



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: 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	103.213	103.063	102.913	3.625	102.414	102.264	102.114	2.375	98.659	98.509	98.359	3.125	100.173	100.023	99.873
3.750	102.599	102.449	102.299	3.750	102.093	101.943	101.793	2.500	99.147	98.997	98.847	3.250	100.175	100.025	99.875
3.875	103.079	102.929	102.779	3.875	102.491	102.341	102.191	2.625	99.629	99.479	99.329	3.375	100.528	100.378	100.228
4.000	103.530	103.380	103.230	4.000	102.850	102.700	102.550	2.750	99.354	99.204	99.054	3.500	100.104	99.954	99.804
4.125	103.941	103.791	103.641	4.125	103.180	103.030	102.880	2.875	99.840	99.690	99.540	3.625	100.231	100.081	99.931
4.250	102.975	102.875	102.775	4.250	102.466	102.366	102.266	3.000	100.310	100.160	100.010	Margin = 2.250		Index = 1.770	
4.375	103.396	103.296	103.196	4.375	102.804	102.704	102.604	3.125	100.775	100.625	100.475				
4.500	103.822	103.722	103.622	4.500	102.934	102.834	102.734	3.250	101.422	101.272	101.122				
4.625	104.200	104.100	104.000	4.625	103.164	103.064	102.964	3.375	101.835	101.685	101.535				
4.750	104.325	104.225	104.125	4.750	102.922	102.822	102.722	3.500	102.209	102.059	101.909				
4.875	103.784	103.684	103.584	4.875	103.201	103.101	103.001	3.625	102.603	102.453	102.303				
5.000	104.146	104.046	103.946	5.000	103.452	103.352	103.252	3.750	102.677	102.527	102.377				
5.125	104.222	104.122	104.022	5.125	103.683	103.583	103.483	3.875	103.053	102.903	102.753				
5.250	104.005	103.905	103.805	5.250	103.597	103.497	103.397	4.000	103.390	103.240	103.090				
5.375	104.334	104.234	104.134	5.375	103.876	103.776	103.676	4.125	103.697	103.547	103.397				
5.500	104.632	104.532	104.432	5.500	104.127	104.027	103.927	4.250	103.280	103.130	102.980				
5.625	104.897	104.797	104.697	5.625	104.358	104.258	104.158	4.375	103.600	103.450	103.300				
5.750	104.617	104.517	104.417	5.750	104.210	104.110	104.010	4.500	103.689	103.539	103.389				
5.875	104.947	104.847	104.747	5.875	104.488	104.388	104.288	4.625	103.904	103.754	103.604				

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	102.063	101.913	101.763	3.625	101.414	101.264	101.114	2.375	97.659	97.509	97.359	3.125	99.173	99.023	98.873
3.750	101.449	101.299	101.149	3.750	101.093	100.943	100.793	2.500	98.147	97.997	97.847	3.250	99.175	99.025	98.875
3.875	101.929	101.779	101.629	3.875	101.491	101.341	101.191	2.625	98.629	98.479	98.329	3.375	99.528	99.378	99.228
4.000	102.380	102.230	102.080	4.000	101.850	101.700	101.550	2.750	98.354	98.204	98.054	3.500	99.104	98.954	98.804
4.125	102.791	102.641	102.491	4.125	102.180	102.030	101.880	2.875	98.840	98.690	98.540	3.625	99.231	99.081	98.931
4.250	101.825	101.725	101.625	4.250	101.466	101.366	101.266	3.000	99.310	99.160	99.010	Margin = 2.250		Index = 1.770	
4.375	102.246	102.146	102.046	4.375	101.804	101.704	101.604	3.125	99.775	99.625	99.475	30 Year OTC "Borrower Paid Only for USDA"			
4.500	102.672	102.572	102.472	4.500	101.934	101.834	101.734	3.250	100.422	100.272	100.122	Rate	30 Day	45 Day	60 Day
4.625	103.050	102.950	102.850	4.625	102.164	102.064	101.964	3.375	100.835	100.685	100.535	3.875	101.529	101.279	101.029
4.750	103.175	103.075	102.975	4.750	101.922	101.822	101.722	3.500	101.209	101.059	100.909	4.000	101.980	101.730	101.480
4.875	102.634	102.534	102.434	4.875	102.201	102.101	102.001	3.625	101.603	101.453	101.303	4.125	102.391	102.141	101.891
5.000	102.996	102.896	102.796	5.000	102.452	102.352	102.252	3.750	101.677	101.527	101.377	4.375	101.846	101.596	101.346
5.125	103.072	102.972	102.872	5.125	102.683	102.583	102.483	3.875	102.053	101.903	101.753	4.500	102.272	102.022	101.772
5.250	102.855	102.755	102.655	5.250	102.597	102.497	102.397	4.000	102.390	102.240	102.090	4.625	102.650	102.400	102.150
5.375	103.184	103.084	102.984	5.375	102.876	102.776	102.676	4.125	102.697	102.547	102.397	4.875	102.234	101.984	101.734
5.500	103.482	103.382	103.282	5.500	103.127	103.027	102.927	4.250	102.280	102.130	101.980	5.000	102.596	102.346	102.096
5.625	103.747	103.647	103.547	5.625	103.358	103.258	103.158	4.375	102.600	102.450	102.300	5.125	102.672	102.422	102.172
5.750	103.467	103.367	103.267	5.750	103.210	103.110	103.010	4.500	102.689	102.539	102.389	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	102.904	102.754	102.604	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				-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	98.903	98.653	98.403	3.375	N/A	N/A	N/A
3.500	99.442	99.192	98.942	3.500	N/A	N/A	N/A
3.625	99.963	99.713	99.463	3.625	N/A	N/A	N/A
3.750	99.349	99.099	98.849	3.750	N/A	N/A	N/A
3.875	99.829	99.579	99.329	3.875	N/A	N/A	N/A
4.000	100.280	100.030	99.780	4.000	N/A	N/A	N/A
4.125	100.691	100.441	100.191	4.125	N/A	N/A	N/A
4.250	100.816	100.566	100.316	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	98.779	98.529	98.279	
4.000	99.230	98.980	98.730	
4.125	99.641	99.391	99.141	
4.375	99.096	98.846	98.596	
4.500	99.522	99.272	99.022	
4.625	99.900	99.650	99.400	
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	100.332	100.082	99.832	
5.625	100.597	100.347	100.097	



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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: 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	101.876	101.726	101.576	3.625	101.506	101.356	101.206	2.375	95.939	95.789	95.639	3.125	99.846	99.696	99.546
3.750	101.074	100.924	100.774	3.750	100.998	100.848	100.698	2.500	96.427	96.277	96.127	3.250	99.847	99.697	99.547
3.875	101.554	101.404	101.254	3.875	101.396	101.246	101.096	2.625	96.909	96.759	96.609	3.375	100.200	100.050	99.900
4.000	102.005	101.855	101.705	4.000	101.755	101.605	101.455	2.750	98.447	98.297	98.147	3.500	99.777	99.627	99.477
4.125	102.416	102.266	102.116	4.125	102.085	101.935	101.785	2.875	98.932	98.782	98.632	3.625	99.904	99.754	99.604
4.250	101.887	101.787	101.687	4.250	101.808	101.708	101.608	3.000	99.403	99.253	99.103	Margin = 2.250		Index = 1.770	
4.375	102.309	102.209	102.109	4.375	102.147	102.047	101.947	3.125	99.868	99.718	99.568				
4.500	102.735	102.635	102.535	4.500	102.276	102.176	102.076	3.250	100.515	100.365	100.215				
4.625	103.112	103.012	102.912	4.625	102.507	102.407	102.307	3.375	100.927	100.777	100.627				
4.750	103.112	103.012	102.912	4.750	102.140	102.040	101.940	3.500	101.302	101.152	101.002				
4.875	102.572	102.472	102.372	4.875	102.419	102.319	102.219	3.625	101.695	101.545	101.395				
5.000	102.934	102.834	102.734	5.000	102.670	102.570	102.470	3.750	101.582	101.432	101.282				
5.125	103.009	102.909	102.809	5.125	102.901	102.801	102.701	3.875	101.958	101.808	101.658				
5.250	102.667	102.567	102.467	5.250	102.690	102.590	102.490	4.000	102.295	102.145	101.995				
5.375	102.997	102.897	102.797	5.375	102.968	102.868	102.768	4.125	102.602	102.452	102.302				
5.500	103.295	103.195	103.095	5.500	103.220	103.120	103.020	4.250	102.623	102.473	102.323				
5.625	103.559	103.459	103.359	5.625	103.451	103.351	103.251	4.375	102.942	102.792	102.642				
5.750	102.826	102.726	102.626	5.750	102.849	102.749	102.649	4.500	103.031	102.881	102.731				
5.875	103.156	103.056	102.956	5.875	103.128	103.028	102.928	4.625	103.246	103.096	102.946				

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	100.726	100.576	100.426	3.625	100.076	99.926	99.776	2.375	96.259	96.109	95.959	3.125	97.836	97.686	97.536
3.750	99.924	99.774	99.624	3.750	99.568	99.418	99.268	2.500	96.747	96.597	96.447	3.250	97.837	97.687	97.537
3.875	100.404	100.254	100.104	3.875	99.966	99.816	99.666	2.625	97.229	97.079	96.929	3.375	98.190	98.040	97.890
4.000	100.855	100.705	100.555	4.000	100.325	100.175	100.025	2.750	97.798	97.648	97.498	3.500	97.767	97.617	97.467
4.125	101.266	101.116	100.966	4.125	100.655	100.505	100.355	2.875	98.283	98.133	97.983	3.625	97.894	97.744	97.594
4.250	100.737	100.637	100.537	4.250	100.378	100.278	100.178	3.000	98.754	98.604	98.454	Margin = 2.250		Index = 1.770	
4.375	101.159	101.059	100.959	4.375	100.717	100.617	100.517	3.125	99.219	99.069	98.919	30 Year OTC "Borrower Paid Only for USDA"			
4.500	101.585	101.485	101.385	4.500	100.846	100.746	100.646	3.250	99.585	99.435	99.285	Rate	30 Day	45 Day	60 Day
4.625	101.962	101.862	101.762	4.625	101.077	100.977	100.877	3.375	99.997	99.847	99.697	3.875	100.004	99.754	99.504
4.750	101.962	101.862	101.762	4.750	100.710	100.610	100.510	3.500	100.372	100.222	100.072	4.000	100.455	100.205	99.955
4.875	101.422	101.322	101.222	4.875	100.989	100.889	100.789	3.625	100.765	100.615	100.465	4.125	100.866	100.616	100.366
5.000	101.784	101.684	101.584	5.000	101.240	101.140	101.040	3.750	100.270	100.120	99.970	4.375	100.759	100.509	100.259
5.125	101.859	101.759	101.659	5.125	101.471	101.371	101.271	3.875	100.645	100.495	100.345	4.500	101.185	100.935	100.685
5.250	101.517	101.417	101.317	5.250	101.260	101.160	101.060	4.000	100.982	100.832	100.682	4.625	101.562	101.312	101.062
5.375	101.847	101.747	101.647	5.375	101.538	101.438	101.338	4.125	101.289	101.139	100.989	4.875	101.022	100.772	100.522
5.500	102.145	102.045	101.945	5.500	101.790	101.690	101.590	4.250	100.630	100.480	100.330	5.000	101.384	101.134	100.884
5.625	102.409	102.309	102.209	5.625	102.021	101.921	101.821	4.375	100.950	100.800	100.650	5.125	101.459	101.209	100.959
5.750	101.676	101.576	101.476	5.750	101.419	101.319	101.219	4.500	101.039	100.889	100.739	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	101.254	101.104	100.954	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				-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	97.215	96.965	96.715	3.375	N/A	N/A	N/A
3.500	97.755	97.505	97.255	3.500	N/A	N/A	N/A
3.625	98.276	98.026	97.776	3.625	N/A	N/A	N/A
3.750	97.474	97.224	96.974	3.750	N/A	N/A	N/A
3.875	97.954	97.704	97.454	3.875	N/A	N/A	N/A
4.000	98.405	98.155	97.905	4.000	N/A	N/A	N/A
4.125	98.816	98.566	98.316	4.125	N/A	N/A	N/A
4.250	99.378	99.128	98.878	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	97.254	97.004	96.754	
4.000	97.705	97.455	97.205	
4.125	98.116	97.866	97.616	
4.375	98.009	97.759	97.509	
4.500	98.435	98.185	97.935	
4.625	98.812	98.562	98.312	
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	98.995	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:

Lockdesk Hours:

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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: 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	100.088	99.988	99.888	3.375	100.440	100.340	100.240	3.375	100.440	100.340	100.240	4.000	102.529	102.429	102.329	4.000	102.154	102.054	101.954
3.375	100.690	100.590	100.490	3.500	100.959	100.859	100.759	3.500	100.959	100.859	100.759	4.125	102.525	102.425	102.325	4.125	102.150	102.050	101.950
3.500	101.209	101.109	101.009	3.625	101.338	101.238	101.138	3.625	101.338	101.238	101.138	4.250	102.347	102.247	102.147	4.250	101.972	101.872	101.772
3.625	101.588	101.488	101.388	3.750	101.661	101.561	101.461	3.750	101.661	101.561	101.461	4.375	102.698	102.598	102.498	4.375	102.323	102.223	102.123
3.750	101.911	101.811	101.711	3.875	102.144	102.044	101.944	3.875	102.144	102.044	101.944	4.500	102.919	102.819	102.719	4.500	102.294	102.194	102.094
3.875	102.394	102.294	102.194	3.990	102.447	102.347	102.247	3.990	102.447	102.347	102.247	4.625	102.900	102.800	102.700	4.625	102.275	102.175	102.075
3.990	102.822	102.722	102.622	4.000	102.547	102.447	102.347	4.000	102.547	102.447	102.347	4.750	102.608	102.508	102.408	4.750	101.983	101.883	101.783
4.000	102.922	102.822	102.722	4.125	102.543	102.443	102.343	4.125	102.543	102.443	102.343	4.875	101.899	101.799	101.699	4.875	101.274	101.174	101.074
4.125	102.918	102.818	102.718	4.250	102.560	102.460	102.360	4.250	102.560	102.460	102.360	4.990	102.056	101.956	101.856	4.990	101.056	100.956	100.856
4.250	102.935	102.835	102.735	4.375	102.911	102.811	102.711	4.375	102.911	102.811	102.711	5.000	102.156	102.056	101.956	5.000	101.156	101.056	100.956
4.375	103.286	103.186	103.086	4.500	102.882	102.782	102.682	4.500	102.882	102.782	102.682	5.125	102.664	102.564	102.464	5.125	101.664	101.564	101.464
4.500	103.507	103.407	103.307	4.625	102.863	102.763	102.663	4.625	102.863	102.763	102.663	5.250	103.015	102.915	102.815	5.250	102.015	101.915	101.815
4.625	103.488	103.388	103.288	4.750	103.159	103.059	102.959	4.750	103.159	103.059	102.959	5.375	102.605	102.504	102.405	5.375	102.605	102.504	102.405
4.750	103.784	103.684	103.584	4.875	103.359	103.259	103.159	4.875	103.359	103.259	103.159	5.500	102.807	102.707	102.607	5.500	102.807	102.707	102.607
4.875	103.984	103.884	103.784	4.990	103.141	103.041	102.941	4.990	103.141	103.041	102.941	5.625	103.307	103.206	103.107	5.625	103.307	103.206	103.107
4.990	104.141	104.041	103.941	5.000	103.241	103.141	103.041	5.000	103.241	103.141	103.041	5.750	103.558	103.458	103.358	5.750	103.558	103.458	103.358
5.000	104.241	104.141	104.041	5.125	103.749	103.649	103.549	5.125	103.749	103.649	103.549	5.875	103.640	103.540	103.440	5.875	103.640	103.540	103.440
5.125	104.749	104.649	104.549	5.250	104.100	104.000	103.900	5.250	104.100	104.000	103.900	5.990	103.566	103.466	103.366	5.990	103.566	103.466	103.366
5.250	105.100	105.000	104.900	5.375	105.484	105.383	105.284	5.375	105.484	105.383	105.284	6.000	103.666	103.566	103.466	6.000	103.666	103.566	103.466
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	102.154	102.054	101.954	3.250	100.080	99.980	99.880	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	101.914	101.814	101.714
4.125	102.150	102.050	101.950	3.375	100.655	100.555	100.455	3.375	100.655	100.555	100.455	3.375	100.655	100.555	100.455	3.500	102.110	102.010	101.910
4.250	101.972	101.872	101.772	3.500	101.085	100.985	100.885	3.500	101.085	100.985	100.885	3.500	101.085	100.985	100.885	3.625	102.231	102.131	102.031
4.375	102.323	102.223	102.123	3.625	101.808	101.708	101.608	3.625	101.808	101.708	101.608	3.625	101.808	101.708	101.608	3.750	102.776	102.676	102.576
4.500	102.294	102.194	102.094	3.750	102.298	102.198	102.098	3.750	102.298	102.198	102.098	3.750	102.298	102.198	102.098	3.875	102.909	102.809	102.709
4.625	102.275	102.175	102.075	3.875	102.669	102.569	102.469	3.875	102.669	102.569	102.469	3.875	102.669	102.569	102.469	3.990	103.189	103.089	102.989
4.750	101.983	101.883	101.783	3.990	102.954	102.854	102.754	3.990	102.954	102.854	102.754	3.990	102.954	102.854	102.754	4.000	103.289	103.189	103.089
4.875	101.274	101.174	101.074	4.000	103.054	102.954	102.854	4.000	103.054	102.954	102.854	4.000	103.054	102.954	102.854	4.125	103.236	103.136	103.036
4.990	101.056	100.956	100.856	4.125	103.194	103.094	102.994	4.125	103.194	103.094	102.994	4.125	103.194	103.094	102.994	4.250	103.745	103.645	103.545
5.000	101.156	101.056	100.956	4.250	103.377	103.277	103.177	4.250	103.377	103.277	103.177	4.250	103.377	103.277	103.177	4.375	104.097	103.997	103.897
5.125	101.664	101.564	101.464	4.375	103.660	103.560	103.460	4.375	103.660	103.560	103.460	4.375	103.660	103.560	103.460	4.500	103.318	103.218	103.118
5.250	102.015	101.915	101.815	4.500	103.983	103.883	103.783	4.500	103.983	103.883	103.783	4.500	103.983	103.883	103.783	4.625	103.715	103.615	103.515
5.375	102.605	102.504	102.405	4.625	103.977	103.877	103.777	4.625	103.977	103.877	103.777	4.625	103.977	103.877	103.777	4.750	104.032	103.932	103.832
5.500	102.807	102.707	102.607	4.750	104.224	104.124	104.024	4.750	104.224	104.124	104.024	4.750	104.224	104.124	104.024	4.875	104.287	104.187	104.087
5.625	103.307	103.206	103.107	4.875	104.576	104.476	104.376	4.875	104.576	104.476	104.376	4.875	104.576	104.476	104.376	4.990	104.203	104.103	104.003
5.750	103.558	103.458	103.358	4.990	104.745	104.645	104.545	4.990	104.745	104.645	104.545	4.990	104.745	104.645	104.545	5.000	104.303	104.203	104.103
5.875	103.640	103.540	103.440	5.000	104.845	104.745	104.645	5.000	104.845	104.745	104.645	5.000	104.845	104.745	104.645	5.125	104.582	104.482	104.382
5.990	103.566	103.466	103.366	5.125	104.882	104.782	104.682	5.125	104.882	104.782	104.682	5.125	104.882	104.782	104.682	5.250	104.681	104.581	104.481
6.000	103.666	103.566	103.466	5.250	105.154	105.054	104.954	5.250	105.154	105.054	104.954	5.250	105.154	105.054	104.954	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	101.914	101.814	101.714	3.375	101.914	101.814	101.714	3.375	101.182	101.082	100.982	3.375	101.182	101.082	100.982	3.375	101.182	101.082	100.982
3.500	102.110	102.010	101.910	3.500	102.110	102.010	101.910	3.500	101.378	101.278	101.178	3.500	101.378	101.278	101.178	3.500	101.378	101.278	101.178
3.625	102.231	102.131	102.031	3.625	102.231	102.131	102.031	3.625	100.968	100.868	100.768	3.625	100.968	100.868	100.768	3.625	100.968	100.868	100.768
3.750	102.776	102.676	102.576	3.750	102.776	102.676	102.576	3.750	101.513	101.413	101.313	3.750	101.513	101.413	101.313	3.750	101.513	101.413	101.313
3.875	102.909	102.809	102.709	3.875	102.909	102.809	102.709	3.875	101.646	101.546	101.446	3.875	101.646	101.546	101.446	3.875	101.646	101.546	101.446
3.990	103.189	103.089	102.989	3.990	103.189	103.089	102.989	3.990	101.926	101.826	101.726	3.990	101.926	101.826	101.726	3.990	101.926	101.826	101.726
4.000	103.289	103.189	103.089	4.000	103.289	103.189	103.089	4.000	102.026	101.926	101.826	4.000	102.026	101.926	101.826	4.000	102.026	101.926	101.826
4.125	103.236	103.136	103.036	4.125	103.236	103.136	103.036	4.125	101.475	101.375	101.275	4.125	101.475	101.375	101.275	4.125	101.475	101.375	101.275
4.250	103.745	103.645	103.545	4.250	103.745	103.645	103.545	4.250	101.984	101.884	101.784	4.250	101.984	101.884	101.784	4.250	101.984	101.884	101.784
4.375	103.972	103.872	103.772	4.375	103.972	103.872	103.772	4.375	102.336	102.236	102.136	4.375	102.211	102.111	102.011	4.375	102.211	102.111	102.011
4.500	103.193	103.093	102.993	4.500	103.193	103.093	102.993	4.500	101.211	101.111	101.0								



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: 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	100.097	99.997	99.897	3.250	100.124	100.024	99.924	3.375	101.851	101.751	101.651	4.000	102.014	101.914	101.814	3.375	100.819	100.719	100.619
3.375	100.720	100.620	100.520	3.375	100.692	100.592	100.492	3.500	102.042	101.942	101.842	4.125	102.027	101.927	101.827	3.500	101.010	100.910	100.810
3.500	101.228	101.128	101.028	3.500	101.115	101.015	100.915	3.625	102.235	102.135	102.035	4.250	101.950	101.850	101.750	3.625	100.679	100.579	100.479
3.625	101.591	101.491	101.391	3.625	101.808	101.708	101.608	3.750	102.756	102.656	102.556	4.375	102.296	102.196	102.096	3.750	101.200	101.100	101.000
3.750	101.894	101.794	101.694	3.750	102.290	102.190	102.090	3.875	102.851	102.751	102.651	4.500	102.515	102.415	102.315	3.875	101.295	101.195	101.095
3.875	102.367	102.267	102.167	3.875	102.655	102.555	102.455	3.990	103.096	102.996	102.896	4.625	102.499	102.399	102.299	3.990	101.540	101.440	101.340
3.990	102.771	102.671	102.571	3.990	102.933	102.833	102.733	4.000	103.196	103.096	102.996	4.750	102.213	102.113	102.013	4.000	101.640	101.540	101.440
4.000	102.871	102.771	102.671	4.000	103.033	102.933	102.833	4.125	103.269	103.169	103.069	4.875	101.624	101.524	101.424	4.125	101.208	101.108	101.008
4.125	102.884	102.784	102.684	4.125	103.191	103.091	102.991	4.250	103.774	103.674	103.574	4.990	101.777	101.677	101.577	4.250	101.713	101.613	101.513
4.250	102.933	102.833	102.733	4.250	103.337	103.237	103.137	4.375	104.120	104.020	103.920	5.000	101.877	101.777	101.677	4.375	102.059	101.959	101.859
4.375	103.279	103.179	103.079	4.375	103.614	103.514	103.414	4.500	103.413	103.313	103.213	5.125	102.403	102.303	102.203	4.500	101.006	100.906	100.806
4.500	103.498	103.398	103.298	4.500	103.934	103.834	103.734	4.625	103.807	103.707	103.607	5.250	102.710	102.610	102.510	4.625	101.400	101.300	101.200
4.625	103.482	103.382	103.282	4.625	103.941	103.841	103.741	4.750	104.121	104.021	103.921	5.375	102.379	102.279	102.179	4.750	101.714	101.614	101.514
4.750	103.785	103.685	103.585	4.750	104.269	104.169	104.069	4.875	104.375	104.275	104.175	5.500	102.578	102.478	102.378	4.875	102.025	101.925	101.825
4.875	104.106	104.006	103.906	4.875	104.604	104.504	104.404	4.990	104.220	104.120	104.020	5.625	103.075	102.975	102.875	4.990	102.313	102.213	102.113
4.990	104.259	104.159	104.059	4.990	104.783	104.683	104.583	5.000	104.320	104.220	104.120	5.750	103.297	103.197	103.097	5.000	102.413	102.313	102.213
5.000	104.359	104.259	104.159	5.000	104.883	104.783	104.683	5.125	104.597	104.497	104.397	5.875	103.377	103.277	103.177	5.125	102.690	102.590	102.490
5.125	104.885	104.785	104.685	5.125	105.276	105.176	105.076	5.250	104.696	104.596	104.496	5.990	103.326	103.226	103.126	5.250	102.789	102.689	102.589
5.250	105.192	105.092	104.992	5.250	105.535	105.435	105.335	5.375	N/A	N/A	N/A	6.000	103.426	103.326	103.226	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.:

10/22/2019

W. Rate Sheet Dated: 8/23/2019

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	98.854	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	-	-	-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)