



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.: 8/26/2019

45 Day Lock Exp.: 9/9/2019

60 Day Lock Exp.: 9/24/2019

W. Rate Sheet Dated: 7/26/2019

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	101.792	101.642	101.492	3.375	101.301	101.151	101.001	2.375	98.192	98.042	97.892	3.125	99.506	99.356	99.206
3.500	102.336	102.186	102.036	3.500	101.718	101.568	101.418	2.500	98.684	98.534	98.384	3.250	99.530	99.380	99.230
3.625	102.872	102.722	102.572	3.625	102.095	101.945	101.795	2.625	99.170	99.020	98.870	3.375	99.898	99.748	99.598
3.750	102.616	102.466	102.316	3.750	102.152	102.002	101.852	2.750	98.696	98.546	98.396	3.500	100.236	100.086	99.936
3.875	103.144	102.994	102.844	3.875	102.540	102.390	102.240	2.875	99.184	99.034	98.884	3.625	99.586	99.436	99.286
4.000	103.601	103.451	103.301	4.000	102.932	102.782	102.632	3.000	99.666	99.516	99.366	Margin =	2.250	Index =	1.950
4.125	104.033	103.883	103.733	4.125	103.276	103.126	102.976	3.125	100.131	99.981	99.831				
4.250	103.165	103.040	102.940	4.250	102.710	102.585	102.485	3.250	101.006	100.856	100.706				
4.375	103.625	103.500	103.400	4.375	102.998	102.873	102.773	3.375	101.430	101.280	101.130				
4.500	104.027	103.902	103.802	4.500	103.331	103.206	103.106	3.500	101.824	101.674	101.524				
4.625	104.446	104.321	104.221	4.625	103.364	103.239	103.139	3.625	102.179	102.029	101.879				
4.750	104.571	104.471	104.371	4.750	102.999	102.899	102.799	3.750	102.487	102.337	102.187				
4.875	103.971	103.871	103.771	4.875	103.305	103.205	103.105	3.875	102.853	102.703	102.553				
5.000	104.264	104.164	104.064	5.000	103.580	103.480	103.380	4.000	103.222	103.072	102.922				
5.125	104.620	104.520	104.420	5.125	103.821	103.721	103.621	4.125	103.544	103.394	103.244				
5.250	103.909	103.809	103.709	5.250	103.487	103.387	103.287	4.250	103.002	102.852	102.702				
5.375	104.183	104.083	103.983	5.375	103.793	103.693	103.593	4.375	103.274	103.124	102.974				
5.500	104.538	104.438	104.338	5.500	104.067	103.967	103.867	4.500	103.588	103.438	103.288				
5.625	104.831	104.731	104.631	5.625	104.308	104.208	104.108	4.625	103.614	103.464	103.314				

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	100.642	100.492	100.342	3.375	100.301	100.151	100.001	2.375	97.192	97.042	96.892	3.125	98.506	98.356	98.206
3.500	101.186	101.036	100.886	3.500	100.718	100.568	100.418	2.500	97.684	97.534	97.384	3.250	98.530	98.380	98.230
3.625	101.722	101.572	101.422	3.625	101.095	100.945	100.795	2.625	98.170	98.020	97.870	3.375	98.898	98.748	98.598
3.750	101.466	101.316	101.166	3.750	101.152	101.002	100.852	2.750	97.696	97.546	97.396	3.500	99.236	99.086	98.936
3.875	101.994	101.844	101.694	3.875	101.540	101.390	101.240	2.875	98.184	98.034	97.884	3.625	98.586	98.436	98.286
4.000	102.451	102.301	102.151	4.000	101.932	101.782	101.632	3.000	98.666	98.516	98.366	Margin =	2.250	Index =	1.950
4.125	102.883	102.733	102.583	4.125	102.276	102.126	101.976	3.125	99.131	98.981	98.831	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.015	101.890	101.790	4.250	101.710	101.585	101.485	3.250	100.006	99.856	99.706	Rate	30 Day	45 Day	60 Day
4.375	102.475	102.350	102.250	4.375	101.998	101.873	101.773	3.375	100.430	100.280	100.130	3.875	101.594	101.344	101.094
4.500	102.877	102.752	102.652	4.500	102.331	102.206	102.106	3.500	100.824	100.674	100.524	4.000	102.051	101.801	101.551
4.625	103.296	103.171	103.071	4.625	102.364	102.239	102.139	3.625	101.179	101.029	100.879	4.125	102.483	102.233	101.983
4.750	103.421	103.321	103.221	4.750	101.999	101.899	101.799	3.750	101.487	101.337	101.187	4.375	102.075	101.825	101.575
4.875	102.821	102.721	102.621	4.875	102.305	102.205	102.105	3.875	101.853	101.703	101.553	4.500	102.477	102.227	101.977
5.000	103.114	103.014	102.914	5.000	102.580	102.480	102.380	4.000	102.222	102.072	101.922	4.625	102.896	102.646	102.396
5.125	103.470	103.370	103.270	5.125	102.821	102.721	102.621	4.125	102.544	102.394	102.244	4.875	102.421	102.171	101.921
5.250	102.759	102.659	102.559	5.250	102.487	102.387	102.287	4.250	102.002	101.852	101.702	5.000	102.714	102.464	102.214
5.375	103.033	102.933	102.833	5.375	102.793	102.693	102.593	4.375	102.274	102.124	101.974	5.125	103.070	102.820	102.570
5.500	103.388	103.288	103.188	5.500	103.067	102.967	102.867	4.500	102.588	102.438	102.288	5.500	102.988	102.738	102.488
5.625	103.681	103.581	103.481	5.625	103.308	103.208	103.108	4.625	102.614	102.464	102.314	5.625	103.281	103.031	102.781

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	101.401	101.151	100.901
5.750	102.000	101.750	101.500	5.750	102.057	101.807	101.557
5.875	102.250	102.000	101.750	5.875	102.363	102.113	101.863
6.250	102.750	102.500	102.250	6.250	102.558	102.308	102.058
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:	7/26/2019	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	98.844	98.594	98.344	
4.000	99.301	99.051	98.801	
4.125	99.733	99.483	99.233	
4.375	99.325	99.075	98.825	
4.500	99.727	99.477	99.227	
4.625	100.146	99.896	99.646	
4.875	99.671	99.421	99.171	
5.000	99.964	99.714	99.464	
5.125	100.320	100.070	99.820	
5.500	100.238	99.988	99.738	
5.625	100.531	100.281	100.031	



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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.:

9/24/2019

W. Rate Sheet Dated: 7/26/2019

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	100.549	100.399	100.249	3.375	100.487	100.337	100.187	2.375	95.472	95.322	95.172	3.125	99.179	99.029	98.879
3.500	101.092	100.942	100.792	3.500	100.904	100.754	100.604	2.500	95.964	95.814	95.664	3.250	99.296	99.146	98.996
3.625	101.628	101.478	101.328	3.625	101.281	101.131	100.981	2.625	96.450	96.300	96.150	3.375	99.664	99.514	99.364
3.750	101.278	101.128	100.978	3.750	101.245	101.095	100.945	2.750	97.788	97.638	97.488	3.500	100.002	99.852	99.702
3.875	101.807	101.657	101.507	3.875	101.632	101.482	101.332	2.875	98.276	98.126	97.976	3.625	99.353	99.203	99.053
4.000	102.263	102.113	101.963	4.000	102.024	101.874	101.724	3.000	98.759	98.609	98.459	Margin = 2.250		Index = 1.950	
4.125	102.696	102.546	102.396	4.125	102.368	102.218	102.068	3.125	99.224	99.074	98.924				
4.250	102.015	101.890	101.790	4.250	101.990	101.865	101.765	3.250	100.192	100.042	99.892				
4.375	102.475	102.350	102.250	4.375	102.278	102.153	102.053	3.375	100.617	100.467	100.317				
4.500	102.877	102.752	102.652	4.500	102.611	102.486	102.386	3.500	101.011	100.861	100.711				
4.625	103.296	103.171	103.071	4.625	102.644	102.519	102.419	3.625	101.366	101.216	101.066				
4.750	103.421	103.321	103.221	4.750	102.279	102.179	102.079	3.750	101.580	101.430	101.280				
4.875	102.821	102.721	102.621	4.875	102.585	102.485	102.385	3.875	101.945	101.795	101.645				
5.000	103.114	103.014	102.914	5.000	102.860	102.760	102.660	4.000	102.315	102.165	102.015				
5.125	103.470	103.370	103.270	5.125	103.101	103.001	102.901	4.125	102.636	102.486	102.336				
5.250	102.665	102.565	102.465	5.250	102.673	102.573	102.473	4.250	102.282	102.132	101.982				
5.375	102.940	102.840	102.740	5.375	102.979	102.879	102.779	4.375	102.554	102.404	102.254				
5.500	103.294	103.194	103.094	5.500	103.253	103.153	103.053	4.500	102.868	102.718	102.568				
5.625	103.587	103.487	103.387	5.625	103.494	103.394	103.294	4.625	102.894	102.744	102.594				

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	99.399	99.249	99.099	3.375	99.057	98.907	98.757	2.375	95.792	95.642	95.492	3.125	97.169	97.019	96.869
3.500	99.942	99.792	99.642	3.500	99.474	99.324	99.174	2.500	96.284	96.134	95.984	3.250	97.286	97.136	96.986
3.625	100.478	100.328	100.178	3.625	99.851	99.701	99.551	2.625	96.770	96.620	96.470	3.375	97.654	97.504	97.354
3.750	100.128	99.978	99.828	3.750	99.815	99.665	99.515	2.750	97.139	96.989	96.839	3.500	97.992	97.842	97.692
3.875	100.657	100.507	100.357	3.875	100.202	100.052	99.902	2.875	97.627	97.477	97.327	3.625	97.343	97.193	97.043
4.000	101.113	100.963	100.813	4.000	100.594	100.444	100.294	3.000	98.110	97.960	97.810	Margin = 2.250		Index = 1.950	
4.125	101.546	101.396	101.246	4.125	100.938	100.788	100.638	3.125	98.575	98.425	98.275	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.865	100.740	100.640	4.250	100.560	100.435	100.335	3.250	99.262	99.112	98.962	Rate	30 Day	45 Day	60 Day
4.375	101.325	101.200	101.100	4.375	100.848	100.723	100.623	3.375	99.687	99.537	99.387	3.875	100.257	100.007	99.757
4.500	101.727	101.602	101.502	4.500	101.181	101.056	100.956	3.500	100.081	99.931	99.781	4.000	100.713	100.463	100.213
4.625	102.146	102.021	101.921	4.625	101.214	101.089	100.989	3.625	100.436	100.286	100.136	4.125	101.146	100.896	100.646
4.750	102.271	102.171	102.071	4.750	100.849	100.749	100.649	3.750	100.587	100.437	100.287	4.375	100.925	100.675	100.425
4.875	101.671	101.571	101.471	4.875	101.155	101.055	100.955	3.875	100.953	100.803	100.653	4.500	101.327	101.077	100.827
5.000	101.964	101.864	101.764	5.000	101.430	101.330	101.230	4.000	101.322	101.172	101.022	4.625	101.746	101.496	101.246
5.125	102.320	102.220	102.120	5.125	101.671	101.571	101.471	4.125	101.644	101.494	101.344	4.875	101.271	101.021	100.771
5.250	101.515	101.415	101.315	5.250	101.243	101.143	101.043	4.250	100.790	100.640	100.490	5.000	101.564	101.314	101.064
5.375	101.790	101.690	101.590	5.375	101.549	101.449	101.349	4.375	101.061	100.911	100.761	5.125	101.920	101.670	101.420
5.500	102.144	102.044	101.944	5.500	101.823	101.723	101.623	4.500	101.375	101.225	101.075	5.500	101.744	101.494	101.244
5.625	102.437	102.337	102.237	5.625	102.064	101.964	101.864	4.625	101.402	101.252	101.102	5.625	102.037	101.787	101.537

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	99.807	99.557	99.307
5.750	99.859	99.609	99.359	5.750	99.917	99.667	99.417
5.875	100.109	99.859	99.609	5.875	100.223	99.973	99.723
6.250	99.250	99.000	98.750	6.250	99.058	98.808	98.558
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:	7/26/2019	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	97.507	97.257	97.007
4.000	97.963	97.713	97.463
4.125	98.396	98.146	97.896
4.375	98.175	97.925	97.675
4.500	98.577	98.327	98.077
4.625	98.996	98.746	98.496
4.875	98.521	98.271	98.021
5.000	98.814	98.564	98.314
5.125	99.170	98.920	98.670
5.500	98.994	98.744	98.494
5.625	99.287	99.037	98.787

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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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30 Day Lock Exp.:

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9/9/2019

60 Day Lock Exp.:

9/24/2019

W. Rate Sheet Dated: 7/26/2019

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	99.559	99.459	99.359	3.375	99.309	99.209	99.109	3.375	99.309	99.209	99.109	4.000	101.817	101.717	101.617	4.000	101.442	101.342	101.242
3.500	100.137	100.037	99.937	3.500	99.887	99.787	99.687	3.500	99.887	99.787	99.687	4.125	101.866	101.766	101.666	4.125	101.491	101.391	101.291
3.625	100.531	100.431	100.331	3.625	100.281	100.181	100.081	3.625	100.281	100.181	100.081	4.250	102.159	102.059	101.959	4.250	101.784	101.684	101.584
3.750	101.218	101.118	101.018	3.750	100.968	100.868	100.768	3.750	100.968	100.868	100.768	4.375	102.506	102.406	102.306	4.375	102.131	102.031	101.931
3.875	101.754	101.654	101.554	3.875	101.504	101.404	101.304	3.875	101.504	101.404	101.304	4.500	102.835	102.735	102.635	4.500	102.210	102.110	102.010
3.990	102.305	102.205	102.105	3.990	101.930	101.830	101.730	3.990	101.930	101.830	101.730	4.625	102.840	102.740	102.640	4.625	102.215	102.115	102.015
4.000	102.405	102.305	102.205	4.000	102.030	101.930	101.830	4.000	102.030	101.930	101.830	4.750	102.785	102.685	102.585	4.750	102.160	102.060	101.960
4.125	102.454	102.354	102.254	4.125	102.079	101.979	101.879	4.125	102.079	101.979	101.879	4.875	103.187	103.087	102.987	4.875	102.562	102.462	102.362
4.250	102.772	102.672	102.572	4.250	102.397	102.297	102.197	4.250	102.397	102.297	102.197	4.990	103.323	103.223	103.123	4.990	102.323	102.223	102.123
4.375	103.119	103.019	102.919	4.375	102.744	102.644	102.544	4.375	102.744	102.644	102.544	5.000	103.423	103.323	103.223	5.000	102.423	102.323	102.223
4.500	103.448	103.348	103.248	4.500	102.823	102.723	102.623	4.500	102.823	102.723	102.623	5.125	103.120	103.020	102.920	5.125	102.120	102.020	101.920
4.625	103.453	103.353	103.253	4.625	102.828	102.728	102.628	4.625	102.828	102.728	102.628	5.250	103.464	103.364	103.264	5.250	102.464	102.364	102.264
4.750	103.699	103.599	103.499	4.750	103.074	102.974	102.874	4.750	103.074	102.974	102.874	5.375	103.784	103.684	103.584	5.375	103.784	103.684	103.584
4.875	104.101	104.001	103.901	4.875	103.476	103.376	103.276	4.875	103.476	103.376	103.276	5.500	103.984	103.884	103.784	5.500	103.984	103.884	103.784
4.990	104.237	104.137	104.037	4.990	103.337	103.237	103.137	4.990	103.337	103.237	103.137	5.625	103.571	103.471	103.371	5.625	103.571	103.471	103.371
5.000	104.337	104.237	104.137	5.000	103.337	103.237	103.137	5.000	103.337	103.237	103.137	5.750	103.832	103.731	103.632	5.750	103.832	103.731	103.632
5.125	104.489	104.389	104.289	5.125	103.489	103.389	103.289	5.125	103.489	103.389	103.289	5.875	104.076	103.975	103.876	5.875	104.076	103.975	103.876
5.250	104.833	104.733	104.633	5.250	103.833	103.733	103.633	5.250	103.833	103.733	103.633	5.990	104.180	104.079	103.980	5.990	104.180	104.079	103.980
5.375	105.153	105.053	104.953	5.375	105.153	105.053	104.953	5.375	105.153	105.053	104.953	6.000	104.280	104.179	104.080	6.000	104.280	104.179	104.080
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	101.442	101.342	101.242	3.250	98.957	98.857	98.757	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	101.249	101.149	101.049
4.125	101.491	101.391	101.291	3.375	99.235	99.135	99.035	3.375	99.235	99.135	99.035	3.375	99.235	99.135	99.035	3.500	101.574	101.474	101.374
4.250	101.784	101.684	101.584	3.500	99.939	99.839	99.739	3.500	99.939	99.839	99.739	3.500	99.939	99.839	99.739	3.625	101.748	101.648	101.548
4.375	102.131	102.031	101.931	3.625	101.215	101.115	101.015	3.625	101.215	101.115	101.015	3.625	101.215	101.115	101.015	3.750	102.445	102.345	102.245
4.500	102.210	102.110	102.010	3.750	101.739	101.639	101.539	3.750	101.739	101.639	101.539	3.750	101.739	101.639	101.539	3.875	102.547	102.447	102.347
4.625	102.215	102.115	102.015	3.875	102.214	102.114	102.014	3.875	102.214	102.114	102.014	3.875	102.214	102.114	102.014	3.990	102.866	102.766	102.666
4.750	102.160	102.060	101.960	3.990	102.521	102.421	102.321	3.990	102.521	102.421	102.321	3.990	102.521	102.421	102.321	4.000	102.966	102.866	102.766
4.875	102.562	102.462	102.362	4.000	102.621	102.521	102.421	4.000	102.621	102.521	102.421	4.000	102.621	102.521	102.421	4.125	103.015	102.915	102.815
4.990	102.323	102.223	102.123	4.125	102.885	102.785	102.685	4.125	102.885	102.785	102.685	4.125	102.885	102.785	102.685	4.250	103.676	103.576	103.476
5.000	102.423	102.323	102.223	4.250	103.237	103.137	103.037	4.250	103.237	103.137	103.037	4.250	103.237	103.137	103.037	4.375	104.056	103.956	103.856
5.125	102.120	102.020	101.920	4.375	103.571	103.471	103.371	4.375	103.571	103.471	103.371	4.375	103.571	103.471	103.371	4.500	103.184	103.084	102.984
5.250	102.464	102.364	102.264	4.500	103.906	103.806	103.706	4.500	103.906	103.806	103.706	4.500	103.906	103.806	103.706	4.625	103.553	103.453	103.353
5.375	103.784	103.684	103.584	4.625	103.861	103.761	103.661	4.625	103.861	103.761	103.661	4.625	103.861	103.761	103.661	4.750	103.928	103.828	103.728
5.500	103.984	103.884	103.784	4.750	104.213	104.113	104.013	4.750	104.213	104.113	104.013	4.750	104.213	104.113	104.013	4.875	104.240	104.140	104.040
5.625	103.571	103.471	103.371	4.875	104.568	104.468	104.368	4.875	104.568	104.468	104.368	4.875	104.568	104.468	104.368	4.990	103.907	103.807	103.707
5.750	103.832	103.731	103.632	4.990	104.755	104.655	104.555	4.990	104.755	104.655	104.555	4.990	104.755	104.655	104.555	5.000	104.007	103.907	103.807
5.875	104.076	103.975	103.876	5.000	104.855	104.755	104.655	5.000	104.855	104.755	104.655	5.000	104.855	104.755	104.655	5.125	104.333	104.233	104.133
5.990	104.180	104.079	103.980	5.125	104.829	104.729	104.629	5.125	104.829	104.729	104.629	5.125	104.829	104.729	104.629	5.250	104.450	104.350	104.250
6.000	104.280	104.179	104.080	5.250	105.149	105.049	104.949	5.250	105.149	105.049	104.949	5.250	105.149	105.049	104.949	5.375	104.675	104.575	104.475
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	101.249	101.149	101.049	3.375	101.249	101.149	101.049	3.375	101.111	101.011	100.911	3.375	101.111	101.011	100.911	3.375	101.111	101.011	100.911
3.500	101.574	101.474	101.374	3.500	101.574	101.474	101.374	3.500	101.436	101.336	101.236	3.500	101.436	101.336	101.236	3.500	101.436	101.336	101.236
3.625	101.748	101.648	101.548	3.625	101.748	101.648	101.548	3.625	101.493	101.393	101.293	3.625	101.493	101.393	101.293	3.625	101.493	101.393	101.293
3.750	102.445	102.345	102.245	3.750	102.445	102.345	102.245	3.750	102.190	102.090	101.990	3.750	102.190	102.090	101.990	3.750	102.190	102.090	101.990
3.875	102.547	102.447	102.347	3.875	102.547	102.447	102.347	3.875	102.292	102.192	102.092	3.875	102.292	102.192	102.092	3.875	102.292	102.192	102.092
3.990	102.866	102.766	102.666	3.990	102.866	102.766	102.666	3.990	102.611	102.511	102.411	3.990	102.611	102.511	102.411	3.990	102.611	102.511	102.411
4.000	102.966	102.866	102.766	4.000	102.966	102.866	102.766	4.000	102.711	102.611	102.511	4.000	102.711	102.611	102.511	4.000	102.711	102.611	102.511
4.125	103.015	102.915	102.815	4.125	103.015	102.915	102.815	4.125	102.258	102.158	102.058	4.125	102.258	102.158	102.058	4.125	102.258	102.158	102.058
4.250	103.076	102.976	102.876	4.250	103.076	102.976	102.876	4.250	102.919	102.819	102.719	4.250	102.919	102.819	102.719	4.250	102.919	102.819	102.719
4.375	103.931	103.831	103.731	4.375	103.931	103.831	103.731	4.375	103.299	103.199	103.099	4.375	103.174	103.074	102.974	4.375	103.174	103.074	102.974
4.500	103.059	102.959	102.844	4.500	103.059	102.959	102.844	4.500	101.827	101.727	101.612	4.500							



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.:

8/26/2019

45 Day Lock Exp.:

9/9/2019

60 Day Lock Exp.:

9/24/2019

W. Rate Sheet Dated: 7/26/2019

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	99.940	99.840	99.740	3.250	98.947	98.847	98.745	3.375	101.346	101.246	101.146	4.000	101.734	101.634	101.534	3.375	100.908	100.808	100.708
3.500	100.515	100.415	100.315	3.375	99.530	99.430	99.330	3.500	101.670	101.570	101.470	4.125	101.783	101.683	101.583	3.500	101.232	101.132	101.032
3.625	100.909	100.809	100.709	3.500	100.229	100.129	100.029	3.625	101.847	101.747	101.647	4.250	101.980	101.880	101.780	3.625	101.286	101.186	101.086
3.750	101.505	101.405	101.305	3.625	101.503	101.403	101.303	3.750	102.543	102.443	102.343	4.375	102.324	102.224	102.124	3.750	101.982	101.882	101.782
3.875	102.037	101.937	101.837	3.750	102.027	101.927	101.827	3.875	102.647	102.547	102.447	4.500	102.651	102.551	102.451	3.875	102.086	101.986	101.886
3.990	102.588	102.488	102.388	3.875	102.500	102.400	102.300	3.990	102.966	102.866	102.766	4.625	102.655	102.555	102.455	3.990	102.405	102.305	102.205
4.000	102.688	102.588	102.488	3.990	102.805	102.705	102.605	4.000	103.066	102.966	102.866	4.750	102.516	102.416	102.316	4.000	102.505	102.405	102.305
4.125	102.737	102.637	102.537	4.000	102.905	102.805	102.705	4.125	103.100	103.000	102.900	4.875	102.916	102.816	102.716	4.125	102.040	101.940	101.840
4.250	102.964	102.864	102.764	4.125	103.169	103.069	102.969	4.250	103.761	103.661	103.561	4.990	103.050	102.950	102.850	4.250	102.701	102.601	102.501
4.375	103.308	103.208	103.108	4.250	103.428	103.328	103.228	4.375	104.141	104.041	103.941	5.000	103.150	103.050	102.950	4.375	103.081	102.981	102.881
4.500	103.635	103.535	103.435	4.375	103.762	103.662	103.562	4.500	103.284	103.184	103.074	5.125	102.874	102.774	102.674	4.500	101.627	101.527	101.417
4.625	103.639	103.539	103.439	4.500	104.096	103.996	103.896	4.625	103.653	103.553	103.444	5.250	103.217	103.117	103.017	4.625	101.996	101.896	101.787
4.750	103.813	103.713	103.613	4.625	104.051	103.951	103.851	4.750	104.027	103.927	103.817	5.375	103.536	103.436	103.336	4.750	102.370	102.270	102.160
4.875	104.213	104.113	104.013	4.750	104.344	104.244	104.144	4.875	104.340	104.240	104.134	5.500	103.735	103.635	103.535	4.875	102.683	102.583	102.477
4.990	104.347	104.247	104.147	4.875	104.697	104.597	104.497	4.990	104.007	103.907	103.807	5.625	103.329	103.228	103.129	4.990	102.100	102.000	101.900
5.000	104.447	104.347	104.247	4.990	104.881	104.781	104.681	5.000	104.107	104.007	103.907	5.750	103.589	103.488	103.389	5.000	102.200	102.100	102.000
5.125	104.605	104.505	104.405	5.000	104.981	104.881	104.781	5.125	104.433	104.333	104.233	5.875	103.833	103.732	103.633	5.125	102.526	102.426	102.326
5.250	104.948	104.848	104.748	5.125	104.945	104.845	104.745	5.250	104.549	104.449	104.349	5.990	103.937	103.837	103.737	5.250	102.642	102.542	102.442
5.375	105.267	105.167	105.067	5.250	105.264	105.164	105.064	5.375	104.773	104.673	104.573	6.000	104.037	103.937	103.837	5.375	102.866	102.766	102.666

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.:

9/24/2019

W. Rate Sheet Dated: 7/26/2019

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	99.212	99.150	99.087	
3.875	99.706	99.643	99.581	
4.000	100.137	100.075	100.012	
4.125	100.388	100.325	100.263	
4.250	100.598	100.535	100.473	
4.375	100.870	100.808	100.745	
4.500	101.122	101.059	100.997	
4.625	101.255	101.192	101.130	
4.750	101.454	101.392	101.329	
4.875	101.733	101.671	101.608	
5.000	101.996	101.934	101.871	
5.125	102.256	102.194	102.131	
5.250	102.488	102.425	102.363	

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	97.654	97.529	97.404	
3.375	98.309	98.184	98.059	
3.500	98.962	98.837	98.712	
3.625	99.518	99.393	99.268	
3.750	100.028	99.903	99.778	
3.875	100.539	100.414	100.289	
4.000	100.757	100.632	100.507	
4.125	100.988	100.863	100.738	
4.250	101.306	101.181	101.056	
4.375	101.607	101.482	101.357	
4.500	101.814	101.689	101.564	

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	97.288	97.163	97.038	
3.375	97.642	97.517	97.392	
3.500	98.062	97.937	97.812	
3.625	98.431	98.306	98.181	
3.750	98.851	98.726	98.601	
3.875	99.406	99.281	99.156	
4.000	99.688	99.563	99.438	
4.125	100.009	99.884	99.759	
4.250	100.305	100.180	100.055	
4.375	100.576	100.451	100.326	
4.500	100.823	100.698	100.573	
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)