



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.: 9/20/2019

45 Day Lock Exp.: 10/7/2019

60 Day Lock Exp.: 10/21/2019

W. Rate Sheet Dated: 8/21/2019

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
3.625	103.229	103.079	102.929	3.625	102.429	102.279	102.129	2.375	98.566	98.416	98.266	3.125	100.173	100.023	99.873
3.750	102.552	102.402	102.252	3.750	102.046	101.896	101.746	2.500	99.053	98.903	98.753	3.250	100.175	100.025	99.875
3.875	103.032	102.882	102.732	3.875	102.444	102.294	102.144	2.625	99.536	99.386	99.236	3.375	100.528	100.378	100.228
4.000	103.483	103.333	103.183	4.000	102.803	102.653	102.503	2.750	99.401	99.251	99.101	3.500	100.104	99.954	99.804
4.125	103.894	103.744	103.594	4.125	103.133	102.983	102.833	2.875	99.887	99.737	99.587	3.625	100.231	100.081	99.931
4.250	102.928	102.828	102.728	4.250	102.419	102.319	102.219	3.000	100.357	100.207	100.057	Margin = 2.250		Index = 1.770	
4.375	103.349	103.249	103.149	4.375	102.757	102.657	102.557	3.125	100.822	100.672	100.522				
4.500	103.775	103.675	103.575	4.500	102.887	102.787	102.687	3.250	101.376	101.226	101.076				
4.625	104.153	104.053	103.953	4.625	103.118	103.018	102.918	3.375	101.788	101.638	101.488				
4.750	104.278	104.178	104.078	4.750	102.922	102.822	102.722	3.500	102.162	102.012	101.862				
4.875	103.784	103.684	103.584	4.875	103.201	103.101	103.001	3.625	102.556	102.406	102.256				
5.000	104.146	104.046	103.946	5.000	103.452	103.352	103.252	3.750	102.674	102.524	102.374				
5.125	104.222	104.122	104.022	5.125	103.683	103.583	103.483	3.875	103.049	102.899	102.749				
5.250	103.895	103.795	103.695	5.250	103.488	103.388	103.288	4.000	103.386	103.236	103.086				
5.375	104.225	104.125	104.025	5.375	103.767	103.667	103.567	4.125	103.693	103.543	103.393				
5.500	104.523	104.423	104.323	5.500	104.018	103.918	103.818	4.250	103.190	103.040	102.890				
5.625	104.787	104.687	104.587	5.625	104.249	104.149	104.049	4.375	103.510	103.360	103.210				
5.750	104.508	104.408	104.308	5.750	104.100	104.000	103.900	4.500	103.599	103.449	103.299				
5.875	104.837	104.737	104.637	5.875	104.379	104.279	104.179	4.625	103.814	103.664	103.514				

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
3.625	102.079	101.929	101.779	3.625	101.429	101.279	101.129	2.375	97.566	97.416	97.266	3.125	99.173	99.023	98.873
3.750	101.402	101.252	101.102	3.750	101.046	100.896	100.746	2.500	98.053	97.903	97.753	3.250	99.175	99.025	98.875
3.875	101.882	101.732	101.582	3.875	101.444	101.294	101.144	2.625	98.536	98.386	98.236	3.375	99.528	99.378	99.228
4.000	102.333	102.183	102.033	4.000	101.803	101.653	101.503	2.750	98.401	98.251	98.101	3.500	99.104	98.954	98.804
4.125	102.744	102.594	102.444	4.125	102.133	101.983	101.833	2.875	98.887	98.737	98.587	3.625	99.231	99.081	98.931
4.250	101.778	101.678	101.578	4.250	101.419	101.319	101.219	3.000	99.357	99.207	99.057	Margin = 2.250		Index = 1.770	
4.375	102.199	102.099	101.999	4.375	101.757	101.657	101.557	3.125	99.822	99.672	99.522	30 Year OTC "Borrower Paid Only for USDA"			
4.500	102.625	102.525	102.425	4.500	101.887	101.787	101.687	3.250	100.376	100.226	100.076	Rate	30 Day	45 Day	60 Day
4.625	103.003	102.903	102.803	4.625	102.118	102.018	101.918	3.375	100.788	100.638	100.488	3.875	101.482	101.232	100.982
4.750	103.128	103.028	102.928	4.750	101.922	101.822	101.722	3.500	101.162	101.012	100.862	4.000	101.933	101.683	101.433
4.875	102.634	102.534	102.434	4.875	102.201	102.101	102.001	3.625	101.556	101.406	101.256	4.125	102.344	102.094	101.844
5.000	102.996	102.896	102.796	5.000	102.452	102.352	102.252	3.750	101.674	101.524	101.374	4.375	101.799	101.549	101.299
5.125	103.072	102.972	102.872	5.125	102.683	102.583	102.483	3.875	102.049	101.899	101.749	4.500	102.225	101.975	101.725
5.250	102.745	102.645	102.545	5.250	102.488	102.388	102.288	4.000	102.386	102.236	102.086	4.625	102.603	102.353	102.103
5.375	103.075	102.975	102.875	5.375	102.767	102.667	102.567	4.125	102.693	102.543	102.393	4.875	102.234	101.984	101.734
5.500	103.373	103.273	103.173	5.500	103.018	102.918	102.818	4.250	102.190	102.040	101.890	5.000	102.596	102.346	102.096
5.625	103.637	103.537	103.437	5.625	103.249	103.149	103.049	4.375	102.510	102.360	102.210	5.125	102.672	102.422	102.172
5.750	103.358	103.258	103.158	5.750	103.100	103.000	102.900	4.500	102.599	102.449	102.299	5.500	102.973	102.723	102.473
5.875	103.687	103.587	103.487	5.875	103.379	103.279	103.179	4.625	102.814	102.664	102.514	5.625	103.237	102.987	102.737

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	98.919	98.669	98.419	3.375	N/A	N/A	N/A
3.500	99.458	99.208	98.958	3.500	N/A	N/A	N/A
3.625	99.979	99.729	99.479	3.625	N/A	N/A	N/A
3.750	99.302	99.052	98.802	3.750	N/A	N/A	N/A
3.875	99.782	99.532	99.282	3.875	N/A	N/A	N/A
4.000	100.233	99.983	99.733	4.000	N/A	N/A	N/A
4.125	100.644	100.394	100.144	4.125	N/A	N/A	N/A
4.250	100.769	100.519	100.269	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:	8/21/2019	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	98.732	98.482	98.232	
4.000	99.183	98.933	98.683	
4.125	99.594	99.344	99.094	
4.375	99.049	98.799	98.549	
4.500	99.475	99.225	98.975	
4.625	99.853	99.603	99.353	
4.875	99.484	99.234	98.984	
5.000	99.846	99.596	99.346	
5.125	99.922	99.672	99.422	
5.500	100.223	99.973	99.723	
5.625	100.487	100.237	99.987	



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.:

9/20/2019

45 Day Lock Exp.:

10/7/2019

60 Day Lock Exp.:

10/21/2019

W. Rate Sheet Dated: 8/21/2019

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
3.625	101.891	101.741	101.591	3.625	101.522	101.372	101.222	2.375	95.846	95.696	95.546	3.125	99.846	99.696	99.546
3.750	101.027	100.877	100.727	3.750	100.951	100.801	100.651	2.500	96.333	96.183	96.033	3.250	99.847	99.697	99.547
3.875	101.507	101.357	101.207	3.875	101.349	101.199	101.049	2.625	96.816	96.666	96.516	3.375	100.200	100.050	99.900
4.000	101.958	101.808	101.658	4.000	101.708	101.558	101.408	2.750	98.494	98.344	98.194	3.500	99.777	99.627	99.477
4.125	102.369	102.219	102.069	4.125	102.038	101.888	101.738	2.875	98.979	98.829	98.679	3.625	99.904	99.754	99.604
4.250	101.840	101.740	101.640	4.250	101.761	101.661	101.561	3.000	99.449	99.299	99.149	Margin = 2.250		Index = 1.770	
4.375	102.262	102.162	102.062	4.375	102.100	102.000	101.900	3.125	99.915	99.765	99.615				
4.500	102.688	102.588	102.488	4.500	102.229	102.129	102.029	3.250	100.468	100.318	100.168				
4.625	103.065	102.965	102.865	4.625	102.460	102.360	102.260	3.375	100.880	100.730	100.580				
4.750	103.065	102.965	102.865	4.750	102.140	102.040	101.940	3.500	101.255	101.105	100.955				
4.875	102.572	102.472	102.372	4.875	102.419	102.319	102.219	3.625	101.648	101.498	101.348				
5.000	102.934	102.834	102.734	5.000	102.670	102.570	102.470	3.750	101.579	101.429	101.279				
5.125	103.009	102.909	102.809	5.125	102.901	102.801	102.701	3.875	101.954	101.804	101.654				
5.250	102.558	102.458	102.358	5.250	102.580	102.480	102.380	4.000	102.291	102.141	101.991				
5.375	102.887	102.787	102.687	5.375	102.859	102.759	102.659	4.125	102.598	102.448	102.298				
5.500	103.185	103.085	102.985	5.500	103.110	103.010	102.910	4.250	102.533	102.383	102.233				
5.625	103.450	103.350	103.250	5.625	103.341	103.241	103.141	4.375	102.852	102.702	102.552				
5.750	102.717	102.617	102.517	5.750	102.740	102.640	102.540	4.500	102.941	102.791	102.641				
5.875	103.047	102.947	102.847	5.875	103.018	102.918	102.818	4.625	103.157	103.007	102.857				

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
3.625	100.741	100.591	100.441	3.625	100.092	99.942	99.792	2.375	96.166	96.016	95.866	3.125	97.836	97.686	97.536
3.750	99.877	99.727	99.577	3.750	99.521	99.371	99.221	2.500	96.653	96.503	96.353	3.250	97.837	97.687	97.537
3.875	100.357	100.207	100.057	3.875	99.919	99.769	99.619	2.625	97.136	96.986	96.836	3.375	98.190	98.040	97.890
4.000	100.808	100.658	100.508	4.000	100.278	100.128	99.978	2.750	97.845	97.695	97.545	3.500	97.767	97.617	97.467
4.125	101.219	101.069	100.919	4.125	100.608	100.458	100.308	2.875	98.330	98.180	98.030	3.625	97.894	97.744	97.594
4.250	100.690	100.590	100.490	4.250	100.331	100.231	100.131	3.000	98.801	98.651	98.501	Margin = 2.250		Index = 1.770	
4.375	101.112	101.012	100.912	4.375	100.670	100.570	100.470	3.125	99.266	99.116	98.966	30 Year OTC *Borrower Paid Only for USDA*			
4.500	101.538	101.438	101.338	4.500	100.799	100.699	100.599	3.250	99.538	99.388	99.238	Rate	30 Day	45 Day	60 Day
4.625	101.915	101.815	101.715	4.625	101.030	100.930	100.830	3.375	99.950	99.800	99.650	3.875	99.957	99.707	99.457
4.750	101.915	101.815	101.715	4.750	100.710	100.610	100.510	3.500	100.325	100.175	100.025	4.000	100.408	100.158	99.908
4.875	101.422	101.322	101.222	4.875	100.989	100.889	100.789	3.625	100.718	100.568	100.418	4.125	100.819	100.569	100.319
5.000	101.784	101.684	101.584	5.000	101.240	101.140	101.040	3.750	100.266	100.116	99.966	4.375	100.712	100.462	100.212
5.125	101.859	101.759	101.659	5.125	101.471	101.371	101.271	3.875	100.642	100.492	100.342	4.500	101.138	100.888	100.638
5.250	101.408	101.308	101.208	5.250	101.150	101.050	100.950	4.000	100.978	100.828	100.678	4.625	101.515	101.265	101.015
5.375	101.737	101.637	101.537	5.375	101.429	101.329	101.229	4.125	101.285	101.135	100.985	4.875	101.022	100.772	100.522
5.500	102.035	101.935	101.835	5.500	101.680	101.580	101.480	4.250	100.540	100.390	100.240	5.000	101.384	101.134	100.884
5.625	102.300	102.200	102.100	5.625	101.911	101.811	101.711	4.375	100.860	100.710	100.560	5.125	101.459	101.209	100.959
5.750	101.567	101.467	101.367	5.750	101.310	101.210	101.110	4.500	100.949	100.799	100.649	5.500	101.635	101.385	101.135
5.875	101.897	101.797	101.697	5.875	101.588	101.488	101.388	4.625	101.164	101.014	100.864	5.625	101.900	101.650	101.400

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	97.231	96.981	96.731	3.375	N/A	N/A	N/A
3.500	97.770	97.520	97.270	3.500	N/A	N/A	N/A
3.625	98.291	98.041	97.791	3.625	N/A	N/A	N/A
3.750	97.427	97.177	96.927	3.750	N/A	N/A	N/A
3.875	97.907	97.657	97.407	3.875	N/A	N/A	N/A
4.000	98.358	98.108	97.858	4.000	N/A	N/A	N/A
4.125	98.769	98.519	98.269	4.125	N/A	N/A	N/A
4.250	99.332	99.082	98.832	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:	8/21/2019	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	97.207	96.957	96.707	
4.000	97.658	97.408	97.158	
4.125	98.069	97.819	97.569	
4.375	97.962	97.712	97.462	
4.500	98.388	98.138	97.888	
4.625	98.765	98.515	98.265	
4.875	98.272	98.022	97.772	
5.000	98.634	98.384	98.134	
5.125	98.709	98.459	98.209	
5.500	98.885	98.635	98.385	
5.625	99.150	98.900	98.650	

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)	

W. Rate Sheet Dated: 8/21/2019

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	
3.375	100.408	100.308	100.208		3.000	96.649	96.369	96.269		3.125	97.187	97.087	96.987		4.000	100.966	101.866	101.766		3.875	100.771	100.671	100.571	
3.500	100.907	100.807	100.707		3.125	97.430	97.330	97.230		3.250	98.136	98.036	97.936		4.125	102.078	101.978	101.878		3.990	101.107	101.007	100.907	
3.625	101.341	101.241	101.141		3.250	98.329	98.229	98.129		3.375	98.860	98.760	98.660		4.250	101.878	101.778	101.678		4.000	101.207	101.107	101.007	
3.750	101.581	101.481	101.381		3.375	99.048	98.948	98.848		3.500	99.410	99.310	99.210		4.375	102.245	102.145	102.045		4.125	101.433	101.333	101.233	
3.875	102.100	102.000	101.900		3.500	99.597	99.497	99.397		3.625	99.887	99.787	99.687		4.500	102.561	102.461	102.361		4.250	101.398	101.298	101.198	
3.990	102.463	102.363	102.263		3.625	100.074	99.974	99.874		3.750	100.608	100.508	100.408		4.625	102.573	102.473	102.373		4.375	101.871	101.771	101.671	
4.000	102.563	102.463	102.363		3.750	100.707	100.607	100.507		3.875	101.197	101.097	100.997		4.750	102.262	102.162	102.062		4.500	102.238	102.138	102.038	
4.125	102.778	102.678	102.578		3.875	101.291	101.191	101.091		3.990	101.610	101.510	101.410		4.875	102.658	102.558	102.458		4.625	102.539	102.439	102.339	
4.250	102.693	102.593	102.493		3.990	101.704	101.604	101.504		4.000	101.710	101.610	101.510		4.990	102.966	102.866	102.766		4.750	102.262	102.162	102.062	
4.375	103.047	102.947	102.847		4.000	101.804	101.704	101.604		4.125	102.039	101.939	101.839		5.000	103.066	102.966	102.866		4.875	102.658	102.558	102.458	
4.500	103.395	103.295	103.195		4.125	102.133	102.033	101.933		4.250	102.303	102.203	102.103		5.125	103.255	103.155	103.055		4.990	102.966	102.866	102.766	
4.625	103.454	103.354	103.254		4.250	102.213	102.113	102.013		4.375	102.766	102.666	102.566		5.250	103.161	103.061	102.961		5.000	103.066	102.966	102.866	
4.750	103.618	103.518	103.418		4.375	102.673	102.573	102.473		4.500	103.156	103.056	102.956		5.375	103.542	103.442	103.342		5.125	103.255	103.155	103.055	
4.875	103.963	103.863	103.763		4.500	103.062	102.962	102.862		4.625	103.331	103.231	103.131		5.500	103.902	103.802	103.702		5.250	103.161	103.061	102.961	
4.990	104.167	104.067	103.967		4.625	103.420	103.320	103.220		4.750	104.210	104.110	104.010		5.625	104.102	104.002	103.902		5.375	103.542	103.442	103.342	
5.000	104.267	104.167	104.067		4.750	104.307	104.207	104.107		4.875	104.604	104.504	104.404		5.750	103.638	103.538	103.438		5.500	103.902	103.802	103.702	
5.125	104.508	104.408	104.308		4.875	104.697	104.597	104.497		4.990	104.896	104.796	104.696		5.875	104.024	103.924	103.824		5.625	104.102	104.002	103.902	
5.250	104.903	104.803	104.703		4.990	104.989	104.889	104.789		5.000	104.996	104.896	104.796		5.900	104.315	104.215	104.115		5.750	103.638	103.538	103.438	
5.375	105.131	105.031	104.931		5.000	105.089	104.989	104.889		5.125	105.456	105.356	105.256		6.000	104.415	104.315	104.215		5.875	96.974	96.874	96.774	

Rate	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	99.293	99.193	99.093	3.375	100.549	100.449	100.349	3.625	100.982	100.882	100.782	3.625	100.982	100.782	100.782	3.125	101.208	101.108	101.008	
3.750	100.140	100.040	99.940	3.500	100.870	100.770	100.670	3.750	101.334	101.234	101.134	3.750	101.178	100.978	100.978	3.250	101.511	101.411	101.311	
3.875	100.677	100.577	100.477	3.625	101.540	101.440	101.340	3.875	101.851	101.751	101.651	3.875	101.694	101.494	101.494	3.375	101.833	101.733	101.633	
3.990	101.013	100.913	100.813	3.750	102.128	102.028	101.928	3.990	102.245	102.145	102.045	3.990	102.089	101.889	101.889	3.500	101.913	101.813	101.713	
4.000	101.113	101.013	100.913	3.875	102.464	102.364	102.264	4.000	102.345	102.245	102.145	4.000	102.189	101.989	101.989	3.625	102.771	102.671	102.571	
4.125	101.339	101.239	101.139	3.990	102.773	102.673	102.573	4.125	102.659	102.559	102.459	4.125	102.502	102.302	102.302	3.750	102.679	102.579	102.479	
4.250	101.488	101.388	101.288	4.000	102.873	102.773	102.673	4.250	102.018	101.918	101.818	4.250	101.955	101.755	101.755	3.875	102.756	102.656	102.556	
4.375	101.964	101.864	101.764	4.125	102.993	102.893	102.793	4.375	102.417	102.317	102.217	4.375	102.354	102.154	102.154	3.990	102.958	102.858	102.758	
4.500	102.322	102.222	102.122	4.250	102.987	102.887	102.787	4.500	102.819	102.719	102.619	4.500	102.757	102.557	102.557	4.000	103.058	102.958	102.858	
4.625	102.450	102.350	102.250	4.375	103.218	103.118	103.018	4.625	102.976	102.876	102.776	4.625	102.913	102.713	102.713	4.125	103.720	103.620	103.520	
4.750	102.262	102.162	102.062	4.500	103.540	103.440	103.340	4.750	102.968	102.868	102.768	4.750	102.905	102.705	102.705	4.250	103.926	103.826	103.726	
4.875	102.658	102.558	102.458	4.625	103.476	103.376	103.276	4.875	103.326	103.226	103.126	4.875	103.263	103.063	103.063	4.375	104.251	104.151	104.051	
4.990	102.966	102.866	102.766	4.750	103.804	103.704	103.604	4.990	103.610	103.510	103.410	4.990	103.548	103.348	103.348	4.500	104.596	104.496	104.396	
5.000	103.066	102.966	102.866	4.875	104.094	103.994	103.894	5.000	103.710	103.610	103.510	5.000	103.648	103.448	103.448	4.625	104.561	104.461	104.361	
5.125	103.255	103.155	103.055	4.990	104.282	104.182	104.082	5.125	103.965	103.865	103.765	5.125	103.903	103.703	103.703	4.750	104.109	104.009	103.909	
5.250	103.161	103.061	102.961	5.000	104.382	104.282	104.182	5.250	104.431	104.331	104.231	5.250	104.274	104.074	104.074	4.875	104.268	104.168	104.068	
5.375	103.542	103.442	103.342	5.125	104.543	104.443	104.343	5.375	104.623	104.523	104.423	5.375	104.467	104.267	104.267	4.990	104.278	104.178	104.078	
5.500	103.902	103.802	103.702	5.250	104.930	104.830	104.730	5.500	104.817	104.717	104.617	5.500	104.661	104.461	104.461	5.000	104.378	104.278	104.178	
5.625	104.102	104.002	103.902	5.375	105.069	104.969	104.869	5.625	105.287	105.187	105.087	5.625	105.029	104.829	104.829	5.125	104.479	104.379	104.279	

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	99.770	99.670	99.570	3.125	99.770	99.570	99.570	3.125	100.920	100.720	100.720	3.125	99.482	99.282	99.282	3.125	99.482	99.282	99.282	3.125	101.225	101.025	101.025
3.250	100.110	100.010	99.910	3.250	100.110	99.910	99.910	3.250	101.131	100.931	100.931	3.250	99.730	99.530	99.530	3.250	99.730	99.530	99.530	3.250	101.516	101.316	101.316
3.375	100.466	100.366	100.266	3.375	100.466	100.266	100.266	3.375	101.350	101.150	101.150	3.375	99.983	99.783	99.783	3.375	99.983	99.783	99.783	3.375	101.816	101.616	101.616
3.500	100.928	100.828	100.728	3.500	100.915	100.715	100.715	3.500	101.710	101.510	101.510	3.500	100.725	100.525	100.525	3.500	100.712	100.512	100.512	3.500	101.973	101.773	101.773
3.625	101.504	101.404	101.304	3.625	101.504	101.304	101.304	3.625	102.034	101.834	101.834	3.625	100.767	100.567	100.567	3.625	100.767	100.567	100.567	3.625	102.762	102.562	102.562
3.750	101.846	101.746	101.646	3.750	101.846	101.646	101.646	3.750	102.256	102.056	102.056	3.750	101.423	101.223	101.223	3.750	101.423	101.223	101.223	3.750	102.614	102.414	102.414
3.875	101.948	101.848	101.748	3.875	101.932	101.732	101.732	3.875	102.298	102.098	102.098	3.875	101.490	101.290	101.290	3.875	101.474	101.274	101.274	3.875	102.645	102.445	102.445
3.990	102.398	102.298	102.198	3.990	102.384	102.184	102.184	3.990	102.384	102.184	102.184	3.990	101.824	101.624	101.624	3.990	101.810	101.610	101.610	3.990	102.841	102.641	102.641
4.000	102.498	102.398	102.298	4.000	102.484	102.284	102.284	4.000	102.484	102.284	102.284	4.000	101.924	101.724	101.724	4.000	101.910	101.710	101.710	4.000	102.941	102.741	102.741
4.125	103.122	103.022	102.922	4.125	103.122	102.922	102.922	4.125	102.957	102.757	102.757	4.125	102.359	102.159	102.159	4.125	102.359	102.159	102.159	4.125	103.790	103.590	103.590
4.250	103.532	103.432	103.332	4.250	103.532	103.332	103.332	4.250	103.061	102.861	102.861	4.250	102.667	102.467	102.467	4.250	102.667	102.467	102.467	4.250	103.718	103.518	103.518
4.375	103.890	103.790	103.690	4.375	103.890	103.690	103.690	4.375	103.282	103.082	103.082	4.375	102.921	102.721	102.721	4.375	102.921	102.721	102.721	4.375	104.037	103.837	103.837
4.500	104.272	104.172	104.072	4.500	104.272	104.072	104.072	4.500	103.521	103.321	103.321	4.500	103.197	102.997	102.997	4.500	103.197	102.997	102.997	4.500	104.384	104.184	104.184
4.625	104.575	104.475	104.375	4.625	104.575	104.375	104.375	4.625	103.709	103.509	103.509	4.625	103.709	103.509	103.509	4.625	103.709	103.509	103.509	4.625	104.348	104.148	104.148
4.750	104.038	103.938	103.838	4.750	104.038	103.838	103.838	4.750	102.826	102.626	102.626	4.750	102.755	102.555	102.555	4.750	102.755	102.555	102.555	4.750	103.699	103.499	103.499
4.875	104.571	104.471	104.371	4.875	104.546	104.346	104.346	4.875	102.932	102.732	102.732	4.875	102.932	102.732	102.731	4.875	102.932	102.732	102.732	4.875	103.855	103.655	103.655
4.990	105.018	104.918	104.818	4.990	105.007	104.807	104.598	4.990	102.904	102.704	102.704	4.990	102.904	102.704	102.704	4.990	102.904	102.704	102.704	4.990	103.863	103.663	103.663
5.000	105.118	105.018	104.918	5.000	105.107	104.907	104.698	5.000	103.004	102.804	102.804	5.000	103.004	102.804	102.589	5.000	103.004	102.804	102.595	5.000	103.963	103.763	103.763
5.125	105.563	105.463	105.363	5.125	105.563	105.361	104.982	5.125	103.071	102.871	102.871	5.125	103.071	102.869	102.490	5.125	103.071	102.869	102.490	5.125	104.064	103.864	103.864

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ TVT →	< 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%	-0.50%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-1.00%	-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%	-2.25%	-2.25%
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 – 80.00%
> 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 ↓ \ ITV →	< 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+ 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 Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A
HB Purchase or R/T Refi	-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 589 in conjunction with SFC 235).									
** Not applicable to detached Condominium units (identified by SFC 588).									

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

** Not applicable to detached Condominium units (identified by SEC 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 ≥ 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	-0.135
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 *			
LTW Range	CLTW 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 -.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. <i>For use by mortgage professionals only and should not be distributed to borrowers.</i>											



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.:

9/20/2019

45 Day Lock Exp.:

10/7/2019

60 Day Lock Exp.:

10/21/2019

W. Rate Sheet Dated: 8/21/2019

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	100.114	100.014	99.914	3.375	100.477	100.377	100.277	3.375	100.477	100.377	100.277	4.000	102.353	102.253	102.153	4.000	101.978	101.878	101.778
3.375	100.727	100.627	100.527	3.500	100.985	100.885	100.785	3.500	100.985	100.885	100.785	4.125	102.366	102.266	102.166	4.125	101.991	101.891	101.791
3.500	101.235	101.135	101.035	3.625	101.338	101.238	101.138	3.625	101.338	101.238	101.138	4.250	102.385	102.285	102.185	4.250	101.910	101.810	101.710
3.625	101.588	101.488	101.388	3.750	101.646	101.546	101.446	3.750	101.646	101.546	101.446	4.375	102.631	102.531	102.431	4.375	102.256	102.156	102.056
3.750	101.896	101.796	101.696	3.875	102.123	102.023	101.923	3.875	102.123	102.023	101.923	4.500	102.841	102.741	102.641	4.500	102.216	102.116	102.016
3.875	102.373	102.273	102.173	3.990	102.385	102.285	102.185	3.990	102.385	102.285	102.185	4.625	102.854	102.754	102.654	4.625	102.229	102.129	102.029
3.990	102.760	102.660	102.560	4.000	102.485	102.385	102.285	4.000	102.485	102.385	102.285	4.750	102.572	102.472	102.372	4.750	101.947	101.847	101.747
4.000	102.860	102.760	102.660	4.125	102.498	102.398	102.298	4.125	102.498	102.398	102.298	4.875	102.003	101.903	101.803	4.875	101.378	101.278	101.178
4.125	102.873	102.773	102.673	4.250	102.543	102.443	102.343	4.250	102.543	102.443	102.343	4.990	102.158	102.058	101.958	4.990	101.158	101.058	100.958
4.250	102.918	102.818	102.718	4.375	102.889	102.789	102.689	4.375	102.889	102.789	102.689	5.000	102.258	102.158	102.058	5.000	101.258	101.158	101.058
4.375	103.264	103.164	103.064	4.500	102.849	102.749	102.649	4.500	102.849	102.749	102.649	5.125	102.783	102.683	102.583	5.125	101.783	101.683	101.583
4.500	103.474	103.374	103.274	4.625	102.862	102.762	102.662	4.625	102.862	102.762	102.662	5.250	103.088	102.988	102.888	5.250	102.088	101.988	101.888
4.625	103.487	103.387	103.287	4.750	103.169	103.069	102.969	4.750	103.169	103.069	102.969	5.375	102.777	102.656	102.577	5.375	102.777	102.656	102.577
4.750	103.794	103.694	103.594	4.875	103.510	103.410	103.310	4.875	103.510	103.410	103.310	5.500	102.979	102.858	102.779	5.500	102.979	102.858	102.779
4.875	104.135	104.035	103.935	4.990	103.290	103.190	103.090	4.990	103.290	103.190	103.090	5.625	103.474	103.353	103.274	5.625	103.474	103.353	103.274
4.990	104.290	104.190	104.090	5.000	103.390	103.290	103.190	5.000	103.390	103.290	103.190	5.750	103.695	103.574	103.495	5.750	103.695	103.574	103.495
5.000	104.390	104.290	104.190	5.125	103.915	103.815	103.715	5.125	103.915	103.815	103.715	5.875	103.774	103.653	103.574	5.875	103.774	103.653	103.574
5.125	104.915	104.815	104.715	5.250	104.220	104.120	104.020	5.250	104.220	104.120	104.020	5.990	103.723	103.601	103.523	5.990	103.723	103.601	103.523
5.250	105.220	105.120	105.020	5.375	105.633	105.512	105.433	5.375	105.633	105.512	105.433	6.000	103.823	103.701	103.623	6.000	103.823	103.701	103.623
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	101.978	101.878	101.778	3.125	99.660	99.360	99.260	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	101.903	101.803	101.703
4.125	101.991	101.891	101.791	3.250	100.112	100.012	99.912	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	102.095	101.995	101.895
4.250	101.910	101.810	101.710	3.375	100.683	100.583	100.483	3.375	100.683	100.583	100.483	3.375	100.683	100.583	100.483	3.625	102.241	102.141	102.041
4.375	102.256	102.156	102.056	3.500	101.108	101.008	100.908	3.500	101.108	101.008	100.908	3.500	101.108	101.008	100.908	3.750	102.764	102.664	102.564
4.500	102.216	102.116	102.016	3.625	101.829	101.729	101.629	3.625	101.829	101.729	101.629	3.625	101.829	101.729	101.629	3.875	102.859	102.759	102.659
4.625	102.229	102.129	102.029	3.750	102.313	102.213	102.113	3.750	102.313	102.213	102.113	3.750	102.313	102.213	102.113	3.990	103.106	103.006	102.906
4.750	101.947	101.847	101.747	3.875	102.680	102.580	102.480	3.875	102.680	102.580	102.480	3.875	102.680	102.580	102.480	4.000	103.206	103.106	103.006
4.875	101.378	101.278	101.178	3.990	102.964	102.864	102.764	3.990	102.964	102.864	102.764	3.990	102.964	102.864	102.764	4.125	103.295	103.195	103.095
4.990	101.158	101.058	100.958	4.000	103.064	102.964	102.864	4.000	103.064	102.964	102.864	4.000	103.064	102.964	102.864	4.250	103.802	103.702	103.602
5.000	101.258	101.158	101.058	4.125	103.221	103.121	103.021	4.125	103.221	103.121	103.021	4.125	103.221	103.121	103.021	4.375	104.152	104.052	103.952
5.125	101.783	101.683	101.583	4.250	103.344	103.244	103.144	4.250	103.344	103.244	103.144	4.250	103.344	103.244	103.144	4.500	103.348	103.248	103.148
5.250	102.088	101.988	101.888	4.375	103.623	103.523	103.423	4.375	103.623	103.523	103.423	4.375	103.623	103.523	103.423	4.625	103.743	103.643	103.543
5.375	102.777	102.656	102.577	4.500	103.946	103.846	103.746	4.500	103.946	103.846	103.746	4.500	103.946	103.846	103.746	4.750	104.060	103.960	103.860
5.500	102.979	102.858	102.779	4.625	103.953	103.853	103.753	4.625	103.953	103.853	103.753	4.625	103.953	103.853	103.753	4.875	104.316	104.216	104.116
5.625	103.474	103.353	103.274	4.750	104.307	104.207	104.107	4.750	104.307	104.207	104.107	4.750	104.307	104.207	104.107	4.990	104.158	104.058	103.958
5.750	103.695	103.574	103.495	4.875	104.642	104.542	104.442	4.875	104.642	104.542	104.442	4.875	104.642	104.542	104.442	5.000	104.258	104.158	104.058
5.875	103.774	103.653	103.574	4.990	104.823	104.723	104.623	4.990	104.823	104.723	104.623	4.990	104.823	104.723	104.623	5.125	104.537	104.437	104.337
5.990	103.723	103.601	103.523	5.000	104.923	104.823	104.723	5.000	104.923	104.823	104.723	5.000	104.923	104.823	104.723	5.250	104.636	104.536	104.436
6.000	103.823	103.701	103.623	5.125	105.320	105.220	105.120	5.125	105.320	105.220	105.120	5.125	105.320	105.220	105.120	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	101.903	101.803	101.703	3.375	101.903	101.803	101.703	3.375	101.171	101.071	100.971	3.375	101.171	101.071	100.971	3.375	101.171	101.071	100.971
3.500	102.095	101.995	101.895	3.500	102.095	101.995	101.895	3.500	101.363	101.263	101.163	3.500	101.363	101.263	101.163	3.500	101.363	101.263	101.163
3.625	102.241	102.141	102.041	3.625	102.241	102.141	102.041	3.625	100.985	100.885	100.785	3.625	100.985	100.885	100.785	3.625	100.985	100.885	100.785
3.750	102.764	102.664	102.564	3.750	102.764	102.664	102.564	3.750	101.508	101.408	101.308	3.750	101.508	101.408	101.308	3.750	101.508	101.408	101.308
3.875	102.859	102.759	102.659	3.875	102.859	102.759	102.659	3.875	101.603	101.503	101.403	3.875	101.603	101.503	101.403	3.875	101.603	101.503	101.403
3.990	103.106	103.006	102.906	3.990	103.106	103.006	102.906	3.990	101.850	101.750	101.650	3.990	101.850	101.750	101.650	3.990	101.850	101.750	101.650
4.000	103.206	103.106	103.006	4.000	103.206	103.106	103.006	4.000	101.950	101.850	101.750	4.000	101.950	101.850	101.750	4.000	101.950	101.850	101.750
4.125	103.295	103.195	103.095	4.125	103.295	103.195	103.095	4.125	101.534	101.434	101.334	4.125	101.534	101.434	101.334	4.125	101.534	101.434	101.334
4.250	103.802	103.702	103.602	4.250	103.802	103.702	103.602	4.250	102.041	101.941	101.841	4.250	102.041	101.941	101.841	4.250	102.041	101.941	101.841
4.375	104.027	103.927	103.827	4.375	104.027	103.927	103.827	4.375	102.391	102.291	102.191	4.375	102.266	102.166	102.066	4.375	102.266	102.166	102.066
4.500	103.223	103.123	103.023	4.500	103.223	103.123	103.023	4.500	101.241	101.141	101.041	4.500	101.116	101.01.					



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/20/2019

45 Day Lock Exp.:

10/7/2019

60 Day Lock Exp.:

10/21/2019

W. Rate Sheet Dated: 8/21/2019

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	100.461	100.361	100.261	3.125	99.855	99.755	99.655	3.375	102.051	101.951	101.851	4.000	102.238	102.138	102.038	3.375	101.019	100.919	100.819
3.375	101.062	100.962	100.862	3.250	100.488	100.388	100.288	3.500	102.241	102.141	102.041	4.125	102.251	102.151	102.051	3.500	101.209	101.109	101.009
3.500	101.552	101.452	101.352	3.375	101.043	100.943	100.843	3.625	102.331	102.231	102.131	4.250	102.112	102.012	101.912	3.625	100.775	100.675	100.575
3.625	101.905	101.805	101.705	3.500	101.457	101.357	101.257	3.750	102.843	102.743	102.643	4.375	102.450	102.350	102.250	3.750	101.287	101.187	101.087
3.750	102.136	102.036	101.936	3.625	102.046	101.946	101.846	3.875	102.935	102.835	102.735	4.500	102.663	102.563	102.463	3.875	101.379	101.279	101.179
3.875	102.599	102.499	102.399	3.750	102.514	102.414	102.314	3.990	103.173	103.073	102.973	4.625	102.648	102.548	102.448	3.990	101.617	101.517	101.417
3.990	102.990	102.890	102.790	3.875	102.872	102.772	102.672	4.000	103.273	103.173	103.073	4.750	102.370	102.270	102.170	4.000	101.717	101.617	101.517
4.000	103.090	102.990	102.890	3.990	103.143	103.043	102.943	4.125	103.308	103.208	103.108	4.875	102.661	102.561	102.461	4.125	101.259	101.159	101.059
4.125	103.103	103.003	102.903	4.000	103.243	103.143	103.043	4.250	103.806	103.706	103.606	4.990	102.779	102.679	102.579	4.250	101.757	101.657	101.557
4.250	103.107	103.007	102.907	4.125	103.396	103.296	103.196	4.375	104.150	104.050	103.950	5.000	102.879	102.779	102.679	4.375	102.101	102.001	101.901
4.375	103.445	103.345	103.245	4.250	103.476	103.376	103.276	4.500	103.342	103.242	103.142	5.125	102.465	102.365	102.265	4.500	100.935	100.835	100.735
4.500	103.658	103.558	103.458	4.375	103.748	103.648	103.548	4.625	103.730	103.630	103.530	5.250	102.767	102.667	102.567	4.625	101.323	101.223	101.123
4.625	103.643	103.543	103.443	4.500	104.061	103.961	103.861	4.750	104.039	103.939	103.839	5.375	102.445	102.345	102.245	4.750	101.632	101.532	101.432
4.750	103.924	103.824	103.724	4.625	104.071	103.971	103.871	4.875	104.289	104.189	104.089	5.500	102.641	102.541	102.441	4.875	101.924	101.824	101.724
4.875	104.215	104.115	104.015	4.750	104.411	104.311	104.211	4.990	104.121	104.021	103.921	5.625	103.132	103.032	102.932	4.990	102.214	102.114	102.014
4.990	104.333	104.233	104.133	4.875	104.741	104.641	104.541	5.000	104.221	104.121	104.021	5.750	103.352	103.252	103.152	5.000	102.314	102.214	102.114
5.000	104.433	104.333	104.233	4.990	104.919	104.819	104.719	5.125	104.495	104.395	104.295	5.875	103.431	103.331	103.231	5.125	102.588	102.488	102.388
5.125	104.928	104.828	104.728	5.000	105.019	104.919	104.819	5.250	104.593	104.493	104.393	5.990	103.379	103.279	103.179	5.250	102.686	102.586	102.486
5.250	105.230	105.130	105.030	5.125	105.312	105.212	105.112	5.375	N/A	N/A	N/A	6.000	103.479	103.379	103.279	5.375	N/A	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", LPMI		

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(4)	0.000
OTC "Construction Conversion"	-1.000
Loan Size	
\$0 - \$49,999	-2.500
\$50,000 - \$85,000	-1.375
\$85,001 - \$125,000	-0.500
\$125,001 - \$175,000	-0.375
\$175,001 - \$275,000	0.000
\$275,001 up to SC	0.125

Lock Desk Policy			
The expiration date of the lock will be disclosed on the lock confirmation. Locks may be extended for up to 30 days beyond its initial lock period at a per diem cost of -0.018. Locks are accepted on loans in Registered, Submitted, U/W-Received & U/W-Approved status only. Locks must be submitted directly through Loan Center via standard process or Manual Lock Request option. Lock requests submitted to a client's AE or AM only will not be accepted. Locks received after close (11pm ET) will be rejected.			
Flood Certification = \$10.00	UW Fee with option to buy out = \$895 *IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	Tax Service Fee = \$70.00 (IA & ME exempt)	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.			



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/20/2019

45 Day Lock Exp.:

10/7/2019

60 Day Lock Exp.:

10/21/2019

W. Rate Sheet Dated: 8/21/2019

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	98.995	98.933	98.870	
3.875	99.414	99.352	99.289	
4.000	99.748	99.685	99.623	
4.125	99.977	99.915	99.852	
4.250	100.121	100.058	99.996	
4.375	100.298	100.236	100.173	
4.500	100.524	100.461	100.399	
4.625	100.714	100.652	100.589	
4.750	100.960	100.898	100.835	
4.875	101.253	101.191	101.128	
5.000	101.502	101.439	101.377	
5.125	101.823	101.761	101.698	
5.250	102.188	102.126	102.063	

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	98.816	98.691	98.566	
3.375	99.350	99.225	99.100	
3.500	99.697	99.572	99.447	
3.625	100.014	99.889	99.764	
3.750	100.480	100.355	100.230	
3.875	100.956	100.831	100.706	
4.000	101.134	101.009	100.884	
4.125	101.328	101.203	101.078	
4.250	101.574	101.449	101.324	
4.375	101.902	101.777	101.652	
4.500	102.044	101.919	101.794	

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	97.578	97.453	97.328	
3.375	97.966	97.841	97.716	
3.500	98.374	98.249	98.124	
3.625	98.738	98.613	98.488	
3.750	99.149	99.024	98.899	
3.875	99.664	99.539	99.414	
4.000	99.935	99.810	99.685	
4.125	100.245	100.120	99.995	
4.250	100.531	100.406	100.281	
4.375	100.792	100.667	100.542	
4.500	101.028	100.903	100.778	
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)