	4.625	101.755	101.655	101.555	3.625	100.633	100.483	100.333	4.125	101.292	101.042	100.792
4.750	102.293	102.193	102.093	4.750	100.939	100.839	100.739	3.750	100.691	100.541	100.391	4.375	100.947	100.697	100.447
4.875	101.600	101.500	101.400	4.875	101.376	101.276	101.176	3.875	101.057	100.907	100.757	4.500	101.349	101.099	100.849
5.000	102.106	102.006	101.906	5.000	101.768	101.668	101.568	4.000	101.426	101.276	101.126	4.625	101.768	101.518	101.268
5.125	102.525	102.425	102.325	5.125	102.112	102.012	101.912	4.125	101.748	101.598	101.448	4.875	101.200	100.950	100.700
5.250	101.627	101.527	101.293	5.250	101.358	101.258	101.024	4.250	100.949	100.799	100.649	5.000	101.706	101.456	101.206
5.375	102.019	101.919	101.685	5.375	101.795	101.695	101.461	4.375	101.363	101.213	101.063	5.125	102.125	101.875	101.625
5.500	102.525	102.425	102.191	5.500	102.187	102.087	101.853	4.500	101.732	101.582	101.432	5.500	102.125	101.875	101.625
5.625	102.944	102.844	102.610	5.625	102.531	102.431	102.197	4.625	102.054	101.904	101.754	5.625	102.544	102.294	102.044

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	98.406	98.156	97.906	5.250	100.052	99.802	99.552
5.750	99.859	99.609	99.359	5.750	100.036	99.786	99.536
5.875	100.109	99.859	99.609	5.875	100.473	100.223	99.973
6.250	99.250	99.000	98.750	6.250	99.530	99.280	99.030
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:	7/23/2019	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	97.654	97.404	97.154	
4.000	98.110	97.860	97.610	
4.125	98.542	98.292	98.042	
4.375	98.197	97.947	97.697	
4.500	98.599	98.349	98.099	
4.625	99.018	98.768	98.518	
4.875	98.450	98.200	97.950	
5.000	98.956	98.706	98.456	
5.125	99.375	99.125	98.875	
5.500	99.375	99.125	98.875	
5.625	99.794	99.544	99.294	

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.: 8/22/2019
45 Day Lock Exp.: 9/6/2019
60 Day Lock Exp.: 9/23/2019

W. Rate Sheet Dated: 7/23/2019

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	99.985	99.885	99.785	3.375	99.735	99.635	99.535	3.375	99.735	99.635	99.535	4.000	102.033	101.933	101.833	4.000	101.658	101.558	101.458
3.500	100.565	100.465	100.365	3.500	100.315	100.215	100.115	3.500	100.315	100.215	100.115	4.125	102.125	102.025	101.925	4.125	101.750	101.650	101.550
3.625	100.929	100.829	100.729	3.625	100.679	100.579	100.479	3.625	100.679	100.579	100.479	4.250	102.334	102.234	102.134	4.250	101.959	101.859	101.759
3.750	101.492	101.392	101.292	3.750	101.242	101.142	101.042	3.750	101.242	101.142	101.042	4.375	102.682	102.582	102.482	4.375	102.307	102.207	102.107
3.875	102.006	101.906	101.806	3.875	101.756	101.656	101.556	3.875	101.756	101.656	101.556	4.500	103.000	102.900	102.800	4.500	102.375	102.275	102.175
3.990	102.537	102.437	102.337	3.990	102.287	102.187	102.087	3.990	102.287	102.187	102.087	4.625	103.005	102.905	102.805	4.625	102.380	102.280	102.180
4.000	102.637	102.537	102.437	4.000	102.387	102.287	102.187	4.000	102.387	102.287	102.187	4.750	102.869	102.769	102.669	4.750	102.244	102.144	102.044
4.125	102.729	102.629	102.529	4.125	102.479	102.379	102.279	4.125	102.479	102.379	102.279	4.875	103.267	103.167	103.067	4.875	102.642	102.542	102.442
4.250	102.965	102.865	102.765	4.250	102.715	102.615	102.515	4.250	102.715	102.615	102.515	4.990	103.396	103.296	103.196	4.990	102.396	102.296	102.196
4.375	103.313	103.213	103.113	4.375	103.063	102.963	102.863	4.375	103.063	102.963	102.863	5.000	103.496	103.396	103.296	5.000	102.496	102.396	102.296
4.500	103.631	103.531	103.431	4.500	103.381	103.281	103.181	4.500	103.381	103.281	103.181	5.125	103.190	103.090	102.990	5.125	102.190	102.090	101.990
4.625	103.636	103.536	103.436	4.625	103.386	103.286	103.186	4.625	103.386	103.286	103.186	5.250	103.527	103.427	103.327	5.250	102.527	102.427	102.327
4.750	103.805	103.705	103.605	4.750	103.555	103.455	103.355	4.750	103.555	103.455	103.355	5.375	103.847	103.747	103.647	5.375	103.847	103.747	103.647
4.875	104.203	104.103	104.003	4.875	103.953	103.853	103.753	4.875	103.953	103.853	103.753	5.500	104.047	103.947	103.847	5.500	104.047	103.947	103.847
4.990	104.332	104.232	104.132	4.990	104.082	103.982	103.882	4.990	104.082	103.982	103.882	5.625	103.699	103.599	103.499	5.625	103.699	103.599	103.499
5.000	104.432	104.332	104.232	5.000	104.182	104.082	103.982	5.000	104.182	104.082	103.982	5.750	104.944	104.844	104.744	5.750	104.944	104.844	104.744
5.125	104.549	104.449	104.349	5.125	104.299	104.199	104.099	5.125	104.299	104.199	104.099	5.875	104.188	104.088	103.988	5.875	104.188	104.088	103.988
5.250	104.886	104.786	104.686	5.250	104.636	104.536	104.436	5.250	104.636	104.536	104.436	5.990	104.292	104.192	104.092	5.990	104.292	104.192	104.092
5.375	105.206	105.106	105.006	5.375	105.206	105.106	105.006	5.375	105.206	105.106	105.006	6.000	104.392	104.292	104.192	6.000	104.392	104.292	104.192
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	101.658	101.558	101.458	3.250	98.989	98.889	98.786	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	101.529	101.429	101.329
4.125	101.750	101.650	101.550	3.375	99.575	99.475	99.375	3.375	99.575	99.475	99.375	3.375	99.575	99.475	99.375	3.500	101.854	101.754	101.654
4.250	101.959	101.859	101.759	3.500	100.185	100.085	99.985	3.500	100.185	100.085	99.985	3.500	100.185	100.085	99.985	3.625	102.002	101.902	101.802
4.375	102.307	102.207	102.107	3.625	101.463	101.363	101.263	3.625	101.463	101.363	101.263	3.625	101.463	101.363	101.263	3.750	102.699	102.599	102.499
4.500	102.735	102.635	102.535	3.750	101.989	101.889	101.789	3.750	101.989	101.889	101.789	3.750	101.989	101.889	101.789	3.875	102.801	102.701	102.601
4.625	102.380	102.280	102.180	3.875	102.465	102.365	102.265	3.875	102.465	102.365	102.265	3.875	102.465	102.365	102.265	3.990	103.120	103.020	102.920
4.750	102.244	102.144	102.044	3.990	102.769	102.669	102.569	3.990	102.769	102.669	102.569	3.990	102.769	102.669	102.569	4.000	103.220	103.120	103.020
4.875	102.642	102.542	102.442	4.000	102.869	102.769	102.669	4.000	102.869	102.769	102.669	4.000	102.869	102.769	102.669	4.125	103.150	103.050	102.950
4.990	102.396	102.296	102.196	4.125	103.138	103.038	102.938	4.125	103.138	103.038	102.938	4.125	103.138	103.038	102.938	4.250	103.813	103.713	103.613
5.000	102.496	102.396	102.296	4.250	103.420	103.320	103.220	4.250	103.420	103.320	103.220	4.250	103.420	103.320	103.220	4.375	104.194	104.094	103.994
5.125	102.190	102.090	101.990	4.375	103.756	103.656	103.556	4.375	103.756	103.656	103.556	4.375	103.756	103.656	103.556	4.500	103.401	103.301	103.201
5.250	102.527	102.427	102.327	4.500	104.092	103.992	103.892	4.500	104.092	103.992	103.892	4.500	104.092	103.992	103.892	4.625	103.770	103.670	103.570
5.375	103.847	103.747	103.647	4.625	104.044	103.944	103.844	4.625	104.044	103.944	103.844	4.625	104.044	103.944	103.844	4.750	104.144	104.044	103.944
5.500	104.047	103.947	103.847	4.750	104.307	104.207	104.107	4.750	104.307	104.207	104.107	4.750	104.307	104.207	104.107	4.875	104.461	104.361	104.261
5.625	103.699	103.597	103.499	4.875	104.662	104.562	104.462	4.875	104.662	104.562	104.462	4.875	104.662	104.562	104.462	4.990	104.097	103.997	103.897
5.750	104.944	104.844	104.744	4.990	104.850	104.750	104.650	4.990	104.850	104.750	104.650	4.990	104.850	104.750	104.650	5.000	104.197	104.097	103.997
5.875	104.188	104.086	103.988	5.000	104.950	104.850	104.750	5.000	104.950	104.850	104.750	5.000	104.950	104.850	104.750	5.125	104.524	104.424	104.324
5.990	104.292	104.190	104.092	5.125	104.882	104.782	104.682	5.125	104.882	104.782	104.682	5.125	104.882	104.782	104.682	5.250	104.641	104.541	104.441
6.000	104.392	104.290	104.192	5.250	105.202	105.102	105.002	5.250	105.202	105.102	105.002	5.250	105.202	105.102	105.002	5.375	104.867	104.767	104.667
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	101.529	101.429	101.329	3.375	101.529	101.429	101.329	3.375	101.391	101.291	101.191	3.375	101.391	101.291	101.191	3.375	101.391	101.291	101.191
3.500	101.854	101.754	101.654	3.500	101.854	101.754	101.654	3.500	101.716	101.616	101.516	3.500	101.716	101.616	101.516	3.500	101.716	101.616	101.516
3.625	102.002	101.902	101.802	3.625	102.002	101.902	101.802	3.625	101.741	101.641	101.541	3.625	101.741	101.641	101.541	3.625	101.741	101.641	101.541
3.750	102.699	102.599	102.499	3.750	102.699	102.599	102.499	3.750	102.438	102.338	102.238	3.750	102.438	102.338	102.238	3.750	102.438	102.338	102.238
3.875	102.801	102.701	102.601	3.875	102.801	102.701	102.601	3.875	102.540	102.440	102.340	3.875	102.540	102.440	102.340	3.875	102.540	102.440	102.340
3.990	103.120	103.020	102.920	3.990	103.120	103.020	102.920	3.990	102.859	102.759	102.659	3.990	102.859	102.759	102.659	3.990	102.859	102.759	102.659
4.000	103.220	103.120	103.020	4.000	103.220	103.120	103.020	4.000	102.959	102.859	102.759	4.000	102.959	102.859	102.759	4.000	102.959	102.859	102.759
4.125	103.150	103.050	102.950	4.125	103.150	103.050	102.950	4.125	102.395	102.295	102.195	4.125	102.395	102.295	102.195	4.125	102.395	102.295	102.195
4.250	103.813	103.713	103.613	4.250	103.813	103.713	103.613	4.250	103.058	102.958	102.858	4.250	103.058	102.958	102.858	4.250	103.058	102.958	102.858
4.375	103.069	102.969	102.869	4.375	103.069	102.969	102.869	4.375	103.439	103.339									



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.:

8/22/2019

45 Day Lock Exp.:

9/6/2019

60 Day Lock Exp.:

9/23/2019

W. Rate Sheet Dated: 7/23/2019

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	100.028	99.928	99.828	3.250	99.035	98.935	98.832	3.375	101.546	101.446	101.346	4.000	101.734	101.634	101.534	3.375	101.108	101.008	100.908
3.500	100.605	100.505	100.405	3.375	99.618	99.518	99.418	3.500	101.871	101.771	101.671	4.125	101.828	101.728	101.628	3.500	101.433	101.333	101.233
3.625	100.967	100.867	100.767	3.500	100.245	100.145	100.045	3.625	102.011	101.911	101.811	4.250	102.048	101.948	101.848	3.625	101.453	101.353	101.253
3.750	101.553	101.453	101.353	3.625	101.516	101.416	101.316	3.750	102.704	102.604	102.504	4.375	102.392	102.292	102.192	3.750	102.146	102.046	101.946
3.875	102.064	101.964	101.864	3.750	102.038	101.938	101.838	3.875	102.809	102.709	102.609	4.500	102.710	102.610	102.510	3.875	102.251	102.151	102.051
3.990	102.588	102.488	102.388	3.875	102.508	102.408	102.308	3.990	103.126	103.026	102.926	4.625	102.714	102.614	102.514	3.990	102.568	102.468	102.368
4.000	102.688	102.588	102.488	3.990	102.812	102.712	102.612	4.000	103.226	103.126	103.026	4.750	102.588	102.488	102.388	4.000	102.668	102.568	102.468
4.125	102.782	102.682	102.582	4.000	102.912	102.812	102.712	4.125	103.202	103.102	103.002	4.875	102.986	102.886	102.786	4.125	102.146	102.046	101.946
4.250	103.028	102.928	102.828	4.125	103.173	103.073	102.973	4.250	103.830	103.730	103.630	4.990	103.114	103.014	102.914	4.250	102.774	102.674	102.574
4.375	103.372	103.272	103.172	4.250	103.474	103.374	103.274	4.375	104.209	104.109	104.009	5.000	103.214	103.114	103.014	4.375	103.153	103.053	102.953
4.500	103.690	103.590	103.490	4.375	103.804	103.704	103.604	4.500	103.505	103.405	103.305	5.125	102.920	102.820	102.720	4.500	101.848	101.748	101.648
4.625	103.694	103.594	103.494	4.500	104.140	104.040	103.940	4.625	103.872	103.772	103.672	5.250	103.255	103.155	103.055	4.625	102.215	102.115	102.015
4.750	103.870	103.770	103.670	4.625	104.091	103.991	103.891	4.750	104.245	104.145	104.045	5.375	103.574	103.474	103.374	4.750	102.588	102.488	102.388
4.875	104.268	104.168	104.068	4.750	104.368	104.268	104.168	4.875	104.554	104.454	104.354	5.500	103.773	103.673	103.573	4.875	102.897	102.797	102.697
4.990	104.396	104.296	104.196	4.875	104.721	104.621	104.521	4.990	104.109	104.009	103.909	5.625	103.433	103.333	103.233	4.990	102.202	102.102	102.002
5.000	104.496	104.396	104.296	4.990	104.905	104.805	104.705	5.000	104.209	104.109	104.009	5.750	103.677	103.577	103.477	5.000	102.302	102.202	102.102
5.125	104.618	104.518	104.418	5.000	105.005	104.905	104.805	5.125	104.534	104.434	104.334	5.875	103.921	103.821	103.721	5.125	102.627	102.527	102.427
5.250	104.953	104.853	104.753	5.125	104.951	104.851	104.751	5.250	104.650	104.550	104.450	5.990	104.026	103.926	103.826	5.250	102.743	102.643	102.543
5.375	105.272	105.172	105.072	5.250	105.269	105.169	105.069	5.375	104.875	104.775	104.675	6.000	104.126	104.026	103.926	5.375	102.968	102.868	102.768

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.:

8/22/2019

45 Day Lock Exp.:

9/6/2019

60 Day Lock Exp.:

9/23/2019

W. Rate Sheet Dated: 7/23/2019

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	99.621	99.558	99.496	
3.875	100.074	100.012	99.949	
4.000	100.518	100.456	100.393	
4.125	100.755	100.692	100.630	
4.250	100.950	100.887	100.825	
4.375	101.191	101.129	101.066	
4.500	101.434	101.372	101.309	
4.625	101.546	101.483	101.421	
4.750	101.730	101.667	101.605	
4.875	102.010	101.947	101.885	
5.000	102.287	102.224	102.162	
5.125	102.530	102.468	102.405	
5.250	102.707	102.644	102.582	

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	97.914	97.789	97.664	
3.375	98.567	98.442	98.317	
3.500	99.217	99.092	98.967	
3.625	99.770	99.645	99.520	
3.750	100.276	100.151	100.026	
3.875	100.787	100.662	100.537	
4.000	101.000	100.875	100.750	
4.125	101.225	101.100	100.975	
4.250	101.539	101.414	101.289	
4.375	101.834	101.709	101.584	
4.500	102.037	101.912	101.787	

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	97.483	97.358	97.233	
3.375	97.842	97.717	97.592	
3.500	98.259	98.134	98.009	
3.625	98.629	98.504	98.379	
3.750	99.048	98.923	98.798	
3.875	99.602	99.477	99.352	
4.000	99.881	99.756	99.631	
4.125	100.199	100.074	99.949	
4.250	100.493	100.368	100.243	
4.375	100.761	100.636	100.511	
4.500	101.005	100.880	100.755	
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 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)