



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: 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	101.883	101.733	101.583	3.375	101.544	101.394	101.244	2.375	98.395	98.245	98.095	3.125	99.569	99.419	99.269
3.500	102.426	102.276	102.126	3.500	101.961	101.811	101.661	2.500	98.887	98.737	98.587	3.250	99.608	99.458	99.308
3.625	102.962	102.812	102.662	3.625	102.339	102.189	102.039	2.625	99.373	99.223	99.073	3.375	99.976	99.826	99.676
3.750	102.597	102.447	102.297	3.750	102.286	102.136	101.986	2.750	98.852	98.702	98.552	3.500	100.314	100.164	100.014
3.875	103.125	102.975	102.825	3.875	102.674	102.524	102.374	2.875	99.340	99.190	99.040	3.625	99.664	99.514	99.364
4.000	103.582	103.432	103.282	4.000	103.066	102.916	102.766	3.000	99.823	99.673	99.523	Margin = 2.250		Index = 1.980	
4.125	104.014	103.864	103.714	4.125	103.410	103.260	103.110	3.125	100.287	100.137	99.987				
4.250	103.006	102.906	102.806	4.250	102.703	102.603	102.503	3.250	101.061	100.911	100.761				
4.375	103.466	103.366	103.266	4.375	102.990	102.890	102.790	3.375	101.485	101.335	101.185				
4.500	103.867	103.767	103.667	4.500	103.323	103.223	103.123	3.500	101.879	101.729	101.579				
4.625	104.286	104.186	104.086	4.625	103.355	103.255	103.155	3.625	102.234	102.084	101.934				
4.750	104.411	104.311	104.211	4.750	102.928	102.828	102.728	3.750	102.441	102.291	102.141				
4.875	103.749	103.649	103.549	4.875	103.233	103.133	103.033	3.875	102.806	102.656	102.506				
5.000	104.063	103.963	103.863	5.000	103.508	103.408	103.308	4.000	103.175	103.025	102.875				
5.125	104.420	104.320	104.220	5.125	103.749	103.649	103.549	4.125	103.497	103.347	103.197				
5.250	103.917	103.817	103.717	5.250	103.603	103.503	103.403	4.250	103.022	102.872	102.722				
5.375	104.192	104.092	103.992	5.375	103.908	103.808	103.708	4.375	103.293	103.143	102.993				
5.500	104.546	104.446	104.346	5.500	104.183	104.083	103.983	4.500	103.607	103.457	103.307				
5.625	104.840	104.740	104.640	5.625	104.424	104.324	104.224	4.625	103.634	103.484	103.334				

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	100.733	100.583	100.433	3.375	100.544	100.394	100.244	2.375	97.395	97.245	97.095	3.125	98.569	98.419	98.269
3.500	101.276	101.126	100.976	3.500	100.961	100.811	100.661	2.500	97.887	97.737	97.587	3.250	98.608	98.458	98.308
3.625	101.812	101.662	101.512	3.625	101.339	101.189	101.039	2.625	98.373	98.223	98.073	3.375	98.976	98.826	98.676
3.750	101.447	101.297	101.147	3.750	101.286	101.136	100.986	2.750	97.852	97.702	97.552	3.500	99.314	99.164	99.014
3.875	101.975	101.825	101.675	3.875	101.674	101.524	101.374	2.875	98.340	98.190	98.040	3.625	98.664	98.514	98.364
4.000	102.432	102.282	102.132	4.000	102.066	101.916	101.766	3.000	98.823	98.673	98.523	Margin = 2.250		Index = 1.980	
4.125	102.864	102.714	102.564	4.125	102.410	102.260	102.110	3.125	99.287	99.137	98.987	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.856	101.756	101.656	4.250	101.703	101.603	101.503	3.250	100.061	99.911	99.761	Rate	30 Day	45 Day	60 Day
4.375	102.316	102.216	102.116	4.375	101.990	101.890	101.790	3.375	100.485	100.335	100.185	3.875	101.575	101.325	101.075
4.500	102.717	102.617	102.517	4.500	102.323	102.223	102.123	3.500	100.879	100.729	100.579	4.000	102.032	101.782	101.532
4.625	103.136	103.036	102.936	4.625	102.355	102.255	102.155	3.625	101.234	101.084	100.934	4.125	102.464	102.214	101.964
4.750	103.261	103.161	103.061	4.750	101.928	101.828	101.728	3.750	101.441	101.291	101.141	4.375	101.916	101.666	101.416
4.875	102.599	102.499	102.399	4.875	102.233	102.133	102.033	3.875	101.806	101.656	101.506	4.500	102.317	102.067	101.817
5.000	102.913	102.813	102.713	5.000	102.508	102.408	102.308	4.000	102.175	102.025	101.875	4.625	102.736	102.486	102.236
5.125	103.270	103.170	103.070	5.125	102.749	102.649	102.549	4.125	102.497	102.347	102.197	4.875	102.199	101.949	101.699
5.250	102.767	102.667	102.567	5.250	102.603	102.503	102.403	4.250	102.022	101.872	101.722	5.000	102.513	102.263	102.013
5.375	103.042	102.942	102.842	5.375	102.908	102.808	102.708	4.375	102.293	102.143	101.993	5.125	102.870	102.620	102.370
5.500	103.396	103.296	103.196	5.500	103.183	103.083	102.983	4.500	102.607	102.457	102.307	5.500	102.996	102.746	102.496
5.625	103.690	103.590	103.490	5.625	103.424	103.324	103.224	4.625	102.634	102.484	102.334	5.625	103.290	103.040	102.790

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	101.515	101.265	101.015
5.750	102.000	101.750	101.500	5.750	102.142	101.892	101.642
5.875	102.250	102.000	101.750	5.875	102.448	102.198	101.948
6.250	102.750	102.500	102.250	6.250	102.643	102.393	102.143
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	98.825	98.575	98.325
4.000	99.282	99.032	98.782
4.125	99.714	99.464	99.214
4.375	99.166	98.916	98.666
4.500	99.567	99.317	99.067
4.625	99.986	99.736	99.486
4.875	99.449	99.199	98.949
5.000	99.763	99.513	99.263
5.125	100.120	99.870	99.620
5.500	100.246	99.996	99.746
5.625	100.540	100.290	100.040



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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: 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	100.670	100.520	100.370	3.375	100.762	100.612	100.462	2.375	95.675	95.525	95.375	3.125	99.241	99.091	98.941
3.500	101.214	101.064	100.914	3.500	101.178	101.028	100.878	2.500	96.167	96.017	95.867	3.250	99.405	99.255	99.105
3.625	101.750	101.600	101.450	3.625	101.556	101.406	101.256	2.625	96.653	96.503	96.353	3.375	99.773	99.623	99.473
3.750	101.197	101.047	100.897	3.750	101.316	101.166	101.016	2.750	97.944	97.794	97.644	3.500	100.112	99.962	99.812
3.875	101.725	101.575	101.425	3.875	101.704	101.554	101.404	2.875	98.432	98.282	98.132	3.625	99.462	99.312	99.162
4.000	102.182	102.032	101.882	4.000	102.096	101.946	101.796	3.000	98.915	98.765	98.615	Margin = 2.250		Index = 1.980	
4.125	102.614	102.464	102.314	4.125	102.440	102.290	102.140	3.125	99.380	99.230	99.080				
4.250	101.856	101.756	101.656	4.250	101.983	101.883	101.783	3.250	100.278	100.128	99.978				
4.375	102.316	102.216	102.116	4.375	102.270	102.170	102.070	3.375	100.702	100.552	100.402				
4.500	102.717	102.617	102.517	4.500	102.603	102.503	102.403	3.500	101.097	100.947	100.797				
4.625	103.136	103.036	102.936	4.625	102.635	102.535	102.435	3.625	101.452	101.302	101.152				
4.750	103.261	103.161	103.061	4.750	102.208	102.108	102.008	3.750	101.471	101.321	101.171				
4.875	102.599	102.499	102.399	4.875	102.513	102.413	102.313	3.875	101.836	101.686	101.536				
5.000	102.913	102.813	102.713	5.000	102.788	102.688	102.588	4.000	102.205	102.055	101.905				
5.125	103.270	103.170	103.070	5.125	103.029	102.929	102.829	4.125	102.527	102.377	102.227				
5.250	102.674	102.574	102.474	5.250	102.789	102.689	102.589	4.250	102.302	102.152	102.002				
5.375	102.948	102.848	102.748	5.375	103.095	102.995	102.895	4.375	102.573	102.423	102.273				
5.500	103.302	103.202	103.102	5.500	103.369	103.269	103.169	4.500	102.887	102.737	102.587				
5.625	103.596	103.496	103.396	5.625	103.610	103.510	103.410	4.625	102.914	102.764	102.614				

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	99.520	99.370	99.220	3.375	99.332	99.182	99.032	2.375	95.995	95.845	95.695	3.125	97.231	97.081	96.93
3.500	100.064	99.914	99.764	3.500	99.748	99.598	99.448	2.500	96.487	96.337	96.187	3.250	97.395	97.245	97.095
3.625	100.600	100.450	100.300	3.625	100.126	99.976	99.826	2.625	96.973	96.823	96.673	3.375	97.763	97.613	97.463
3.750	100.047	99.897	99.747	3.750	99.886	99.736	99.586	2.750	97.296	97.146	96.996	3.500	98.102	97.952	97.802
3.875	100.575	100.425	100.275	3.875	100.274	100.124	99.974	2.875	97.784	97.634	97.484	3.625	97.452	97.302	97.152
4.000	101.032	100.882	100.732	4.000	100.666	100.516	100.366	3.000	98.266	98.116	97.966	Margin = 2.250		Index = 1.980	
4.125	101.464	101.314	101.164	4.125	101.010	100.860	100.710	3.125	98.731	98.581	98.431	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.706	100.606	100.506	4.250	100.553	100.453	100.353	3.250	99.223	99.073	98.923	Rate	30 Day	45 Day	60 Day
4.375	101.166	101.066	100.966	4.375	100.840	100.740	100.640	3.375	99.647	99.497	99.347	3.875	100.175	99.925	99.675
4.500	101.567	101.467	101.367	4.500	101.173	101.073	100.973	3.500	100.042	99.892	99.742	4.000	100.632	100.382	100.132
4.625	101.986	101.886	101.786	4.625	101.205	101.105	101.005	3.625	100.397	100.247	100.097	4.125	101.064	100.814	100.564
4.750	102.111	102.011	101.911	4.750	100.778	100.678	100.578	3.750	100.166	100.016	99.866	4.375	100.766	100.516	100.266
4.875	101.449	101.349	101.249	4.875	101.083	100.983	100.883	3.875	100.531	100.381	100.231	4.500	101.167	100.917	100.667
5.000	101.763	101.663	101.563	5.000	101.358	101.258	101.158	4.000	100.900	100.750	100.600	4.625	101.586	101.336	101.086
5.125	102.120	102.020	101.920	5.125	101.599	101.499	101.399	4.125	101.222	101.072	100.922	4.875	101.049	100.799	100.549
5.250	101.524	101.424	101.324	5.250	101.359	101.259	101.159	4.250	100.372	100.222	100.072	5.000	101.363	101.113	100.863
5.375	101.798	101.698	101.598	5.375	101.665	101.565	101.465	4.375	100.643	100.493	100.343	5.125	101.720	101.470	101.220
5.500	102.152	102.052	101.952	5.500	101.939	101.839	101.739	4.500	100.957	100.807	100.657	5.500	101.752	101.502	101.252
5.625	102.446	102.346	102.246	5.625	102.180	102.080	101.980	4.625	100.984	100.834	100.684	5.625	102.046	101.796	101.546

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	99.922	99.672	99.422
5.750	99.859	99.609	99.359	5.750	100.001	99.751	99.501
5.875	100.109	99.859	99.609	5.875	100.307	100.057	99.807
6.250	99.250	99.000	98.750	6.250	99.143	98.893	98.643
Lender paid price cap after comp plan = 100.000							

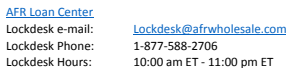
Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

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	97.425	97.175	96.925
4.000	97.882	97.632	97.382
4.125	98.314	98.064	97.814
4.375	98.016	97.766	97.516
4.500	98.417	98.167	97.917
4.625	98.836	98.586	98.336
4.875	98.299	98.049	97.799
5.000	98.613	98.363	98.113
5.125	98.970	98.720	98.470
5.500	99.002	98.752	98.502
5.625	99.296	99.046	98.796

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)	



W. Rate Sheet Dated: 8/1/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Mortgages with Subordinate Financing *			
LTV Range	LTV Range	Credit Score < 720	Credit Score > 720
< 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LTPAs do not apply and the lender must use SFC 118.

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)
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.			FHA ID# - 1358600006



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.: 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: 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
3.500	100.315	100.215	100.115	3.500	100.065	99.965	99.865	3.500	100.065	99.965	99.865	4.000	101.897	101.797	101.697	4.000	101.522	101.422	101.322
3.625	100.729	100.629	100.529	3.625	100.479	100.379	100.279	3.625	100.479	100.379	100.279	4.125	101.930	101.830	101.730	4.125	101.555	101.455	101.355
3.750	101.360	101.260	101.160	3.750	101.110	101.010	100.910	3.750	101.110	101.010	100.910	4.250	102.098	101.998	101.898	4.250	101.723	101.623	101.523
3.875	101.860	101.760	101.660	3.875	101.610	101.510	101.410	3.875	101.610	101.510	101.410	4.375	102.448	102.348	102.248	4.375	102.073	101.973	101.873
3.990	102.401	102.301	102.201	3.990	102.026	101.926	101.826	3.990	102.026	101.926	101.826	4.500	102.765	102.665	102.565	4.500	102.140	102.040	101.940
4.000	102.501	102.401	102.301	4.000	102.126	102.026	101.926	4.000	102.126	102.026	101.926	4.625	102.769	102.669	102.569	4.625	102.144	102.044	101.944
4.125	102.534	102.434	102.334	4.125	102.159	102.059	101.959	4.125	102.159	102.059	101.959	4.750	102.631	102.531	102.431	4.750	102.006	101.906	101.806
4.250	102.739	102.639	102.539	4.250	102.364	102.264	102.164	4.250	102.364	102.264	102.164	4.875	103.019	102.919	102.819	4.875	102.394	102.294	102.194
4.375	103.089	102.989	102.889	4.375	102.714	102.614	102.514	4.375	102.714	102.614	102.514	4.990	103.145	103.045	102.945	4.990	102.145	102.045	101.945
4.500	103.406	103.306	103.206	4.500	102.781	102.681	102.581	4.500	102.781	102.681	102.581	5.000	103.245	103.145	103.045	5.000	102.245	102.145	102.045
4.625	103.410	103.310	103.210	4.625	102.785	102.685	102.585	4.625	102.785	102.685	102.585	5.125	102.957	102.857	102.757	5.125	101.957	101.857	101.757
4.750	103.556	103.456	103.356	4.750	102.931	102.831	102.731	4.750	102.931	102.831	102.731	5.250	103.290	103.190	103.090	5.250	102.290	102.190	102.090
4.875	103.944	103.844	103.744	4.875	103.319	103.219	103.119	4.875	103.319	103.219	103.119	5.375	103.600	103.500	103.400	5.375	103.600	103.500	103.400
4.990	104.070	103.970	103.870	4.990	103.070	102.970	102.870	4.990	103.070	102.970	102.870	5.500	103.793	103.693	103.593	5.500	103.793	103.693	103.593
5.000	104.170	104.070	103.970	5.000	103.170	103.070	102.970	5.000	103.170	103.070	102.970	5.625	103.514	103.414	103.314	5.625	103.514	103.414	103.314
5.125	104.320	104.220	104.120	5.125	103.320	103.220	103.120	5.125	103.320	103.220	103.120	5.750	103.768	103.668	103.568	5.750	103.768	103.668	103.568
5.250	104.653	104.553	104.453	5.250	103.653	103.553	103.453	5.250	103.653	103.553	103.453	5.875	104.006	103.906	103.806	5.875	104.006	103.906	103.806
5.375	104.963	104.863	104.763	5.375	104.963	104.863	104.763	5.375	104.963	104.863	104.763	5.990	104.107	104.007	103.907	5.990	104.107	104.007	103.907
5.500	105.156	105.056	104.956	5.500	105.156	105.056	104.956	5.500	105.156	105.056	104.956	6.000	104.207	104.107	104.007	6.000	104.207	104.107	104.007
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	101.522	101.422	101.322	3.250	98.744	98.644	98.544	3.250	0.000	-0.100	-0.200	3.250	0.000	-0.100	-0.200	3.375	101.420	101.320	101.220
4.125	101.555	101.455	101.355	3.375	99.469	99.369	99.269	3.375	99.469	99.369	99.269	3.375	99.469	99.369	99.269	3.500	101.799	101.699	101.599
4.250	101.723	101.623	101.523	3.500	100.166	100.066	99.966	3.500	100.166	100.066	99.966	3.500	100.166	100.066	99.966	3.625	101.814	101.714	101.614
4.375	102.073	101.973	101.873	3.625	101.419	101.319	101.219	3.625	101.419	101.319	101.219	3.625	101.419	101.319	101.219	3.750	102.501	102.401	102.301
4.500	102.140	102.040	101.940	3.750	101.980	101.880	101.780	3.750	101.980	101.880	101.780	3.750	101.980	101.880	101.780	3.875	102.601	102.501	102.401
4.625	102.144	102.044	101.944	3.875	102.375	102.275	102.175	3.875	102.375	102.275	102.175	3.875	102.375	102.275	102.175	3.990	102.913	102.813	102.713
4.750	102.006	101.906	101.806	3.990	102.688	102.588	102.488	3.990	102.688	102.588	102.488	3.990	102.688	102.588	102.488	4.000	103.013	102.913	102.813
4.875	102.394	102.294	102.194	4.000	102.788	102.688	102.588	4.000	102.788	102.688	102.588	4.000	102.788	102.688	102.588	4.125	102.988	102.888	102.788
4.990	102.145	102.045	101.945	4.125	103.043	102.943	102.843	4.125	103.043	102.943	102.843	4.125	103.043	102.943	102.843	4.250	103.608	103.508	103.408
5.000	102.245	102.145	102.045	4.250	103.302	103.202	103.102	4.250	103.302	103.202	103.102	4.250	103.302	103.202	103.102	4.375	103.981	103.881	103.781
5.125	101.957	101.857	101.757	4.375	103.625	103.525	103.425	4.375	103.625	103.525	103.425	4.375	103.625	103.525	103.425	4.500	103.110	103.010	102.910
5.250	102.290	102.190	102.090	4.500	103.952	103.852	103.752	4.500	103.952	103.852	103.752	4.500	103.952	103.852	103.752	4.625	104.371	104.271	104.171
5.375	103.600	103.500	103.400	4.625	103.942	103.842	103.742	4.625	103.942	103.842	103.742	4.625	103.942	103.842	103.742	4.750	103.839	103.739	103.639
5.500	103.793	103.693	103.593	4.750	104.154	104.054	103.954	4.750	104.154	104.054	103.954	4.750	104.154	104.054	103.954	4.875	104.145	104.045	103.945
5.625	103.514	103.414	103.314	4.875	104.498	104.398	104.298	4.875	104.498	104.398	104.298	4.875	104.498	104.398	104.298	4.990	103.884	103.784	103.684
5.750	103.768	103.668	103.568	4.990	104.677	104.577	104.477	4.990	104.677	104.577	104.477	4.990	104.677	104.577	104.477	5.000	103.984	103.884	103.784
5.875	104.006	103.906	103.806	5.000	104.777	104.677	104.577	5.000	104.777	104.677	104.577	5.000	104.777	104.677	104.577	5.125	104.304	104.204	104.104
5.990	104.107	104.007	103.907	5.125	104.758	104.658	104.558	5.125	104.758	104.658	104.558	5.125	104.758	104.658	104.558	5.250	104.417	104.317	104.217
6.000	104.207	104.107	104.007	5.250	105.068	104.968	104.868	5.250	105.068	104.968	104.868	5.250	105.068	104.968	104.868	5.375	104.635	104.535	104.435
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	101.420	101.320	101.220	3.375	101.420	101.320	101.220	3.375	101.282	101.182	101.082	3.375	101.282	101.182	101.082	3.375	101.282	101.182	101.082
3.500	101.799	101.699	101.599	3.500	101.799	101.699	101.599	3.500	101.661	101.561	101.461	3.500	101.661	101.561	101.461	3.500	101.661	101.561	101.461
3.625	101.814	101.714	101.614	3.625	101.814	101.714	101.614	3.625	101.565	101.465	101.365	3.625	101.565	101.465	101.365	3.625	101.565	101.465	101.365
3.750	102.501	102.401	102.301	3.750	102.501	102.401	102.301	3.750	102.252	102.152	102.052	3.750	102.252	102.152	102.052	3.750	102.252	102.152	102.052
3.875	102.601	102.501	102.401	3.875	102.601	102.501	102.401	3.875	102.352	102.252	102.152	3.875	102.352	102.252	102.152	3.875	102.352	102.252	102.152
3.990	102.913	102.813	102.713	3.990	102.913	102.813	102.713	3.990	102.664	102.564	102.464	3.990	102.664	102.564	102.464	3.990	102.664	102.564	102.464
4.000	103.013	102.913	102.813	4.000	103.013	102.913	102.813	4.000	102.764	102.664	102.564	4.000	102.764	102.664	102.564	4.000	102.764	102.664	102.564
4.125	102.988	102.888	102.788	4.125	102.988	102.888	102.788	4.125	102.265	102.165	102.065	4.125	102.265	102.165	102.065	4.125	102.265	102.165	102.065
4.250	103.068	102.968	102.868	4.250	103.068	102.968	102.868	4.250	102.885	102.785	102.685	4.250	102.885	102.785	102.685	4.250	102.885	102.785	102.685
4.375	103.856	103.756	103.656	4.375	103.856	103.756	103.656	4.375											



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.:

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: 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
3.500	100.127	100.027	99.927	3.250	98.596	98.496	98.396	3.375	101.359	101.259	101.159	4.000	101.472	101.372	101.272	3.375	100.921	100.821	100.721
3.625	100.550	100.450	100.350	3.375	99.338	99.238	99.138	3.500	101.744	101.644	101.544	4.125	101.506	101.406	101.306	3.500	101.306	101.206	101.106
3.750	101.239	101.139	101.039	3.500	100.040	99.940	99.840	3.625	101.841	101.741	101.641	4.250	101.718	101.618	101.518	3.625	101.282	101.182	101.082
3.875	101.751	101.651	101.551	3.625	101.321	101.221	101.121	3.750	102.535	102.435	102.335	4.375	102.079	101.979	101.879	3.750	101.976	101.876	101.776
3.990	102.310	102.210	102.110	3.750	101.892	101.792	101.692	3.875	102.639	102.539	102.439	4.500	102.402	102.302	102.202	3.875	102.080	101.980	101.880
4.000	102.410	102.310	102.210	3.875	102.297	102.197	102.097	3.990	102.957	102.857	102.757	4.625	102.406	102.306	102.206	3.990	102.398	102.298	102.198
4.125	102.444	102.344	102.244	3.990	102.637	102.537	102.437	4.000	103.057	102.957	102.857	4.750	102.309	102.209	102.109	4.000	102.498	102.398	102.298
4.250	102.701	102.601	102.501	4.000	102.737	102.637	102.537	4.125	103.021	102.921	102.821	4.875	102.706	102.606	102.506	4.125	101.966	101.866	101.766
4.375	103.062	102.962	102.862	4.125	102.999	102.899	102.799	4.250	103.647	103.547	103.447	4.990	102.838	102.738	102.638	4.250	102.592	102.492	102.392
4.500	103.385	103.285	103.185	4.250	103.318	103.218	103.118	4.375	104.025	103.925	103.825	5.000	102.938	102.838	102.738	4.375	102.970	102.870	102.770
4.625	103.389	103.289	103.189	4.375	103.647	103.547	103.447	4.500	103.171	103.071	102.948	5.125	102.640	102.540	102.440	4.500	101.514	101.414	101.291
4.750	103.580	103.480	103.380	4.500	103.988	103.888	103.788	4.625	103.538	103.438	103.315	5.250	102.979	102.879	102.779	4.625	101.881	101.781	101.658
4.875	103.977	103.877	103.777	4.625	103.949	103.849	103.749	4.750	103.911	103.811	103.688	5.375	103.296	103.196	103.096	4.750	102.254	102.154	102.031
4.990	104.109	104.009	103.909	4.750	104.191	104.091	103.991	4.875	104.221	104.121	104.001	5.500	103.492	103.392	103.292	4.875	102.564	102.464	102.344
5.000	104.209	104.109	104.009	4.875	104.542	104.442	104.342	4.990	103.889	103.788	103.689	5.625	103.063	102.963	102.863	4.990	101.982	101.881	101.782
5.125	104.371	104.271	104.171	4.990	104.724	104.624	104.524	5.000	103.989	103.888	103.789	5.750	103.320	103.220	103.120	5.000	102.082	101.981	101.882
5.250	104.710	104.610	104.510	5.000	104.824	104.724	104.624	5.125	104.313	104.213	104.113	5.875	103.562	103.462	103.362	5.125	102.406	102.306	102.206
5.375	105.027	104.927	104.827	5.125	104.827	104.727	104.627	5.250	104.427	104.327	104.227	5.990	103.663	103.563	103.463	5.250	102.520	102.420	102.320
5.500	105.223	105.123	105.023	5.250	105.143	105.043	104.943	5.375	104.648	104.548	104.448	6.000	103.763	103.663	103.563	5.375	102.741	102.641	102.541

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.:

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: 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	99.324	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)