



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.: 8/30/2019

45 Day Lock Exp.: 9/16/2019

60 Day Lock Exp.: 9/30/2019

W. Rate Sheet Dated: 7/31/2019

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	101.727	101.577	101.427	3.375	101.388	101.238	101.088	2.375	98.301	98.151	98.001	3.125	99.569	99.419	99.269
3.500	102.270	102.120	101.970	3.500	101.805	101.655	101.505	2.500	98.794	98.644	98.494	3.250	99.608	99.458	99.308
3.625	102.806	102.656	102.506	3.625	102.182	102.032	101.882	2.625	99.279	99.129	98.979	3.375	99.976	99.826	99.676
3.750	102.519	102.369	102.219	3.750	102.208	102.058	101.908	2.750	98.821	98.671	98.521	3.500	100.314	100.164	100.014
3.875	103.047	102.897	102.747	3.875	102.596	102.446	102.296	2.875	99.309	99.159	99.009	3.625	99.664	99.514	99.364
4.000	103.503	103.353	103.203	4.000	102.988	102.838	102.688	3.000	99.791	99.641	99.491	Margin = 2.250		Index = 1.980	
4.125	103.936	103.786	103.636	4.125	103.332	103.182	103.032	3.125	100.256	100.106	99.956				
4.250	102.928	102.828	102.728	4.250	102.625	102.525	102.425	3.250	101.053	100.903	100.753				
4.375	103.388	103.288	103.188	4.375	102.912	102.812	102.712	3.375	101.477	101.327	101.177				
4.500	103.789	103.689	103.589	4.500	103.245	103.145	103.045	3.500	101.871	101.721	101.571				
4.625	104.208	104.108	104.008	4.625	103.277	103.177	103.077	3.625	102.226	102.076	101.926				
4.750	104.333	104.233	104.133	4.750	102.912	102.812	102.712	3.750	102.464	102.314	102.164				
4.875	103.734	103.634	103.534	4.875	103.218	103.118	103.018	3.875	102.829	102.679	102.529				
5.000	104.048	103.948	103.848	5.000	103.492	103.392	103.292	4.000	103.199	103.049	102.899				
5.125	104.404	104.304	104.204	5.125	103.733	103.633	103.533	4.125	103.520	103.370	103.220				
5.250	103.761	103.661	103.561	5.250	103.446	103.346	103.246	4.250	103.084	102.934	102.784				
5.375	104.036	103.936	103.836	5.375	103.752	103.652	103.552	4.375	103.356	103.206	103.056				
5.500	104.390	104.290	104.190	5.500	104.026	103.926	103.826	4.500	103.670	103.520	103.370				
5.625	104.683	104.583	104.483	5.625	104.267	104.167	104.067	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	100.577	100.427	100.277	3.375	100.388	100.238	100.088	2.375	97.301	97.151	97.001	3.125	98.569	98.419	98.269
3.500	101.120	100.970	100.820	3.500	100.805	100.655	100.505	2.500	97.794	97.644	97.494	3.250	98.608	98.458	98.308
3.625	101.656	101.506	101.356	3.625	101.182	101.032	100.882	2.625	98.279	98.129	97.979	3.375	98.976	98.826	98.676
3.750	101.369	101.219	101.069	3.750	101.208	101.058	100.908	2.750	97.821	97.671	97.521	3.500	99.314	99.164	99.014
3.875	101.897	101.747	101.597	3.875	101.596	101.446	101.296	2.875	98.309	98.159	98.009	3.625	98.664	98.514	98.364
4.000	102.353	102.203	102.053	4.000	101.988	101.838	101.688	3.000	98.791	98.641	98.491	Margin = 2.250		Index = 1.980	
4.125	102.786	102.636	102.486	4.125	102.332	102.182	102.032	3.125	99.256	99.106	98.956	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.778	101.678	101.578	4.250	101.625	101.525	101.425	3.250	100.053	99.903	99.753	Rate	30 Day	45 Day	60 Day
4.375	102.238	102.138	102.038	4.375	101.912	101.812	101.712	3.375	100.477	100.327	100.177	3.875	101.497	101.247	100.997
4.500	102.639	102.539	102.439	4.500	102.245	102.145	102.045	3.500	100.871	100.721	100.571	4.000	101.953	101.703	101.453
4.625	103.058	102.958	102.858	4.625	102.277	102.177	102.077	3.625	101.226	101.076	100.926	4.125	102.386	102.136	101.886
4.750	103.183	103.083	102.983	4.750	101.912	101.812	101.712	3.750	101.464	101.314	101.164	4.375	101.838	101.588	101.338
4.875	102.584	102.484	102.384	4.875	102.218	102.118	102.018	3.875	101.829	101.679	101.529	4.500	102.239	101.989	101.739
5.000	102.898	102.798	102.698	5.000	102.492	102.392	102.292	4.000	102.199	102.049	101.899	4.625	102.658	102.408	102.158
5.125	103.254	103.154	103.054	5.125	102.733	102.633	102.533	4.125	102.520	102.370	102.220	4.875	102.184	101.934	101.684
5.250	102.611	102.511	102.411	5.250	102.446	102.346	102.246	4.250	102.084	101.934	101.784	5.000	102.498	102.248	101.998
5.375	102.886	102.786	102.686	5.375	102.752	102.652	102.552	4.375	102.356	102.206	102.056	5.125	102.854	102.604	102.354
5.500	103.240	103.140	103.040	5.500	103.026	102.926	102.826	4.500	102.670	102.520	102.370	5.500	102.840	102.590	102.340
5.625	103.533	103.433	103.333	5.625	103.267	103.167	103.067	4.625	102.696	102.546	102.396	5.625	103.133	102.883	102.633

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	101.359	101.109	100.859
5.750	102.000	101.750	101.500	5.750	102.079	101.829	101.579
5.875	102.250	102.000	101.750	5.875	102.385	102.135	101.885
6.250	102.750	102.500	102.250	6.250	102.580	102.330	102.080
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:	7/31/2019	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	98.747	98.497	98.247
4.000	99.203	98.953	98.703
4.125	99.636	99.386	99.136
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	99.434	99.184	98.934
5.000	99.748	99.498	99.248
5.125	100.104	99.854	99.604
5.500	100.090	99.840	99.590
5.625	100.383	100.133	99.883



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

8/30/2019

45 Day Lock Exp.:

9/16/2019

60 Day Lock Exp.:

9/30/2019

W. Rate Sheet Dated: 7/31/2019

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	100.608	100.458	100.308	3.375	100.699	100.549	100.399	2.375	95.581	95.431	95.281	3.125	99.241	99.091	98.941
3.500	101.151	101.001	100.851	3.500	101.116	100.966	100.816	2.500	96.074	95.924	95.774	3.250	99.499	99.349	99.199
3.625	101.687	101.537	101.387	3.625	101.494	101.344	101.194	2.625	96.559	96.409	96.259	3.375	99.867	99.717	99.567
3.750	101.181	101.031	100.881	3.750	101.300	101.150	101.000	2.750	97.913	97.763	97.613	3.500	100.206	100.056	99.906
3.875	101.710	101.560	101.410	3.875	101.688	101.538	101.388	2.875	98.401	98.251	98.101	3.625	99.556	99.406	99.256
4.000	102.166	102.016	101.866	4.000	102.080	101.930	101.780	3.000	98.884	98.734	98.584	Margin = 2.250		Index = 1.980	
4.125	102.598	102.448	102.298	4.125	102.424	102.274	102.124	3.125	99.349	99.199	99.049				
4.250	101.778	101.678	101.578	4.250	101.905	101.805	101.705	3.250	100.364	100.214	100.064				
4.375	102.238	102.138	102.038	4.375	102.192	102.092	101.992	3.375	100.788	100.638	100.488				
4.500	102.639	102.539	102.439	4.500	102.525	102.425	102.325	3.500	101.182	101.032	100.882				
4.625	103.058	102.958	102.858	4.625	102.557	102.457	102.357	3.625	101.538	101.388	101.238				
4.750	103.183	103.083	102.983	4.750	102.192	102.092	101.992	3.750	101.556	101.406	101.256				
4.875	102.584	102.484	102.384	4.875	102.498	102.398	102.298	3.875	101.922	101.772	101.622				
5.000	102.898	102.798	102.698	5.000	102.772	102.672	102.572	4.000	102.291	102.141	101.991				
5.125	103.254	103.154	103.054	5.125	103.013	102.913	102.813	4.125	102.613	102.463	102.313				
5.250	102.517	102.417	102.317	5.250	102.633	102.533	102.433	4.250	102.364	102.214	102.064				
5.375	102.792	102.692	102.592	5.375	102.938	102.838	102.738	4.375	102.636	102.486	102.336				
5.500	103.146	103.046	102.946	5.500	103.213	103.113	103.013	4.500	102.950	102.800	102.650				
5.625	103.440	103.340	103.240	5.625	103.454	103.354	103.254	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	99.458	99.308	99.158	3.375	99.269	99.119	98.969	2.375	95.901	95.751	95.601	3.125	97.231	97.081	96.931
3.500	100.001	99.851	99.701	3.500	99.686	99.536	99.386	2.500	96.394	96.244	96.094	3.250	97.489	97.339	97.189
3.625	100.537	100.387	100.237	3.625	100.064	99.914	99.764	2.625	96.879	96.729	96.579	3.375	97.857	97.707	97.557
3.750	100.031	99.881	99.731	3.750	99.870	99.720	99.570	2.750	97.264	97.114	96.964	3.500	98.196	98.046	97.896
3.875	100.560	100.410	100.260	3.875	100.258	100.108	99.958	2.875	97.752	97.602	97.452	3.625	97.546	97.396	97.246
4.000	101.016	100.866	100.716	4.000	100.650	100.500	100.350	3.000	98.235	98.085	97.935	Margin = 2.250		Index = 1.980	
4.125	101.448	101.298	101.148	4.125	100.994	100.844	100.694	3.125	98.700	98.550	98.400	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.628	100.528	100.428	4.250	100.475	100.375	100.275	3.250	99.215	99.065	98.915	Rate	30 Day	45 Day	60 Day
4.375	101.088	100.988	100.888	4.375	100.762	100.662	100.562	3.375	99.640	99.490	99.340	3.875	100.160	99.910	99.660
4.500	101.489	101.389	101.289	4.500	101.095	100.995	100.895	3.500	100.034	99.884	99.734	4.000	100.616	100.366	100.116
4.625	101.908	101.808	101.708	4.625	101.127	101.027	100.927	3.625	100.389	100.239	100.089	4.125	101.048	100.798	100.548
4.750	102.033	101.933	101.833	4.750	100.762	100.662	100.562	3.750	100.189	100.039	99.889	4.375	100.688	100.438	100.188
4.875	101.434	101.334	101.234	4.875	101.068	100.968	100.868	3.875	100.554	100.404	100.254	4.500	101.089	100.839	100.589
5.000	101.748	101.648	101.548	5.000	101.342	101.242	101.142	4.000	100.924	100.774	100.624	4.625	101.508	101.258	101.008
5.125	102.104	102.004	101.904	5.125	101.583	101.483	101.383	4.125	101.245	101.095	100.945	4.875	101.034	100.784	100.534
5.250	101.367	101.267	101.167	5.250	101.203	101.103	101.003	4.250	100.434	100.284	100.134	5.000	101.348	101.098	100.848
5.375	101.642	101.542	101.442	5.375	101.508	101.408	101.308	4.375	100.706	100.556	100.406	5.125	101.704	101.454	101.204
5.500	101.996	101.896	101.796	5.500	101.783	101.683	101.583	4.500	101.020	100.870	100.720	5.500	101.596	101.346	101.096
5.625	102.290	102.190	102.090	5.625	102.024	101.924	101.824	4.625	101.046	100.896	100.746	5.625	101.890	101.640	101.390

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	99.765	99.515	99.265
5.750	99.859	99.609	99.359	5.750	99.939	99.689	99.439
5.875	100.109	99.859	99.609	5.875	100.245	99.995	99.745
6.250	99.250	99.000	98.750	6.250	99.080	98.830	98.580
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:	7/31/2019	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	97.410	97.160	96.910
4.000	97.866	97.616	97.366
4.125	98.298	98.048	97.798
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	98.284	98.034	97.784
5.000	98.598	98.348	98.098
5.125	98.954	98.704	98.454
5.500	98.846	98.596	98.346
5.625	99.140	98.890	98.640

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



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30 Day Lock Exp.:

8/30/2019

45 Day Lock Exp.:

9/16/2019

60 Day Lock Exp.:

9/30/2019

W. Rate Sheet Dated: 7/31/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
3.375	99.620	99.520	99.420	3.375	99.370	99.270	99.170	3.375	99.370	99.270	99.170	4.000	101.822	101.722	101.622	4.000	101.447	101.347	101.247	4.000	101.447	101.347	101.247	4.000	101.822	101.722	101.622	4.000	101.447	101.347	101.247								
3.500	100.127	100.027	99.927	3.500	99.877	99.777	99.677	3.500	99.877	99.777	99.677	4.125	101.856	101.756	101.656	4.125	101.481	101.381	101.281	4.125	101.481	101.381	101.281	4.125	101.856	101.756	101.656	4.125	101.481	101.381	101.281								
3.625	100.550	100.450	100.350	3.625	100.300	100.200	100.100	3.625	100.300	100.200	100.100	4.250	102.068	101.968	101.868	4.250	101.693	101.593	101.493	4.250	101.693	101.593	101.493	4.250	102.068	101.968	101.868	4.250	101.693	101.593	101.493								
3.750	101.239	101.139	101.039	3.750	100.989	100.889	100.789	3.750	100.989	100.889	100.789	4.375	102.429	102.329	102.229	4.375	102.054	101.954	101.854	4.375	102.054	101.954	101.854	4.375	102.429	102.329	102.229	4.375	102.054	101.954	101.854								
3.875	101.751	101.651	101.551	3.875	101.501	101.401	101.301	3.875	101.501	101.401	101.301	4.500	102.752	102.652	102.552	4.500	102.127	102.027	101.927	4.500	102.127	102.027	101.927	4.500	102.752	102.652	102.552	4.500	102.127	102.027	101.927								
3.990	102.310	102.210	102.110	3.990	101.935	101.835	101.735	3.990	101.935	101.835	101.735	4.625	102.756	102.656	102.556	4.625	102.131	102.031	101.931	4.625	102.131	102.031	101.931	4.625	102.756	102.656	102.556	4.625	102.131	102.031	101.931								
4.000	102.410	102.310	102.210	4.000	102.035	101.935	101.835	4.000	102.035	101.935	101.835	4.750	102.659	102.559	102.459	4.750	102.034	101.934	101.834	4.750	102.034	101.934	101.834	4.750	102.659	102.559	102.459	4.750	102.034	101.934	101.834								
4.125	102.444	102.344	102.244	4.125	102.069	101.969	101.869	4.125	102.069	101.969	101.869	4.875	103.056	102.956	102.856	4.875	102.431	102.331	102.231	4.875	102.431	102.331	102.231	4.875	103.056	102.956	102.856	4.875	102.431	102.331	102.231								
4.250	102.701	102.601	102.501	4.250	102.326	102.226	102.126	4.250	102.326	102.226	102.126	4.990	103.188	103.088	102.988	4.990	102.188	102.088	101.988	4.990	102.188	102.088	101.988	4.990	103.188	103.088	102.988	4.990	102.188	102.088	101.988								
4.375	103.062	102.962	102.862	4.375	102.687	102.587	102.487	4.375	102.687	102.587	102.487	5.000	103.288	103.188	103.088	5.000	102.288	102.188	102.088	5.000	102.288	102.188	102.088	5.000	103.288	103.188	103.088	5.000	102.288	102.188	102.088								
4.500	103.385	103.285	103.185	4.500	102.760	102.660	102.560	4.500	102.760	102.660	102.560	5.125	102.990	102.890	102.790	5.125	102.990	102.890	102.790	5.125	102.990	102.890	102.790	5.125	102.990	102.890	102.790	5.125	102.990	102.890	102.790								
4.625	103.389	103.289	103.189	4.625	102.764	102.664	102.564	4.625	102.764	102.664	102.564	5.250	103.329	103.229	103.129	5.250	103.329	103.229	103.129	5.250	103.329	103.229	103.129	5.250	103.329	103.229	103.129	5.250	103.329	103.229	103.129								
4.750	103.580	103.480	103.380	4.750	102.955	102.855	102.755	4.750	102.955	102.855	102.755	5.375	103.646	103.546	103.446	5.375	103.646	103.546	103.446	5.375	103.646	103.546	103.446	5.375	103.646	103.546	103.446	5.375	103.646	103.546	103.446								
4.875	103.977	103.877	103.777	4.875	103.352	103.252	103.152	4.875	103.352	103.252	103.152	5.500	103.842	103.742	103.642	5.500	103.842	103.742	103.642	5.500	103.842	103.742	103.642	5.500	103.842	103.742	103.642	5.500	103.842	103.742	103.642								
4.990	104.109	104.009	103.909	4.990	103.109	103.009	102.909	4.990	103.109	103.009	102.909	5.625	103.413	103.313	103.213	5.625	103.413	103.313	103.213	5.625	103.413	103.313	103.213	5.625	103.413	103.313	103.213	5.625	103.413	103.313	103.213								
5.000	104.209	104.109	104.009	5.000	103.209	103.109	103.009	5.000	103.209	103.109	103.009	5.750	103.670	103.570	103.470	5.750	103.670	103.570	103.470	5.750	103.670	103.570	103.470	5.750	103.670	103.570	103.470	5.750	103.670	103.570	103.470								
5.125	104.371	104.271	104.171	5.125	103.371	103.271	103.171	5.125	103.371	103.271	103.171	5.875	103.912	103.812	103.712	5.875	103.912	103.812	103.712	5.875	103.912	103.812	103.712	5.875	103.912	103.812	103.712	5.875	103.912	103.812	103.712								
5.250	104.710	104.610	104.510	5.250	103.710	103.610	103.510	5.250	103.710	103.610	103.510	5.990	104.013	103.913	103.813	5.990	104.013	103.913	103.813	5.990	104.013	103.913	103.813	5.990	104.013	103.913	103.813	5.990	104.013	103.913	103.813								
5.375	105.027	104.927	104.827	5.375	105.027	104.927	104.827	5.375	105.027	104.927	104.827	6.000	104.113	104.013	103.913	6.000	104.113	104.013	103.913	6.000	104.113	104.013	103.913	6.000	104.113	104.013	103.913	6.000	104.113	104.013	103.913								
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day								
4.000	101.447	101.347	101.247	3.250	98.956	98.856	98.756	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	101.359	101.259	101.159	3.375	101.359	101.259	101.159	3.375	101.359	101.259	101.159								
4.125	101.481	101.381	101.281	3.375	99.338	99.238	99.138	3.375	99.338	99.238	99.138	3.375	99.338	99.238	99.138	3.375	99.338	99.238	99.138	3.500	101.744	101.644	101.544	3.500	101.744	101.644	101.544	3.500	101.744	101.644	101.544								
4.250	101.693	101.593	101.493	3.500	100.040	99.940	99.840	3.500	100.040	99.940	99.840	3.500	100.040	99.940	99.840	3.500	100.040	99.940	99.840	3.625	101.841	101.741	101.641	3.625	101.841	101.741	101.641	3.625	101.841	101.741	101.641								
4.375	102.054	101.954	101.854	3.625	101.321	101.221	101.121	3.625	101.321	101.221	101.121	3.625	101.321	101.221	101.121	3.625	101.321	101.221	101.121	3.750	102.355	102.255	102.155	3.750	102.355	102.255	102.155	3.750	102.355	102.255	102.155								
4.500	102.127	102.027	101.927	3.750	101.892	101.792	101.692	3.750	101.892	101.792	101.692	3.750	101.892	101.792	101.692	3.750	101.892	101.792	101.692	3.875	102.639	102.539	102.439	3.875	102.639	102.539	102.439	3.875	102.639	102.539	102.439								
4.625	102.131	102.031	101.931	3.875	102.297	102.197	102.097	3.875	102.297	102.197	102.097	3.875	102.297	102.197	102.097	3.875	102.297	102.197	102.097	3.990	102.957	102.857	102.757	3.990	102.957	102.857	102.757	3.990	102.957	102.857	102.757								
4.750	102.034	101.934	101.834	3.990	102.637	102.537	102.437	3.990	102.637	102.537	102.437	3.990	102.637	102.537	102.437	3.990	102.637	102.537	102.437	4.000	103.057	102.957	102.857	4.000	103.057	102.957	102.857	4.000	103.057	102.957	102.857								
4.875	102.431	102.331	102.231	4.000	102.737	102.637	102.537	4.000	102.737	102.637	102.537	4.000	102.737	102.637	102.537	4.000	102.737	102.637	102.537	4.125	103.021	102.921	102.821	4.125	103.021	102.921	102.821	4.125	103.021	102.921	102.821								
4.990	102.188	102.088	101.988	4.125	102.999	102.899	102.799	4.125	102.999	102.899	102.799	4.125	102.999	102.899	102.799	4.125	102.999	102.899	102.799	4.250	103.647	103.547	103.447	4.250	103.647	103.547	103.447	4.250	103.647	103.547	103.447								
5.000	102.288	102.188	102.088	4.250	103.118	103.018	102.918	4.250	103.118	103.018	102.918	4.250	103.118	103.018	102.918	4.250	103.118	103.018	102.918	4.375	103.712	103.612	103.512	4.375	103.712	103.612	103.512	4.375	103.712	103.612	103.512								
5.125	102.990	102.890	102.790	4.375	103.647	103.547	103.447	4.375	103.647	103.547	103.447	4.375	103.647	103.547	103.447	4.375	103.647	103.547	103.447	4.500	104.013	103.913	103.813	4.500	104.013	103.913	103.813	4.500	104.013	103.913	103.813								
5.250	102.329	102.229	102.129	4.500	103.988	103.888	103.788	4.500	103.988	103.888	103.788	4.500	103.988	103.888	103.788	4.500	103.988	103.888	103.788	4.625	104.538	104.438	104.338	4.625	104.538	104.438	104.338	4.625	104.538	104.438	104.338								
5.375	103.646	103.546																																					



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.:

8/30/2019

45 Day Lock Exp.:

9/16/2019

60 Day Lock Exp.:

9/30/2019

W. Rate Sheet Dated: 7/31/2019

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	99.558	99.458	99.358	3.250	98.570	98.470	98.370	3.375	101.347	101.247	101.147	4.000	101.449	101.349	101.249	3.375	100.909	100.809	100.709
3.500	100.068	99.968	99.868	3.375	99.313	99.213	99.113	3.500	101.733	101.633	101.533	4.125	101.484	101.384	101.284	3.500	101.295	101.195	101.095
3.625	100.495	100.395	100.295	3.500	100.016	99.916	99.816	3.625	101.812	101.712	101.612	4.250	101.695	101.595	101.495	3.625	101.251	101.151	101.051
3.750	101.211	101.111	101.011	3.625	101.300	101.200	101.100	3.750	102.508	102.408	102.308	4.375	102.057	101.957	101.857	3.750	101.947	101.847	101.747
3.875	101.726	101.626	101.526	3.750	101.872	101.772	101.672	3.875	102.610	102.510	102.410	4.500	102.383	102.283	102.183	3.875	102.049	101.949	101.849
3.990	102.287	102.187	102.087	3.875	102.278	102.178	102.078	3.990	102.932	102.832	102.732	4.625	102.390	102.290	102.190	3.990	102.371	102.271	102.171
4.000	102.387	102.287	102.187	3.990	102.622	102.522	102.422	4.000	103.032	102.932	102.832	4.750	102.284	102.184	102.084	4.000	102.471	102.371	102.271
4.125	102.422	102.322	102.222	4.000	102.722	102.622	102.522	4.125	103.056	102.956	102.856	4.875	102.683	102.583	102.483	4.125	101.995	101.895	101.795
4.250	102.676	102.576	102.476	4.125	102.986	102.886	102.786	4.250	103.687	103.587	103.487	4.990	102.817	102.717	102.617	4.250	102.626	102.526	102.426
4.375	103.038	102.938	102.838	4.250	103.296	103.196	103.096	4.375	104.063	103.963	103.863	5.000	102.917	102.817	102.717	4.375	103.002	102.902	102.802
4.500	103.364	103.264	103.164	4.375	103.628	103.528	103.428	4.500	103.222	103.122	102.993	5.125	102.649	102.549	102.449	4.500	101.565	101.465	101.366
4.625	103.371	103.271	103.171	4.500	103.971	103.871	103.771	4.625	103.590	103.490	103.363	5.250	102.990	102.890	102.790	4.625	101.933	101.833	101.706
4.750	103.555	103.455	103.355	4.625	103.932	103.832	103.732	4.750	103.964	103.864	103.738	5.375	103.307	103.207	103.107	4.750	102.307	102.207	102.081
4.875	103.954	103.854	103.754	4.750	104.169	104.069	103.969	4.875	104.278	104.178	104.053	5.500	103.507	103.407	103.307	4.875	102.621	102.521	102.396
4.990	104.088	103.988	103.888	4.875	104.522	104.422	104.322	4.990	103.941	103.841	103.741	5.625	102.999	102.899	102.799	4.990	102.034	101.934	101.834
5.000	104.188	104.088	103.988	4.990	104.706	104.606	104.506	5.000	104.041	103.941	103.841	5.750	103.258	103.158	103.058	5.000	102.134	102.034	101.934
5.125	104.392	104.292	104.192	5.000	104.806	104.706	104.606	5.125	104.366	104.266	104.166	5.875	103.500	103.400	103.300	5.125	102.459	102.359	102.259
5.250	104.733	104.633	104.533	5.125	104.848	104.748	104.648	5.250	104.482	104.382	104.282	5.990	103.602	103.502	103.402	5.250	102.575	102.475	102.375
5.375	105.050	104.950	104.850	5.250	105.165	105.065	104.965	5.375	104.705	104.605	104.505	6.000	103.702	103.602	103.502	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.:

8/30/2019

45 Day Lock Exp.:

9/16/2019

60 Day Lock Exp.:

9/30/2019

W. Rate Sheet Dated: 7/31/2019

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	99.296	99.234	99.171	
3.875	99.780	99.717	99.655	
4.000	100.208	100.146	100.083	
4.125	100.458	100.395	100.333	
4.250	100.662	100.600	100.537	
4.375	100.927	100.865	100.802	
4.500	101.174	101.112	101.049	
4.625	101.300	101.238	101.175	
4.750	101.495	101.432	101.370	
4.875	101.766	101.703	101.641	
5.000	102.023	101.960	101.898	
5.125	102.278	102.215	102.153	
5.250	102.505	102.443	102.380	

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	97.830	97.705	97.580	
3.375	98.479	98.354	98.229	
3.500	99.125	99.000	98.875	
3.625	99.676	99.551	99.426	
3.750	100.180	100.055	99.930	
3.875	100.681	100.556	100.431	
4.000	100.893	100.768	100.643	
4.125	101.119	100.994	100.869	
4.250	101.431	101.306	101.181	
4.375	101.726	101.601	101.476	
4.500	101.929	101.804	101.679	

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	97.372	97.247	97.122	
3.375	97.720	97.595	97.470	
3.500	98.138	98.013	97.888	
3.625	98.501	98.376	98.251	
3.750	98.918	98.793	98.668	
3.875	99.472	99.347	99.222	
4.000	99.752	99.627	99.502	
4.125	100.072	99.947	99.822	
4.250	100.366	100.241	100.116	
4.375	100.636	100.511	100.386	
4.500	100.881	100.756	100.631	
1 year LIBOR "Wall Street Journal"				
Margin	2.250	Cap	5/2/5	

FICO/CLTV Adjuster									
FICO	CLTV								
	<=55.00%	55.01-60.00%	60.01-65.00%	65.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%
680-699	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
700-719	0.375	0.250	0.125	-	-0.250	-0.625	-1.250	-1.500	n/a
720-739	0.500	0.375	0.250	0.250	-	-0.500	-0.750	-1.000	n/a
740-759	0.500	0.375	0.250	0.250	-	-0.250	-0.500	-0.750	n/a
760-779	0.500	0.375	0.375	0.375	0.125	-0.125	-0.250	-0.500	n/a
780-850	0.500	0.500	0.500	0.375	0.250	0.000	-0.125	-0.375	n/a
Purpose									
Cash-Out Refi ¹	-	-	-0.250	-0.750	-1.250	n/a	n/a	n/a	n/a
Purchase	0.375	0.375	0.250	0.250	0.250	0.250	-	-	n/a
Other									
Interest Only ²	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Investor ¹	-0.750	-0.750	-1.000	-1.000	-1.250	n/a	n/a	n/a	n/a
> 80 LTV NO MI ¹	n/a	n/a	n/a	n/a	n/a	n/a	-0.250	-0.750	n/a

¹Full Am. ²ARMs Only
Locks that expire on a weekend or holiday will be extended to the next business day at .0125/day upon lock.

Lock Desk Policy

The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of **-0.018**. Locks are accepted on loans in *Registered, Submitted, U/W-Received & U/W-Approved* status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.

Flood Certification = \$10.00 *UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006

The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.

For use by mortgage professionals only and should not be distributed to borrowers.

Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)