



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.: 10/1/2019

W. Rate Sheet Dated: 8/2/2019

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	102.367	102.217	102.067	3.375	102.029	101.879	101.729	2.375	97.758	97.608	97.458	3.125	99.569	99.419	99.269
3.500	102.911	102.761	102.611	3.500	102.445	102.295	102.145	2.500	98.251	98.101	97.951	3.250	99.608	99.458	99.308
3.625	103.447	103.297	103.147	3.625	102.823	102.673	102.523	2.625	98.736	98.586	98.436	3.375	99.976	99.826	99.676
3.750	102.847	102.697	102.547	3.750	102.536	102.386	102.236	2.750	99.274	99.124	98.974	3.500	100.314	100.164	100.014
3.875	103.375	103.225	103.075	3.875	102.924	102.774	102.624	2.875	99.762	99.612	99.462	3.625	99.664	99.514	99.364
4.000	103.832	103.682	103.532	4.000	103.316	103.166	103.016	3.000	100.245	100.095	99.945	Margin = 2.250		Index = 1.980	
4.125	104.264	104.114	103.964	4.125	103.660	103.510	103.360	3.125	100.709	100.559	100.409				
4.250	103.131	103.031	102.931	4.250	102.828	102.728	102.628	3.250	101.373	101.223	101.073				
4.375	103.591	103.491	103.391	4.375	103.115	103.015	102.915	3.375	101.797	101.647	101.497				
4.500	103.992	103.892	103.792	4.500	103.448	103.348	103.248	3.500	102.192	102.042	101.892				
4.625	104.411	104.311	104.211	4.625	103.480	103.380	103.280	3.625	102.547	102.397	102.247				
4.750	104.536	104.436	104.336	4.750	103.068	102.968	102.868	3.750	102.671	102.521	102.371				
4.875	103.890	103.790	103.690	4.875	103.374	103.274	103.174	3.875	103.036	102.886	102.736				
5.000	104.204	104.104	104.004	5.000	103.648	103.548	103.448	4.000	103.406	103.256	103.106				
5.125	104.560	104.460	104.360	5.125	103.889	103.789	103.689	4.125	103.727	103.577	103.427				
5.250	103.855	103.755	103.655	5.250	103.540	103.440	103.340	4.250	103.045	102.895	102.745				
5.375	104.129	104.029	103.929	5.375	103.846	103.746	103.646	4.375	103.317	103.167	103.017				
5.500	104.484	104.384	104.284	5.500	104.120	104.020	103.920	4.500	103.631	103.481	103.331				
5.625	104.777	104.677	104.577	5.625	104.361	104.261	104.161	4.625	103.657	103.507	103.357				

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	101.217	101.067	100.917	3.375	101.029	100.879	100.729	2.375	96.758	96.608	96.458	3.125	98.569	98.419	98.269
3.500	101.761	101.611	101.461	3.500	101.445	101.295	101.145	2.500	97.251	97.101	96.951	3.250	98.608	98.458	98.308
3.625	102.297	102.147	101.997	3.625	101.823	101.673	101.523	2.625	97.736	97.586	97.436	3.375	98.976	98.826	98.676
3.750	101.697	101.547	101.397	3.750	101.536	101.386	101.236	2.750	98.274	98.124	97.974	3.500	99.314	99.164	99.014
3.875	102.225	102.075	101.925	3.875	101.924	101.774	101.624	2.875	98.762	98.612	98.462	3.625	98.664	98.514	98.364
4.000	102.682	102.532	102.382	4.000	102.316	102.166	102.016	3.000	99.245	99.095	98.945	Margin = 2.250		Index = 1.980	
4.125	103.114	102.964	102.814	4.125	102.660	102.510	102.360	3.125	99.709	99.559	99.409	30 Year OTC "Borrower Paid Only for USDA"			
4.250	101.981	101.881	101.781	4.250	101.828	101.728	101.628	3.250	100.373	100.223	100.073	Rate	30 Day	45 Day	60 Day
4.375	102.441	102.341	102.241	4.375	102.115	102.015	101.915	3.375	100.797	100.647	100.497	3.875	101.825	101.575	101.325
4.500	102.842	102.742	102.642	4.500	102.448	102.348	102.248	3.500	101.192	101.042	100.892	4.000	102.282	102.032	101.782
4.625	103.261	103.161	103.061	4.625	102.480	102.380	102.280	3.625	101.547	101.397	101.247	4.125	102.714	102.464	102.214
4.750	103.386	103.286	103.186	4.750	102.068	101.968	101.868	3.750	101.671	101.521	101.371	4.375	102.041	101.791	101.541
4.875	102.740	102.640	102.540	4.875	102.374	102.274	102.174	3.875	102.036	101.886	101.736	4.500	102.442	102.192	101.942
5.000	103.054	102.954	102.854	5.000	102.648	102.548	102.448	4.000	102.406	102.256	102.106	4.625	102.861	102.611	102.361
5.125	103.410	103.310	103.210	5.125	102.889	102.789	102.689	4.125	102.727	102.577	102.427	4.875	102.340	102.090	101.840
5.250	102.705	102.605	102.505	5.250	102.540	102.440	102.340	4.250	102.045	101.895	101.745	5.000	102.654	102.404	102.154
5.375	102.979	102.879	102.779	5.375	102.846	102.746	102.646	4.375	102.317	102.167	102.017	5.125	103.010	102.760	102.510
5.500	103.334	103.234	103.134	5.500	103.120	103.020	102.920	4.500	102.631	102.481	102.331	5.500	102.934	102.684	102.434
5.625	103.627	103.527	103.427	5.625	103.361	103.261	103.161	4.625	102.657	102.507	102.357	5.625	103.227	102.977	102.727

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	101.453	101.203	100.953
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:	8/2/2019	4.250%

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	99.075	98.825	98.575	
4.000	99.532	99.282	99.032	
4.125	99.964	99.714	99.464	
4.375	99.291	99.041	98.791	
4.500	99.692	99.442	99.192	
4.625	100.111	99.861	99.611	
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	100.184	99.934	99.684	
5.625	100.477	100.227	99.977	



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45 Day Lock Exp.:

9/16/2019

60 Day Lock Exp.:

10/1/2019

W. Rate Sheet Dated: 8/2/2019

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	101.155	101.005	100.855	3.375	101.246	101.096	100.946	2.375	95.038	94.888	94.738	3.125	99.241	99.091	98.941
3.500	101.698	101.548	101.398	3.500	101.663	101.513	101.363	2.500	95.531	95.381	95.231	3.250	99.405	99.255	99.105
3.625	102.234	102.084	101.934	3.625	102.040	101.890	101.740	2.625	96.016	95.866	95.716	3.375	99.773	99.623	99.473
3.750	101.447	101.297	101.147	3.750	101.566	101.416	101.266	2.750	98.366	98.216	98.066	3.500	100.112	99.962	99.812
3.875	101.975	101.825	101.675	3.875	101.954	101.804	101.654	2.875	98.854	98.704	98.554	3.625	99.462	99.312	99.162
4.000	102.432	102.282	102.132	4.000	102.346	102.196	102.046	3.000	99.337	99.187	99.037	Margin = 2.250		Index = 1.980	
4.125	102.864	102.714	102.564	4.125	102.690	102.540	102.390	3.125	99.802	99.652	99.502				
4.250	101.981	101.881	101.781	4.250	102.108	102.008	101.908	3.250	100.591	100.441	100.291				
4.375	102.441	102.341	102.241	4.375	102.395	102.295	102.195	3.375	101.015	100.865	100.715				
4.500	102.842	102.742	102.642	4.500	102.728	102.628	102.528	3.500	101.409	101.259	101.109				
4.625	103.261	103.161	103.061	4.625	102.760	102.660	102.560	3.625	101.764	101.614	101.464				
4.750	103.386	103.286	103.186	4.750	102.348	102.248	102.148	3.750	101.701	101.551	101.401				
4.875	102.740	102.640	102.540	4.875	102.654	102.554	102.454	3.875	102.066	101.916	101.766				
5.000	103.054	102.954	102.854	5.000	102.928	102.828	102.728	4.000	102.436	102.286	102.136				
5.125	103.410	103.310	103.210	5.125	103.169	103.069	102.969	4.125	102.757	102.607	102.457				
5.250	102.611	102.511	102.411	5.250	102.726	102.626	102.526	4.250	102.325	102.175	102.025				
5.375	102.886	102.786	102.686	5.375	103.032	102.932	102.832	4.375	102.597	102.447	102.297				
5.500	103.240	103.140	103.040	5.500	103.306	103.206	103.106	4.500	102.911	102.761	102.611				
5.625	103.533	103.433	103.333	5.625	103.547	103.447	103.347	4.625	102.937	102.787	102.637				

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	100.005	99.855	99.705	3.375	99.816	99.666	99.516	2.375	95.358	95.208	95.058	3.125	97.231	97.081	96.93
3.500	100.548	100.398	100.248	3.500	100.233	100.083	99.933	2.500	95.851	95.701	95.551	3.250	97.395	97.245	97.095
3.625	101.084	100.934	100.784	3.625	100.610	100.460	100.310	2.625	96.336	96.186	96.036	3.375	97.763	97.613	97.463
3.750	100.297	100.147	99.997	3.750	100.136	99.986	99.836	2.750	97.717	97.567	97.417	3.500	98.102	97.952	97.802
3.875	100.825	100.675	100.525	3.875	100.524	100.374	100.224	2.875	98.206	98.056	97.906	3.625	97.452	97.302	97.152
4.000	101.282	101.132	100.982	4.000	100.916	100.766	100.616	3.000	98.688	98.538	98.388	Margin = 2.250		Index = 1.980	
4.125	101.714	101.564	101.414	4.125	101.260	101.110	100.960	3.125	99.153	99.003	98.853	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.831	100.731	100.631	4.250	100.678	100.578	100.478	3.250	99.536	99.386	99.236	Rate	30 Day	45 Day	60 Day
4.375	101.291	101.191	101.091	4.375	100.965	100.865	100.765	3.375	99.960	99.810	99.660	3.875	100.425	100.175	99.925
4.500	101.692	101.592	101.492	4.500	101.298	101.198	101.098	3.500	100.354	100.204	100.054	4.000	100.882	100.632	100.382
4.625	102.111	102.011	101.911	4.625	101.330	101.230	101.130	3.625	100.709	100.559	100.409	4.125	101.314	101.064	100.814
4.750	102.236	102.136	102.036	4.750	100.918	100.818	100.718	3.750	100.396	100.246	100.096	4.375	100.891	100.641	100.391
4.875	101.590	101.490	101.390	4.875	101.224	101.124	101.024	3.875	100.761	100.611	100.461	4.500	101.292	101.042	100.792
5.000	101.904	101.804	101.704	5.000	101.498	101.398	101.298	4.000	101.131	100.981	100.831	4.625	101.711	101.461	101.211
5.125	102.260	102.160	102.060	5.125	101.739	101.639	101.539	4.125	101.452	101.302	101.152	4.875	101.190	100.940	100.690
5.250	101.461	101.361	101.261	5.250	101.296	101.196	101.096	4.250	100.395	100.245	100.095	5.000	101.504	101.254	101.004
5.375	101.736	101.636	101.536	5.375	101.602	101.502	101.402	4.375	100.667	100.517	100.367	5.125	101.860	101.610	101.360
5.500	102.090	101.990	101.890	5.500	101.876	101.776	101.676	4.500	100.981	100.831	100.681	5.500	101.690	101.440	101.190
5.625	102.383	102.283	102.183	5.625	102.117	102.017	101.917	4.625	101.007	100.857	100.707	5.625	101.983	101.733	101.483

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	99.859	99.609	99.359
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							

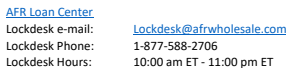
Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate	
Today:	8/2/2019 4.250%

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	97.675	97.425	97.175
4.000	98.132	97.882	97.632
4.125	98.564	98.314	98.064
4.375	98.141	97.891	97.641
4.500	98.542	98.292	98.042
4.625	98.961	98.711	98.461
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	98.940	98.690	98.440
5.625	99.233	98.983	98.733

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)



W. Rate Sheet Dated: **8/2/2019** Release Time: **10:00 am ET** Prices are subject to change without notice.

Mortgages with Subordinate Financing *			
LTV Range	CLTV 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 -.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 buyout = \$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.: 10/1/2019

W. Rate Sheet Dated: 8/2/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																				
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125				
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	
3.375	100.362	100.349	100.162	3.375	100.112	99.999	99.912	3.375	100.112	99.999	99.912	4.000	102.190	102.090	101.990	4.000	101.815	101.715	101.615	
3.500	100.831	100.724	100.631	3.500	100.581	100.474	100.381	3.500	100.581	100.474	100.381	4.125	102.197	102.097	101.997	4.125	101.822	101.722	101.622	
3.625	101.213	101.109	101.013	3.625	100.963	100.859	100.763	3.625	100.963	100.859	100.763	4.250	102.171	102.071	101.971	4.250	101.796	101.696	101.596	
3.750	101.770	101.670	101.570	3.750	101.520	101.420	101.320	3.750	101.520	101.420	101.320	4.375	102.505	102.405	102.305	4.375	102.130	102.030	101.930	
3.875	102.249	102.149	102.049	3.875	101.999	101.899	101.799	3.875	101.999	101.899	101.799	4.500	102.795	102.695	102.595	4.500	102.170	102.070	101.970	
3.990	102.740	102.640	102.540	3.990	102.365	102.265	102.165	3.990	102.365	102.265	102.165	4.625	102.818	102.718	102.618	4.625	102.193	102.093	101.993	
4.000	102.840	102.740	102.640	4.000	102.465	102.365	102.265	4.000	102.465	102.365	102.265	4.750	102.828	102.728	102.628	4.750	102.203	102.103	102.003	
4.125	102.847	102.747	102.647	4.125	102.472	102.372	102.272	4.125	102.472	102.372	102.272	4.875	103.199	103.099	102.999	4.875	102.574	102.474	102.374	
4.250	102.904	102.804	102.704	4.250	102.529	102.429	102.329	4.250	102.529	102.429	102.329	4.990	103.317	103.217	103.117	4.990	102.317	102.217	102.117	
4.375	103.238	103.138	103.038	4.375	102.863	102.763	102.663	4.375	102.863	102.763	102.663	5.000	103.417	103.317	103.217	5.000	102.417	102.317	102.217	
4.500	103.528	103.428	103.328	4.500	102.903	102.803	102.703	4.500	102.903	102.803	102.703	5.125	103.041	102.941	102.841	5.125	102.041	101.941	101.841	
4.625	103.551	103.451	103.351	4.625	102.926	102.826	102.726	4.625	102.926	102.826	102.726	5.250	103.362	103.262	103.162	5.250	102.362	102.262	102.162	
4.750	103.692	103.592	103.492	4.750	103.067	102.967	102.867	4.750	103.067	102.967	102.867	5.375	103.662	103.562	103.462	5.375	102.662	102.562	102.462	
4.875	104.063	103.963	103.863	4.875	103.438	103.338	103.238	4.875	103.438	103.338	103.238	5.500	103.851	103.751	103.651	5.500	103.851	103.751	103.651	
4.990	104.181	104.081	103.981	4.990	103.181	103.081	102.981	4.990	103.181	103.081	102.981	5.625	103.526	103.426	103.326	5.625	103.526	103.426	103.326	
5.000	104.281	104.181	104.081	5.000	103.281	103.181	103.081	5.000	103.281	103.181	103.081	5.750	103.773	103.673	103.573	5.750	103.773	103.673	103.573	
5.125	104.426	104.326	104.226	5.125	103.426	103.326	103.226	5.125	103.426	103.326	103.226	5.875	104.006	103.906	103.806	5.875	104.006	103.906	103.806	
5.250	104.747	104.647	104.547	5.250	103.747	103.647	103.547	5.250	103.747	103.647	103.547	5.990	104.104	104.004	103.904	5.990	104.104	104.004	103.904	
5.375	105.047	104.947	104.847	5.375	105.047	104.947	104.847	5.375	105.047	104.947	104.847	6.000	104.204	104.104	104.004	6.000	104.204	104.104	104.004	
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	101.815	101.715	101.615	3.250	99.999	99.223	99.999	3.250	0.000	-0.176	-0.200	3.250	0.000	-0.176	-0.200	3.375	101.565	101.465	101.365	
4.125	101.822	101.722	101.622	3.375	99.960	99.788	99.760	3.375	99.960	99.788	99.760	3.375	99.960	99.788	99.760	3.500	101.935	101.835	101.735	
4.250	101.796	101.696	101.596	3.500	100.470	100.370	100.270	3.500	100.470	100.370	100.270	3.500	100.470	100.370	100.270	3.625	101.957	101.857	101.757	
4.375	102.130	102.030	101.930	3.625	101.696	101.596	101.496	3.625	101.696	101.596	101.496	3.625	101.696	101.596	101.496	3.750	102.631	102.531	102.431	
4.500	102.170	102.070	101.970	3.750	102.241	102.141	102.041	3.750	102.241	102.141	102.041	3.750	102.241	102.141	102.041	3.875	102.728	102.628	102.528	
4.625	102.193	102.093	101.993	3.875	102.603	102.503	102.403	3.875	102.603	102.503	102.403	3.875	102.603	102.503	102.403	3.990	103.030	102.930	102.830	
4.750	102.203	102.103	102.003	3.990	102.896	102.796	102.696	3.990	102.896	102.796	102.696	3.990	102.896	102.796	102.696	4.000	103.130	103.030	102.930	
4.875	102.574	102.474	102.374	4.000	102.996	102.896	102.796	4.000	102.996	102.896	102.796	4.000	102.996	102.896	102.796	4.125	103.026	102.926	102.826	
4.990	102.317	102.217	102.117	4.125	103.238	103.138	103.038	4.125	103.238	103.138	103.038	4.125	103.238	103.138	103.038	4.250	103.663	103.563	103.463	
5.000	102.417	102.317	102.217	4.250	103.428	103.328	103.228	4.250	103.428	103.328	103.228	4.250	103.428	103.328	103.228	4.375	104.028	103.928	103.828	
5.125	102.041	101.941	101.841	4.375	103.730	103.630	103.530	4.375	103.730	103.630	103.530	4.375	103.730	103.630	103.530	4.500	103.174	103.074	102.974	
5.250	102.362	102.262	102.162	4.500	104.069	103.969	103.869	4.500	104.069	103.969	103.869	4.500	104.069	103.969	103.869	4.625	103.526	103.426	103.326	
5.375	103.662	103.562	103.462	4.625	104.060	103.960	103.860	4.625	104.060	103.960	103.860	4.625	104.060	103.960	103.860	4.750	103.883	103.783	103.683	
5.500	103.851	103.751	103.651	4.750	104.326	104.226	104.126	4.750	104.326	104.226	104.126	4.750	104.326	104.226	104.126	4.875	104.175	104.075	103.975	
5.625	103.526	103.426	103.326	4.875	104.658	104.558	104.458	4.875	104.658	104.558	104.458	4.875	104.658	104.558	104.458	4.990	103.856	103.756	103.656	
5.750	103.773	103.673	103.573	4.990	104.825	104.725	104.625	4.990	104.825	104.725	104.625	4.990	104.825	104.725	104.625	5.000	103.956	103.856	103.756	
5.875	104.006	103.906	103.806	5.000	104.925	104.825	104.725	5.000	104.925	104.825	104.725	5.000	104.925	104.825	104.725	5.125	104.265	104.165	104.065	
5.990	104.104	104.004	103.904	5.125	104.850	104.750	104.650	5.125	104.850	104.750	104.650	5.125	104.850	104.750	104.650	5.250	104.374	104.274	104.174	
6.000	104.204	104.104	104.004	5.250	105.151	105.051	104.951	5.250	105.151	105.051	104.951	5.250	105.151	105.051	104.951	5.375	104.586	104.486	104.386	
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	101.565	101.465	101.365	3.375	101.565	101.465	101.365	3.375	101.427	101.327	101.227	3.375	101.427	101.327	101.227	3.375	101.427	101.327	101.227	
3.500	101.935	101.835	101.735	3.500	101.935	101.835	101.735	3.500	101.797	101.697	101.597	3.500	101.797	101.697	101.597	3.500	101.797	101.697	101.597	
3.625	101.957	101.857	101.757	3.625	101.957	101.857	101.757	3.625	101.716	101.616	101.516	3.625	101.716	101.616	101.516	3.625	101.716	101.616	101.516	
3.750	102.631	102.531	102.431	3.750	102.631	102.531	102.431	3.750	102.390	102.290	102.190	3.750	102.390	102.290	102.190	3.750	102.390	102.290	102.190	
3.875	102.728	102.628	102.528	3.875	102.728	102.628	102.528	3.875	102.487	102.387	102.287	3.875	102.487	102.387	102.287	3.875	102.487	102.387	102.287	
3.990	103.030	102.930	102.830	3.990	103.030	102.930	102.830	3.990	102.789	102.689	102.589	3.990	102.789	102.689	102.589	3.990	102.789	102.689	102.589	
4.000	103.130	103.030	102.930	4.000	103.130	103.030	102.930	4.000	102.889	102.789	102.689	4.000	102.889	102.789	102.689	4.000	102.889	102.789	102.689	
4.125	103.026	102.926	102.826	4.125	103.026	102.926	102.826	4.125	102.298	102.198	102.098	4.125	102.298	102.198	102.098	4.125	102.298	102.198	102.098	
4.250	103.063	102.963	102.863	4.250	103.063	102.963	102.863	4.250	102.935	102.835	102.735	4.250	102.935	102.835	102.735	4.250	102.935	102.835	102.735	
4.375	103.093	103.003	102.903	4.375	103.093	103.003	102.903	4.3												



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.:

10/1/2019

W. Rate Sheet Dated: 8/2/2019

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	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", LPML		

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.:

10/1/2019

W. Rate Sheet Dated: 8/2/2019

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)