



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.: 9/19/2019

45 Day Lock Exp.: 10/4/2019

60 Day Lock Exp.: 10/21/2019

W. Rate Sheet Dated: 8/20/2019

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	101.734	101.584	101.434	3.250	101.291	101.141	100.991	2.375	98.890	98.740	98.590	3.125	100.173	100.023	99.873
3.375	102.278	102.128	101.978	3.375	101.725	101.575	101.425	2.500	99.377	99.227	99.077	3.250	100.175	100.025	99.875
3.500	102.817	102.667	102.517	3.500	102.123	101.973	101.823	2.625	99.860	99.710	99.560	3.375	100.528	100.378	100.228
3.625	103.338	103.188	103.038	3.625	102.539	102.389	102.239	2.750	99.518	99.368	99.218	3.500	100.104	99.954	99.804
3.750	102.583	102.433	102.283	3.750	102.077	101.927	101.777	2.875	100.004	99.854	99.704	3.625	100.231	100.081	99.931
3.875	103.064	102.914	102.764	3.875	102.475	102.325	102.175	3.000	100.474	100.324	100.174	Margin = 2.250		Index = 1.770	
4.000	103.514	103.364	103.214	4.000	102.834	102.684	102.534	3.125	100.939	100.789	100.639				
4.125	103.925	103.775	103.625	4.125	103.164	103.014	102.864	3.250	101.450	101.300	101.150				
4.250	102.943	102.843	102.743	4.250	102.434	102.334	102.234	3.375	101.862	101.712	101.562				
4.375	103.365	103.265	103.165	4.375	102.773	102.673	102.573	3.500	102.237	102.087	101.937				
4.500	103.791	103.691	103.591	4.500	102.902	102.802	102.702	3.625	102.630	102.480	102.330				
4.625	104.169	104.069	103.969	4.625	103.133	103.033	102.933	3.750	102.713	102.563	102.413				
4.750	104.294	104.194	104.094	4.750	102.938	102.838	102.738	3.875	103.088	102.938	102.788				
4.875	103.800	103.700	103.600	4.875	103.217	103.117	103.017	4.000	103.425	103.275	103.125				
5.000	104.162	104.062	103.962	5.000	103.468	103.368	103.268	4.125	103.732	103.582	103.432				
5.125	104.237	104.137	104.037	5.125	103.699	103.599	103.499	4.250	103.140	102.990	102.840				
5.250	104.052	103.952	103.852	5.250	103.644	103.544	103.444	4.375	103.459	103.309	103.159				
5.375	104.381	104.281	104.181	5.375	103.923	103.823	103.723	4.500	103.548	103.398	103.248				
5.500	104.679	104.579	104.479	5.500	104.174	104.074	103.974	4.625	103.763	103.613	103.463				

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	100.584	100.434	100.284	3.250	100.291	100.141	99.991	2.375	97.890	97.740	97.590	3.125	99.173	99.023	98.873
3.375	101.128	100.978	100.828	3.375	100.725	100.575	100.425	2.500	98.377	98.227	98.077	3.250	99.175	99.025	98.875
3.500	101.667	101.517	101.367	3.500	101.123	100.973	100.823	2.625	98.860	98.710	98.560	3.375	99.528	99.378	99.228
3.625	102.188	102.038	101.888	3.625	101.539	101.389	101.239	2.750	98.518	98.368	98.218	3.500	99.104	98.954	98.804
3.750	101.433	101.283	101.133	3.750	101.077	100.927	100.777	2.875	99.004	98.854	98.704	3.625	99.231	99.081	98.931
3.875	101.914	101.764	101.614	3.875	101.475	101.325	101.175	3.000	99.474	99.324	99.174	Margin = 2.250		Index = 1.770	
4.000	102.364	102.214	102.064	4.000	101.834	101.684	101.534	3.125	99.939	99.789	99.639	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.775	102.625	102.475	4.125	102.164	102.014	101.864	3.250	100.450	100.300	100.150	Rate	30 Day	45 Day	60 Day
4.250	101.793	101.693	101.593	4.250	101.434	101.334	101.234	3.375	100.862	100.712	100.562	3.875	101.514	101.264	101.014
4.375	102.215	102.115	102.015	4.375	101.773	101.673	101.573	3.500	101.237	101.087	100.937	4.000	101.964	101.714	101.464
4.500	102.641	102.541	102.441	4.500	101.902	101.802	101.702	3.625	101.630	101.480	101.330	4.125	102.375	102.125	101.875
4.625	103.019	102.919	102.819	4.625	102.133	102.033	101.933	3.750	101.713	101.563	101.413	4.375	101.815	101.565	101.315
4.750	103.144	103.044	102.944	4.750	101.938	101.838	101.738	3.875	102.088	101.938	101.788	4.500	102.241	101.991	101.741
4.875	102.650	102.550	102.450	4.875	102.217	102.117	102.017	4.000	102.425	102.275	102.125	4.625	102.619	102.369	102.119
5.000	103.012	102.912	102.812	5.000	102.468	102.368	102.268	4.125	102.732	102.582	102.432	4.875	102.250	102.000	101.750
5.125	103.087	102.987	102.887	5.125	102.699	102.599	102.499	4.250	102.140	101.990	101.840	5.000	102.612	102.362	102.112
5.250	102.902	102.802	102.702	5.250	102.644	102.544	102.444	4.375	102.459	102.309	102.159	5.125	102.687	102.437	102.187
5.375	103.231	103.131	103.031	5.375	102.923	102.823	102.723	4.500	102.548	102.398	102.248	5.500	103.129	102.879	102.629
5.500	103.529	103.429	103.329	5.500	103.174	103.074	102.974	4.625	102.763	102.613	102.463	5.625	103.393	103.143	102.893

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	99.028	98.778	98.528	3.375	N/A	N/A	N/A
3.500	99.567	99.317	99.067	3.500	N/A	N/A	N/A
3.625	100.088	99.838	99.588	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:	8/20/2019	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	98.764	98.514	98.264	
4.000	99.214	98.964	98.714	
4.125	99.625	99.375	99.125	
4.375	99.065	98.815	98.565	
4.500	99.491	99.241	98.991	
4.625	99.869	99.619	99.369	
4.875	99.500	99.250	99.000	
5.000	99.862	99.612	99.362	
5.125	99.937	99.687	99.437	
5.500	100.379	100.129	99.879	
5.625	100.643	100.393	100.143	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/19/2019

45 Day Lock Exp.:

10/4/2019

60 Day Lock Exp.:

#####

W. Rate Sheet Dated: 8/20/2019

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	100.396	100.246	100.096	3.250	100.383	100.233	100.083	2.375	96.170	96.020	95.870	3.125	99.846	99.696	99.546
3.375	100.940	100.790	100.640	3.375	100.818	100.668	100.518	2.500	96.657	96.507	96.357	3.250	99.847	99.697	99.547
3.500	101.480	101.330	101.180	3.500	101.215	101.065	100.915	2.625	97.140	96.990	96.840	3.375	100.200	100.050	99.900
3.625	102.001	101.851	101.701	3.625	101.631	101.481	101.331	2.750	98.611	98.461	98.311	3.500	99.777	99.627	99.477
3.750	101.058	100.908	100.758	3.750	100.982	100.832	100.682	2.875	99.096	98.946	98.796	3.625	99.904	99.754	99.604
3.875	101.539	101.389	101.239	3.875	101.380	101.230	101.080	3.000	99.567	99.417	99.267	Margin = 2.250		Index = 1.770	
4.000	101.989	101.839	101.689	4.000	101.739	101.589	101.439	3.125	100.032	99.882	99.732				
4.125	102.400	102.250	102.100	4.125	102.069	101.919	101.769	3.250	100.542	100.392	100.242				
4.250	101.856	101.756	101.656	4.250	101.777	101.677	101.577	3.375	100.954	100.804	100.654				
4.375	102.278	102.178	102.078	4.375	102.116	102.016	101.916	3.500	101.329	101.179	101.029				
4.500	102.703	102.603	102.503	4.500	102.245	102.145	102.045	3.625	101.723	101.573	101.423				
4.625	103.081	102.981	102.881	4.625	102.476	102.376	102.276	3.750	101.618	101.468	101.318				
4.750	103.081	102.981	102.881	4.750	102.155	102.055	101.955	3.875	101.993	101.843	101.693				
4.875	102.588	102.488	102.388	4.875	102.434	102.334	102.234	4.000	102.330	102.180	102.030				
5.000	102.949	102.849	102.749	5.000	102.685	102.585	102.485	4.125	102.637	102.487	102.337				
5.125	103.025	102.925	102.825	5.125	102.916	102.816	102.716	4.250	102.482	102.332	102.182				
5.250	102.714	102.614	102.514	5.250	102.737	102.637	102.537	4.375	102.802	102.652	102.502				
5.375	103.043	102.943	102.843	5.375	103.015	102.915	102.815	4.500	102.891	102.741	102.591				
5.500	103.341	103.241	103.141	5.500	103.267	103.167	103.067	4.625	103.106	102.956	102.806				

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	99.246	99.096	98.946	3.250	98.953	98.803	98.653	2.375	96.490	96.340	96.190	3.125	97.836	97.686	97.536
3.375	99.790	99.640	99.490	3.375	99.388	99.238	99.088	2.500	96.977	96.827	96.677	3.250	97.837	97.687	97.537
3.500	100.330	100.180	100.030	3.500	99.785	99.635	99.485	2.625	97.460	97.310	97.160	3.375	98.190	98.040	97.890
3.625	100.851	100.701	100.551	3.625	100.201	100.051	99.901	2.750	97.962	97.812	97.662	3.500	97.767	97.617	97.467
3.750	99.908	99.758	99.608	3.750	99.552	99.402	99.252	2.875	98.447	98.297	98.147	3.625	97.894	97.744	97.594
3.875	100.389	100.239	100.089	3.875	99.950	99.800	99.650	3.000	98.918	98.768	98.618	Margin = 2.250		Index = 1.770	
4.000	100.839	100.689	100.539	4.000	100.309	100.159	100.009	3.125	99.383	99.233	99.083	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.250	101.100	100.950	4.125	100.639	100.489	100.339	3.250	99.612	99.462	99.312	Rate	30 Day	45 Day	60 Day
4.250	100.706	100.606	100.506	4.250	100.347	100.247	100.147	3.375	100.024	99.874	99.724	3.875	99.989	99.739	99.489
4.375	101.128	101.028	100.928	4.375	100.686	100.586	100.486	3.500	100.399	100.249	100.099	4.000	100.439	100.189	99.939
4.500	101.553	101.453	101.353	4.500	100.815	100.715	100.615	3.625	100.793	100.643	100.493	4.125	100.850	100.600	100.350
4.625	101.931	101.831	101.731	4.625	101.046	100.946	100.846	3.750	100.305	100.155	100.005	4.375	100.728	100.478	100.228
4.750	101.931	101.831	101.731	4.750	100.725	100.625	100.525	3.875	100.681	100.531	100.381	4.500	101.153	100.903	100.653
4.875	101.438	101.338	101.238	4.875	101.004	100.904	100.804	4.000	101.017	100.867	100.717	4.625	101.531	101.281	101.031
5.000	101.799	101.699	101.599	5.000	101.255	101.155	101.055	4.125	101.324	101.174	101.024	4.875	101.038	100.788	100.538
5.125	101.875	101.775	101.675	5.125	101.486	101.386	101.286	4.250	100.490	100.340	100.190	5.000	101.399	101.149	100.899
5.250	101.564	101.464	101.364	5.250	101.307	101.207	101.107	4.375	100.809	100.659	100.509	5.125	101.475	101.225	100.975
5.375	101.893	101.793	101.693	5.375	101.585	101.485	101.385	4.500	100.898	100.748	100.598	5.500	101.791	101.541	101.291
5.500	102.191	102.091	101.991	5.500	101.837	101.737	101.637	4.625	101.113	100.963	100.813	5.625	102.056	101.806	101.556

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	97.340	97.090	96.840	3.375	N/A	N/A	N/A
3.500	97.880	97.630	97.380	3.500	N/A	N/A	N/A
3.625	98.401	98.151	97.901	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:	8/20/2019	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	97.239	96.989	96.739	
4.000	97.689	97.439	97.189	
4.125	98.100	97.850	97.600	
4.375	97.978	97.728	97.478	
4.500	98.403	98.153	97.903	
4.625	98.781	98.531	98.281	
4.875	98.288	98.038	97.788	
5.000	98.649	98.399	98.149	
5.125	98.725	98.475	98.225	
5.500	99.041	98.791	98.541	
5.625	99.306	99.056	98.806	

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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.:

9/19/2019

45 Day Lock Exp.:

10/4/2019

60 Day Lock Exp.:

10/21/2019

W. Rate Sheet Dated: 8/20/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FHMA																											
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.144	100.044	99.944	3.000	96.845	96.745	96.645	3.000	96.551	96.451	96.351	4.000	102.213	102.113	102.013	3.750	100.465	100.365	100.265	3.250	100.144	100.044	99.944	3.000	96.845	96.745	96.645
3.375	100.795	100.695	100.595	3.125	97.816	97.716	97.616	3.125	97.573	97.473	97.373	4.125	102.325	102.225	102.125	3.875	100.998	100.898	100.798	3.500	101.294	101.194	101.094	3.250	96.845	96.745	96.645
3.500	101.294	101.194	101.094	3.250	98.706	98.606	98.506	3.250	98.513	98.413	98.313	4.250	102.064	101.964	101.864	3.990	101.354	101.254	101.154	3.625	101.739	101.639	101.539	3.375	99.435	99.335	99.235
3.625	101.739	101.639	101.539	3.375	99.435	99.335	99.235	3.375	99.248	99.148	99.048	4.375	102.431	102.331	102.231	4.000	101.454	101.354	101.254	3.750	100.828	100.728	100.628	3.500	100.998	100.898	100.798
3.750	102.087	101.987	101.887	3.500	100.998	100.898	100.798	3.500	99.797	99.697	99.597	4.500	102.757	102.657	102.557	4.125	101.680	101.580	101.480	3.875	101.327	101.227	101.127	3.625	100.742	100.642	100.542
3.875	102.328	102.227	102.127	3.625	100.742	100.642	100.542	3.625	100.285	100.185	100.085	4.625	102.740	102.640	102.540	4.250	101.647	101.547	101.447	3.990	101.710	101.610	101.510	3.750	100.695	100.595	100.495
3.990	102.710	102.610	102.510	3.750	100.934	100.834	100.734	3.750	100.835	100.735	100.635	4.750	102.382	102.282	102.182	4.375	101.219	101.119	101.019	3.990	101.710	101.610	101.510	3.750	100.695	100.595	100.495
4.000	102.810	102.710	102.610	3.875	101.518	101.418	101.318	3.875	101.424	101.324	101.224	4.875	102.779	102.679	102.579	4.500	102.486	102.386	102.286	4.125	101.810	101.710	101.610	3.875	100.828	100.728	100.628
4.125	103.025	102.925	102.825	3.990	101.951	101.851	101.751	3.990	101.857	101.757	101.657	4.990	103.087	102.987	102.887	4.625	102.721	102.621	102.521	4.250	102.816	102.716	102.616	4.000	102.051	101.951	101.851
4.250	102.816	102.716	102.616	4.000	102.051	101.951	101.851	4.000	101.957	101.857	101.757	5.000	103.187	103.087	102.987	4.750	102.382	102.282	102.182	4.375	103.171	103.071	102.971	4.125	102.380	102.280	102.180
4.375	103.171	103.071	102.971	4.125	102.380	102.280	102.180	4.125	102.287	102.187	102.087	5.125	103.377	103.277	103.177	4.875	102.779	102.679	102.579	4.500	103.529	103.429	103.329	4.250	102.399	102.299	102.199
4.500	103.529	103.429	103.329	4.250	102.399	102.299	102.199	4.250	102.488	102.388	102.288	5.250	103.313	103.213	103.113	4.990	103.087	102.987	102.887	4.625	103.559	103.459	103.359	4.375	102.859	102.759	102.659
4.625	103.559	103.459	103.359	4.375	102.859	102.759	102.659	4.375	102.952	102.852	102.752	5.375	103.695	103.595	103.495	5.000	103.187	103.087	102.987	4.750	103.738	103.638	103.538	4.500	103.258	103.158	103.058
4.750	103.738	103.638	103.538	4.500	103.258	103.158	103.058	4.500	103.352	103.252	103.152	5.500	104.056	103.956	103.856	5.125	103.377	103.277	103.177	4.875	104.084	103.984	103.884	4.625	103.540	103.440	103.340
4.875	104.084	103.984	103.884	4.625	103.540	103.440	103.340	4.625	103.498	103.398	103.298	5.625	104.255	104.155	104.055	5.250	103.313	103.213	103.113	4.990	104.287	104.187	104.087	4.750	104.427	104.327	104.227
4.990	104.287	104.187	104.087	4.750	104.427	104.327	104.227	4.750	104.330	104.230	104.130	5.750	103.792	103.692	103.592	5.375	103.695	103.595	103.495	5.000	104.387	104.287	104.187	4.875	104.818	104.718	104.618
5.000	104.387	104.287	104.187	4.875	104.818	104.718	104.618	4.875	104.724	104.624	104.524	5.875	104.178	104.078	103.978	5.500	104.056	103.956	103.856	5.125	104.629	104.529	104.429	4.990	105.110	105.010	104.910
5.125	104.629	104.529	104.429	4.990	105.110	105.010	104.910	4.990	105.016	104.916	104.816	5.990	104.470	104.370	104.270	5.625	104.255	104.155	104.055	5.250	105.056	104.956	104.856	5.000	105.210	105.110	105.010
5.250	105.056	104.956	104.856	5.000	105.210	105.110	105.010	5.000	105.116	105.016	104.916	6.000	104.570	104.470	104.370	5.750	104.792	104.692	104.592	5.375	105.056	104.956	104.856	5.000	105.210	105.110	105.010
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.625	99.691	99.591	99.491	3.250	100.345	100.245	100.145	3.625	101.360	101.260	101.160	3.625	101.360	101.160	101.160	3.125	101.429	101.329	101.229	2.750	100.366	100.266	100.166	3.375	100.799	100.699	100.599
3.750	100.366	100.266	100.166	3.375	100.799	100.699	100.599	3.750	101.541	101.441	101.341	3.750	101.384	101.184	101.184	3.250	101.685	101.585	101.485	2.875	100.904	100.804	100.704	3.500	101.159	101.059	100.959
3.875	100.904	100.804	100.704	3.500	101.159	101.059	100.959	3.875	102.058	101.958	101.858	3.875	101.901	101.701	101.701	3.375	102.007	101.907	101.807	2.990	101.260	101.160	101.060	3.625	101.746	101.646	101.546
3.990	101.260	101.160	101.060	3.625	101.746	101.646	101.546	3.990	102.452	102.352	102.252	3.990	102.296	102.096	102.096	3.500	102.071	101.971	101.871	3.125	101.360	101.260	101.160	3.750	102.335	102.235	102.135
4.000	101.360	101.260	101.160	3.750	102.335	102.235	102.135	4.000	102.552	102.452	102.352	4.000	102.396	102.196	102.196	3.625	102.947	102.847	102.747	3.250	101.587	101.487	101.387	3.875	102.671	102.571	102.471
4.125	101.587	101.487	101.387	3.875	102.671	102.571	102.471	4.125	102.866	102.766	102.666	4.125	102.710	102.510	102.510	3.750	102.777	102.677	102.577	3.375	101.736	101.636	101.536	3.990	102.981	102.881	102.781
4.250	101.736	101.636	101.536	3.990	102.981	102.881	102.781	4.250	102.163	102.063	101.963	4.250	102.101	101.901	101.901	3.875	102.854	102.754	102.654	3.475	101.212	101.112	101.012	4.000	103.081	102.981	102.881
4.375	101.212	101.112	101.012	4.000	103.081	102.981	102.881	4.375	102.563	102.463	102.363	4.375	102.500	102.300	102.300	3.990	102.978	102.878	102.778	3.575	100.580	100.480	100.380	4.125	103.200	103.100	103.000
4.500	100.580	100.480	100.380	4.125	103.200	103.100	103.000	4.500	102.966	102.866	102.766	4.500	102.903	102.703	102.703	4.000	103.078	102.978	102.878	3.675	100.782	100.682	100.582	4.250	103.427	103.327	103.227
4.625	100.782	100.682	100.582	4.250	103.427	103.327	103.227	4.625	103.123	103.023	102.923	4.625	103.060	102.860	102.860	4.125	103.819	103.719	103.619	3.775	100.829	100.729	100.629	4.375	103.602	103.502	103.402
4.750	100.829	100.729	100.629	4.375	103.602	103.502	103.402	4.750	103.426	103.326	103.226	4.750	103.364	103.164	103.164	4.250	104.272	104.172	104.072	3.875	100.934	100.834	100.734	4.500	103.624	103.524	103.424
4.875	100.934	100.834	100.734	4.500	103.624	103.524	103.424	4.875	103.826	103.726	103.626	4.875	103.764	103.564	103.564	4.375	104.047	103.947	103.847	3.975	101.087	100.987	100.887	4.625	103.860	103.760	103.660
4.990	101.087	100.987	100.887	4.625	103.860	103.760	103.660	4.990	103.711	103.611	103.511	4.990	103.649	103.449	103.449	4.500	104.618	104.518	104.418	4.075	101.187	101.087	100.987	4.750	104.047	103.947	103.847
5.000	101.187	101.087	100.987	4.750	104.047	103.947	103.847	5.000	103.811	103.711	103.611	5.000	103.749	103.549	103.549	4.625	104.583	104.483	104.383	4.175	101.287	101.187	101.087	4.875	104.287	104.187	104.087
5.125	101.287	101.187	101.087	4.875	104.287	104.187	104.087	5.125	104.067	103.967	103.867	5.125	104.004	103.804	103.804	4.750	104.038	103.938	103.838	4.275	101.387	101.287	101.187	4.990	104.429	104.329	104.229
5.250	101.387	101.287	101.187	4.990	104.429	104.329	104.229	5.250	104.563	104.463	104.363	5.250	104.407	104.207	104.207	4.875	104.197	104.097	103.997	4.375	101.487	101.387	101.287	5.000	104.529	104.429	104.329
5.375	101.487	101.387	101.287	5.000	104.529	104.429	104.329	5.375	104.756	104.656	104.556	5.375	104.600	104.400	104.400	4.990	104.207	104.107	104.007	4.475	101.485	101.385	101.285	5.125	104.601	104.	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/19/2019

45 Day Lock Exp.:

10/4/2019

60 Day Lock Exp.:

10/21/2019

W. Rate Sheet Dated: 8/20/2019

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	100.461	100.361	100.261	3.375	100.812	100.712	100.612	3.375	100.812	100.712	100.612	4.000	102.588	102.488	102.388	4.000	102.213	102.113	102.013	
3.375	101.062	100.962	100.862	3.500	101.302	101.202	101.102	3.500	101.302	101.202	101.102	4.125	102.601	102.501	102.401	4.125	102.226	102.126	102.026	
3.500	101.552	101.452	101.352	3.625	101.655	101.555	101.455	3.625	101.655	101.555	101.455	4.250	102.462	102.362	102.262	4.250	102.087	101.987	101.887	
3.625	101.905	101.805	101.705	3.750	101.886	101.786	101.686	3.750	101.886	101.786	101.686	4.375	102.800	102.700	102.600	4.375	102.425	102.325	102.225	
3.750	102.136	102.036	101.936	3.875	102.349	102.249	102.149	3.875	102.349	102.249	102.149	4.500	103.013	102.913	102.813	4.500	102.388	102.288	102.188	
3.875	102.599	102.499	102.399	3.990	102.615	102.515	102.415	3.990	102.615	102.515	102.415	4.625	102.998	102.898	102.798	4.625	102.373	102.273	102.173	
3.990	102.990	102.890	102.790	4.000	102.715	102.615	102.515	4.000	102.715	102.615	102.515	4.750	102.720	102.620	102.520	4.750	102.095	101.995	101.895	
4.000	103.090	102.990	102.890	4.125	102.728	102.628	102.528	4.125	102.728	102.628	102.528	4.875	103.011	102.911	102.811	4.875	102.386	102.286	102.186	
4.125	103.103	103.003	102.903	4.250	102.732	102.632	102.532	4.250	102.732	102.632	102.532	4.990	103.129	103.029	102.929	4.990	102.129	102.029	101.929	
4.250	103.107	103.007	102.907	4.375	103.070	102.970	102.870	4.375	103.070	102.970	102.870	5.000	103.229	103.129	103.029	5.000	102.229	102.129	102.029	
4.375	103.445	103.345	103.245	4.500	103.033	102.933	102.833	4.500	103.033	102.933	102.833	5.125	102.815	102.715	102.615	5.125	101.815	101.715	101.615	
4.500	103.658	103.558	103.458	4.625	103.018	102.918	102.818	4.625	103.018	102.918	102.818	5.250	103.117	103.017	102.917	5.250	102.117	102.017	101.917	
4.625	103.643	103.543	103.443	4.750	103.299	103.199	103.099	4.750	103.299	103.199	103.099	5.375	102.795	102.695	102.595	5.375	102.795	102.695	102.595	
4.750	103.924	103.824	103.724	4.875	103.590	103.490	103.390	4.875	103.590	103.490	103.390	5.500	102.991	102.891	102.791	5.500	102.991	102.891	102.791	
4.875	104.215	104.115	104.015	4.990	103.333	103.233	103.133	4.990	103.333	103.233	103.133	5.625	103.482	103.382	103.282	5.625	103.482	103.382	103.282	
4.990	104.333	104.233	104.133	5.000	103.433	103.333	103.233	5.000	103.433	103.333	103.233	5.750	103.702	103.602	103.502	5.750	103.702	103.602	103.502	
5.000	104.433	104.333	104.233	5.125	103.928	103.828	103.728	5.125	103.928	103.828	103.728	5.875	103.781	103.681	103.581	5.875	103.781	103.681	103.581	
5.125	104.928	104.828	104.728	5.250	104.230	104.130	104.030	5.250	104.230	104.130	104.030	5.990	103.729	103.629	103.529	5.990	103.729	103.629	103.529	
5.250	105.230	105.130	105.030	5.375	105.656	105.548	105.456	5.375	105.656	105.548	105.456	6.000	103.829	103.722	103.629	6.000	103.829	103.722	103.629	
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	102.213	102.113	102.013	3.000	99.064	98.964	98.864	3.000	N/A	N/A	N/A	3.000	N/A	N/A	N/A	N/A	3.375	102.051	101.951	101.851
4.125	102.226	102.126	102.026	3.125	99.855	99.755	99.655	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	N/A	3.500	102.241	102.141	102.041
4.250	102.087	101.987	101.887	3.250	100.488	100.388	100.288	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	N/A	3.625	102.331	102.231	102.131
4.375	102.425	102.325	102.225	3.375	101.043	100.943	100.843	3.375	101.043	100.943	100.843	3.375	101.043	100.943	100.843	3.750	102.843	102.743	102.643	
4.500	102.388	102.288	102.188	3.500	101.457	101.357	101.257	3.500	101.457	101.357	101.257	3.500	101.457	101.357	101.257	3.875	102.935	102.835	102.735	
4.625	102.373	102.273	102.173	3.625	102.046	101.946	101.846	3.625	102.046	101.946	101.846	3.625	102.046	101.946	101.846	3.990	103.173	103.073	102.973	
4.750	102.095	101.995	101.895	3.750	102.514	102.414	102.314	3.750	102.514	102.414	102.314	3.750	102.514	102.414	102.314	4.000	103.273	103.173	103.073	
4.875	102.386	102.286	102.186	3.875	102.872	102.772	102.672	3.875	102.872	102.772	102.672	3.875	102.872	102.772	102.672	4.125	103.308	103.208	103.108	
4.990	102.129	102.029	101.929	3.990	103.143	103.043	102.943	3.990	103.143	103.043	102.943	3.990	103.143	103.043	102.943	4.250	103.806	103.706	103.606	
5.000	102.229	102.129	102.029	4.000	103.243	103.143	103.043	4.000	103.243	103.143	103.043	4.000	103.243	103.143	103.043	4.375	104.150	104.050	103.950	
5.125	101.815	101.715	101.615	4.125	103.396	103.296	103.196	4.125	103.396	103.296	103.196	4.125	103.396	103.296	103.196	4.500	103.342	103.242	103.142	
5.250	102.117	102.017	101.917	4.250	103.476	103.376	103.276	4.250	103.476	103.376	103.276	4.250	103.476	103.376	103.276	4.625	103.730	103.630	103.530	
5.375	102.795	102.695	102.595	4.375	103.748	103.648	103.548	4.375	103.748	103.648	103.548	4.375	103.748	103.648	103.548	4.750	104.039	103.939	103.839	
5.500	102.991	102.891	102.791	4.500	104.061	103.961	103.861	4.500	104.061	103.961	103.861	4.500	104.061	103.961	103.861	4.875	104.289	104.189	104.089	
5.625	103.482	103.382	103.282	4.625	104.071	103.971	103.871	4.625	104.071	103.971	103.871	4.625	104.071	103.971	103.871	4.990	104.121	104.021	103.921	
5.750	103.702	103.602	103.502	4.750	104.411	104.311	104.211	4.750	104.411	104.311	104.211	4.750	104.411	104.311	104.211	5.000	104.221	104.121	104.021	
5.875	103.781	103.681	103.581	4.875	104.741	104.641	104.541	4.875	104.741	104.641	104.541	4.875	104.741	104.641	104.541	5.125	104.495	104.395	104.295	
5.990	103.729	103.629	103.529	4.990	104.919	104.819	104.719	4.990	104.919	104.819	104.719	4.990	104.919	104.819	104.719	5.250	104.593	104.493	104.393	
6.000	103.829	103.722	103.629	5.000	105.019	104.919	104.819	5.000	105.019	104.919	104.819	5.000	105.019	104.919	104.819	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	102.051	101.951	101.851	3.375	102.051	101.951	101.851	3.375	101.319	101.219	101.119	3.375	101.319	101.219	101.119	3.375	101.319	101.219	101.119	
3.500	102.241	102.141	102.041	3.500	102.241	102.141	102.041	3.500	101.509	101.409	101.309	3.500	101.509	101.409	101.309	3.500	101.509	101.409	101.309	
3.625	102.331	102.231	102.131	3.625	102.331	102.231	102.131	3.625	101.075	100.975	100.875	3.625	101.075	100.975	100.875	3.625	101.075	100.975	100.875	
3.750	102.843	102.743	102.643	3.750	102.843	102.743	102.643	3.750	101.587	101.487	101.387	3.750	101.587	101.487	101.387	3.750	101.587	101.487	101.387	
3.875	102.935	102.835	102.735	3.875	102.935	102.835	102.735	3.875	101.679	101.579	101.479	3.875	101.679	101.579	101.479	3.875	101.679	101.579	101.479	
3.990	103.173	103.073	102.973	3.990	103.173	103.073	102.973	3.990	101.917	101.817	101.717	3.990	101.917	101.817	101.717	3.990	101.917	101.817	101.717	
4.000	103.273	103.173	103.073	4.000	103.273	103.173	103.073	4.000	102.017	101.917	101.817	4.000	102.017	101.917	101.817	4.000	102.017	101.917	101.817	
4.125	103.308	103.208	103.108	4.125	103.308	103.208	103.108	4.125	101.559	101.459	101.359	4.125	101.559	101.459	101.359	4.125	101.559	101.459	101.359	
4.250	103.806	103.706	103.606	4.250	103.806	103.706	103.606	4.250	102.057	101.957	101.857	4.250	102.057	101.957	101.857	4.250	102.057	101.957	101.857	
4.375	104.025	103.925	103.825	4.375	104.025	103.925	103.825	4.375	102.401	102.301	102.201	4.375	102.276	102.176	102.076	4.375	102.276	102.176	102.076	
4.500	103.217	103.117	103.017	4.500	103.217	103.117	103.017	4.500	101.235	101.135	101.035	4.500	101.110	101.010	100.910	4.5				



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.:

9/19/2019

45 Day Lock Exp.:

10/4/2019

60 Day Lock Exp.:

10/21/2019

W. Rate Sheet Dated: 8/20/2019

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	100.452	100.352	100.252	3.000	98.918	98.818	98.718	3.375	102.029	101.929	101.829	4.000	102.207	102.107	102.007	3.375	100.997	100.897	100.797
3.375	101.050	100.950	100.850	3.125	99.714	99.614	99.514	3.500	102.222	102.122	102.022	4.125	102.221	102.121	102.021	3.500	101.190	101.090	100.990
3.500	101.546	101.446	101.346	3.250	100.352	100.252	100.152	3.625	102.288	102.188	102.088	4.250	102.155	102.055	101.955	3.625	100.729	100.629	100.529
3.625	101.894	101.794	101.694	3.375	100.912	100.812	100.712	3.750	102.803	102.703	102.603	4.375	102.497	102.397	102.297	3.750	101.244	101.144	101.044
3.750	102.142	102.042	101.942	3.500	101.330	101.230	101.130	3.875	102.898	102.798	102.698	4.500	102.707	102.607	102.507	3.875	101.339	101.239	101.139
3.875	102.612	102.512	102.412	3.625	101.973	101.873	101.773	3.990	103.140	103.040	102.940	4.625	102.723	102.623	102.523	3.990	101.581	101.481	101.381
3.990	102.988	102.888	102.788	3.750	102.448	102.348	102.248	4.000	103.240	103.140	103.040	4.750	102.381	102.281	102.181	4.000	101.681	101.581	101.481
4.000	103.088	102.988	102.888	3.875	102.809	102.709	102.609	4.125	103.282	103.182	103.082	4.875	102.676	102.576	102.476	4.125	101.226	101.126	101.026
4.125	103.102	103.002	102.902	3.990	103.084	102.984	102.884	4.250	103.783	103.683	103.583	4.990	102.797	102.697	102.597	4.250	101.727	101.627	101.527
4.250	103.140	103.040	102.940	4.000	103.184	103.084	102.984	4.375	104.129	104.029	103.929	5.000	102.897	102.797	102.697	4.375	102.073	101.973	101.873
4.375	103.482	103.382	103.282	4.125	103.344	103.244	103.144	4.500	103.360	103.260	103.160	5.125	102.419	102.319	102.219	4.500	100.953	100.853	100.753
4.500	103.692	103.592	103.492	4.250	103.468	103.368	103.268	4.625	103.751	103.651	103.551	5.250	102.725	102.625	102.525	4.625	101.344	101.244	101.144
4.625	103.708	103.608	103.508	4.375	103.743	103.643	103.543	4.750	104.064	103.964	103.864	5.375	102.314	102.207	102.114	4.750	101.672	101.572	101.472
4.750	103.961	103.861	103.761	4.500	104.061	103.961	103.861	4.875	104.320	104.220	104.120	5.500	102.513	102.406	102.313	4.875	102.034	101.934	101.834
4.875	104.256	104.156	104.056	4.625	104.071	103.971	103.871	4.990	104.139	104.039	103.939	5.625	103.010	102.903	102.810	4.990	102.232	102.132	102.032
4.990	104.377	104.277	104.177	4.750	104.378	104.278	104.178	5.000	104.239	104.139	104.039	5.750	103.232	103.125	103.032	5.000	102.332	102.232	102.132
5.000	104.477	104.377	104.277	4.875	104.712	104.612	104.512	5.125	104.518	104.418	104.318	5.875	103.312	103.205	103.112	5.125	102.611	102.511	102.411
5.125	104.882	104.782	104.682	4.990	104.892	104.792	104.692	5.250	104.617	104.517	104.417	5.990	103.261	103.154	103.061	5.250	102.710	102.610	102.510
5.250	105.188	105.088	104.988	5.000	104.992	104.892	104.792	5.375	0.000	#N/A	#N/A	6.000	103.361	103.254	103.161	5.375	0.000	#N/A	#N/A

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", LPML		

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.:

9/19/2019

45 Day Lock Exp.:

10/4/2019

60 Day Lock Exp.:

10/21/2019

W. Rate Sheet Dated: 8/20/2019

Release Time: 10:00 am ET

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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	99.156	99.094	99.031	
3.875	99.551	99.489	99.426	
4.000	99.842	99.779	99.717	
4.125	100.074	100.011	99.949	
4.250	100.215	100.152	100.090	
4.375	100.368	100.305	100.243	
4.500	100.593	100.531	100.468	
4.625	100.784	100.721	100.659	
4.750	101.021	100.958	100.896	
4.875	101.303	101.240	101.178	
5.000	101.553	101.490	101.428	
5.125	101.874	101.812	101.749	
5.250	102.227	102.165	102.102	

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	98.974	98.849	98.724	
3.375	99.505	99.380	99.255	
3.500	99.849	99.724	99.599	
3.625	100.162	100.037	99.912	
3.750	100.624	100.499	100.374	
3.875	101.099	100.974	100.849	
4.000	101.270	101.145	101.020	
4.125	101.457	101.332	101.207	
4.250	101.698	101.573	101.448	
4.375	102.021	101.896	101.771	
4.500	102.157	102.032	101.907	

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	97.676	97.551	97.426	
3.375	98.064	97.939	97.814	
3.500	98.470	98.345	98.220	
3.625	98.833	98.708	98.583	
3.750	99.244	99.119	98.994	
3.875	99.757	99.632	99.507	
4.000	100.026	99.901	99.776	
4.125	100.334	100.209	100.084	
4.250	100.618	100.493	100.368	
4.375	100.877	100.752	100.627	
4.500	101.112	100.987	100.862	
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 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)