



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.: 10/29/2019

W. Rate Sheet Dated: 8/30/2019

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	97.868	97.718	97.568	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	98.355	98.205	98.055	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	98.838	98.688	98.538	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	98.820	98.670	98.520	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	99.306	99.156	99.006	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	99.776	99.626	99.476	Margin = 2.250		Index = 1.750	
4.000	103.686	103.536	103.386	4.000	103.006	102.856	102.706	3.125	100.241	100.091	99.941				
4.125	104.097	103.947	103.797	4.125	103.336	103.186	103.036	3.250	101.517	101.367	101.217				
4.375	103.521	103.421	103.321	4.375	102.929	102.829	102.729	3.375	101.930	101.780	101.630				
4.500	103.947	103.847	103.747	4.500	103.059	102.959	102.859	3.500	102.304	102.154	102.004				
4.625	104.325	104.225	104.125	4.625	103.289	103.189	103.089	3.625	102.698	102.548	102.398				
4.750	104.450	104.350	104.250	4.750	103.172	103.072	102.972	3.750	102.761	102.611	102.461				
4.875	104.034	103.934	103.834	4.875	103.451	103.351	103.251	3.875	103.137	102.987	102.837				
5.000	104.396	104.296	104.196	5.000	103.702	103.602	103.502	4.000	103.473	103.323	103.173				
5.125	104.472	104.372	104.272	5.125	103.933	103.833	103.733	4.125	103.780	103.630	103.480				
5.375	104.381	104.281	104.181	5.375	103.923	103.823	103.723	4.250	103.108	102.958	102.808				
5.500	104.679	104.579	104.479	5.500	104.174	104.074	103.974	4.375	103.428	103.278	103.128				
5.625	104.943	104.843	104.743	5.625	104.405	104.305	104.205	4.500	103.515	103.365	103.215				
5.875	104.993	104.893	104.793	5.875	104.535	104.435	104.335	4.625	103.730	103.580	103.430				

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	96.868	96.718	96.568	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	97.355	97.205	97.055	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	97.838	97.688	97.538	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	97.820	97.670	97.520	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	98.306	98.156	98.006	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	98.776	98.626	98.476	Margin = 2.250		Index = 1.750	
4.000	102.536	102.386	102.236	4.000	102.006	101.856	101.706	3.125	99.241	99.091	98.941	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	100.517	100.367	100.217	Rate	30 Day	45 Day	60 Day
4.375	102.371	102.271	102.171	4.375	101.929	101.829	101.729	3.375	100.930	100.780	100.630	3.875	101.686	101.436	101.186
4.500	102.797	102.697	102.597	4.500	102.059	101.959	101.859	3.500	101.304	101.154	101.004	4.000	102.136	101.886	101.636
4.625	103.175	103.075	102.975	4.625	102.289	102.189	102.089	3.625	101.698	101.548	101.398	4.125	102.547	102.297	102.047
4.750	103.300	103.200	103.100	4.750	102.172	102.072	101.972	3.750	101.761	101.611	101.461	4.375	101.971	101.721	101.471
4.875	102.884	102.784	102.684	4.875	102.451	102.351	102.251	3.875	102.137	101.987	101.837	4.500	102.397	102.147	101.897
5.000	103.246	103.146	103.046	5.000	102.702	102.602	102.502	4.000	102.473	102.323	102.173	4.625	102.775	102.525	102.275
5.125	103.322	103.222	103.122	5.125	102.933	102.833	102.733	4.125	102.780	102.630	102.480	4.875	102.484	102.234	101.984
5.375	103.231	103.131	103.031	5.375	102.923	102.823	102.723	4.250	102.108	101.958	101.808	5.000	102.846	102.596	102.346
5.500	103.529	103.429	103.329	5.500	103.174	103.074	102.974	4.375	102.428	102.278	102.128	5.125	102.922	102.672	102.422
5.625	103.793	103.693	103.593	5.625	103.405	103.305	103.205	4.500	102.515	102.365	102.215	5.500	103.129	102.879	102.629
5.875	103.843	103.743	103.643	5.875	103.535	103.435	103.335	4.625	102.730	102.580	102.430	5.625	103.393	103.143	102.893

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	3.375	N/A	N/A	N/A
4.250	101.272	101.022	100.772	3.500	N/A	N/A	N/A
4.375	100.571	100.321	100.071	3.625	N/A	N/A	N/A
4.500	100.997	100.747	100.497	3.750	N/A	N/A	N/A
4.625	101.375	101.125	100.875	3.875	N/A	N/A	N/A
5.000	101.446	101.196	100.946	4.000	N/A	N/A	N/A
5.125	101.522	101.272	101.022	4.125	N/A	N/A	N/A
5.250	101.775	101.525	101.275	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	*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:	8/30/2019	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	99.221	98.971	98.721	
4.500	99.647	99.397	99.147	
4.625	100.025	99.775	99.525	
4.875	99.734	99.484	99.234	
5.000	100.096	99.846	99.596	
5.125	100.172	99.922	99.672	
5.500	100.379	100.129	99.879	
5.625	100.643	100.393	100.143	



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9/30/2019

45 Day Lock Exp.:

10/14/2019

60 Day Lock Exp.:

10/29/2019

W. Rate Sheet Dated: 8/30/2019

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	95.148	94.998	94.848	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	95.635	95.485	95.335	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	96.118	95.968	95.818	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	97.913	97.763	97.613	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	98.398	98.248	98.098	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	98.869	98.719	98.569	Margin = 2.250		Index = 1.750	
4.000	102.161	102.011	101.861	4.000	101.911	101.761	101.611	3.125	99.334	99.184	99.034				
4.125	102.572	102.422	102.272	4.125	102.241	102.091	101.941	3.250	100.610	100.460	100.310				
4.375	102.434	102.334	102.234	4.375	102.272	102.172	102.072	3.375	101.022	100.872	100.722				
4.500	102.860	102.760	102.660	4.500	102.401	102.301	102.201	3.500	101.397	101.247	101.097				
4.625	103.237	103.137	103.037	4.625	102.632	102.532	102.432	3.625	101.790	101.640	101.490				
4.750	103.237	103.137	103.037	4.750	102.390	102.290	102.190	3.750	101.666	101.516	101.366				
4.875	102.822	102.722	102.622	4.875	102.669	102.569	102.469	3.875	102.042	101.892	101.742				
5.000	103.184	103.084	102.984	5.000	102.920	102.820	102.720	4.000	102.378	102.228	102.078				
5.125	103.259	103.159	103.059	5.125	103.151	103.051	102.951	4.125	102.685	102.535	102.385				
5.375	103.043	102.943	102.843	5.375	103.015	102.915	102.815	4.250	102.451	102.301	102.151				
5.500	103.341	103.241	103.141	5.500	103.267	103.167	103.067	4.375	102.770	102.620	102.470				
5.625	103.606	103.506	103.406	5.625	103.497	103.397	103.297	4.500	102.858	102.708	102.558				
5.875	103.203	103.103	103.003	5.875	103.175	103.075	102.975	4.625	103.073	102.923	102.773				

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	95.468	95.318	95.168	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	95.955	95.805	95.655	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	96.438	96.288	96.138	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	97.264	97.114	96.964	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	97.749	97.599	97.449	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	98.220	98.070	97.920	Margin = 2.250		Index = 1.750	
4.000	101.011	100.861	100.711	4.000	100.481	100.331	100.181	3.125	98.685	98.535	98.385	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	99.680	99.530	99.380	Rate	30 Day	45 Day	60 Day
4.375	101.284	101.184	101.084	4.375	100.842	100.742	100.642	3.375	100.092	99.942	99.792	3.875	100.161	99.911	99.661
4.500	101.710	101.610	101.510	4.500	100.971	100.871	100.771	3.500	100.467	100.317	100.167	4.000	100.611	100.361	100.111
4.625	102.087	101.987	101.887	4.625	101.202	101.102	101.002	3.625	100.860	100.710	100.560	4.125	101.022	100.772	100.522
4.750	102.087	101.987	101.887	4.750	100.960	100.860	100.760	3.750	100.353	100.203	100.053	4.375	100.884	100.634	100.384
4.875	101.672	101.572	101.472	4.875	101.239	101.139	101.039	3.875	100.729	100.579	100.429	4.500	101.310	101.060	100.810
5.000	102.034	101.934	101.834	5.000	101.490	101.390	101.290	4.000	101.065	100.915	100.765	4.625	101.687	101.437	101.187
5.125	102.109	102.009	101.909	5.125	101.721	101.621	101.521	4.125	101.372	101.222	101.072	4.875	101.272	101.022	100.772
5.375	101.893	101.793	101.693	5.375	101.585	101.485	101.385	4.250	100.458	100.308	100.158	5.000	101.634	101.384	101.134
5.500	102.191	102.091	101.991	5.500	101.837	101.737	101.637	4.375	100.778	100.628	100.478	5.125	101.709	101.459	101.209
5.625	102.456	102.356	102.256	5.625	102.067	101.967	101.867	4.500	100.865	100.715	100.565	5.500	101.791	101.541	101.291
5.875	102.053	101.953	101.853	5.875	101.745	101.645	101.545	4.625	101.080	100.930	100.780	5.625	102.056	101.806	101.556

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	3.375	N/A	N/A	N/A	
4.250	99.835	99.585	99.335	3.500	N/A	N/A	N/A	
4.375	99.134	98.884	98.634	3.625	N/A	N/A	N/A	
4.500	99.560	99.310	99.060	3.750	N/A	N/A	N/A	
4.625	99.937	99.687	99.437	3.875	N/A	N/A	N/A	
5.000	99.884	99.634	99.384	4.000	N/A	N/A	N/A	
5.125	99.959	99.709	99.459	4.125	N/A	N/A	N/A	
5.250	100.088	99.838	99.588	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:	8/30/2019	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	98.134	97.884	97.634	
4.500	98.560	98.310	98.060	
4.625	98.937	98.687	98.437	
4.875	98.522	98.272	98.022	
5.000	98.884	98.634	98.384	
5.125	98.959	98.709	98.459	
5.500	99.041	98.791	98.541	
5.625	99.306	99.056	98.806	

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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: 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.: 10/29/2019

W. Rate Sheet Dated: 8/30/2019

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	100.520	100.420	100.320	3.375	100.833	100.733	100.633	3.375	100.833	100.733	100.633	4.000	102.655	102.555	102.455	4.000	102.280	102.180	102.080	4.125	102.650	102.550	102.450	4.125	102.275	102.175	102.075	4.125	102.275	102.175	102.075
3.375	101.083	100.983	100.883	3.500	101.323	101.223	101.123	3.500	101.323	101.223	101.123	4.125	102.650	102.550	102.450	4.125	102.275	102.175	102.075	4.125	102.650	102.550	102.450	4.125	102.275	102.175	102.075	4.125	102.275	102.175	102.075
3.500	101.573	101.473	101.373	3.625	101.671	101.571	101.471	3.625	101.671	101.571	101.471	4.250	102.507	102.407	102.307	4.250	102.132	102.032	101.932	4.250	102.507	102.407	102.307	4.250	102.132	102.032	101.932	4.250	102.132	102.032	101.932
3.625	101.921	101.821	101.721	3.750	101.917	101.817	101.717	3.750	101.917	101.817	101.717	4.375	102.842	102.742	102.642	4.375	102.467	102.367	102.267	4.375	102.842	102.742	102.642	4.375	102.467	102.367	102.267	4.375	102.467	102.367	102.267
3.750	102.167	102.067	101.967	3.875	102.373	102.273	102.173	3.875	102.373	102.273	102.173	4.500	103.045	102.945	102.845	4.500	102.420	102.320	102.220	4.500	103.045	102.945	102.845	4.500	102.420	102.320	102.220	4.500	102.420	102.320	102.220
3.875	102.623	102.523	102.423	3.990	102.631	102.531	102.431	3.990	102.631	102.531	102.431	4.625	103.056	102.956	102.856	4.625	102.431	102.331	102.231	4.625	103.056	102.956	102.856	4.625	102.431	102.331	102.231	4.625	102.431	102.331	102.231
3.990	103.006	102.906	102.806	4.000	102.731	102.631	102.531	4.000	102.731	102.631	102.531	4.750	102.811	102.711	102.611	4.750	102.186	102.086	101.986	4.750	102.811	102.711	102.611	4.750	102.186	102.086	101.986	4.750	102.186	102.086	101.986
4.000	103.006	102.906	102.806	4.125	102.726	102.626	102.526	4.125	102.726	102.626	102.526	4.875	103.042	102.942	102.842	4.875	102.477	102.377	102.277	4.875	103.042	102.942	102.842	4.875	102.477	102.377	102.277	4.875	102.477	102.377	102.277
4.125	103.101	103.001	102.901	4.250	102.650	102.550	102.450	4.250	102.650	102.550	102.450	4.990	103.218	103.118	103.018	4.990	102.218	102.118	102.018	4.990	103.218	103.118	103.018	4.990	102.218	102.118	102.018	4.990	102.218	102.118	102.018
4.250	103.025	102.925	102.825	4.375	102.985	102.885	102.785	4.375	102.985	102.885	102.785	5.000	103.318	103.218	103.118	5.000	102.318	102.218	102.118	5.000	103.318	103.218	103.118	5.000	102.318	102.218	102.118	5.000	102.318	102.218	102.118
4.375	103.360	103.260	103.160	4.500	102.938	102.838	102.738	4.500	102.938	102.838	102.738	5.125	102.568	102.468	102.368	5.125	101.568	101.468	101.368	5.125	102.568	102.468	102.368	5.125	101.568	101.468	101.368	5.125	101.568	101.468	101.368
4.500	103.563	103.463	103.363	4.625	102.949	102.849	102.749	4.625	102.949	102.849	102.749	5.250	102.947	102.847	102.747	5.250	101.947	101.847	101.747	5.250	102.947	102.847	102.747	5.250	101.947	101.847	101.747	5.250	101.947	101.847	101.747
4.625	103.574	103.474	103.374	4.750	103.238	103.138	103.038	4.750	103.238	103.138	103.038	5.375	102.393	102.293	102.193	5.375	102.393	102.293	102.193	5.375	102.393	102.293	102.193	5.375	102.393	102.293	102.193	5.375	102.393	102.293	102.193
4.750	103.863	103.763	103.663	4.875	103.529	103.429	103.329	4.875	103.529	103.429	103.329	5.500	102.630	102.530	102.430	5.500	102.630	102.530	102.430	5.500	102.630	102.530	102.430	5.500	102.630	102.530	102.430	5.500	102.630	102.530	102.430
4.875	104.154	104.054	103.954	4.990	103.270	103.170	103.070	4.990	103.270	103.170	103.070	5.625	103.206	103.106	103.006	5.625	103.206	103.106	103.006	5.625	103.206	103.106	103.006	5.625	103.206	103.106	103.006	5.625	103.206	103.106	103.006
4.990	104.270	104.170	104.070	5.000	103.370	103.270	103.170	5.000	103.370	103.270	103.170	5.750	103.500	103.400	103.300	5.750	103.500	103.400	103.300	5.750	103.500	103.400	103.300	5.750	103.500	103.400	103.300	5.750	103.500	103.400	103.300
5.000	104.370	104.270	104.170	5.125	103.750	103.650	103.550	5.125	103.750	103.650	103.550	5.875	103.585	103.485	103.385	5.875	103.585	103.485	103.385	5.875	103.585	103.485	103.385	5.875	103.585	103.485	103.385	5.875	103.585	103.485	103.385
5.125	104.750	104.650	104.550	5.250	104.129	104.029	103.929	5.250	104.129	104.029	103.929	5.990	103.510	103.410	103.310	5.990	103.510	103.410	103.310	5.990	103.510	103.410	103.310	5.990	103.510	103.410	103.310	5.990	103.510	103.410	103.310
5.250	105.129	105.029	104.929	5.375	105.301	105.201	105.101	5.375	105.301	105.201	105.101	6.000	103.610	103.510	103.410	6.000	103.610	103.510	103.410	6.000	103.610	103.510	103.410	6.000	103.610	103.510	103.410	6.000	103.610	103.510	103.410
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	102.280	102.180	102.080	3.125	100.153	100.000	99.953	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	102.071	101.971	101.871	3.375	102.071	101.971	101.871
4.125	102.275	102.175	102.075	3.250	100.745	100.595	100.545	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	102.259	102.159	102.059	3.500	102.259	102.159	102.059
4.250	102.132	102.032	101.932	3.375	101.388	101.245	101.188	3.375	101.388	101.245	101.188	3.375	101.388	101.245	101.188	3.375	101.388	101.245	101.188	3.375	101.388	101.245	101.188	3.625	102.301	102.201	102.101	3.625	102.301	102.201	102.101
4.375	102.467	102.367	102.267	3.500	101.767	101.628	101.567	3.500	101.767	101.628	101.567	3.500	101.767	101.628	101.567	3.500	101.767	101.628	101.567	3.500	101.767	101.628	101.567	3.750	102.828	102.728	102.628	3.750	102.828	102.728	102.628
4.500	102.420	102.320	102.220	3.625	102.111	102.011	101.911	3.625	102.111	102.011	101.911	3.625	102.111	102.011	101.911	3.625	102.111	102.011	101.911	3.625	102.111	102.011	101.911	3.875	102.990	102.890	102.790	3.875	102.990	102.890	102.790
4.625	102.431	102.331	102.231	3.750	102.569	102.469	102.369	3.750	102.569	102.469	102.369	3.750	102.569	102.469	102.369	3.750	102.569	102.469	102.369	3.750	102.569	102.469	102.369	3.990	103.208	103.108	103.008	3.990	103.208	103.108	103.008
4.750	102.186	102.086	101.986	3.875	102.911	102.811	102.711	3.875	102.911	102.811	102.711	3.875	102.911	102.811	102.711	3.875	102.911	102.811	102.711	3.875	102.911	102.811	102.711	4.000	103.308	103.208	103.108	4.000	103.308	103.208	103.108
4.875	102.477	102.377	102.277	3.990	103.185	103.085	102.985	3.990	103.185	103.085	102.985	3.990	103.185	103.085	102.985	3.990	103.185	103.085	102.985	3.990	103.185	103.085	102.985	4.125	103.343	103.243	103.143	4.125	103.343	103.243	103.143
4.990	102.218	102.118	102.018	4.000	103.285	103.185	103.085	4.000	103.285	103.185	103.085	4.000	103.285	103.185	103.085	4.000	103.285	103.185	103.085	4.000	103.285	103.185	103.085	4.250	103.837	103.737	103.637	4.250	103.837	103.737	103.637
5.000	103.318	103.218	103.118	4.125	103.400	103.300	103.200	4.125	103.400	103.300	103.200	4.125	103.400	103.300	103.200	4.125	103.400	103.300	103.200	4.125	103.400	103.300	103.200	4.375	104.178	104.078	103.978	4.375	104.178	104.078	103.978
5.125	103.568	103.468	103.368	4.250	103.429	103.329	103.229	4.250	103.429	103.329	103.229	4.250	103.429	103.329	103.229	4.250	103.429	103.329	103.229	4.250	103.429	103.329	103.229	4.500	104.269	104.169	104.069	4.500	104.269	104.169	104.069
5.250	103.947	103.847	103.747	4.375	103.701	103.601	103.501	4.375	103.701	103.601	103.501	4.375	103.701	103.601	103.501	4.375	103.70														



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.:

10/29/2019

W. Rate Sheet Dated: 8/30/2019

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	100.617	100.517	100.417	3.125	100.240	100.095	100.040	3.375	102.140	102.040	101.940	4.000	102.339	102.239	102.139	3.375	101.077	100.977	100.877
3.375	101.173	101.073	100.973	3.250	100.827	100.685	100.627	3.500	102.322	102.222	102.122	4.125	102.336	102.236	102.136	3.500	101.259	101.159	101.059
3.500	101.653	101.553	101.453	3.375	101.464	101.329	101.264	3.625	102.344	102.244	102.144	4.250	102.211	102.111	102.011	3.625	100.784	100.684	100.584
3.625	101.996	101.896	101.796	3.500	101.836	101.705	101.636	3.750	102.865	102.765	102.665	4.375	102.539	102.439	102.339	3.750	101.305	101.205	101.105
3.750	102.221	102.121	102.021	3.625	102.174	102.074	101.974	3.875	103.028	102.928	102.828	4.500	102.736	102.636	102.536	3.875	101.468	101.368	101.268
3.875	102.668	102.568	102.468	3.750	102.625	102.525	102.425	3.990	103.239	103.139	103.039	4.625	102.745	102.645	102.545	3.990	101.679	101.579	101.479
3.990	103.040	102.940	102.840	3.875	102.960	102.860	102.760	4.000	103.339	103.239	103.139	4.750	102.487	102.387	102.287	4.000	101.779	101.679	101.579
4.000	103.140	103.040	102.940	3.990	103.227	103.127	103.027	4.125	103.387	103.287	103.187	4.875	102.772	102.672	102.572	4.125	101.332	101.232	101.132
4.125	103.137	103.037	102.937	4.000	103.327	103.227	103.127	4.250	103.875	103.775	103.675	4.990	102.883	102.783	102.683	4.250	101.820	101.720	101.620
4.250	103.079	102.979	102.879	4.125	103.439	103.339	103.239	4.375	104.212	104.112	104.012	5.000	102.983	102.883	102.783	4.375	102.157	102.057	101.957
4.375	103.407	103.307	103.207	4.250	103.484	103.384	103.284	4.500	103.303	103.203	103.103	5.125	102.253	102.153	102.053	4.500	100.896	100.796	100.696
4.500	103.604	103.504	103.404	4.375	103.750	103.650	103.550	4.625	103.722	103.622	103.522	5.250	102.626	102.526	102.426	4.625	101.315	101.215	101.115
4.625	103.613	103.513	103.413	4.500	104.041	103.941	103.841	4.750	104.019	103.919	103.819	5.375	102.061	101.961	101.861	4.750	101.612	101.512	101.412
4.750	103.889	103.789	103.689	4.625	103.977	103.877	103.777	4.875	104.260	104.160	104.060	5.500	102.291	102.191	102.091	4.875	101.853	101.753	101.653
4.875	104.174	104.074	103.974	4.750	104.173	104.073	103.973	4.990	104.141	104.041	103.941	5.625	102.860	102.760	102.660	4.990	102.234	102.134	102.034
4.990	104.285	104.185	104.085	4.875	104.531	104.431	104.331	5.000	104.241	104.141	104.041	5.750	103.151	103.051	102.951	5.000	102.334	102.234	102.134
5.000	104.385	104.285	104.185	4.990	104.694	104.594	104.494	5.125	104.506	104.406	104.306	5.875	103.233	103.133	103.033	5.125	102.599	102.499	102.399
5.125	104.785	104.685	104.585	5.000	104.794	104.694	104.594	5.250	104.601	104.501	104.401	5.990	103.157	103.057	102.957	5.250	102.694	102.594	102.494
5.250	105.158	105.058	104.958	5.125	105.043	104.943	104.843	5.375	N/A	N/A	N/A	6.000	103.257	103.157	103.057	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@afrrwholesale.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.:

10/29/2019

W. Rate Sheet Dated: 8/30/2019

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	99.030	98.968	98.905	
3.875	99.340	99.277	99.215	
4.000	99.652	99.590	99.527	
4.125	99.794	99.732	99.669	
4.250	99.941	99.879	99.816	
4.375	100.149	100.086	100.024	
4.500	100.375	100.312	100.250	
4.625	100.718	100.656	100.593	
4.750	100.978	100.915	100.853	
4.875	101.248	101.185	101.123	
5.000	101.604	101.541	101.479	
5.125	101.925	101.862	101.800	
5.250	102.234	102.171	102.109	

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	98.846	98.721	98.596	
3.375	99.373	99.248	99.123	
3.500	99.714	99.589	99.464	
3.625	100.026	99.901	99.776	
3.750	100.486	100.361	100.236	
3.875	100.950	100.825	100.700	
4.000	101.120	100.995	100.870	
4.125	101.308	101.183	101.058	
4.250	101.548	101.423	101.298	
4.375	101.870	101.745	101.620	
4.500	102.007	101.882	101.757	

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	97.609	97.484	97.359	
3.375	97.985	97.860	97.735	
3.500	98.390	98.265	98.140	
3.625	98.743	98.618	98.493	
3.750	99.150	99.025	98.900	
3.875	99.662	99.537	99.412	
4.000	99.930	99.805	99.680	
4.125	100.238	100.113	99.988	
4.250	100.521	100.396	100.271	
4.375	100.780	100.655	100.530	
4.500	101.015	100.890	100.765	
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)