



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 9/26/2019

45 Day Lock Exp.: 10/11/2019

60 Day Lock Exp.: 10/28/2019

W. Rate Sheet Dated: 8/27/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	101.687	101.537	101.387	3.250	101.244	101.094	100.944	2.375	97.727	97.577	97.427	3.125	100.173	100.023	99.873
3.375	102.231	102.081	101.931	3.375	101.679	101.529	101.379	2.500	98.214	98.064	97.914	3.250	100.175	100.025	99.875
3.500	102.770	102.620	102.470	3.500	102.076	101.926	101.776	2.625	98.697	98.547	98.397	3.375	100.528	100.378	100.228
3.625	103.291	103.141	102.991	3.625	102.492	102.342	102.192	2.750	98.785	98.635	98.485	3.500	100.104	99.954	99.804
3.750	102.630	102.480	102.330	3.750	102.124	101.974	101.824	2.875	99.271	99.121	98.971	3.625	100.231	100.081	99.931
3.875	103.111	102.961	102.811	3.875	102.522	102.372	102.222	3.000	99.741	99.591	99.441	Margin = 2.250		Index = 1.750	
4.000	103.561	103.411	103.261	4.000	102.881	102.731	102.581	3.125	100.206	100.056	99.906				
4.125	103.972	103.822	103.672	4.125	103.211	103.061	102.911	3.250	101.537	101.387	101.237				
4.375	103.396	103.296	103.196	4.375	102.804	102.704	102.604	3.375	101.949	101.799	101.649				
4.500	103.822	103.722	103.622	4.500	102.934	102.834	102.734	3.500	102.324	102.174	102.024				
4.625	104.200	104.100	104.000	4.625	103.164	103.064	102.964	3.625	102.717	102.567	102.417				
4.750	104.325	104.225	104.125	4.750	103.063	102.963	102.863	3.750	102.772	102.622	102.472				
4.875	103.925	103.825	103.725	4.875	103.342	103.242	103.142	3.875	103.148	102.998	102.848				
5.000	104.287	104.187	104.087	5.000	103.593	103.493	103.393	4.000	103.485	103.335	103.185				
5.125	104.362	104.262	104.162	5.125	103.824	103.724	103.624	4.125	103.792	103.642	103.492				
5.375	104.303	104.203	104.103	5.375	103.845	103.745	103.645	4.250	103.335	103.185	103.035				
5.500	104.601	104.501	104.401	5.500	104.096	103.996	103.896	4.375	103.654	103.504	103.354				
5.625	104.865	104.765	104.665	5.625	104.327	104.227	104.127	4.500	103.742	103.592	103.442				
5.875	105.712	105.612	105.512	5.875	105.254	105.154	105.054	4.625	103.957	103.807	103.657				

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	100.537	100.387	100.237	3.250	100.244	100.094	99.944	2.375	96.727	96.577	96.427	3.125	99.173	99.023	98.873
3.375	101.081	100.931	100.781	3.375	100.679	100.529	100.379	2.500	97.214	97.064	96.914	3.250	99.175	99.025	98.875
3.500	101.620	101.470	101.320	3.500	101.076	100.926	100.776	2.625	97.697	97.547	97.397	3.375	99.528	99.378	99.228
3.625	102.141	101.991	101.841	3.625	101.492	101.342	101.192	2.750	97.785	97.635	97.485	3.500	99.104	98.954	98.804
3.750	101.480	101.330	101.180	3.750	101.124	100.974	100.824	2.875	98.271	98.121	97.971	3.625	99.231	99.081	98.931
3.875	101.961	101.811	101.661	3.875	101.522	101.372	101.222	3.000	98.741	98.591	98.441	Margin = 2.250		Index = 1.750	
4.000	102.411	102.261	102.111	4.000	101.881	101.731	101.581	3.125	99.206	99.056	98.906	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.822	102.672	102.522	4.125	102.211	102.061	101.911	3.250	100.537	100.387	100.237	Rate	30 Day	45 Day	60 Day
4.375	102.246	102.146	102.046	4.375	101.804	101.704	101.604	3.375	100.949	100.799	100.649	3.875	101.561	101.311	101.061
4.500	102.672	102.572	102.472	4.500	101.934	101.834	101.734	3.500	101.324	101.174	101.024	4.000	102.011	101.761	101.511
4.625	103.050	102.950	102.850	4.625	102.164	102.064	101.964	3.625	101.717	101.567	101.417	4.125	102.422	102.172	101.922
4.750	103.175	103.075	102.975	4.750	102.063	101.963	101.863	3.750	101.772	101.622	101.472	4.375	101.846	101.596	101.346
4.875	102.775	102.675	102.575	4.875	102.342	102.242	102.142	3.875	102.148	101.998	101.848	4.500	102.272	102.022	101.772
5.000	103.137	103.037	102.937	5.000	102.593	102.493	102.393	4.000	102.485	102.335	102.185	4.625	102.650	102.400	102.150
5.125	103.212	103.112	103.012	5.125	102.824	102.724	102.624	4.125	102.792	102.642	102.492	4.875	102.375	102.125	101.875
5.375	103.153	103.053	102.953	5.375	102.845	102.745	102.645	4.250	102.335	102.185	102.035	5.000	102.737	102.487	102.237
5.500	103.451	103.351	103.251	5.500	103.096	102.996	102.896	4.375	102.654	102.504	102.354	5.125	102.812	102.562	102.312
5.625	103.715	103.615	103.515	5.625	103.327	103.227	103.127	4.500	102.742	102.592	102.442	5.500	103.051	102.801	102.551
5.875	104.562	104.462	104.362	5.875	104.254	104.154	104.054	4.625	102.957	102.807	102.657	5.625	103.315	103.065	102.815

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
4.125	101.022	100.772	100.522	4.125	N/A	N/A	N/A
4.250	101.147	100.897	100.647	4.250	N/A	N/A	N/A
4.375	100.446	100.196	99.946	4.375	N/A	N/A	N/A
4.500	100.872	100.622	100.372	4.500	N/A	N/A	N/A
4.625	101.250	101.000	100.750	4.625	N/A	N/A	N/A
5.000	101.337	101.087	100.837	5.000	N/A	N/A	N/A
5.125	101.412	101.162	100.912	5.125	N/A	N/A	N/A
5.250	101.666	101.416	101.166	5.250	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:	8/27/2019	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	98.811	98.561	98.311	
4.000	99.261	99.011	98.761	
4.125	99.672	99.422	99.172	
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	99.625	99.375	99.125	
5.000	99.987	99.737	99.487	
5.125	100.062	99.812	99.562	
5.500	100.301	100.051	99.801	
5.625	100.565	100.315	100.065	



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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/26/2019

45 Day Lock Exp.:

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60 Day Lock Exp.:

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W. Rate Sheet Dated: 8/27/2019

Release Time: 10:00 am ET

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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	100.349	100.199	100.049	3.250	100.337	100.187	100.037	2.375	95.007	94.857	94.707	3.125	99.846	99.696	99.546
3.375	100.894	100.744	100.594	3.375	100.771	100.621	100.471	2.500	95.494	95.344	95.194	3.250	99.847	99.697	99.547
3.500	101.433	101.283	101.133	3.500	101.168	101.018	100.868	2.625	95.977	95.827	95.677	3.375	100.200	100.050	99.900
3.625	101.954	101.804	101.654	3.625	101.584	101.434	101.284	2.750	97.878	97.728	97.578	3.500	99.777	99.627	99.477
3.750	101.105	100.955	100.805	3.750	101.029	100.879	100.729	2.875	98.363	98.213	98.063	3.625	99.904	99.754	99.604
3.875	101.586	101.436	101.286	3.875	101.427	101.277	101.127	3.000	98.833	98.683	98.533	Margin = 2.250		Index = 1.750	
4.000	102.036	101.886	101.736	4.000	101.786	101.636	101.486	3.125	99.299	99.149	98.999				
4.125	102.447	102.297	102.147	4.125	102.116	101.966	101.816	3.250	100.629	100.479	100.329				
4.375	102.309	102.209	102.109	4.375	102.147	102.047	101.947	3.375	101.042	100.892	100.742				
4.500	102.735	102.635	102.535	4.500	102.276	102.176	102.076	3.500	101.416	101.266	101.116				
4.625	103.112	103.012	102.912	4.625	102.507	102.407	102.307	3.625	101.810	101.660	101.510				
4.750	103.112	103.012	102.912	4.750	102.280	102.180	102.080	3.750	101.677	101.527	101.377				
4.875	102.713	102.613	102.513	4.875	102.559	102.459	102.359	3.875	102.053	101.903	101.753				
5.000	103.074	102.974	102.874	5.000	102.810	102.710	102.610	4.000	102.390	102.240	102.090				
5.125	103.150	103.050	102.950	5.125	103.041	102.941	102.841	4.125	102.697	102.547	102.397				
5.375	102.965	102.865	102.765	5.375	102.937	102.837	102.737	4.250	102.677	102.527	102.377				
5.500	103.263	103.163	103.063	5.500	103.188	103.088	102.988	4.375	102.997	102.847	102.697				
5.625	103.528	103.428	103.328	5.625	103.419	103.319	103.219	4.500	103.084	102.934	102.784				
5.875	103.922	103.822	103.722	5.875	103.893	103.793	103.693	4.625	103.300	103.150	103.000				

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	99.199	99.049	98.899	3.250	98.907	98.757	98.607	2.375	95.327	95.177	95.027	3.125	97.836	97.686	97.536
3.375	99.744	99.594	99.444	3.375	99.341	99.191	99.041	2.500	95.814	95.664	95.514	3.250	97.837	97.687	97.537
3.500	100.283	100.133	99.983	3.500	99.738	99.588	99.438	2.625	96.297	96.147	95.997	3.375	98.190	98.040	97.890
3.625	100.804	100.654	100.504	3.625	100.154	100.004	99.854	2.750	97.229	97.079	96.929	3.500	97.767	97.617	97.467
3.750	99.955	99.805	99.655	3.750	99.599	99.449	99.299	2.875	97.714	97.564	97.414	3.625	97.894	97.744	97.594
3.875	100.436	100.286	100.136	3.875	99.997	99.847	99.697	3.000	98.185	98.035	97.885	Margin = 2.250		Index = 1.750	
4.000	100.886	100.736	100.586	4.000	100.356	100.206	100.056	3.125	98.650	98.500	98.350	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.297	101.147	100.997	4.125	100.686	100.536	100.386	3.250	99.699	99.549	99.399	Rate	30 Day	45 Day	60 Day
4.375	101.159	101.059	100.959	4.375	100.717	100.617	100.517	3.375	100.112	99.962	99.812	3.875	100.036	99.786	99.536
4.500	101.585	101.485	101.385	4.500	100.846	100.746	100.646	3.500	100.486	100.336	100.186	4.000	100.486	100.236	99.986
4.625	101.962	101.862	101.762	4.625	101.077	100.977	100.877	3.625	100.880	100.730	100.580	4.125	100.897	100.647	100.397
4.750	101.962	101.862	101.762	4.750	100.850	100.750	100.650	3.750	100.365	100.215	100.065	4.375	100.759	100.509	100.259
4.875	101.563	101.463	101.363	4.875	101.129	101.029	100.929	3.875	100.740	100.590	100.440	4.500	101.185	100.935	100.685
5.000	101.924	101.824	101.724	5.000	101.380	101.280	101.180	4.000	101.077	100.927	100.777	4.625	101.562	101.312	101.062
5.125	102.000	101.900	101.800	5.125	101.611	101.511	101.411	4.125	101.384	101.234	101.084	4.875	101.163	100.913	100.663
5.375	101.815	101.715	101.615	5.375	101.507	101.407	101.307	4.250	100.685	100.535	100.385	5.000	101.524	101.274	101.024
5.500	102.113	102.013	101.913	5.500	101.758	101.658	101.558	4.375	101.004	100.854	100.704	5.125	101.600	101.350	101.100
5.625	102.378	102.278	102.178	5.625	101.989	101.889	101.789	4.500	101.092	100.942	100.792	5.500	101.713	101.463	101.213
5.875	102.772	102.672	102.572	5.875	102.463	102.363	102.263	4.625	101.307	101.157	101.007	5.625	101.978	101.728	101.478

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
4.125	99.147	98.897	98.647	4.125	N/A	N/A	N/A
4.250	99.710	99.460	99.210	4.250	N/A	N/A	N/A
4.375	99.009	98.759	98.509	4.375	N/A	N/A	N/A
4.500	99.435	99.185	98.935	4.500	N/A	N/A	N/A
4.625	99.812	99.562	99.312	4.625	N/A	N/A	N/A
5.000	99.774	99.524	99.274	5.000	N/A	N/A	N/A
5.125	99.850	99.600	99.350	5.125	N/A	N/A	N/A
5.250	99.979	99.729	99.479	5.250	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:	8/27/2019	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	97.286	97.036	96.786	
4.000	97.736	97.486	97.236	
4.125	98.147	97.897	97.647	
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	98.413	98.163	97.913	
5.000	98.774	98.524	98.274	
5.125	98.850	98.600	98.350	
5.500	98.963	98.713	98.463	
5.625	99.228	98.978	98.728	

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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.:

9/26/2019

45 Day Lock Exp.:

10/11/2019

60 Day Lock Exp.:

10/28/2019

W. Rate Sheet Dated: 8/27/2019

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	100.292	100.173	100.092	3.375	100.635	100.519	100.435	3.375	100.635	100.519	100.435	4.000	102.705	102.605	102.505	4.000	102.330	102.230	102.130
3.375	100.885	100.769	100.685	3.500	101.143	101.031	100.943	3.500	101.143	101.031	100.943	4.125	102.699	102.599	102.499	4.125	102.324	102.224	102.124
3.500	101.393	101.281	101.193	3.625	101.517	101.412	101.317	3.625	101.517	101.412	101.317	4.250	102.505	102.405	102.305	4.250	102.130	102.030	101.930
3.625	101.767	101.662	101.567	3.750	101.788	101.688	101.588	3.750	101.788	101.688	101.588	4.375	102.850	102.750	102.650	4.375	102.475	102.375	102.275
3.750	102.038	101.938	101.838	3.875	102.261	102.161	102.061	3.875	102.261	102.161	102.061	4.500	103.069	102.969	102.869	4.500	102.444	102.344	102.244
3.875	102.511	102.411	102.311	3.990	102.557	102.457	102.357	3.990	102.557	102.457	102.357	4.625	103.049	102.949	102.849	4.625	102.424	102.324	102.224
3.990	102.932	102.832	102.732	4.000	102.657	102.557	102.457	4.000	102.657	102.557	102.457	4.750	102.783	102.683	102.583	4.750	102.158	102.058	101.958
4.000	103.032	102.932	102.832	4.125	102.651	102.551	102.451	4.125	102.651	102.551	102.451	4.875	103.079	102.979	102.879	4.875	102.454	102.354	102.254
4.125	103.026	102.926	102.826	4.250	102.590	102.490	102.390	4.250	102.590	102.490	102.390	4.990	101.976	101.876	101.776	4.990	100.976	100.876	100.776
4.250	102.965	102.865	102.765	4.375	102.935	102.835	102.735	4.375	102.935	102.835	102.735	5.000	102.076	101.976	101.876	5.000	101.076	100.976	100.876
4.375	103.310	103.210	103.110	4.500	102.904	102.804	102.704	4.500	102.904	102.804	102.704	5.125	102.655	102.555	102.455	5.125	101.655	101.555	101.455
4.500	103.529	103.429	103.329	4.625	102.884	102.784	102.684	4.625	102.884	102.784	102.684	5.250	103.040	102.940	102.840	5.250	102.040	101.940	101.840
4.625	103.509	103.409	103.309	4.750	103.204	103.104	103.004	4.750	103.204	103.104	103.004	5.375	102.490	102.390	102.290	5.375	102.490	102.390	102.290
4.750	103.829	103.729	103.629	4.875	103.500	103.400	103.300	4.875	103.500	103.400	103.300	5.500	102.733	102.633	102.533	5.500	102.733	102.633	102.533
4.875	104.125	104.025	103.925	4.990	103.095	102.995	102.895	4.990	103.095	102.995	102.895	5.625	103.314	103.214	103.114	5.625	103.314	103.214	103.114
4.990	104.095	103.995	103.895	5.000	103.195	103.095	102.995	5.000	103.195	103.095	102.995	5.750	103.611	103.511	103.411	5.750	103.611	103.511	103.411
5.000	104.195	104.095	103.995	5.125	103.774	103.674	103.574	5.125	103.774	103.674	103.574	5.875	103.697	103.597	103.497	5.875	103.697	103.597	103.497
5.125	104.774	104.674	104.574	5.250	104.159	104.059	103.959	5.250	104.159	104.059	103.959	5.990	103.625	103.525	103.425	5.990	103.625	103.525	103.425
5.250	105.159	105.059	104.959	5.375	103.367	103.267	103.167	5.375	103.367	103.267	103.167	6.000	103.725	103.625	103.525	6.000	103.725	103.625	103.525
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	102.330	102.230	102.130	3.250	100.299	100.118	100.099	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.375	102.032	101.932	101.832
4.125	102.324	102.224	102.124	3.375	100.891	100.715	100.691	3.375	100.891	100.715	100.691	3.375	100.891	100.715	100.691	3.500	102.242	102.142	102.042
4.250	102.320	102.030	101.930	3.500	101.356	101.186	101.156	3.500	101.356	101.186	101.156	3.500	101.356	101.186	101.156	3.625	102.372	102.272	102.172
4.375	102.475	102.375	102.275	3.625	101.903	101.703	101.703	3.625	101.903	101.803	101.703	3.625	101.903	101.803	101.703	3.750	102.910	102.810	102.710
4.500	102.444	102.344	102.244	3.750	102.385	102.285	102.185	3.750	102.385	102.285	102.185	3.750	102.385	102.285	102.185	3.875	103.041	102.941	102.841
4.625	102.424	102.324	102.224	3.875	102.737	102.637	102.537	3.875	102.737	102.637	102.537	3.875	102.737	102.637	102.537	3.990	103.330	103.230	103.130
4.750	102.158	102.058	101.958	3.990	103.018	102.918	102.818	3.990	103.018	102.918	102.818	3.990	103.018	102.918	102.818	4.000	103.430	103.330	103.230
4.875	102.454	102.354	102.254	4.000	103.118	103.018	102.918	4.000	103.118	103.018	102.918	4.000	103.118	103.018	102.918	4.125	103.336	103.236	103.136
4.990	100.976	100.876	100.776	4.125	103.255	103.155	103.055	4.125	103.255	103.155	103.055	4.125	103.255	103.155	103.055	4.250	103.839	103.739	103.639
5.000	101.076	100.976	100.876	4.250	103.349	103.249	103.149	4.250	103.349	103.249	103.149	4.250	103.349	103.249	103.149	4.375	104.187	104.087	103.987
5.125	101.655	101.555	101.455	4.375	103.628	103.528	103.428	4.375	103.628	103.528	103.428	4.375	103.628	103.528	103.428	4.500	103.394	103.294	103.194
5.250	102.040	101.940	101.840	4.500	103.933	103.833	103.733	4.500	103.933	103.833	103.733	4.500	103.933	103.833	103.733	4.625	103.828	103.728	103.628
5.375	102.490	102.390	102.290	4.625	103.928	103.828	103.728	4.625	103.928	103.828	103.728	4.625	103.928	103.828	103.728	4.750	104.141	104.041	103.941
5.500	102.733	102.633	102.533	4.750	104.182	104.082	103.982	4.750	104.182	104.082	103.982	4.750	104.182	104.082	103.982	4.875	104.392	104.292	104.192
5.625	103.314	103.214	103.114	4.875	104.539	104.439	104.339	4.875	104.539	104.439	104.339	4.875	104.539	104.439	104.339	4.990	104.239	104.139	104.039
5.750	103.611	103.511	103.411	4.990	104.710	104.610	104.510	4.990	104.710	104.610	104.510	4.990	104.710	104.610	104.510	5.000	104.339	104.239	104.139
5.875	103.697	103.597	103.497	5.000	104.810	104.710	104.610	5.000	104.810	104.710	104.610	5.000	104.810	104.710	104.610	5.125	104.615	104.515	104.415
5.990	103.625	103.525	103.425	5.125	104.850	104.750	104.650	5.125	104.850	104.750	104.650	5.125	104.850	104.750	104.650	5.250	104.713	104.613	104.513
6.000	103.725	103.625	103.525	5.250	105.143	105.043	104.943	5.250	105.143	105.043	104.943	5.250	105.143	105.043	104.943	5.375	N/A	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	102.032	101.932	101.832	3.375	102.032	101.932	101.832	3.375	101.269	101.169	101.069	3.375	101.269	101.169	101.069	3.375	101.269	101.169	101.069
3.500	102.242	102.142	102.042	3.500	102.242	102.142	102.042	3.500	101.479	101.379	101.279	3.500	101.479	101.379	101.279	3.500	101.479	101.379	101.279
3.625	102.372	102.272	102.172	3.625	102.372	102.272	102.172	3.625	101.112	101.012	100.912	3.625	101.112	101.012	100.912	3.625	101.112	101.012	100.912
3.750	102.910	102.810	102.710	3.750	102.910	102.810	102.710	3.750	101.650	101.550	101.450	3.750	101.650	101.550	101.450	3.750	101.650	101.550	101.450
3.875	103.041	102.941	102.841	3.875	103.041	102.941	102.841	3.875	101.781	101.681	101.581	3.875	101.781	101.681	101.581	3.875	101.781	101.681	101.581
3.990	103.330	103.230	103.130	3.990	103.330	103.230	103.130	3.990	102.070	101.970	101.870	3.990	102.070	101.970	101.870	3.990	102.070	101.970	101.870
4.000	103.430	103.330	103.230	4.000	103.430	103.330	103.230	4.000	102.170	102.070	101.970	4.000	102.170	102.070	101.970	4.000	102.170	102.070	101.970
4.125	103.336	103.236	103.136	4.125	103.336	103.236	103.136	4.125	101.578	101.478	101.378	4.125	101.578	101.478	101.378	4.125	101.578	101.478	101.378
4.250	103.839	103.739	103.639	4.250	103.839	103.739	103.639	4.250	102.081	101.981	101.881	4.250	102.081	101.981	101.881	4.250	102.081	101.981	101.881
4.375	103.062	102.962	102.862	4.375	103.062	102.962	102.862	4.375	102.429	102.329	102.229	4.375	102.304	102.204	102.104	4.375	102.304	102.204	102.104
4.500	103.269	103.169	103.069	4.500	103.269	103.169	103.069	4.500	101.287	101.187	101.087								



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.:

9/26/2019

45 Day Lock Exp.:

10/11/2019

60 Day Lock Exp.:

10/28/2019

W. Rate Sheet Dated: 8/27/2019

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	100.232	100.115	100.032	3.250	100.208	100.028	100.008	3.375	102.044	101.944	101.844	4.000	102.236	102.136	102.036	3.375	101.012	100.912	100.812
3.375	100.815	100.702	100.615	3.375	100.778	100.602	100.578	3.500	102.234	102.134	102.034	4.125	102.230	102.130	102.030	3.500	101.202	101.102	101.002
3.500	101.321	101.215	101.121	3.500	101.200	101.027	101.000	3.625	102.349	102.249	102.149	4.250	102.155	102.055	101.955	3.625	100.790	100.690	100.590
3.625	101.682	101.580	101.482	3.625	101.910	101.810	101.710	3.750	102.888	102.788	102.688	4.375	102.495	102.395	102.295	3.750	101.329	101.229	101.129
3.750	102.003	101.903	101.803	3.750	102.391	102.291	102.191	3.875	103.018	102.918	102.818	4.500	102.698	102.598	102.498	3.875	101.459	101.359	101.259
3.875	102.473	102.373	102.273	3.875	102.755	102.655	102.555	3.990	103.293	103.193	103.093	4.625	102.706	102.606	102.506	3.990	101.734	101.634	101.534
3.990	102.867	102.767	102.667	3.990	103.032	102.932	102.832	4.000	103.393	103.293	103.193	4.750	102.433	102.333	102.233	4.000	101.834	101.734	101.634
4.000	102.967	102.867	102.767	4.000	103.132	103.032	102.932	4.125	103.320	103.220	103.120	4.875	102.725	102.625	102.525	4.125	101.264	101.164	101.064
4.125	102.961	102.861	102.761	4.125	103.263	103.163	103.063	4.250	103.823	103.723	103.623	4.990	101.668	101.568	101.468	4.250	101.767	101.667	101.567
4.250	102.955	102.855	102.755	4.250	103.446	103.346	103.246	4.375	104.167	104.067	103.967	5.000	101.768	101.668	101.568	4.375	102.111	102.011	101.911
4.375	103.295	103.195	103.095	4.375	103.721	103.621	103.521	4.500	103.302	103.202	103.102	5.125	102.340	102.240	102.140	4.500	100.895	100.795	100.695
4.500	103.498	103.398	103.298	4.500	104.039	103.939	103.839	4.625	103.734	103.634	103.534	5.250	102.720	102.620	102.520	4.625	101.327	101.227	101.127
4.625	103.506	103.406	103.306	4.625	104.031	103.931	103.831	4.750	104.043	103.943	103.843	5.375	102.135	102.035	101.935	4.750	101.636	101.536	101.436
4.750	103.826	103.726	103.626	4.750	104.277	104.177	104.077	4.875	104.290	104.190	104.090	5.500	102.375	102.275	102.175	4.875	101.883	101.783	101.683
4.875	104.118	104.018	103.918	4.875	104.621	104.521	104.421	4.990	104.228	104.128	104.028	5.625	102.948	102.848	102.748	4.990	102.321	102.221	102.121
4.990	104.122	104.022	103.922	4.990	104.783	104.683	104.583	5.000	104.328	104.228	104.128	5.750	103.242	103.142	103.042	5.000	102.421	102.321	102.221
5.000	104.222	104.122	104.022	5.000	104.883	104.783	104.683	5.125	104.600	104.500	104.400	5.875	103.326	103.226	103.126	5.125	102.693	102.593	102.493
5.125	104.794	104.694	104.594	5.125	104.961	104.861	104.761	5.250	104.696	104.596	104.496	5.990	103.252	103.152	103.052	5.250	102.789	102.689	102.589
5.250	105.174	105.074	104.974	5.250	105.246	105.146	105.046	5.375	N/A	N/A	N/A	6.000	103.352	103.252	103.152	5.375	N/A	N/A	N/A

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	≤ 60.00%	60.01 - 70.00%	70.01 - 75.00%	75.01 - 80.00%	80.01 - 85.00%	85.01 - 90.00%	90.01 - 95.00%	95.01 - 97.00%	
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750	
720 - 739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000	
700 - 719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500	
680 - 699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500	
660 - 679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250	
640 - 659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750	
620 - 639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500	
< 620 *	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.750	

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

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

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

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

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



AFR Loan Center

Lockdesk e-mail:

Lockdesk@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/26/2019

45 Day Lock Exp.:

10/11/2019

60 Day Lock Exp.:

10/28/2019

W. Rate Sheet Dated: 8/27/2019

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	99.082	99.020	98.957	
3.875	99.440	99.377	99.315	
4.000	99.752	99.689	99.627	
4.125	99.888	99.825	99.763	
4.250	100.040	99.977	99.915	
4.375	100.251	100.188	100.126	
4.500	100.477	100.414	100.352	
4.625	100.889	100.826	100.764	
4.750	101.143	101.080	101.018	
4.875	101.404	101.342	101.279	
5.000	101.764	101.701	101.639	
5.125	102.086	102.023	101.961	
5.250	102.386	102.323	102.261	

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	99.042	98.917	98.792	
3.375	99.571	99.446	99.321	
3.500	99.913	99.788	99.663	
3.625	100.225	100.100	99.975	
3.750	100.686	100.561	100.436	
3.875	101.154	101.029	100.904	
4.000	101.320	101.195	101.070	
4.125	101.504	101.379	101.254	
4.250	101.740	101.615	101.490	
4.375	102.059	101.934	101.809	
4.500	102.193	102.068	101.943	

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	97.639	97.514	97.389	
3.375	98.020	97.895	97.770	
3.500	98.425	98.300	98.175	
3.625	98.782	98.657	98.532	
3.750	99.191	99.066	98.941	
3.875	99.704	99.579	99.454	
4.000	99.972	99.847	99.722	
4.125	100.281	100.156	100.031	
4.250	100.565	100.440	100.315	
4.375	100.824	100.699	100.574	
4.500	101.059	100.934	100.809	
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)