



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.: 9/11/2019

45 Day Lock Exp.: 9/26/2019

60 Day Lock Exp.: 10/11/2019

W. Rate Sheet Dated: 8/12/2019

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	101.771	101.621	101.471	3.250	101.337	101.187	101.037	2.375	98.863	98.713	98.563	3.125	99.492	99.342	99.192
3.375	102.315	102.165	102.015	3.375	101.772	101.622	101.472	2.500	99.351	99.201	99.051	3.250	99.541	99.391	99.241
3.500	102.855	102.705	102.555	3.500	102.169	102.019	101.869	2.625	99.833	99.683	99.533	3.375	99.893	99.743	99.593
3.625	103.376	103.226	103.076	3.625	102.585	102.435	102.285	2.750	99.554	99.404	99.254	3.500	99.470	99.320	99.170
3.750	102.699	102.549	102.399	3.750	102.202	102.052	101.902	2.875	100.040	99.890	99.740	3.625	99.597	99.447	99.297
3.875	103.179	103.029	102.879	3.875	102.600	102.450	102.300	3.000	100.510	100.360	100.210	Margin = 2.250		Index = 1.940	
4.000	103.630	103.480	103.330	4.000	102.959	102.809	102.659	3.125	100.975	100.825	100.675				
4.125	104.041	103.891	103.741	4.125	103.289	103.139	102.989	3.250	101.482	101.332	101.182				
4.250	102.997	102.897	102.797	4.250	102.495	102.395	102.295	3.375	101.894	101.744	101.594				
4.375	103.418	103.318	103.218	4.375	102.834	102.734	102.634	3.500	102.269	102.119	101.969				
4.500	103.844	103.744	103.644	4.500	102.962	102.862	102.762	3.625	102.662	102.512	102.362				
4.625	104.222	104.122	104.022	4.625	103.193	103.093	102.993	3.750	102.694	102.544	102.394				
4.750	104.347	104.247	104.147	4.750	102.904	102.804	102.704	3.875	103.070	102.920	102.770				
4.875	103.759	103.659	103.559	4.875	103.182	103.082	102.982	4.000	103.406	103.256	103.106				
5.000	104.121	104.021	103.921	5.000	103.434	103.334	103.234	4.125	103.713	103.563	103.413				
5.125	104.197	104.097	103.997	5.125	103.664	103.564	103.464	4.250	103.161	103.011	102.861				
5.250	103.761	103.661	103.561	5.250	103.360	103.260	103.160	4.375	103.481	103.331	103.181				
5.375	104.090	103.990	103.890	5.375	103.639	103.539	103.439	4.500	103.567	103.417	103.267				
5.500	104.388	104.288	104.188	5.500	103.890	103.790	103.690	4.625	103.782	103.632	103.482				

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	100.621	100.471	100.321	3.250	100.337	100.187	100.037	2.375	97.863	97.713	97.563	3.125	98.492	98.342	98.192
3.375	101.165	101.015	100.865	3.375	100.772	100.622	100.472	2.500	98.351	98.201	98.051	3.250	98.541	98.391	98.241
3.500	101.705	101.555	101.405	3.500	101.169	101.019	100.869	2.625	98.833	98.683	98.533	3.375	98.893	98.743	98.593
3.625	102.226	102.076	101.926	3.625	101.585	101.435	101.285	2.750	98.554	98.404	98.254	3.500	98.470	98.320	98.170
3.750	101.549	101.399	101.249	3.750	101.202	101.052	100.902	2.875	99.040	98.890	98.740	3.625	98.597	98.447	98.297
3.875	102.029	101.879	101.729	3.875	101.600	101.450	101.300	3.000	99.510	99.360	99.210	Margin = 2.250		Index = 1.940	
4.000	102.480	102.330	102.180	4.000	101.959	101.809	101.659	3.125	99.975	99.825	99.675	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.891	102.741	102.591	4.125	102.289	102.139	101.989	3.250	100.482	100.332	100.182	Rate	30 Day	45 Day	60 Day
4.250	101.847	101.747	101.647	4.250	101.495	101.395	101.295	3.375	100.894	100.744	100.594	3.875	101.629	101.379	101.129
4.375	102.268	102.168	102.068	4.375	101.834	101.734	101.634	3.500	101.269	101.119	100.969	4.000	102.080	101.830	101.580
4.500	102.694	102.594	102.494	4.500	101.962	101.862	101.762	3.625	101.662	101.512	101.362	4.125	102.491	102.241	101.991
4.625	103.072	102.972	102.872	4.625	102.193	102.093	101.993	3.750	101.694	101.544	101.394	4.375	101.868	101.618	101.368
4.750	103.197	103.097	102.997	4.750	101.904	101.804	101.704	3.875	102.070	101.920	101.770	4.500	102.294	102.044	101.794
4.875	102.609	102.509	102.409	4.875	102.182	102.082	101.982	4.000	102.406	102.256	102.106	4.625	102.672	102.422	102.172
5.000	102.971	102.871	102.771	5.000	102.434	102.334	102.234	4.125	102.713	102.563	102.413	4.875	102.209	101.959	101.709
5.125	103.047	102.947	102.847	5.125	102.664	102.564	102.464	4.250	102.161	102.011	101.861	5.000	102.571	102.321	102.071
5.250	102.611	102.511	102.411	5.250	102.360	102.260	102.160	4.375	102.481	102.331	102.181	5.125	102.647	102.397	102.147
5.375	102.940	102.840	102.740	5.375	102.639	102.539	102.439	4.500	102.567	102.417	102.267	5.500	102.838	102.588	102.338
5.500	103.238	103.138	103.038	5.500	102.890	102.790	102.690	4.625	102.782	102.632	102.482	5.625	103.103	102.853	102.603

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 "Borrower Paid Only ; 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
3.375	98.965	98.715	98.465	3.375	N/A	N/A	N/A
3.500	99.505	99.255	99.005	3.500	N/A	N/A	N/A
3.625	100.026	99.776	99.526	3.625	N/A	N/A	N/A
3.750	99.349	99.099	98.849	3.750	N/A	N/A	N/A
3.875	99.829	99.579	99.329	3.875	N/A	N/A	N/A
4.000	100.280	100.030	99.780	4.000	N/A	N/A	N/A
4.125	100.691	100.441	100.191	4.125	N/A	N/A	N/A
4.250	100.816	100.566	100.316	4.250	N/A	N/A	N/A
Borrower Paid Comp Only							

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)	

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:	8/12/2019	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	98.879	98.629	98.379	
4.000	99.330	99.080	98.830	
4.125	99.741	99.491	99.241	
4.375	99.118	98.868	98.618	
4.500	99.544	99.294	99.044	
4.625	99.922	99.672	99.422	
4.875	99.459	99.209	98.959	
5.000	99.821	99.571	99.321	
5.125	99.897	99.647	99.397	
5.500	100.088	99.838	99.588	
5.625	100.353	100.103	99.853	



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30 Day Lock Exp.:

9/11/2019

45 Day Lock Exp.:

9/26/2019

60 Day Lock Exp.:

#####

W. Rate Sheet Dated: 8/12/2019

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	100.434	100.284	100.134	3.250	100.430	100.280	100.130	2.375	96.143	95.993	95.843	3.125	99.165	99.015	98.865
3.375	100.978	100.828	100.678	3.375	100.864	100.714	100.564	2.500	96.631	96.481	96.331	3.250	99.213	99.063	98.913
3.500	101.517	101.367	101.217	3.500	101.262	101.112	100.962	2.625	97.113	96.963	96.813	3.375	99.566	99.416	99.266
3.625	102.038	101.888	101.738	3.625	101.678	101.528	101.378	2.750	98.647	98.497	98.347	3.500	99.142	98.992	98.842
3.750	101.174	101.024	100.874	3.750	101.107	100.957	100.807	2.875	99.132	98.982	98.832	3.625	99.269	99.119	98.969
3.875	101.654	101.504	101.354	3.875	101.505	101.355	101.205	3.000	99.603	99.453	99.303	Margin = 2.250		Index = 1.940	
4.000	102.105	101.955	101.805	4.000	101.864	101.714	101.564	3.125	100.068	99.918	99.768				
4.125	102.516	102.366	102.216	4.125	102.194	102.044	101.894	3.250	100.574	100.424	100.274				
4.250	101.722	101.622	101.522	4.250	101.650	101.550	101.450	3.375	100.986	100.836	100.686				
4.375	102.143	102.043	101.943	4.375	101.989	101.889	101.789	3.500	101.361	101.211	101.061				
4.500	102.569	102.469	102.369	4.500	102.117	102.017	101.917	3.625	101.755	101.605	101.455				
4.625	102.947	102.847	102.747	4.625	102.348	102.248	102.148	3.750	101.599	101.449	101.299				
4.750	103.072	102.972	102.872	4.750	102.059	101.959	101.859	3.875	101.975	101.825	101.675				
4.875	102.484	102.384	102.284	4.875	102.337	102.237	102.137	4.000	102.311	102.161	102.011				
5.000	102.846	102.746	102.646	5.000	102.589	102.489	102.389	4.125	102.618	102.468	102.318				
5.125	102.922	102.822	102.722	5.125	102.819	102.719	102.619	4.250	102.316	102.166	102.016				
5.250	102.423	102.323	102.223	5.250	102.452	102.352	102.252	4.375	102.636	102.486	102.336				
5.375	102.753	102.653	102.553	5.375	102.731	102.631	102.531	4.500	102.722	102.572	102.422				
5.500	103.051	102.951	102.851	5.500	102.982	102.882	102.782	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
3.250	99.284	99.134	98.984	3.250	99.000	98.850	98.700	2.375	96.463	96.313	96.163	3.125	97.155	97.005	96.855
3.375	99.828	99.678	99.528	3.375	99.434	99.284	99.134	2.500	96.951	96.801	96.651	3.250	97.203	97.053	96.903
3.500	100.367	100.217	100.067	3.500	99.832	99.682	99.532	2.625	97.433	97.283	97.133	3.375	97.556	97.406	97.256
3.625	100.888	100.738	100.588	3.625	100.248	100.098	99.948	2.750	97.998	97.848	97.698	3.500	97.132	96.982	96.832
3.750	100.024	99.874	99.724	3.750	99.677	99.527	99.377	2.875	98.483	98.333	98.183	3.625	97.259	97.109	96.959
3.875	100.504	100.354	100.204	3.875	100.075	99.925	99.775	3.000	98.954	98.804	98.654	Margin = 2.250		Index = 1.940	
4.000	100.955	100.805	100.655	4.000	100.434	100.284	100.134	3.125	99.419	99.269	99.119	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.366	101.216	101.066	4.125	100.764	100.614	100.464	3.250	99.644	99.494	99.344	Rate	30 Day	45 Day	60 Day
4.250	100.572	100.472	100.372	4.250	100.220	100.120	100.020	3.375	100.056	99.906	99.756	3.875	100.104	99.854	99.604
4.375	100.993	100.893	100.793	4.375	100.559	100.459	100.359	3.500	100.431	100.281	100.131	4.000	100.555	100.305	100.055
4.500	101.419	101.319	101.219	4.500	100.687	100.587	100.487	3.625	100.825	100.675	100.525	4.125	100.966	100.716	100.466
4.625	101.797	101.697	101.597	4.625	100.918	100.818	100.718	3.750	100.419	100.269	100.119	4.375	100.593	100.343	100.093
4.750	101.922	101.822	101.722	4.750	100.629	100.529	100.429	3.875	100.795	100.645	100.495	4.500	101.019	100.769	100.519
4.875	101.334	101.234	101.134	4.875	100.907	100.807	100.707	4.000	101.131	100.981	100.831	4.625	101.397	101.147	100.897
5.000	101.696	101.596	101.496	5.000	101.159	101.059	100.959	4.125	101.438	101.288	101.138	4.875	100.934	100.684	100.434
5.125	101.772	101.672	101.572	5.125	101.389	101.289	101.189	4.250	100.511	100.361	100.211	5.000	101.296	101.046	100.796
5.250	101.273	101.173	101.073	5.250	101.022	100.922	100.822	4.375	100.831	100.681	100.531	5.125	101.372	101.122	100.872
5.375	101.603	101.503	101.403	5.375	101.301	101.201	101.101	4.500	100.917	100.767	100.617	5.500	101.501	101.251	101.001
5.500	101.901	101.801	101.701	5.500	101.552	101.452	101.352	4.625	101.132	100.982	100.832	5.625	101.765	101.515	101.265

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 "Borrower Paid Only ; 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	
3.375	97.278	97.028	96.778	3.375	97.164	96.914	96.664	
3.500	97.817	97.567	97.317	3.500	97.562	97.312	97.062	
3.625	98.338	98.088	97.838	3.625	97.978	97.728	97.478	
3.750	97.474	97.224	96.974	3.750	97.407	97.157	96.907	
3.875	97.954	97.704	97.454	3.875	97.805	97.555	97.305	
4.000	98.405	98.155	97.905	4.000	98.164	97.914	97.664	
4.125	98.816	98.566	98.316	4.125	98.494	98.244	97.994	
4.250	99.191	98.941	98.691	4.250	97.950	97.700	97.450	
Borrower Paid Comp Only								

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:	8/12/2019	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	97.354	97.104	96.854	
4.000	97.805	97.555	97.305	
4.125	98.216	97.966	97.716	
4.375	97.843	97.593	97.343	
4.500	98.269	98.019	97.769	
4.625	98.647	98.397	98.147	
4.875	98.184	97.934	97.684	
5.000	98.546	98.296	98.046	
5.125	98.622	98.372	98.122	
5.500	98.751	98.501	98.251	
5.625	99.015	98.765	98.515	

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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:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/11/2019

45 Day Lock Exp.:

9/26/2019

60 Day Lock Exp.:

10/11/2019

W. Rate Sheet Dated: 8/12/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
3.375	101.049	100.917	100.801	3.375	100.799	100.667	100.551	3.375	100.799	100.667	100.551	4.000	102.429	102.329	102.229	4.000	102.054	101.954	101.854	4.000	102.429	102.329	102.229	4.000	102.054	101.954	101.854	4.000	102.429	102.329	102.229	4.000	102.054	101.954	101.854
3.500	101.528	101.396	101.284	3.500	101.278	101.146	101.034	3.500	101.278	101.146	101.034	4.125	102.434	102.334	102.234	4.125	102.059	101.959	101.859	4.125	102.434	102.334	102.234	4.125	102.059	101.959	101.859	4.125	102.434	102.334	102.234	4.125	102.059	101.959	101.859
3.625	101.894	101.766	101.657	3.625	101.644	101.516	101.407	3.625	101.644	101.516	101.407	4.250	102.432	102.332	102.232	4.250	102.057	101.957	101.857	4.250	102.432	102.332	102.232	4.250	102.057	101.957	101.857	4.250	102.432	102.332	102.232	4.250	102.057	101.957	101.857
3.750	102.025	101.925	101.825	3.750	101.775	101.675	101.575	3.750	101.775	101.675	101.575	4.375	102.436	102.336	102.236	4.375	102.061	101.961	101.861	4.375	102.436	102.336	102.236	4.375	102.061	101.961	101.861	4.375	102.436	102.336	102.236	4.375	102.061	101.961	101.861
3.875	102.487	102.387	102.287	3.875	102.237	102.137	102.037	3.875	102.237	102.137	102.037	4.500	102.439	102.339	102.239	4.500	102.064	101.964	101.864	4.500	102.439	102.339	102.239	4.500	102.064	101.964	101.864	4.500	102.439	102.339	102.239	4.500	102.064	101.964	101.864
3.990	102.918	102.818	102.718	3.990	102.543	102.443	102.343	3.990	102.543	102.443	102.343	4.625	102.442	102.342	102.242	4.625	102.068	101.968	101.868	4.625	102.442	102.342	102.242	4.625	102.068	101.968	101.868	4.625	102.442	102.342	102.242	4.625	102.068	101.968	101.868
4.000	103.018	102.918	102.818	4.000	102.643	102.543	102.443	4.000	102.643	102.543	102.443	4.750	102.444	102.344	102.244	4.750	102.070	101.970	101.870	4.750	102.444	102.344	102.244	4.750	102.070	101.970	101.870	4.750	102.444	102.344	102.244	4.750	102.070	101.970	101.870
4.125	103.023	102.923	102.823	4.125	102.648	102.548	102.448	4.125	102.648	102.548	102.448	4.875	102.446	102.346	102.246	4.875	102.072	101.972	101.872	4.875	102.446	102.346	102.246	4.875	102.072	101.972	101.872	4.875	102.446	102.346	102.246	4.875	102.072	101.972	101.872
4.250	103.035	102.935	102.835	4.250	102.633	102.533	102.433	4.250	102.633	102.533	102.433	4.990	103.035	102.935	102.835	4.990	103.035	102.935	102.835	4.990	103.035	102.935	102.835	4.990	103.035	102.935	102.835	4.990	103.035	102.935	102.835	4.990	103.035	102.935	102.835
4.375	103.362	103.262	103.162	4.375	102.987	102.887	102.787	4.375	102.987	102.887	102.787	5.000	103.135	103.035	102.935	5.000	103.135	103.035	102.935	5.000	103.135	103.035	102.935	5.000	103.135	103.035	102.935	5.000	103.135	103.035	102.935	5.000	103.135	103.035	102.935
4.500	103.595	103.495	103.395	4.500	102.970	102.870	102.770	4.500	102.970	102.870	102.770	5.125	102.595	102.495	102.395	5.125	102.595	102.495	102.395	5.125	102.595	102.495	102.395	5.125	102.595	102.495	102.395	5.125	102.595	102.495	102.395	5.125	102.595	102.495	102.395
4.625	103.574	103.474	103.374	4.625	102.949	102.849	102.749	4.625	102.949	102.849	102.749	5.250	102.903	102.803	102.703	5.250	102.903	102.803	102.703	5.250	102.903	102.803	102.703	5.250	102.903	102.803	102.703	5.250	102.903	102.803	102.703	5.250	102.903	102.803	102.703
4.750	103.719	103.619	103.519	4.750	103.094	102.994	102.894	4.750	103.094	102.994	102.894	5.375	102.463	102.363	102.263	5.375	102.463	102.363	102.263	5.375	102.463	102.363	102.263	5.375	102.463	102.363	102.263	5.375	102.463	102.363	102.263	5.375	102.463	102.363	102.263
4.875	104.019	103.919	103.819	4.875	103.394	103.294	103.194	4.875	103.394	103.294	103.194	5.500	102.698	102.598	102.498	5.500	102.698	102.598	102.498	5.500	102.698	102.598	102.498	5.500	102.698	102.598	102.498	5.500	102.698	102.598	102.498	5.500	102.698	102.598	102.498
4.990	104.140	104.040	103.940	4.990	103.140	103.040	102.940	4.990	103.140	103.040	102.940	5.625	103.181	103.081	102.981	5.625	103.181	103.081	102.981	5.625	103.181	103.081	102.981	5.625	103.181	103.081	102.981	5.625	103.181	103.081	102.981	5.625	103.181	103.081	102.981
5.000	104.240	104.140	104.040	5.000	103.240	103.140	103.040	5.000	103.240	103.140	103.040	5.750	103.417	103.317	103.217	5.750	103.417	103.317	103.217	5.750	103.417	103.317	103.217	5.750	103.417	103.317	103.217	5.750	103.417	103.317	103.217	5.750	103.417	103.317	103.217
5.125	104.556	104.456	104.356	5.125	103.556	103.456	103.356	5.125	103.556	103.456	103.356	5.875	103.635	103.535	103.435	5.875	103.635	103.535	103.435	5.875	103.635	103.535	103.435	5.875	103.635	103.535	103.435	5.875	103.635	103.535	103.435	5.875	103.635	103.535	103.435
5.250	104.864	104.764	104.664	5.250	103.864	103.764	103.664	5.250	103.864	103.764	103.664	5.990	103.735	103.635	103.535	5.990	103.735	103.635	103.535	5.990	103.735	103.635	103.535	5.990	103.735	103.635	103.535	5.990	103.735	103.635	103.535	5.990	103.735	103.635	103.535
5.375	105.182	105.082	104.982	5.375	105.182	105.082	104.982	5.375	105.182	105.082	104.982	6.000	103.835	103.735	103.635	6.000	103.835	103.735	103.635	6.000	103.835	103.735	103.635	6.000	103.835	103.735	103.635	6.000	103.835	103.735	103.635	6.000	103.835	103.735	103.635
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
4.000	102.054	101.954	101.854	3.250	100.471	100.277	100.095	3.250	0.000	-0.194	-0.376	3.250	0.000	-0.194	-0.376	3.250	0.000	-0.194	-0.376	3.250	101.946	101.846	101.746	3.250	100.946	100.846	100.746	3.250	100.946	100.846	100.746	3.250	100.946	100.846	100.746
4.125	102.059	101.959	101.859	3.375	101.051	100.858	100.680	3.375	101.051	100.858	100.680	3.375	101.051	100.858	100.680	3.375	101.051	100.858	100.680	3.375	101.051	100.858	100.680	3.375	101.051	100.858	100.680	3.375	101.051	100.858	100.680	3.375	101.051	100.858	100.680
4.250	102.057	101.957	101.857	3.500	101.569	101.385	101.209	3.500	101.569	101.385	101.209	3.500	101.569	101.385	101.209	3.500	101.569	101.385	101.209	3.500	101.569	101.385	101.209	3.500	101.569	101.385	101.209	3.500	101.569	101.385	101.209	3.500	101.569	101.385	101.209
4.375	102.411	102.311	102.211	3.625	101.914	101.814	101.714	3.625	101.914	101.814	101.714	3.625	101.914	101.814	101.714	3.625	101.914	101.814	101.714	3.625	101.914	101.814	101.714	3.625	101.914	101.814	101.714	3.625	101.914	101.814	101.714	3.625	101.914	101.814	101.714
4.500	102.394	102.294	102.194	3.750	102.404	102.304	102.204	3.750	102.404	102.304	102.204	3.750	102.404	102.304	102.204	3.750	102.404	102.304	102.204	3.750	102.404	102.304	102.204	3.750	102.404	102.304	102.204	3.750	102.404	102.304	102.204	3.750	102.404	102.304	102.204
4.625	102.373	102.273	102.173	3.875	102.743	102.643	102.543	3.875	102.743	102.643	102.543	3.875	102.743	102.643	102.543	3.875	102.743	102.643	102.543	3.875	102.743	102.643	102.543	3.875	102.743	102.643	102.543	3.875	102.743	102.643	102.543	3.875	102.743	102.643	102.543
4.750	101.989	101.889	101.789	3.990	103.000	102.900	102.800	3.990	103.000	102.900	102.800	3.990	103.000	102.900	102.800	3.990	103.000	102.900	102.800	3.990	103.000	102.900	102.800	3.990	103.000	102.900	102.800	3.990	103.000	102.900	102.800	3.990	103.000	102.900	102.800
4.875	102.289	102.189	102.089	4.000	103.100	103.000	102.900	4.000	103.100	103.000	102.900	4.000	103.100	103.000	102.900	4.000	103.100	103.000	102.900	4.000	103.100	103.000	102.900	4.000	103.100	103.000	102.900	4.000	103.100	103.000	102.900	4.000	103.100	103.000	102.900
4.990	102.035	101.935	101.835	4.125	103.271	103.171	103.071	4.125	103.271	103.171	103.071	4.125	103.271	103.171	103.071	4.125	103.271	103.171	103.071</																



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.:

9/11/2019

45 Day Lock Exp.:

9/26/2019

60 Day Lock Exp.:

10/11/2019

W. Rate Sheet Dated: 8/12/2019

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.:

9/11/2019

45 Day Lock Exp.:

9/26/2019

60 Day Lock Exp.:

10/11/2019

W. Rate Sheet Dated: 8/12/2019

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	99.692	99.629	99.567	
3.875	100.048	99.986	99.923	
4.000	100.338	100.276	100.213	
4.125	100.582	100.519	100.457	
4.250	100.710	100.647	100.585	
4.375	100.816	100.753	100.691	
4.500	101.024	100.962	100.899	
4.625	101.231	101.169	101.106	
4.750	101.463	101.400	101.338	
4.875	101.705	101.643	101.580	
5.000	101.965	101.903	101.840	
5.125	102.275	102.212	102.150	
5.250	102.585	102.523	102.460	

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	98.601	98.476	98.351	
3.375	99.207	99.082	98.957	
3.500	99.812	99.687	99.562	
3.625	100.322	100.197	100.072	
3.750	100.789	100.664	100.539	
3.875	101.278	101.153	101.028	
4.000	101.453	101.328	101.203	
4.125	101.643	101.518	101.393	
4.250	101.925	101.800	101.675	
4.375	102.192	102.067	101.942	
4.500	102.367	102.242	102.117	

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	97.603	97.478	97.353	
3.375	97.973	97.848	97.723	
3.500	98.381	98.256	98.131	
3.625	98.756	98.631	98.506	
3.750	99.172	99.047	98.922	
3.875	99.719	99.594	99.469	
4.000	99.989	99.864	99.739	
4.125	100.298	100.173	100.048	
4.250	100.583	100.458	100.333	
4.375	100.844	100.719	100.594	
4.500	101.080	100.955	100.830	
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)