



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@af wholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/5/2019

45 Day Lock Exp.: 9/20/2019

60 Day Lock Exp.: 10/7/2019

W. Rate Sheet Dated: 8/6/2019

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	102.445	102.295	102.145	3.375	101.954	101.804	101.654	2.375	99.086	98.936	98.786	3.125	99.569	99.419	99.269
3.500	102.989	102.839	102.689	3.500	102.370	102.220	102.070	2.500	99.579	99.429	99.279	3.250	99.608	99.458	99.308
3.625	103.525	103.375	103.225	3.625	102.748	102.598	102.448	2.625	100.065	99.915	99.765	3.375	99.976	99.826	99.676
3.750	102.894	102.744	102.594	3.750	102.430	102.280	102.130	2.750	99.500	99.350	99.200	3.500	100.314	100.164	100.014
3.875	103.422	103.272	103.122	3.875	102.818	102.668	102.518	2.875	99.988	99.838	99.688	3.625	99.664	99.514	99.364
4.000	103.878	103.728	103.578	4.000	103.210	103.060	102.910	3.000	100.471	100.321	100.171	Margin = 2.250		Index = 1.940	
4.125	104.311	104.161	104.011	4.125	103.554	103.404	103.254	3.125	100.936	100.786	100.636				
4.250	103.193	103.093	102.993	4.250	102.738	102.638	102.538	3.250	101.510	101.360	101.210				
4.375	103.653	103.553	103.453	4.375	103.047	102.947	102.847	3.375	101.934	101.784	101.634				
4.500	104.055	103.955	103.855	4.500	103.381	103.281	103.181	3.500	102.328	102.178	102.028				
4.625	104.474	104.374	104.274	4.625	103.435	103.335	103.235	3.625	102.683	102.533	102.383				
4.750	104.599	104.499	104.399	4.750	103.055	102.955	102.855	3.750	102.737	102.587	102.437				
4.875	103.984	103.884	103.784	4.875	103.361	103.261	103.161	3.875	103.103	102.953	102.803				
5.000	104.298	104.198	104.098	5.000	103.635	103.535	103.435	4.000	103.472	103.322	103.172				
5.125	104.654	104.554	104.454	5.125	103.876	103.776	103.676	4.125	103.794	103.644	103.494				
5.250	103.996	103.896	103.796	5.250	103.574	103.474	103.374	4.250	103.256	103.106	102.956				
5.375	104.270	104.170	104.070	5.375	103.879	103.779	103.679	4.375	103.528	103.378	103.228				
5.500	104.624	104.524	104.424	5.500	104.154	104.054	103.954	4.500	103.842	103.692	103.542				
5.625	104.918	104.818	104.718	5.625	104.395	104.295	104.195	4.625	103.868	103.718	103.568				

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	101.295	101.145	100.995	3.375	100.954	100.804	100.654	2.375	98.086	97.936	97.786	3.125	98.569	98.419	98.269
3.500	101.839	101.689	101.539	3.500	101.370	101.220	101.070	2.500	98.579	98.429	98.279	3.250	98.608	98.458	98.308
3.625	102.375	102.225	102.075	3.625	101.748	101.598	101.448	2.625	99.065	98.915	98.765	3.375	98.976	98.826	98.676
3.750	101.744	101.594	101.444	3.750	101.430	101.280	101.130	2.750	98.500	98.350	98.200	3.500	99.314	99.164	99.014
3.875	102.272	102.122	101.972	3.875	101.818	101.668	101.518	2.875	98.988	98.838	98.688	3.625	98.664	98.514	98.364
4.000	102.728	102.578	102.428	4.000	102.210	102.060	101.910	3.000	99.471	99.321	99.171	Margin = 2.250		Index = 1.940	
4.125	103.161	103.011	102.861	4.125	102.554	102.404	102.254	3.125	99.936	99.786	99.636	30 Year OTC "Borrower Paid Only for USDA"			
4.250	102.043	101.943	101.843	4.250	101.738	101.638	101.538	3.250	100.510	100.360	100.210	Rate	30 Day	45 Day	60 Day
4.375	102.503	102.403	102.303	4.375	102.047	101.947	101.847	3.375	100.934	100.784	100.634	3.875	101.872	101.622	101.372
4.500	102.905	102.805	102.705	4.500	102.381	102.281	102.181	3.500	101.328	101.178	101.028	4.000	102.328	102.078	101.828
4.625	103.324	103.224	103.124	4.625	102.435	102.335	102.235	3.625	101.683	101.533	101.383	4.125	102.761	102.511	102.261
4.750	103.449	103.349	103.249	4.750	102.055	101.955	101.855	3.750	101.737	101.587	101.437	4.375	102.103	101.853	101.603
4.875	102.834	102.734	102.634	4.875	102.361	102.261	102.161	3.875	102.103	101.953	101.803	4.500	102.505	102.255	102.005
5.000	103.148	103.048	102.948	5.000	102.635	102.535	102.435	4.000	102.472	102.322	102.172	4.625	102.924	102.674	102.424
5.125	103.504	103.404	103.304	5.125	102.876	102.776	102.676	4.125	102.794	102.644	102.494	4.875	102.434	102.184	101.934
5.250	102.846	102.746	102.646	5.250	102.574	102.474	102.374	4.250	102.256	102.106	101.956	5.000	102.748	102.498	102.248
5.375	103.120	103.020	102.920	5.375	102.879	102.779	102.679	4.375	102.528	102.378	102.228	5.125	103.104	102.854	102.604
5.500	103.474	103.374	103.274	5.500	103.154	103.054	102.954	4.500	102.842	102.692	102.542	5.500	103.074	102.824	102.574
5.625	103.768	103.668	103.568	5.625	103.395	103.295	103.195	4.625	102.868	102.718	102.568	5.625	103.368	103.118	102.868

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	101.513	101.263	101.013
5.750	102.000	101.750	101.500	5.750	102.128	101.878	101.628
5.875	102.250	102.000	101.750	5.875	102.434	102.184	101.934
6.250	102.750	102.500	102.250	6.250	102.630	102.380	102.130
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:	8/6/2019	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	99.122	98.872	98.622	
4.000	99.578	99.328	99.078	
4.125	100.011	99.761	99.511	
4.375	99.353	99.103	98.853	
4.500	99.755	99.505	99.255	
4.625	100.174	99.924	99.674	
4.875	99.684	99.434	99.184	
5.000	99.998	99.748	99.498	
5.125	100.354	100.104	99.854	
5.500	100.324	100.074	99.824	
5.625	100.618	100.368	100.118	



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.:

9/5/2019

45 Day Lock Exp.:

9/20/2019

60 Day Lock Exp.:

10/7/2019

W. Rate Sheet Dated: 8/6/2019

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	101.233	101.083	100.933	3.375	101.171	101.021	100.871	2.375	96.366	96.216	96.066	3.125	99.241	99.091	98.941
3.500	101.776	101.626	101.476	3.500	101.588	101.438	101.288	2.500	96.859	96.709	96.559	3.250	99.405	99.255	99.105
3.625	102.312	102.162	102.012	3.625	101.966	101.816	101.666	2.625	97.345	97.195	97.045	3.375	99.773	99.623	99.473
3.750	101.494	101.344	101.194	3.750	101.460	101.310	101.160	2.750	98.593	98.443	98.293	3.500	100.112	99.962	99.812
3.875	102.022	101.872	101.722	3.875	101.848	101.698	101.548	2.875	99.081	98.931	98.781	3.625	99.462	99.312	99.162
4.000	102.478	102.328	102.178	4.000	102.240	102.090	101.940	3.000	99.564	99.414	99.264	Margin = 2.250		Index = 1.940	
4.125	102.911	102.761	102.611	4.125	102.584	102.434	102.284	3.125	100.028	99.878	99.728				
4.250	102.043	101.943	101.843	4.250	102.018	101.918	101.818	3.250	100.727	100.577	100.427				
4.375	102.503	102.403	102.303	4.375	102.327	102.227	102.127	3.375	101.152	101.002	100.852				
4.500	102.905	102.805	102.705	4.500	102.661	102.561	102.461	3.500	101.546	101.396	101.246				
4.625	103.324	103.224	103.124	4.625	102.715	102.615	102.515	3.625	101.901	101.751	101.601				
4.750	103.449	103.349	103.249	4.750	102.335	102.235	102.135	3.750	101.767	101.617	101.467				
4.875	102.834	102.734	102.634	4.875	102.641	102.541	102.441	3.875	102.133	101.983	101.833				
5.000	103.148	103.048	102.948	5.000	102.915	102.815	102.715	4.000	102.502	102.352	102.202				
5.125	103.504	103.404	103.304	5.125	103.156	103.056	102.956	4.125	102.824	102.674	102.524				
5.250	102.752	102.652	102.552	5.250	102.760	102.660	102.560	4.250	102.536	102.386	102.236				
5.375	103.026	102.926	102.826	5.375	103.066	102.966	102.866	4.375	102.808	102.658	102.508				
5.500	103.381	103.281	103.181	5.500	103.340	103.240	103.140	4.500	103.122	102.972	102.822				
5.625	103.674	103.574	103.474	5.625	103.581	103.481	103.381	4.625	103.148	102.998	102.848				

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	100.083	99.933	99.783	3.375	99.741	99.591	99.441	2.375	96.686	96.536	96.386	3.125	97.231	97.081	96.931
3.500	100.626	100.476	100.326	3.500	100.158	100.008	99.858	2.500	97.179	97.029	96.879	3.250	97.395	97.245	97.095
3.625	101.162	101.012	100.862	3.625	100.536	100.386	100.236	2.625	97.665	97.515	97.365	3.375	97.763	97.613	97.463
3.750	100.344	100.194	100.044	3.750	100.030	99.880	99.730	2.750	97.944	97.794	97.644	3.500	98.102	97.952	97.802
3.875	100.872	100.722	100.572	3.875	100.418	100.268	100.118	2.875	98.432	98.282	98.132	3.625	97.452	97.302	97.152
4.000	101.328	101.178	101.028	4.000	100.810	100.660	100.510	3.000	98.915	98.765	98.615	Margin = 2.250		Index = 1.940	
4.125	101.761	101.611	101.461	4.125	101.154	101.004	100.854	3.125	99.380	99.230	99.080	30 Year OTC "Borrower Paid Only for USDA"			
4.250	100.893	100.793	100.693	4.250	100.588	100.488	100.388	3.250	99.672	99.522	99.372	Rate	30 Day	45 Day	60 Day
4.375	101.353	101.253	101.153	4.375	100.897	100.797	100.697	3.375	100.097	99.947	99.797	3.875	100.472	100.222	99.972
4.500	101.755	101.655	101.555	4.500	101.231	101.131	101.031	3.500	100.491	100.341	100.191	4.000	100.928	100.678	100.428
4.625	102.174	102.074	101.974	4.625	101.285	101.185	101.085	3.625	100.846	100.696	100.546	4.125	101.361	101.111	100.861
4.750	102.299	102.199	102.099	4.750	100.905	100.805	100.705	3.750	100.462	100.312	100.162	4.375	100.953	100.703	100.453
4.875	101.684	101.584	101.484	4.875	101.211	101.111	101.011	3.875	100.828	100.678	100.528	4.500	101.355	101.105	100.855
5.000	101.998	101.898	101.798	5.000	101.485	101.385	101.285	4.000	101.197	101.047	100.897	4.625	101.774	101.524	101.274
5.125	102.354	102.254	102.154	5.125	101.726	101.626	101.526	4.125	101.519	101.369	101.219	4.875	101.284	101.034	100.784
5.250	101.602	101.502	101.402	5.250	101.330	101.230	101.130	4.250	100.606	100.456	100.306	5.000	101.598	101.348	101.098
5.375	101.876	101.776	101.676	5.375	101.636	101.536	101.436	4.375	100.878	100.728	100.578	5.125	101.954	101.704	101.454
5.500	102.231	102.131	102.031	5.500	101.910	101.810	101.710	4.500	101.192	101.042	100.892	5.500	101.831	101.581	101.331
5.625	102.524	102.424	102.324	5.625	102.151	102.051	101.951	4.625	101.218	101.068	100.918	5.625	102.124	101.874	101.624

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	99.919	99.669	99.419
5.750	99.859	99.609	99.359	5.750	99.988	99.738	99.488
5.875	100.109	99.859	99.609	5.875	100.294	100.044	99.794
6.250	99.250	99.000	98.750	6.250	99.130	98.880	98.630
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:	8/6/2019	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	97.722	97.472	97.222
4.000	98.178	97.928	97.678
4.125	98.611	98.361	98.111
4.375	98.203	97.953	97.703
4.500	98.605	98.355	98.105
4.625	99.024	98.774	98.524
4.875	98.534	98.284	98.034
5.000	98.848	98.598	98.348
5.125	99.204	98.954	98.704
5.500	99.081	98.831	98.581
5.625	99.374	99.124	98.874

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</i> & <i>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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/5/2019

45 Day Lock Exp.:

9/20/2019

60 Day Lock Exp.:

10/7/2019

W. Rate Sheet Dated: 8/6/2019

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
3.250	99.341	99.196	99.141	3.000	0.000	#N/A	#N/A	3.375	101.792	101.692	101.592	4.000	101.763	101.663	101.563	3.375	101.354	101.254	101.154
3.375	100.399	100.259	100.199	3.125	0.000	#N/A	#N/A	3.500	102.162	102.062	101.962	4.125	101.774	101.674	101.574	3.500	101.724	101.624	101.524
3.500	100.861	100.723	100.661	3.250	99.442	99.235	99.224	3.625	102.111	102.011	101.911	4.250	101.752	101.652	101.552	3.625	101.549	101.449	101.349
3.625	101.242	101.113	101.042	3.375	100.008	99.804	99.794	3.750	102.804	102.704	102.604	4.375	102.108	102.008	101.908	3.750	102.242	102.142	102.042
3.750	101.712	101.612	101.512	3.500	100.488	100.388	100.288	3.875	102.901	102.801	102.701	4.500	102.426	102.326	102.226	3.875	102.339	102.239	102.139
3.875	102.171	102.071	101.971	3.625	101.724	101.624	101.524	3.990	103.204	103.104	103.004	4.625	102.445	102.345	102.245	3.990	102.642	102.542	102.442
3.990	102.663	102.563	102.463	3.750	102.273	102.173	102.073	4.000	103.304	103.204	103.104	4.750	102.303	102.203	102.103	4.000	102.742	102.642	102.542
4.000	102.763	102.663	102.563	3.875	102.657	102.557	102.457	4.125	103.179	103.079	102.979	4.875	102.674	102.574	102.474	4.125	102.132	102.032	101.932
4.125	102.774	102.674	102.574	3.990	102.951	102.851	102.751	4.250	103.795	103.695	103.595	4.990	102.794	102.694	102.594	4.250	102.748	102.648	102.548
4.250	102.846	102.746	102.646	4.000	103.051	102.951	102.851	4.375	104.130	104.030	103.930	5.000	102.894	102.794	102.694	4.375	103.083	102.983	102.883
4.375	103.202	103.102	103.002	4.125	103.294	103.194	103.094	4.500	103.229	103.129	103.029	5.125	102.666	102.566	102.466	4.500	101.572	101.472	101.372
4.500	103.520	103.420	103.320	4.250	103.490	103.390	103.290	4.625	103.582	103.482	103.382	5.250	102.986	102.886	102.786	4.625	101.925	101.825	101.725
4.625	103.539	103.439	103.339	4.375	103.801	103.701	103.601	4.750	103.938	103.838	103.738	5.375	103.286	103.186	103.086	4.750	102.281	102.181	102.081
4.750	103.681	103.581	103.481	4.500	104.115	104.015	103.915	4.875	104.230	104.130	104.030	5.500	103.475	103.375	103.275	4.875	102.573	102.473	102.373
4.875	104.052	103.952	103.852	4.625	104.103	104.003	103.903	4.990	103.912	103.812	103.712	5.625	102.821	102.721	102.621	4.990	102.005	101.905	101.805
4.990	104.172	104.072	103.972	4.750	104.331	104.231	104.131	5.000	104.012	103.912	103.812	5.750	103.068	102.968	102.868	5.000	102.105	102.005	101.905
5.000	104.272	104.172	104.072	4.875	104.664	104.564	104.464	5.125	104.320	104.220	104.120	5.875	103.300	103.200	103.100	5.125	102.413	102.313	102.213
5.125	104.465	104.365	104.265	4.990	104.832	104.732	104.632	5.250	104.429	104.329	104.229	5.990	103.399	103.299	103.199	5.250	102.522	102.422	102.322
5.250	104.785	104.685	104.585	5.000	104.932	104.832	104.732	5.375	104.641	104.541	104.441	6.000	103.499	103.399	103.299	5.375	102.734	102.634	102.534

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.:

9/5/2019

45 Day Lock Exp.:

9/20/2019

60 Day Lock Exp.:

10/7/2019

W. Rate Sheet Dated: 8/6/2019

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	99.819	99.756	99.694	
3.875	100.251	100.188	100.126	
4.000	100.699	100.637	100.574	
4.125	101.001	100.938	100.876	
4.250	101.135	101.072	101.010	
4.375	101.362	101.299	101.237	
4.500	101.577	101.515	101.452	
4.625	101.629	101.566	101.504	
4.750	101.775	101.713	101.650	
4.875	102.013	101.951	101.888	
5.000	102.236	102.174	102.111	
5.125	102.460	102.397	102.335	
5.250	102.659	102.596	102.534	

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	98.615	98.490	98.365	
3.375	99.227	99.102	98.977	
3.500	99.835	99.710	99.585	
3.625	100.349	100.224	100.099	
3.750	100.819	100.694	100.569	
3.875	101.313	101.188	101.063	
4.000	101.492	101.367	101.242	
4.125	101.684	101.559	101.434	
4.250	101.968	101.843	101.718	
4.375	102.237	102.112	101.987	
4.500	102.414	102.289	102.164	

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	97.742	97.617	97.492	
3.375	98.118	97.993	97.868	
3.500	98.525	98.400	98.275	
3.625	98.903	98.778	98.653	
3.750	99.320	99.195	99.070	
3.875	99.867	99.742	99.617	
4.000	100.135	100.010	99.885	
4.125	100.444	100.319	100.194	
4.250	100.728	100.603	100.478	
4.375	100.988	100.863	100.738	
4.500	101.223	101.098	100.973	
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)