



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.: 8/29/2019

45 Day Lock Exp.: 9/13/2019

60 Day Lock Exp.: 9/30/2019

W. Rate Sheet Dated: 7/30/2019

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	101.711	101.561	101.411	3.375	101.372	101.222	101.072	2.375	98.242	98.092	97.942	3.125	99.569	99.419	99.269
3.500	102.255	102.105	101.955	3.500	101.789	101.639	101.489	2.500	98.735	98.585	98.435	3.250	99.608	99.458	99.308
3.625	102.791	102.641	102.491	3.625	102.167	102.017	101.867	2.625	99.221	99.071	98.921	3.375	99.976	99.826	99.676
3.750	102.503	102.353	102.203	3.750	102.192	102.042	101.892	2.750	98.754	98.604	98.454	3.500	100.314	100.164	100.014
3.875	103.032	102.882	102.732	3.875	102.580	102.430	102.280	2.875	99.242	99.092	98.942	3.625	99.664	99.514	99.364
4.000	103.488	103.338	103.188	4.000	102.972	102.822	102.672	3.000	99.725	99.575	99.425	Margin = 2.250		Index = 1.980	
4.125	103.920	103.770	103.620	4.125	103.316	103.166	103.016	3.125	100.190	100.040	99.890				
4.250	102.928	102.803	102.703	4.250	102.625	102.500	102.400	3.250	101.025	100.875	100.725				
4.375	103.388	103.263	103.163	4.375	102.912	102.787	102.687	3.375	101.450	101.300	101.150				
4.500	103.789	103.664	103.564	4.500	103.245	103.120	103.020	3.500	101.844	101.694	101.544				
4.625	104.208	104.083	103.983	4.625	103.277	103.152	103.052	3.625	102.199	102.049	101.899				
4.750	104.333	104.233	104.133	4.750	102.990	102.890	102.790	3.750	102.495	102.345	102.195				
4.875	103.812	103.712	103.612	4.875	103.296	103.196	103.096	3.875	102.861	102.711	102.561				
5.000	104.126	104.026	103.926	5.000	103.570	103.470	103.370	4.000	103.230	103.080	102.930				
5.125	104.482	104.382	104.282	5.125	103.811	103.711	103.611	4.125	103.552	103.402	103.252				
5.250	103.777	103.677	103.577	5.250	103.462	103.362	103.262	4.250	103.084	102.934	102.784				
5.375	104.051	103.951	103.851	5.375	103.768	103.668	103.568	4.375	103.356	103.206	103.056				
5.500	104.406	104.306	104.206	5.500	104.042	103.942	103.842	4.500	103.670	103.520	103.370				
5.625	104.699	104.599	104.499	5.625	104.283	104.183	104.083	4.625	103.696	103.546	103.396				

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	100.561	100.411	100.261	3.375	100.372	100.222	100.072	2.375	97.242	97.092	96.942	3.125	98.569	98.419	98.269
3.500	101.105	100.955	100.805	3.500	100.789	100.639	100.489	2.500	97.735	97.585	97.435	3.250	98.608	98.458	98.308
3.625	101.641	101.491	101.341	3.625	101.167	101.017	100.867	2.625	98.221	98.071	97.921	3.375	98.976	98.826	98.676
3.750	101.353	101.203	101.053	3.750	101.192	101.042	100.892	2.750	97.754	97.604	97.454	3.500	99.314	99.164	99.014
3.875	101.882	101.732	101.582	3.875	101.580	101.430	101.280	2.875	98.242	98.092	97.942	3.625	98.664	98.514	98.364
4.000	102.338	102.188	102.038	4.000	101.972	101.822	101.672	3.000	98.725	98.575	98.425	Margin = 2.250		Index = 1.980	
4.125	102.770	102.620	102.470	4.125	102.316	102.166	102.016	3.125	99.190	99.040	98.890	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.778	101.653	101.553	4.250	101.625	101.500	101.400	3.250	100.025	99.875	99.725	Rate	30 Day	45 Day	60 Day
4.375	102.238	102.113	102.013	4.375	101.912	101.787	101.687	3.375	100.450	100.300	100.150	3.875	101.482	101.232	100.982
4.500	102.639	102.514	102.414	4.500	102.245	102.120	102.020	3.500	100.844	100.694	100.544	4.000	101.938	101.688	101.438
4.625	103.058	102.933	102.833	4.625	102.277	102.152	102.052	3.625	101.199	101.049	100.899	4.125	102.370	102.120	101.870
4.750	103.183	103.083	102.983	4.750	101.990	101.890	101.790	3.750	101.495	101.345	101.195	4.375	101.838	101.588	101.338
4.875	102.662	102.562	102.462	4.875	102.296	102.196	102.096	3.875	101.861	101.711	101.561	4.500	102.239	101.989	101.739
5.000	102.976	102.876	102.776	5.000	102.570	102.470	102.370	4.000	102.230	102.080	101.930	4.625	102.658	102.408	102.158
5.125	103.332	103.232	103.132	5.125	102.811	102.711	102.611	4.125	102.552	102.402	102.252	4.875	102.262	102.012	101.762
5.250	102.627	102.527	102.427	5.250	102.462	102.362	102.262	4.250	102.084	101.934	101.784	5.000	102.576	102.326	102.076
5.375	102.901	102.801	102.701	5.375	102.768	102.668	102.568	4.375	102.356	102.206	102.056	5.125	102.932	102.682	102.432
5.500	103.256	103.156	103.056	5.500	103.042	102.942	102.842	4.500	102.670	102.520	102.370	5.500	102.856	102.606	102.356
5.625	103.549	103.449	103.349	5.625	103.283	103.183	103.083	4.625	102.696	102.546	102.396	5.625	103.149	102.899	102.649

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	101.375	101.125	100.875
5.750	102.000	101.750	101.500	5.750	101.986	101.736	101.486
5.875	102.250	102.000	101.750	5.875	102.291	102.041	101.791
6.250	102.750	102.500	102.250	6.250	102.487	102.237	101.987
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:	7/30/2019	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	98.732	98.482	98.232	
4.000	99.188	98.938	98.688	
4.125	99.620	99.370	99.120	
4.375	99.088	98.838	98.588	
4.500	99.489	99.239	98.989	
4.625	99.908	99.658	99.408	
4.875	99.512	99.262	99.012	
5.000	99.826	99.576	99.326	
5.125	100.182	99.932	99.682	
5.500	100.106	99.856	99.606	
5.625	100.399	100.149	99.899	



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30 Day Lock Exp.:

8/29/2019

45 Day Lock Exp.:

9/13/2019

60 Day Lock Exp.:

9/30/2019

W. Rate Sheet Dated: 7/30/2019

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	100.592	100.442	100.292	3.375	100.684	100.534	100.384	2.375	95.522	95.372	95.222	3.125	99.241	99.091	98.941
3.500	101.136	100.986	100.836	3.500	101.100	100.950	100.800	2.500	96.015	95.865	95.715	3.250	99.499	99.349	99.199
3.625	101.672	101.522	101.372	3.625	101.478	101.328	101.178	2.625	96.501	96.351	96.201	3.375	99.867	99.717	99.567
3.750	101.166	101.016	100.866	3.750	101.285	101.135	100.985	2.750	97.847	97.697	97.547	3.500	100.206	100.056	99.906
3.875	101.694	101.544	101.394	3.875	101.673	101.523	101.373	2.875	98.335	98.185	98.035	3.625	99.556	99.406	99.256
4.000	102.150	102.000	101.850	4.000	102.065	101.915	101.765	3.000	98.818	98.668	98.518	Margin = 2.250		Index = 1.980	
4.125	102.583	102.433	102.283	4.125	102.409	102.259	102.109	3.125	99.282	99.132	98.982				
4.250	101.778	101.653	101.553	4.250	101.905	101.780	101.680	3.250	100.337	100.187	100.037				
4.375	102.238	102.113	102.013	4.375	102.192	102.067	101.967	3.375	100.761	100.611	100.461				
4.500	102.639	102.514	102.414	4.500	102.525	102.400	102.300	3.500	101.155	101.005	100.855				
4.625	103.058	102.933	102.833	4.625	102.557	102.432	102.332	3.625	101.510	101.360	101.210				
4.750	103.183	103.083	102.983	4.750	102.270	102.170	102.070	3.750	101.588	101.438	101.288				
4.875	102.662	102.562	102.462	4.875	102.576	102.476	102.376	3.875	101.953	101.803	101.653				
5.000	102.976	102.876	102.776	5.000	102.850	102.750	102.650	4.000	102.323	102.173	102.023				
5.125	103.332	103.232	103.132	5.125	103.091	102.991	102.891	4.125	102.644	102.494	102.344				
5.250	102.533	102.433	102.333	5.250	102.648	102.548	102.448	4.250	102.364	102.214	102.064				
5.375	102.808	102.708	102.608	5.375	102.954	102.854	102.754	4.375	102.636	102.486	102.336				
5.500	103.162	103.062	102.962	5.500	103.228	103.128	103.028	4.500	102.950	102.800	102.650				
5.625	103.455	103.355	103.255	5.625	103.469	103.369	103.269	4.625	102.976	102.826	102.676				

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	99.442	99.292	99.142	3.375	99.254	99.104	98.954	2.375	95.842	95.692	95.542	3.125	97.231	97.081	96.931
3.500	99.986	99.836	99.686	3.500	99.670	99.520	99.370	2.500	96.335	96.185	96.035	3.250	97.489	97.339	97.189
3.625	100.522	100.372	100.222	3.625	100.048	99.898	99.748	2.625	96.821	96.671	96.521	3.375	97.857	97.707	97.557
3.750	100.016	99.866	99.716	3.750	99.855	99.705	99.555	2.750	97.198	97.048	96.898	3.500	98.196	98.046	97.896
3.875	100.544	100.394	100.244	3.875	100.243	100.093	99.943	2.875	97.686	97.536	97.386	3.625	97.546	97.396	97.246
4.000	101.000	100.850	100.700	4.000	100.635	100.485	100.335	3.000	98.169	98.019	97.869	Margin = 2.250		Index = 1.980	
4.125	101.433	101.283	101.133	4.125	100.979	100.829	100.679	3.125	98.634	98.484	98.334	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.628	100.503	100.403	4.250	100.475	100.350	100.250	3.250	99.188	99.038	98.888	Rate	30 Day	45 Day	60 Day
4.375	101.088	100.963	100.863	4.375	100.762	100.637	100.537	3.375	99.612	99.462	99.312	3.875	100.144	99.894	99.644
4.500	101.489	101.364	101.264	4.500	101.095	100.970	100.870	3.500	100.006	99.856	99.706	4.000	100.600	100.350	100.100
4.625	101.908	101.783	101.683	4.625	101.127	101.002	100.902	3.625	100.361	100.211	100.061	4.125	101.033	100.783	100.533
4.750	102.033	101.933	101.833	4.750	100.840	100.740	100.640	3.750	100.220	100.070	99.920	4.375	100.688	100.438	100.188
4.875	101.512	101.412	101.312	4.875	101.146	101.046	100.946	3.875	100.586	100.436	100.286	4.500	101.089	100.839	100.589
5.000	101.826	101.726	101.626	5.000	101.420	101.320	101.220	4.000	100.955	100.805	100.655	4.625	101.508	101.258	101.008
5.125	102.182	102.082	101.982	5.125	101.661	101.561	101.461	4.125	101.277	101.127	100.977	4.875	101.112	100.862	100.612
5.250	101.383	101.283	101.183	5.250	101.218	101.118	101.018	4.250	100.434	100.284	100.134	5.000	101.426	101.176	100.926
5.375	101.658	101.558	101.458	5.375	101.524	101.424	101.324	4.375	100.706	100.556	100.406	5.125	101.782	101.532	101.282
5.500	102.012	101.912	101.812	5.500	101.798	101.698	101.598	4.500	101.020	100.870	100.720	5.500	101.612	101.362	101.112
5.625	102.305	102.205	102.105	5.625	102.039	101.939	101.839	4.625	101.046	100.896	100.746	5.625	101.905	101.655	101.405

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	99.781	99.531	99.281
5.750	99.859	99.609	99.359	5.750	99.845	99.595	99.345
5.875	100.109	99.859	99.609	5.875	100.151	99.901	99.651
6.250	99.250	99.000	98.750	6.250	98.987	98.737	98.487
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:	7/30/2019	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	97.394	97.144	96.894
4.000	97.850	97.600	97.350
4.125	98.283	98.033	97.783
4.375	97.938	97.688	97.438
4.500	98.339	98.089	97.839
4.625	98.758	98.508	98.258
4.875	98.362	98.112	97.862
5.000	98.676	98.426	98.176
5.125	99.032	98.782	98.532
5.500	98.862	98.612	98.362
5.625	99.155	98.905	98.655

Lock Desk Policy	
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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)	



AFR Loan Center
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Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 8/29/2019
45 Day Lock Exp.: 9/13/2019
60 Day Lock Exp.: 9/30/2019

W. Rate Sheet Dated: 7/30/2019

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	99.558	99.458	99.358	3.375	99.308	99.208	99.108	3.375	99.308	99.208	99.108	4.000	101.799	101.699	101.599	4.000	101.424	101.324	101.224
3.500	100.068	99.968	99.868	3.500	99.818	99.718	99.618	3.500	99.818	99.718	99.618	4.125	101.834	101.734	101.634	4.125	101.459	101.359	101.259
3.625	100.495	100.395	100.295	3.625	100.245	100.145	100.045	3.625	100.245	100.145	100.045	4.250	102.045	101.945	101.845	4.250	101.670	101.570	101.470
3.750	101.211	101.111	101.011	3.750	100.961	100.861	100.761	3.750	100.961	100.861	100.761	4.375	102.407	102.307	102.207	4.375	102.032	101.932	101.832
3.875	101.726	101.626	101.526	3.875	101.476	101.376	101.276	3.875	101.476	101.376	101.276	4.500	102.733	102.633	102.533	4.500	102.108	102.008	101.908
3.990	102.287	102.187	102.087	3.990	101.912	101.812	101.712	3.990	101.912	101.812	101.712	4.625	102.740	102.640	102.540	4.625	102.115	102.015	101.915
4.000	102.387	102.287	102.187	4.000	102.012	101.912	101.812	4.000	102.012	101.912	101.812	4.750	102.634	102.534	102.434	4.750	102.009	101.909	101.809
4.125	102.422	102.322	102.222	4.125	102.047	101.947	101.847	4.125	102.047	101.947	101.847	4.875	103.033	102.933	102.833	4.875	102.408	102.308	102.208
4.250	102.676	102.576	102.476	4.250	102.301	102.201	102.101	4.250	102.301	102.201	102.101	4.990	103.167	103.067	102.967	4.990	102.167	102.067	101.967
4.375	103.038	102.938	102.838	4.375	102.663	102.563	102.463	4.375	102.663	102.563	102.463	5.000	103.267	103.167	103.067	5.000	102.267	102.167	102.067
4.500	103.364	103.264	103.164	4.500	102.739	102.639	102.539	4.500	102.739	102.639	102.539	5.125	102.999	102.899	102.799	5.125	101.999	101.899	101.799
4.625	103.371	103.271	103.171	4.625	102.746	102.646	102.546	4.625	102.746	102.646	102.546	5.250	103.340	103.240	103.140	5.250	102.340	102.240	102.140
4.750	103.555	103.455	103.355	4.750	102.930	102.830	102.730	4.750	102.930	102.830	102.730	5.375	103.657	103.557	103.457	5.375	103.557	103.457	103.357
4.875	103.954	103.854	103.754	4.875	103.329	103.229	103.129	4.875	103.329	103.229	103.129	5.500	103.857	103.757	103.657	5.500	103.857	103.757	103.657
4.990	104.088	103.988	103.888	4.990	103.088	102.988	102.888	4.990	103.088	102.988	102.888	5.625	103.349	103.249	103.149	5.625	103.349	103.249	103.149
5.000	104.188	104.088	103.988	5.000	103.188	103.088	102.988	5.000	103.188	103.088	102.988	5.750	103.608	103.508	103.408	5.750	103.608	103.508	103.408
5.125	104.392	104.292	104.192	5.125	103.392	103.292	103.192	5.125	103.392	103.292	103.192	5.875	103.850	103.750	103.650	5.875	103.850	103.750	103.650
5.250	104.733	104.633	104.533	5.250	103.733	103.633	103.533	5.250	103.733	103.633	103.533	5.990	103.952	103.852	103.752	5.990	103.952	103.852	103.752
5.375	105.050	104.950	104.850	5.375	105.050	104.950	104.850	5.375	105.050	104.950	104.850	6.000	104.052	103.952	103.852	6.000	104.052	103.952	103.852
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	101.424	101.324	101.224	3.250	98.570	98.470	98.370	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	101.347	101.247	101.147
4.125	101.459	101.359	101.259	3.375	99.313	99.213	99.113	3.375	99.313	99.213	99.113	3.375	99.313	99.213	99.113	3.500	101.733	101.633	101.533
4.250	101.670	101.570	101.470	3.500	100.016	99.916	99.816	3.500	100.016	99.916	99.816	3.500	100.016	99.916	99.816	3.625	101.812	101.712	101.612
4.375	102.032	101.932	101.832	3.625	101.300	101.200	101.100	3.625	101.300	101.200	101.100	3.625	101.300	101.200	101.100	3.750	102.508	102.408	102.308
4.500	102.108	102.008	101.908	3.750	101.872	101.772	101.672	3.750	101.872	101.772	101.672	3.750	101.872	101.772	101.672	3.875	102.610	102.510	102.410
4.625	102.115	102.015	101.915	3.875	102.278	102.178	102.078	3.875	102.278	102.178	102.078	3.875	102.278	102.178	102.078	3.990	102.932	102.832	102.732
4.750	102.009	101.909	101.809	3.990	102.622	102.522	102.422	3.990	102.622	102.522	102.422	3.990	102.622	102.522	102.422	4.000	103.032	102.932	102.832
4.875	102.408	102.308	102.208	4.000	102.722	102.622	102.522	4.000	102.722	102.622	102.522	4.000	102.722	102.622	102.522	4.125	103.056	102.956	102.856
4.990	102.167	102.067	101.967	4.125	102.986	102.886	102.786	4.125	102.986	102.886	102.786	4.125	102.986	102.886	102.786	4.250	103.687	103.587	103.487
5.000	102.267	102.167	102.067	4.250	103.296	103.196	103.096	4.250	103.296	103.196	103.096	4.250	103.296	103.196	103.096	4.375	104.063	103.963	103.863
5.125	101.999	101.899	101.799	4.375	103.628	103.528	103.428	4.375	103.628	103.528	103.428	4.375	103.628	103.528	103.428	4.500	103.222	103.122	102.993
5.250	102.340	102.240	102.140	4.500	103.971	103.871	103.771	4.500	103.971	103.871	103.771	4.500	103.971	103.871	103.771	4.625	103.590	103.490	103.363
5.375	103.657	103.557	103.457	4.625	103.932	103.832	103.732	4.625	103.932	103.832	103.732	4.625	103.932	103.832	103.732	4.750	103.964	103.864	103.738
5.500	103.857	103.757	103.657	4.750	104.169	104.069	103.969	4.750	104.169	104.069	103.969	4.750	104.169	104.069	103.969	4.875	104.278	104.178	104.053
5.625	103.349	103.249	103.149	4.875	104.522	104.422	104.322	4.875	104.522	104.422	104.322	4.875	104.522	104.422	104.322	4.990	103.941	103.841	103.741
5.750	103.608	103.508	103.408	4.990	104.706	104.606	104.506	4.990	104.706	104.606	104.506	4.990	104.706	104.606	104.506	5.000	104.041	103.941	103.841
5.875	103.850	103.750	103.650	5.000	104.806	104.706	104.606	5.000	104.806	104.706	104.606	5.000	104.806	104.706	104.606	5.125	104.366	104.266	104.166
5.990	103.952	103.852	103.752	5.125	104.848	104.748	104.648	5.125	104.848	104.748	104.648	5.125	104.848	104.748	104.648	5.250	104.482	104.382	104.282
6.000	104.052	103.952	103.852	5.250	105.165	105.065	104.965	5.250	105.165	105.065	104.965	5.250	105.165	105.065	104.965	5.375	104.705	104.605	104.505
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	101.347	101.247	101.147	3.375	101.347	101.247	101.147	3.375	101.209	101.109	101.009	3.375	101.209	101.109	101.009	3.375	101.209	101.109	101.009
3.500	101.733	101.633	101.533	3.500	101.733	101.633	101.533	3.500	101.595	101.495	101.395	3.500	101.595	101.495	101.395	3.500	101.595	101.495	101.395
3.625	101.812	101.712	101.612	3.625	101.812	101.712	101.612	3.625	101.551	101.451	101.351	3.625	101.551	101.451	101.351	3.625	101.551	101.451	101.351
3.750	102.508	102.408	102.308	3.750	102.508	102.408	102.308	3.750	102.247	102.147	102.047	3.750	102.247	102.147	102.047	3.750	102.247	102.147	102.047
3.875	102.610	102.510	102.410	3.875	102.610	102.510	102.410	3.875	102.349	102.249	102.149	3.875	102.349	102.249	102.149	3.875	102.349	102.249	102.149
3.990	102.932	102.832	102.732	3.990	102.932	102.832	102.732	3.990	102.671	102.571	102.471	3.990	102.671	102.571	102.471	3.990	102.671	102.571	102.471
4.000	103.032	102.932	102.832	4.000	103.032	102.932	102.832	4.000	102.771	102.671	102.571	4.000	102.771	102.671	102.571	4.000	102.771	102.671	102.571
4.125	103.056	102.956	102.856	4.125	103.056	102.956	102.856	4.125	102.295	102.195	102.095	4.125	102.295	102.195	102.095	4.125	102.295	102.195	102.095
4.250	103.0687	102.9687	102.8687	4.250	103.0687	102.9687	102.8687	4.250	102.926	102.826	102.726	4.250	102.926	102.826	102.726	4.250	102.926	102.826	102.726
4.375	103.0398	102.9398	102.8398	4.375	103.0398	102.9398	102.8398	4.375	103.302	103.202	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.:

8/29/2019

45 Day Lock Exp.:

9/13/2019

60 Day Lock Exp.:

9/30/2019

W. Rate Sheet Dated: 7/30/2019

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	99.611	99.511	99.411	3.250	98.766	98.620	98.566	3.375	101.270	101.170	101.070	4.000	101.459	101.359	101.259	3.375	100.832	100.732	100.632
3.500	100.185	100.085	99.985	3.375	99.343	99.243	99.143	3.500	101.593	101.493	101.393	4.125	101.506	101.406	101.306	3.500	101.155	101.055	100.955
3.625	100.576	100.476	100.376	3.500	100.044	99.944	99.844	3.625	101.789	101.689	101.589	4.250	101.740	101.640	101.540	3.625	101.224	101.124	101.024
3.750	101.223	101.123	101.023	3.625	101.313	101.213	101.113	3.750	102.483	102.383	102.283	4.375	102.082	101.982	101.882	3.750	101.918	101.818	101.718
3.875	101.753	101.653	101.553	3.750	101.834	101.734	101.634	3.875	102.584	102.484	102.384	4.500	102.405	102.305	102.205	3.875	102.019	101.919	101.819
3.990	102.297	102.197	102.097	3.875	102.306	102.206	102.106	3.990	102.901	102.801	102.701	4.625	102.412	102.312	102.212	3.990	102.336	102.236	102.136
4.000	102.397	102.297	102.197	3.990	102.606	102.506	102.406	4.000	103.001	102.901	102.801	4.750	102.310	102.210	102.110	4.000	102.436	102.336	102.236
4.125	102.444	102.344	102.244	4.000	102.706	102.606	102.506	4.125	103.008	102.908	102.808	4.875	102.708	102.608	102.508	4.125	101.945	101.845	101.745
4.250	102.711	102.611	102.511	4.125	102.966	102.866	102.766	4.250	103.667	103.567	103.467	4.990	102.841	102.741	102.641	4.250	102.604	102.504	102.404
4.375	103.053	102.953	102.853	4.250	103.265	103.165	103.065	4.375	104.046	103.946	103.846	5.000	102.941	102.841	102.741	4.375	102.983	102.883	102.783
4.500	103.376	103.276	103.176	4.375	103.594	103.494	103.394	4.500	103.223	103.123	103.023	5.125	102.634	102.534	102.434	4.500	101.566	101.466	101.347
4.625	103.383	103.283	103.183	4.500	103.928	103.828	103.728	4.625	103.590	103.490	103.372	5.250	102.975	102.875	102.775	4.625	101.933	101.833	101.715
4.750	103.590	103.490	103.390	4.625	103.880	103.780	103.680	4.750	103.961	103.861	103.744	5.375	103.291	103.191	103.091	4.750	102.304	102.204	102.087
4.875	103.988	103.888	103.788	4.750	104.198	104.098	103.998	4.875	104.272	104.172	104.057	5.500	103.489	103.389	103.289	4.875	102.615	102.515	102.400
4.990	104.121	104.021	103.921	4.875	104.550	104.450	104.350	4.990	103.943	103.843	103.743	5.625	103.146	103.046	102.946	4.990	102.036	101.936	101.836
5.000	104.221	104.121	104.021	4.990	104.732	104.632	104.532	5.000	104.043	103.943	103.843	5.750	103.404	103.304	103.204	5.000	102.136	102.036	101.936
5.125	104.367	104.267	104.167	5.000	104.832	104.732	104.632	5.125	104.367	104.267	104.167	5.875	103.647	103.547	103.447	5.125	102.460	102.360	102.260
5.250	104.708	104.608	104.508	5.125	104.803	104.703	104.603	5.250	104.482	104.382	104.282	5.990	103.751	103.651	103.551	5.250	102.575	102.475	102.375
5.375	105.024	104.924	104.824	5.250	105.119	105.019	104.919	5.375	104.705	104.605	104.505	6.000	103.851	103.751	103.651	5.375	102.798	102.698	102.598

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.:

8/29/2019

45 Day Lock Exp.:

9/13/2019

60 Day Lock Exp.:

9/30/2019

W. Rate Sheet Dated: 7/30/2019

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	99.292	99.230	99.167	
3.875	99.775	99.712	99.650	
4.000	100.201	100.139	100.076	
4.125	100.449	100.386	100.324	
4.250	100.652	100.590	100.527	
4.375	100.916	100.854	100.791	
4.500	101.164	101.101	101.039	
4.625	101.290	101.227	101.165	
4.750	101.484	101.422	101.359	
4.875	101.756	101.693	101.631	
5.000	102.012	101.949	101.887	
5.125	102.267	102.204	102.142	
5.250	102.494	102.431	102.369	

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	97.820	97.695	97.570	
3.375	98.469	98.344	98.219	
3.500	99.114	98.989	98.864	
3.625	99.664	99.539	99.414	
3.750	100.168	100.043	99.918	
3.875	100.670	100.545	100.420	
4.000	100.882	100.757	100.632	
4.125	101.108	100.983	100.858	
4.250	101.421	101.296	101.171	
4.375	101.716	101.591	101.466	
4.500	101.919	101.794	101.669	

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	97.359	97.234	97.109	
3.375	97.708	97.583	97.458	
3.500	98.126	98.001	97.876	
3.625	98.489	98.364	98.239	
3.750	98.907	98.782	98.657	
3.875	99.460	99.335	99.210	
4.000	99.741	99.616	99.491	
4.125	100.060	99.935	99.810	
4.250	100.354	100.229	100.104	
4.375	100.624	100.499	100.374	
4.500	100.869	100.744	100.619	
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)