



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.: 9/23/2019

45 Day Lock Exp.: 10/7/2019

60 Day Lock Exp.: 10/21/2019

W. Rate Sheet Dated: 8/22/2019

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	98.878	98.728	98.578	3.125	100.173	100.023	99.873
3.750	102.583	102.433	102.283	3.750	102.077	101.927	101.777	2.500	99.366	99.216	99.066	3.250	100.175	100.025	99.875
3.875	103.064	102.914	102.764	3.875	102.475	102.325	102.175	2.625	99.848	99.698	99.548	3.375	100.528	100.378	100.228
4.000	103.514	103.364	103.214	4.000	102.834	102.684	102.534	2.750	99.350	99.200	99.050	3.500	100.104	99.954	99.804
4.125	103.925	103.775	103.625	4.125	103.164	103.014	102.864	2.875	99.836	99.686	99.536	3.625	100.231	100.081	99.931
4.250	102.959	102.859	102.759	4.250	102.450	102.350	102.250	3.000	100.306	100.156	100.006	Margin = 2.250		Index = 1.770	
4.375	103.381	103.281	103.181	4.375	102.789	102.689	102.589	3.125	100.771	100.621	100.471				
4.500	103.806	103.706	103.606	4.500	102.918	102.818	102.718	3.250	101.380	101.230	101.080				
4.625	104.184	104.084	103.984	4.625	103.149	103.049	102.949	3.375	101.792	101.642	101.492				
4.750	104.309	104.209	104.109	4.750	102.922	102.822	102.722	3.500	102.166	102.016	101.866				
4.875	103.784	103.684	103.584	4.875	103.201	103.101	103.001	3.625	102.560	102.410	102.260				
5.000	104.146	104.046	103.946	5.000	103.452	103.352	103.252	3.750	102.681	102.531	102.381				
5.125	104.222	104.122	104.022	5.125	103.683	103.583	103.483	3.875	103.057	102.907	102.757				
5.250	104.036	103.936	103.836	5.250	103.628	103.528	103.428	4.000	103.393	103.243	103.093				
5.375	104.365	104.265	104.165	5.375	103.907	103.807	103.707	4.125	103.701	103.551	103.401				
5.500	104.663	104.563	104.463	5.500	104.158	104.058	103.958	4.250	103.265	103.115	102.965				
5.625	104.928	104.828	104.728	5.625	104.389	104.289	104.189	4.375	103.584	103.434	103.284				
5.750	104.648	104.548	104.448	5.750	104.241	104.141	104.041	4.500	103.673	103.523	103.373				
5.875	104.978	104.878	104.778	5.875	104.520	104.420	104.320	4.625	103.888	103.738	103.588				

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	97.878	97.728	97.578	3.125	99.173	99.023	98.873
3.750	101.433	101.283	101.133	3.750	101.077	100.927	100.777	2.500	98.366	98.216	98.066	3.250	99.175	99.025	98.875
3.875	101.914	101.764	101.614	3.875	101.475	101.325	101.175	2.625	98.848	98.698	98.548	3.375	99.528	99.378	99.228
4.000	102.364	102.214	102.064	4.000	101.834	101.684	101.534	2.750	98.350	98.200	98.050	3.500	99.104	98.954	98.804
4.125	102.775	102.625	102.475	4.125	102.164	102.014	101.864	2.875	98.836	98.686	98.536	3.625	99.231	99.081	98.931
4.250	101.809	101.709	101.609	4.250	101.450	101.350	101.250	3.000	99.306	99.156	99.006	Margin = 2.250		Index = 1.770	
4.375	102.231	102.131	102.031	4.375	101.789	101.689	101.589	3.125	99.771	99.621	99.471	30 Year OTC "Borrower Paid Only for USDA"			
4.500	102.656	102.556	102.456	4.500	101.918	101.818	101.718	3.250	100.380	100.230	100.080	Rate	30 Day	45 Day	60 Day
4.625	103.034	102.934	102.834	4.625	102.149	102.049	101.949	3.375	100.792	100.642	100.492	3.875	101.514	101.264	101.014
4.750	103.159	103.059	102.959	4.750	101.922	101.822	101.722	3.500	101.166	101.016	100.866	4.000	101.964	101.714	101.464
4.875	102.634	102.534	102.434	4.875	102.201	102.101	102.001	3.625	101.560	101.410	101.260	4.125	102.375	102.125	101.875
5.000	102.996	102.896	102.796	5.000	102.452	102.352	102.252	3.750	101.681	101.531	101.381	4.375	101.831	101.581	101.331
5.125	103.072	102.972	102.872	5.125	102.683	102.583	102.483	3.875	102.057	101.907	101.757	4.500	102.256	102.006	101.756
5.250	102.886	102.786	102.686	5.250	102.628	102.528	102.428	4.000	102.393	102.243	102.093	4.625	102.634	102.384	102.134
5.375	103.215	103.115	103.015	5.375	102.907	102.807	102.707	4.125	102.701	102.551	102.401	4.875	102.234	101.984	101.734
5.500	103.513	103.413	103.313	5.500	103.158	103.058	102.958	4.250	102.265	102.115	101.965	5.000	102.596	102.346	102.096
5.625	103.778	103.678	103.578	5.625	103.389	103.289	103.189	4.375	102.584	102.434	102.284	5.125	102.672	102.422	102.172
5.750	103.498	103.398	103.298	5.750	103.241	103.141	103.041	4.500	102.673	102.523	102.373	5.500	103.113	102.863	102.613
5.875	103.828	103.728	103.628	5.875	103.520	103.420	103.320	4.625	102.888	102.738	102.588	5.625	103.378	103.128	102.878

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	0.000	0.000
FICO 640 - 659	0.000	0.000	\$125,001 - \$175,000	0.000	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	99.333	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:	8/22/2019	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	99.081	98.831	98.581	
4.500	99.506	99.256	99.006	
4.625	99.884	99.634	99.384	
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	100.363	100.113	99.863	
5.625	100.628	100.378	100.128	



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.:

9/23/2019

45 Day Lock Exp.:

10/7/2019

60 Day Lock Exp.:

10/21/2019

W. Rate Sheet Dated: 8/22/2019

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	96.158	96.008	95.858	3.125	99.846	99.696	99.546
3.750	101.058	100.908	100.758	3.750	100.982	100.832	100.682	2.500	96.646	96.496	96.346	3.250	99.847	99.697	99.547
3.875	101.539	101.389	101.239	3.875	101.380	101.230	101.080	2.625	97.128	96.978	96.828	3.375	100.200	100.050	99.900
4.000	101.989	101.839	101.689	4.000	101.739	101.589	101.439	2.750	98.443	98.293	98.143	3.500	99.777	99.627	99.477
4.125	102.400	102.250	102.100	4.125	102.069	101.919	101.769	2.875	98.928	98.778	98.628	3.625	99.904	99.754	99.604
4.250	101.872	101.772	101.672	4.250	101.793	101.693	101.593	3.000	99.399	99.249	99.099	Margin = 2.250		Index = 1.770	
4.375	102.293	102.193	102.093	4.375	102.131	102.031	101.931	3.125	99.864	99.714	99.564				
4.500	102.719	102.619	102.519	4.500	102.260	102.160	102.060	3.250	100.472	100.322	100.172				
4.625	103.097	102.997	102.897	4.625	102.491	102.391	102.291	3.375	100.884	100.734	100.584				
4.750	103.097	102.997	102.897	4.750	102.140	102.040	101.940	3.500	101.259	101.109	100.959				
4.875	102.572	102.472	102.372	4.875	102.419	102.319	102.219	3.625	101.652	101.502	101.352				
5.000	102.934	102.834	102.734	5.000	102.670	102.570	102.470	3.750	101.586	101.436	101.286				
5.125	103.009	102.909	102.809	5.125	102.901	102.801	102.701	3.875	101.962	101.812	101.662				
5.250	102.698	102.598	102.498	5.250	102.721	102.621	102.521	4.000	102.298	102.148	101.998				
5.375	103.028	102.928	102.828	5.375	103.000	102.900	102.800	4.125	102.606	102.456	102.306				
5.500	103.326	103.226	103.126	5.500	103.251	103.151	103.051	4.250	102.607	102.457	102.307				
5.625	103.590	103.490	103.390	5.625	103.482	103.382	103.282	4.375	102.927	102.777	102.627				
5.750	102.858	102.758	102.658	5.750	102.880	102.780	102.680	4.500	103.016	102.866	102.716				
5.875	103.187	103.087	102.987	5.875	103.159	103.059	102.959	4.625	103.231	103.081	102.931				

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	96.478	96.328	96.178	3.125	97.836	97.686	97.536
3.750	99.908	99.758	99.608	3.750	99.552	99.402	99.252	2.500	96.966	96.816	96.666	3.250	97.837	97.687	97.537
3.875	100.389	100.239	100.089	3.875	99.950	99.800	99.650	2.625	97.448	97.298	97.148	3.375	98.190	98.040	97.890
4.000	100.839	100.689	100.539	4.000	100.309	100.159	100.009	2.750	97.794	97.644	97.494	3.500	97.767	97.617	97.467
4.125	101.250	101.100	100.950	4.125	100.639	100.489	100.339	2.875	98.280	98.130	97.980	3.625	97.894	97.744	97.594
4.250	100.722	100.622	100.522	4.250	100.363	100.263	100.163	3.000	98.750	98.600	98.450	Margin = 2.250		Index = 1.770	
4.375	101.143	101.043	100.943	4.375	100.701	100.601	100.501	3.125	99.215	99.065	98.915	30 Year OTC "Borrower Paid Only for USDA"			
4.500	101.569	101.469	101.369	4.500	100.830	100.730	100.630	3.250	99.542	99.392	99.242	Rate	30 Day	45 Day	60 Day
4.625	101.947	101.847	101.747	4.625	101.061	100.961	100.861	3.375	99.954	99.804	99.654	3.875	99.989	99.739	99.489
4.750	101.947	101.847	101.747	4.750	100.710	100.610	100.510	3.500	100.329	100.179	100.029	4.000	100.439	100.189	99.939
4.875	101.422	101.322	101.222	4.875	100.989	100.889	100.789	3.625	100.722	100.572	100.422	4.125	100.850	100.600	100.350
5.000	101.784	101.684	101.584	5.000	101.240	101.140	101.040	3.750	100.274	100.124	99.974	4.375	100.743	100.493	100.243
5.125	101.859	101.759	101.659	5.125	101.471	101.371	101.271	3.875	100.649	100.499	100.349	4.500	101.169	100.919	100.669
5.250	101.548	101.448	101.348	5.250	101.291	101.191	101.091	4.000	100.986	100.836	100.686	4.625	101.547	101.297	101.047
5.375	101.878	101.778	101.678	5.375	101.570	101.470	101.370	4.125	101.293	101.143	100.993	4.875	101.022	100.772	100.522
5.500	102.176	102.076	101.976	5.500	101.821	101.721	101.621	4.250	100.615	100.465	100.315	5.000	101.384	101.134	100.884
5.625	102.440	102.340	102.240	5.625	102.052	101.952	101.852	4.375	100.934	100.784	100.634	5.125	101.459	101.209	100.959
5.750	101.708	101.608	101.508	5.750	101.450	101.350	101.250	4.500	101.023	100.873	100.723	5.500	101.776	101.526	101.276
5.875	102.037	101.937	101.837	5.875	101.729	101.629	101.529	4.625	101.238	101.088	100.938	5.625	102.040	101.790	101.540

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	97.458	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:	8/22/2019	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	97.993	97.743	97.493	
4.500	98.419	98.169	97.919	
4.625	98.797	98.547	98.297	
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	99.026	98.776	98.526	
5.625	99.290	99.040	98.790	

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)	



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.: 9/23/2019
45 Day Lock Exp.: 10/7/2019
60 Day Lock Exp.: 10/21/2019

W. Rate Sheet Dated: 8/22/2019

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	100.097	99.997	99.897	3.375	100.470	100.370	100.270	3.375	100.470	100.370	100.270	4.000	102.364	102.264	102.164	4.000	101.989	101.889	101.789
3.375	100.720	100.620	100.520	3.500	100.978	100.878	100.778	3.500	100.978	100.878	100.778	4.125	102.377	102.277	102.177	4.125	102.002	101.902	101.802
3.500	101.228	101.128	101.028	3.625	101.341	101.241	101.141	3.625	101.341	101.241	101.141	4.250	102.300	102.200	102.100	4.250	101.925	101.825	101.725
3.625	101.591	101.491	101.391	3.750	101.644	101.544	101.444	3.750	101.644	101.544	101.444	4.375	102.646	102.546	102.446	4.375	102.271	102.171	102.071
3.750	101.894	101.794	101.694	3.875	102.117	102.017	101.917	3.875	102.117	102.017	101.917	4.500	102.865	102.765	102.665	4.500	102.240	102.140	102.040
3.875	102.367	102.267	102.167	3.990	102.396	102.296	102.196	3.990	102.396	102.296	102.196	4.625	102.849	102.749	102.649	4.625	102.224	102.124	102.024
3.990	102.771	102.671	102.571	4.000	102.496	102.396	102.296	4.000	102.496	102.396	102.296	4.750	102.563	102.463	102.363	4.750	101.938	101.838	101.738
4.000	102.871	102.771	102.671	4.125	102.509	102.409	102.309	4.125	102.509	102.409	102.309	4.875	101.974	101.874	101.774	4.875	101.349	101.249	101.149
4.125	102.884	102.784	102.684	4.250	102.558	102.458	102.358	4.250	102.558	102.458	102.358	4.990	102.127	102.027	101.927	4.990	101.127	101.027	100.927
4.250	102.933	102.833	102.733	4.375	102.904	102.804	102.704	4.375	102.904	102.804	102.704	5.000	102.227	102.127	102.027	5.000	101.227	101.127	101.027
4.375	103.279	103.179	103.079	4.500	102.873	102.773	102.673	4.500	102.873	102.773	102.673	5.125	102.753	102.653	102.553	5.125	101.753	101.653	101.553
4.500	103.498	103.398	103.298	4.625	102.857	102.757	102.657	4.625	102.857	102.757	102.657	5.250	103.060	102.960	102.860	5.250	102.060	101.960	101.860
4.625	103.482	103.382	103.282	4.750	103.160	103.060	102.960	4.750	103.160	103.060	102.960	5.375	102.729	102.629	102.529	5.375	102.729	102.629	102.529
4.750	103.785	103.685	103.585	4.875	103.481	103.381	103.281	4.875	103.481	103.381	103.281	5.500	102.928	102.828	102.728	5.500	102.928	102.828	102.728
4.875	104.106	104.006	103.906	4.990	103.259	103.159	103.059	4.990	103.259	103.159	103.059	5.625	103.425	103.325	103.225	5.625	103.425	103.325	103.225
4.990	104.259	104.159	104.059	5.000	103.359	103.259	103.159	5.000	103.359	103.259	103.159	5.750	103.647	103.547	103.447	5.750	103.647	103.547	103.447
5.000	104.359	104.259	104.159	5.125	103.885	103.785	103.685	5.125	103.885	103.785	103.685	5.875	103.727	103.627	103.527	5.875	103.727	103.627	103.527
5.125	104.885	104.785	104.685	5.250	104.192	104.092	103.992	5.250	104.192	104.092	103.992	5.990	103.676	103.576	103.476	5.990	103.676	103.576	103.476
5.250	105.192	105.092	104.992	5.375	105.585	105.485	105.385	5.375	105.585	105.485	105.385	6.000	103.776	103.676	103.576	6.000	103.776	103.676	103.576
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	101.989	101.889	101.789	3.125	99.474	99.374	99.274	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	101.851	101.751	101.651
4.125	102.002	101.902	101.802	3.250	100.124	100.024	99.924	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	102.042	101.942	101.842
4.250	101.925	101.825	101.725	3.375	100.692	100.592	100.492	3.375	100.692	100.592	100.492	3.375	100.692	100.592	100.492	3.625	102.235	102.135	102.035
4.375	102.271	102.171	102.071	3.500	101.115	101.015	100.915	3.500	101.115	101.015	100.915	3.500	101.115	101.015	100.915	3.750	102.756	102.656	102.556
4.500	102.240	102.140	102.040	3.625	101.808	101.708	101.608	3.625	101.808	101.708	101.608	3.625	101.808	101.708	101.608	3.875	102.851	102.751	102.651
4.625	102.224	102.124	102.024	3.750	102.290	102.190	102.090	3.750	102.290	102.190	102.090	3.750	102.290	102.190	102.090	3.990	103.096	102.996	102.896
4.750	101.938	101.838	101.738	3.875	102.655	102.555	102.455	3.875	102.655	102.555	102.455	3.875	102.655	102.555	102.455	4.000	103.196	103.096	102.996
4.875	101.349	101.249	101.149	3.990	102.933	102.833	102.733	3.990	102.933	102.833	102.733	3.990	102.933	102.833	102.733	4.125	103.269	103.169	103.069
4.990	101.127	101.027	100.927	4.000	103.033	102.933	102.833	4.000	103.033	102.933	102.833	4.000	103.033	102.933	102.833	4.250	103.774	103.674	103.574
5.000	101.227	101.127	101.027	4.125	103.191	103.091	102.991	4.125	103.191	103.091	102.991	4.125	103.191	103.091	102.991	4.375	104.120	104.020	103.920
5.125	101.753	101.653	101.553	4.250	103.337	103.237	103.137	4.250	103.337	103.237	103.137	4.250	103.337	103.237	103.137	4.500	103.413	103.313	103.213
5.250	102.060	101.960	101.860	4.375	103.614	103.514	103.414	4.375	103.614	103.514	103.414	4.375	103.614	103.514	103.414	4.625	103.807	103.707	103.607
5.375	102.729	102.629	102.529	4.500	103.934	103.834	103.734	4.500	103.934	103.834	103.734	4.500	103.934	103.834	103.734	4.750	104.121	104.021	103.921
5.500	102.928	102.828	102.728	4.625	103.941	103.841	103.741	4.625	103.941	103.841	103.741	4.625	103.941	103.841	103.741	4.875	104.375	104.275	104.175
5.625	103.425	103.325	103.225	4.750	104.269	104.169	104.069	4.750	104.269	104.169	104.069	4.750	104.269	104.169	104.069	4.990	104.220	104.120	104.020
5.750	103.647	103.547	103.447	4.875	104.604	104.504	104.404	4.875	104.604	104.504	104.404	4.875	104.604	104.504	104.404	5.000	104.320	104.220	104.120
5.875	103.727	103.627	103.527	4.990	104.783	104.683	104.583	4.990	104.783	104.683	104.583	4.990	104.783	104.683	104.583	5.125	104.597	104.497	104.397
5.990	103.676	103.576	103.476	5.000	104.883	104.783	104.683	5.000	104.883	104.783	104.683	5.000	104.883	104.783	104.683	5.250	104.696	104.596	104.496
6.000	103.776	103.676	103.576	5.125	105.276	105.176	105.076	5.125	105.276	105.176	105.076	5.125	105.276	105.176	105.076	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	101.851	101.751	101.651	3.375	101.851	101.751	101.651	3.375	101.119	101.019	100.919	3.375	101.119	101.019	100.919	3.375	101.119	101.019	100.919
3.500	102.042	101.942	101.842	3.500	102.042	101.942	101.842	3.500	101.310	101.210	101.110	3.500	101.310	101.210	101.110	3.500	101.310	101.210	101.110
3.625	102.235	102.135	102.035	3.625	102.235	102.135	102.035	3.625	100.979	100.879	100.779	3.625	100.979	100.879	100.779	3.625	100.979	100.879	100.779
3.750	102.756	102.656	102.556	3.750	102.756	102.656	102.556	3.750	101.500	101.400	101.300	3.750	101.500	101.400	101.300	3.750	101.500	101.400	101.300
3.875	102.851	102.751	102.651	3.875	102.851	102.751	102.651	3.875	101.595	101.495	101.395	3.875	101.595	101.495	101.395	3.875	101.595	101.495	101.395
3.990	103.096	102.996	102.896	3.990	103.096	102.996	102.896	3.990	101.840	101.740	101.640	3.990	101.840	101.740	101.640	3.990	101.840	101.740	101.640
4.000	103.196	103.096	102.996	4.000	103.196	103.096	102.996	4.000	101.940	101.840	101.740	4.000	101.940	101.840	101.740	4.000	101.940	101.840	101.740
4.125	103.269	103.169	103.069	4.125	103.269	103.169	103.069	4.125	101.508	101.408	101.308	4.125	101.508	101.408	101.308	4.125	101.508	101.408	101.308
4.250	103.774	103.674	103.574	4.250	103.774	103.674	103.574	4.250	102.013	101.913	101.813	4.250	102.013	101.913	101.813	4.250	102.013	101.913	101.813
4.375	103.995	103.895	103.795	4.375	103.995	103.895	103.795	4.375	102.359	102.259	102.159	4.375	102.354	1					



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.:

9/23/2019

45 Day Lock Exp.:

10/7/2019

60 Day Lock Exp.:

10/21/2019

W. Rate Sheet Dated: 8/22/2019

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	100.114	100.014	99.914	3.125	99.460	99.360	99.260	3.375	101.903	101.803	101.703	4.000	102.003	101.903	101.803	3.375	100.871	100.771	100.671
3.375	100.727	100.627	100.527	3.250	100.112	100.012	99.912	3.500	102.095	101.995	101.895	4.125	102.016	101.916	101.816	3.500	101.063	100.963	100.863
3.500	101.235	101.135	101.035	3.375	100.683	100.583	100.483	3.625	102.241	102.141	102.041	4.250	101.935	101.835	101.735	3.625	100.685	100.585	100.485
3.625	101.588	101.488	101.388	3.500	101.108	101.008	100.908	3.750	102.764	102.664	102.564	4.375	102.281	102.181	102.081	3.750	101.208	101.108	101.008
3.750	101.896	101.796	101.696	3.625	101.829	101.729	101.629	3.875	102.859	102.759	102.659	4.500	102.491	102.391	102.291	3.875	101.303	101.203	101.103
3.875	102.373	102.273	102.173	3.750	102.313	102.213	102.113	3.990	103.106	103.006	102.906	4.625	102.504	102.404	102.304	3.990	101.550	101.450	101.350
3.990	102.760	102.660	102.560	3.875	102.680	102.580	102.480	4.000	103.206	103.106	103.006	4.750	102.222	102.122	102.022	4.000	101.650	101.550	101.450
4.000	102.860	102.760	102.660	3.990	102.964	102.864	102.764	4.125	103.295	103.195	103.095	4.875	101.653	101.553	101.453	4.125	101.234	101.134	101.034
4.125	102.873	102.773	102.673	4.000	103.064	102.964	102.864	4.250	103.802	103.702	103.602	4.990	101.808	101.708	101.608	4.250	101.741	101.641	101.541
4.250	102.918	102.818	102.718	4.125	103.221	103.121	103.021	4.375	104.152	104.052	103.952	5.000	101.908	101.808	101.708	4.375	102.091	101.991	101.891
4.375	103.264	103.164	103.064	4.250	103.344	103.244	103.144	4.500	103.348	103.248	103.148	5.125	102.433	102.333	102.233	4.500	100.941	100.841	100.741
4.500	103.474	103.374	103.274	4.375	103.623	103.523	103.423	4.625	103.743	103.643	103.543	5.250	102.738	102.638	102.538	4.625	101.336	101.236	101.136
4.625	103.487	103.387	103.287	4.500	103.946	103.846	103.746	4.750	104.060	103.960	103.860	5.375	102.427	102.306	102.227	4.750	101.653	101.553	101.453
4.750	103.794	103.694	103.594	4.625	103.953	103.853	103.753	4.875	104.316	104.216	104.116	5.500	102.629	102.508	102.429	4.875	101.966	101.866	101.766
4.875	104.135	104.035	103.935	4.750	104.307	104.207	104.107	4.990	104.158	104.058	103.958	5.625	103.124	103.003	102.924	4.990	102.251	102.151	102.051
4.990	104.290	104.190	104.090	4.875	104.642	104.542	104.442	5.000	104.258	104.158	104.058	5.750	103.345	103.224	103.145	5.000	102.351	102.251	102.151
5.000	104.390	104.290	104.190	4.990	104.823	104.723	104.623	5.125	104.537	104.437	104.337	5.875	103.424	103.303	103.224	5.125	102.630	102.530	102.430
5.125	104.915	104.815	104.715	5.000	104.923	104.823	104.723	5.250	104.636	104.536	104.436	5.990	103.373	103.251	103.173	5.250	102.729	102.629	102.529
5.250	105.220	105.120	105.020	5.125	105.320	105.220	105.120	5.375	N/A	N/A	N/A	6.000	103.473	103.351	103.273	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%	97.00%
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

Mortgages with Subordinate Financing			
LTV Range	CLTV Range	Credit Score < 720	Credit Score ≥ 720
All	All	-0.500	-0.500

HP LLPA Cap			
FICO ↓ \ LTV →	≤ 80%	> 80%	
≥ 680	1.500	0.000	
< 680	1.500	1.500	
Excluded from Cap: State, Loan Size, Super Conforming "1.500", LPMI			

Product Features									
Product Feature ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	97.01 - 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2-Unit Property	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit Property	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
SC Purchase or R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/23/2019

45 Day Lock Exp.:

10/7/2019

60 Day Lock Exp.:

10/21/2019

W. Rate Sheet Dated: 8/22/2019

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)