



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.: 8/23/2019

45 Day Lock Exp.: 9/9/2019

60 Day Lock Exp.: 9/23/2019

W. Rate Sheet Dated: 7/24/2019

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	102.080	101.930	101.780	3.375	101.588	101.438	101.288	2.375	98.296	98.146	97.996	3.125	99.606	99.456	99.306
3.500	102.624	102.474	102.324	3.500	102.005	101.855	101.705	2.500	98.788	98.638	98.488	3.250	99.630	99.480	99.330
3.625	103.160	103.010	102.860	3.625	102.383	102.233	102.083	2.625	99.274	99.124	98.974	3.375	99.998	99.848	99.698
3.750	102.794	102.644	102.494	3.750	102.330	102.180	102.030	2.750	99.014	98.864	98.714	3.500	100.336	100.186	100.036
3.875	103.323	103.173	103.023	3.875	102.718	102.568	102.418	2.875	99.502	99.352	99.202	3.625	99.686	99.536	99.386
4.000	103.779	103.629	103.479	4.000	103.110	102.960	102.810	3.000	99.985	99.835	99.685	Margin = 2.250		Index = 1.950	
4.125	104.211	104.061	103.911	4.125	103.454	103.304	103.154	3.125	100.450	100.300	100.150				
4.250	103.265	103.165	103.065	4.250	102.810	102.710	102.610	3.250	101.266	101.116	100.966				
4.375	103.725	103.625	103.525	4.375	103.098	102.998	102.898	3.375	101.690	101.540	101.390				
4.500	104.127	104.027	103.927	4.500	103.431	103.331	103.231	3.500	102.085	101.935	101.785				
4.625	104.546	104.446	104.346	4.625	103.464	103.364	103.264	3.625	102.440	102.290	102.140				
4.750	104.671	104.571	104.471	4.750	103.131	103.031	102.931	3.750	102.638	102.488	102.338				
4.875	104.103	104.003	103.903	4.875	103.437	103.337	103.237	3.875	103.004	102.854	102.704				
5.000	104.395	104.295	104.195	5.000	103.711	103.611	103.511	4.000	103.373	103.223	103.073				
5.125	104.751	104.651	104.551	5.125	103.952	103.852	103.752	4.125	103.695	103.545	103.395				
5.250	103.868	103.768	103.596	5.250	103.446	103.346	103.174	4.250	103.204	103.054	102.904				
5.375	104.143	104.043	103.871	5.375	103.752	103.652	103.480	4.375	103.475	103.325	103.175				
5.500	104.497	104.397	104.225	5.500	104.026	103.926	103.755	4.500	103.789	103.639	103.489				
5.625	104.790	104.690	104.519	5.625	104.267	104.167	103.995	4.625	103.816	103.666	103.516				

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	100.930	100.780	100.630	3.375	100.588	100.438	100.288	2.375	97.296	97.146	96.996	3.125	98.606	98.456	98.306
3.500	101.474	101.324	101.174	3.500	101.005	100.855	100.705	2.500	97.788	97.638	97.488	3.250	98.630	98.480	98.330
3.625	102.010	101.860	101.710	3.625	101.383	101.233	101.083	2.625	98.274	98.124	97.974	3.375	98.998	98.848	98.698
3.750	101.644	101.494	101.344	3.750	101.330	101.180	101.030	2.750	98.014	97.864	97.714	3.500	99.336	99.186	99.036
3.875	102.173	102.023	101.873	3.875	101.718	101.568	101.418	2.875	98.502	98.352	98.202	3.625	98.686	98.536	98.386
4.000	102.629	102.479	102.329	4.000	102.110	101.960	101.810	3.000	98.985	98.835	98.685	Margin = 2.250		Index = 1.950	
4.125	103.061	102.911	102.761	4.125	102.454	102.304	102.154	3.125	99.450	99.300	99.150	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.115	102.015	101.915	4.250	101.810	101.710	101.610	3.250	100.266	100.116	99.966	Rate	30 Day	45 Day	60 Day
4.375	102.575	102.475	102.375	4.375	102.098	101.998	101.898	3.375	100.690	100.540	100.390	3.875	101.773	101.523	101.273
4.500	102.977	102.877	102.777	4.500	102.431	102.331	102.231	3.500	101.085	100.935	100.785	4.000	102.229	101.979	101.729
4.625	103.396	103.296	103.196	4.625	102.464	102.364	102.264	3.625	101.440	101.290	101.140	4.125	102.661	102.411	102.161
4.750	103.521	103.421	103.321	4.750	102.131	102.031	101.931	3.750	101.638	101.488	101.338	4.375	102.175	101.925	101.675
4.875	102.953	102.853	102.753	4.875	102.437	102.337	102.237	3.875	102.004	101.854	101.704	4.500	102.577	102.327	102.077
5.000	103.245	103.145	103.045	5.000	102.711	102.611	102.511	4.000	102.373	102.223	102.073	4.625	102.996	102.746	102.496
5.125	103.601	103.501	103.401	5.125	102.952	102.852	102.752	4.125	102.695	102.545	102.395	4.875	102.553	102.303	102.053
5.250	102.718	102.618	102.446	5.250	102.446	102.346	102.174	4.250	102.204	102.054	101.904	5.000	102.845	102.595	102.345
5.375	102.993	102.893	102.721	5.375	102.752	102.652	102.480	4.375	102.475	102.325	102.175	5.125	103.201	102.951	102.701
5.500	103.347	103.247	103.075	5.500	103.026	102.926	102.755	4.500	102.789	102.639	102.489	5.500	102.947	102.697	102.447
5.625	103.640	103.540	103.369	5.625	103.267	103.167	102.995	4.625	102.816	102.666	102.516	5.625	103.240	102.990	102.740

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	101.261	101.011	100.761
5.750	102.000	101.750	101.500	5.750	102.042	101.792	101.542
5.875	102.250	102.000	101.750	5.875	102.348	102.098	101.848
6.250	102.750	102.500	102.250	6.250	102.543	102.293	102.043
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:	7/24/2019	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	99.023	98.773	98.523	
4.000	99.479	99.229	98.979	
4.125	99.911	99.661	99.411	
4.375	99.425	99.175	98.925	
4.500	99.827	99.577	99.327	
4.625	100.246	99.996	99.746	
4.875	99.803	99.553	99.303	
5.000	100.095	99.845	99.595	
5.125	100.451	100.201	99.951	
5.500	100.197	99.947	99.697	
5.625	100.490	100.240	99.990	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/23/2019

45 Day Lock Exp.:

9/9/2019

60 Day Lock Exp.:

9/23/2019

W. Rate Sheet Dated: 7/24/2019

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	100.836	100.686	100.536	3.375	100.775	100.625	100.475	2.375	95.576	95.426	95.276	3.125	99.279	99.129	98.979
3.500	101.380	101.230	101.080	3.500	101.191	101.041	100.891	2.500	96.068	95.918	95.768	3.250	99.396	99.246	99.096
3.625	101.916	101.766	101.616	3.625	101.569	101.419	101.269	2.625	96.554	96.404	96.254	3.375	99.764	99.614	99.464
3.750	101.457	101.307	101.157	3.750	101.423	101.273	101.123	2.750	98.107	97.957	97.807	3.500	100.102	99.952	99.802
3.875	101.985	101.835	101.685	3.875	101.811	101.661	101.511	2.875	98.595	98.445	98.295	3.625	99.453	99.303	99.153
4.000	102.441	102.291	102.141	4.000	102.202	102.052	101.902	3.000	99.078	98.928	98.778	Margin = 2.250		Index = 1.950	
4.125	102.874	102.724	102.574	4.125	102.547	102.397	102.247	3.125	99.542	99.392	99.242				
4.250	102.115	102.015	101.915	4.250	102.090	101.990	101.890	3.250	100.452	100.302	100.152				
4.375	102.575	102.475	102.375	4.375	102.378	102.278	102.178	3.375	100.877	100.727	100.577				
4.500	102.977	102.877	102.777	4.500	102.711	102.611	102.511	3.500	101.271	101.121	100.971				
4.625	103.396	103.296	103.196	4.625	102.744	102.644	102.544	3.625	101.626	101.476	101.326				
4.750	103.521	103.421	103.321	4.750	102.411	102.311	102.211	3.750	101.731	101.581	101.431				
4.875	102.953	102.853	102.753	4.875	102.717	102.617	102.517	3.875	102.096	101.946	101.796				
5.000	103.245	103.145	103.045	5.000	102.991	102.891	102.791	4.000	102.465	102.315	102.165				
5.125	103.601	103.501	103.401	5.125	103.232	103.132	103.032	4.125	102.787	102.637	102.487				
5.250	102.625	102.525	102.353	5.250	102.632	102.532	102.361	4.250	102.484	102.334	102.184				
5.375	102.899	102.799	102.627	5.375	102.938	102.838	102.666	4.375	102.755	102.605	102.455				
5.500	103.253	103.153	102.981	5.500	103.213	103.113	102.941	4.500	103.069	102.919	102.769				
5.625	103.547	103.447	103.275	5.625	103.454	103.354	103.182	4.625	103.096	102.946	102.796				

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	99.686	99.536	99.386	3.375	99.345	99.195	99.045	2.375	95.896	95.746	95.596	3.125	97.269	97.119	96.969
3.500	100.230	100.080	99.930	3.500	99.761	99.611	99.461	2.500	96.388	96.238	96.088	3.250	97.386	97.236	97.086
3.625	100.766	100.616	100.466	3.625	100.139	99.989	99.839	2.625	96.874	96.724	96.574	3.375	97.754	97.604	97.454
3.750	100.307	100.157	100.007	3.750	99.993	99.843	99.693	2.750	97.458	97.308	97.158	3.500	98.092	97.942	97.792
3.875	100.835	100.685	100.535	3.875	100.381	100.231	100.081	2.875	97.946	97.796	97.646	3.625	97.443	97.293	97.143
4.000	101.291	101.141	100.991	4.000	100.772	100.622	100.472	3.000	98.429	98.279	98.129	Margin = 2.250		Index = 1.950	
4.125	101.724	101.574	101.424	4.125	101.117	100.967	100.817	3.125	98.894	98.744	98.594	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.965	100.865	100.765	4.250	100.660	100.560	100.460	3.250	99.522	99.372	99.222	Rate	30 Day	45 Day	60 Day
4.375	101.425	101.325	101.225	4.375	100.948	100.848	100.748	3.375	99.947	99.797	99.647	3.875	100.435	100.185	99.935
4.500	101.827	101.727	101.627	4.500	101.281	101.181	101.081	3.500	100.341	100.191	100.041	4.000	100.891	100.641	100.391
4.625	102.246	102.146	102.046	4.625	101.314	101.214	101.114	3.625	100.696	100.546	100.396	4.125	101.324	101.074	100.824
4.750	102.371	102.271	102.171	4.750	100.981	100.881	100.781	3.750	100.738	100.588	100.438	4.375	101.025	100.775	100.525
4.875	101.803	101.703	101.603	4.875	101.287	101.187	101.087	3.875	101.104	100.954	100.804	4.500	101.427	101.177	100.927
5.000	102.095	101.995	101.895	5.000	101.561	101.461	101.361	4.000	101.473	101.323	101.173	4.625	101.846	101.596	101.346
5.125	102.451	102.351	102.251	5.125	101.802	101.702	101.602	4.125	101.795	101.645	101.495	4.875	101.403	101.153	100.903
5.250	101.475	101.375	101.203	5.250	101.202	101.102	100.931	4.250	100.991	100.841	100.691	5.000	101.695	101.445	101.195
5.375	101.749	101.649	101.477	5.375	101.508	101.408	101.236	4.375	101.263	101.113	100.963	5.125	102.051	101.801	101.551
5.500	102.103	102.003	101.831	5.500	101.783	101.683	101.511	4.500	101.577	101.427	101.277	5.500	101.703	101.453	101.203
5.625	102.397	102.297	102.125	5.625	102.024	101.924	101.752	4.625	101.603	101.453	101.303	5.625	101.997	101.747	101.497

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	99.667	99.417	99.167
5.750	99.859	99.609	99.359	5.750	99.901	99.651	99.401
5.875	100.109	99.859	99.609	5.875	100.207	99.957	99.707
6.250	99.250	99.000	98.750	6.250	99.043	98.793	98.543
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:	7/24/2019	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	97.685	97.435	97.185
4.000	98.141	97.891	97.641
4.125	98.574	98.324	98.074
4.375	98.275	98.025	97.775
4.500	98.677	98.427	98.177
4.625	99.096	98.846	98.596
4.875	98.653	98.403	98.153
5.000	98.945	98.695	98.445
5.125	99.301	99.051	98.801
5.500	98.953	98.703	98.453
5.625	99.247	98.997	98.747

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



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Lockdesk Hours:

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30 Day Lock Exp.:

8/23/2019

45 Day Lock Exp.:

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60 Day Lock Exp.:

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W. Rate Sheet Dated: 7/24/2019

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	99.905	99.805	99.705	3.375	99.655	99.555	99.455	3.375	99.655	99.555	99.455	4.000	102.075	101.975	101.875	4.000	101.700	101.600	101.500				
3.500	100.484	100.384	100.284	3.500	100.234	100.134	100.034	3.500	100.234	100.134	100.034	4.125	102.170	102.070	101.970	4.125	101.795	101.695	101.595				
3.625	100.848	100.748	100.648	3.625	100.598	100.498	100.398	3.625	100.598	100.498	100.398	4.250	102.365	102.265	102.165	4.250	101.990	101.890	101.790				
3.750	101.536	101.436	101.336	3.750	101.286	101.186	101.086	3.750	101.286	101.186	101.086	4.375	102.711	102.611	102.511	4.375	102.336	102.236	102.136				
3.875	102.051	101.951	101.851	3.875	101.801	101.701	101.601	3.875	101.801	101.701	101.601	4.500	103.031	102.931	102.831	4.500	102.406	102.306	102.206				
3.990	102.579	102.479	102.379	3.990	102.204	102.104	102.004	3.990	102.204	102.104	102.004	4.625	103.036	102.936	102.836	4.625	102.411	102.311	102.211				
4.000	102.679	102.579	102.479	4.000	102.304	102.204	102.104	4.000	102.304	102.204	102.104	4.750	102.894	102.794	102.694	4.750	102.269	102.169	102.069				
4.125	102.774	102.674	102.574	4.125	102.399	102.299	102.199	4.125	102.399	102.299	102.199	4.875	103.292	103.192	103.092	4.875	102.667	102.567	102.467				
4.250	102.993	102.893	102.793	4.250	102.618	102.518	102.418	4.250	102.618	102.518	102.418	4.990	103.421	103.321	103.221	4.990	102.421	102.321	102.221				
4.375	103.339	103.239	103.139	4.375	102.964	102.864	102.764	4.375	102.964	102.864	102.764	5.000	103.521	103.421	103.321	5.000	102.521	102.421	102.321				
4.500	103.659	103.559	103.459	4.500	103.034	102.934	102.834	4.500	103.034	102.934	102.834	5.125	103.205	103.105	103.005	5.125	102.205	102.105	102.005				
4.625	103.664	103.564	103.464	4.625	103.039	102.939	102.839	4.625	103.039	102.939	102.839	5.250	103.542	103.442	103.342	5.250	102.542	102.442	102.342				
4.750	103.832	103.732	103.632	4.750	103.207	103.107	103.007	4.750	103.207	103.107	103.007	5.375	103.862	103.762	103.662	5.375	103.862	103.762	103.662				
4.875	104.230	104.130	104.030	4.875	103.605	103.505	103.405	4.875	103.605	103.505	103.405	5.500	104.062	103.962	103.862	5.500	104.062	103.962	103.862				
4.990	104.359	104.259	104.159	4.990	103.359	103.259	103.159	4.990	103.359	103.259	103.159	5.625	103.647	103.542	103.447	5.625	103.647	103.542	103.447				
5.000	104.459	104.359	104.259	5.000	103.459	103.359	103.259	5.000	103.459	103.359	103.259	5.750	103.892	103.776	103.692	5.750	103.892	103.776	103.692				
5.125	104.559	104.459	104.359	5.125	103.559	103.459	103.359	5.125	103.559	103.459	103.359	5.875	104.137	104.021	103.937	5.875	104.137	104.021	103.937				
5.250	104.896	104.796	104.696	5.250	103.896	103.796	103.696	5.250	103.896	103.796	103.696	5.990	104.240	104.125	104.040	5.990	104.240	104.125	104.040				
5.375	105.216	105.116	105.016	5.375	105.216	105.116	105.016	5.375	105.216	105.116	105.016	6.000	104.340	104.225	104.140	6.000	104.340	104.225	104.140				
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	101.700	101.600	101.500	3.250	98.942	98.842	98.742	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	101.594	101.494	101.394				
4.125	101.795	101.695	101.595	3.375	99.528	99.428	99.328	3.375	99.528	99.428	99.328	3.375	99.528	99.428	99.328	3.500	101.916	101.816	101.716				
4.250	101.990	101.890	101.790	3.500	100.234	100.134	100.034	3.500	100.234	100.134	100.034	3.500	100.234	100.134	100.034	3.625	102.031	101.931	101.831				
4.375	102.336	102.236	102.136	3.625	101.512	101.412	101.312	3.625	101.512	101.412	101.312	3.625	101.512	101.412	101.312	3.750	102.729	102.629	102.529				
4.500	102.406	102.306	102.206	3.750	102.038	101.938	101.838	3.750	102.038	101.938	101.838	3.750	102.038	101.938	101.838	3.875	102.831	102.731	102.631				
4.625	102.411	102.311	102.211	3.875	102.514	102.414	102.314	3.875	102.514	102.414	102.314	3.875	102.514	102.414	102.314	3.990	103.154	103.054	102.954				
4.750	102.269	102.169	102.069	3.990	102.822	102.722	102.622	3.990	102.822	102.722	102.622	3.990	102.822	102.722	102.622	4.000	103.254	103.154	103.054				
4.875	102.567	102.467	102.367	4.000	102.922	102.822	102.722	4.000	102.922	102.822	102.722	4.000	102.922	102.822	102.722	4.125	103.163	103.063	102.963				
4.990	102.421	102.321	102.221	4.125	103.187	103.087	102.987	4.125	103.187	103.087	102.987	4.125	103.187	103.087	102.987	4.250	103.826	103.726	103.626				
5.000	102.521	102.421	102.321	4.250	103.441	103.341	103.241	4.250	103.441	103.341	103.241	4.250	103.441	103.341	103.241	4.375	104.207	104.107	104.007				
5.125	102.205	102.105	102.005	4.375	103.776	103.676	103.576	4.375	103.776	103.676	103.576	4.375	103.776	103.676	103.576	4.500	103.490	103.390	103.290				
5.250	102.542	102.442	102.342	4.500	104.113	104.013	103.913	4.500	104.113	104.013	103.913	4.500	104.113	104.013	103.913	4.625	103.860	103.760	103.660				
5.375	103.862	103.762	103.662	4.625	104.064	103.964	103.864	4.625	104.064	103.964	103.864	4.625	104.064	103.964	103.864	4.750	104.235	104.135	104.035				
5.500	104.062	103.962	103.862	4.750	104.331	104.231	104.131	4.750	104.331	104.231	104.131	4.750	104.331	104.231	104.131	4.875	104.550	104.450	104.350				
5.625	103.647	103.542	103.447	4.875	104.685	104.585	104.485	4.875	104.685	104.585	104.485	4.875	104.685	104.585	104.485	4.990	104.107	104.007	103.907				
5.750	103.892	103.776	103.692	4.990	104.873	104.773	104.673	4.990	104.873	104.773	104.673	4.990	104.873	104.773	104.673	5.000	104.207	104.107	104.007				
5.875	104.137	104.021	103.937	5.000	104.973	104.873	104.773	5.000	104.973	104.873	104.773	5.000	104.973	104.873	104.773	5.125	104.534	104.434	104.334				
5.990	104.240	104.125	104.040	5.125	104.892	104.792	104.692	5.125	104.892	104.792	104.692	5.125	104.892	104.792	104.692	5.250	104.651	104.551	104.451				
6.000	104.340	104.225	104.140	5.250	105.212	105.112	105.012	5.250	105.212	105.112	105.012	5.250	105.212	105.112	105.012	5.375	104.877	104.777	104.677				
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	101.594	101.494	101.394	3.375	101.594	101.494	101.394	3.375	101.456	101.356	101.256	3.375	101.456	101.356	101.256	3.375	101.456	101.356	101.256				
3.500	102.016	101.816	101.716	3.500	101.916	101.816	101.716	3.500	101.778	101.678	101.578	3.500	101.778	101.678	101.578	3.500	101.778	101.678	101.578				
3.625	102.931	102.731	102.631	3.625	102.831	102.731	102.631	3.625	102.693	102.593	102.493	3.625	102.693	102.593	102.493	3.625	102.693	102.593	102.493				
3.750	102.729	102.629	102.529	3.750	102.729	102.629	102.529	3.750	102.477	102.377	102.277	3.750	102.477	102.377	102.277	3.750	102.477	102.377	102.277				
3.875	102.831	102.731	102.631	3.875	102.831	102.731	102.631	3.875	102.579	102.479	102.379	3.875	102.579	102.479	102.379	3.875	102.579	102.479	102.379				
3.990	103.154	103.054	102.954	3.990	103.154	103.054	102.954	3.990	102.902	102.802	102.702	3.990	102.902	102.802	102.702	3.990	102.902	102.802	102.702				
4.000	103.254	103.154	103.054	4.000	103.254	103.154	103.054	4.000	103.002	102.902	102.802	4.000	103.002	102.902	102.802	4.000	103.002	102.902	102.802				
4.125	103.163	103.063	102.963	4.125	103.163	103.063	102.963	4.125	102.420	102.320	102.220	4.125	102.420	102.320	102.220	4.125	102.420	102.320	102.220				
4.250	103.826	103.726	103.626	4.250	103.826	103.726	103.626	4.250	103.083	102.983	102.883	4.250	103.083	102.983	102.883	4.250	103.083	102.983	102.883				
4.375	104.035	103.935	103.835	4.375	104.035	103.935	103.835	4.375	103.646	103.546	103.446	4.375	103.646	103.546	103.446	4.375	103.646	103.546	103.446				
4.500	103.862	103.762	103.662	4.500	103.862	103.762	103.662	4.500	102.133	102.033	101.933	4.500	102.133	102.033	101.933	4.500	102.133	102.033	101.933				
4.625	103.735	103.635	103.535	4.625	103.735	103.635	103.535	4.625	102.503	102.403	102.303	4.625	102.503	102.403	102.303	4.625	102.503	102.403					



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.:

8/23/2019

45 Day Lock Exp.:

9/9/2019

60 Day Lock Exp.:

9/23/2019

W. Rate Sheet Dated: 7/24/2019

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	99.985	99.885	99.785	3.250	98.989	98.889	98.786	3.375	101.529	101.429	101.329	4.000	101.683	101.583	101.483	3.375	101.091	100.991	100.891
3.500	100.565	100.465	100.365	3.375	99.575	99.475	99.375	3.500	101.854	101.754	101.654	4.125	101.775	101.675	101.575	3.500	101.416	101.316	101.216
3.625	100.929	100.829	100.729	3.500	100.185	100.085	99.985	3.625	102.002	101.902	101.802	4.250	101.984	101.884	101.784	3.625	101.441	101.341	101.241
3.750	101.492	101.392	101.292	3.625	101.463	101.363	101.263	3.750	102.699	102.599	102.499	4.375	102.332	102.232	102.132	3.750	102.138	102.038	101.938
3.875	102.006	101.906	101.806	3.750	101.989	101.889	101.789	3.875	102.801	102.701	102.601	4.500	102.650	102.550	102.450	3.875	102.240	102.140	102.040
3.990	102.537	102.437	102.337	3.875	102.465	102.365	102.265	3.990	103.120	103.020	102.920	4.625	102.655	102.555	102.455	3.990	102.559	102.459	102.359
4.000	102.637	102.537	102.437	3.990	102.769	102.669	102.569	4.000	103.220	103.120	103.020	4.750	102.519	102.419	102.319	4.000	102.659	102.559	102.459
4.125	102.729	102.629	102.529	4.000	102.869	102.769	102.669	4.125	103.150	103.050	102.950	4.875	102.917	102.817	102.717	4.125	102.095	101.995	101.895
4.250	102.965	102.865	102.765	4.125	103.138	103.038	102.938	4.250	103.813	103.713	103.613	4.990	103.046	102.946	102.846	4.250	102.758	102.658	102.558
4.375	103.313	103.213	103.113	4.250	103.420	103.320	103.220	4.375	104.194	104.094	103.994	5.000	103.146	103.046	102.946	4.375	103.139	103.039	102.939
4.500	103.631	103.531	103.431	4.375	103.756	103.656	103.556	4.500	103.401	103.301	103.127	5.125	102.840	102.740	102.640	4.500	101.744	101.644	101.470
4.625	103.636	103.536	103.436	4.500	104.092	103.992	103.892	4.625	103.770	103.670	103.497	5.250	103.177	103.077	102.977	4.625	102.113	102.013	101.840
4.750	103.805	103.705	103.605	4.625	104.044	103.944	103.844	4.750	104.144	104.044	103.872	5.375	103.497	103.397	103.297	4.750	102.487	102.387	102.215
4.875	104.203	104.103	104.003	4.750	104.307	104.207	104.107	4.875	104.461	104.361	104.190	5.500	103.697	103.597	103.497	4.875	102.804	102.704	102.533
4.990	104.332	104.232	104.132	4.875	104.662	104.562	104.462	4.990	104.097	103.997	103.897	5.625	103.349	103.247	103.149	4.990	102.190	102.090	101.990
5.000	104.432	104.332	104.232	4.990	104.850	104.750	104.650	5.000	104.197	104.097	103.997	5.750	103.594	103.492	103.394	5.000	102.290	102.190	102.090
5.125	104.549	104.449	104.349	5.000	104.950	104.850	104.750	5.125	104.524	104.424	104.324	5.875	103.838	103.736	103.638	5.125	102.617	102.517	102.417
5.250	104.886	104.786	104.686	5.125	104.882	104.782	104.682	5.250	104.641	104.541	104.441	5.990	103.942	103.840	103.742	5.250	102.734	102.634	102.534
5.375	105.206	105.106	105.006	5.250	105.202	105.102	105.002	5.375	104.867	104.767	104.667	6.000	104.042	103.940	103.842	5.375	102.960	102.860	102.760

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.:

8/23/2019

45 Day Lock Exp.:

9/9/2019

60 Day Lock Exp.:

9/23/2019

W. Rate Sheet Dated: 7/24/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.750	99.469	99.407	99.344	
3.875	99.930	99.867	99.805	
4.000	100.383	100.321	100.258	
4.125	100.628	100.566	100.503	
4.250	100.831	100.769	100.706	
4.375	101.079	101.016	100.954	
4.500	101.326	101.264	101.201	
4.625	101.450	101.387	101.325	
4.750	101.641	101.579	101.516	
4.875	101.927	101.864	101.802	
5.000	102.208	102.146	102.083	
5.125	102.456	102.393	102.331	
5.250	102.637	102.574	102.512	

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	97.932	97.807	97.682	
3.375	98.584	98.459	98.334	
3.500	99.233	99.108	98.983	
3.625	99.785	99.660	99.535	
3.750	100.291	100.166	100.041	
3.875	100.801	100.676	100.551	
4.000	101.013	100.888	100.763	
4.125	101.239	101.114	100.989	
4.250	101.553	101.428	101.303	
4.375	101.849	101.724	101.599	
4.500	102.052	101.927	101.802	

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	97.500	97.375	97.250	
3.375	97.857	97.732	97.607	
3.500	98.274	98.149	98.024	
3.625	98.642	98.517	98.392	
3.750	99.061	98.936	98.811	
3.875	99.615	99.490	99.365	
4.000	99.894	99.769	99.644	
4.125	100.212	100.087	99.962	
4.250	100.505	100.380	100.255	
4.375	100.773	100.648	100.523	
4.500	101.017	100.892	100.767	
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)