



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.: 10/8/2019

W. Rate Sheet Dated: 8/9/2019

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	101.912	101.762	101.612	3.250	101.478	101.328	101.178	2.375	99.087	98.937	98.787	3.125	99.492	99.342	99.192
3.375	102.456	102.306	102.156	3.375	101.913	101.763	101.613	2.500	99.575	99.425	99.275	3.250	99.541	99.391	99.241
3.500	102.995	102.845	102.695	3.500	102.310	102.160	102.010	2.625	100.057	99.907	99.757	3.375	99.893	99.743	99.593
3.625	103.516	103.366	103.216	3.625	102.726	102.576	102.426	2.750	99.454	99.304	99.154	3.500	99.470	99.320	99.170
3.750	102.886	102.736	102.586	3.750	102.389	102.239	102.089	2.875	99.940	99.790	99.640	3.625	99.597	99.447	99.297
3.875	103.367	103.217	103.067	3.875	102.788	102.638	102.488	3.000	100.410	100.260	100.110	Margin = 2.250		Index = 1.940	
4.000	103.817	103.667	103.517	4.000	103.146	102.996	102.846	3.125	100.875	100.725	100.575				
4.125	104.228	104.078	103.928	4.125	103.476	103.326	103.176	3.250	101.456	101.306	101.156				
4.250	103.168	103.043	102.943	4.250	102.667	102.542	102.442	3.375	101.868	101.718	101.568				
4.375	103.590	103.465	103.365	4.375	103.006	102.881	102.781	3.500	102.243	102.093	101.943				
4.500	104.016	103.891	103.791	4.500	103.134	103.009	102.909	3.625	102.636	102.486	102.336				
4.625	104.394	104.269	104.169	4.625	103.365	103.240	103.140	3.750	102.684	102.534	102.384				
4.750	104.519	104.419	104.319	4.750	102.950	102.850	102.750	3.875	103.059	102.909	102.759				
4.875	103.806	103.706	103.606	4.875	103.229	103.129	103.029	4.000	103.396	103.246	103.096				
5.000	104.168	104.068	103.968	5.000	103.480	103.380	103.280	4.125	103.703	103.553	103.403				
5.125	104.244	104.144	104.044	5.125	103.711	103.611	103.511	4.250	103.081	102.931	102.781				
5.250	103.964	103.864	103.764	5.250	103.563	103.463	103.363	4.375	103.401	103.251	103.101				
5.375	104.293	104.193	104.093	5.375	103.842	103.742	103.642	4.500	103.503	103.353	103.203				
5.500	104.591	104.491	104.391	5.500	104.093	103.993	103.893	4.625	103.718	103.568	103.418				

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	100.762	100.612	100.462	3.250	100.478	100.328	100.178	2.375	98.087	97.937	97.787	3.125	98.492	98.342	98.192
3.375	101.306	101.156	101.006	3.375	100.913	100.763	100.613	2.500	98.575	98.425	98.275	3.250	98.541	98.391	98.241
3.500	101.845	101.695	101.545	3.500	101.310	101.160	101.010	2.625	99.057	98.907	98.757	3.375	98.893	98.743	98.593
3.625	102.366	102.216	102.066	3.625	101.726	101.576	101.426	2.750	98.454	98.304	98.154	3.500	98.470	98.320	98.170
3.750	101.736	101.586	101.436	3.750	101.389	101.239	101.089	2.875	98.940	98.790	98.640	3.625	98.597	98.447	98.297
3.875	102.217	102.067	101.917	3.875	101.788	101.638	101.488	3.000	99.410	99.260	99.110	Margin = 2.250		Index = 1.940	
4.000	102.667	102.517	102.367	4.000	102.146	101.996	101.846	3.125	99.875	99.725	99.575	30 Year OTC "Borrower Paid Only for USDA"			
4.125	103.078	102.928	102.778	4.125	102.476	102.326	102.176	3.250	100.456	100.306	100.156	Rate	30 Day	45 Day	60 Day
4.250	102.018	101.893	101.793	4.250	101.667	101.542	101.442	3.375	100.868	100.718	100.568	3.875	101.817	101.567	101.317
4.375	102.440	102.315	102.215	4.375	102.006	101.881	101.781	3.500	101.243	101.093	100.943	4.000	102.267	102.017	101.767
4.500	102.866	102.741	102.641	4.500	102.134	102.009	101.909	3.625	101.636	101.486	101.336	4.125	102.678	102.428	102.178
4.625	103.244	103.119	103.019	4.625	102.365	102.240	102.140	3.750	101.684	101.534	101.384	4.375	102.040	101.790	101.540
4.750	103.369	103.269	103.169	4.750	101.950	101.850	101.750	3.875	102.059	101.909	101.759	4.500	102.466	102.216	101.966
4.875	102.656	102.556	102.456	4.875	102.229	102.129	102.029	4.000	102.396	102.246	102.096	4.625	102.844	102.594	102.344
5.000	103.018	102.918	102.818	5.000	102.480	102.380	102.280	4.125	102.703	102.553	102.403	4.875	102.256	102.006	101.756
5.125	103.094	102.994	102.894	5.125	102.711	102.611	102.511	4.250	102.081	101.931	101.781	5.000	102.618	102.368	102.118
5.250	102.814	102.714	102.614	5.250	102.563	102.463	102.363	4.375	102.401	102.251	102.101	5.125	102.694	102.444	102.194
5.375	103.143	103.043	102.943	5.375	102.842	102.742	102.642	4.500	102.503	102.353	102.203	5.500	103.041	102.791	102.541
5.500	103.441	103.341	103.241	5.500	103.093	102.993	102.893	4.625	102.718	102.568	102.418	5.625	103.306	103.056	102.806

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		
VA C/O Refi with an LTV >90.000				-1.500	-1.500		
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	101.455	101.205	100.955
5.750	102.000	101.750	101.500	5.750	102.071	101.821	101.571
5.875	102.250	102.000	101.750	5.875	102.350	102.100	101.850
6.250	102.750	102.500	102.250	6.250	102.512	102.262	102.012
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:	8/9/2019	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	99.067	98.817	98.567	
4.000	99.517	99.267	99.017	
4.125	99.928	99.678	99.428	
4.375	99.290	99.040	98.790	
4.500	99.716	99.466	99.216	
4.625	100.094	99.844	99.594	
4.875	99.506	99.256	99.006	
5.000	99.868	99.618	99.368	
5.125	99.944	99.694	99.444	
5.500	100.291	100.041	99.791	
5.625	100.556	100.306	100.056	

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 +1A, 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)	



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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.:

10/8/2019

W. Rate Sheet Dated: 8/9/2019

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	100.574	100.424	100.274	3.250	100.571	100.421	100.271	2.375	96.367	96.217	96.067	3.125	99.165	99.015	98.865
3.375	101.119	100.969	100.819	3.375	101.005	100.855	100.705	2.500	96.855	96.705	96.555	3.250	99.213	99.063	98.913
3.500	101.658	101.508	101.358	3.500	101.402	101.252	101.102	2.625	97.337	97.187	97.037	3.375	99.566	99.416	99.266
3.625	102.179	102.029	101.879	3.625	101.818	101.668	101.518	2.750	98.547	98.397	98.247	3.500	99.142	98.992	98.842
3.750	101.361	101.211	101.061	3.750	101.294	101.144	100.994	2.875	99.032	98.882	98.732	3.625	99.269	99.119	98.969
3.875	101.842	101.692	101.542	3.875	101.693	101.543	101.393	3.000	99.502	99.352	99.202	Margin = 2.250		Index = 1.940	
4.000	102.292	102.142	101.992	4.000	102.051	101.901	101.751	3.125	99.968	99.818	99.668				
4.125	102.703	102.553	102.403	4.125	102.381	102.231	102.081	3.250	100.548	100.398	100.248				
4.250	101.893	101.768	101.668	4.250	101.822	101.697	101.597	3.375	100.961	100.811	100.661				
4.375	102.315	102.190	102.090	4.375	102.161	102.036	101.936	3.500	101.335	101.185	101.035				
4.500	102.741	102.616	102.516	4.500	102.289	102.164	102.064	3.625	101.729	101.579	101.429				
4.625	103.119	102.994	102.894	4.625	102.520	102.395	102.295	3.750	101.589	101.439	101.289				
4.750	103.244	103.144	103.044	4.750	102.105	102.005	101.905	3.875	101.964	101.814	101.664				
4.875	102.531	102.431	102.331	4.875	102.384	102.284	102.184	4.000	102.301	102.151	102.001				
5.000	102.893	102.793	102.693	5.000	102.635	102.535	102.435	4.125	102.608	102.458	102.308				
5.125	102.969	102.869	102.769	5.125	102.866	102.766	102.666	4.250	102.236	102.086	101.936				
5.250	102.627	102.527	102.427	5.250	102.655	102.555	102.455	4.375	102.556	102.406	102.256				
5.375	102.956	102.856	102.756	5.375	102.934	102.834	102.734	4.500	102.658	102.508	102.358				
5.500	103.254	103.154	103.054	5.500	103.185	103.085	102.985	4.625	102.873	102.723	102.573				

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	99.424	99.274	99.124	3.250	99.141	98.991	98.841	2.375	96.687	96.537	96.387	3.125	97.155	97.005	96.855
3.375	99.969	99.819	99.669	3.375	99.575	99.425	99.275	2.500	97.175	97.025	96.875	3.250	97.203	97.053	96.903
3.500	100.508	100.358	100.208	3.500	99.972	99.822	99.672	2.625	97.657	97.507	97.357	3.375	97.556	97.406	97.256
3.625	101.029	100.879	100.729	3.625	100.388	100.238	100.088	2.750	97.898	97.748	97.598	3.500	97.132	96.982	96.832
3.750	100.211	100.061	99.911	3.750	99.864	99.714	99.564	2.875	98.383	98.233	98.083	3.625	97.259	97.109	96.959
3.875	100.692	100.542	100.392	3.875	100.263	100.113	99.963	3.000	98.854	98.704	98.554	Margin = 2.250		Index = 1.940	
4.000	101.142	100.992	100.842	4.000	100.621	100.471	100.321	3.125	99.319	99.169	99.019	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.553	101.403	101.253	4.125	100.951	100.801	100.651	3.250	99.618	99.468	99.318	Rate	30 Day	45 Day	60 Day
4.250	100.743	100.618	100.518	4.250	100.392	100.267	100.167	3.375	100.031	99.881	99.731	3.875	100.292	100.042	99.792
4.375	101.165	101.040	100.940	4.375	100.731	100.606	100.506	3.500	100.405	100.255	100.105	4.000	100.742	100.492	100.242
4.500	101.591	101.466	101.366	4.500	100.859	100.734	100.634	3.625	100.799	100.649	100.499	4.125	101.153	100.903	100.653
4.625	101.969	101.844	101.744	4.625	101.090	100.965	100.865	3.750	100.409	100.259	100.109	4.375	100.765	100.515	100.265
4.750	102.094	101.994	101.894	4.750	100.675	100.575	100.475	3.875	100.784	100.634	100.484	4.500	101.191	100.941	100.691
4.875	101.381	101.281	101.181	4.875	100.954	100.854	100.754	4.000	101.121	100.971	100.821	4.625	101.569	101.319	101.069
5.000	101.743	101.643	101.543	5.000	101.205	101.105	101.005	4.125	101.428	101.278	101.128	4.875	100.981	100.731	100.481
5.125	101.819	101.719	101.619	5.125	101.436	101.336	101.236	4.250	100.431	100.281	100.131	5.000	101.343	101.093	100.843
5.250	101.477	101.377	101.277	5.250	101.225	101.125	101.025	4.375	100.751	100.601	100.451	5.125	101.419	101.169	100.919
5.375	101.806	101.706	101.606	5.375	101.504	101.404	101.304	4.500	100.853	100.703	100.553	5.500	101.704	101.454	101.204
5.500	102.104	102.004	101.904	5.500	101.755	101.655	101.555	4.625	101.068	100.918	100.768	5.625	101.968	101.718	101.468

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs							
	Standard	Specialty		Standard	Specialty		
FICO Adjuster			FICO Adjuster				
FICO 720 +	0.250	0.250	FICO 620 - 639	-1.000	0.000		
FICO 680- 719	0.250	0.250	FICO 600 - 619	-1.500	-1.500		
FICO 660 - 679	0.250	0.250	FICO 580 - 599	-2.000	-2.000		
FICO 640 - 659	0.000	0.000					
NY	-0.250	-0.250	Non Owner Occupancy	-2.000	-2.000		
2 Unit	0.000	0.000	Refer / Manual UW	0.000	0.000		
USDA Streamline-Assist Refinance Option				-0.250	-0.250		
VA C/O Refi with an LTV >90.000				-1.500	-1.500		
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	99.768	99.518	99.268
5.750	99.859	99.609	99.359	5.750	99.930	99.680	99.430
5.875	100.109	99.859	99.609	5.875	100.209	99.959	99.709
6.250	99.250	99.000	98.750	6.250	99.012	98.762	98.512
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:	8/9/2019	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	97.542	97.292	97.042	
4.000	97.992	97.742	97.492	
4.125	98.403	98.153	97.903	
4.375	98.015	97.765	97.515	
4.500	98.441	98.191	97.941	
4.625	98.819	98.569	98.319	
4.875	98.231	97.981	97.731	
5.000	98.593	98.343	98.093	
5.125	98.669	98.419	98.169	
5.500	98.954	98.704	98.454	
5.625	99.218	98.968	98.718	

Lock Desk Policy	
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Flood Certification = \$10.00	*UW Fee with option to buy out = \$895 / \$495 for streamline †IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.	
For use by mortgage professionals only and should not be distributed to borrowers.	
Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	



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Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.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.:

10/8/2019

W. Rate Sheet Dated: 8/9/2019

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	101.151	101.034	100.951	3.375	100.901	100.784	100.701	3.375	100.901	100.784	100.701	4.000	102.475	102.375	102.275	4.000	102.100	102.000	101.900				
3.500	101.622	101.510	101.422	3.500	101.372	101.260	101.172	3.500	101.372	101.260	101.172	4.125	102.475	102.375	102.275	4.125	102.100	102.000	101.900				
3.625	101.979	101.874	101.779	3.625	101.729	101.624	101.529	3.625	101.729	101.624	101.529	4.250	102.589	102.489	102.389	4.250	102.214	102.114	102.014				
3.750	102.127	102.027	101.927	3.750	101.877	101.777	101.677	3.750	101.877	101.777	101.677	4.375	102.930	102.830	102.730	4.375	102.555	102.455	102.355				
3.875	102.568	102.468	102.368	3.875	102.318	102.218	102.118	3.875	102.318	102.218	102.118	4.500	103.163	103.063	102.963	4.500	102.538	102.438	102.338				
3.990	102.975	102.875	102.775	3.990	102.600	102.500	102.400	3.990	102.600	102.500	102.400	4.625	103.140	103.040	102.940	4.625	102.515	102.415	102.315				
4.000	103.075	102.975	102.875	4.000	102.700	102.600	102.500	4.000	102.700	102.600	102.500	4.750	102.787	102.687	102.587	4.750	102.162	102.062	101.962				
4.125	103.075	102.975	102.875	4.125	102.700	102.600	102.500	4.125	102.700	102.600	102.500	4.875	103.057	102.957	102.857	4.875	102.432	102.332	102.232				
4.250	103.183	103.083	102.983	4.250	102.808	102.708	102.608	4.250	102.808	102.708	102.608	4.990	103.187	103.087	102.987	4.990	102.187	102.087	101.987				
4.375	103.524	103.424	103.324	4.375	103.149	103.049	102.949	4.375	103.149	103.049	102.949	5.000	103.287	103.187	103.087	5.000	102.287	102.187	102.087				
4.500	103.757	103.657	103.557	4.500	103.132	103.032	102.932	4.500	103.132	103.032	102.932	5.125	102.665	102.565	102.465	5.125	101.665	101.565	101.465				
4.625	103.734	103.634	103.534	4.625	103.109	103.009	102.909	4.625	103.109	103.009	102.909	5.250	102.976	102.876	102.776	5.250	101.976	101.876	101.776				
4.750	103.906	103.806	103.706	4.750	103.281	103.181	103.081	4.750	103.281	103.181	103.081	5.375	103.256	103.156	103.056	5.375	103.256	103.156	103.056				
4.875	104.176	104.076	103.976	4.875	103.551	103.451	103.351	4.875	103.551	103.451	103.351	5.500	103.462	103.362	103.262	5.500	103.462	103.362	103.262				
4.990	104.306	104.206	104.106	4.990	103.306	103.206	103.106	4.990	103.306	103.206	103.106	5.625	103.117	103.017	102.917	5.625	103.117	103.017	102.917				
5.000	104.406	104.306	104.206	5.000	103.406	103.306	103.206	5.000	103.406	103.306	103.206	5.750	103.360	103.260	103.160	5.750	103.360	103.260	103.160				
5.125	104.647	104.547	104.447	5.125	103.647	103.547	103.447	5.125	103.647	103.547	103.447	5.875	103.587	103.487	103.387	5.875	103.587	103.487	103.387				
5.250	104.958	104.858	104.758	5.250	103.958	103.858	103.758	5.250	103.958	103.858	103.758	5.990	103.694	103.594	103.494	5.990	103.694	103.594	103.494				
5.375	105.238	105.138	105.038	5.375	105.238	105.138	105.038	5.375	105.238	105.138	105.038	6.000	103.794	103.694	103.594	6.000	103.794	103.694	103.594				
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	102.100	102.000	101.900	3.250	100.499	100.316	100.299	3.250	0.000	-0.183	-0.200	3.250	0.000	-0.183	-0.200	3.375	102.033	101.933	101.833				
4.125	102.100	102.000	101.900	3.375	101.070	100.893	100.870	3.375	101.070	100.893	100.870	3.375	101.070	100.893	100.870	3.500	102.267	102.167	102.067				
4.250	102.214	102.114	102.014	3.500	101.581	101.415	101.381	3.500	101.581	101.415	101.381	3.500	101.581	101.415	101.381	3.625	102.323	102.223	102.123				
4.375	102.555	102.455	102.355	3.625	101.926	101.826	101.726	3.625	101.926	101.826	101.726	3.625	101.926	101.826	101.726	3.750	102.838	102.738	102.638				
4.500	102.538	102.438	102.338	3.750	102.408	102.308	102.208	3.750	102.408	102.308	102.208	3.750	102.408	102.308	102.208	3.875	102.943	102.843	102.743				
4.625	102.515	102.415	102.315	3.875	102.739	102.639	102.539	3.875	102.739	102.639	102.539	3.875	102.739	102.639	102.539	3.990	103.193	103.093	102.993				
4.750	102.162	102.062	101.962	3.990	102.992	102.892	102.792	3.990	102.992	102.892	102.792	3.990	102.992	102.892	102.792	4.000	103.293	103.193	103.093				
4.875	102.432	102.332	102.232	4.000	103.092	102.992	102.892	4.000	103.092	102.992	102.892	4.000	103.092	102.992	102.892	4.125	103.209	103.109	103.009				
4.990	102.187	102.087	101.987	4.125	103.258	103.158	103.058	4.125	103.258	103.158	103.058	4.125	103.258	103.158	103.058	4.250	103.703	103.603	103.503				
5.000	102.287	102.187	102.087	4.250	103.541	103.441	103.341	4.250	103.541	103.441	103.341	4.250	103.541	103.441	103.341	4.375	104.047	103.947	103.847				
5.125	101.665	101.565	101.465	4.375	103.811	103.711	103.611	4.375	103.811	103.711	103.611	4.375	103.811	103.711	103.611	4.500	103.262	103.162	103.062				
5.250	101.976	101.876	101.776	4.500	104.122	104.022	103.922	4.500	104.122	104.022	103.922	4.500	104.122	104.022	103.922	4.625	103.660	103.560	103.460				
5.375	103.256	103.156	103.056	4.625	104.116	104.016	103.916	4.625	104.116	104.016	103.916	4.625	104.116	104.016	103.916	4.750	103.986	103.886	103.786				
5.500	104.462	104.362	104.262	4.750	104.377	104.277	104.177	4.750	104.377	104.277	104.177	4.750	104.377	104.277	104.177	4.875	104.252	104.142	104.052				
5.625	103.117	103.017	102.917	4.875	104.698	104.598	104.498	4.875	104.698	104.598	104.498	4.875	104.698	104.598	104.498	4.990	103.962	103.862	103.762				
5.750	103.360	103.260	103.160	4.990	104.834	104.734	104.634	4.990	104.834	104.734	104.634	4.990	104.834	104.734	104.634	5.000	104.062	103.962	103.862				
5.875	103.587	103.487	103.387	5.000	104.934	104.834	104.734	5.000	104.934	104.834	104.734	5.000	104.934	104.834	104.734	5.125	104.350	104.250	104.150				
5.990	103.694	103.594	103.494	5.125	104.955	104.855	104.755	5.125	104.955	104.855	104.755	5.125	104.955	104.855	104.755	5.250	104.453	104.353	104.253				
6.000	103.794	103.694	103.594	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	104.663	104.563	104.463				
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							



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.:

10/8/2019

W. Rate Sheet Dated: 8/9/2019

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	101.151	101.034	100.951	3.250	100.499	100.316	100.299	3.375	102.033	101.933	101.833	4.000	102.125	102.025	101.925	3.375	101.595	101.495	101.395
3.500	101.622	101.510	101.422	3.375	101.070	100.893	100.870	3.500	102.267	102.167	102.067	4.125	102.125	102.025	101.925	3.500	101.829	101.729	101.629
3.625	101.979	101.874	101.779	3.500	101.581	101.415	101.381	3.625	102.323	102.223	102.123	4.250	102.239	102.139	102.039	3.625	101.770	101.670	101.570
3.750	102.127	102.027	101.927	3.625	101.926	101.826	101.726	3.750	102.838	102.738	102.638	4.375	102.580	102.480	102.380	3.750	102.285	102.185	102.085
3.875	102.568	102.468	102.368	3.750	102.408	102.308	102.208	3.875	102.943	102.843	102.743	4.500	102.813	102.713	102.613	3.875	102.390	102.290	102.190
3.990	102.975	102.875	102.775	3.875	102.739	102.639	102.539	3.990	103.193	103.093	102.993	4.625	102.790	102.690	102.590	3.990	102.640	102.540	102.440
4.000	103.075	102.975	102.875	3.990	102.992	102.892	102.792	4.000	103.293	103.193	103.093	4.750	102.437	102.337	102.237	4.000	102.740	102.640	102.540
4.125	103.075	102.975	102.875	4.000	103.092	102.992	102.892	4.125	103.209	103.109	103.009	4.875	102.707	102.607	102.507	4.125	102.163	102.063	101.963
4.250	103.183	103.083	102.983	4.125	103.258	103.158	103.058	4.250	103.703	103.603	103.503	4.990	102.837	102.737	102.637	4.250	102.657	102.557	102.457
4.375	103.524	103.424	103.324	4.250	103.541	103.441	103.341	4.375	104.047	103.947	103.847	5.000	102.937	102.837	102.737	4.375	103.001	102.901	102.801
4.500	103.757	103.657	103.557	4.375	103.811	103.711	103.611	4.500	103.262	103.162	103.062	5.125	102.315	102.215	102.115	4.500	101.605	101.489	101.405
4.625	103.734	103.634	103.534	4.500	104.122	104.022	103.922	4.625	103.660	103.560	103.460	5.250	102.626	102.526	102.426	4.625	102.003	101.889	101.803
4.750	103.906	103.806	103.706	4.625	104.116	104.016	103.916	4.750	103.986	103.874	103.786	5.375	102.906	102.806	102.706	4.750	102.329	102.217	102.129
4.875	104.176	104.076	103.976	4.750	104.377	104.277	104.177	4.875	104.252	104.141	104.052	5.500	103.112	103.012	102.912	4.875	102.595	102.484	102.395
4.990	104.306	104.206	104.106	4.875	104.698	104.598	104.498	4.990	103.962	103.862	103.762	5.625	102.767	102.667	102.567	4.990	102.055	101.955	101.855
5.000	104.406	104.306	104.206	4.990	104.834	104.734	104.634	5.000	104.062	103.962	103.862	5.750	103.010	102.910	102.810	5.000	102.155	102.055	101.955
5.125	104.647	104.547	104.447	5.000	104.934	104.834	104.734	5.125	104.350	104.250	104.150	5.875	103.237	103.137	103.037	5.125	102.443	102.343	102.243
5.250	104.958	104.858	104.758	5.125	104.955	104.855	104.755	5.250	104.453	104.353	104.253	5.990	103.344	103.244	103.144	5.250	102.546	102.446	102.346
5.375	105.238	105.138	105.038	5.250	105.232	105.132	105.032	5.375	104.663	104.563	104.463	6.000	103.444	103.344	103.244	5.375	102.756	102.656	102.556

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.:

10/8/2019

W. Rate Sheet Dated: 8/9/2019

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	99.351	99.288	99.226	
3.875	99.665	99.602	99.540	
4.000	100.230	100.167	100.105	
4.125	100.524	100.461	100.399	
4.250	100.703	100.640	100.578	
4.375	101.159	101.097	101.034	
4.500	101.236	101.173	101.111	
4.625	101.408	101.346	101.283	
4.750	101.554	101.492	101.429	
4.875	101.587	101.524	101.462	
5.000	101.951	101.888	101.826	
5.125	102.285	102.223	102.160	
5.250	102.545	102.483	102.420	

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	98.157	98.032	97.907	
3.375	98.782	98.657	98.532	
3.500	99.404	99.279	99.154	
3.625	99.931	99.806	99.681	
3.750	100.414	100.289	100.164	
3.875	100.915	100.790	100.665	
4.000	101.108	100.983	100.858	
4.125	101.314	101.189	101.064	
4.250	101.610	101.485	101.360	
4.375	101.891	101.766	101.641	
4.500	102.079	101.954	101.829	

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	97.516	97.391	97.266	
3.375	97.887	97.762	97.637	
3.500	98.297	98.172	98.047	
3.625	98.675	98.550	98.425	
3.750	99.093	98.968	98.843	
3.875	99.641	99.516	99.391	
4.000	99.913	99.788	99.663	
4.125	100.225	100.100	99.975	
4.250	100.512	100.387	100.262	
4.375	100.774	100.649	100.524	
4.500	101.012	100.887	100.762	
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)