



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.: 9/13/2019

45 Day Lock Exp.: 9/30/2019

60 Day Lock Exp.: 10/14/2019

W. Rate Sheet Dated: 8/14/2019

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	98.680	98.530	98.380	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	99.167	99.017	98.867	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	99.650	99.500	99.350	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	99.406	99.256	99.106	3.500	99.470	99.320	99.170
3.750	102.609	102.459	102.309	3.750	102.108	101.958	101.808	2.875	99.891	99.741	99.591	3.625	99.597	99.447	99.297
3.875	103.138	102.988	102.838	3.875	102.506	102.356	102.206	3.000	100.362	100.212	100.062	Margin = 2.250		Index = 1.780	
4.000	103.594	103.444	103.294	4.000	102.865	102.715	102.565	3.125	100.827	100.677	100.527				
4.125	104.027	103.877	103.727	4.125	103.195	103.045	102.895	3.250	101.349	101.199	101.049				
4.250	102.956	102.856	102.756	4.250	102.448	102.348	102.248	3.375	101.761	101.611	101.461				
4.375	103.416	103.316	103.216	4.375	102.787	102.687	102.587	3.500	102.136	101.986	101.836				
4.500	103.817	103.717	103.617	4.500	102.915	102.815	102.715	3.625	102.529	102.379	102.229				
4.625	104.236	104.136	104.036	4.625	103.146	103.046	102.946	3.750	102.557	102.407	102.257				
4.750	104.361	104.261	104.161	4.750	102.763	102.663	102.563	3.875	102.933	102.783	102.633				
4.875	103.684	103.584	103.484	4.875	103.042	102.942	102.842	4.000	103.269	103.119	102.969				
5.000	103.998	103.898	103.798	5.000	103.293	103.193	103.093	4.125	103.577	103.427	103.277				
5.125	104.354	104.254	104.154	5.125	103.524	103.424	103.324	4.250	103.153	103.003	102.853				
5.250	103.821	103.721	103.621	5.250	103.407	103.307	103.207	4.375	103.473	103.323	103.173				
5.375	104.095	103.995	103.895	5.375	103.685	103.585	103.485	4.500	103.559	103.409	103.259				
5.500	104.449	104.349	104.249	5.500	103.937	103.837	103.737	4.625	103.774	103.624	103.474				

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	97.680	97.530	97.380	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	98.167	98.017	97.867	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	98.650	98.500	98.350	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	98.406	98.256	98.106	3.500	98.470	98.320	98.170
3.750	101.459	101.309	101.159	3.750	101.108	100.958	100.808	2.875	98.891	98.741	98.591	3.625	98.597	98.447	98.297
3.875	101.988	101.838	101.688	3.875	101.506	101.356	101.206	3.000	99.362	99.212	99.062	Margin = 2.250		Index = 1.780	
4.000	102.444	102.294	102.144	4.000	101.865	101.715	101.565	3.125	99.827	99.677	99.527	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.877	102.727	102.577	4.125	102.195	102.045	101.895	3.250	100.349	100.199	100.049	Rate	30 Day	45 Day	60 Day
4.250	101.806	101.706	101.606	4.250	101.448	101.348	101.248	3.375	100.761	100.611	100.461	3.875	101.588	101.338	101.088
4.375	102.266	102.166	102.066	4.375	101.787	101.687	101.587	3.500	101.136	100.986	100.836	4.000	102.044	101.794	101.544
4.500	102.667	102.567	102.467	4.500	101.915	101.815	101.715	3.625	101.529	101.379	101.229	4.125	102.477	102.227	101.977
4.625	103.086	102.986	102.886	4.625	102.146	102.046	101.946	3.750	101.557	101.407	101.257	4.375	101.866	101.616	101.366
4.750	103.211	103.111	103.011	4.750	101.763	101.663	101.563	3.875	101.933	101.783	101.633	4.500	102.267	102.017	101.767
4.875	102.534	102.434	102.334	4.875	102.042	101.942	101.842	4.000	102.269	102.119	101.969	4.625	102.686	102.436	102.186
5.000	102.848	102.748	102.648	5.000	102.293	102.193	102.093	4.125	102.577	102.427	102.277	4.875	102.134	101.884	101.634
5.125	103.204	103.104	103.004	5.125	102.524	102.424	102.324	4.250	102.153	102.003	101.853	5.000	102.448	102.198	101.948
5.250	102.671	102.571	102.471	5.250	102.407	102.307	102.207	4.375	102.473	102.323	102.173	5.125	102.804	102.554	102.304
5.375	102.945	102.845	102.745	5.375	102.685	102.585	102.485	4.500	102.559	102.409	102.259	5.500	102.899	102.649	102.399
5.500	103.299	103.199	103.099	5.500	102.937	102.837	102.737	4.625	102.774	102.624	102.474	5.625	103.193	102.943	102.693

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				-2.000	-2.000

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	99.259	99.009	98.759	3.750	N/A	N/A	N/A
3.875	99.788	99.538	99.288	3.875	N/A	N/A	N/A
4.000	100.244	99.994	99.744	4.000	N/A	N/A	N/A
4.125	100.677	100.427	100.177	4.125	N/A	N/A	N/A
4.250	100.802	100.552	100.302	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:	8/14/2019	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	98.838	98.588	98.338	
4.000	99.294	99.044	98.794	
4.125	99.727	99.477	99.227	
4.375	99.116	98.866	98.616	
4.500	99.517	99.267	99.017	
4.625	99.936	99.686	99.436	
4.875	99.384	99.134	98.884	
5.000	99.698	99.448	99.198	
5.125	100.054	99.804	99.554	
5.500	100.149	99.899	99.649	
5.625	100.443	100.193	99.943	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/13/2019

45 Day Lock Exp.:

9/30/2019

60 Day Lock Exp.:

#####

W. Rate Sheet Dated: 8/14/2019

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	95.960	95.810	95.660	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	96.447	96.297	96.147	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	96.930	96.780	96.630	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	98.498	98.348	98.198	3.500	99.142	98.992	98.842
3.750	101.084	100.934	100.784	3.750	101.013	100.863	100.713	2.875	98.984	98.834	98.684	3.625	99.269	99.119	98.969
3.875	101.613	101.463	101.313	3.875	101.411	101.261	101.111	3.000	99.454	99.304	99.154	Margin = 2.250		Index = 1.780	
4.000	102.069	101.919	101.769	4.000	101.770	101.620	101.470	3.125	99.919	99.769	99.619				
4.125	102.502	102.352	102.202	4.125	102.100	101.950	101.800	3.250	100.442	100.292	100.142				
4.250	101.681	101.581	101.481	4.250	101.603	101.503	101.403	3.375	100.854	100.704	100.554				
4.375	102.141	102.041	101.941	4.375	101.942	101.842	101.742	3.500	101.228	101.078	100.928				
4.500	102.542	102.442	102.342	4.500	102.070	101.970	101.870	3.625	101.622	101.472	101.322				
4.625	102.961	102.861	102.761	4.625	102.301	102.201	102.101	3.750	101.462	101.312	101.162				
4.750	103.086	102.986	102.886	4.750	101.918	101.818	101.718	3.875	101.838	101.688	101.538				
4.875	102.409	102.309	102.209	4.875	102.197	102.097	101.997	4.000	102.174	102.024	101.874				
5.000	102.723	102.623	102.523	5.000	102.448	102.348	102.248	4.125	102.482	102.332	102.182				
5.125	103.079	102.979	102.879	5.125	102.679	102.579	102.479	4.250	102.308	102.158	102.008				
5.250	102.483	102.383	102.283	5.250	102.499	102.399	102.299	4.375	102.628	102.478	102.328				
5.375	102.758	102.658	102.558	5.375	102.778	102.678	102.578	4.500	102.714	102.564	102.414				
5.500	103.112	103.012	102.912	5.500	103.029	102.929	102.829	4.625	102.929	102.779	102.629				

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	96.280	96.130	95.980	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	96.767	96.617	96.467	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	97.250	97.100	96.950	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	97.850	97.700	97.550	3.500	97.132	96.982	96.832
3.750	99.934	99.784	99.634	3.750	99.583	99.433	99.283	2.875	98.335	98.185	98.035	3.625	97.259	97.109	96.959
3.875	100.463	100.313	100.163	3.875	99.981	99.831	99.681	3.000	98.805	98.655	98.505	Margin = 2.250		Index = 1.780	
4.000	100.919	100.769	100.619	4.000	100.340	100.190	100.040	3.125	99.271	99.121	98.971	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.352	101.202	101.052	4.125	100.670	100.520	100.370	3.250	99.512	99.362	99.212	Rate	30 Day	45 Day	60 Day
4.250	100.531	100.431	100.331	4.250	100.173	100.073	99.973	3.375	99.924	99.774	99.624	3.875	100.063	99.813	99.563
4.375	100.991	100.891	100.791	4.375	100.512	100.412	100.312	3.500	100.298	100.148	99.998	4.000	100.519	100.269	100.019
4.500	101.392	101.292	101.192	4.500	100.640	100.540	100.440	3.625	100.692	100.542	100.392	4.125	100.952	100.702	100.452
4.625	101.811	101.711	101.611	4.625	100.871	100.771	100.671	3.750	100.282	100.132	99.982	4.375	100.591	100.341	100.091
4.750	101.936	101.836	101.736	4.750	100.488	100.388	100.288	3.875	100.658	100.508	100.358	4.500	100.992	100.742	100.492
4.875	101.259	101.159	101.059	4.875	100.767	100.667	100.567	4.000	100.994	100.844	100.694	4.625	101.411	101.161	100.911
5.000	101.573	101.473	101.373	5.000	101.018	100.918	100.818	4.125	101.302	101.152	101.002	4.875	100.859	100.609	100.359
5.125	101.929	101.829	101.729	5.125	101.249	101.149	101.049	4.250	100.503	100.353	100.203	5.000	101.173	100.923	100.673
5.250	101.333	101.233	101.133	5.250	101.069	100.969	100.869	4.375	100.823	100.673	100.523	5.125	101.529	101.279	101.029
5.375	101.608	101.508	101.408	5.375	101.348	101.248	101.148	4.500	100.909	100.759	100.609	5.500	101.562	101.312	101.062
5.500	101.962	101.862	101.762	5.500	101.599	101.499	101.399	4.625	101.124	100.974	100.824	5.625	101.855	101.605	101.355

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				-2.000	-2.000

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	N/A	N/A	N/A
3.500	97.698	97.448	97.198	3.500	N/A	N/A	N/A
3.625	98.234	97.984	97.734	3.625	N/A	N/A	N/A
3.750	97.384	97.134	96.884	3.750	N/A	N/A	N/A
3.875	97.913	97.663	97.413	3.875	N/A	N/A	N/A
4.000	98.369	98.119	97.869	4.000	N/A	N/A	N/A
4.125	98.802	98.552	98.302	4.125	N/A	N/A	N/A
4.250	99.177	98.927	98.677	4.250	N/A	N/A	N/A
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:	8/14/2019	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	97.313	97.063	96.813	
4.000	97.769	97.519	97.269	
4.125	98.202	97.952	97.702	
4.375	97.841	97.591	97.341	
4.500	98.242	97.992	97.742	
4.625	98.661	98.411	98.161	
4.875	98.109	97.859	97.609	
5.000	98.423	98.173	97.923	
5.125	98.779	98.529	98.279	
5.500	98.812	98.562	98.312	
5.625	99.105	98.855	98.605	

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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:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/13/2019

45 Day Lock Exp.:

9/30/2019

60 Day Lock Exp.:

10/14/2019

W. Rate Sheet Dated: 8/14/2019

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	100.323	100.223	100.123	3.375	100.694	100.594	100.494	3.375	100.694	100.594	100.494	4.000	102.493	102.393	102.293	4.000	102.118	102.018	101.918
3.375	100.944	100.844	100.744	3.500	101.172	101.072	100.972	3.500	101.172	101.072	100.972	4.125	102.507	102.407	102.307	4.125	102.132	102.032	101.932
3.500	101.422	101.322	101.222	3.625	101.539	101.439	101.339	3.625	101.539	101.439	101.339	4.250	102.443	102.343	102.243	4.250	102.068	101.968	101.868
3.625	101.789	101.689	101.589	3.750	101.821	101.721	101.621	3.750	101.821	101.721	101.621	4.375	102.790	102.690	102.590	4.375	102.415	102.315	102.215
3.750	102.071	101.971	101.871	3.875	102.297	102.197	102.097	3.875	102.297	102.197	102.097	4.500	103.010	102.910	102.810	4.500	102.385	102.285	102.185
3.875	102.547	102.447	102.347	3.990	102.565	102.465	102.365	3.990	102.565	102.465	102.365	4.625	102.994	102.894	102.794	4.625	102.369	102.269	102.169
3.990	102.940	102.840	102.740	4.000	102.665	102.565	102.465	4.000	102.665	102.565	102.465	4.750	102.692	102.592	102.492	4.750	102.067	101.967	101.867
4.000	103.040	102.940	102.840	4.125	102.679	102.579	102.479	4.125	102.679	102.579	102.479	4.875	102.990	102.890	102.790	4.875	102.365	102.265	102.165
4.125	103.054	102.954	102.854	4.250	102.641	102.541	102.441	4.250	102.641	102.541	102.441	4.990	103.112	103.012	102.912	4.990	102.112	102.012	101.912
4.250	103.016	102.916	102.816	4.375	102.988	102.888	102.788	4.375	102.988	102.888	102.788	5.000	103.212	103.112	103.012	5.000	102.212	102.112	102.012
4.375	103.363	103.263	103.163	4.500	102.958	102.858	102.758	4.500	102.958	102.858	102.758	5.125	102.665	102.565	102.465	5.125	101.665	101.565	101.465
4.500	103.583	103.483	103.383	4.625	102.942	102.842	102.742	4.625	102.942	102.842	102.742	5.250	102.972	102.872	102.772	5.250	101.972	101.872	101.772
4.625	103.567	103.467	103.367	4.750	103.209	103.109	103.009	4.750	103.209	103.109	103.009	5.375	102.687	102.587	102.487	5.375	102.687	102.587	102.487
4.750	103.834	103.734	103.634	4.875	103.507	103.407	103.307	4.875	103.507	103.407	103.307	5.500	102.891	102.769	102.691	5.500	102.891	102.769	102.691
4.875	104.132	104.032	103.932	4.990	103.254	103.154	103.054	4.990	103.254	103.154	103.054	5.625	103.390	103.268	103.190	5.625	103.390	103.268	103.190
4.990	104.254	104.154	104.054	5.000	103.354	103.254	103.154	5.000	103.354	103.254	103.154	5.750	103.597	103.475	103.397	5.750	103.597	103.475	103.397
5.000	104.354	104.254	104.154	5.125	103.712	103.612	103.512	5.125	103.712	103.612	103.512	5.875	103.828	103.706	103.628	5.875	103.828	103.706	103.628
5.125	104.712	104.612	104.512	5.250	104.019	103.919	103.819	5.250	104.019	103.919	103.819	5.990	103.926	103.804	103.726	5.990	103.926	103.804	103.726
5.250	105.019	104.919	104.819	5.375	105.464	105.364	105.264	5.375	105.464	105.364	105.264	6.000	104.026	103.904	103.826	6.000	104.026	103.904	103.826
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	102.118	102.018	101.918	3.125	0.000	#N/A	#N/A	3.125	0.000	#N/A	#N/A	3.125	0.000	#N/A	#N/A	3.375	101.844	101.744	101.644
4.125	102.132	102.032	101.932	3.250	100.297	100.197	100.097	3.250	0.000	-1.000	-2.000	3.250	0.000	-1.000	-2.000	3.500	102.066	101.966	101.866
4.250	102.068	101.968	101.868	3.375	100.869	100.769	100.669	3.375	100.869	100.769	100.669	3.375	100.869	100.769	100.669	3.625	102.127	102.027	101.927
4.375	102.415	102.315	102.215	3.500	101.304	101.204	101.104	3.500	101.304	101.204	101.104	3.500	101.304	101.204	101.104	3.750	102.651	102.551	102.451
4.500	102.385	102.285	102.185	3.625	101.874	101.774	101.674	3.625	101.874	101.774	101.674	3.625	101.874	101.774	101.674	3.875	102.764	102.664	102.564
4.625	102.369	102.269	102.169	3.750	102.359	102.259	102.159	3.750	102.359	102.259	102.159	3.750	102.359	102.259	102.159	3.990	103.028	102.928	102.828
4.750	102.067	101.967	101.867	3.875	102.750	102.650	102.550	3.875	102.750	102.650	102.550	3.875	102.750	102.650	102.550	4.000	103.128	103.028	102.928
4.875	103.365	103.265	103.165	3.990	103.013	102.913	102.813	3.990	103.013	102.913	102.813	3.990	103.013	102.913	102.813	4.125	102.977	102.877	102.777
4.990	102.112	102.012	101.912	4.000	103.113	103.013	102.913	4.000	103.113	103.013	102.913	4.000	103.113	103.013	102.913	4.250	103.485	103.385	103.285
5.000	102.212	102.112	102.012	4.125	103.275	103.175	103.075	4.125	103.275	103.175	103.075	4.125	103.275	103.175	103.075	4.375	103.837	103.737	103.637
5.125	101.665	101.565	101.465	4.250	103.382	103.282	103.182	4.250	103.382	103.282	103.182	4.250	103.382	103.282	103.182	4.500	103.105	103.005	102.905
5.250	101.972	101.872	101.772	4.375	103.673	103.573	103.473	4.375	103.673	103.573	103.473	4.375	103.673	103.573	103.473	4.625	103.504	103.404	103.304
5.375	102.687	102.587	102.487	4.500	103.966	103.866	103.766	4.500	103.966	103.866	103.766	4.500	103.966	103.866	103.766	4.750	103.825	103.725	103.625
5.500	102.891	102.769	102.691	4.625	103.972	103.872	103.772	4.625	103.972	103.872	103.772	4.625	103.972	103.872	103.772	4.875	104.087	103.987	103.887
5.625	103.390	103.268	103.190	4.750	104.300	104.200	104.100	4.750	104.300	104.200	104.100	4.750	104.300	104.200	104.100	4.990	103.759	103.659	103.559
5.750	103.597	103.475	103.397	4.875	104.639	104.539	104.439	4.875	104.639	104.539	104.439	4.875	104.639	104.539	104.439	5.000	103.859	103.759	103.659
5.875	103.828	103.706	103.628	4.990	104.761	104.661	104.561	4.990	104.761	104.661	104.561	4.990	104.761	104.661	104.561	5.125	104.141	104.041	103.941
5.990	103.926	103.804	103.726	5.000	104.861	104.761	104.661	5.000	104.861	104.761	104.661	5.000	104.861	104.761	104.661	5.250	104.241	104.141	104.041
6.000	104.026	103.904	103.826	5.125	105.021	104.921	104.821	5.125	105.021	104.921	104.821	5.125	105.021	104.921	104.821	5.375	104.439	104.339	104.239
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	101.844	101.744	101.644	3.375	101.844	101.744	101.644	3.375	101.019	100.919	100.819	3.375	101.019	100.919	100.819	3.375	101.019	100.919	100.819
3.500	102.066	101.966	101.866	3.500	102.066	101.966	101.866	3.500	101.241	101.141	101.041	3.500	101.241	101.141	101.041	3.500	101.241	101.141	101.041
3.625	102.127	102.027	101.927	3.625	102.127	102.027	101.927	3.625	100.816	100.716	100.616	3.625	100.816	100.716	100.616	3.625	100.816	100.716	100.616
3.750	102.651	102.551	102.451	3.750	102.651	102.551	102.451	3.750	101.340	101.240	101.140	3.750	101.340	101.240	101.140	3.750	101.340	101.240	101.140
3.875	102.764	102.664	102.564	3.875	102.764	102.664	102.564	3.875	101.453	101.353	101.253	3.875	101.453	101.353	101.253	3.875	101.453	101.353	101.253
3.990	103.028	102.928	102.828	3.990	103.028	102.928	102.828	3.990	101.717	101.617	101.517	3.990	101.717	101.617	101.517	3.990	101.717	101.617	101.517
4.000	103.128	103.028	102.928	4.000	103.128	103.028	102.928	4.000	101.817	101.717	101.617	4.000	101.817	101.717	101.617	4.000	101.817	101.717	101.617
4.125	102.977	102.877	102.777	4.125	102.977	102.877	102.777	4.125	101.174	101.074	100.974	4.125	101.174	101.074	100.974	4.125	101.174	101.074	100.974
4.250	103.485	103.385	103.285	4.250	103.485	103.385	103.285	4.250	101.682	101.582	101.482	4.250	101.682	101.582	101.482	4.250	101.682	101.582	101.482
4.375	103.712	103.612	103.512	4.375	103.712	103.612	103.512	4.375	102.034	101.934	101.834	4.375	101.909	101.809	101.709	4.375	101.909	101.809	101.709
4.500	102.980	102.880	102.780	4.500	102.980	102.880	102.780	4.500	100.936	100.836									



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.:

9/13/2019

45 Day Lock Exp.:

9/30/2019

60 Day Lock Exp.:

10/14/2019

W. Rate Sheet Dated: 8/14/2019

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	100.269	100.169	100.069	3.125	0.000	#N/A	#N/A	3.375	101.896	101.796	101.696	4.000	102.004	101.904	101.804	3.375	100.739	100.639	100.539
3.375	100.901	100.801	100.701	3.250	100.202	100.102	100.002	3.500	102.104	102.004	101.904	4.125	102.005	101.905	101.805	3.500	100.947	100.847	100.747
3.500	101.360	101.260	101.160	3.375	100.779	100.679	100.579	3.625	102.155	102.055	101.955	4.250	102.084	101.984	101.884	3.625	100.535	100.435	100.335
3.625	101.730	101.630	101.530	3.500	101.205	101.105	101.005	3.750	102.683	102.583	102.483	4.375	102.430	102.330	102.230	3.750	101.063	100.963	100.863
3.750	101.986	101.886	101.786	3.625	101.763	101.663	101.563	3.875	102.797	102.697	102.597	4.500	102.661	102.561	102.461	3.875	101.177	101.077	100.977
3.875	102.462	102.362	102.262	3.750	102.254	102.154	102.054	3.990	103.051	102.951	102.851	4.625	102.641	102.541	102.441	3.990	101.431	101.331	101.231
3.990	102.838	102.738	102.638	3.875	102.627	102.527	102.427	4.000	103.151	103.051	102.951	4.750	102.367	102.267	102.167	4.000	101.531	101.431	101.331
4.000	102.938	102.838	102.738	3.990	102.899	102.799	102.699	4.125	103.055	102.955	102.855	4.875	102.665	102.565	102.465	4.125	100.950	100.850	100.750
4.125	102.939	102.839	102.739	4.000	102.999	102.899	102.799	4.250	103.567	103.467	103.367	4.990	102.782	102.682	102.582	4.250	101.462	101.362	101.262
4.250	103.035	102.935	102.835	4.125	103.156	103.056	102.956	4.375	103.921	103.821	103.721	5.000	102.882	102.782	102.682	4.375	101.816	101.716	101.616
4.375	103.381	103.281	103.181	4.250	103.368	103.268	103.168	4.500	103.166	103.066	102.966	5.125	102.344	102.244	102.144	4.500	100.697	100.597	100.497
4.500	103.612	103.512	103.412	4.375	103.648	103.548	103.448	4.625	103.567	103.467	103.367	5.250	102.650	102.550	102.450	4.625	101.098	100.998	100.898
4.625	103.592	103.492	103.392	4.500	103.972	103.872	103.772	4.750	103.889	103.789	103.689	5.375	102.270	102.155	102.070	4.750	101.420	101.320	101.220
4.750	103.875	103.775	103.675	4.625	103.978	103.878	103.778	4.875	104.149	104.049	103.949	5.500	102.501	102.388	102.301	4.875	101.680	101.580	101.480
4.875	104.173	104.073	103.973	4.750	104.327	104.227	104.127	4.990	103.840	103.740	103.640	5.625	102.979	102.869	102.779	4.990	101.871	101.771	101.671
4.990	104.290	104.190	104.090	4.875	104.667	104.567	104.467	5.000	103.940	103.840	103.740	5.750	103.203	103.096	103.003	5.000	101.971	101.871	101.771
5.000	104.390	104.290	104.190	4.990	104.786	104.686	104.586	5.125	104.221	104.121	104.021	5.875	103.421	103.316	103.221	5.125	102.252	102.152	102.052
5.125	104.734	104.634	104.534	5.000	104.886	104.786	104.686	5.250	104.319	104.219	104.119	5.990	103.519	103.414	103.319	5.250	102.350	102.250	102.150
5.250	105.040	104.940	104.840	5.125	105.027	104.927	104.827	5.375	104.516	104.416	104.316	6.000	103.619	103.514	103.419	5.375	102.547	102.447	102.347

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.:

9/13/2019

45 Day Lock Exp.:

9/30/2019

60 Day Lock Exp.:

10/14/2019

W. Rate Sheet Dated: 8/14/2019

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	99.311	99.249	99.186	
3.875	99.686	99.624	99.561	
4.000	99.977	99.914	99.852	
4.125	100.214	100.152	100.089	
4.250	100.349	100.287	100.224	
4.375	100.487	100.424	100.362	
4.500	100.712	100.650	100.587	
4.625	100.902	100.840	100.777	
4.750	101.131	101.069	101.006	
4.875	101.398	101.335	101.273	
5.000	101.653	101.590	101.528	
5.125	101.976	101.913	101.851	
5.250	102.317	102.255	102.192	

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	99.419	99.294	99.169	
3.375	99.786	99.661	99.536	
3.500	100.121	99.996	99.871	
3.625	100.425	100.300	100.175	
3.750	100.881	100.756	100.631	
3.875	101.356	101.231	101.106	
4.000	101.520	101.395	101.270	
4.125	101.701	101.576	101.451	
4.250	101.935	101.810	101.685	
4.375	102.253	102.128	102.003	
4.500	102.383	102.258	102.133	

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	97.644	97.519	97.394	
3.375	98.040	97.915	97.790	
3.500	98.445	98.320	98.195	
3.625	98.814	98.689	98.564	
3.750	99.226	99.101	98.976	
3.875	99.739	99.614	99.489	
4.000	100.007	99.882	99.757	
4.125	100.315	100.190	100.065	
4.250	100.598	100.473	100.348	
4.375	100.857	100.732	100.607	
4.500	101.092	100.967	100.842	
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)