



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/16/2019

45 Day Lock Exp.: 9/30/2019

60 Day Lock Exp.: 10/14/2019

W. Rate Sheet Dated: 8/15/2019

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	101.787	101.637	101.487	3.250	101.353	101.203	101.053	2.375	99.023	98.873	98.723	3.125	100.273	100.123	99.973
3.375	102.331	102.181	102.031	3.375	101.788	101.638	101.488	2.500	99.511	99.361	99.211	3.250	100.275	100.125	99.975
3.500	102.870	102.720	102.570	3.500	102.185	102.035	101.885	2.625	99.993	99.843	99.693	3.375	100.628	100.478	100.328
3.625	103.391	103.241	103.091	3.625	102.601	102.451	102.301	2.750	99.527	99.377	99.227	3.500	100.204	100.054	99.904
3.750	102.605	102.455	102.305	3.750	102.108	101.958	101.808	2.875	100.012	99.862	99.712	3.625	100.331	100.181	100.031
3.875	103.086	102.936	102.786	3.875	102.506	102.356	102.206	3.000	100.483	100.333	100.183	Margin = 2.250		Index = 1.780	
4.000	103.536	103.386	103.236	4.000	102.865	102.715	102.565	3.125	100.948	100.798	100.648				
4.125	103.947	103.797	103.647	4.125	103.195	103.045	102.895	3.250	101.470	101.320	101.170				
4.250	103.028	102.928	102.828	4.250	102.526	102.426	102.326	3.375	101.882	101.732	101.582				
4.375	103.449	103.349	103.249	4.375	102.865	102.765	102.665	3.500	102.257	102.107	101.957				
4.500	103.875	103.775	103.675	4.500	102.993	102.893	102.793	3.625	102.650	102.500	102.350				
4.625	104.253	104.153	104.053	4.625	103.224	103.124	103.024	3.750	102.643	102.493	102.343				
4.750	104.378	104.278	104.178	4.750	102.872	102.772	102.672	3.875	103.019	102.869	102.719				
4.875	103.728	103.628	103.528	4.875	103.151	103.051	102.951	4.000	103.355	103.205	103.055				
5.000	104.090	103.990	103.890	5.000	103.402	103.302	103.202	4.125	103.663	103.513	103.363				
5.125	104.165	104.065	103.965	5.125	103.633	103.533	103.433	4.250	103.204	103.054	102.904				
5.250	103.683	103.583	103.483	5.250	103.282	103.182	103.082	4.375	103.524	103.374	103.224				
5.375	104.012	103.912	103.812	5.375	103.560	103.460	103.360	4.500	103.610	103.460	103.310				
5.500	104.310	104.210	104.110	5.500	103.812	103.712	103.612	4.625	103.825	103.675	103.525				

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	100.637	100.487	100.337	3.250	100.353	100.203	100.053	2.375	98.023	97.873	97.723	3.125	99.273	99.123	98.973
3.375	101.181	101.031	100.881	3.375	100.788	100.638	100.488	2.500	98.511	98.361	98.211	3.250	99.275	99.125	98.975
3.500	101.720	101.570	101.420	3.500	101.185	101.035	100.885	2.625	98.993	98.843	98.693	3.375	99.628	99.478	99.328
3.625	102.241	102.091	101.941	3.625	101.601	101.451	101.301	2.750	98.527	98.377	98.227	3.500	99.204	99.054	98.904
3.750	101.455	101.305	101.155	3.750	101.108	100.958	100.808	2.875	99.012	98.862	98.712	3.625	99.331	99.181	99.031
3.875	101.936	101.786	101.636	3.875	101.506	101.356	101.206	3.000	99.483	99.333	99.183	Margin = 2.250		Index = 1.780	
4.000	102.386	102.236	102.086	4.000	101.865	101.715	101.565	3.125	99.948	99.798	99.648	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.797	102.647	102.497	4.125	102.195	102.045	101.895	3.250	100.470	100.320	100.170	Rate	30 Day	45 Day	60 Day
4.250	101.878	101.778	101.678	4.250	101.526	101.426	101.326	3.375	100.882	100.732	100.582	3.875	101.536	101.286	101.036
4.375	102.299	102.199	102.099	4.375	101.865	101.765	101.665	3.500	101.257	101.107	100.957	4.000	101.986	101.736	101.486
4.500	102.725	102.625	102.525	4.500	101.993	101.893	101.793	3.625	101.650	101.500	101.350	4.125	102.397	102.147	101.897
4.625	103.103	103.003	102.903	4.625	102.224	102.124	102.024	3.750	101.643	101.493	101.343	4.375	101.899	101.649	101.399
4.750	103.228	103.128	103.028	4.750	101.872	101.772	101.672	3.875	102.019	101.869	101.719	4.500	102.325	102.075	101.825
4.875	102.578	102.478	102.378	4.875	102.151	102.051	101.951	4.000	102.355	102.205	102.055	4.625	102.703	102.453	102.203
5.000	102.940	102.840	102.740	5.000	102.402	102.302	102.202	4.125	102.663	102.513	102.363	4.875	102.178	101.928	101.678
5.125	103.015	102.915	102.815	5.125	102.633	102.533	102.433	4.250	102.204	102.054	101.904	5.000	102.540	102.290	102.040
5.250	102.533	102.433	102.333	5.250	102.282	102.182	102.082	4.375	102.524	102.374	102.224	5.125	102.615	102.365	102.115
5.375	102.862	102.762	102.662	5.375	102.560	102.460	102.360	4.500	102.610	102.460	102.310	5.500	102.760	102.510	102.260
5.500	103.160	103.060	102.960	5.500	102.812	102.712	102.612	4.625	102.825	102.675	102.525	5.625	103.025	102.775	102.525

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	98.981	98.731	98.481	3.375	N/A	N/A	N/A
3.500	99.520	99.270	99.020	3.500	N/A	N/A	N/A
3.625	100.041	99.791	99.541	3.625	N/A	N/A	N/A
3.750	99.255	99.005	98.755	3.750	N/A	N/A	N/A
3.875	99.736	99.486	99.236	3.875	N/A	N/A	N/A
4.000	100.186	99.936	99.686	4.000	N/A	N/A	N/A
4.125	100.597	100.347	100.097	4.125	N/A	N/A	N/A
4.250	100.722	100.472	100.222	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	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	8/15/2019	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	98.786	98.536	98.286	
4.000	99.236	98.986	98.736	
4.125	99.647	99.397	99.147	
4.375	99.149	98.899	98.649	
4.500	99.575	99.325	99.075	
4.625	99.953	99.703	99.453	
4.875	99.428	99.178	98.928	
5.000	99.790	99.540	99.290	
5.125	99.865	99.615	99.365	
5.500	100.010	99.760	99.510	
5.625	100.275	100.025	99.775	



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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/16/2019

45 Day Lock Exp.:

9/30/2019

60 Day Lock Exp.:

#####

W. Rate Sheet Dated: 8/15/2019

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	100.449	100.299	100.149	3.250	100.446	100.296	100.146	2.375	96.303	96.153	96.003	3.125	99.946	99.796	99.646
3.375	100.994	100.844	100.694	3.375	100.880	100.730	100.580	2.500	96.791	96.641	96.491	3.250	99.947	99.797	99.647
3.500	101.533	101.383	101.233	3.500	101.277	101.127	100.977	2.625	97.273	97.123	96.973	3.375	100.300	100.150	100.000
3.625	102.054	101.904	101.754	3.625	101.693	101.543	101.393	2.750	98.619	98.469	98.319	3.500	99.877	99.727	99.577
3.750	101.080	100.930	100.780	3.750	101.013	100.863	100.713	2.875	99.105	98.955	98.805	3.625	100.004	99.854	99.704
3.875	101.561	101.411	101.261	3.875	101.411	101.261	101.111	3.000	99.575	99.425	99.275	Margin = 2.250		Index = 1.780	
4.000	102.011	101.861	101.711	4.000	101.770	101.620	101.470	3.125	100.041	99.891	99.741				
4.125	102.422	102.272	102.122	4.125	102.100	101.950	101.800	3.250	100.563	100.413	100.263				
4.250	101.753	101.653	101.553	4.250	101.681	101.581	101.481	3.375	100.975	100.825	100.675				
4.375	102.174	102.074	101.974	4.375	102.020	101.920	101.820	3.500	101.349	101.199	101.049				
4.500	102.600	102.500	102.400	4.500	102.148	102.048	101.948	3.625	101.743	101.593	101.443				
4.625	102.978	102.878	102.778	4.625	102.379	102.279	102.179	3.750	101.548	101.398	101.248				
4.750	103.103	103.003	102.903	4.750	102.027	101.927	101.827	3.875	101.924	101.774	101.624				
4.875	102.453	102.353	102.253	4.875	102.306	102.206	102.106	4.000	102.260	102.110	101.960				
5.000	102.815	102.715	102.615	5.000	102.557	102.457	102.357	4.125	102.568	102.418	102.268				
5.125	102.890	102.790	102.690	5.125	102.788	102.688	102.588	4.250	102.359	102.209	102.059				
5.250	102.345	102.245	102.145	5.250	102.374	102.274	102.174	4.375	102.679	102.529	102.379				
5.375	102.675	102.575	102.475	5.375	102.653	102.553	102.453	4.500	102.765	102.615	102.465				
5.500	102.973	102.873	102.773	5.500	102.904	102.804	102.704	4.625	102.980	102.830	102.680				

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	99.299	99.149	98.999	3.250	99.016	98.866	98.716	2.375	96.623	96.473	96.323	3.125	97.936	97.786	97.636
3.375	99.844	99.694	99.544	3.375	99.450	99.300	99.150	2.500	97.111	96.961	96.811	3.250	97.937	97.787	97.637
3.500	100.383	100.233	100.083	3.500	99.847	99.697	99.547	2.625	97.593	97.443	97.293	3.375	98.290	98.140	97.990
3.625	100.904	100.754	100.604	3.625	100.263	100.113	99.963	2.750	97.971	97.821	97.671	3.500	97.867	97.717	97.567
3.750	99.930	99.780	99.630	3.750	99.583	99.433	99.283	2.875	98.456	98.306	98.156	3.625	97.994	97.844	97.694
3.875	100.411	100.261	100.111	3.875	99.981	99.831	99.681	3.000	98.926	98.776	98.626	Margin = 2.250		Index = 1.780	
4.000	100.861	100.711	100.561	4.000	100.340	100.190	100.040	3.125	99.392	99.242	99.092	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.272	101.122	100.972	4.125	100.670	100.520	100.370	3.250	99.633	99.483	99.333	Rate	30 Day	45 Day	60 Day
4.250	100.603	100.503	100.403	4.250	100.251	100.151	100.051	3.375	100.045	99.895	99.745	3.875	100.011	99.761	99.511
4.375	101.024	100.924	100.824	4.375	100.590	100.490	100.390	3.500	100.419	100.269	100.119	4.000	100.461	100.211	99.961
4.500	101.450	101.350	101.250	4.500	100.718	100.618	100.518	3.625	100.813	100.663	100.513	4.125	100.872	100.622	100.372
4.625	101.828	101.728	101.628	4.625	100.949	100.849	100.749	3.750	100.368	100.218	100.068	4.375	100.624	100.374	100.124
4.750	101.953	101.853	101.753	4.750	100.597	100.497	100.397	3.875	100.744	100.594	100.444	4.500	101.050	100.800	100.550
4.875	101.303	101.203	101.103	4.875	100.876	100.776	100.676	4.000	101.080	100.930	100.780	4.625	101.428	101.178	100.928
5.000	101.665	101.565	101.465	5.000	101.127	101.027	100.927	4.125	101.388	101.238	101.088	4.875	100.903	100.653	100.403
5.125	101.740	101.640	101.540	5.125	101.358	101.258	101.158	4.250	100.554	100.404	100.254	5.000	101.265	101.015	100.765
5.250	101.195	101.095	100.995	5.250	100.944	100.844	100.744	4.375	100.874	100.724	100.574	5.125	101.340	101.090	100.840
5.375	101.525	101.425	101.325	5.375	101.223	101.123	101.023	4.500	100.960	100.810	100.660	5.500	101.423	101.173	100.923
5.500	101.823	101.723	101.623	5.500	101.474	101.374	101.274	4.625	101.175	101.025	100.875	5.625	101.687	101.437	101.187

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	97.294	97.044	96.794	3.375	N/A	N/A	N/A
3.500	97.833	97.583	97.333	3.500	N/A	N/A	N/A
3.625	98.354	98.104	97.854	3.625	N/A	N/A	N/A
3.750	97.380	97.130	96.880	3.750	N/A	N/A	N/A
3.875	97.861	97.611	97.361	3.875	N/A	N/A	N/A
4.000	98.311	98.061	97.811	4.000	N/A	N/A	N/A
4.125	98.722	98.472	98.222	4.125	N/A	N/A	N/A
4.250	99.097	98.847	98.597	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:	8/15/2019	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	97.261	97.011	96.761	
4.000	97.711	97.461	97.211	
4.125	98.122	97.872	97.622	
4.375	97.874	97.624	97.374	
4.500	98.300	98.050	97.800	
4.625	98.678	98.428	98.178	
4.875	98.153	97.903	97.653	
5.000	98.515	98.265	98.015	
5.125	98.590	98.340	98.090	
5.500	98.673	98.423	98.173	
5.625	98.937	98.687	98.437	

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk e-mail: Lockdesk@afrawholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/16/2019

45 Day Lock Exp.:

9/30/2019

60 Day Lock Exp.:

10/14/2019

W. Rate Sheet Dated: 8/15/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHLMC																							
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year SC				30/25 Year SC 105-125							
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day				
3.375	101.040	100.940	100.840	3.375	100.790	100.690	100.590	3.375	100.790	100.690	100.590	4.000	102.470	102.370	102.270	4.000	102.095	101.995	101.895				
3.500	101.531	101.431	101.331	3.500	101.281	101.181	101.081	3.500	101.281	101.181	101.081	4.125	102.478	102.378	102.278	4.125	102.103	102.003	101.903				
3.625	101.878	101.778	101.678	3.625	101.628	101.528	101.428	3.625	101.628	101.528	101.428	4.250	102.445	102.345	102.245	4.250	102.070	101.970	101.870				
3.750	102.067	101.967	101.867	3.750	101.817	101.717	101.617	3.750	101.817	101.717	101.617	4.375	102.776	102.676	102.576	4.375	102.401	102.301	102.201				
3.875	102.527	102.427	102.327	3.875	102.277	102.177	102.077	3.875	102.277	102.177	102.077	4.500	102.987	102.887	102.787	4.500	102.362	102.262	102.162				
3.990	102.914	102.814	102.714	3.990	102.539	102.439	102.339	3.990	102.539	102.439	102.339	4.625	102.968	102.868	102.768	4.625	102.343	102.243	102.143				
4.000	103.014	102.914	102.814	4.000	102.639	102.539	102.439	4.000	102.639	102.539	102.439	4.750	102.656	102.556	102.456	4.750	102.031	101.931	101.831				
4.125	103.022	102.922	102.822	4.125	102.647	102.547	102.447	4.125	102.647	102.547	102.447	4.875	102.944	102.844	102.744	4.875	102.319	102.219	102.119				
4.250	103.069	102.969	102.869	4.250	102.694	102.594	102.494	4.250	102.694	102.594	102.494	4.990	103.056	102.956	102.856	4.990	102.056	101.956	101.856				
4.375	103.040	103.000	103.000	4.375	103.025	102.925	102.825	4.375	103.025	102.925	102.825	5.000	103.156	103.056	102.956	5.000	102.156	102.056	101.956				
4.500	103.611	103.511	103.411	4.500	102.986	102.886	102.786	4.500	102.986	102.886	102.786	5.125	102.599	102.499	102.399	5.125	101.599	101.499	101.399				
4.625	103.592	103.492	103.392	4.625	102.967	102.867	102.767	4.625	102.967	102.867	102.767	5.250	102.896	102.796	102.696	5.250	101.896	101.796	101.696				
4.750	103.842	103.742	103.642	4.750	103.217	103.117	103.017	4.750	103.217	103.117	103.017	5.375	102.543	102.443	102.343	5.375	102.543	102.443	102.343				
4.875	104.130	104.030	103.930	4.875	103.505	103.405	103.305	4.875	103.505	103.405	103.305	5.500	102.736	102.636	102.536	5.500	102.736	102.636	102.536				
4.990	104.242	104.142	104.042	4.990	103.242	103.142	103.042	4.990	103.242	103.142	103.042	5.625	103.220	103.120	103.020	5.625	103.220	103.120	103.020				
5.000	104.342	104.242	104.142	5.000	103.342	103.242	103.142	5.000	103.342	103.242	103.142	5.750	103.437	103.336	103.237	5.750	103.437	103.336	103.237				
5.125	104.701	104.601	104.501	5.125	103.701	103.601	103.501	5.125	103.701	103.601	103.501	5.875	103.662	103.562	103.462	5.875	103.662	103.562	103.462				
5.250	104.998	104.898	104.798	5.250	103.998	103.898	103.798	5.250	103.998	103.898	103.798	5.990	103.760	103.659	103.560	5.990	103.760	103.659	103.560				
5.375	105.397	105.297	105.197	5.375	105.397	105.297	105.197	5.375	105.397	105.297	105.197	6.000	103.860	103.759	103.660	6.000	103.860	103.759	103.660				
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	102.095	101.995	101.895	3.250	100.339	100.239	100.139	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	101.848	101.748	101.648				
4.125	102.103	102.003	101.903	3.375	100.897	100.797	100.697	3.375	100.897	100.797	100.697	3.375	100.897	100.797	100.697	3.500	102.031	101.931	101.831				
4.250	102.070	101.970	101.870	3.500	101.312	101.212	101.112	3.500	101.312	101.212	101.112	3.500	101.312	101.212	101.112	3.625	102.138	102.038	101.938				
4.375	102.401	102.301	102.201	3.625	101.880	101.780	101.680	3.625	101.880	101.780	101.680	3.625	101.880	101.780	101.680	3.750	102.651	102.551	102.451				
4.500	102.362	102.262	102.162	3.750	102.352	102.252	102.152	3.750	102.352	102.252	102.152	3.750	102.352	102.252	102.152	3.875	102.746	102.646	102.546				
4.625	102.343	102.243	102.143	3.875	102.709	102.609	102.509	3.875	102.709	102.609	102.509	3.875	102.709	102.609	102.509	3.990	102.989	102.889	102.789				
4.750	102.031	101.931	101.831	3.990	102.980	102.880	102.780	3.990	102.980	102.880	102.780	3.990	102.980	102.880	102.780	4.000	103.089	102.989	102.889				
4.875	103.319	103.219	103.119	4.000	103.080	102.980	102.880	4.000	103.080	102.980	102.880	4.000	103.080	102.980	102.880	4.125	103.034	102.934	102.834				
4.990	102.056	101.956	101.856	4.125	103.230	103.130	103.030	4.125	103.230	103.130	103.030	4.125	103.230	103.130	103.030	4.250	103.532	103.432	103.332				
5.000	102.156	102.056	101.956	4.250	103.345	103.245	103.145	4.250	103.345	103.245	103.145	4.250	103.345	103.245	103.145	4.375	103.879	103.779	103.679				
5.125	101.599	101.499	101.399	4.375	103.615	103.515	103.415	4.375	103.615	103.515	103.415	4.375	103.615	103.515	103.415	4.500	103.203	103.103	103.003				
5.250	101.896	101.796	101.696	4.500	103.927	103.827	103.727	4.500	103.927	103.827	103.727	4.500	103.927	103.827	103.727	4.625	103.591	103.491	103.391				
5.375	102.543	102.443	102.343	4.625	103.936	103.836	103.736	4.625	103.936	103.836	103.736	4.625	103.936	103.836	103.736	4.750	103.902	103.802	103.702				
5.500	102.736	102.636	102.536	4.750	104.237	104.137	104.037	4.750	104.237	104.137	104.037	4.750	104.237	104.137	104.037	4.875	104.150	104.050	103.950				
5.625	103.220	103.120	103.020	4.875	104.565	104.465	104.365	4.875	104.565	104.465	104.365	4.875	104.565	104.465	104.365	4.990	103.885	103.785	103.685				
5.750	104.337	104.237	104.137	4.990	104.740	104.640	104.540	4.990	104.740	104.640	104.540	4.990	104.740	104.640	104.540	5.000	103.985	103.885	103.785				
5.875	103.662	103.562	103.462	5.000	104.840	104.740	104.640	5.000	104.840	104.740	104.640	5.000	104.840	104.740	104.640	5.125	104.257	104.157	104.057				
5.990	103.760	103.659	103.560	5.125	104.987	104.887	104.787	5.125	104.987	104.887	104.787	5.125	104.987	104.887	104.787	5.250	104.352	104.252	104.152				
6.000	103.860	103.759	103.660	5.250	105.242	105.142	105.042	5.250	105.242	105.142	105.042	5.250	105.242	105.142	105.042	5.375	104.546	104.446	104.346				
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125							



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/16/2019

45 Day Lock Exp.:

9/30/2019

60 Day Lock Exp.:

10/14/2019

W. Rate Sheet Dated: 8/15/2019

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	100.944	100.844	100.744	3.250	100.297	100.197	100.097	3.375	101.844	101.744	101.644	4.000	102.143	102.043	101.943	3.375	100.719	100.619	100.519
3.500	101.422	101.322	101.222	3.375	100.869	100.769	100.669	3.500	102.066	101.966	101.866	4.125	102.157	102.057	101.957	3.500	100.941	100.841	100.741
3.625	101.789	101.689	101.589	3.500	101.304	101.204	101.104	3.625	102.127	102.027	101.927	4.250	102.093	101.993	101.893	3.625	100.516	100.416	100.316
3.750	102.071	101.971	101.871	3.625	101.874	101.774	101.674	3.750	102.651	102.551	102.451	4.375	102.440	102.340	102.240	3.750	101.040	100.940	100.840
3.875	102.547	102.447	102.347	3.750	102.359	102.259	102.159	3.875	102.764	102.664	102.564	4.500	102.660	102.560	102.460	3.875	101.153	101.053	100.953
3.990	102.940	102.840	102.740	3.875	102.750	102.650	102.550	3.990	103.028	102.928	102.828	4.625	102.644	102.544	102.444	3.990	101.417	101.317	101.217
4.000	103.040	102.940	102.840	3.990	103.013	102.913	102.813	4.000	103.128	103.028	102.928	4.750	102.342	102.242	102.142	4.000	101.517	101.417	101.317
4.125	103.054	102.954	102.854	4.000	103.113	103.013	102.913	4.125	102.977	102.877	102.777	4.875	102.640	102.540	102.440	4.125	100.874	100.774	100.674
4.250	103.016	102.916	102.816	4.125	103.275	103.175	103.075	4.250	103.485	103.385	103.285	4.990	102.762	102.662	102.562	4.250	101.382	101.282	101.182
4.375	103.363	103.263	103.163	4.250	103.382	103.282	103.182	4.375	103.837	103.737	103.637	5.000	102.862	102.762	102.662	4.375	101.734	101.634	101.534
4.500	103.583	103.483	103.383	4.375	103.673	103.573	103.473	4.500	103.105	103.005	102.905	5.125	102.315	102.215	102.115	4.500	100.636	100.536	100.436
4.625	103.567	103.467	103.367	4.500	103.966	103.866	103.766	4.625	103.504	103.404	103.304	5.250	102.622	102.522	102.422	4.625	101.035	100.935	100.835
4.750	103.834	103.734	103.634	4.625	103.972	103.872	103.772	4.750	103.825	103.725	103.625	5.375	102.337	102.237	102.137	4.750	101.356	101.256	101.156
4.875	104.132	104.032	103.932	4.750	104.300	104.200	104.100	4.875	104.087	103.987	103.887	5.500	102.541	102.441	102.341	4.875	101.618	101.518	101.418
4.990	104.254	104.154	104.054	4.875	104.639	104.539	104.439	4.990	103.759	103.659	103.559	5.625	103.040	102.940	102.840	4.990	101.790	101.690	101.590
5.000	104.354	104.254	104.154	4.990	104.761	104.661	104.561	5.000	103.859	103.759	103.659	5.750	103.247	103.147	103.047	5.000	101.890	101.790	101.690
5.125	104.712	104.612	104.512	5.000	104.861	104.761	104.661	5.125	104.141	104.041	103.941	5.875	103.478	103.378	103.278	5.125	102.172	102.072	101.972
5.250	105.019	104.919	104.819	5.125	105.021	104.921	104.821	5.250	104.241	104.141	104.041	5.990	103.576	103.476	103.376	5.250	102.272	102.172	102.072
5.375	105.464	105.364	105.264	5.250	105.283	105.183	105.083	5.375	104.439	104.339	104.239	6.000	103.676	103.576	103.476	5.375	102.470	102.370	102.270

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%	97.01 - 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.:

9/16/2019

45 Day Lock Exp.:

9/30/2019

60 Day Lock Exp.:

10/14/2019

W. Rate Sheet Dated: 8/15/2019

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	99.181	99.118	99.056	
3.875	99.482	99.419	99.357	
4.000	99.772	99.710	99.647	
4.125	100.018	99.955	99.893	
4.250	100.146	100.084	100.021	
4.375	100.292	100.230	100.167	
4.500	100.518	100.455	100.393	
4.625	100.708	100.645	100.583	
4.750	100.950	100.888	100.825	
4.875	101.240	101.177	101.115	
5.000	101.493	101.430	101.368	
5.125	101.815	101.752	101.690	
5.250	102.184	102.122	102.059	

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	99.062	98.937	98.812	
3.375	99.578	99.453	99.328	
3.500	99.906	99.781	99.656	
3.625	100.207	100.082	99.957	
3.750	100.658	100.533	100.408	
3.875	101.127	101.002	100.877	
4.000	101.295	101.170	101.045	
4.125	101.479	101.354	101.229	
4.250	101.717	101.592	101.467	
4.375	102.038	101.913	101.788	
4.500	102.172	102.047	101.922	

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	97.590	97.465	97.340	
3.375	97.984	97.859	97.734	
3.500	98.390	98.265	98.140	
3.625	98.759	98.634	98.509	
3.750	99.171	99.046	98.921	
3.875	99.685	99.560	99.435	
4.000	99.954	99.829	99.704	
4.125	100.264	100.139	100.014	
4.250	100.548	100.423	100.298	
4.375	100.809	100.684	100.559	
4.500	101.044	100.919	100.794	
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)