



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.: 9/18/2019

45 Day Lock Exp.: 10/3/2019

60 Day Lock Exp.: 10/18/2019

W. Rate Sheet Dated: 8/19/2019

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	101.818	101.668	101.518	3.250	101.384	101.234	101.084	2.375	98.809	98.659	98.509	3.125	100.273	100.123	99.973
3.375	102.362	102.212	102.062	3.375	101.819	101.669	101.519	2.500	99.296	99.146	98.996	3.250	100.275	100.125	99.975
3.500	102.901	102.751	102.601	3.500	102.216	102.066	101.916	2.625	99.779	99.629	99.479	3.375	100.628	100.478	100.328
3.625	103.422	103.272	103.122	3.625	102.632	102.482	102.332	2.750	99.601	99.451	99.301	3.500	100.204	100.054	99.904
3.750	102.683	102.533	102.383	3.750	102.186	102.036	101.886	2.875	100.087	99.937	99.787	3.625	100.331	100.181	100.031
3.875	103.164	103.014	102.864	3.875	102.584	102.434	102.284	3.000	100.557	100.407	100.257	Margin = 2.250		Index = 1.780	
4.000	103.614	103.464	103.314	4.000	102.943	102.793	102.643	3.125	101.022	100.872	100.722				
4.125	104.025	103.875	103.725	4.125	103.273	103.123	102.973	3.250	101.509	101.359	101.209				
4.250	103.106	103.006	102.906	4.250	102.605	102.505	102.405	3.375	101.921	101.771	101.621				
4.375	103.528	103.428	103.328	4.375	102.943	102.843	102.743	3.500	102.296	102.146	101.996				
4.500	103.953	103.853	103.753	4.500	103.071	102.971	102.871	3.625	102.689	102.539	102.389				
4.625	104.331	104.231	104.131	4.625	103.302	103.202	103.102	3.750	102.764	102.614	102.464				
4.750	104.456	104.356	104.256	4.750	102.935	102.835	102.735	3.875	103.140	102.990	102.840				
4.875	103.791	103.691	103.591	4.875	103.214	103.114	103.014	4.000	103.476	103.326	103.176				
5.000	104.152	104.052	103.952	5.000	103.465	103.365	103.265	4.125	103.784	103.634	103.484				
5.125	104.228	104.128	104.028	5.125	103.696	103.596	103.496	4.250	103.153	103.003	102.853				
5.250	103.839	103.739	103.639	5.250	103.438	103.338	103.238	4.375	103.473	103.323	103.173				
5.375	104.168	104.068	103.968	5.375	103.717	103.617	103.517	4.500	103.559	103.409	103.259				
5.500	104.466	104.366	104.266	5.500	103.968	103.868	103.768	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	100.668	100.518	100.368	3.250	100.384	100.234	100.084	2.375	97.809	97.659	97.509	3.125	99.273	99.123	98.973
3.375	101.212	101.062	100.912	3.375	100.819	100.669	100.519	2.500	98.296	98.146	97.996	3.250	99.275	99.125	98.975
3.500	101.751	101.601	101.451	3.500	101.216	101.066	100.916	2.625	98.779	98.629	98.479	3.375	99.628	99.478	99.328
3.625	102.272	102.122	101.972	3.625	101.632	101.482	101.332	2.750	98.601	98.451	98.301	3.500	99.204	99.054	98.904
3.750	101.533	101.383	101.233	3.750	101.186	101.036	100.886	2.875	99.087	98.937	98.787	3.625	99.331	99.181	99.031
3.875	102.014	101.864	101.714	3.875	101.584	101.434	101.284	3.000	99.557	99.407	99.257	Margin = 2.250		Index = 1.780	
4.000	102.464	102.314	102.164	4.000	101.943	101.793	101.643	3.125	100.022	99.872	99.722	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.875	102.725	102.575	4.125	102.273	102.123	101.973	3.250	100.509	100.359	100.209	Rate	30 Day	45 Day	60 Day
4.250	101.956	101.856	101.756	4.250	101.605	101.505	101.405	3.375	100.921	100.771	100.621	3.875	101.614	101.364	101.114
4.375	102.378	102.278	102.178	4.375	101.943	101.843	101.743	3.500	101.296	101.146	100.996	4.000	102.064	101.814	101.564
4.500	102.803	102.703	102.603	4.500	102.071	101.971	101.871	3.625	101.689	101.539	101.389	4.125	102.475	102.225	101.975
4.625	103.181	103.081	102.981	4.625	102.302	102.202	102.102	3.750	101.764	101.614	101.464	4.375	101.978	101.728	101.478
4.750	103.306	103.206	103.106	4.750	101.935	101.835	101.735	3.875	102.140	101.990	101.840	4.500	102.403	102.153	101.903
4.875	102.641	102.541	102.441	4.875	102.214	102.114	102.014	4.000	102.476	102.326	102.176	4.625	102.781	102.531	102.281
5.000	103.002	102.902	102.802	5.000	102.465	102.365	102.265	4.125	102.784	102.634	102.484	4.875	102.241	101.991	101.741
5.125	103.078	102.978	102.878	5.125	102.696	102.596	102.496	4.250	102.153	102.003	101.853	5.000	102.602	102.352	102.102
5.250	102.689	102.589	102.489	5.250	102.438	102.338	102.238	4.375	102.473	102.323	102.173	5.125	102.678	102.428	102.178
5.375	103.018	102.918	102.818	5.375	102.717	102.617	102.517	4.500	102.559	102.409	102.259	5.500	102.916	102.666	102.416
5.500	103.316	103.216	103.116	5.500	102.968	102.868	102.768	4.625	102.774	102.624	102.474	5.625	103.181	102.931	102.681

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	99.012	98.762	98.512	3.375	N/A	N/A	N/A
3.500	99.551	99.301	99.051	3.500	N/A	N/A	N/A
3.625	100.072	99.822	99.572	3.625	N/A	N/A	N/A
3.750	99.333	99.083	98.833	3.750	N/A	N/A	N/A
3.875	99.814	99.564	99.314	3.875	N/A	N/A	N/A
4.000	100.264	100.014	99.764	4.000	N/A	N/A	N/A
4.125	100.675	100.425	100.175	4.125	N/A	N/A	N/A
4.250	100.800	100.550	100.300	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:	8/19/2019	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	98.864	98.614	98.364	
4.000	99.314	99.064	98.814	
4.125	99.725	99.475	99.225	
4.375	99.228	98.978	98.728	
4.500	99.653	99.403	99.153	
4.625	100.031	99.781	99.531	
4.875	99.491	99.241	98.991	
5.000	99.852	99.602	99.352	
5.125	99.928	99.678	99.428	
5.500	100.166	99.916	99.666	
5.625	100.431	100.181	99.931	



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Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/18/2019

45 Day Lock Exp.:

10/3/2019

60 Day Lock Exp.:

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W. Rate Sheet Dated: 8/19/2019

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	100.481	100.331	100.181	3.250	100.477	100.327	100.177	2.375	96.089	95.939	95.789	3.125	99.946	99.796	99.646
3.375	101.025	100.875	100.725	3.375	100.911	100.761	100.611	2.500	96.576	96.426	96.276	3.250	99.947	99.797	99.647
3.500	101.564	101.414	101.264	3.500	101.308	101.158	101.008	2.625	97.059	96.909	96.759	3.375	100.300	100.150	100.000
3.625	102.085	101.935	101.785	3.625	101.724	101.574	101.424	2.750	98.694	98.544	98.394	3.500	99.877	99.727	99.577
3.750	101.158	101.008	100.858	3.750	101.091	100.941	100.791	2.875	99.179	99.029	98.879	3.625	100.004	99.854	99.704
3.875	101.639	101.489	101.339	3.875	101.489	101.339	101.189	3.000	99.649	99.499	99.349	Margin = 2.250		Index = 1.780	
4.000	102.089	101.939	101.789	4.000	101.848	101.698	101.548	3.125	100.115	99.965	99.815				
4.125	102.500	102.350	102.200	4.125	102.178	102.028	101.878	3.250	100.602	100.452	100.302				
4.250	102.018	101.918	101.818	4.250	101.947	101.847	101.747	3.375	101.014	100.864	100.714				
4.375	102.440	102.340	102.240	4.375	102.286	102.186	102.086	3.500	101.388	101.238	101.088				
4.500	102.866	102.766	102.666	4.500	102.414	102.314	102.214	3.625	101.782	101.632	101.482				
4.625	103.244	103.144	103.044	4.625	102.645	102.545	102.445	3.750	101.669	101.519	101.369				
4.750	103.244	103.144	103.044	4.750	102.152	102.052	101.952	3.875	102.045	101.895	101.745				
4.875	102.578	102.478	102.378	4.875	102.431	102.331	102.231	4.000	102.381	102.231	102.081				
5.000	102.940	102.840	102.740	5.000	102.682	102.582	102.482	4.125	102.689	102.539	102.389				
5.125	103.015	102.915	102.815	5.125	102.913	102.813	102.713	4.250	102.496	102.346	102.196				
5.250	102.502	102.402	102.302	5.250	102.530	102.430	102.330	4.375	102.815	102.665	102.515				
5.375	102.831	102.731	102.631	5.375	102.809	102.709	102.609	4.500	102.902	102.752	102.602				
5.500	103.129	103.029	102.929	5.500	103.060	102.960	102.860	4.625	103.117	102.967	102.817				

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	99.331	99.181	99.031	3.250	99.047	98.897	98.747	2.375	96.409	96.259	96.109	3.125	97.936	97.786	97.636
3.375	99.875	99.725	99.575	3.375	99.481	99.331	99.181	2.500	96.896	96.746	96.596	3.250	97.937	97.787	97.637
3.500	100.414	100.264	100.114	3.500	99.878	99.728	99.578	2.625	97.379	97.229	97.079	3.375	98.290	98.140	97.990
3.625	100.935	100.785	100.635	3.625	100.294	100.144	99.994	2.750	98.045	97.895	97.745	3.500	97.867	97.717	97.567
3.750	100.008	99.858	99.708	3.750	99.661	99.511	99.361	2.875	98.530	98.380	98.230	3.625	97.994	97.844	97.694
3.875	100.489	100.339	100.189	3.875	100.059	99.909	99.759	3.000	99.001	98.851	98.701	Margin = 2.250		Index = 1.780	
4.000	100.939	100.789	100.639	4.000	100.418	100.268	100.118	3.125	99.466	99.316	99.166	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.350	101.200	101.050	4.125	100.748	100.598	100.448	3.250	99.672	99.522	99.372	Rate	30 Day	45 Day	60 Day
4.250	100.868	100.768	100.668	4.250	100.517	100.417	100.317	3.375	100.084	99.934	99.784	3.875	100.089	99.839	99.589
4.375	101.290	101.190	101.090	4.375	100.856	100.756	100.656	3.500	100.458	100.308	100.158	4.000	100.539	100.289	100.039
4.500	101.716	101.616	101.516	4.500	100.984	100.884	100.784	3.625	100.852	100.702	100.552	4.125	100.950	100.700	100.450
4.625	102.094	101.994	101.894	4.625	101.215	101.115	101.015	3.750	100.356	100.206	100.056	4.375	100.890	100.640	100.390
4.750	102.094	101.994	101.894	4.750	100.722	100.622	100.522	3.875	100.732	100.582	100.432	4.500	101.316	101.066	100.816
4.875	101.428	101.328	101.228	4.875	101.001	100.901	100.801	4.000	101.069	100.919	100.769	4.625	101.694	101.444	101.194
5.000	101.790	101.690	101.590	5.000	101.252	101.152	101.052	4.125	101.376	101.226	101.076	4.875	101.028	100.778	100.528
5.125	101.865	101.765	101.665	5.125	101.483	101.383	101.283	4.250	100.503	100.353	100.203	5.000	101.390	101.140	100.890
5.250	101.352	101.252	101.152	5.250	101.100	101.000	100.900	4.375	100.823	100.673	100.523	5.125	101.465	101.215	100.965
5.375	101.681	101.581	101.481	5.375	101.379	101.279	101.179	4.500	100.909	100.759	100.609	5.500	101.579	101.329	101.079
5.500	101.979	101.879	101.779	5.500	101.630	101.530	101.430	4.625	101.124	100.974	100.824	5.625	101.843	101.593	101.343

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	97.325	97.075	96.825	3.375	N/A	N/A	N/A	
3.500	97.864	97.614	97.364	3.500	N/A	N/A	N/A	
3.625	98.385	98.135	97.885	3.625	N/A	N/A	N/A	
3.750	97.458	97.208	96.958	3.750	N/A	N/A	N/A	
3.875	97.939	97.689	97.439	3.875	N/A	N/A	N/A	
4.000	98.389	98.139	97.889	4.000	N/A	N/A	N/A	
4.125	98.800	98.550	98.300	4.125	N/A	N/A	N/A	
4.250	99.363	99.113	98.863	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:	8/19/2019	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	97.339	97.089	96.839	
4.000	97.789	97.539	97.289	
4.125	98.200	97.950	97.700	
4.375	98.140	97.890	97.640	
4.500	98.566	98.316	98.066	
4.625	98.944	98.694	98.444	
4.875	98.278	98.028	97.778	
5.000	98.640	98.390	98.140	
5.125	98.715	98.465	98.215	
5.500	98.829	98.579	98.329	
5.625	99.093	98.843	98.593	

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 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)	

W. Rate Sheet Dated: 8/19/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
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	100.258	100.158	100.058	3.000	96.958	96.858	96.758	3.000	96.664	96.564	96.464	4.000	102.188	102.088	101.988	3.875	100.996	100.896	100.796
3.375	100.897	100.797	100.697	3.125	97.921	97.821	97.721	3.125	97.678	97.578	97.478	4.125	102.301	102.201	102.101	3.990	101.329	101.229	101.129
3.500	101.394	101.294	101.194	3.250	98.819	98.719	98.619	3.250	98.627	98.527	98.427	4.250	102.093	101.993	101.893	4.000	101.429	101.329	101.229
3.625	101.823	101.723	101.623	3.375	99.537	99.437	99.337	3.375	99.349	99.249	99.149	4.375	102.458	102.358	102.258	4.125	101.656	101.556	101.456
3.750	101.810	101.710	101.610	3.500	100.084	99.984	99.884	3.500	99.897	99.797	99.697	4.500	102.773	102.673	102.573	4.250	101.676	101.576	101.476
3.875	102.325	102.225	102.125	3.625	100.556	100.456	100.356	3.625	100.369	100.269	100.169	4.625	102.784	102.684	102.584	4.375	102.146	102.046	101.946
3.990	102.685	102.585	102.485	3.750	100.935	100.835	100.735	3.750	100.837	100.737	100.637	4.750	102.418	102.318	102.218	4.500	102.500	102.400	102.300
4.000	102.785	102.685	102.585	3.875	101.516	101.416	101.316	3.875	101.422	101.322	101.222	4.875	102.812	102.712	102.612	4.625	102.763	102.663	102.563
4.125	102.997	102.897	102.797	3.990	101.926	101.826	101.726	3.990	101.832	101.732	101.632	4.990	103.118	103.018	102.918	4.750	102.418	102.318	102.218
4.250	102.845	102.745	102.645	4.000	102.026	101.926	101.826	4.000	101.932	101.832	101.732	5.000	103.218	103.118	103.018	4.875	102.812	102.712	102.612
4.375	103.197	103.097	102.997	4.125	102.352	102.252	102.152	4.125	102.258	102.158	102.058	5.125	103.406	103.306	103.206	4.990	103.118	103.018	102.918
4.500	103.544	103.444	103.344	4.250	102.428	102.328	102.228	4.250	102.518	102.418	102.318	5.250	103.272	103.172	103.072	5.000	103.218	103.118	103.018
4.625	103.602	103.502	103.402	4.375	102.885	102.785	102.685	4.375	102.978	102.878	102.778	5.375	103.652	103.552	103.452	5.125	103.406	103.306	103.206
4.750	103.774	103.674	103.574	4.500	103.271	103.171	103.071	4.500	103.365	103.265	103.165	5.500	104.010	103.910	103.810	5.250	103.272	103.172	103.072
4.875	104.118	104.018	103.918	4.625	103.581	103.481	103.381	4.625	103.542	103.442	103.342	5.625	104.212	104.112	104.012	5.375	103.652	103.552	103.452
4.990	104.318	104.218	104.118	4.750	104.463	104.363	104.263	4.750	104.365	104.265	104.165	5.750	103.705	103.605	103.505	5.500	104.010	103.910	103.810
5.000	104.418	104.318	104.218	4.875	104.851	104.751	104.651	4.875	104.757	104.657	104.557	5.875	104.090	103.990	103.890	5.625	104.212	104.112	104.012
5.125	104.658	104.558	104.458	4.990	105.141	105.041	104.941	4.990	105.047	104.947	104.847	5.990	104.381	104.281	104.181	5.750	103.705	103.605	103.505
5.250	105.015	104.915	104.815	5.000	105.241	105.141	105.041	5.000	105.147	105.047	104.947	6.000	104.481	104.381	104.281	5.875	104.090	103.990	103.890
30/25 Year >125 High Balance				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
3.625	99.779	99.679	99.579	3.375	100.814	100.714	100.614	3.625	101.367	101.267	101.167	3.625	101.367	101.167	101.167	3.125	101.405	101.305	101.205
3.750	100.367	100.267	100.167	3.500	101.177	101.077	100.977	3.750	101.465	101.365	101.265	3.750	101.309	101.109	101.109	3.250	101.668	101.568	101.468
3.875	100.902	100.802	100.702	3.625	101.674	101.574	101.474	3.875	101.979	101.879	101.779	3.875	101.822	101.622	101.622	3.375	101.988	101.888	101.788
3.990	101.235	101.135	101.035	3.750	102.259	102.159	102.059	3.990	102.370	102.270	102.170	3.990	102.214	102.014	102.014	3.500	102.054	101.954	101.854
4.000	101.335	101.235	101.135	3.875	102.584	102.484	102.384	4.000	102.470	102.370	102.270	4.000	102.314	102.114	102.114	3.625	102.924	102.824	102.724
4.125	101.562	101.462	101.362	3.990	102.901	102.801	102.701	4.125	102.781	102.681	102.581	4.125	102.625	102.425	102.425	3.750	102.761	102.661	102.561
4.250	101.766	101.666	101.566	4.000	103.001	102.901	102.801	4.250	102.136	102.036	101.936	4.250	102.073	101.873	101.873	3.875	102.836	102.736	102.636
4.375	102.239	102.139	102.039	4.125	103.119	103.019	102.919	4.375	103.532	103.432	103.332	4.375	102.469	102.269	102.269	3.990	102.954	102.854	102.754
4.500	102.594	102.494	102.394	4.250	103.043	102.943	102.843	4.500	103.932	103.832	103.732	4.500	102.869	102.669	102.669	4.000	103.054	102.954	102.854
4.625	102.724	102.624	102.524	4.375	103.272	103.172	103.072	4.625	103.089	102.989	102.889	4.625	103.027	102.827	102.827	4.125	103.798	103.698	103.598
4.750	102.418	102.318	102.218	4.500	103.592	103.492	103.392	4.750	103.027	102.927	102.827	4.750	102.964	102.764	102.764	4.250	103.918	103.818	103.718
4.875	102.812	102.712	102.612	4.625	103.527	103.427	103.327	4.875	103.383	103.283	103.183	4.875	103.320	103.120	103.120	4.375	104.240	104.140	104.040
4.990	103.118	103.018	102.918	4.750	103.769	103.669	103.569	4.990	103.665	103.565	103.465	4.990	103.603	103.403	103.403	4.500	104.584	104.484	104.384
5.000	103.218	103.118	103.018	4.875	104.059	103.959	103.859	5.000	103.765	103.665	103.565	5.000	103.703	103.503	103.503	4.625	104.552	104.452	104.352
5.125	103.406	103.306	103.206	4.990	104.243	104.143	104.043	5.125	104.019	103.919	103.819	5.125	103.957	103.757	103.757	4.750	104.011	103.911	103.811
5.250	103.272	103.172	103.072	5.000	104.343	104.243	104.143	5.250	104.445	104.345	104.245	5.250	104.289	104.089	104.089	4.875	104.172	104.072	103.972
5.375	103.652	103.552	103.452	5.125	104.503	104.403	104.303	5.375	104.637	104.537	104.437	5.375	104.481	104.281	104.281	4.990	104.178	104.078	103.978
5.500	104.010	103.910	103.810	5.250	104.944	104.844	104.744	5.500	104.831	104.731	104.631	5.500	104.675	104.475	104.475	5.000	104.278	104.178	104.078
5.625	104.212	104.112	104.012	5.375	105.083	104.983	104.883	5.625	105.255	105.155	105.055	5.625	105.003	104.803	104.803	5.125	104.380	104.278	104.180

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.125	99.929	99.829	99.729	3.125	99.929	99.729	99.729	3.125	101.080	100.880	100.880	3.125	99.604	99.404	99.404	3.125	99.604	99.404	99.404	3.125	101.401	101.201	101.201
3.250	100.267	100.167	100.067	3.250	100.267	100.067	100.067	3.250	101.289	101.089	101.089	3.250	99.888	99.688	99.688	3.250	99.888	99.688	99.688	3.250	101.634	101.434	101.434
3.375	100.622	100.522	100.422	3.375	100.622	100.422	100.422	3.375	101.508	101.308	101.308	3.375	100.142	99.942	99.942	3.375	100.142	99.942	99.942	3.375	101.931	101.731	101.731
3.500	101.016	100.916	100.816	3.500	101.003	100.803	100.803	3.500	101.795	101.595	101.595	3.500	100.757	100.557	100.557	3.500	100.744	100.544	100.544	3.500	102.019	101.819	101.819
3.625	101.657	101.557	101.457	3.625	101.657	101.457	101.457	3.625	102.140	101.940	101.940	3.625	100.873	100.673	100.673	3.625	100.873	100.673	100.673	3.625	102.875	102.675	102.675
3.750	101.926	101.826	101.726	3.750	101.926	101.726	101.726	3.750	102.388	102.188	102.188	3.750	101.503	101.303	101.303	3.750	101.503	101.303	101.303	3.750	102.646	102.446	102.446
3.875	102.015	101.915	101.815	3.875	102.015	101.815	101.815	3.875	102.381	102.181	102.181	3.875	101.560	101.360	101.360	3.875	101.560	101.360	101.360	3.875	102.708	102.508	102.508
3.990	102.396	102.296	102.196	3.990	102.381	102.181	102.181	3.990	102.377	102.177	102.177	3.990	101.819	101.619	101.619	3.990	101.804	101.604	101.604	3.990	102.817	102.617	102.617
4.000	102.496	102.396	102.296	4.000	102.481	102.281	102.281	4.000	102.477	102.277	102.277	4.000	101.919	101.719	101.719	4.000	101.904	101.704	101.704	4.000	102.917	102.717	102.717
4.125	103.115	103.015	102.915	4.125	103.115	102.915	102.915	4.125	103.035	102.835	102.835	4.125	102.352	102.152	102.152	4.125	102.352	102.152	102.152	4.125	103.848	103.648	103.648
4.250	103.522	103.422	103.322	4.250	103.522	103.322	103.322	4.250	103.052	102.852	102.852	4.250	102.656	102.456	102.456	4.250	102.656	102.456	102.456	4.250	103.689	103.489	103.489
4.375	103.879	103.779	103.679	4.375	103.879	103.679	103.679	4.375	103.274	103.074	103.074	4.375	102.913	102.713	102.713	4.375	102.913	102.713	102.713	4.375	104.006	103.806	103.806
4.500	104.259	104.159	104.059	4.500	104.259	104.059	104.059	4.500	103.509	103.309	103.309	4.500	103.184	102.984	102.984	4.500	103.184	102.984	102.984	4.500	104.351	104.151	104.151
4.625	104.562	104.462	104.362	4.625	104.562	104.362	104.362	4.625	103.700	103.500	103.500	4.625	103.700	103.500	103.500	4.625	103.700	103.500	103.500	4.625	104.319	104.119	104.119
4.750	103.939	103.839	103.739	4.750	103.939	103.739	103.739	4.750	102.727	102.527	102.527	4.750	102.655	102.455	102.455	4.750	102.655	102.455	102.455	4.750	103.581	103.381	103.381
4.875	104.479	104.379	104.279	4.875	104.455	104.255	104.255	4.875	102.836	102.636	102.636	4.875	102.836	102.636	102.631	4.875	102.836	102.636	102.636	4.875	103.739	103.539	103.539
4.900	104.925	104.825	104.725	4.900	104.914	104.714	104.714	4.900	102.804	102.604	102.604	4.900	102.804	102.604	102.386	4.900	102.804	102.604	102.392	4.900	103.744	103.544	103.544
5.000	105.025	104.925	104.825	5.000	105.014	104.814	104.814	5.000	102.904	102.704	102.704	5.000	102.904	102.704	102.486	5.000	102.904	102.704	102.492	5.000	103.844	103.644	103.644
5.125	105.468	105.368	105.268	5.125	105.468	105.268	104.887	5.125	102.972	102.772	102.772	5.125	102.972	102.772	102.391	5.125	102.972	102.772	102.391	5.125	103.944	103.744	103.744

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%	>97.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%
660 – 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.50%	-2.50%
640 – 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%	-2.75%
620 – 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%	-3.50%

Cash-Out Refinance*				
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01
> 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

* Not applicable to student loan cash-out refinances (identified by SFC 841).

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%	>97.00%
Investment property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250
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	-1.000	-1.000	-1.000	-1.000	-1.000
Condo > 15 year**	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
HB C/O Ref	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/O Ref	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (identified by SFC 588).

* Not applicable to MH Advantage properties (identified by SFC 859 in conjunction with SFC 235).

** Not applicable to detached Condominium units (identified by SFC 588)

High LTV Refi Option LLPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	80.01 -90.00%	0.750	2.000
		>90.00%	0.000	0.750
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

HomeReady LLPA Caps*	
Product Feature	LLPA Caps
LTV > 80% and credit score $\geq$ 680	0.00%
All other LTV & FICO combos	1.50%

*The above caps do not include the following LLPA's: State; Extension; Loan Size

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
All Subordinate Financing	-0.375
FNMA HomeStyle Renovation	-1.000
Texas Equity 50(a)(6)	0.000
Texas Equity 50(a)(4)	0.000
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 HB	0.125

Mortgages with Subordinate Financing *			
LTV Range	CLTV Range	Credit Score < 720	Credit Score > 720
≤ 65.00%	80.01% – 95.00%	-0.500	-0.250
65.01% – 75.00%	80.01% – 95.00%	-0.750	-0.500
75.01% – 95.00%	90.01% – 95.00%	-1.000	-0.750
75.01% – 90.00%	76.01% – 90.00%	-1.000	-0.750
≤ 95.00%	95.01% – 97.00%	-1.500	-1.500

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

* If the subordinate financing is a Community Seconds® loan, these LLPAs do not apply and the lender must use SFC 118.

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)
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			FHA ID# - 1358600006
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/18/2019
45 Day Lock Exp.: 10/3/2019
60 Day Lock Exp.: 10/18/2019

W. Rate Sheet Dated: 8/19/2019

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	100.452	100.352	100.252	3.375	100.800	100.700	100.600	3.375	100.800	100.700	100.600	4.000	102.557	102.457	102.357	4.000	102.182	102.082	101.982
3.375	101.050	100.950	100.850	3.500	101.296	101.196	101.096	3.500	101.296	101.196	101.096	4.125	102.571	102.471	102.371	4.125	102.196	102.096	101.996
3.500	101.546	101.446	101.346	3.625	101.644	101.544	101.444	3.625	101.644	101.544	101.444	4.250	102.505	102.405	102.305	4.250	102.130	102.030	101.930
3.625	101.894	101.794	101.694	3.750	101.892	101.792	101.692	3.750	101.892	101.792	101.692	4.375	102.847	102.747	102.647	4.375	102.472	102.372	102.272
3.750	102.142	102.042	101.942	3.875	102.362	102.262	102.162	3.875	102.362	102.262	102.162	4.500	103.057	102.957	102.857	4.500	102.432	102.332	102.232
3.875	102.612	102.512	102.412	3.990	102.613	102.513	102.413	3.990	102.613	102.513	102.413	4.625	103.073	102.973	102.873	4.625	102.448	102.348	102.248
3.990	102.988	102.888	102.788	4.000	102.713	102.613	102.513	4.000	102.713	102.613	102.513	4.750	102.731	102.631	102.531	4.750	102.106	102.006	101.906
4.000	103.088	102.988	102.888	4.125	102.727	102.627	102.527	4.125	102.727	102.627	102.527	4.875	103.026	102.926	102.826	4.875	102.401	102.301	102.201
4.125	103.102	103.002	102.902	4.250	102.765	102.665	102.565	4.250	102.765	102.665	102.565	4.990	103.147	103.047	102.947	4.990	102.147	102.047	101.947
4.250	103.140	103.040	102.940	4.375	103.107	103.007	102.907	4.375	103.107	103.007	102.907	5.000	103.247	103.147	103.047	5.000	102.247	102.147	102.047
4.375	103.482	103.382	103.282	4.500	103.067	102.967	102.867	4.500	103.067	102.967	102.867	5.125	102.769	102.669	102.569	5.125	101.769	101.669	101.569
4.500	103.692	103.592	103.492	4.625	103.083	102.983	102.883	4.625	103.083	102.983	102.883	5.250	103.075	102.975	102.875	5.250	102.075	101.975	101.875
4.625	103.708	103.608	103.508	4.750	103.336	103.236	103.136	4.750	103.336	103.236	103.136	5.375	102.664	102.557	102.464	5.375	102.664	102.557	102.464
4.750	103.961	103.861	103.761	4.875	103.631	103.531	103.431	4.875	103.631	103.531	103.431	5.500	102.863	102.756	102.663	5.500	102.863	102.756	102.663
4.875	104.256	104.156	104.056	4.990	103.377	103.277	103.177	4.990	103.377	103.277	103.177	5.625	103.360	103.253	103.160	5.625	103.360	103.253	103.160
4.990	104.377	104.277	104.177	5.000	103.477	103.377	103.277	5.000	103.477	103.377	103.277	5.750	103.582	103.475	103.382	5.750	103.582	103.475	103.382
5.000	104.477	104.377	104.277	5.125	103.882	103.782	103.682	5.125	103.882	103.782	103.682	5.875	103.662	103.555	103.462	5.875	103.662	103.555	103.462
5.125	104.882	104.782	104.682	5.250	104.188	104.088	103.988	5.250	104.188	104.088	103.988	5.990	103.611	103.504	103.411	5.990	103.611	103.504	103.411
5.250	105.188	105.088	104.988	5.375	105.525	105.418	105.325	5.375	105.525	105.418	105.325	6.000	103.711	103.604	103.511	6.000	103.711	103.604	103.511
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	102.182	102.082	101.982	3.125	99.714	99.614	99.514	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	102.029	101.929	101.829
4.125	102.196	102.096	101.996	3.250	100.352	100.252	100.152	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	102.222	102.122	102.022
4.250	102.130	102.030	101.930	3.375	100.912	100.812	100.712	3.375	100.912	100.812	100.712	3.375	100.912	100.812	100.712	3.625	102.288	102.188	102.088
4.375	102.472	102.372	102.272	3.500	101.330	101.230	101.130	3.500	101.330	101.230	101.130	3.500	101.330	101.230	101.130	3.750	102.803	102.703	102.603
4.500	102.432	102.332	102.232	3.625	101.973	101.873	101.773	3.625	101.973	101.873	101.773	3.625	101.973	101.873	101.773	3.875	102.898	102.798	102.698
4.625	102.448	102.348	102.248	3.750	102.448	102.348	102.248	3.750	102.448	102.348	102.248	3.750	102.448	102.348	102.248	3.990	103.140	103.040	102.940
4.750	102.106	102.006	101.906	3.875	102.809	102.709	102.609	3.875	102.809	102.709	102.609	3.875	102.809	102.709	102.609	4.000	103.240	103.140	103.040
4.875	102.401	102.301	102.201	3.990	103.084	102.984	102.884	3.990	103.084	102.984	102.884	3.990	103.084	102.984	102.884	4.125	103.282	103.182	103.082
4.990	102.147	102.047	101.947	4.000	103.184	103.084	102.984	4.000	103.184	103.084	102.984	4.000	103.184	103.084	102.984	4.250	103.783	103.683	103.583
5.000	102.247	102.147	102.047	4.125	103.344	103.244	103.144	4.125	103.344	103.244	103.144	4.125	103.344	103.244	103.144	4.375	104.129	104.029	103.929
5.125	101.769	101.669	101.569	4.250	103.468	103.368	103.268	4.250	103.468	103.368	103.268	4.250	103.468	103.368	103.268	4.500	103.360	103.260	103.160
5.250	102.075	101.975	101.875	4.375	103.743	103.643	103.543	4.375	103.743	103.643	103.543	4.375	103.743	103.643	103.543	4.625	103.751	103.651	103.551
5.375	102.664	102.567	102.464	4.500	104.061	103.961	103.861	4.500	104.061	103.961	103.861	4.500	104.061	103.961	103.861	4.750	104.064	103.964	103.864
5.500	102.863	102.756	102.663	4.625	104.071	103.971	103.871	4.625	104.071	103.971	103.871	4.625	104.071	103.971	103.871	4.875	104.320	104.220	104.120
5.625	103.360	103.253	103.160	4.750	104.378	104.278	104.178	4.750	104.378	104.278	104.178	4.750	104.378	104.278	104.178	4.990	104.139	104.039	103.939
5.750	103.582	103.475	103.382	4.875	104.712	104.612	104.512	4.875	104.712	104.612	104.512	4.875	104.712	104.612	104.512	5.000	104.239	104.139	104.039
5.875	103.662	103.555	103.462	4.990	104.892	104.792	104.692	4.990	104.892	104.792	104.692	4.990	104.892	104.792	104.692	5.125	104.518	104.418	104.318
5.990	103.611	103.504	103.411	5.000	104.992	104.892	104.792	5.000	104.992	104.892	104.792	5.000	104.992	104.892	104.792	5.250	104.617	104.517	104.417
6.000	103.711	103.604	103.511	5.125	105.196	105.096	104.996	5.125	105.196	105.096	104.996	5.125	105.196	105.096	104.996	5.375	0.000	N/A	N/A
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	102.029	101.929	101.829	3.375	102.029	101.929	101.829	3.375	101.297	101.197	101.097	3.375	101.297	101.197	101.097	3.375	101.297	101.197	101.097
3.500	102.222	102.122	102.022	3.500	102.222	102.122	102.022	3.500	101.490	101.390	101.290	3.500	101.490	101.390	101.290	3.500	101.490	101.390	101.290
3.625	102.288	102.188	102.088	3.625	102.288	102.188	102.088	3.625	101.029	100.929	100.829	3.625	101.029	100.929	100.829	3.625	101.029	100.929	100.829
3.750	102.803	102.703	102.603	3.750	102.803	102.703	102.603	3.750	101.544	101.444	101.344	3.750	101.544	101.444	101.344	3.750	101.544	101.444	101.344
3.875	102.898	102.798	102.698	3.875	102.898	102.798	102.698	3.875	101.639	101.539	101.439	3.875	101.639	101.539	101.439	3.875	101.639	101.539	101.439
3.990	103.140	103.040	102.940	3.990	103.140	103.040	102.940	3.990	101.881	101.781	101.681	3.990	101.881	101.781	101.681	3.990	101.881	101.781	101.681
4.000	103.240	103.140	103.040	4.000	103.240	103.140	103.040	4.000	101.981	101.881	101.781	4.000	101.981	101.881	101.781	4.000	101.981	101.881	101.781
4.125	103.282	103.182	103.082	4.125	103.282	103.182	103.082	4.125	101.526	101.426	101.326	4.125	101.526	101.426	101.326	4.125	101.526	101.426	101.326
4.250	103.783	103.683	103.583	4.250	103.783	103.683	103.583	4.250	102.027	101.927	101.827	4.250	102.027	101.927	101.827	4.250	102.027	101.927	101.827
4.375	104.004	103.904	103.804	4.375	104.004	103.904	103.804	4.375	102.373	102.273	102.173	4.375	102.3482</						



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.:

9/18/2019

45 Day Lock Exp.:

10/3/2019

60 Day Lock Exp.:

10/18/2019

W. Rate Sheet Dated: 8/19/2019

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	100.607	100.507	100.407	3.125	N/A	N/A	N/A	3.375	102.033	101.933	101.833	4.000	102.206	102.106	102.006	3.375	100.908	100.808	100.708
3.375	101.197	101.097	100.997	3.250	100.498	100.398	100.298	3.500	102.215	102.115	102.015	4.125	102.218	102.118	102.018	3.500	101.090	100.990	100.890
3.500	101.687	101.587	101.487	3.375	101.042	100.942	100.842	3.625	102.246	102.146	102.046	4.250	102.146	102.046	101.946	3.625	100.615	100.515	100.415
3.625	102.026	101.926	101.826	3.500	101.458	101.358	101.258	3.750	102.758	102.658	102.558	4.375	102.481	102.381	102.281	3.750	101.127	101.027	100.927
3.750	102.202	102.102	102.002	3.625	102.004	101.904	101.804	3.875	102.852	102.752	102.652	4.500	102.684	102.584	102.484	3.875	101.221	101.121	101.021
3.875	102.661	102.561	102.461	3.750	102.454	102.354	102.254	3.990	103.095	102.995	102.895	4.625	102.695	102.595	102.495	3.990	101.464	101.364	101.264
3.990	103.030	102.930	102.830	3.875	102.811	102.711	102.611	4.000	103.195	103.095	102.995	4.750	102.289	102.189	102.089	4.000	101.564	101.464	101.364
4.000	103.130	103.030	102.930	3.990	103.081	102.981	102.881	4.125	103.222	103.122	103.022	4.875	102.579	102.479	102.379	4.125	101.079	100.979	100.879
4.125	103.142	103.042	102.942	4.000	103.181	103.081	102.981	4.250	103.719	103.619	103.519	4.990	102.695	102.595	102.495	4.250	101.576	101.476	101.376
4.250	103.154	103.054	102.954	4.125	103.334	103.234	103.134	4.375	104.066	103.966	103.866	5.000	102.795	102.695	102.595	4.375	101.923	101.823	101.723
4.375	103.489	103.389	103.289	4.250	103.424	103.324	103.224	4.500	103.296	103.196	103.096	5.125	102.366	102.266	102.166	4.500	100.827	100.727	100.627
4.500	103.692	103.592	103.492	4.375	103.726	103.626	103.526	4.625	103.685	103.585	103.485	5.250	102.666	102.566	102.466	4.625	101.216	101.116	101.016
4.625	103.703	103.603	103.503	4.500	104.039	103.939	103.839	4.750	103.997	103.897	103.797	5.375	102.319	102.219	102.119	4.750	101.528	101.428	101.328
4.750	103.902	103.802	103.702	4.625	104.048	103.948	103.848	4.875	104.246	104.146	104.046	5.500	102.513	102.413	102.313	4.875	101.850	101.750	101.650
4.875	104.192	104.092	103.992	4.750	104.295	104.195	104.095	4.990	104.040	103.940	103.840	5.625	103.001	102.901	102.801	4.990	102.071	101.971	101.871
4.990	104.308	104.208	104.108	4.875	104.624	104.524	104.424	5.000	104.140	104.040	103.940	5.750	103.219	103.119	103.019	5.000	102.171	102.071	101.971
5.000	104.408	104.308	104.208	4.990	104.801	104.701	104.601	5.125	104.414	104.314	104.214	5.875	103.446	103.346	103.246	5.125	102.445	102.345	102.245
5.125	104.851	104.751	104.651	5.000	104.901	104.801	104.701	5.250	104.510	104.410	104.310	5.990	103.542	103.442	103.342	5.250	102.541	102.441	102.341
5.250	105.151	105.051	104.951	5.125	105.138	105.038	104.938	5.375	104.704	104.604	104.504	6.000	103.642	103.542	103.442	5.375	102.735	102.635	102.535

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)
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.			
FHA ID# - 1358600006			



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.:

9/18/2019

45 Day Lock Exp.:

10/3/2019

60 Day Lock Exp.:

10/18/2019

W. Rate Sheet Dated: 8/19/2019

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	99.229	99.166	99.104	
3.875	99.625	99.563	99.500	
4.000	99.916	99.853	99.791	
4.125	100.149	100.086	100.024	
4.250	100.288	100.226	100.163	
4.375	100.450	100.387	100.325	
4.500	100.676	100.613	100.551	
4.625	100.866	100.803	100.741	
4.750	101.104	101.042	100.979	
4.875	101.385	101.322	101.260	
5.000	101.636	101.573	101.511	
5.125	101.958	101.895	101.833	
5.250	102.307	102.244	102.182	

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	98.927	98.802	98.677	
3.375	99.462	99.337	99.212	
3.500	99.809	99.684	99.559	
3.625	100.125	100.000	99.875	
3.750	100.591	100.466	100.341	
3.875	101.069	100.944	100.819	
4.000	101.246	101.121	100.996	
4.125	101.439	101.314	101.189	
4.250	101.685	101.560	101.435	
4.375	102.012	101.887	101.762	
4.500	102.153	102.028	101.903	

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	97.624	97.499	97.374	
3.375	98.015	97.890	97.765	
3.500	98.422	98.297	98.172	
3.625	98.788	98.663	98.538	
3.750	99.200	99.075	98.950	
3.875	99.715	99.590	99.465	
4.000	99.985	99.860	99.735	
4.125	100.295	100.170	100.045	
4.250	100.580	100.455	100.330	
4.375	100.841	100.716	100.591	
4.500	101.077	100.952	100.827	
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)