



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.: 10/22/2019

W. Rate Sheet Dated: 8/23/2019

Release Time: 12:00 pm 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	101.796	101.646	101.496	3.250	101.353	101.203	101.053	2.375	98.894	98.744	98.594	3.125	100.173	100.023	99.873
3.375	102.340	102.190	102.040	3.375	101.788	101.638	101.488	2.500	99.381	99.231	99.081	3.250	100.175	100.025	99.875
3.500	102.880	102.730	102.580	3.500	102.185	102.035	101.885	2.625	99.864	99.714	99.564	3.375	100.528	100.378	100.228
3.625	103.401	103.251	103.101	3.625	102.601	102.451	102.301	2.750	99.495	99.345	99.195	3.500	100.104	99.954	99.804
3.750	102.692	102.542	102.392	3.750	102.186	102.036	101.886	2.875	99.980	99.830	99.680	3.625	100.231	100.081	99.931
3.875	103.173	103.023	102.873	3.875	102.585	102.435	102.285	3.000	100.451	100.301	100.151	Margin = 2.250		Index = 1.770	
4.000	103.623	103.473	103.323	4.000	102.944	102.794	102.644	3.125	100.916	100.766	100.616				
4.125	104.035	103.885	103.735	4.125	103.273	103.123	102.973	3.250	101.567	101.417	101.267				
4.375	103.412	103.312	103.212	4.375	102.820	102.720	102.620	3.375	101.979	101.829	101.679				
4.500	103.838	103.738	103.638	4.500	102.949	102.849	102.749	3.500	102.354	102.204	102.054				
4.625	104.215	104.115	104.015	4.625	103.180	103.080	102.980	3.625	102.747	102.597	102.447				
4.750	104.340	104.240	104.140	4.750	102.985	102.885	102.785	3.750	102.771	102.621	102.471				
4.875	103.847	103.747	103.647	4.875	103.264	103.164	103.064	3.875	103.147	102.997	102.847				
5.000	104.209	104.109	104.009	5.000	103.515	103.415	103.315	4.000	103.483	103.333	103.183				
5.125	104.284	104.184	104.084	5.125	103.746	103.646	103.546	4.125	103.791	103.641	103.491				
5.375	104.334	104.234	104.134	5.375	103.876	103.776	103.676	4.250	103.233	103.083	102.933				
5.500	104.632	104.532	104.432	5.500	104.127	104.027	103.927	4.375	103.553	103.403	103.253				
5.625	104.897	104.797	104.697	5.625	104.358	104.258	104.158	4.500	103.642	103.492	103.342				
5.875	104.947	104.847	104.747	5.875	104.488	104.388	104.288	4.625	103.857	103.707	103.557				

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	100.646	100.496	100.346	3.250	100.353	100.203	100.053	2.375	97.894	97.744	97.594	3.125	99.173	99.023	98.873
3.375	101.190	101.040	100.890	3.375	100.788	100.638	100.488	2.500	98.381	98.231	98.081	3.250	99.175	99.025	98.875
3.500	101.730	101.580	101.430	3.500	101.185	101.035	100.885	2.625	98.864	98.714	98.564	3.375	99.528	99.378	99.228
3.625	102.251	102.101	101.951	3.625	101.601	101.451	101.301	2.750	98.495	98.345	98.195	3.500	99.104	98.954	98.804
3.750	101.542	101.392	101.242	3.750	101.186	101.036	100.886	2.875	98.980	98.830	98.680	3.625	99.231	99.081	98.931
3.875	102.023	101.873	101.723	3.875	101.585	101.435	101.285	3.000	99.451	99.301	99.151	Margin = 2.250		Index = 1.770	
4.000	102.473	102.323	102.173	4.000	101.944	101.794	101.644	3.125	99.916	99.766	99.616	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.885	102.735	102.585	4.125	102.273	102.123	101.973	3.250	100.567	100.417	100.267	Rate	30 Day	45 Day	60 Day
4.375	102.262	102.162	102.062	4.375	101.820	101.720	101.620	3.375	100.979	100.829	100.679	3.875	101.623	101.373	101.123
4.500	102.688	102.588	102.488	4.500	101.949	101.849	101.749	3.500	101.354	101.204	101.054	4.000	102.073	101.823	101.573
4.625	103.065	102.965	102.865	4.625	102.180	102.080	101.980	3.625	101.747	101.597	101.447	4.125	102.485	102.235	101.985
4.750	103.190	103.090	102.990	4.750	101.985	101.885	101.785	3.750	101.771	101.621	101.471	4.375	101.862	101.612	101.362
4.875	102.697	102.597	102.497	4.875	102.264	102.164	102.064	3.875	102.147	101.997	101.847	4.500	102.288	102.038	101.788
5.000	103.059	102.959	102.859	5.000	102.515	102.415	102.315	4.000	102.483	102.333	102.183	4.625	102.665	102.415	102.165
5.125	103.134	103.034	102.934	5.125	102.746	102.646	102.546	4.125	102.791	102.641	102.491	4.875	102.297	102.047	101.797
5.375	103.184	103.084	102.984	5.375	102.876	102.776	102.676	4.250	102.233	102.083	101.933	5.000	102.659	102.409	102.159
5.500	103.482	103.382	103.282	5.500	103.127	103.027	102.927	4.375	102.553	102.403	102.253	5.125	102.734	102.484	102.234
5.625	103.747	103.647	103.547	5.625	103.358	103.258	103.158	4.500	102.642	102.492	102.342	5.500	103.082	102.832	102.582
5.875	103.797	103.697	103.597	5.875	103.488	103.388	103.288	4.625	102.857	102.707	102.557	5.625	103.347	103.097	102.847

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	All VA Loans	0.000	0.000
USDA Streamline-Assist Refinance Option				-0.250	-0.250
VA C/O Refi with an LTV >90.000				-1.750	-1.750

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	99.090	98.840	98.590	3.375	N/A	N/A	N/A
3.500	99.630	99.380	99.130	3.500	N/A	N/A	N/A
3.625	100.151	99.901	99.651	3.625	N/A	N/A	N/A
3.750	99.442	99.192	98.942	3.750	N/A	N/A	N/A
3.875	99.923	99.673	99.423	3.875	N/A	N/A	N/A
4.000	100.373	100.123	99.873	4.000	N/A	N/A	N/A
4.125	100.785	100.535	100.285	4.125	N/A	N/A	N/A
4.250	100.910	100.660	100.410	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:	8/23/2019	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	98.873	98.623	98.373	
4.000	99.323	99.073	98.823	
4.125	99.735	99.485	99.235	
4.375	99.112	98.862	98.612	
4.500	99.538	99.288	99.038	
4.625	99.915	99.665	99.415	
4.875	99.547	99.297	99.047	
5.000	99.909	99.659	99.409	
5.125	99.984	99.734	99.484	
5.500	100.332	100.082	99.832	
5.625	100.597	100.347	100.097	



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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.:

10/22/2019

W. Rate Sheet Dated: 8/23/2019

Release Time: 12:00 pm 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	100.459	100.309	100.159	3.250	100.446	100.296	100.146	2.375	96.174	96.024	95.874	3.125	99.846	99.696	99.546
3.375	101.003	100.853	100.703	3.375	100.880	100.730	100.580	2.500	96.661	96.511	96.361	3.250	99.847	99.697	99.547
3.500	101.542	101.392	101.242	3.500	101.278	101.128	100.978	2.625	97.144	96.994	96.844	3.375	100.200	100.050	99.900
3.625	102.063	101.913	101.763	3.625	101.694	101.544	101.394	2.750	98.587	98.437	98.287	3.500	99.777	99.627	99.477
3.750	101.167	101.017	100.867	3.750	101.091	100.941	100.791	2.875	99.073	98.923	98.773	3.625	99.904	99.754	99.604
3.875	101.648	101.498	101.348	3.875	101.490	101.340	101.190	3.000	99.543	99.393	99.243	Margin = 2.250		Index = 1.770	
4.000	102.098	101.948	101.798	4.000	101.849	101.699	101.549	3.125	100.008	99.858	99.708				
4.125	102.510	102.360	102.210	4.125	102.178	102.028	101.878	3.250	100.660	100.510	100.360				
4.375	102.324	102.224	102.124	4.375	102.162	102.062	101.962	3.375	101.072	100.922	100.772				
4.500	102.750	102.650	102.550	4.500	102.292	102.192	102.092	3.500	101.446	101.296	101.146				
4.625	103.128	103.028	102.928	4.625	102.523	102.423	102.323	3.625	101.840	101.690	101.540				
4.750	103.128	103.028	102.928	4.750	102.202	102.102	102.002	3.750	101.676	101.526	101.376				
4.875	102.634	102.534	102.434	4.875	102.481	102.381	102.281	3.875	102.052	101.902	101.752				
5.000	102.996	102.896	102.796	5.000	102.732	102.632	102.532	4.000	102.388	102.238	102.088				
5.125	103.072	102.972	102.872	5.125	102.963	102.863	102.763	4.125	102.696	102.546	102.396				
5.375	102.997	102.897	102.797	5.375	102.968	102.868	102.768	4.250	102.576	102.426	102.276				
5.500	103.295	103.195	103.095	5.500	103.220	103.120	103.020	4.375	102.895	102.745	102.595				
5.625	103.559	103.459	103.359	5.625	103.451	103.351	103.251	4.500	102.984	102.834	102.684				
5.875	103.156	103.056	102.956	5.875	103.128	103.028	102.928	4.625	103.200	103.050	102.900				

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	99.309	99.159	99.009	3.250	99.016	98.866	98.716	2.375	96.494	96.344	96.194	3.125	97.836	97.686	97.536
3.375	99.853	99.703	99.553	3.375	99.450	99.300	99.150	2.500	96.981	96.831	96.681	3.250	97.837	97.687	97.537
3.500	100.392	100.242	100.092	3.500	99.848	99.698	99.548	2.625	97.464	97.314	97.164	3.375	98.190	98.040	97.890
3.625	100.913	100.763	100.613	3.625	100.264	100.114	99.964	2.750	97.939	97.789	97.639	3.500	97.767	97.617	97.467
3.750	100.017	99.867	99.717	3.750	99.661	99.511	99.361	2.875	98.424	98.274	98.124	3.625	97.894	97.744	97.594
3.875	100.498	100.348	100.198	3.875	100.060	99.910	99.760	3.000	98.894	98.744	98.594	Margin = 2.250		Index = 1.770	
4.000	100.948	100.798	100.648	4.000	100.419	100.269	100.119	3.125	99.360	99.210	99.060	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.360	101.210	101.060	4.125	100.748	100.598	100.448	3.250	99.730	99.580	99.430	Rate	30 Day	45 Day	60 Day
4.375	101.174	101.074	100.974	4.375	100.732	100.632	100.532	3.375	100.142	99.992	99.842	3.875	100.098	99.848	99.598
4.500	101.600	101.500	101.400	4.500	100.862	100.762	100.662	3.500	100.516	100.366	100.216	4.000	100.548	100.298	100.048
4.625	101.978	101.878	101.778	4.625	101.093	100.993	100.893	3.625	100.910	100.760	100.610	4.125	100.960	100.710	100.460
4.750	101.978	101.878	101.778	4.750	100.772	100.672	100.572	3.750	100.363	100.213	100.063	4.375	100.774	100.524	100.274
4.875	101.484	101.384	101.284	4.875	101.051	100.951	100.851	3.875	100.739	100.589	100.439	4.500	101.200	100.950	100.700
5.000	101.846	101.746	101.646	5.000	101.302	101.202	101.102	4.000	101.076	100.926	100.776	4.625	101.578	101.328	101.078
5.125	101.922	101.822	101.722	5.125	101.533	101.433	101.333	4.125	101.383	101.233	101.083	4.875	101.084	100.834	100.584
5.375	101.847	101.747	101.647	5.375	101.538	101.438	101.338	4.250	100.583	100.433	100.283	5.000	101.446	101.196	100.946
5.500	102.145	102.045	101.945	5.500	101.790	101.690	101.590	4.375	100.903	100.753	100.603	5.125	101.522	101.272	101.022
5.625	102.409	102.309	102.209	5.625	102.021	101.921	101.821	4.500	100.992	100.842	100.692	5.500	101.745	101.495	101.245
5.875	102.006	101.906	101.806	5.875	101.698	101.598	101.498	4.625	101.207	101.057	100.907	5.625	102.009	101.759	101.509

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	All VA Loans	0.000	0.000		
USDA Streamline-Assist Refinance Option				-0.250	-0.250		
VA C/O Refi with an LTV >90.000				-1.750	-1.750		
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	97.403	97.153	96.903	3.375	N/A	N/A	N/A
3.500	97.942	97.692	97.442	3.500	N/A	N/A	N/A
3.625	98.463	98.213	97.963	3.625	N/A	N/A	N/A
3.750	97.567	97.317	97.067	3.750	N/A	N/A	N/A
3.875	98.048	97.798	97.548	3.875	N/A	N/A	N/A
4.000	98.498	98.248	97.998	4.000	N/A	N/A	N/A
4.125	98.910	98.660	98.410	4.125	N/A	N/A	N/A
4.250	99.472	99.222	98.972	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:	8/23/2019	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	97.348	97.098	96.848	
4.000	97.798	97.548	97.298	
4.125	98.210	97.960	97.710	
4.375	98.024	97.774	97.524	
4.500	98.450	98.200	97.950	
4.625	98.828	98.578	98.328	
4.875	98.334	98.084	97.834	
5.000	98.696	98.446	98.196	
5.125	98.772	98.522	98.272	
5.500	98.995	98.745	98.495	
5.625	99.259	99.009	98.759	

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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:

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1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

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45 Day Lock Exp.:

10/7/2019

60 Day Lock Exp.:

10/22/2019

W. Rate Sheet Dated: 8/23/2019

Release Time: 12:00 pm 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	100.370	100.270	100.170	3.375	100.709	100.609	100.509	3.375	100.709	100.609	100.509	4.000	102.724	102.624	102.524	4.000	102.349	102.249	102.149
3.375	100.959	100.859	100.759	3.500	101.212	101.112	101.012	3.500	101.212	101.112	101.012	4.125	102.718	102.618	102.518	4.125	102.343	102.243	102.143
3.500	101.462	101.362	101.262	3.625	101.583	101.483	101.383	3.625	101.583	101.483	101.383	4.250	102.711	102.611	102.511	4.250	102.086	101.986	101.886
3.625	101.833	101.733	101.633	3.750	101.884	101.784	101.684	3.750	101.884	101.784	101.684	4.375	102.801	102.701	102.601	4.375	102.426	102.326	102.226
3.750	102.134	102.034	101.934	3.875	102.352	102.252	102.152	3.875	102.352	102.252	102.152	4.500	103.016	102.916	102.816	4.500	102.391	102.291	102.191
3.875	102.602	102.502	102.402	3.990	102.642	102.542	102.442	3.990	102.642	102.542	102.442	4.625	102.998	102.898	102.798	4.625	102.373	102.273	102.173
3.990	103.017	102.917	102.817	4.000	102.742	102.642	102.542	4.000	102.742	102.642	102.542	4.750	102.680	102.580	102.480	4.750	102.055	101.955	101.855
4.000	103.117	103.017	102.917	4.125	102.736	102.636	102.536	4.125	102.736	102.636	102.536	4.875	102.003	101.903	101.803	4.875	101.378	101.278	101.178
4.125	103.111	103.011	102.911	4.250	102.674	102.574	102.474	4.250	102.674	102.574	102.474	4.990	102.148	102.048	101.948	4.990	101.148	101.048	100.948
4.250	103.049	102.949	102.849	4.375	103.014	102.914	102.814	4.375	103.014	102.914	102.814	5.000	102.248	102.148	102.048	5.000	101.248	101.148	101.048
4.375	103.389	103.289	103.189	4.500	102.979	102.879	102.779	4.500	102.979	102.879	102.779	5.125	102.748	102.648	102.548	5.125	101.748	101.648	101.548
4.500	103.604	103.504	103.404	4.625	102.961	102.861	102.761	4.625	102.961	102.861	102.761	5.250	103.090	102.990	102.890	5.250	102.090	101.990	101.890
4.625	103.586	103.486	103.386	4.750	103.231	103.131	103.031	4.750	103.231	103.131	103.031	5.375	102.685	102.585	102.485	5.375	102.685	102.585	102.485
4.750	103.856	103.756	103.656	4.875	103.463	103.363	103.263	4.875	103.463	103.363	103.263	5.500	102.881	102.780	102.681	5.500	102.881	102.780	102.681
4.875	104.088	103.988	103.888	4.990	103.233	103.133	103.033	4.990	103.233	103.133	103.033	5.625	103.373	103.273	103.173	5.625	103.373	103.273	103.173
4.990	104.233	104.133	104.033	5.000	103.333	103.233	103.133	5.000	103.333	103.233	103.133	5.750	103.621	103.521	103.421	5.750	103.621	103.521	103.421
5.000	104.333	104.233	104.133	5.125	103.833	103.733	103.633	5.125	103.833	103.733	103.633	5.875	103.701	103.601	103.501	5.875	103.701	103.601	103.501
5.125	104.833	104.733	104.633	5.250	104.175	104.075	103.975	5.250	104.175	104.075	103.975	5.990	103.627	103.527	103.427	5.990	103.627	103.527	103.427
5.250	105.175	105.075	104.975	5.375	105.564	105.464	105.364	5.375	105.564	105.464	105.364	6.000	103.727	103.627	103.527	6.000	103.727	103.627	103.527
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	102.349	102.249	102.149	3.250	100.377	100.277	100.177	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	102.008	101.908	101.808
4.125	102.343	102.243	102.143	3.375	100.943	100.843	100.743	3.375	100.943	100.843	100.743	3.375	100.943	100.843	100.743	3.500	102.200	102.100	102.000
4.250	102.086	101.986	101.886	3.500	101.361	101.261	101.161	3.500	101.361	101.261	101.161	3.500	101.361	101.261	101.161	3.625	102.305	102.205	102.105
4.375	102.426	102.326	102.226	3.625	102.015	101.915	101.815	3.625	102.015	101.915	101.815	3.625	102.015	101.915	101.815	3.750	102.842	102.742	102.642
4.500	102.391	102.291	102.191	3.750	102.493	102.393	102.293	3.750	102.493	102.393	102.293	3.750	102.493	102.393	102.293	3.875	102.972	102.872	102.772
4.625	102.373	102.273	102.173	3.875	102.856	102.756	102.656	3.875	102.856	102.756	102.656	3.875	102.856	102.756	102.656	3.990	103.246	103.146	103.046
4.750	102.055	101.955	101.855	3.990	103.130	103.030	102.930	3.990	103.130	103.030	102.930	3.990	103.130	103.030	102.930	4.000	103.346	103.246	103.146
4.875	101.378	101.278	101.178	4.000	103.230	103.130	103.030	4.000	103.230	103.130	103.030	4.000	103.230	103.130	103.030	4.125	103.356	103.256	103.156
4.990	101.148	101.048	100.948	4.125	103.364	103.264	103.164	4.125	103.364	103.264	103.164	4.125	103.364	103.264	103.164	4.250	103.858	103.758	103.658
5.000	101.248	101.148	101.048	4.250	104.384	104.284	104.184	4.250	104.384	104.284	104.184	4.250	104.384	104.284	104.184	4.375	104.204	104.104	104.004
5.125	101.748	101.648	101.548	4.375	103.759	103.659	103.559	4.375	103.759	103.659	103.559	4.375	103.759	103.659	103.559	4.500	103.275	103.175	103.075
5.250	102.090	101.990	101.890	4.500	104.073	103.973	103.873	4.500	104.073	103.973	103.873	4.500	104.073	103.973	103.873	4.625	103.665	103.565	103.465
5.375	102.685	102.585	102.485	4.625	104.069	103.969	103.869	4.625	104.069	103.969	103.869	4.625	104.069	103.969	103.869	4.750	103.974	103.874	103.774
5.500	102.881	102.780	102.681	4.750	104.278	104.178	104.078	4.750	104.278	104.178	104.078	4.750	104.278	104.178	104.078	4.875	104.224	104.124	104.024
5.625	103.373	103.273	103.173	4.875	104.623	104.523	104.423	4.875	104.623	104.523	104.423	4.875	104.623	104.523	104.423	4.990	104.161	104.061	103.961
5.750	103.621	103.521	103.421	4.990	104.786	104.686	104.586	4.990	104.786	104.686	104.586	4.990	104.786	104.686	104.586	5.000	104.261	104.161	104.061
5.875	103.701	103.601	103.501	5.000	104.886	104.786	104.686	5.000	104.886	104.786	104.686	5.000	104.886	104.786	104.686	5.125	104.534	104.434	104.334
5.990	103.627	103.527	103.427	5.125	104.958	104.858	104.758	5.125	104.958	104.858	104.758	5.125	104.958	104.858	104.758	5.250	104.631	104.531	104.431
6.000	103.727	103.627	103.527	5.250	105.226	105.126	105.026	5.250	105.226	105.126	105.026	5.250	105.226	105.126	105.026	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	102.008	101.908	101.808	3.375	102.008	101.908	101.808	3.375	101.276	101.176	101.076	3.375	101.276	101.176	101.076	3.375	101.276	101.176	101.076
3.500	102.200	102.100	102.000	3.500	102.200	102.100	102.000	3.500	101.468	101.368	101.268	3.500	101.468	101.368	101.268	3.500	101.468	101.368	101.268
3.625	102.305	102.205	102.105	3.625	102.305	102.205	102.105	3.625	101.042	100.942	100.842	3.625	101.042	100.942	100.842	3.625	101.042	100.942	100.842
3.750	102.842	102.742	102.642	3.750	102.842	102.742	102.642	3.750	101.579	101.479	101.379	3.750	101.579	101.479	101.379	3.750	101.579	101.479	101.379
3.875	102.972	102.872	102.772	3.875	102.972	102.872	102.772	3.875	101.709	101.609	101.509	3.875	101.709	101.609	101.509	3.875	101.709	101.609	101.509
3.990	103.246	103.146	103.046	3.990	103.246	103.146	103.046	3.990	101.983	101.883	101.783	3.990	101.983	101.883	101.783	3.990	101.983	101.883	101.783
4.000	103.346	103.246	103.146	4.000	103.346	103.246	103.146	4.000	102.083	101.983	101.883	4.000	102.083	101.983	101.883	4.000	102.083	101.983	101.883
4.125	103.356	103.256	103.156	4.125	103.356	103.256	103.156	4.125	101.595	101.495	101.395	4.125	101.595	101.495	101.395	4.125	101.595	101.495	101.395
4.250	103.858	103.758	103.658	4.250	103.858	103.758	103.658	4.250	102.097	101.997	101.897	4.250	102.097	101.997	101.897	4.250	102.097	101.997	101.897
4.375	104.079	103.979	103.879	4.375	104.079	103.979	103.879	4.375	102.443	102.343	102.243	4.375	102.318	102.218	102.118	4.375	102.318	102.218	102.118
4.500	103.150	103.050	102.950	4.500	103.150	103.050	102.950	4.500	101.168	101.068									



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.:

10/22/2019

W. Rate Sheet Dated: 8/23/2019

Release Time: 12:00 pm 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	100.088	99.988	99.888	3.250	100.080	99.980	99.880	3.375	101.914	101.814	101.714	4.000	102.179	102.079	101.979	3.375	100.882	100.782	100.682
3.375	100.690	100.590	100.490	3.375	100.655	100.555	100.455	3.500	102.110	102.010	101.910	4.125	102.175	102.075	101.975	3.500	101.078	100.978	100.878
3.500	101.209	101.109	101.009	3.500	101.085	100.985	100.885	3.625	102.231	102.131	102.031	4.250	101.997	101.897	101.797	3.625	100.668	100.568	100.468
3.625	101.588	101.488	101.388	3.625	101.808	101.708	101.608	3.750	102.776	102.676	102.576	4.375	102.348	102.248	102.148	3.750	101.213	101.113	101.013
3.750	101.911	101.811	101.711	3.750	102.298	102.198	102.098	3.875	102.909	102.809	102.709	4.500	102.569	102.469	102.369	3.875	101.346	101.246	101.146
3.875	102.394	102.294	102.194	3.875	102.669	102.569	102.469	3.990	103.189	103.089	102.989	4.625	102.550	102.450	102.350	3.990	101.626	101.526	101.426
3.990	102.822	102.722	102.622	3.990	102.954	102.854	102.754	4.000	103.289	103.189	103.089	4.750	102.258	102.158	102.058	4.000	101.726	101.626	101.526
4.000	102.922	102.822	102.722	4.000	103.054	102.954	102.854	4.125	103.236	103.136	103.036	4.875	101.549	101.449	101.349	4.125	101.175	101.075	100.975
4.125	102.918	102.818	102.718	4.125	103.194	103.094	102.994	4.250	103.745	103.645	103.545	4.990	101.706	101.606	101.506	4.250	101.684	101.584	101.484
4.250	102.935	102.835	102.735	4.250	103.377	103.277	103.177	4.375	104.097	103.997	103.897	5.000	101.806	101.706	101.606	4.375	102.036	101.936	101.836
4.375	103.286	103.186	103.086	4.375	103.660	103.560	103.460	4.500	103.318	103.218	103.118	5.125	102.314	102.214	102.114	4.500	100.911	100.811	100.711
4.500	103.507	103.407	103.307	4.500	103.983	103.883	103.783	4.625	103.715	103.615	103.515	5.250	102.665	102.565	102.465	4.625	101.308	101.208	101.108
4.625	103.488	103.388	103.288	4.625	103.977	103.877	103.777	4.750	104.032	103.932	103.832	5.375	102.255	102.154	102.055	4.750	101.625	101.525	101.425
4.750	103.784	103.684	103.584	4.750	104.224	104.124	104.024	4.875	104.287	104.187	104.087	5.500	102.457	102.357	102.257	4.875	101.910	101.810	101.710
4.875	103.984	103.884	103.784	4.875	104.576	104.476	104.376	4.990	104.203	104.103	104.003	5.625	102.957	102.856	102.757	4.990	102.296	102.196	102.096
4.990	104.141	104.041	103.941	4.990	104.745	104.645	104.545	5.000	104.303	104.203	104.103	5.750	103.208	103.108	103.008	5.000	102.396	102.296	102.196
5.000	104.241	104.141	104.041	5.000	104.845	104.745	104.645	5.125	104.582	104.482	104.382	5.875	103.290	103.190	103.090	5.125	102.675	102.575	102.475
5.125	104.749	104.649	104.549	5.125	104.882	104.782	104.682	5.250	104.681	104.581	104.481	5.990	103.216	103.116	103.016	5.250	102.774	102.674	102.574
5.250	105.100	105.000	104.900	5.250	105.154	105.054	104.954	5.375	N/A	N/A	N/A	6.000	103.316	103.216	103.116	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%	> 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.:

10/22/2019

W. Rate Sheet Dated: 8/23/2019

Release Time: 12:00 pm 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	98.854	98.791	98.729	
3.875	99.266	99.203	99.141	
4.000	99.577	99.515	99.452	
4.125	99.794	99.731	99.669	
4.250	99.951	99.888	99.826	
4.375	100.184	100.122	100.059	
4.500	100.410	100.348	100.285	
4.625	100.600	100.538	100.475	
4.750	100.879	100.817	100.754	
4.875	101.172	101.109	101.047	
5.000	101.419	101.356	101.294	
5.125	101.740	101.677	101.615	
5.250	102.105	102.043	101.980	

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	98.551	98.426	98.301	
3.375	99.097	98.972	98.847	
3.500	99.456	99.331	99.206	
3.625	99.784	99.659	99.534	
3.750	100.260	100.135	100.010	
3.875	100.742	100.617	100.492	
4.000	100.924	100.799	100.674	
4.125	101.121	100.996	100.871	
4.250	101.371	101.246	101.121	
4.375	101.702	101.577	101.452	
4.500	101.847	101.722	101.597	

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	97.368	97.243	97.118	
3.375	97.753	97.628	97.503	
3.500	98.162	98.037	97.912	
3.625	98.524	98.399	98.274	
3.750	98.937	98.812	98.687	
3.875	99.452	99.327	99.202	
4.000	99.725	99.600	99.475	
4.125	100.037	99.912	99.787	
4.250	100.324	100.199	100.074	
4.375	100.587	100.462	100.337	
4.500	100.826	100.701	100.576	
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)