



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/26/2019

45 Day Lock Exp.: 9/9/2019

60 Day Lock Exp.: 9/23/2019

W. Rate Sheet Dated: 7/25/2019

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	101.892	101.742	3.375	101.573	101.401	101.251	2.375	98.151	98.001	97.851	3.125	99.606	99.456	99.306
3.500	102.608	102.436	102.286	3.500	101.989	101.818	101.668	2.500	98.644	98.494	98.344	3.250	99.630	99.480	99.330
3.625	103.144	102.972	102.822	3.625	102.367	102.195	102.045	2.625	99.129	98.979	98.829	3.375	99.998	99.848	99.698
3.750	102.810	102.660	102.510	3.750	102.346	102.196	102.046	2.750	98.964	98.814	98.664	3.500	100.336	100.186	100.036
3.875	103.338	103.188	103.038	3.875	102.734	102.584	102.434	2.875	99.452	99.302	99.152	3.625	99.686	99.536	99.386
4.000	103.794	103.644	103.494	4.000	103.126	102.976	102.826	3.000	99.934	99.784	99.634	Margin = 2.250		Index = 1.950	
4.125	104.227	104.077	103.927	4.125	103.470	103.320	103.170	3.125	100.399	100.249	100.099				
4.250	103.297	103.197	103.097	4.250	102.841	102.741	102.641	3.250	101.204	101.054	100.904				
4.375	103.757	103.657	103.557	4.375	103.129	103.029	102.929	3.375	101.628	101.478	101.328				
4.500	104.158	104.058	103.958	4.500	103.462	103.362	103.262	3.500	102.022	101.872	101.722				
4.625	104.577	104.477	104.377	4.625	103.496	103.396	103.296	3.625	102.377	102.227	102.077				
4.750	104.702	104.602	104.502	4.750	103.115	103.015	102.915	3.750	102.611	102.461	102.311				
4.875	104.087	103.987	103.887	4.875	103.421	103.321	103.221	3.875	102.976	102.826	102.676				
5.000	104.380	104.280	104.180	5.000	103.695	103.595	103.495	4.000	103.346	103.196	103.046				
5.125	104.736	104.636	104.536	5.125	103.936	103.836	103.736	4.125	103.667	103.517	103.367				
5.250	104.134	104.034	103.934	5.250	103.712	103.612	103.512	4.250	103.102	102.952	102.802				
5.375	104.408	104.308	104.208	5.375	104.018	103.918	103.818	4.375	103.374	103.224	103.074				
5.500	104.763	104.663	104.563	5.500	104.292	104.192	104.092	4.500	103.688	103.538	103.388				
5.625	105.056	104.956	104.856	5.625	104.533	104.433	104.333	4.625	103.714	103.564	103.414				

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	100.742	100.592	3.375	100.573	100.401	100.251	2.375	97.151	97.001	96.851	3.125	98.606	98.456	98.306
3.500	101.458	101.286	101.136	3.500	100.989	100.818	100.668	2.500	97.644	97.494	97.344	3.250	98.630	98.480	98.330
3.625	101.994	101.822	101.672	3.625	101.367	101.195	101.045	2.625	98.129	97.979	97.829	3.375	98.998	98.848	98.698
3.750	101.660	101.510	101.360	3.750	101.346	101.196	101.046	2.750	97.964	97.814	97.664	3.500	99.336	99.186	99.036
3.875	102.188	102.038	101.888	3.875	101.734	101.584	101.434	2.875	98.452	98.302	98.152	3.625	98.686	98.536	98.386
4.000	102.644	102.494	102.344	4.000	102.126	101.976	101.826	3.000	98.934	98.784	98.634	Margin = 2.250		Index = 1.950	
4.125	103.077	102.927	102.777	4.125	102.470	102.320	102.170	3.125	99.399	99.249	99.099	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.147	102.047	101.947	4.250	101.841	101.741	101.641	3.250	100.204	100.054	99.904	Rate	30 Day	45 Day	60 Day
4.375	102.607	102.507	102.407	4.375	102.129	102.029	101.929	3.375	100.628	100.478	100.328	3.875	101.788	101.538	101.288
4.500	103.008	102.908	102.808	4.500	102.462	102.362	102.262	3.500	101.022	100.872	100.722	4.000	102.244	101.994	101.744
4.625	103.427	103.327	103.227	4.625	102.496	102.396	102.296	3.625	101.377	101.227	101.077	4.125	102.677	102.427	102.177
4.750	103.552	103.452	103.352	4.750	102.115	102.015	101.915	3.750	101.611	101.461	101.311	4.375	102.207	101.957	101.707
4.875	102.937	102.837	102.737	4.875	102.421	102.321	102.221	3.875	101.976	101.826	101.676	4.500	102.608	102.358	102.108
5.000	103.230	103.130	103.030	5.000	102.695	102.595	102.495	4.000	102.346	102.196	102.046	4.625	103.027	102.777	102.527
5.125	103.586	103.486	103.386	5.125	102.936	102.836	102.736	4.125	102.667	102.517	102.367	4.875	102.537	102.287	102.037
5.250	102.984	102.884	102.784	5.250	102.712	102.612	102.512	4.250	102.102	101.952	101.802	5.000	102.830	102.580	102.330
5.375	103.258	103.158	103.058	5.375	103.018	102.918	102.818	4.375	102.374	102.224	102.074	5.125	103.186	102.936	102.686
5.500	103.613	103.513	103.413	5.500	103.292	103.192	103.092	4.500	102.688	102.538	102.388	5.500	103.213	102.963	102.713
5.625	103.906	103.806	103.706	5.625	103.533	103.433	103.333	4.625	102.714	102.564	102.414	5.625	103.506	103.256	103.006

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	100.250	100.000	99.750	5.250	101.526	101.276	101.026
5.750	102.000	101.750	101.500	5.750	102.026	101.776	101.526
5.875	102.250	102.000	101.750	5.875	102.332	102.082	101.832
6.250	102.750	102.500	102.250	6.250	102.527	102.277	102.027
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:	7/25/2019	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	99.038	98.788	98.538	
4.000	99.494	99.244	98.994	
4.125	99.927	99.677	99.427	
4.375	99.457	99.207	98.957	
4.500	99.858	99.608	99.358	
4.625	100.277	100.027	99.777	
4.875	99.787	99.537	99.287	
5.000	100.080	99.830	99.580	
5.125	100.436	100.186	99.936	
5.500	100.463	100.213	99.963	
5.625	100.756	100.506	100.256	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/26/2019

45 Day Lock Exp.:

9/9/2019

60 Day Lock Exp.:

9/23/2019

W. Rate Sheet Dated: 7/25/2019

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	100.649	100.499	3.375	100.759	100.587	100.437	2.375	95.431	95.281	95.131	3.125	99.279	99.129	98.979
3.500	101.364	101.192	101.042	3.500	101.176	101.004	100.854	2.500	95.924	95.774	95.624	3.250	99.396	99.246	99.096
3.625	101.900	101.728	101.578	3.625	101.553	101.381	101.231	2.625	96.409	96.259	96.109	3.375	99.764	99.614	99.464
3.750	101.472	101.322	101.172	3.750	101.438	101.288	101.138	2.750	98.056	97.906	97.756	3.500	100.102	99.952	99.802
3.875	102.001	101.851	101.701	3.875	101.826	101.676	101.526	2.875	98.544	98.394	98.244	3.625	99.453	99.303	99.153
4.000	102.457	102.307	102.157	4.000	102.218	102.068	101.918	3.000	99.027	98.877	98.727	Margin = 2.250		Index = 1.950	
4.125	102.889	102.739	102.589	4.125	102.562	102.412	102.262	3.125	99.492	99.342	99.192				
4.250	102.147	102.047	101.947	4.250	102.121	102.021	101.921	3.250	100.390	100.240	100.090				
4.375	102.607	102.507	102.407	4.375	102.409	102.309	102.209	3.375	100.814	100.664	100.514				
4.500	103.008	102.908	102.808	4.500	102.742	102.642	102.542	3.500	101.208	101.058	100.908				
4.625	103.427	103.327	103.227	4.625	102.776	102.676	102.576	3.625	101.563	101.413	101.263				
4.750	103.552	103.452	103.352	4.750	102.395	102.295	102.195	3.750	101.703	101.553	101.403				
4.875	102.937	102.837	102.737	4.875	102.701	102.601	102.501	3.875	102.069	101.919	101.769				
5.000	103.230	103.130	103.030	5.000	102.975	102.875	102.775	4.000	102.438	102.288	102.138				
5.125	103.586	103.486	103.386	5.125	103.216	103.116	103.016	4.125	102.760	102.610	102.460				
5.250	102.890	102.790	102.690	5.250	102.898	102.798	102.698	4.250	102.382	102.232	102.082				
5.375	103.165	103.065	102.965	5.375	103.204	103.104	103.004	4.375	102.654	102.504	102.354				
5.500	103.519	103.419	103.319	5.500	103.478	103.378	103.278	4.500	102.968	102.818	102.668				
5.625	103.812	103.712	103.612	5.625	103.719	103.619	103.519	4.625	102.994	102.844	102.694				

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	99.499	99.349	3.375	99.329	99.157	99.007	2.375	95.751	95.601	95.451	3.125	97.269	97.119	96.969
3.500	100.214	100.042	99.892	3.500	99.746	99.574	99.424	2.500	96.244	96.094	95.944	3.250	97.386	97.236	97.086
3.625	100.750	100.578	100.428	3.625	100.123	99.951	99.801	2.625	96.729	96.579	96.429	3.375	97.754	97.604	97.454
3.750	100.322	100.172	100.022	3.750	100.008	99.858	99.708	2.750	97.407	97.257	97.107	3.500	98.092	97.942	97.792
3.875	100.851	100.701	100.551	3.875	100.396	100.246	100.096	2.875	97.895	97.745	97.595	3.625	97.443	97.293	97.143
4.000	101.307	101.157	101.007	4.000	100.788	100.638	100.488	3.000	98.378	98.228	98.078	Margin = 2.250		Index = 1.950	
4.125	101.739	101.589	101.439	4.125	101.132	100.982	100.832	3.125	98.843	98.693	98.543	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.997	100.897	100.797	4.250	100.691	100.591	100.491	3.250	99.460	99.310	99.160	Rate	30 Day	45 Day	60 Day
4.375	101.457	101.357	101.257	4.375	100.979	100.879	100.779	3.375	99.884	99.734	99.584	3.875	100.451	100.201	99.951
4.500	101.858	101.758	101.658	4.500	101.312	101.212	101.112	3.500	100.278	100.128	99.978	4.000	100.907	100.657	100.407
4.625	102.277	102.177	102.077	4.625	101.346	101.246	101.146	3.625	100.633	100.483	100.333	4.125	101.339	101.089	100.839
4.750	102.402	102.302	102.202	4.750	100.965	100.865	100.765	3.750	100.711	100.561	100.411	4.375	101.057	100.807	100.557
4.875	101.787	101.687	101.587	4.875	101.271	101.171	101.071	3.875	101.076	100.926	100.776	4.500	101.458	101.208	100.958
5.000	102.080	101.980	101.880	5.000	101.545	101.445	101.345	4.000	101.446	101.296	101.146	4.625	101.877	101.627	101.377
5.125	102.436	102.336	102.236	5.125	101.786	101.686	101.586	4.125	101.767	101.617	101.467	4.875	101.387	101.137	100.887
5.250	101.740	101.640	101.540	5.250	101.468	101.368	101.268	4.250	100.890	100.740	100.590	5.000	101.680	101.430	101.180
5.375	102.015	101.915	101.815	5.375	101.774	101.674	101.574	4.375	101.161	101.011	100.861	5.125	102.036	101.786	101.536
5.500	102.369	102.269	102.169	5.500	102.048	101.948	101.848	4.500	101.475	101.325	101.175	5.500	101.969	101.719	101.469
5.625	102.662	102.562	102.462	5.625	102.289	102.189	102.089	4.625	101.502	101.352	101.202	5.625	102.262	102.012	101.762

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	98.656	98.406	98.156	5.250	99.932	99.682	99.432
5.750	99.859	99.609	99.359	5.750	99.886	99.636	99.386
5.875	100.109	99.859	99.609	5.875	100.191	99.941	99.691
6.250	99.250	99.000	98.750	6.250	99.027	98.777	98.527
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:	7/25/2019	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	97.701	97.451	97.201
4.000	98.157	97.907	97.657
4.125	98.589	98.339	98.089
4.375	98.307	98.057	97.807
4.500	98.708	98.458	98.208
4.625	99.127	98.877	98.627
4.875	98.637	98.387	98.137
5.000	98.930	98.680	98.430
5.125	99.286	99.036	98.786
5.500	99.219	98.969	98.719
5.625	99.512	99.262	99.012

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.: 8/26/2019
45 Day Lock Exp.: 9/9/2019
60 Day Lock Exp.: 9/23/2019

W. Rate Sheet Dated: 7/25/2019

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	99.940	99.840	99.740	3.375	99.690	99.590	99.490	3.375	99.690	99.590	99.490	4.000	102.084	101.984	101.884	4.000	101.709	101.609	101.509
3.500	100.515	100.415	100.315	3.500	100.265	100.165	100.065	3.500	100.265	100.165	100.065	4.125	102.133	102.033	101.933	4.125	101.758	101.658	101.558
3.625	100.909	100.809	100.709	3.625	100.659	100.559	100.459	3.625	100.659	100.559	100.459	4.250	102.330	102.230	102.130	4.250	101.955	101.855	101.755
3.750	101.505	101.405	101.305	3.750	101.255	101.155	101.055	3.750	101.255	101.155	101.055	4.375	102.674	102.574	102.474	4.375	102.299	102.199	102.099
3.875	102.037	101.937	101.837	3.875	101.787	101.687	101.587	3.875	101.787	101.687	101.587	4.500	103.001	102.901	102.801	4.500	102.376	102.276	102.176
3.990	102.588	102.488	102.388	3.990	102.338	102.238	102.138	3.990	102.338	102.238	102.138	4.625	103.005	102.905	102.805	4.625	102.380	102.280	102.180
4.000	102.688	102.588	102.488	4.000	102.338	102.238	102.138	4.000	102.338	102.238	102.138	4.750	102.866	102.766	102.666	4.750	102.241	102.141	102.041
4.125	102.737	102.637	102.537	4.125	102.362	102.262	102.162	4.125	102.362	102.262	102.162	4.875	103.266	103.166	103.066	4.875	102.641	102.541	102.441
4.250	102.964	102.864	102.764	4.250	102.589	102.489	102.389	4.250	102.589	102.489	102.389	4.990	103.400	103.300	103.200	4.990	102.400	102.300	102.200
4.375	103.308	103.208	103.108	4.375	102.933	102.833	102.733	4.375	102.933	102.833	102.733	5.000	103.500	103.400	103.300	5.000	102.500	102.400	102.300
4.500	103.635	103.535	103.435	4.500	103.010	102.910	102.810	4.500	103.010	102.910	102.810	5.125	103.224	103.124	103.024	5.125	102.224	102.124	102.024
4.625	103.639	103.539	103.439	4.625	103.014	102.914	102.814	4.625	103.014	102.914	102.814	5.250	103.567	103.467	103.367	5.250	102.567	102.467	102.367
4.750	103.813	103.713	103.613	4.750	103.188	103.088	102.988	4.750	103.188	103.088	102.988	5.375	103.886	103.786	103.686	5.375	103.886	103.786	103.686
4.875	104.213	104.113	104.013	4.875	103.588	103.488	103.388	4.875	103.588	103.488	103.388	5.500	104.085	103.985	103.885	5.500	104.085	103.985	103.885
4.990	104.347	104.247	104.147	4.990	103.347	103.247	103.147	4.990	103.347	103.247	103.147	5.625	103.679	103.578	103.479	5.625	103.679	103.578	103.479
5.000	104.447	104.347	104.247	5.000	103.447	103.347	103.247	5.000	103.447	103.347	103.247	5.750	103.939	103.838	103.739	5.750	103.939	103.838	103.739
5.125	104.605	104.505	104.405	5.125	103.605	103.505	103.405	5.125	103.605	103.505	103.405	5.875	104.183	104.082	103.983	5.875	104.183	104.082	103.983
5.250	104.948	104.848	104.748	5.250	103.948	103.848	103.748	5.250	103.948	103.848	103.748	5.990	104.287	104.187	104.087	5.990	104.287	104.187	104.087
5.375	105.267	105.167	105.067	5.375	105.267	105.167	105.067	5.375	105.267	105.167	105.067	6.000	104.387	104.287	104.187	6.000	104.387	104.287	104.187
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	3.250	98.947	98.847	98.745	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	101.346	101.246	101.146
4.125	101.758	101.658	101.558	3.375	99.530	99.430	99.330	3.375	99.530	99.430	99.330	3.375	99.530	99.430	99.330	3.500	101.670	101.570	101.470
4.250	101.955	101.855	101.755	3.500	100.229	100.129	100.029	3.500	100.229	100.129	100.029	3.500	100.229	100.129	100.029	3.625	101.847	101.747	101.647
4.375	102.199	102.099	101.999	3.625	101.503	101.403	101.303	3.625	101.503	101.403	101.303	3.625	101.503	101.403	101.303	3.750	102.543	102.443	102.343
4.500	102.376	102.276	102.176	3.750	102.027	101.927	101.827	3.750	102.027	101.927	101.827	3.750	102.027	101.927	101.827	3.875	102.647	102.547	102.447
4.625	102.380	102.280	102.180	3.875	102.500	102.400	102.300	3.875	102.500	102.400	102.300	3.875	102.500	102.400	102.300	3.990	102.966	102.866	102.766
4.750	102.241	102.141	102.041	3.990	102.805	102.705	102.605	3.990	102.805	102.705	102.605	3.990	102.805	102.705	102.605	4.000	103.066	102.966	102.866
4.875	102.641	102.541	102.441	4.000	102.905	102.805	102.705	4.000	102.905	102.805	102.705	4.000	102.905	102.805	102.705	4.125	103.100	103.000	102.900
4.990	102.400	102.300	102.200	4.125	103.169	103.069	102.969	4.125	103.169	103.069	102.969	4.125	103.169	103.069	102.969	4.250	103.761	103.661	103.561
5.000	102.500	102.400	102.300	4.250	103.428	103.328	103.228	4.250	103.428	103.328	103.228	4.250	103.428	103.328	103.228	4.375	104.141	104.041	103.941
5.125	102.224	102.124	102.024	4.375	103.762	103.662	103.562	4.375	103.762	103.662	103.562	4.375	103.762	103.662	103.562	4.500	103.284	103.184	103.074
5.250	102.567	102.467	102.367	4.500	104.096	103.996	103.896	4.500	104.096	103.996	103.896	4.500	104.096	103.996	103.896	4.625	103.653	103.553	103.444
5.375	103.886	103.786	103.686	4.625	104.051	103.951	103.851	4.625	104.051	103.951	103.851	4.625	104.051	103.951	103.851	4.750	104.027	103.927	103.817
5.500	104.085	103.985	103.885	4.750	104.344	104.244	104.144	4.750	104.344	104.244	104.144	4.750	104.344	104.244	104.144	4.875	104.340	104.240	104.134
5.625	103.679	103.578	103.478	4.875	104.697	104.597	104.497	4.875	104.697	104.597	104.497	4.875	104.697	104.597	104.497	4.990	104.007	103.907	103.807
5.750	103.939	103.838	103.738	4.990	104.881	104.781	104.681	4.990	104.881	104.781	104.681	4.990	104.881	104.781	104.681	5.000	104.107	104.007	103.907
5.875	104.183	104.082	103.983	5.000	104.981	104.881	104.781	5.000	104.981	104.881	104.781	5.000	104.981	104.881	104.781	5.125	104.433	104.333	104.233
5.990	104.287	104.187	104.087	5.125	104.945	104.845	104.745	5.125	104.945	104.845	104.745	5.125	104.945	104.845	104.745	5.250	104.549	104.449	104.349
6.000	104.387	104.287	104.187	5.250	105.264	105.164	105.064	5.250	105.264	105.164	105.064	5.250	105.264	105.164	105.064	5.375	104.773	104.673	104.573
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	101.346	101.246	101.146	3.375	101.346	101.246	101.146	3.375	101.208	101.108	101.008	3.375	101.208	101.108	101.008	3.375	101.208	101.108	101.008
3.500	101.670	101.570	101.470	3.500	101.670	101.570	101.470	3.500	101.532	101.432	101.332	3.500	101.532	101.432	101.332	3.500	101.532	101.432	101.332
3.625	101.847	101.747	101.647	3.625	101.847	101.747	101.647	3.625	101.586	101.486	101.386	3.625	101.586	101.486	101.386	3.625	101.586	101.486	101.386
3.750	102.543	102.443	102.343	3.750	102.543	102.443	102.343	3.750	102.282	102.182	102.082	3.750	102.282	102.182	102.082	3.750	102.282	102.182	102.082
3.875	102.647	102.547	102.447	3.875	102.647	102.547	102.447	3.875	102.386	102.286	102.186	3.875	102.386	102.286	102.186	3.875	102.386	102.286	102.186
3.990	102.966	102.866	102.766	3.990	102.966	102.866	102.766	3.990	102.705	102.605	102.505	3.990	102.705	102.605	102.505	3.990	102.705	102.605	102.505
4.000	103.066	102.966	102.866	4.000	103.066	102.966	102.866	4.000	102.805	102.705	102.605	4.000	102.805	102.705	102.605	4.000	102.805	102.705	102.605
4.125	103.100	103.000	102.900	4.125	103.100	103.000	102.900	4.125	102.340	102.240	102.140	4.125	102.340	102.240	102.140	4.125	102.340	102.240	102.140
4.250	103.761	103.661	103.561	4.250	103.761	103.661	103.561	4.250	103.001	102.901	102.801	4.250	103.001	102.901	102.801	4.250	103.001	102.901	102.801
4.375	104.016	103.916	103.816	4.375	104.016	103.916	103.816	4.375	103.										



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/26/2019

45 Day Lock Exp.:

9/9/2019

60 Day Lock Exp.:

9/23/2019

W. Rate Sheet Dated: 7/25/2019

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	99.905	99.805	99.705	3.250	98.942	98.842	98.742	3.375	101.594	101.494	101.394	4.000	101.725	101.625	101.525	3.375	101.156	101.056	100.956
3.500	100.484	100.384	100.284	3.375	99.528	99.428	99.328	3.500	101.916	101.816	101.716	4.125	101.820	101.720	101.620	3.500	101.478	101.378	101.278
3.625	100.848	100.748	100.648	3.500	100.234	100.134	100.034	3.625	102.031	101.931	101.831	4.250	102.015	101.915	101.815	3.625	101.479	101.379	101.279
3.750	101.536	101.436	101.336	3.625	101.512	101.412	101.312	3.750	102.729	102.629	102.529	4.375	102.361	102.261	102.161	3.750	102.177	102.077	101.977
3.875	102.051	101.951	101.851	3.750	102.038	101.938	101.838	3.875	102.831	102.731	102.631	4.500	102.681	102.581	102.481	3.875	102.279	102.179	102.079
3.990	102.579	102.479	102.379	3.875	102.514	102.414	102.314	3.990	103.154	103.054	102.954	4.625	102.686	102.586	102.486	3.990	102.602	102.502	102.402
4.000	102.679	102.579	102.479	3.990	102.822	102.722	102.622	4.000	103.254	103.154	103.054	4.750	102.544	102.444	102.344	4.000	102.702	102.602	102.502
4.125	102.774	102.674	102.574	4.000	102.922	102.822	102.722	4.125	103.163	103.063	102.963	4.875	102.942	102.842	102.742	4.125	102.120	102.020	101.920
4.250	102.993	102.893	102.793	4.125	103.187	103.087	102.987	4.250	103.826	103.726	103.626	4.990	103.071	102.971	102.871	4.250	102.783	102.683	102.583
4.375	103.339	103.239	103.139	4.250	103.441	103.341	103.241	4.375	104.207	104.107	104.007	5.000	103.171	103.071	102.971	4.375	103.164	103.064	102.964
4.500	103.659	103.559	103.459	4.375	103.776	103.676	103.576	4.500	103.490	103.390	103.290	5.125	102.855	102.755	102.655	4.500	101.833	101.733	101.579
4.625	103.664	103.564	103.464	4.500	104.113	104.013	103.913	4.625	103.860	103.760	103.607	5.250	103.192	103.092	102.992	4.625	102.203	102.103	101.950
4.750	103.832	103.732	103.632	4.625	104.064	103.964	103.864	4.750	104.235	104.135	103.981	5.375	103.512	103.412	103.312	4.750	102.578	102.478	102.324
4.875	104.230	104.130	104.030	4.750	104.331	104.231	104.131	4.875	104.550	104.450	104.296	5.500	103.712	103.612	103.512	4.875	102.893	102.793	102.639
4.990	104.359	104.259	104.159	4.875	104.685	104.585	104.485	4.990	104.107	104.007	103.907	5.625	103.297	103.182	103.097	4.990	102.200	102.100	102.000
5.000	104.459	104.359	104.259	4.990	104.873	104.773	104.673	5.000	104.207	104.107	104.007	5.750	103.542	103.426	103.342	5.000	102.300	102.200	102.100
5.125	104.559	104.459	104.359	5.000	104.973	104.873	104.773	5.125	104.534	104.434	104.334	5.875	103.787	103.671	103.587	5.125	102.627	102.527	102.427
5.250	104.896	104.796	104.696	5.125	104.892	104.792	104.692	5.250	104.651	104.551	104.451	5.990	103.890	103.775	103.690	5.250	102.744	102.644	102.544
5.375	105.216	105.116	105.016	5.250	105.212	105.112	105.012	5.375	104.877	104.777	104.677	6.000	103.990	103.875	103.790	5.375	102.970	102.870	102.770

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%	> 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.:

8/26/2019

45 Day Lock Exp.:

9/9/2019

60 Day Lock Exp.:

9/23/2019

W. Rate Sheet Dated: 7/25/2019

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	-	-	-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)