



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.: 9/30/2019

45 Day Lock Exp.: 10/14/2019

60 Day Lock Exp.: 10/28/2019

W. Rate Sheet Dated: 8/29/2019

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	101.890	101.740	101.590	3.250	101.447	101.297	101.147	2.375	97.930	97.780	97.630	3.125	100.173	100.023	99.873
3.375	102.434	102.284	102.134	3.375	101.882	101.732	101.582	2.500	98.417	98.267	98.117	3.250	100.175	100.025	99.875
3.500	102.973	102.823	102.673	3.500	102.279	102.129	101.979	2.625	98.900	98.750	98.600	3.375	100.528	100.378	100.228
3.625	103.494	103.344	103.194	3.625	102.695	102.545	102.395	2.750	98.863	98.713	98.563	3.500	100.104	99.954	99.804
3.750	102.755	102.605	102.455	3.750	102.249	102.099	101.949	2.875	99.349	99.199	99.049	3.625	100.231	100.081	99.931
3.875	103.236	103.086	102.936	3.875	102.647	102.497	102.347	3.000	99.819	99.669	99.519	Margin = 2.250		Index = 1.750	
4.000	103.686	103.536	103.386	4.000	103.006	102.856	102.706	3.125	100.284	100.134	99.984				
4.125	104.097	103.947	103.797	4.125	103.336	103.186	103.036	3.250	101.564	101.414	101.264				
4.375	103.459	103.359	103.259	4.375	102.867	102.767	102.667	3.375	101.976	101.826	101.676				
4.500	103.885	103.785	103.685	4.500	102.996	102.896	102.796	3.500	102.351	102.201	102.051				
4.625	104.262	104.162	104.062	4.625	103.227	103.127	103.027	3.625	102.744	102.594	102.444				
4.750	104.387	104.287	104.187	4.750	103.078	102.978	102.878	3.750	102.823	102.673	102.523				
4.875	103.941	103.841	103.741	4.875	103.357	103.257	103.157	3.875	103.199	103.049	102.899				
5.000	104.302	104.202	104.102	5.000	103.609	103.509	103.409	4.000	103.535	103.385	103.235				
5.125	104.378	104.278	104.178	5.125	103.839	103.739	103.639	4.125	103.843	103.693	103.543				
5.375	104.303	104.203	104.103	5.375	103.845	103.745	103.645	4.250	103.272	103.122	102.972				
5.500	104.601	104.501	104.401	5.500	104.096	103.996	103.896	4.375	103.592	103.442	103.292				
5.625	104.865	104.765	104.665	5.625	104.327	104.227	104.127	4.500	103.679	103.529	103.379				
5.875	104.915	104.815	104.715	5.875	104.457	104.357	104.257	4.625	103.895	103.745	103.595				

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	100.740	100.590	100.440	3.250	100.447	100.297	100.147	2.375	96.930	96.780	96.630	3.125	99.173	99.023	98.873
3.375	101.284	101.134	100.984	3.375	100.882	100.732	100.582	2.500	97.417	97.267	97.117	3.250	99.175	99.025	98.875
3.500	101.823	101.673	101.523	3.500	101.279	101.129	100.979	2.625	97.900	97.750	97.600	3.375	99.528	99.378	99.228
3.625	102.344	102.194	102.044	3.625	101.695	101.545	101.395	2.750	97.863	97.713	97.563	3.500	99.104	98.954	98.804
3.750	101.605	101.455	101.305	3.750	101.249	101.099	100.949	2.875	98.349	98.199	98.049	3.625	99.231	99.081	98.931
3.875	102.086	101.936	101.786	3.875	101.647	101.497	101.347	3.000	98.819	98.669	98.519	Margin = 2.250		Index = 1.750	
4.000	102.536	102.386	102.236	4.000	102.006	101.856	101.706	3.125	99.284	99.134	98.984	30 Year OTC "Borrower Paid Only for USDA"			
4.125	102.947	102.797	102.647	4.125	102.336	102.186	102.036	3.250	100.564	100.414	100.264	Rate	30 Day	45 Day	60 Day
4.375	102.309	102.209	102.109	4.375	101.867	101.767	101.667	3.375	100.976	100.826	100.676	3.875	101.686	101.436	101.186
4.500	102.735	102.635	102.535	4.500	101.996	101.896	101.796	3.500	101.351	101.201	101.051	4.000	102.136	101.886	101.636
4.625	103.112	103.012	102.912	4.625	102.227	102.127	102.027	3.625	101.744	101.594	101.444	4.125	102.547	102.297	102.047
4.750	103.237	103.137	103.037	4.750	102.078	101.978	101.878	3.750	101.823	101.673	101.523	4.375	101.909	101.659	101.409
4.875	102.791	102.691	102.591	4.875	102.357	102.257	102.157	3.875	102.199	102.049	101.899	4.500	102.335	102.085	101.835
5.000	103.152	103.052	102.952	5.000	102.609	102.509	102.409	4.000	102.535	102.385	102.235	4.625	102.712	102.462	102.212
5.125	103.228	103.128	103.028	5.125	102.839	102.739	102.639	4.125	102.843	102.693	102.543	4.875	102.391	102.141	101.891
5.375	103.153	103.053	102.953	5.375	102.845	102.745	102.645	4.250	102.272	102.122	101.972	5.000	102.752	102.502	102.252
5.500	103.451	103.351	103.251	5.500	103.096	102.996	102.896	4.375	102.592	102.442	102.292	5.125	102.828	102.578	102.328
5.625	103.715	103.615	103.515	5.625	103.327	103.227	103.127	4.500	102.679	102.529	102.379	5.500	103.051	102.801	102.551
5.875	103.765	103.665	103.565	5.875	103.457	103.357	103.257	4.625	102.895	102.745	102.595	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	101.147	100.897	100.647	4.125	N/A	N/A	N/A
4.250	101.272	101.022	100.772	4.250	N/A	N/A	N/A
4.375	100.509	100.259	100.009	4.375	N/A	N/A	N/A
4.500	100.935	100.685	100.435	4.500	N/A	N/A	N/A
4.625	101.312	101.062	100.812	4.625	N/A	N/A	N/A
5.000	101.352	101.102	100.852	5.000	N/A	N/A	N/A
5.125	101.428	101.178	100.928	5.125	N/A	N/A	N/A
5.250	101.681	101.431	101.181	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	*IA, NC, NJ, PA has a \$895 Commitment Fee and no UW Fee	FHA ID# - 1358600006
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.			
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)	

Specialty Adjustment	
203(k) / 203(k)s / 203(h) / Repair Escrow / VA Reno	-0.500
VA IRRRL ≤ 125.00 LTV	0.000
VA IRRRL > 125.00 LTV or No AVM	-0.750

Max USDA-GRH Rate		
Today:	8/29/2019	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	98.936	98.686	98.436	
4.000	99.386	99.136	98.886	
4.125	99.797	99.547	99.297	
4.375	99.159	98.909	98.659	
4.500	99.585	99.335	99.085	
4.625	99.962	99.712	99.462	
4.875	99.641	99.391	99.141	
5.000	100.002	99.752	99.502	
5.125	100.078	99.828	99.578	
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.:

9/30/2019

45 Day Lock Exp.:

10/14/2019

60 Day Lock Exp.:

10/28/2019

W. Rate Sheet Dated: 8/29/2019

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
3.250	100.552	100.402	100.252	3.250	100.540	100.390	100.240	2.375	95.210	95.060	94.910	3.125	99.846	99.696	99.546
3.375	101.097	100.947	100.797	3.375	100.974	100.824	100.674	2.500	95.697	95.547	95.397	3.250	99.847	99.697	99.547
3.500	101.636	101.486	101.336	3.500	101.371	101.221	101.071	2.625	96.180	96.030	95.880	3.375	100.200	100.050	99.900
3.625	102.157	102.007	101.857	3.625	101.787	101.637	101.487	2.750	97.956	97.806	97.656	3.500	99.777	99.627	99.477
3.750	101.230	101.080	100.930	3.750	101.154	101.004	100.854	2.875	98.441	98.291	98.141	3.625	99.904	99.754	99.604
3.875	101.711	101.561	101.411	3.875	101.552	101.402	101.252	3.000	98.912	98.762	98.612	Margin = 2.250		Index = 1.750	
4.000	102.161	102.011	101.861	4.000	101.911	101.761	101.611	3.125	99.377	99.227	99.077				
4.125	102.572	102.422	102.272	4.125	102.241	102.091	101.941	3.250	100.657	100.507	100.357				
4.375	102.371	102.271	102.171	4.375	102.209	102.109	102.009	3.375	101.069	100.919	100.769				
4.500	102.797	102.697	102.597	4.500	102.339	102.239	102.139	3.500	101.443	101.293	101.143				
4.625	103.175	103.075	102.975	4.625	102.569	102.469	102.369	3.625	101.837	101.687	101.537				
4.750	103.175	103.075	102.975	4.750	102.296	102.196	102.096	3.750	101.728	101.578	101.428				
4.875	102.728	102.628	102.528	4.875	102.575	102.475	102.375	3.875	102.104	101.954	101.804				
5.000	103.090	102.990	102.890	5.000	102.826	102.726	102.626	4.000	102.440	102.290	102.140				
5.125	103.165	103.065	102.965	5.125	103.057	102.957	102.857	4.125	102.748	102.598	102.448				
5.375	102.965	102.865	102.765	5.375	102.937	102.837	102.737	4.250	102.615	102.465	102.315				
5.500	103.263	103.163	103.063	5.500	103.188	103.088	102.988	4.375	102.934	102.784	102.634				
5.625	103.528	103.428	103.328	5.625	103.419	103.319	103.219	4.500	103.022	102.872	102.722				
5.875	103.125	103.025	102.925	5.875	103.097	102.997	102.897	4.625	103.237	103.087	102.937				

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	99.402	99.252	99.102	3.250	99.110	98.960	98.810	2.375	95.530	95.380	95.230	3.125	97.836	97.686	97.536
3.375	99.947	99.797	99.647	3.375	99.544	99.394	99.244	2.500	96.017	95.867	95.717	3.250	97.837	97.687	97.537
3.500	100.486	100.336	100.186	3.500	99.941	99.791	99.641	2.625	96.500	96.350	96.200	3.375	98.190	98.040	97.890
3.625	101.007	100.857	100.707	3.625	100.357	100.207	100.057	2.750	97.307	97.157	97.007	3.500	97.767	97.617	97.467
3.750	100.080	99.930	99.780	3.750	99.724	99.574	99.424	2.875	97.792	97.642	97.492	3.625	97.894	97.744	97.594
3.875	100.561	100.411	100.261	3.875	100.122	99.972	99.822	3.000	98.263	98.113	97.963	Margin = 2.250		Index = 1.750	
4.000	101.011	100.861	100.711	4.000	100.481	100.331	100.181	3.125	98.728	98.578	98.428	30 Year OTC "Borrower Paid Only for USDA"			
4.125	101.422	101.272	101.122	4.125	100.811	100.661	100.511	3.250	99.727	99.577	99.427	Rate	30 Day	45 Day	60 Day
4.375	101.221	101.121	101.021	4.375	100.779	100.679	100.579	3.375	100.139	99.989	99.839	3.875	100.161	99.911	99.661
4.500	101.647	101.547	101.447	4.500	100.909	100.809	100.709	3.500	100.513	100.363	100.213	4.000	100.611	100.361	100.111
4.625	102.025	101.925	101.825	4.625	101.139	101.039	100.939	3.625	100.907	100.757	100.607	4.125	101.022	100.772	100.522
4.750	102.025	101.925	101.825	4.750	100.866	100.766	100.666	3.750	100.415	100.265	100.115	4.375	100.821	100.571	100.321
4.875	101.578	101.478	101.378	4.875	101.145	101.045	100.945	3.875	100.791	100.641	100.491	4.500	101.247	100.997	100.747
5.000	101.940	101.840	101.740	5.000	101.396	101.296	101.196	4.000	101.127	100.977	100.827	4.625	101.625	101.375	101.125
5.125	102.015	101.915	101.815	5.125	101.627	101.527	101.427	4.125	101.435	101.285	101.135	4.875	101.178	100.928	100.678
5.375	101.815	101.715	101.615	5.375	101.507	101.407	101.307	4.250	100.622	100.472	100.322	5.000	101.540	101.290	101.040
5.500	102.113	102.013	101.913	5.500	101.758	101.658	101.558	4.375	100.942	100.792	100.642	5.125	101.615	101.365	101.115
5.625	102.378	102.278	102.178	5.625	101.989	101.889	101.789	4.500	101.029	100.879	100.729	5.500	101.713	101.463	101.213
5.875	101.975	101.875	101.775	5.875	101.667	101.567	101.467	4.625	101.245	101.095	100.945	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	99.272	99.022	98.772	4.125	N/A	N/A	N/A
4.250	99.835	99.585	99.335	4.250	N/A	N/A	N/A
4.375	99.071	98.821	98.571	4.375	N/A	N/A	N/A
4.500	99.497	99.247	98.997	4.500	N/A	N/A	N/A
4.625	99.875	99.625	99.375	4.625	N/A	N/A	N/A
5.000	99.790	99.540	99.290	5.000	N/A	N/A	N/A
5.125	99.865	99.615	99.365	5.125	N/A	N/A	N/A
5.250	99.994	99.744	99.494	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:	8/29/2019	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	97.411	97.161	96.911	
4.000	97.861	97.611	97.361	
4.125	98.272	98.022	97.772	
4.375	98.071	97.821	97.571	
4.500	98.497	98.247	97.997	
4.625	98.875	98.625	98.375	
4.875	98.428	98.178	97.928	
5.000	98.790	98.540	98.290	
5.125	98.865	98.615	98.365	
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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1-877-588-2706

10:00 am ET - 11:00 pm ET

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9/30/2019

45 Day Lock Exp.:

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60 Day Lock Exp.:

10/28/2019

W. Rate Sheet Dated: 8/29/2019

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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.250	100.617	100.517	100.417	3.375	100.923	100.823	100.723	3.375	100.923	100.823	100.723	4.000	102.689	102.589	102.489	4.000	102.689	102.589	102.489	4.000	102.314	102.214	102.114	4.000	102.314	102.214	102.114	4.000	102.314	102.214	102.114
3.375	101.173	101.073	100.973	3.500	101.403	101.303	101.203	3.500	101.403	101.303	101.203	4.125	102.686	102.586	102.486	4.125	102.686	102.586	102.486	4.125	102.311	102.211	102.111	4.125	102.311	102.211	102.111	4.125	102.311	102.211	102.111
3.500	101.653	101.553	101.453	3.625	101.746	101.646	101.546	3.625	101.746	101.646	101.546	4.250	102.661	102.561	102.461	4.250	102.661	102.561	102.461	4.250	102.308	102.208	102.108	4.250	102.308	102.208	102.108	4.250	102.308	102.208	102.108
3.625	101.996	101.896	101.796	3.750	101.971	101.871	101.771	3.750	101.971	101.871	101.771	4.375	102.889	102.789	102.689	4.375	102.889	102.789	102.689	4.375	102.514	102.414	102.314	4.375	102.514	102.414	102.314	4.375	102.514	102.414	102.314
3.750	102.221	102.121	102.021	3.875	102.418	102.318	102.218	3.875	102.418	102.318	102.218	4.500	103.086	102.986	102.886	4.500	103.086	102.986	102.886	4.500	102.461	102.361	102.261	4.500	102.461	102.361	102.261	4.500	102.461	102.361	102.261
3.875	102.668	102.568	102.468	3.990	102.665	102.565	102.465	3.990	102.665	102.565	102.465	4.625	103.095	102.995	102.895	4.625	103.095	102.995	102.895	4.625	102.470	102.370	102.270	4.625	102.470	102.370	102.270	4.625	102.470	102.370	102.270
3.990	103.040	102.940	102.840	4.000	102.765	102.665	102.565	4.000	102.765	102.665	102.565	4.750	102.837	102.737	102.637	4.750	102.837	102.737	102.637	4.750	102.212	102.112	102.012	4.750	102.212	102.112	102.012	4.750	102.212	102.112	102.012
4.000	103.140	103.040	102.940	4.125	102.762	102.662	102.562	4.125	102.762	102.662	102.562	4.875	103.122	103.022	102.922	4.875	103.122	103.022	102.922	4.875	102.497	102.397	102.297	4.875	102.497	102.397	102.297	4.875	102.497	102.397	102.297
4.125	103.137	103.037	102.937	4.250	102.704	102.604	102.504	4.250	102.704	102.604	102.504	4.990	103.233	103.133	103.033	4.990	103.233	103.133	103.033	4.990	102.233	102.133	102.033	4.990	102.233	102.133	102.033	4.990	102.233	102.133	102.033
4.250	103.079	102.979	102.879	4.375	103.032	102.932	102.832	4.375	103.032	102.932	102.832	5.000	103.333	103.233	103.133	5.000	103.333	103.233	103.133	5.000	102.333	102.233	102.133	5.000	102.333	102.233	102.133	5.000	102.333	102.233	102.133
4.375	103.407	103.307	103.207	4.500	102.979	102.879	102.779	4.500	102.979	102.879	102.779	5.125	102.603	102.503	102.403	5.125	102.603	102.503	102.403	5.125	101.603	101.503	101.403	5.125	101.603	101.503	101.403	5.125	101.603	101.503	101.403
4.500	103.604	103.504	103.404	4.625	102.988	102.888	102.788	4.625	102.988	102.888	102.788	5.250	102.976	102.876	102.776	5.250	102.976	102.876	102.776	5.250	101.976	101.876	101.776	5.250	101.976	101.876	101.776	5.250	101.976	101.876	101.776
4.625	103.613	103.513	103.413	4.750	103.264	103.164	103.064	4.750	103.264	103.164	103.064	5.375	102.411	102.311	102.211	5.375	102.411	102.311	102.211	5.375	102.411	102.311	102.211	5.375	102.411	102.311	102.211	5.375	102.411	102.311	102.211
4.750	103.889	103.789	103.689	4.875	103.549	103.449	103.349	4.875	103.549	103.449	103.349	5.500	102.641	102.541	102.441	5.500	102.641	102.541	102.441	5.500	102.641	102.541	102.441	5.500	102.641	102.541	102.441	5.500	102.641	102.541	102.441
4.875	104.174	104.074	103.974	4.990	103.285	103.185	103.085	4.990	103.285	103.185	103.085	5.625	103.210	103.110	103.010	5.625	103.210	103.110	103.010	5.625	103.210	103.110	103.010	5.625	103.210	103.110	103.010	5.625	103.210	103.110	103.010
4.990	104.285	104.185	104.085	5.000	103.385	103.285	103.185	5.000	103.385	103.285	103.185	5.750	103.501	103.401	103.301	5.750	103.501	103.401	103.301	5.750	103.501	103.401	103.301	5.750	103.501	103.401	103.301	5.750	103.501	103.401	103.301
5.000	104.385	104.285	104.185	5.125	103.785	103.685	103.585	5.125	103.785	103.685	103.585	5.875	103.583	103.483	103.383	5.875	103.583	103.483	103.383	5.875	103.583	103.483	103.383	5.875	103.583	103.483	103.383	5.875	103.583	103.483	103.383
5.125	104.785	104.685	104.585	5.250	104.158	104.058	103.958	5.250	104.158	104.058	103.958	5.990	103.507	103.407	103.307	5.990	103.507	103.407	103.307	5.990	103.507	103.407	103.307	5.990	103.507	103.407	103.307	5.990	103.507	103.407	103.307
5.250	105.158	105.058	104.958	5.375	105.319	105.219	105.119	5.375	105.319	105.219	105.119	6.000	103.607	103.507	103.407	6.000	103.607	103.507	103.407	6.000	103.607	103.507	103.407	6.000	103.607	103.507	103.407	6.000	103.607	103.507	103.407
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	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	102.314	102.214	102.114	3.125	100.240	100.095	100.040	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.125	N/A	N/A	N/A	3.375	102.140	102.040	101.940	3.375	102.140	102.040	101.940
4.125	102.311	102.211	102.111	3.250	100.827	100.682	100.627	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.250	N/A	N/A	N/A	3.500	102.322	102.222	102.122	3.500	102.322	102.222	102.122
4.250	102.186	102.086	101.986	3.375	101.464	101.320	101.264	3.375	101.464	101.320	101.264	3.375	101.464	101.320	101.264	3.375	101.464	101.320	101.264	3.375	101.464	101.320	101.264	3.625	102.344	102.244	102.144	3.625	102.344	102.244	102.144
4.375	102.514	102.414	102.314	3.500	101.836	101.705	101.636	3.500	101.836	101.705	101.636	3.500	101.836	101.705	101.636	3.500	101.836	101.705	101.636	3.500	101.836	101.705	101.636	3.750	102.865	102.765	102.665	3.750	102.865	102.765	102.665
4.500	102.461	102.361	102.261	3.625	102.174	102.074	101.974	3.625	102.174	102.074	101.974	3.625	102.174	102.074	101.974	3.625	102.174	102.074	101.974	3.625	102.174	102.074	101.974	3.875	103.028	102.928	102.828	3.875	103.028	102.928	102.828
4.625	102.470	102.370	102.270	3.750	102.625	102.525	102.425	3.750	102.625	102.525	102.425	3.750	102.625	102.525	102.425	3.750	102.625	102.525	102.425	3.750	102.625	102.525	102.425	3.990	103.239	103.139	103.039	3.990	103.239	103.139	103.039
4.750	102.212	102.112	102.012	3.875	102.960	102.860	102.760	3.875	102.960	102.860	102.760	3.875	102.960	102.860	102.760	3.875	102.960	102.860	102.760	3.875	102.960	102.860	102.760	4.000	103.339	103.239	103.139	4.000	103.339	103.239	103.139
4.875	102.497	102.397	102.297	3.990	103.227	103.127	103.027	3.990	103.227	103.127	103.027	3.990	103.227	103.127	103.027	3.990	103.227	103.127	103.027	3.990	103.227	103.127	103.027	4.125	103.387	103.287	103.187	4.125	103.387	103.287	103.187
4.990	102.233	102.133	102.033	4.000	103.327	103.227	103.127	4.000	103.327	103.227	103.127	4.000	103.327	103.227	103.127	4.000	103.327	103.227	103.127	4.000	103.327	103.227	103.127	4.250	103.875	103.775	103.675	4.250	103.875	103.775	103.675
5.000	102.333	102.233	102.133	4.125	103.439	103.339	103.239																								



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.:

9/30/2019

45 Day Lock Exp.:

10/14/2019

60 Day Lock Exp.:

10/28/2019

W. Rate Sheet Dated: 8/29/2019

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	100.414	100.293	100.214	3.125	100.055	99.870	99.855	3.375	102.135	102.035	101.935	4.000	102.373	102.273	102.173	3.375	101.072	100.972	100.872
3.375	100.965	100.846	100.765	3.250	100.639	100.456	100.439	3.500	102.319	102.219	102.119	4.125	102.365	102.265	102.165	3.500	101.256	101.156	101.056
3.500	101.441	101.327	101.241	3.375	101.271	101.096	101.071	3.625	102.365	102.265	102.165	4.250	102.242	102.142	102.042	3.625	100.805	100.705	100.605
3.625	101.773	101.666	101.573	3.500	101.640	101.469	101.440	3.750	102.884	102.784	102.684	4.375	102.562	102.462	102.362	3.750	101.324	101.224	101.124
3.750	102.143	102.043	101.943	3.625	102.090	101.990	101.890	3.875	103.044	102.944	102.844	4.500	102.754	102.654	102.554	3.875	101.484	101.384	101.284
3.875	102.585	102.485	102.385	3.750	102.537	102.437	102.337	3.990	103.256	103.156	103.056	4.625	102.765	102.665	102.565	3.990	101.696	101.596	101.496
3.990	102.950	102.850	102.750	3.875	102.870	102.770	102.670	4.000	103.356	103.256	103.156	4.750	102.488	102.388	102.288	4.000	101.796	101.696	101.596
4.000	103.050	102.950	102.850	3.990	103.133	103.033	102.933	4.125	103.333	103.233	103.133	4.875	102.767	102.667	102.567	4.125	101.275	101.175	101.075
4.125	103.042	102.942	102.842	4.000	103.233	103.133	103.033	4.250	103.817	103.717	103.617	4.990	101.666	101.566	101.466	4.250	101.759	101.659	101.559
4.250	103.052	102.952	102.852	4.125	103.343	103.243	103.143	4.375	104.149	104.049	103.949	5.000	101.766	101.666	101.566	4.375	102.091	101.991	101.891
4.375	103.372	103.272	103.172	4.250	103.457	103.357	103.257	4.500	103.350	103.250	103.150	5.125	102.321	102.221	102.121	4.500	100.943	100.843	100.743
4.500	103.564	103.464	103.364	4.375	103.719	103.619	103.519	4.625	103.766	103.666	103.566	5.250	102.690	102.590	102.490	4.625	101.359	101.259	101.159
4.625	103.575	103.475	103.375	4.500	104.007	103.907	103.807	4.750	104.059	103.959	103.859	5.375	102.093	101.993	101.893	4.750	101.652	101.552	101.452
4.750	103.884	103.784	103.684	4.625	103.944	103.844	103.744	4.875	104.297	104.197	104.097	5.500	102.321	102.221	102.121	4.875	101.890	101.790	101.690
4.875	104.163	104.063	103.963	4.750	104.173	104.073	103.973	4.990	104.192	104.085	103.992	5.625	102.883	102.783	102.683	4.990	102.285	102.178	102.085
4.990	104.135	104.035	103.935	4.875	104.527	104.427	104.327	5.000	104.292	104.185	104.092	5.750	103.172	103.072	102.972	5.000	102.385	102.278	102.185
5.000	104.235	104.135	104.035	4.990	104.689	104.589	104.489	5.125	104.554	104.449	104.354	5.875	103.253	103.153	103.053	5.125	102.647	102.542	102.447
5.125	104.790	104.690	104.590	5.000	104.789	104.689	104.589	5.250	104.648	104.543	104.448	5.990	103.176	103.076	102.976	5.250	102.741	102.636	102.541
5.250	105.159	105.059	104.959	5.125	105.048	104.948	104.848	5.375	N/A	N/A	N/A	6.000	103.276	103.176	103.076	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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

9/30/2019

45 Day Lock Exp.:

10/14/2019

60 Day Lock Exp.:

10/28/2019

W. Rate Sheet Dated: 8/29/2019

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)