



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.: 9/12/2019

45 Day Lock Exp.: 9/27/2019

60 Day Lock Exp.: 10/14/2019

W. Rate Sheet Dated: 8/13/2019

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	101.651	101.501	101.351	3.250	101.212	101.062	100.912	2.375	98.891	98.741	98.591	3.125	99.492	99.342	99.192
3.375	102.192	102.042	101.892	3.375	101.647	101.497	101.347	2.500	99.378	99.228	99.078	3.250	99.541	99.391	99.241
3.500	102.736	102.586	102.436	3.500	102.044	101.894	101.744	2.625	99.861	99.711	99.561	3.375	99.893	99.743	99.593
3.625	103.272	103.122	102.972	3.625	102.460	102.310	102.160	2.750	99.379	99.229	99.079	3.500	99.470	99.320	99.170
3.750	102.531	102.381	102.231	3.750	102.030	101.880	101.730	2.875	99.864	99.714	99.564	3.625	99.597	99.447	99.297
3.875	103.060	102.910	102.760	3.875	102.428	102.278	102.128	3.000	100.334	100.184	100.034	Margin = 2.250		Index = 1.780	
4.000	103.516	103.366	103.216	4.000	102.787	102.637	102.487	3.125	100.800	100.650	100.500				
4.125	103.948	103.798	103.648	4.125	103.117	102.967	102.817	3.250	101.337	101.187	101.037				
4.250	102.940	102.831	102.731	4.250	102.433	102.323	102.223	3.375	101.749	101.599	101.449				
4.375	103.400	103.291	103.191	4.375	102.771	102.662	102.562	3.500	102.124	101.974	101.824				
4.500	103.802	103.692	103.592	4.500	102.899	102.790	102.690	3.625	102.518	102.368	102.218				
4.625	104.221	104.111	104.011	4.625	103.130	103.021	102.921	3.750	102.635	102.485	102.335				
4.750	104.346	104.246	104.146	4.750	102.779	102.679	102.579	3.875	103.011	102.861	102.711				
4.875	103.699	103.599	103.499	4.875	103.057	102.957	102.857	4.000	103.347	103.197	103.047				
5.000	104.013	103.913	103.813	5.000	103.309	103.209	103.109	4.125	103.655	103.505	103.355				
5.125	104.370	104.270	104.170	5.125	103.539	103.439	103.339	4.250	103.189	103.039	102.889				
5.250	103.711	103.611	103.511	5.250	103.297	103.197	103.097	4.375	103.508	103.358	103.208				
5.375	103.986	103.886	103.786	5.375	103.576	103.476	103.376	4.500	103.594	103.444	103.294				
5.500	104.340	104.240	104.140	5.500	103.827	103.727	103.627	4.625	103.809	103.659	103.509				

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	100.501	100.351	100.201	3.250	100.212	100.062	99.912	2.375	97.891	97.741	97.591	3.125	98.492	98.342	98.192
3.375	101.042	100.892	100.742	3.375	100.647	100.497	100.347	2.500	98.378	98.228	98.078	3.250	98.541	98.391	98.241
3.500	101.586	101.436	101.286	3.500	101.044	100.894	100.744	2.625	98.861	98.711	98.561	3.375	98.893	98.743	98.593
3.625	102.122	101.972	101.822	3.625	101.460	101.310	101.160	2.750	98.379	98.229	98.079	3.500	98.470	98.320	98.170
3.750	101.381	101.231	101.081	3.750	101.030	100.880	100.730	2.875	98.864	98.714	98.564	3.625	98.597	98.447	98.297
3.875	101.910	101.760	101.610	3.875	101.428	101.278	101.128	3.000	99.334	99.184	99.034	Margin = 2.250		Index = 1.780	
4.000	102.366	102.216	102.066	4.000	101.787	101.637	101.487	3.125	99.800	99.650	99.500	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.798	102.648	102.498	4.125	102.117	101.967	101.817	3.250	100.337	100.187	100.037	Rate	30 Day	45 Day	60 Day
4.250	101.790	101.681	101.581	4.250	101.433	101.323	101.223	3.375	100.749	100.599	100.449	3.875	101.510	101.260	101.010
4.375	102.250	102.141	102.041	4.375	101.771	101.662	101.562	3.500	101.124	100.974	100.824	4.000	101.966	101.716	101.466
4.500	102.652	102.542	102.442	4.500	101.899	101.790	101.690	3.625	101.518	101.368	101.218	4.125	102.398	102.148	101.898
4.625	103.071	102.961	102.861	4.625	102.130	102.021	101.921	3.750	101.635	101.485	101.335	4.375	101.850	101.600	101.350
4.750	103.196	103.096	102.996	4.750	101.779	101.679	101.579	3.875	102.011	101.861	101.711	4.500	102.252	102.002	101.752
4.875	102.549	102.449	102.349	4.875	102.057	101.957	101.857	4.000	102.347	102.197	102.047	4.625	102.671	102.421	102.171
5.000	102.863	102.763	102.663	5.000	102.309	102.209	102.109	4.125	102.655	102.505	102.355	4.875	102.149	101.899	101.649
5.125	103.220	103.120	103.020	5.125	102.539	102.439	102.339	4.250	102.189	102.039	101.889	5.000	102.463	102.213	101.963
5.250	102.561	102.461	102.361	5.250	102.297	102.197	102.097	4.375	102.508	102.358	102.208	5.125	102.820	102.570	102.320
5.375	102.836	102.736	102.636	5.375	102.576	102.476	102.376	4.500	102.594	102.444	102.294	5.500	102.790	102.540	102.290
5.500	103.190	103.090	102.990	5.500	102.827	102.727	102.627	4.625	102.809	102.659	102.509	5.625	103.083	102.833	102.583

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	98.842	98.592	98.342	3.375	N/A	N/A	N/A
3.500	99.386	99.136	98.886	3.500	N/A	N/A	N/A
3.625	99.922	99.672	99.422	3.625	N/A	N/A	N/A
3.750	99.181	98.931	98.681	3.750	N/A	N/A	N/A
3.875	99.710	99.460	99.210	3.875	N/A	N/A	N/A
4.000	100.166	99.916	99.666	4.000	N/A	N/A	N/A
4.125	100.598	100.348	100.098	4.125	N/A	N/A	N/A
4.250	100.723	100.473	100.223	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:	8/13/2019	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	98.760	98.510	98.260	
4.000	99.216	98.966	98.716	
4.125	99.648	99.398	99.148	
4.375	99.100	98.850	98.600	
4.500	99.502	99.252	99.002	
4.625	99.921	99.671	99.421	
4.875	99.399	99.149	98.899	
5.000	99.713	99.463	99.213	
5.125	100.070	99.820	99.570	
5.500	100.040	99.790	99.540	
5.625	100.333	100.083	99.833	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/12/2019

45 Day Lock Exp.:

9/27/2019

60 Day Lock Exp.:

#####

W. Rate Sheet Dated: 8/13/2019

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	100.314	100.164	100.014	3.250	100.305	100.155	100.005	2.375	96.171	96.021	95.871	3.125	99.165	99.015	98.865
3.375	100.855	100.705	100.555	3.375	100.739	100.589	100.439	2.500	96.658	96.508	96.358	3.250	99.213	99.063	98.913
3.500	101.398	101.248	101.098	3.500	101.137	100.987	100.837	2.625	97.141	96.991	96.841	3.375	99.566	99.416	99.266
3.625	101.934	101.784	101.634	3.625	101.553	101.403	101.253	2.750	98.471	98.321	98.171	3.500	99.142	98.992	98.842
3.750	101.006	100.856	100.706	3.750	100.935	100.785	100.635	2.875	98.956	98.806	98.656	3.625	99.269	99.119	98.969
3.875	101.535	101.385	101.235	3.875	101.333	101.183	101.033	3.000	99.427	99.277	99.127	Margin = 2.250		Index = 1.780	
4.000	101.991	101.841	101.691	4.000	101.692	101.542	101.392	3.125	99.892	99.742	99.592				
4.125	102.423	102.273	102.123	4.125	102.022	101.872	101.722	3.250	100.430	100.280	100.130				
4.250	101.665	101.556	101.456	4.250	101.588	101.478	101.378	3.375	100.842	100.692	100.542				
4.375	102.125	102.016	101.916	4.375	101.926	101.817	101.717	3.500	101.217	101.067	100.917				
4.500	102.527	102.417	102.317	4.500	102.054	101.945	101.845	3.625	101.610	101.460	101.310				
4.625	102.946	102.836	102.736	4.625	102.285	102.176	102.076	3.750	101.540	101.390	101.240				
4.750	103.071	102.971	102.871	4.750	101.934	101.834	101.734	3.875	101.916	101.766	101.616				
4.875	102.424	102.324	102.224	4.875	102.212	102.112	102.012	4.000	102.252	102.102	101.952				
5.000	102.738	102.638	102.538	5.000	102.464	102.364	102.264	4.125	102.560	102.410	102.260				
5.125	103.095	102.995	102.895	5.125	102.694	102.594	102.494	4.250	102.344	102.194	102.044				
5.250	102.374	102.274	102.174	5.250	102.390	102.290	102.190	4.375	102.663	102.513	102.363				
5.375	102.648	102.548	102.448	5.375	102.669	102.569	102.469	4.500	102.749	102.599	102.449				
5.500	103.002	102.902	102.802	5.500	102.920	102.820	102.720	4.625	102.964	102.814	102.664				

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	99.164	99.014	98.864	3.250	98.875	98.725	98.575	2.375	96.491	96.341	96.191	3.125	97.155	97.005	96.855
3.375	99.705	99.555	99.405	3.375	99.309	99.159	99.009	2.500	96.978	96.828	96.678	3.250	97.203	97.053	96.903
3.500	100.248	100.098	99.948	3.500	99.707	99.557	99.407	2.625	97.461	97.311	97.161	3.375	97.556	97.406	97.256
3.625	100.784	100.634	100.484	3.625	100.123	99.973	99.823	2.750	97.822	97.672	97.522	3.500	97.132	96.982	96.832
3.750	99.856	99.706	99.556	3.750	99.505	99.355	99.205	2.875	98.308	98.158	98.008	3.625	97.259	97.109	96.959
3.875	100.385	100.235	100.085	3.875	99.903	99.753	99.603	3.000	98.778	98.628	98.478	Margin = 2.250		Index = 1.780	
4.000	100.841	100.691	100.541	4.000	100.262	100.112	99.962	3.125	99.243	99.093	98.943	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.273	101.123	100.973	4.125	100.592	100.442	100.292	3.250	99.500	99.350	99.200	Rate	30 Day	45 Day	60 Day
4.250	100.515	100.406	100.306	4.250	100.158	100.048	99.948	3.375	99.912	99.762	99.612	3.875	99.985	99.735	99.485
4.375	100.975	100.866	100.766	4.375	100.496	100.387	100.287	3.500	100.287	100.137	99.987	4.000	100.441	100.191	99.941
4.500	101.377	101.267	101.167	4.500	100.624	100.515	100.415	3.625	100.680	100.530	100.380	4.125	100.873	100.623	100.373
4.625	101.796	101.686	101.586	4.625	100.855	100.746	100.646	3.750	100.360	100.210	100.060	4.375	100.575	100.325	100.075
4.750	101.921	101.821	101.721	4.750	100.504	100.404	100.304	3.875	100.736	100.586	100.436	4.500	100.977	100.727	100.477
4.875	101.274	101.174	101.074	4.875	100.782	100.682	100.582	4.000	101.072	100.922	100.772	4.625	101.396	101.146	100.896
5.000	101.588	101.488	101.388	5.000	101.034	100.934	100.834	4.125	101.380	101.230	101.080	4.875	100.874	100.624	100.374
5.125	101.945	101.845	101.745	5.125	101.264	101.164	101.064	4.250	100.539	100.389	100.239	5.000	101.188	100.938	100.688
5.250	101.224	101.124	101.024	5.250	100.960	100.860	100.760	4.375	100.858	100.708	100.558	5.125	101.545	101.295	101.045
5.375	101.498	101.398	101.298	5.375	101.239	101.139	101.039	4.500	100.944	100.794	100.644	5.500	101.452	101.202	100.952
5.500	101.852	101.752	101.652	5.500	101.490	101.390	101.290	4.625	101.159	101.009	100.859	5.625	101.746	101.496	101.246

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	97.155	96.905	96.655	3.375	97.039	96.789	96.539	
3.500	97.698	97.448	97.198	3.500	97.437	97.187	96.937	
3.625	98.234	97.984	97.734	3.625	97.853	97.603	97.353	
3.750	97.306	97.056	96.806	3.750	97.235	96.985	96.735	
3.875	97.835	97.585	97.335	3.875	97.633	97.383	97.133	
4.000	98.291	98.041	97.791	4.000	97.992	97.742	97.492	
4.125	98.723	98.473	98.223	4.125	98.322	98.072	97.822	
4.250	99.098	98.848	98.598	4.250	97.888	97.638	97.388	
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:	8/13/2019	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	97.235	96.985	96.735	
4.000	97.691	97.441	97.191	
4.125	98.123	97.873	97.623	
4.375	97.825	97.575	97.325	
4.500	98.227	97.977	97.727	
4.625	98.646	98.396	98.146	
4.875	98.124	97.874	97.624	
5.000	98.438	98.188	97.938	
5.125	98.795	98.545	98.295	
5.500	98.702	98.452	98.202	
5.625	98.996	98.746	98.496	

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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 Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/12/2019

45 Day Lock Exp.:

9/27/2019

60 Day Lock Exp.:

10/14/2019

W. Rate Sheet Dated: 8/13/2019

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
3.250	100.269	100.169	100.069	3.375	100.651	100.551	100.451	3.375	100.651	100.551	100.451	4.000	102.354	102.254	102.154	4.000	101.979	101.879	101.779
3.375	100.901	100.801	100.701	3.500	101.110	101.010	100.910	3.500	101.110	101.010	100.910	4.125	102.355	102.255	102.155	4.125	101.980	101.880	101.780
3.500	101.360	101.260	101.160	3.625	101.480	101.380	101.280	3.625	101.480	101.380	101.280	4.250	102.434	102.334	102.234	4.250	102.059	101.959	101.859
3.625	101.730	101.630	101.530	3.750	101.736	101.636	101.536	3.750	101.736	101.636	101.536	4.375	102.780	102.680	102.580	4.375	102.405	102.305	102.205
3.750	101.986	101.886	101.786	3.875	102.212	102.112	102.012	3.875	102.212	102.112	102.012	4.500	103.011	102.911	102.811	4.500	102.386	102.286	102.186
3.875	102.462	102.362	102.262	3.990	102.463	102.363	102.263	3.990	102.463	102.363	102.263	4.625	102.991	102.891	102.791	4.625	102.366	102.266	102.166
3.990	102.838	102.738	102.638	4.000	102.563	102.463	102.363	4.000	102.563	102.463	102.363	4.750	102.717	102.617	102.517	4.750	102.092	101.992	101.892
4.000	102.938	102.838	102.738	4.125	102.564	102.464	102.364	4.125	102.564	102.464	102.364	4.875	103.015	102.915	102.815	4.875	102.390	102.290	102.190
4.125	102.939	102.839	102.739	4.250	102.660	102.560	102.460	4.250	102.660	102.560	102.460	4.990	103.132	103.032	102.932	4.990	102.132	102.032	101.932
4.250	103.035	102.935	102.835	4.375	103.006	102.906	102.806	4.375	103.006	102.906	102.806	5.000	103.232	103.132	103.032	5.000	102.232	102.132	102.032
4.375	103.381	103.281	103.181	4.500	102.987	102.887	102.787	4.500	102.987	102.887	102.787	5.125	102.694	102.594	102.494	5.125	101.694	101.594	101.494
4.500	103.612	103.512	103.412	4.625	102.967	102.867	102.767	4.625	102.967	102.867	102.767	5.250	103.000	102.900	102.800	5.250	102.000	101.900	101.800
4.625	103.592	103.492	103.392	4.750	103.250	103.150	103.050	4.750	103.250	103.150	103.050	5.375	102.620	102.505	102.420	5.375	102.620	102.505	102.420
4.750	103.875	103.775	103.675	4.875	103.548	103.448	103.348	4.875	103.548	103.448	103.348	5.500	102.851	102.738	102.651	5.500	102.851	102.738	102.651
4.875	104.173	104.073	103.973	4.990	103.290	103.190	103.090	4.990	103.290	103.190	103.090	5.625	103.329	103.219	103.129	5.625	103.329	103.219	103.129
4.990	104.290	104.190	104.090	5.000	103.390	103.290	103.190	5.000	103.390	103.290	103.190	5.750	103.553	103.446	103.353	5.750	103.553	103.446	103.353
5.000	104.390	104.290	104.190	5.125	103.734	103.634	103.534	5.125	103.734	103.634	103.534	5.875	103.771	103.666	103.571	5.875	103.771	103.666	103.571
5.125	104.734	104.634	104.534	5.250	104.040	103.940	103.840	5.250	104.040	103.940	103.840	5.990	103.869	103.764	103.669	5.990	103.869	103.764	103.669
5.250	105.040	104.940	104.840	5.375	105.419	105.304	105.219	5.375	105.419	105.304	105.219	6.000	103.969	103.864	103.769	6.000	103.969	103.864	103.769
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	101.979	101.879	101.779	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	101.896	101.796	101.696
4.125	101.980	101.880	101.780	3.250	100.202	100.102	100.002	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	102.104	102.004	101.904
4.250	102.059	101.959	101.859	3.375	100.779	100.679	100.579	3.375	100.779	100.679	100.579	3.375	100.779	100.679	100.579	3.625	102.155	102.055	101.955
4.375	102.405	102.305	102.205	3.500	101.205	101.105	101.005	3.500	101.205	101.105	101.005	3.500	101.205	101.105	101.005	3.750	102.683	102.583	102.483
4.500	102.386	102.286	102.186	3.625	101.763	101.663	101.563	3.625	101.763	101.663	101.563	3.625	101.763	101.663	101.563	3.875	102.797	102.697	102.597
4.625	102.366	102.266	102.166	3.750	102.254	102.154	102.054	3.750	102.254	102.154	102.054	3.750	102.254	102.154	102.054	3.990	103.051	102.951	102.851
4.750	102.092	101.992	101.892	3.875	102.627	102.527	102.427	3.875	102.627	102.527	102.427	3.875	102.627	102.527	102.427	4.000	103.151	103.051	102.951
4.875	103.390	103.290	103.190	3.990	102.899	102.799	102.699	3.990	102.899	102.799	102.699	3.990	102.899	102.799	102.699	4.125	103.055	102.955	102.855
4.990	102.132	102.032	101.932	4.000	102.999	102.899	102.799	4.000	102.999	102.899	102.799	4.000	102.999	102.899	102.799	4.250	103.567	103.467	103.367
5.000	102.232	102.132	102.032	4.125	103.156	103.056	102.956	4.125	103.156	103.056	102.956	4.125	103.156	103.056	102.956	4.375	103.921	103.821	103.721
5.125	101.694	101.594	101.494	4.250	103.368	103.268	103.168	4.250	103.368	103.268	103.168	4.250	103.368	103.268	103.168	4.500	103.166	103.066	102.966
5.250	102.000	101.900	101.800	4.375	103.648	103.548	103.448	4.375	103.648	103.548	103.448	4.375	103.648	103.548	103.448	4.625	103.567	103.467	103.367
5.375	102.620	102.505	102.420	4.500	103.972	103.872	103.772	4.500	103.972	103.872	103.772	4.500	103.972	103.872	103.772	4.750	103.889	103.789	103.689
5.500	102.851	102.738	102.651	4.625	103.978	103.878	103.778	4.625	103.978	103.878	103.778	4.625	103.978	103.878	103.778	4.875	104.149	104.049	103.949
5.625	103.329	103.219	103.129	4.750	104.327	104.227	104.127	4.750	104.327	104.227	104.127	4.750	104.327	104.227	104.127	4.990	103.840	103.740	103.640
5.750	103.553	103.446	103.353	4.875	104.667	104.567	104.467	4.875	104.667	104.567	104.467	4.875	104.667	104.567	104.467	5.000	103.940	103.840	103.740
5.875	103.771	103.666	103.571	4.990	104.786	104.686	104.586	4.990	104.786	104.686	104.586	4.990	104.786	104.686	104.586	5.125	104.221	104.121	104.021
5.990	103.869	103.764	103.669	5.000	104.886	104.786	104.686	5.000	104.886	104.786	104.686	5.000	104.886	104.786	104.686	5.250	104.319	104.219	104.119
6.000	103.969	103.864	103.769	5.125	105.027	104.927	104.827	5.125	105.027	104.927	104.827	5.125	105.027	104.927	104.827	5.375	104.516	104.416	104.316
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.375	101.896	101.796	101.696	3.375	101.896	101.796	101.696	3.375	101.039	100.939	100.839	3.375	101.039	100.939	100.839	3.375	101.039	100.939	100.839
3.500	102.104	102.004	101.904	3.500	102.104	102.004	101.904	3.500	101.247	101.147	101.047	3.500	101.247	101.147	101.047	3.500	101.247	101.147	101.047
3.625	102.155	102.055	101.955	3.625	102.155	102.055	101.955	3.625	100.835	100.735	100.635	3.625	100.835	100.735	100.635	3.625	100.835	100.735	100.635
3.750	102.683	102.583	102.483	3.750	102.683	102.583	102.483	3.750	101.363	101.263	101.163	3.750	101.363	101.263	101.163	3.750	101.363	101.263	101.163
3.875	102.797	102.697	102.597	3.875	102.797	102.697	102.597	3.875	101.477	101.377	101.277	3.875	101.477	101.377	101.277	3.875	101.477	101.377	101.277
3.990	103.051	102.951	102.851	3.990	103.051	102.951	102.851	3.990	101.731	101.631	101.531	3.990	101.731	101.631	101.531	3.990	101.731	101.631	101.531
4.000	103.151	103.051	102.951	4.000	103.151	103.051	102.951	4.000	101.831	101.731	101.631	4.000	101.831	101.731	101.631	4.000			
4.125	103.055	102.955	102.855	4.125	103.055	102.955	102.855	4.125	101.250	101.150	101.050	4.125	101.250	101.150	101.050	4.125	101.250	101.150	101.050
4.250	103.567	103.467	103.367	4.250	103.567	103.467	103.367	4.250	101.762	101.662	101.562	4.250	101.762	101.662	101.562	4.250	101.762	101.662	101.562
4.375	103.796	103.696	103.596	4.375	103.796	103.696	103.596	4.375	102.116	102.016	101.916	4.375	101.991	101.891	101.791	4.375	101.991	101.891	101.791
4.500	104.031	103.941	103.841	4.500	104.031	103.941	103.841	4.500	100.997	100.897	100.797	4.500	100.872	100.772	100.672	4.500			



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.:

9/12/2019

45 Day Lock Exp.:

9/27/2019

60 Day Lock Exp.:

10/14/2019

W. Rate Sheet Dated: 8/13/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.416	100.283	100.164	3.125	N/A	N/A	N/A	3.375	101.946	101.846	101.746	4.000	102.079	101.979	101.879	3.375	101.508	101.408	101.308
3.375	101.049	100.917	100.801	3.250	100.471	100.277	100.095	3.500	102.190	102.090	101.990	4.125	102.084	101.984	101.884	3.500	101.752	101.652	101.552
3.500	101.528	101.396	101.284	3.375	101.051	100.858	100.680	3.625	102.220	102.120	102.020	4.250	102.082	101.982	101.882	3.625	101.656	101.556	101.456
3.625	101.894	101.766	101.657	3.500	101.569	101.385	101.209	3.750	102.750	102.650	102.550	4.375	102.436	102.336	102.236	3.750	102.186	102.086	101.986
3.750	102.025	101.925	101.825	3.625	101.914	101.814	101.714	3.875	102.865	102.765	102.665	4.500	102.669	102.569	102.469	3.875	102.301	102.201	102.101
3.875	102.487	102.387	102.287	3.750	102.404	102.304	102.204	3.990	103.133	103.033	102.933	4.625	102.648	102.548	102.448	3.990	102.569	102.469	102.369
3.990	102.918	102.818	102.718	3.875	102.743	102.643	102.543	4.000	103.233	103.133	103.033	4.750	102.264	102.164	102.064	4.000	102.669	102.569	102.469
4.000	103.018	102.918	102.818	3.990	103.000	102.900	102.800	4.125	103.106	103.006	102.906	4.875	102.564	102.464	102.364	4.125	102.035	101.935	101.835
4.125	103.023	102.923	102.823	4.000	103.100	103.000	102.900	4.250	103.619	103.519	103.419	4.990	102.685	102.585	102.485	4.250	102.548	102.448	102.348
4.250	103.008	102.908	102.808	4.125	103.271	103.171	103.071	4.375	103.974	103.874	103.774	5.000	102.785	102.685	102.585	4.375	102.903	102.803	102.703
4.375	103.362	103.262	103.162	4.250	103.384	103.284	103.184	4.500	103.279	103.179	103.079	5.125	102.245	102.145	102.045	4.500	101.622	101.522	101.422
4.500	103.595	103.495	103.395	4.375	103.659	103.559	103.459	4.625	103.682	103.582	103.482	5.250	102.553	102.453	102.353	4.625	102.025	101.925	101.825
4.625	103.574	103.474	103.374	4.500	103.979	103.879	103.779	4.750	104.003	103.903	103.803	5.375	102.113	102.013	101.913	4.750	102.346	102.246	102.146
4.750	103.719	103.619	103.519	4.625	103.971	103.871	103.771	4.875	104.263	104.163	104.063	5.500	102.348	102.248	102.148	4.875	102.606	102.506	102.406
4.875	104.019	103.919	103.819	4.750	104.205	104.105	104.005	4.990	103.939	103.839	103.739	5.625	102.831	102.731	102.631	4.990	102.032	101.932	101.832
4.990	104.140	104.040	103.940	4.875	104.531	104.431	104.331	5.000	104.039	103.939	103.839	5.750	103.067	102.967	102.867	5.000	102.132	102.032	101.932
5.000	104.240	104.140	104.040	4.990	104.671	104.571	104.471	5.125	104.320	104.220	104.120	5.875	103.285	103.185	103.085	5.125	102.413	102.313	102.213
5.125	104.556	104.456	104.356	5.000	104.771	104.671	104.571	5.250	104.420	104.320	104.220	5.990	103.385	103.285	103.185	5.250	102.513	102.413	102.313
5.250	104.864	104.764	104.664	5.125	104.919	104.819	104.719	5.375	104.618	104.518	104.418	6.000	103.485	103.385	103.285	5.375	102.711	102.611	102.511

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.:

9/12/2019

45 Day Lock Exp.:

9/27/2019

60 Day Lock Exp.:

10/14/2019

W. Rate Sheet Dated: 8/13/2019

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	99.309	99.246	99.184	
3.875	99.743	99.680	99.618	
4.000	100.033	99.970	99.908	
4.125	100.263	100.201	100.138	
4.250	100.405	100.342	100.280	
4.375	100.553	100.490	100.428	
4.500	100.761	100.699	100.636	
4.625	100.968	100.906	100.843	
4.750	101.213	101.151	101.088	
4.875	101.478	101.415	101.353	
5.000	101.734	101.671	101.609	
5.125	102.042	101.980	101.917	
5.250	102.380	102.318	102.255	

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	98.685	98.560	98.435	
3.375	99.286	99.161	99.036	
3.500	99.886	99.761	99.636	
3.625	100.391	100.266	100.141	
3.750	100.854	100.729	100.604	
3.875	101.336	101.211	101.086	
4.000	101.505	101.380	101.255	
4.125	101.689	101.564	101.439	
4.250	101.966	101.841	101.716	
4.375	102.228	102.103	101.978	
4.500	102.399	102.274	102.149	

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	97.641	97.516	97.391	
3.375	98.005	97.880	97.755	
3.500	98.412	98.287	98.162	
3.625	98.783	98.658	98.533	
3.750	99.197	99.072	98.947	
3.875	99.743	99.618	99.493	
4.000	100.011	99.886	99.761	
4.125	100.320	100.195	100.070	
4.250	100.604	100.479	100.354	
4.375	100.864	100.739	100.614	
4.500	101.099	100.974	100.849	
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)