



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.: 9/2/2019

45 Day Lock Exp.: 9/16/2019

60 Day Lock Exp.: 9/30/2019

W. Rate Sheet Dated: 8/1/2019

Release Time: 4:10 pm ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	102.305	102.155	102.005	3.375	101.966	101.816	101.666	2.375	98.614	98.464	98.314	3.125	99.569	99.419	99.269
3.500	102.848	102.698	102.548	3.500	102.383	102.233	102.083	2.500	99.106	98.956	98.806	3.250	99.608	99.458	99.308
3.625	103.384	103.234	103.084	3.625	102.760	102.610	102.460	2.625	99.592	99.442	99.292	3.375	99.976	99.826	99.676
3.750	102.816	102.666	102.516	3.750	102.505	102.355	102.205	2.750	99.313	99.163	99.013	3.500	100.314	100.164	100.014
3.875	103.344	103.194	103.044	3.875	102.893	102.743	102.593	2.875	99.801	99.651	99.501	3.625	99.664	99.514	99.364
4.000	103.800	103.650	103.500	4.000	103.285	103.135	102.985	3.000	100.284	100.134	99.984	Margin =	2.250	Index =	1.980
4.125	104.233	104.083	103.933	4.125	103.629	103.479	103.329	3.125	100.748	100.598	100.448				
4.250	103.178	103.078	102.978	4.250	102.875	102.775	102.675	3.250	101.346	101.196	101.046				
4.375	103.638	103.538	103.438	4.375	103.162	103.062	102.962	3.375	101.770	101.620	101.470				
4.500	104.039	103.939	103.839	4.500	103.495	103.395	103.295	3.500	102.164	102.014	101.864				
4.625	104.458	104.358	104.258	4.625	103.527	103.427	103.327	3.625	102.519	102.369	102.219				
4.750	104.583	104.483	104.383	4.750	103.068	102.968	102.868	3.750	102.605	102.455	102.305				
4.875	103.890	103.790	103.690	4.875	103.374	103.274	103.174	3.875	102.970	102.820	102.670				
5.000	104.204	104.104	104.004	5.000	103.648	103.548	103.448	4.000	103.339	103.189	103.039				
5.125	104.560	104.460	104.360	5.125	103.889	103.789	103.689	4.125	103.661	103.511	103.361				
5.250	103.839	103.739	103.639	5.250	103.524	103.424	103.324	4.250	103.030	102.880	102.730				
5.375	104.114	104.014	103.914	5.375	103.830	103.730	103.630	4.375	103.301	103.151	103.001				
5.500	104.468	104.368	104.268	5.500	104.105	104.005	103.905	4.500	103.615	103.465	103.315				
5.625	104.762	104.662	104.562	5.625	104.345	104.245	104.145	4.625	103.642	103.492	103.342				

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	101.155	101.005	100.855	3.375	100.966	100.816	100.666	2.375	97.614	97.464	97.314	3.125	98.569	98.419	98.269
3.500	101.698	101.548	101.398	3.500	101.383	101.233	101.083	2.500	98.106	97.956	97.806	3.250	98.608	98.458	98.308
3.625	102.234	102.084	101.934	3.625	101.760	101.610	101.460	2.625	98.592	98.442	98.292	3.375	98.976	98.826	98.676
3.750	101.666	101.516	101.366	3.750	101.505	101.355	101.205	2.750	98.313	98.163	98.013	3.500	99.314	99.164	99.014
3.875	102.194	102.044	101.894	3.875	101.893	101.743	101.593	2.875	98.801	98.651	98.501	3.625	98.664	98.514	98.364
4.000	102.650	102.500	102.350	4.000	102.285	102.135	101.985	3.000	99.284	99.134	98.984	Margin =	2.250	Index =	1.980
4.125	103.083	102.933	102.783	4.125	102.629	102.479	102.329	3.125	99.748	99.598	99.448	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.028	101.928	101.828	4.250	101.875	101.775	101.675	3.250	100.346	100.196	100.046	Rate	30 Day	45 Day	60 Day
4.375	102.488	102.388	102.288	4.375	102.162	102.062	101.962	3.375	100.770	100.620	100.470	3.875	101.794	101.544	101.294
4.500	102.889	102.789	102.689	4.500	102.495	102.395	102.295	3.500	101.164	101.014	100.864	4.000	102.250	102.000	101.750
4.625	103.308	103.208	103.108	4.625	102.527	102.427	102.327	3.625	101.519	101.369	101.219	4.125	102.683	102.433	102.183
4.750	103.433	103.333	103.233	4.750	102.068	101.968	101.868	3.750	101.605	101.455	101.305	4.375	102.088	101.838	101.588
4.875	102.740	102.640	102.540	4.875	102.374	102.274	102.174	3.875	101.970	101.820	101.670	4.500	102.489	102.239	101.989
5.000	103.054	102.954	102.854	5.000	102.648	102.548	102.448	4.000	102.339	102.189	102.039	4.625	102.908	102.658	102.408
5.125	103.410	103.310	103.210	5.125	102.889	102.789	102.689	4.125	102.661	102.511	102.361	4.875	102.340	102.090	101.840
5.250	102.689	102.589	102.489	5.250	102.524	102.424	102.324	4.250	102.030	101.880	101.730	5.000	102.654	102.404	102.154
5.375	102.964	102.864	102.764	5.375	102.830	102.730	102.630	4.375	102.301	102.151	102.001	5.125	103.010	102.760	102.510
5.500	103.318	103.218	103.118	5.500	103.105	103.005	102.905	4.500	102.615	102.465	102.315	5.500	102.918	102.668	102.418
5.625	103.612	103.512	103.412	5.625	103.345	103.245	103.145	4.625	102.642	102.492	102.342	5.625	103.212	102.962	102.712

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	101.437	101.187	100.937
5.750	102.000	101.750	101.500	5.750	102.095	101.845	101.595
5.875	102.250	102.000	101.750	5.875	102.401	102.151	101.901
6.250	102.750	102.500	102.250	6.250	102.596	102.346	102.096
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:	8/1/2019	4.500%

DPA Advantage Adjustment	
203(k) / 203(k)s	-1.000
203(k) & 203(k)s are Borrower Paid only	

30 yr DPA OTC "FHA Only , Borrower Paid Only"				
Rate	30 Day	45 Day	60 Day	
3.875	99.044	98.794	98.544	
4.000	99.500	99.250	99.000	
4.125	99.933	99.683	99.433	
4.375	99.338	99.088	98.838	
4.500	99.739	99.489	99.239	
4.625	100.158	99.908	99.658	
4.875	99.590	99.340	99.090	
5.000	99.904	99.654	99.404	
5.125	100.260	100.010	99.760	
5.500	100.168	99.918	99.668	
5.625	100.462	100.212	99.962	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/2/2019

45 Day Lock Exp.:

9/16/2019

60 Day Lock Exp.:

9/30/2019

W. Rate Sheet Dated: 8/1/2019

Release Time: 4:10 pm 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	101.092	100.942	100.792	3.375	101.184	101.034	100.884	2.375	95.894	95.744	95.594	3.125	99.241	99.091	98.941
3.500	101.636	101.486	101.336	3.500	101.600	101.450	101.300	2.500	96.386	96.236	96.086	3.250	99.405	99.255	99.105
3.625	102.172	102.022	101.872	3.625	101.978	101.828	101.678	2.625	96.872	96.722	96.572	3.375	99.773	99.623	99.473
3.750	101.416	101.266	101.116	3.750	101.535	101.385	101.235	2.750	98.405	98.255	98.105	3.500	100.112	99.962	99.812
3.875	101.944	101.794	101.644	3.875	101.923	101.773	101.623	2.875	98.893	98.743	98.593	3.625	99.462	99.312	99.162
4.000	102.400	102.250	102.100	4.000	102.315	102.165	102.015	3.000	99.376	99.226	99.076	Margin = 2.250		Index = 1.980	
4.125	102.833	102.683	102.533	4.125	102.659	102.509	102.359	3.125	99.841	99.691	99.541				
4.250	102.028	101.928	101.828	4.250	102.155	102.055	101.955	3.250	100.563	100.413	100.263				
4.375	102.488	102.388	102.288	4.375	102.442	102.342	102.242	3.375	100.988	100.838	100.688				
4.500	102.889	102.789	102.689	4.500	102.775	102.675	102.575	3.500	101.382	101.232	101.082				
4.625	103.308	103.208	103.108	4.625	102.807	102.707	102.607	3.625	101.737	101.587	101.437				
4.750	103.433	103.333	103.233	4.750	102.348	102.248	102.148	3.750	101.635	101.485	101.335				
4.875	102.740	102.640	102.540	4.875	102.654	102.554	102.454	3.875	102.000	101.850	101.700				
5.000	103.054	102.954	102.854	5.000	102.928	102.828	102.728	4.000	102.369	102.219	102.069				
5.125	103.410	103.310	103.210	5.125	103.169	103.069	102.969	4.125	102.691	102.541	102.391				
5.250	102.596	102.496	102.396	5.250	102.711	102.611	102.511	4.250	102.310	102.160	102.010				
5.375	102.870	102.770	102.670	5.375	103.016	102.916	102.816	4.375	102.581	102.431	102.281				
5.500	103.224	103.124	103.024	5.500	103.291	103.191	103.091	4.500	102.895	102.745	102.595				
5.625	103.518	103.418	103.318	5.625	103.532	103.432	103.332	4.625	102.922	102.772	102.622				

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	99.942	99.792	99.642	3.375	99.754	99.604	99.454	2.375	96.214	96.064	95.914	3.125	97.231	97.081	96.931
3.500	100.486	100.336	100.186	3.500	100.170	100.020	99.870	2.500	96.706	96.556	96.406	3.250	97.395	97.245	97.095
3.625	101.022	100.872	100.722	3.625	100.548	100.398	100.248	2.625	97.192	97.042	96.892	3.375	97.763	97.613	97.463
3.750	100.266	100.116	99.966	3.750	100.105	99.955	99.805	2.750	97.756	97.606	97.456	3.500	98.102	97.952	97.802
3.875	100.794	100.644	100.494	3.875	100.493	100.343	100.193	2.875	98.245	98.095	97.945	3.625	97.452	97.302	97.152
4.000	101.250	101.100	100.950	4.000	100.885	100.735	100.585	3.000	98.727	98.577	98.427	Margin = 2.250		Index = 1.980	
4.125	101.683	101.533	101.383	4.125	101.229	101.079	100.929	3.125	99.192	99.042	98.892	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.878	100.778	100.678	4.250	100.725	100.625	100.525	3.250	99.508	99.358	99.208	Rate	30 Day	45 Day	60 Day
4.375	101.338	101.238	101.138	4.375	101.012	100.912	100.812	3.375	99.933	99.783	99.633	3.875	100.394	100.144	99.894
4.500	101.739	101.639	101.539	4.500	101.345	101.245	101.145	3.500	100.327	100.177	100.027	4.000	100.850	100.600	100.350
4.625	102.158	102.058	101.958	4.625	101.377	101.277	101.177	3.625	100.682	100.532	100.382	4.125	101.283	101.033	100.783
4.750	102.283	102.183	102.083	4.750	100.918	100.818	100.718	3.750	100.330	100.180	100.030	4.375	100.938	100.688	100.438
4.875	101.590	101.490	101.390	4.875	101.224	101.124	101.024	3.875	100.695	100.545	100.395	4.500	101.339	101.089	100.839
5.000	101.904	101.804	101.704	5.000	101.498	101.398	101.298	4.000	101.064	100.914	100.764	4.625	101.758	101.508	101.258
5.125	102.260	102.160	102.060	5.125	101.739	101.639	101.539	4.125	101.386	101.236	101.086	4.875	101.190	100.940	100.690
5.250	101.446	101.346	101.246	5.250	101.281	101.181	101.081	4.250	100.380	100.230	100.080	5.000	101.504	101.254	101.004
5.375	101.720	101.620	101.520	5.375	101.586	101.486	101.386	4.375	100.651	100.501	100.351	5.125	101.860	101.610	101.360
5.500	102.074	101.974	101.874	5.500	101.861	101.761	101.661	4.500	100.965	100.815	100.665	5.500	101.674	101.424	101.174
5.625	102.368	102.268	102.168	5.625	102.102	102.002	101.902	4.625	100.992	100.842	100.692	5.625	101.968	101.718	101.468

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	99.843	99.593	99.343
5.750	99.859	99.609	99.359	5.750	99.954	99.704	99.454
5.875	100.109	99.859	99.609	5.875	100.260	100.010	99.760
6.250	99.250	99.000	98.750	6.250	99.096	98.846	98.596
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:	8/1/2019	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	97.644	97.394	97.144	
4.000	98.100	97.850	97.600	
4.125	98.533	98.283	98.033	
4.375	98.188	97.938	97.688	
4.500	98.589	98.339	98.089	
4.625	99.008	98.758	98.508	
4.875	98.440	98.190	97.940	
5.000	98.754	98.504	98.254	
5.125	99.110	98.860	98.610	
5.500	98.924	98.674	98.424	
5.625	99.218	98.968	98.718	

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



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/2/2019
45 Day Lock Exp.: 9/16/2019
60 Day Lock Exp.: 9/30/2019

W. Rate Sheet Dated: 8/1/2019

Release Time: 4:10 pm 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	100.500	100.365	100.309	3.375	100.259	100.115	100.059	3.375	100.259	100.115	100.059	4.000	102.348	102.248	102.148	4.000	101.973	101.873	101.773
3.500	100.986	100.846	100.786	3.500	100.736	100.596	100.536	3.500	100.736	100.596	100.536	4.125	102.378	102.278	102.178	4.125	102.003	101.903	101.803
3.625	101.377	101.238	101.177	3.625	101.127	100.988	100.927	3.625	101.127	100.988	100.927	4.250	102.402	102.302	102.202	4.250	102.027	101.927	101.827
3.750	101.869	101.769	101.669	3.750	101.619	101.519	101.419	3.750	101.619	101.519	101.419	4.375	102.735	102.635	102.535	4.375	102.360	102.260	102.160
3.875	102.345	102.245	102.145	3.875	102.095	101.995	101.895	3.875	102.095	101.995	101.895	4.500	103.033	102.933	102.833	4.500	102.408	102.308	102.208
3.990	102.852	102.752	102.652	3.990	102.477	102.377	102.277	3.990	102.477	102.377	102.277	4.625	103.035	102.935	102.835	4.625	102.410	102.310	102.210
4.000	102.952	102.852	102.752	4.000	102.577	102.477	102.377	4.000	102.577	102.477	102.377	4.750	102.852	102.752	102.652	4.750	102.227	102.127	102.027
4.125	102.982	102.882	102.782	4.125	102.607	102.507	102.407	4.125	102.607	102.507	102.407	4.875	103.221	103.121	103.021	4.875	102.596	102.496	102.396
4.250	103.043	102.943	102.843	4.250	102.668	102.568	102.468	4.250	102.668	102.568	102.468	4.990	103.340	103.240	103.140	4.990	102.340	102.240	102.140
4.375	103.376	103.276	103.176	4.375	103.001	102.901	102.801	4.375	103.001	102.901	102.801	5.000	103.440	103.340	103.240	5.000	102.440	102.340	102.240
4.500	103.674	103.574	103.474	4.500	103.049	102.949	102.849	4.500	103.049	102.949	102.849	5.125	103.135	103.035	102.935	5.125	102.135	102.035	101.935
4.625	103.676	103.576	103.476	4.625	103.051	102.951	102.851	4.625	103.051	102.951	102.851	5.250	103.455	103.355	103.255	5.250	102.455	102.355	102.255
4.750	103.777	103.677	103.577	4.750	103.152	103.052	102.952	4.750	103.152	103.052	102.952	5.375	103.753	103.653	103.553	5.375	103.753	103.653	103.553
4.875	104.146	104.046	103.946	4.875	103.521	103.421	103.321	4.875	103.521	103.421	103.321	5.500	103.942	103.842	103.742	5.500	103.942	103.842	103.742
4.990	104.265	104.165	104.065	4.990	103.265	103.165	103.065	4.990	103.265	103.165	103.065	5.625	103.614	103.514	103.414	5.625	103.614	103.514	103.414
5.000	104.365	104.265	104.165	5.000	103.365	103.265	103.165	5.000	103.365	103.265	103.165	5.750	103.860	103.760	103.660	5.750	103.860	103.760	103.660
5.125	104.498	104.398	104.298	5.125	103.498	103.398	103.298	5.125	103.498	103.398	103.298	5.875	104.093	103.993	103.893	5.875	104.093	103.993	103.893
5.250	104.818	104.718	104.618	5.250	103.818	103.718	103.618	5.250	103.818	103.718	103.618	5.990	104.190	104.090	103.990	5.990	104.190	104.090	103.990
5.375	105.116	105.016	104.916	5.375	105.116	105.016	104.916	5.375	105.116	105.016	104.916	6.000	104.290	104.190	104.090	6.000	104.290	104.190	104.090
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	101.973	101.873	101.773	3.250	99.283	99.183	99.083	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.847	101.747	101.647
4.125	102.003	101.903	101.803	3.375	99.997	99.897	99.797	3.375	99.997	99.897	99.797	3.375	99.997	99.897	99.797	3.500	102.217	102.117	102.017
4.250	102.027	101.927	101.827	3.500	100.682	100.582	100.482	3.500	100.682	100.582	100.482	3.500	100.682	100.582	100.482	3.625	102.090	101.990	101.890
4.375	102.360	102.260	102.160	3.625	101.904	101.804	101.704	3.625	101.904	101.804	101.704	3.625	101.904	101.804	101.704	3.750	102.762	102.662	102.562
4.500	102.408	102.308	102.208	3.750	102.447	102.347	102.247	3.750	102.447	102.347	102.247	3.750	102.447	102.347	102.247	3.875	102.859	102.759	102.659
4.625	102.410	102.310	102.210	3.875	102.828	102.728	102.628	3.875	102.828	102.728	102.628	3.875	102.828	102.728	102.628	3.990	103.160	103.060	102.960
4.750	102.227	102.127	102.027	3.990	103.117	103.017	102.917	3.990	103.117	103.017	102.917	3.990	103.117	103.017	102.917	4.000	103.260	103.160	103.060
4.875	102.596	102.496	102.396	4.000	103.217	103.117	103.017	4.000	103.217	103.117	103.017	4.000	103.217	103.117	103.017	4.125	103.153	103.053	102.953
4.990	102.340	102.240	102.140	4.125	103.457	103.357	103.257	4.125	103.457	103.357	103.257	4.125	103.457	103.357	103.257	4.250	103.758	103.658	103.558
5.000	102.440	102.340	102.240	4.250	103.578	103.478	103.378	4.250	103.578	103.478	103.378	4.250	103.578	103.478	103.378	4.375	104.122	104.022	103.922
5.125	102.135	102.035	101.935	4.375	103.888	103.788	103.688	4.375	103.888	103.788	103.688	4.375	103.888	103.788	103.688	4.500	103.195	103.095	102.995
5.250	102.455	102.355	102.255	4.500	104.198	104.098	103.998	4.500	104.198	104.098	103.998	4.500	104.198	104.098	103.998	4.625	103.546	103.446	103.346
5.375	103.753	103.653	103.553	4.625	104.186	104.086	103.986	4.625	104.186	104.086	103.986	4.625	104.186	104.086	103.986	4.750	103.901	103.801	103.701
5.500	103.942	103.842	103.742	4.750	104.362	104.262	104.162	4.750	104.362	104.262	104.162	4.750	104.362	104.262	104.162	4.875	104.192	104.092	103.992
5.625	103.614	103.514	103.414	4.875	104.692	104.592	104.492	4.875	104.692	104.592	104.492	4.875	104.692	104.592	104.492	4.990	103.877	103.777	103.677
5.750	103.860	103.760	103.660	4.990	104.858	104.758	104.658	4.990	104.858	104.758	104.658	4.990	104.858	104.758	104.658	5.000	103.977	103.877	103.777
5.875	104.093	103.993	103.893	5.000	104.958	104.858	104.758	5.000	104.958	104.858	104.758	5.000	104.958	104.858	104.758	5.125	104.284	104.184	104.084
5.990	104.190	104.090	103.990	5.125	104.925	104.825	104.725	5.125	104.925	104.825	104.725	5.125	104.925	104.825	104.725	5.250	104.393	104.293	104.193
6.000	104.290	104.190	104.090	5.250	105.225	105.125	105.025	5.250	105.225	105.125	105.025	5.250	105.225	105.125	105.025	5.375	104.604	104.504	104.404
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	101.847	101.747	101.647	3.375	101.847	101.747	101.647	3.375	101.709	101.609	101.509	3.375	101.709	101.609	101.509	3.375	101.709	101.609	101.509
3.500	102.217	102.117	102.017	3.500	102.217	102.117	102.017	3.500	102.079	101.979	101.879	3.500	102.079	101.979	101.879	3.500	102.079	101.979	101.879
3.625	102.090	101.990	101.890	3.625	102.090	101.990	101.890	3.625	101.841	101.741	101.641	3.625	101.841	101.741	101.641	3.625	101.841	101.741	101.641
3.750	102.762	102.662	102.562	3.750	102.762	102.662	102.562	3.750	102.513	102.413	102.313	3.750	102.513	102.413	102.313	3.750	102.513	102.413	102.313
3.875	102.859	102.759	102.659	3.875	102.859	102.759	102.659	3.875	102.610	102.510	102.410	3.875	102.610	102.510	102.410	3.875	102.610	102.510	102.410
3.990	103.160	103.060	102.960	3.990	103.160	103.060	102.960	3.990	102.911	102.811	102.711	3.990	102.911	102.811	102.711	3.990	102.911	102.811	102.711
4.000	103.260	103.160	103.060	4.000	103.260	103.160	103.060	4.000	103.011	102.911	102.811	4.000	103.011	102.911	102.811	4.000	103.011	102.911	102.811
4.125	103.153	103.053	102.953	4.125	103.153	103.053	102.953	4.125	102.430	102.330	102.230	4.125	102.430	102.330	102.230	4.125	102.430	102.330	102.230
4.250	103.758	103.658	103.558	4.250	103.758	103.658	103.558	4.250	103.035	102.935	102.835	4.250	103.035	102.935	102.835	4.250	103.035	102.935	102.835
4.375	103.997	103.897	103.797	4.375	103.997	103.897	103.797												



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.:

9/2/2019

45 Day Lock Exp.:

9/16/2019

60 Day Lock Exp.:

9/30/2019

W. Rate Sheet Dated: 8/1/2019

Release Time: 4:10 pm 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	100.509	100.365	100.309	3.250	99.283	99.183	99.083	3.375	101.847	101.747	101.647	4.000	101.998	101.898	101.798	3.375	101.409	101.309	101.209
3.500	100.986	100.846	100.786	3.375	99.997	99.897	99.797	3.500	102.217	102.117	102.017	4.125	102.028	101.928	101.828	3.500	101.779	101.679	101.579
3.625	101.377	101.238	101.177	3.500	100.682	100.582	100.482	3.625	102.090	101.990	101.890	4.250	102.052	101.952	101.852	3.625	101.541	101.441	101.341
3.750	101.869	101.769	101.669	3.625	101.904	101.804	101.704	3.750	102.762	102.662	102.562	4.375	102.385	102.285	102.185	3.750	102.213	102.113	102.013
3.875	102.345	102.245	102.145	3.750	102.447	102.347	102.247	3.875	102.859	102.759	102.659	4.500	102.683	102.583	102.483	3.875	102.310	102.210	102.110
3.990	102.852	102.752	102.652	3.875	102.828	102.728	102.628	3.990	103.160	103.060	102.960	4.625	102.685	102.585	102.485	3.990	102.611	102.511	102.411
4.000	102.952	102.852	102.752	3.990	103.117	103.017	102.917	4.000	103.260	103.160	103.060	4.750	102.502	102.402	102.302	4.000	102.711	102.611	102.511
4.125	102.982	102.882	102.782	4.000	103.217	103.117	103.017	4.125	103.153	103.053	102.953	4.875	102.871	102.771	102.671	4.125	102.130	102.030	101.930
4.250	103.043	102.943	102.843	4.125	103.457	103.357	103.257	4.250	103.758	103.658	103.558	4.990	102.990	102.890	102.790	4.250	102.735	102.635	102.535
4.375	103.376	103.276	103.176	4.250	103.578	103.478	103.378	4.375	104.122	104.022	103.922	5.000	103.090	102.990	102.890	4.375	103.099	102.999	102.899
4.500	103.674	103.574	103.474	4.375	103.888	103.788	103.688	4.500	103.195	103.095	102.995	5.125	102.785	102.685	102.585	4.500	101.538	101.438	101.338
4.625	103.676	103.576	103.476	4.500	104.198	104.098	103.998	4.625	103.546	103.446	103.346	5.250	103.105	103.005	102.905	4.625	101.889	101.789	101.689
4.750	103.777	103.677	103.577	4.625	104.186	104.086	103.986	4.750	103.901	103.801	103.701	5.375	103.403	103.303	103.203	4.750	102.244	102.144	102.044
4.875	104.146	104.046	103.946	4.750	104.362	104.262	104.162	4.875	104.192	104.092	103.992	5.500	103.592	103.492	103.392	4.875	102.535	102.435	102.335
4.990	104.265	104.165	104.065	4.875	104.692	104.592	104.492	4.990	103.877	103.777	103.677	5.625	103.264	103.164	103.064	4.990	101.970	101.870	101.770
5.000	104.365	104.265	104.165	4.990	104.858	104.758	104.658	5.000	103.977	103.877	103.777	5.750	103.510	103.410	103.310	5.000	102.070	101.970	101.870
5.125	104.498	104.398	104.298	5.000	104.958	104.858	104.758	5.125	104.284	104.184	104.084	5.875	103.743	103.643	103.543	5.125	102.377	102.277	102.177
5.250	104.818	104.718	104.618	5.125	104.925	104.825	104.725	5.250	104.393	104.293	104.193	5.990	103.840	103.740	103.640	5.250	102.486	102.386	102.286
5.375	105.116	105.016	104.916	5.250	105.225	105.125	105.025	5.375	104.604	104.504	104.404	6.000	103.940	103.840	103.740	5.375	102.697	102.597	102.497

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap		
FICO ↓ \ LTV →	≤80%	>80%
≥ 680	1.500	0.000
< 680	1.500	1.500
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/2/2019

45 Day Lock Exp.:

9/16/2019

60 Day Lock Exp.:

9/30/2019

W. Rate Sheet Dated: 8/1/2019

Release Time: 4:10 pm 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	99.324	99.261	99.199	
3.875	99.783	99.720	99.658	
4.000	100.188	100.125	100.063	
4.125	100.418	100.356	100.293	
4.250	100.607	100.544	100.482	
4.375	100.858	100.795	100.733	
4.500	101.097	101.034	100.972	
4.625	101.203	101.140	101.078	
4.750	101.387	101.325	101.262	
4.875	101.649	101.587	101.524	
5.000	101.900	101.837	101.775	
5.125	102.151	102.088	102.026	
5.250	102.376	102.314	102.251	

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	97.764	97.639	97.514	
3.375	98.404	98.279	98.154	
3.500	99.043	98.918	98.793	
3.625	99.587	99.462	99.337	
3.750	100.085	99.960	99.835	
3.875	100.580	100.455	100.330	
4.000	100.784	100.659	100.534	
4.125	101.004	100.879	100.754	
4.250	101.311	101.186	101.061	
4.375	101.601	101.476	101.351	
4.500	101.800	101.675	101.550	

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	97.263	97.138	97.013	
3.375	97.607	97.482	97.357	
3.500	98.024	97.899	97.774	
3.625	98.383	98.258	98.133	
3.750	98.799	98.674	98.549	
3.875	99.350	99.225	99.100	
4.000	99.630	99.505	99.380	
4.125	99.948	99.823	99.698	
4.250	100.241	100.116	99.991	
4.375	100.510	100.385	100.260	
4.500	100.755	100.630	100.505	
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)