



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/9/2019

45 Day Lock Exp.: 9/23/2019

60 Day Lock Exp.: 10/7/2019

W. Rate Sheet Dated: 8/8/2019

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
3.250	101.604	101.454	101.304	3.250	101.179	101.029	100.879	2.375	98.802	98.652	98.502	3.125	99.492	99.342	99.192
3.375	102.145	101.995	101.845	3.375	101.614	101.464	101.314	2.500	99.289	99.139	98.989	3.250	99.541	99.391	99.241
3.500	102.689	102.539	102.389	3.500	102.011	101.861	101.711	2.625	99.771	99.621	99.471	3.375	99.893	99.743	99.593
3.625	103.225	103.075	102.925	3.625	102.427	102.277	102.127	2.750	99.321	99.171	99.021	3.500	99.470	99.320	99.170
3.750	102.688	102.538	102.388	3.750	102.200	102.050	101.900	2.875	99.806	99.656	99.506	3.625	99.597	99.447	99.297
3.875	103.216	103.066	102.916	3.875	102.598	102.448	102.298	3.000	100.276	100.126	99.976	Margin = 2.250		Index = 1.940	
4.000	103.672	103.522	103.372	4.000	102.957	102.807	102.657	3.125	100.742	100.592	100.442				
4.125	104.105	103.955	103.805	4.125	103.287	103.137	102.987	3.250	101.373	101.223	101.073				
4.250	103.034	102.934	102.834	4.250	102.538	102.438	102.338	3.375	101.785	101.635	101.485				
4.375	103.494	103.394	103.294	4.375	102.877	102.777	102.677	3.500	102.160	102.010	101.860				
4.500	103.895	103.795	103.695	4.500	103.002	102.902	102.802	3.625	102.553	102.403	102.253				
4.625	104.314	104.214	104.114	4.625	103.233	103.133	103.033	3.750	102.636	102.486	102.336				
4.750	104.439	104.339	104.239	4.750	102.897	102.797	102.697	3.875	103.012	102.862	102.712				
4.875	103.809	103.709	103.609	4.875	103.176	103.076	102.976	4.000	103.348	103.198	103.048				
5.000	104.123	104.023	103.923	5.000	103.427	103.327	103.227	4.125	103.655	103.505	103.355				
5.125	104.479	104.379	104.279	5.125	103.658	103.558	103.458	4.250	103.119	102.969	102.819				
5.250	103.930	103.830	103.730	5.250	103.525	103.425	103.325	4.375	103.439	103.289	103.139				
5.375	104.204	104.104	104.004	5.375	103.804	103.704	103.604	4.500	103.533	103.383	103.233				
5.500	104.559	104.459	104.359	5.500	104.055	103.955	103.855	4.625	103.748	103.598	103.448				

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
3.250	100.454	100.304	100.154	3.250	100.179	100.029	99.879	2.375	97.802	97.652	97.502	3.125	98.492	98.342	98.192
3.375	100.995	100.845	100.695	3.375	100.614	100.464	100.314	2.500	98.289	98.139	97.989	3.250	98.541	98.391	98.241
3.500	101.539	101.389	101.239	3.500	101.011	100.861	100.711	2.625	98.771	98.621	98.471	3.375	98.893	98.743	98.593
3.625	102.075	101.925	101.775	3.625	101.427	101.277	101.127	2.750	98.321	98.171	98.021	3.500	98.470	98.320	98.170
3.750	101.538	101.388	101.238	3.750	101.200	101.050	100.900	2.875	98.806	98.656	98.506	3.625	98.597	98.447	98.297
3.875	102.066	101.916	101.766	3.875	101.598	101.448	101.298	3.000	99.276	99.126	98.976	Margin = 2.250		Index = 1.940	
4.000	102.522	102.372	102.222	4.000	101.957	101.807	101.657	3.125	99.742	99.592	99.442	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.955	102.805	102.655	4.125	102.287	102.137	101.987	3.250	100.373	100.223	100.073	Rate	30 Day	45 Day	60 Day
4.250	101.884	101.784	101.684	4.250	101.538	101.438	101.338	3.375	100.785	100.635	100.485	3.875	101.666	101.416	101.166
4.375	102.344	102.244	102.144	4.375	101.877	101.777	101.677	3.500	101.160	101.010	100.860	4.000	102.122	101.872	101.622
4.500	102.745	102.645	102.545	4.500	102.002	101.902	101.802	3.625	101.553	101.403	101.253	4.125	102.555	102.305	102.055
4.625	103.164	103.064	102.964	4.625	102.233	102.133	102.033	3.750	101.636	101.486	101.336	4.375	101.944	101.694	101.444
4.750	103.289	103.189	103.089	4.750	101.897	101.797	101.697	3.875	102.012	101.862	101.712	4.500	102.345	102.095	101.845
4.875	102.659	102.559	102.459	4.875	102.176	102.076	101.976	4.000	102.348	102.198	102.048	4.625	102.764	102.514	102.264
5.000	102.973	102.873	102.773	5.000	102.427	102.327	102.227	4.125	102.655	102.505	102.355	4.875	102.259	102.009	101.759
5.125	103.329	103.229	103.129	5.125	102.658	102.558	102.458	4.250	102.119	101.969	101.819	5.000	102.573	102.323	102.073
5.250	102.780	102.680	102.580	5.250	102.525	102.425	102.325	4.375	102.439	102.289	102.139	5.125	102.929	102.679	102.429
5.375	103.054	102.954	102.854	5.375	102.804	102.704	102.604	4.500	102.533	102.383	102.233	5.500	103.009	102.759	102.509
5.500	103.409	103.309	103.209	5.500	103.055	102.955	102.855	4.625	102.748	102.598	102.448	5.625	103.302	103.052	102.802

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	101.415	101.165	100.915
5.750	102.000	101.750	101.500	5.750	102.158	101.908	101.658
5.875	102.250	102.000	101.750	5.875	102.437	102.187	101.937
6.250	102.750	102.500	102.250	6.250	102.599	102.349	102.099
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:	8/8/2019	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	98.916	98.666	98.416	
4.000	99.372	99.122	98.872	
4.125	99.805	99.555	99.305	
4.375	99.194	98.944	98.694	
4.500	99.595	99.345	99.095	
4.625	100.014	99.764	99.514	
4.875	99.509	99.259	99.009	
5.000	99.823	99.573	99.323	
5.125	100.179	99.929	99.679	
5.500	100.259	100.009	99.759	
5.625	100.552	100.302	100.052	



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10:00 am ET - 11:00 pm ET

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9/9/2019

45 Day Lock Exp.:

9/23/2019

60 Day Lock Exp.:

10/7/2019

W. Rate Sheet Dated: 8/8/2019

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
3.250	100.267	100.117	99.967	3.250	100.272	100.122	99.972	2.375	96.082	95.932	95.782	3.125	99.165	99.015	98.865
3.375	100.808	100.658	100.508	3.375	100.706	100.556	100.406	2.500	96.569	96.419	96.269	3.250	99.213	99.063	98.913
3.500	101.351	101.201	101.051	3.500	101.103	100.953	100.803	2.625	97.051	96.901	96.751	3.375	99.566	99.416	99.266
3.625	101.887	101.737	101.587	3.625	101.519	101.369	101.219	2.750	98.413	98.263	98.113	3.500	99.142	98.992	98.842
3.750	101.163	101.013	100.863	3.750	101.105	100.955	100.805	2.875	98.899	98.749	98.599	3.625	99.269	99.119	98.969
3.875	101.691	101.541	101.391	3.875	101.503	101.353	101.203	3.000	99.369	99.219	99.069	Margin = 2.250		Index = 1.940	
4.000	102.147	101.997	101.847	4.000	101.862	101.712	101.562	3.125	99.834	99.684	99.534				
4.125	102.580	102.430	102.280	4.125	102.192	102.042	101.892	3.250	100.466	100.316	100.166				
4.250	101.759	101.659	101.559	4.250	101.693	101.593	101.493	3.375	100.878	100.728	100.578				
4.375	102.219	102.119	102.019	4.375	102.032	101.932	101.832	3.500	101.252	101.102	100.952				
4.500	102.620	102.520	102.420	4.500	102.157	102.057	101.957	3.625	101.646	101.496	101.346				
4.625	103.039	102.939	102.839	4.625	102.388	102.288	102.188	3.750	101.541	101.391	101.241				
4.750	103.164	103.064	102.964	4.750	102.052	101.952	101.852	3.875	101.917	101.767	101.617				
4.875	102.534	102.434	102.334	4.875	102.331	102.231	102.131	4.000	102.253	102.103	101.953				
5.000	102.848	102.748	102.648	5.000	102.582	102.482	102.382	4.125	102.560	102.410	102.260				
5.125	103.204	103.104	103.004	5.125	102.813	102.713	102.613	4.250	102.274	102.124	101.974				
5.250	102.592	102.492	102.392	5.250	102.618	102.518	102.418	4.375	102.594	102.444	102.294				
5.375	102.867	102.767	102.667	5.375	102.897	102.797	102.697	4.500	102.688	102.538	102.388				
5.500	103.221	103.121	103.021	5.500	103.148	103.048	102.948	4.625	102.903	102.753	102.603				

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
3.250	99.117	98.967	98.817	3.250	98.842	98.692	98.542	2.375	96.402	96.252	96.102	3.125	97.155	97.005	96.855
3.375	99.658	99.508	99.358	3.375	99.276	99.126	98.976	2.500	96.889	96.739	96.589	3.250	97.203	97.053	96.903
3.500	100.201	100.051	99.901	3.500	99.673	99.523	99.373	2.625	97.371	97.221	97.071	3.375	97.556	97.406	97.256
3.625	100.737	100.587	100.437	3.625	100.089	99.939	99.789	2.750	97.764	97.614	97.464	3.500	97.132	96.982	96.832
3.750	100.013	99.863	99.713	3.750	99.675	99.525	99.375	2.875	98.250	98.100	97.950	3.625	97.259	97.109	96.959
3.875	100.541	100.391	100.241	3.875	100.073	99.923	99.773	3.000	98.720	98.570	98.420	Margin = 2.250		Index = 1.940	
4.000	100.997	100.847	100.697	4.000	100.432	100.282	100.132	3.125	99.185	99.035	98.885	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.430	101.280	101.130	4.125	100.762	100.612	100.462	3.250	99.536	99.386	99.236	Rate	30 Day	45 Day	60 Day
4.250	100.609	100.509	100.409	4.250	100.263	100.163	100.063	3.375	99.948	99.798	99.648	3.875	100.141	99.891	99.641
4.375	101.069	100.969	100.869	4.375	100.602	100.502	100.402	3.500	100.322	100.172	100.022	4.000	100.597	100.347	100.097
4.500	101.470	101.370	101.270	4.500	100.727	100.627	100.527	3.625	100.716	100.566	100.416	4.125	101.030	100.780	100.530
4.625	101.889	101.789	101.689	4.625	100.958	100.858	100.758	3.750	100.361	100.211	100.061	4.375	100.669	100.419	100.169
4.750	102.014	101.914	101.814	4.750	100.622	100.522	100.422	3.875	100.737	100.587	100.437	4.500	101.070	100.820	100.570
4.875	101.384	101.284	101.184	4.875	100.901	100.801	100.701	4.000	101.073	100.923	100.773	4.625	101.489	101.239	100.989
5.000	101.698	101.598	101.498	5.000	101.152	101.052	100.952	4.125	101.380	101.230	101.080	4.875	100.984	100.734	100.484
5.125	102.054	101.954	101.854	5.125	101.383	101.283	101.183	4.250	100.469	100.319	100.169	5.000	101.298	101.048	100.798
5.250	101.442	101.342	101.242	5.250	101.188	101.088	100.988	4.375	100.789	100.639	100.489	5.125	101.654	101.404	101.154
5.375	101.717	101.617	101.517	5.375	101.467	101.367	101.267	4.500	100.883	100.733	100.583	5.500	101.671	101.421	101.171
5.500	102.071	101.971	101.871	5.500	101.718	101.618	101.518	4.625	101.098	100.948	100.798	5.625	101.965	101.715	101.465

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	98.313	98.063	97.813	5.250	99.728	99.478	99.228
5.750	99.859	99.609	99.359	5.750	100.018	99.768	99.518
5.875	100.109	99.859	99.609	5.875	100.297	100.047	99.797
6.250	99.250	99.000	98.750	6.250	99.099	98.849	98.599
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:	8/8/2019	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	97.391	97.141	96.891
4.000	97.847	97.597	97.347
4.125	98.280	98.030	97.780
4.375	97.919	97.669	97.419
4.500	98.320	98.070	97.820
4.625	98.739	98.489	98.239
4.875	98.234	97.984	97.734
5.000	98.548	98.298	98.048
5.125	98.904	98.654	98.404
5.500	98.921	98.671	98.421
5.625	99.215	98.965	98.715

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



AFR Loan Center
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Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/9/2019
45 Day Lock Exp.: 9/23/2019
60 Day Lock Exp.: 10/7/2019

W. Rate Sheet Dated: 8/8/2019

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					
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
3.375	100.484	100.384	100.284	3.375	100.234	100.134	100.034	3.375	100.234	100.134	100.034	4.000	102.132	102.032	101.932	4.000	101.757
3.500	100.989	100.889	100.789	3.500	100.739	100.639	100.539	3.500	100.739	100.639	100.539	4.125	102.130	102.030	101.930	4.125	101.755
3.625	101.366	101.266	101.166	3.625	101.116	101.016	100.916	3.625	101.116	101.016	100.916	4.250	102.286	102.186	102.086	4.250	101.911
3.750	101.623	101.523	101.423	3.750	101.373	101.273	101.173	3.750	101.373	101.273	101.173	4.375	102.649	102.549	102.449	4.375	102.274
3.875	102.098	101.998	101.898	3.875	101.848	101.748	101.648	3.875	101.848	101.748	101.648	4.500	102.886	102.786	102.686	4.500	102.261
3.990	102.523	102.423	102.323	3.990	102.248	102.148	102.048	3.990	102.248	102.148	102.048	4.625	102.892	102.792	102.692	4.625	102.267
4.000	102.623	102.523	102.423	4.000	102.248	102.148	102.048	4.000	102.248	102.148	102.048	4.750	102.616	102.516	102.416	4.750	101.991
4.125	102.621	102.521	102.421	4.125	102.246	102.146	102.046	4.125	102.246	102.146	102.046	4.875	102.900	102.800	102.700	4.875	102.275
4.250	102.827	102.727	102.627	4.250	102.452	102.352	102.252	4.250	102.452	102.352	102.252	4.990	103.038	102.938	102.838	4.990	102.038
4.375	103.190	103.090	102.990	4.375	102.815	102.715	102.615	4.375	102.815	102.715	102.615	5.000	103.138	103.038	102.938	5.000	102.138
4.500	103.427	103.327	103.227	4.500	102.802	102.702	102.602	4.500	102.802	102.702	102.602	5.125	103.059	102.959	102.859	5.125	102.059
4.625	103.433	103.333	103.233	4.625	102.808	102.708	102.608	4.625	102.808	102.708	102.608	5.250	103.382	103.282	103.182	5.250	102.382
4.750	103.695	103.595	103.495	4.750	103.070	102.970	102.870	4.750	103.070	102.970	102.870	5.375	103.673	103.573	103.473	5.375	103.673
4.875	103.979	103.879	103.779	4.875	103.354	103.254	103.154	4.875	103.354	103.254	103.154	5.500	103.884	103.784	103.684	5.500	103.884
4.990	104.117	104.017	103.917	4.990	103.117	103.017	102.917	4.990	103.117	103.017	102.917	5.625	103.578	103.478	103.378	5.625	103.578
5.000	104.217	104.117	104.017	5.000	103.217	103.117	103.017	5.000	103.217	103.117	103.017	5.750	103.828	103.728	103.628	5.750	103.828
5.125	104.539	104.439	104.339	5.125	103.539	103.439	103.339	5.125	103.539	103.439	103.339	5.875	104.059	103.959	103.859	5.875	104.059
5.250	104.862	104.762	104.662	5.250	103.862	103.762	103.662	5.250	103.862	103.762	103.662	5.990	104.168	104.068	103.968	5.990	104.168
5.375	105.153	105.053	104.953	5.375	105.153	105.053	104.953	5.375	105.153	105.053	104.953	6.000	104.268	104.168	104.068	6.000	104.268
30/25 Year SC >125						20 Year						20 Year 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
4.000	101.757	101.657	101.557	3.250	99.903	99.735	99.703	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	101.714
4.125	101.755	101.655	101.555	3.375	100.496	100.334	100.296	3.375	100.496	100.334	100.296	3.375	100.496	100.334	100.296	3.500	101.959
4.250	101.911	101.811	101.711	3.500	100.852	100.752	100.652	3.500	100.852	100.752	100.652	3.500	100.852	100.752	100.652	3.625	102.054
4.375	102.274	102.174	102.074	3.625	101.617	101.517	101.417	3.625	101.617	101.517	101.417	3.625	101.617	101.517	101.417	3.750	102.590
4.500	102.261	102.161	102.061	3.750	102.112	102.012	101.912	3.750	102.112	102.012	101.912	3.750	102.112	102.012	101.912	3.875	102.691
4.625	102.267	102.167	102.067	3.875	102.467	102.367	102.267	3.875	102.467	102.367	102.267	3.875	102.467	102.367	102.267	3.990	102.984
4.750	101.991	101.891	101.791	3.990	102.743	102.643	102.543	3.990	102.743	102.643	102.543	3.990	102.743	102.643	102.543	4.000	103.084
4.875	102.275	102.175	102.075	4.000	102.843	102.743	102.643	4.000	102.843	102.743	102.643	4.000	102.843	102.743	102.643	4.125	103.053
4.990	102.038	101.938	101.838	4.125	103.023	102.923	102.823	4.125	103.023	102.923	102.823	4.125	103.023	102.923	102.823	4.250	103.567
5.000	102.138	102.038	101.938	4.250	103.297	103.197	103.097	4.250	103.297	103.197	103.097	4.250	103.297	103.197	103.097	4.375	103.925
5.125	102.059	101.959	101.859	4.375	103.616	103.516	103.416	4.375	103.616	103.516	103.416	4.375	103.616	103.516	103.416	4.500	103.222
5.250	102.382	102.282	102.182	4.500	103.948	103.848	103.748	4.500	103.948	103.848	103.748	4.500	103.948	103.848	103.748	4.625	103.639
5.375	103.673	103.573	103.473	4.625	103.939	103.839	103.739	4.625	103.939	103.839	103.739	4.625	103.939	103.839	103.739	4.750	103.983
5.500	103.884	103.784	103.684	4.750	104.273	104.173	104.073	4.750	104.273	104.173	104.073	4.750	104.273	104.173	104.073	4.875	104.263
5.625	103.578	103.478	103.378	4.875	104.609	104.509	104.409	4.875	104.609	104.509	104.409	4.875	104.609	104.509	104.409	4.990	104.390
5.750	103.828	103.728	103.628	4.990	104.759	104.659	104.559	4.990	104.759	104.659	104.559	4.990	104.759	104.659	104.559	5.000	104.040
5.875	104.059	103.959	103.859	5.000	104.859	104.759	104.659	5.000	104.859	104.759	104.659	5.000	104.859	104.759	104.659	5.125	104.341
5.990	104.168	104.068	103.968	5.125	104.947	104.847	104.747	5.125	104.947	104.847	104.747	5.125	104.947	104.847	104.747	5.250	104.449
6.000	104.268	104.168	104.068	5.250	105.232	105.132	105.032	5.250	105.232	105.132	105.032	5.250	105.232	105.132	105.032	5.375	104.662
15 Year 105-125						15 Year >125						15 Year SC					
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
3.375	101.714	101.614	101.514	3.375	101.714	101.614	101.514	3.375	101.576	101.476	101.376	3.375	101.576	101.476	101.376	3.375	101.576
3.500	101.959	101.859	101.759	3.500	101.959	101.859	101.759	3.500	101.821	101.721	101.621	3.500	101.821	101.721	101.621	3.500	101.821
3.625	102.054	101.954	101.854	3.625	102.054	101.954	101.854	3.625	101.806	101.706	101.606	3.625	101.806	101.706	101.606	3.625	101.806
3.750	102.590	102.490	102.390	3.750	102.590	102.490	102.390	3.750	102.342	102.242	102.142	3.750	102.342	102.242	102.142	3.750	102.342
3.875	102.691	102.591	102.491	3.875	102.691	102.591	102.491	3.875	102.443	102.343	102.243	3.875	102.443	102.343	102.243	3.875	102.443
3.990	102.984	102.884	102.784	3.990	102.984	102.884	102.784	3.990	102.736	102.636	102.536	3.990	102.736	102.636	102.536	3.990	102.736
4.000	103.084	102.984	102.884	4.000	103.084	102.984	102.884	4.000	102.836	102.736	102.636	4.000	102.836	102.736	102.636	4.000	102.836
4.125	103.053	102.953	102.853	4.125	103.053	102.953	102.853	4.125	102.320	102.220	102.120	4.125	102.320	102.220	102.120	4.125	102.320
4.250	103.567	103.467	103.367	4.250	103.567	103.467	103.367	4.250	102.834	102.734	102.634	4.250	102.834	102.734	102.634	4.250	102.834
4.375	103.800	103.700	103.600	4.375	103.800	103.700	103.600	4.375	103.192	103.092	102.992	4.375	103.192	103.092	102.992	4.375	103.192
4.500	103.097	102.997	102.897	4.500	103.097	102.997	102.897	4.500	101.865	101.765	101.665	4.500	101.740	101.640	101.540	4.500	101.740
4.625	103.514	103.414	103.314	4.625	103.514	103.414	103.314	4.625	102.282	102.182	102.082	4.625	102.157	102.057	101.957	4.625	102.157
4.750	103.858	103.758	103.658	4.750	103.858	103.758	103.658	4.750	102.626	102.526	102.426	4.750	102.501	102.401	102.301	4.750	102.501
4.875	104.263	104.163	104.063	4.875	104.263	104.163	104.063	4.875	102.906	102.806	102.706	4.875	102.906	102.806	102.706	4.875	102.906
4.990	104.940	104.840	104.740	4.990	104.940	104.840	104.740	4.990	102.333	102.233	102.133	4.990	102.333	102.233	102.133	4.990	102.333
5.000	104.040	104.940	104.840	5.000	104.040	104.940	104.										



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/9/2019

45 Day Lock Exp.:

9/23/2019

60 Day Lock Exp.:

10/7/2019

W. Rate Sheet Dated: 8/8/2019

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	101.172	101.034	100.972	3.250	100.644	100.442	100.433	3.375	102.235	102.135	102.035	4.000	102.299	102.199	102.099	3.375	101.797	101.697	101.597
3.500	101.542	101.408	101.342	3.375	101.220	101.023	101.014	3.500	102.473	102.373	102.273	4.125	102.299	102.199	102.099	3.500	102.035	101.935	101.835
3.625	101.884	101.753	101.684	3.500	101.404	101.304	101.204	3.625	102.392	102.292	102.192	4.250	102.317	102.217	102.117	3.625	101.842	101.742	101.642
3.750	102.217	102.117	102.017	3.625	102.145	102.045	101.945	3.750	102.914	102.814	102.714	4.375	102.667	102.567	102.467	3.750	102.364	102.264	102.164
3.875	102.672	102.572	102.472	3.750	102.621	102.521	102.421	3.875	103.021	102.921	102.821	4.500	102.896	102.796	102.696	3.875	102.471	102.371	102.271
3.990	103.074	102.974	102.874	3.875	102.963	102.863	102.763	3.990	103.277	103.177	103.077	4.625	102.905	102.805	102.705	3.990	102.727	102.627	102.527
4.000	103.174	103.074	102.974	3.990	103.225	103.125	103.025	4.000	103.377	103.277	103.177	4.750	102.483	102.383	102.283	4.000	102.827	102.727	102.627
4.125	103.174	103.074	102.974	4.000	103.325	103.225	103.125	4.125	103.297	103.197	103.097	4.875	102.759	102.659	102.559	4.125	102.256	102.156	102.056
4.250	103.178	103.078	102.978	4.125	103.498	103.398	103.298	4.250	103.801	103.701	103.601	4.990	102.892	102.792	102.692	4.250	102.760	102.660	102.560
4.375	103.528	103.428	103.328	4.250	103.675	103.575	103.475	4.375	104.148	104.048	103.948	5.000	102.992	102.892	102.792	4.375	103.107	103.007	102.907
4.500	103.757	103.657	103.557	4.375	103.984	103.884	103.784	4.500	103.358	103.230	103.158	5.125	103.014	102.914	102.814	4.500	101.701	101.573	101.501
4.625	103.766	103.666	103.566	4.500	104.304	104.204	104.104	4.625	103.687	103.559	103.487	5.250	103.329	103.229	103.129	4.625	102.030	101.902	101.830
4.750	103.858	103.758	103.658	4.625	104.297	104.197	104.097	4.750	104.021	103.891	103.821	5.375	103.617	103.517	103.417	4.750	102.364	102.234	102.164
4.875	104.134	104.034	103.934	4.750	104.450	104.350	104.250	4.875	104.294	104.166	104.094	5.500	103.815	103.715	103.615	4.875	102.637	102.509	102.437
4.990	104.267	104.167	104.067	4.875	104.778	104.678	104.578	4.990	104.034	103.934	103.834	5.625	103.632	103.532	103.432	4.990	102.127	102.027	101.927
5.000	104.367	104.267	104.167	4.990	104.920	104.820	104.720	5.000	104.134	104.034	103.934	5.750	103.872	103.772	103.672	5.000	102.227	102.127	102.027
5.125	104.764	104.664	104.564	5.000	105.020	104.920	104.820	5.125	104.427	104.327	104.227	5.875	104.102	104.002	103.902	5.125	102.520	102.420	102.320
5.250	105.079	104.979	104.879	5.125	105.153	105.053	104.953	5.250	104.532	104.432	104.332	5.990	104.198	104.098	103.998	5.250	102.625	102.525	102.425
5.375	105.367	105.267	105.167	5.250	105.435	105.335	105.235	5.375	104.744	104.644	104.544	6.000	104.298	104.198	104.098	5.375	102.837	102.737	102.637

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.:

9/9/2019

45 Day Lock Exp.:

9/23/2019

60 Day Lock Exp.:

10/7/2019

W. Rate Sheet Dated: 8/8/2019

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	99.760	99.698	99.635	
3.875	100.200	100.138	100.075	
4.000	100.548	100.485	100.423	
4.125	100.992	100.930	100.867	
4.250	101.153	101.091	101.028	
4.375	101.347	101.285	101.222	
4.500	101.547	101.485	101.422	
4.625	101.685	101.623	101.560	
4.750	101.914	101.851	101.789	
4.875	102.106	102.044	101.981	
5.000	102.385	102.322	102.260	
5.125	102.531	102.468	102.406	
5.250	102.831	102.768	102.706	

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	98.742	98.617	98.492	
3.375	99.346	99.221	99.096	
3.500	99.948	99.823	99.698	
3.625	100.456	100.331	100.206	
3.750	100.921	100.796	100.671	
3.875	101.409	101.284	101.159	
4.000	101.578	101.453	101.328	
4.125	101.760	101.635	101.510	
4.250	102.036	101.911	101.786	
4.375	102.297	102.172	102.047	
4.500	102.466	102.341	102.216	

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	97.856	97.731	97.606	
3.375	98.227	98.102	97.977	
3.500	98.629	98.504	98.379	
3.625	99.003	98.878	98.753	
3.750	99.415	99.290	99.165	
3.875	99.960	99.835	99.710	
4.000	100.224	100.099	99.974	
4.125	100.529	100.404	100.279	
4.250	100.810	100.685	100.560	
4.375	101.067	100.942	100.817	
4.500	101.299	101.174	101.049	
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)