

W. Rate Sheet Dated: 1/22/2019

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
4.000	100.811	100.661	100.511	4.000	100.192	100.042	99.892	2.375	94.824	94.674	94.524	3.125	97.424	97.274	97.124
4.125	101.311	101.161	101.011	4.125	100.537	100.387	100.237	2.500	93.774	93.624	93.474	3.250	97.505	97.355	97.205
4.250	101.773	101.648	101.548	4.250	100.996	100.871	100.771	2.625	94.674	94.524	94.374	3.375	97.887	97.737	97.587
4.375	102.263	102.138	102.038	4.375	101.374	101.249	101.149	2.750	97.144	96.994	96.844	3.500	98.241	98.091	97.941
4.500	102.746	102.621	102.521	4.500	101.685	101.560	101.460	2.875	97.678	97.528	97.378	3.625	98.637	98.487	98.337
4.625	103.145	103.020	102.920	4.625	102.021	101.896	101.796	3.000	98.128	97.978	97.828	Margin = 2.250		Index = 2.590	
4.750	103.270	103.145	103.045	4.750	101.993	101.868	101.768	3.125	98.577	98.427	98.277				
4.875	103.071	102.946	102.846	4.875	102.317	102.192	102.092	3.250	99.106	98.956	98.806				
5.000	103.675	103.550	103.450	5.000	102.714	102.589	102.489	3.375	99.548	99.398	99.248				
5.125	103.875	103.750	103.650	5.125	102.950	102.825	102.725	3.500	99.993	99.843	99.693				
5.250	103.546	103.421	103.311	5.250	102.735	102.610	102.501	3.625	100.430	100.280	100.130				
5.375	103.728	103.603	103.494	5.375	103.049	102.924	102.815	3.750	100.495	100.345	100.195				
5.500	103.973	103.848	103.739	5.500	103.446	103.321	103.212	3.875	100.926	100.776	100.626				
5.625	104.277	104.152	104.043	5.625	103.532	103.407	103.298	4.000	101.290	101.140	100.990				
5.750	104.293	104.193	103.959	5.750	103.098	102.998	102.763	4.125	101.613	101.463	101.313				
5.875	104.326	104.226	103.992	5.875	103.422	103.322	103.087	4.250	101.178	101.028	100.878				
6.000	104.671	104.571	104.337	6.000	103.819	103.719	103.484	4.375	101.534	101.384	101.234				
6.125	105.125	105.025	104.790	6.125	104.155	104.055	103.821	4.500	101.823	101.673	101.523				
6.250	105.425	105.325	105.225	6.250	104.455	104.355	104.255	4.625	102.136	101.986	101.836				

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
4.000	99.611	99.461	99.311	4.000	99.192	99.042	98.892	2.375	93.824	93.674	93.524	3.125	96.424	96.274	96.124
4.125	100.111	99.961	99.811	4.125	99.537	99.387	99.237	2.500	92.774	92.624	92.474	3.250	96.505	96.355	96.205
4.250	100.523	100.398	100.298	4.250	99.996	99.871	99.771	2.625	93.674	93.524	93.374	3.375	96.887	96.737	96.587
4.375	101.013	100.888	100.788	4.375	100.374	100.249	100.149	2.750	96.144	95.994	95.844	3.500	97.241	97.091	96.941
4.500	101.496	101.371	101.271	4.500	100.685	100.560	100.460	2.875	96.678	96.528	96.378	3.625	97.637	97.487	97.337
4.625	101.895	101.770	101.670	4.625	101.021	100.896	100.796	3.000	97.128	96.978	96.828	Margin = 2.250		Index = 2.590	
4.750	102.020	101.895	101.795	4.750	100.993	100.868	100.768	3.125	97.577	97.427	97.277	30 Year OTC "Borrower Paid Only for USDA"			
4.875	102.021	101.896	101.796	4.875	101.317	101.192	101.092	3.250	98.106	97.956	97.806	Rate	30 Day	45 Day	60 Day
5.000	102.425	102.300	102.200	5.000	101.714	101.589	101.489	3.375	98.548	98.398	98.248	4.625	100.745	100.495	100.245
5.125	102.795	102.670	102.570	5.125	102.050	101.925	101.825	3.500	98.993	98.843	98.693	4.750	100.360	100.110	99.860
5.250	102.646	102.521	102.411	5.250	101.735	101.610	101.501	3.625	99.430	99.280	99.130	4.875	100.771	100.521	100.271
5.375	102.928	102.803	102.694	5.375	102.049	101.924	101.815	3.750	99.495	99.345	99.195	5.000	101.175	100.925	100.675
5.500	103.123	102.998	102.889	5.500	102.446	102.321	102.212	3.875	99.926	99.776	99.626	5.125	101.495	101.245	100.995
5.625	103.327	103.202	103.093	5.625	102.582	102.457	102.348	4.000	100.290	100.140	99.990	5.250	101.046	100.796	100.546
5.750	103.143	103.043	102.809	5.750	102.098	101.998	101.763	4.125	100.613	100.463	100.313	5.375	101.428	101.178	100.928
5.875	103.176	103.076	102.842	5.875	102.422	102.322	102.087	4.250	100.178	100.028	99.878	5.500	101.750	101.500	101.250
6.000	103.521	103.421	103.187	6.000	102.819	102.719	102.484	4.375	100.534	100.384	100.234	5.625	102.000	101.750	101.500
6.125	103.975	103.875	103.640	6.125	103.155	103.055	102.821	4.500	100.823	100.673	100.523	5.750	102.500	102.250	102.000
6.250	104.275	104.175	104.075	6.250	103.455	103.355	103.255	4.625	101.136	100.986	100.836	5.875	102.750	102.500	102.250

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		Loan Size Adjuster	
FICO 720 +	0.250	\$0 - \$49,999	-2.500
FICO 680- 719	0.250	\$50,000 - \$85,000	-0.500
FICO 660 - 679	0.250	\$85,001 - \$125,000	-0.500
FICO 640 - 659	0.000	\$125,001 - \$175,000	-0.125
FICO 620 - 639	-1.000	\$175,001 - \$275,000	0.000
FICO 600 - 619	-1.500	\$275,001 up to HB	0.000
FICO 580 - 599	-2.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

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:	1/22/2019	5.250%

DPA Advantage Program "comp plan will be deducted on lender paid ; 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
4.875	99.921	99.671	99.421	4.875	99.597	99.347	99.097
5.125	100.645	100.395	100.145	5.125	100.330	100.080	99.830
5.375	100.578	100.328	100.078	5.375	100.329	100.079	99.829
5.625	101.377	101.127	100.877	5.625	101.062	100.812	100.562
5.875	101.201	100.951	100.701	5.875	100.702	100.452	100.202
6.000	101.546	101.296	101.046	6.000	101.099	100.849	100.599
6.125	102.000	101.750	101.500	6.125	101.435	101.185	100.935
6.250	102.750	102.500	102.250	6.250	102.954	102.704	102.454

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
4.625	97.995	97.745	97.495
4.750	97.610	97.360	97.110
4.875	98.021	97.771	97.521
5.000	98.425	98.175	97.925
5.125	98.745	98.495	98.245
5.250	98.296	98.046	97.796
5.375	98.678	98.428	98.178
5.500	99.000	98.750	98.500
5.625	99.250	99.000	98.750
5.750	99.750	99.500	99.250
5.875	100.000	99.750	99.500

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
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)



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.:

2/21/2019

45 Day Lock Exp.:

3/8/2019

60 Day Lock Exp.:

3/25/2019

W. Rate Sheet Dated: 1/22/2019

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
4.000	99.342	99.192	99.042	4.000	98.723	98.573	98.423	2.375	91.324	91.174	91.024	3.125	95.74	95.587	95.437
4.125	99.842	99.692	99.542	4.125	99.068	98.918	98.768	2.500	90.274	90.124	89.974	3.250	96.51	96.355	96.205
4.250	100.335	100.210	100.110	4.250	99.558	99.433	99.333	2.625	91.174	91.024	90.874	3.375	96.89	96.737	96.587
4.375	100.826	100.701	100.601	4.375	99.937	99.812	99.712	2.750	95.456	95.306	95.156	3.500	97.24	97.091	96.941
4.500	101.309	101.184	101.084	4.500	100.248	100.123	100.023	2.875	95.991	95.841	95.691	3.625	97.64	97.487	97.337
4.625	101.708	101.583	101.483	4.625	100.584	100.459	100.359	3.000	96.440	96.290	96.140	Margin = 2.250		Index = 2.590	
4.750	101.520	101.395	101.295	4.750	100.243	100.118	100.018	3.125	96.889	96.739	96.589				
4.875	101.321	101.196	101.096	4.875	100.567	100.442	100.342	3.250	98.106	97.956	97.806				
5.000	101.925	101.800	101.700	5.000	100.964	100.839	100.739	3.375	98.548	98.398	98.248				
5.125	102.125	102.000	101.900	5.125	101.200	101.075	100.975	3.500	98.993	98.843	98.693				
5.250	101.514	101.389	101.280	5.250	100.704	100.579	100.469	3.625	99.430	99.280	99.130				
5.375	101.697	101.572	101.463	5.375	101.018	100.893	100.783	3.750	99.026	98.876	98.726				
5.500	101.942	101.817	101.708	5.500	101.415	101.290	101.180	3.875	99.457	99.307	99.157				
5.625	102.246	102.121	102.012	5.625	101.501	101.376	101.267	4.000	99.822	99.672	99.522				
5.750	101.762	101.662	101.428	5.750	100.566	100.466	100.232	4.125	100.144	99.994	99.844				
5.875	101.795	101.695	101.460	5.875	100.890	100.790	100.556	4.250	99.741	99.591	99.441				
6.000	102.140	102.040	101.805	6.000	101.287	101.187	100.953	4.375	100.097	99.947	99.797				
6.125	102.594	102.494	102.259	6.125	101.624	101.524	101.289	4.500	100.385	100.235	100.085				
6.250	101.925	101.825	101.725	6.250	100.955	100.855	100.755	4.625	100.699	100.549	100.399				

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
4.000	98.142	97.992	97.842	4.000	97.723	97.573	97.423	2.375	92.074	91.924	91.774	3.125	94.737	94.587	94.437
4.125	98.642	98.492	98.342	4.125	98.068	97.918	97.768	2.500	91.024	90.874	90.724	3.250	95.505	95.355	95.205
4.250	99.085	98.960	98.860	4.250	98.558	98.433	98.333	2.625	91.924	91.774	91.624	3.375	95.887	95.737	95.587
4.375	99.576	99.451	99.351	4.375	98.937	98.812	98.712	2.750	95.238	95.088	94.938	3.500	96.241	96.091	95.941
4.500	100.059	99.934	99.834	4.500	99.248	99.123	99.023	2.875	95.772	95.622	95.472	3.625	96.637	96.487	96.337
4.625	100.458	100.333	100.233	4.625	99.584	99.459	99.359	3.000	96.221	96.071	95.921	Margin = 2.250		Index = 2.590	
4.750	100.270	100.145	100.045	4.750	99.243	99.118	99.018	3.125	96.671	96.521	96.371	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.271	100.146	100.046	4.875	99.567	99.442	99.342	3.250	97.012	96.862	96.712	Rate	30 Day	45 Day	60 Day
5.000	100.675	100.550	100.450	5.000	99.964	99.839	99.739	3.375	97.455	97.305	97.155	4.625	99.308	99.058	98.808
5.125	101.045	100.920	100.820	5.125	100.300	100.175	100.075	3.500	97.899	97.749	97.599	4.750	98.610	98.360	98.110
5.250	100.614	100.489	100.380	5.250	99.704	99.579	99.469	3.625	98.337	98.187	98.037	4.875	99.021	98.771	98.521
5.375	100.897	100.772	100.663	5.375	100.018	99.893	99.783	3.750	98.245	98.095	97.945	5.000	99.425	99.175	98.925
5.500	101.092	100.967	100.858	5.500	100.415	100.290	100.180	3.875	98.676	98.526	98.376	5.125	99.745	99.495	99.245
5.625	101.296	101.171	101.062	5.625	100.551	100.426	100.317	4.000	99.040	98.890	98.740	5.250	99.014	98.764	98.514
5.750	100.612	100.512	100.278	5.750	99.566	99.466	99.232	4.125	99.363	99.213	99.063	5.375	99.397	99.147	98.897
5.875	100.645	100.545	100.310	5.875	99.890	99.790	99.556	4.250	98.616	98.466	98.316	5.500	99.719	99.469	99.219
6.000	100.990	100.890	100.655	6.000	100.287	100.187	99.953	4.375	98.972	98.822	98.672	5.625	99.969	99.719	99.469
6.125	101.444	101.344	101.109	6.125	100.624	100.524	100.289	4.500	99.260	99.110	98.960	5.750	99.969	99.719	99.469
6.250	100.775	100.675	100.575	6.250	99.955	99.855	99.755	4.625	99.574	99.424	99.274	5.875	100.219	99.969	99.719

GOVERNMENT ADJUSTMENTS - Applies to Standard and Specialty Government Programs			
FICO Adjuster		FICO Adjuster	
FICO 720 +	0.250	FICO 620 - 639	-1.000
FICO 680 - 719	0.250	FICO 600 - 619	-1.500
FICO 660 - 679	0.250	FICO 580 - 599	-2.000
FICO 640 - 659	0.000		
NY	-0.250	Non Owner Occupancy	-2.000
2 Unit	0.000	Refer / Manual UW	0.000
USDA Streamline-Assist Refinance Option			-0.250

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

Max USDA-GRH Rate	
Today:	1/22/2019 5.250%

DPA Advantage Program "comp plan will be deducted on lender paid ; 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
4.875	98.171	97.921	97.671	4.875	97.847	97.597	97.347
5.125	98.895	98.645	98.395	5.125	98.580	98.330	98.080
5.375	98.547	98.297	98.047	5.375	98.298	98.048	97.798
5.625	99.346	99.096	98.846	5.625	99.031	98.781	98.531
5.875	98.670	98.420	98.170	5.875	98.170	97.920	97.670
6.000	99.015	98.765	98.515	6.000	98.567	98.317	98.067
6.125	99.469	99.219	98.969	6.125	98.904	98.654	98.404
6.250	99.250	99.000	98.750	6.250	99.454	99.204	98.954
Lender paid price cap after comp plan = 100.000							

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	
4.625	96.558	96.308	96.058	
4.750	95.860	95.610	95.360	
4.875	96.271	96.021	95.771	
5.000	96.675	96.425	96.175	
5.125	96.995	96.745	96.495	
5.250	96.264	96.014	95.764	
5.375	96.647	96.397	96.147	
5.500	96.969	96.719	96.469	
5.625	97.219	96.969	96.719	
5.750	97.219	96.969	96.719	
5.875	97.469	97.219	96.969	

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)	



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/21/2019

45 Day Lock Exp.:

3/8/2019

60 Day Lock Exp.:

3/25/2019

W. Rate Sheet Dated: 1/22/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming FNMA																			
30/25 Year				30/25 Year 105-125				30/25 Year >125				30/25 Year High Balance				30/25 Year 105-125 High Balance			
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
4.375	100.481	100.381	100.281	4.375	99.663	99.563	99.463	4.375	99.476	99.376	99.276	4.375	99.389	99.289	99.189	4.375	98.571	98.471	98.371
4.500	101.049	100.949	100.849	4.500	100.287	100.187	100.087	4.500	100.100	100.000	99.900	4.500	99.951	99.851	99.751	4.500	99.189	98.989	98.889
4.625	101.294	101.194	101.094	4.625	100.762	100.662	100.562	4.625	100.715	100.615	100.515	4.625	100.221	100.121	100.021	4.625	99.689	99.589	99.489
4.750	101.901	101.801	101.701	4.750	101.546	101.446	101.346	4.750	101.542	101.442	101.342	4.750	100.501	100.401	100.301	4.750	100.146	100.046	99.946
4.875	102.427	102.327	102.227	4.875	102.138	102.038	101.938	4.875	102.138	102.038	101.938	4.875	101.040	100.940	100.840	4.875	100.751	100.651	100.551
4.990	102.669	102.569	102.469	4.990	102.416	102.316	102.216	4.990	102.416	102.316	102.216	4.990	101.430	101.330	101.230	4.990	101.177	101.077	100.977
5.000	102.769	102.669	102.569	5.000	102.516	102.416	102.316	5.000	102.516	102.416	102.316	5.000	101.530	101.430	101.330	5.000	101.277	101.177	101.077
5.125	103.074	102.974	102.874	5.125	102.855	102.755	102.655	5.125	102.855	102.755	102.655	5.125	101.754	101.654	101.554	5.125	101.535	101.435	101.335
5.250	103.496	103.396	103.296	5.250	103.470	103.370	103.270	5.250	103.497	103.397	103.297	5.250	101.945	101.845	101.745	5.250	101.919	101.819	101.719
5.375	103.837	103.737	103.637	5.375	103.807	103.707	103.607	5.375	103.839	103.739	103.639	5.375	102.211	102.111	102.011	5.375	102.181	102.081	101.981
5.500	104.129	104.029	103.929	5.500	104.080	103.980	103.880	5.500	104.112	104.012	103.912	5.500	102.647	102.547	102.447	5.500	102.598	102.498	102.398
5.625	104.466	104.366	104.266	5.625	104.322	104.222	104.122	5.625	104.353	104.253	104.153	5.625	102.889	102.789	102.689	5.625	102.745	102.645	102.545
5.750	104.798	104.698	104.598	5.750	104.984	104.884	104.784	5.750	104.943	104.843	104.743	5.750	103.108	103.008	102.908	5.750	103.108	103.008	102.908
5.875	104.987	104.887	104.787	5.875	105.346	105.246	105.146	5.875	105.408	105.308	105.208	5.875	102.513	102.413	102.313	5.875	102.513	102.413	102.313
5.990	105.099	104.999	104.899	5.990	105.536	105.436	105.336	5.990	105.598	105.498	105.398	5.990	102.879	102.779	102.679	5.990	102.879	102.779	102.679
6.000	105.199	105.099	104.999	6.000	105.636	105.536	105.436	6.000	105.698	105.598	105.498	6.000	102.979	102.879	102.779	6.000	102.979	102.879	102.779
6.125	105.770	105.670	105.570	6.125	105.913	105.813	105.713	6.125	105.975	105.875	105.775	6.125	103.222	103.122	103.022	6.125	103.222	103.122	103.022
6.250	106.019	105.919	105.819	6.250	106.117	106.017	105.917	6.250	106.179	106.079	105.979	6.250	103.446	103.346	103.246	6.250	103.446	103.346	103.246
6.375	105.922	105.788	105.722	6.375	106.429	106.295	106.229	6.375	106.487	106.387	106.287	6.375	101.577	101.443	101.377	6.375	101.577	101.443	101.377

30/25 Year >125 High Balance				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
4.375	98.384	98.284	98.184	4.625	101.796	101.696	101.596	4.625	100.971	100.871	100.771	4.625	100.909	100.709	100.709	3.375	98.676	98.576	98.476
4.500	99.002	98.902	98.802	4.750	102.252	102.152	102.052	4.750	101.499	101.399	101.299	4.750	101.436	101.236	101.236	3.500	99.171	99.071	98.971
4.625	99.642	99.542	99.442	4.875	102.653	102.553	102.453	4.875	102.044	101.944	101.844	4.875	101.981	101.781	101.781	3.625	99.649	99.549	99.449
4.750	100.142	100.042	99.942	4.990	102.801	102.701	102.601	4.990	102.285	102.185	102.085	4.990	102.223	102.023	102.023	3.750	100.026	99.926	99.826
4.875	100.751	100.651	100.551	5.000	102.901	102.801	102.701	5.000	102.385	102.285	102.185	5.000	102.323	102.123	102.123	3.875	100.463	100.363	100.263
4.990	101.177	101.077	100.977	5.125	103.186	103.086	102.986	5.125	102.714	102.614	102.514	5.125	102.652	102.452	102.452	3.990	100.827	100.727	100.627
5.000	101.277	101.177	101.077	5.250	103.625	103.525	103.425	5.250	102.993	102.893	102.793	5.250	102.837	102.637	102.637	4.000	100.927	100.827	100.727
5.125	101.535	101.435	101.335	5.375	103.834	103.734	103.634	5.375	103.288	103.188	103.088	5.375	103.132	102.932	102.932	4.125	101.384	101.284	101.184
5.250	101.945	101.845	101.745	5.500	104.066	103.966	103.866	5.500	103.579	103.479	103.379	5.500	103.423	103.223	103.223	4.250	101.691	101.591	101.491
5.375	102.211	102.111	102.011	5.625	104.243	104.143	104.043	5.625	103.815	103.715	103.615	5.625	103.659	103.459	103.459	4.375	102.026	101.926	101.826
5.500	102.630	102.530	102.430	5.750	104.521	104.421	104.321	5.750	104.320	104.220	104.120	5.750	104.102	103.902	103.902	4.500	102.086	101.986	101.886
5.625	102.776	102.676	102.576	5.875	104.757	104.657	104.557	5.875	104.638	104.538	104.438	5.875	104.420	104.220	104.220	4.625	102.273	102.173	102.073
5.750	103.108	103.008	102.908	5.990	104.858	104.758	104.658	5.990	104.815	104.715	104.615	5.990	104.596	104.396	104.396	4.750	102.483	102.383	102.283
5.875	102.513	102.413	102.313	6.000	104.958	104.858	104.758	6.000	104.915	104.815	104.715	6.000	104.696	104.496	104.496	4.875	102.535	102.435	102.335
5.990	102.879	102.779	102.679	6.125	105.161	105.061	104.961	6.125	105.189	105.089	104.989	6.125	104.971	104.771	104.771	4.990	102.623	102.523	102.423
6.000	102.979	102.879	102.779	6.250	105.242	105.108	105.042	6.250	105.041	104.907	104.841	6.250	104.823	104.623	104.623	5.000	102.723	102.623	102.523
6.125	103.222	103.122	103.022	6.375	105.466	105.332	105.266	6.375	105.344	105.210	105.144	6.375	105.125	104.925	104.925	5.125	103.066	102.966	102.866
6.250	103.446	103.346	103.246	6.500	105.573	105.439	105.373	6.500	105.506	105.372	105.306	6.500	105.287	105.087	105.087	5.250	103.239	103.139	103.039
6.375	101.577	101.477	101.377	6.625	105.656	105.522	105.456	6.625	105.633	105.499	105.433	6.625	105.414	105.214	105.214	5.375	103.423	103.323	103.223

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				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
4.375	98.384	98.284	98.184	4.625	101.796	101.696	101.596	4.625	100.971	100.871	100.771	4.625	100.909	100.709	100.709	3.375	98.676	98.576	98.476	3.375	98.819	98.619	98.619
4.500	99.002	98.902	98.802	4.750	102.252	102.152	102.052	4.750	101.499	101.399	101.299	4.750	101.436	101.236	101.236	3.500	99.171	99.071	98.971	3.500	99.158	98.958	98.958
4.625	99.642	99.542	99.442	4.875	102.653	102.553	102.453	4.875	102.044	101.944	101.844	4.875	101.981	101.781	101.781	3.625	99.649	99.549	99.449	3.625	99.644	99.264	99.264
4.750	100.142	100.042	99.942	4.990	102.801	102.701	102.601	4.990	102.285	102.185	102.085	4.990	102.223	102.023	102.023	3.750	100.026	99.926	99.826	3.750	100.456	100.256	100.256
4.875	100.751	100.651	100.551	5.000	102.901	102.801	102.701	5.000	102.385	102.285	102.185	5.000	102.323	102.123	102.123	3.875	100.463	100.363	100.263	3.875	100.752	100.552	100.552
4.990	101.177	101.077	100.977	5.125	103.186	103.086	102.986	5.125	102.714	102.614	102.514	5.125	102.652	102.452	102.452	3.990	100.827	100.727	100.627	3.990	100.938	100.738	100.738
5.000	101.277	101.177	101.077	5.250	103.625	103.525	103.425	5.250	102.993	102.893	102.793	5.250	102.837	102.637	102.637	4.000	100.927	100.827	100.727	4.000	101.038	100.838	100.838
5.125	101.535	101.435	101.335	5.375	103.834	103.734	103.634	5.375	103.288	103.188	103.088	5.375	103.132	102.932	102.932	4.125	101.384	101.284	101.184	4.125	101.313	101.113	101.113
5.250	101.945	101.845	101.745	5.500	104.066	103.966	103.866	5.500	103.579	103.479	103.379	5.500	103.423	103.223	103.223	4.250	101.691	101.591	101.491	4.250	101.530	101.330	101.330
5.375	102.390	102.290	102.190	5.625	104.311	104.211	104.111	5.625	103.813	103.713	103.613	5.625	103.667	103.467	103.467	4.375	102.039	101.939	101.839	4.375	101.937	101.737	101.737
5.500	102.830	102.730	102.630	5.750	104.521	104.421	104.321	5.750	104.320	104.220	104.120	5.750	104.172	103.972	103.972	4.500	102.086	101.986	101.886	4.500	101.939	101.709	101.709
5.625	102.776	102.676	102.576	5.875	104.757	104.657	104.557	5.875	104.638	104.538	104.438	5.875	104.420	104.220	104.220	4.625	102.273	102.173	102.073	4.625	102.026	101.826	101.826
5.750	103.108	103.008	102.908	5.990	104.858	104.758	104.658	5.990	104.815	104.715	104.615	5.990	104.596	104.396	104.396	4.750	102.483	102.383	102.283	4.750	102.213	102.013	102.013
5.875	103.513	103.413	103.313	6.000	104.958	104.858	104.758	6.000	104.915	104.815	104.715	6.000	104.696	104.496	104.496	4.875	102.535	102.435	102.335	4.875	102.420	102.220	102.220
5.990	102.879	102.779	102.679	6.125	105.161	105.061	104.961	6.125	105.189	105.089	104.989	6.125	104.971	104.771	104.771	4.990	102.623	102.523	102.423	4.990	102.494	102.294	102.294
6.000	102.979	102.879	102.779	6.250	105.242	105.108	105.042	6.250	105.041	104.907	104.841	6.250	104.823	104.623	104.623	5.000	102.723	102.623	102.523	5.000	102.594	102.394	102.394
6.125	103.222	103.122	103.022	6.375	105.466	105.332	105.266	6.375	105.344	105.210	105.144	6.375	105.125	104.925	104.925	5.125	103.066	102.966	102.866	5.125	102.601	102.401	102.401
6.250	103.446	103.346	103.246	6.500	105.573	105.439	105.373	6.500	105.506	105.372	105.306	6.500	105.287	105.087	105.087	5.250	103.239	103.139	103.039	5.250	102.807	102.607	102.607
6.375	101.577	101.477	101.377	6.625	105.656	105.522	105.456	6.625	105.633	105.499	105.433	6.625	105.414	105.214	105.214	5.375	103.423	103.323	103.223	5.375	103.010	102.810	102.810



AFR Loan Center
Lockdesk e-mail: Lockdesk@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/21/2019
45 Day Lock Exp.: 3/8/2019
60 Day Lock Exp.: 3/25/2019

W. Rate Sheet Dated: 1/22/2019

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			
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
4.750	102.381	102.281	102.181	4.750	102.131	102.031	101.931	4.750	102.131	102.031	101.931	4.750	101.137	101.037	100.937
4.875	102.880	102.780	102.680	4.875	102.630	102.530	102.430	4.875	102.630	102.530	102.430	4.875	101.636	101.536	101.436
4.990	103.108	103.008	102.908	4.990	102.608	102.508	102.408	4.990	102.608	102.508	102.408	4.990	101.664	101.564	101.464
5.000	103.208	103.108	103.008	5.000	102.708	102.608	102.508	5.000	102.708	102.608	102.508	5.000	101.964	101.864	101.764
5.125	103.275	103.175	103.075	5.125	102.775	102.675	102.575	5.125	102.775	102.675	102.575	5.125	101.688	101.588	101.488
5.250	103.853	103.753	103.653	5.250	103.353	103.253	103.153	5.250	103.353	103.253	103.153	5.250	102.266	102.166	102.066
5.375	104.183	104.083	103.983	5.375	104.183	104.083	103.983	5.375	104.183	104.083	103.983	5.375	102.596	102.496	102.396
5.500	104.427	104.327	104.227	5.500	104.427	104.327	104.227	5.500	104.427	104.327	104.227	5.500	102.840	102.740	102.640
5.625	104.285	104.185	104.085	5.625	104.285	104.185	104.085	5.625	104.285	104.185	104.085	5.625	102.206	102.106	102.006
5.750	104.770	104.670	104.570	5.750	104.770	104.670	104.570	5.750	104.770	104.670	104.570	5.750	102.691	102.591	102.491
5.875	105.069	104.969	104.869	5.875	105.069	104.969	104.869	5.875	105.069	104.969	104.869	5.875	102.990	102.890	102.790
5.990	105.220	105.120	105.020	5.990	105.220	105.120	105.020	5.990	105.220	105.120	105.020	5.990	103.141	103.041	102.941
6.000	105.320	105.220	105.120	6.000	105.320	105.220	105.120	6.000	105.320	105.220	105.120	6.000	103.241	103.141	103.041
6.125	105.384	105.266	105.136	6.125	105.384	105.266	105.136	6.125	105.384	105.266	105.136	6.125	102.602	102.484	102.354
6.250	105.665	105.547	105.420	6.250	105.665	105.547	105.420	6.250	105.665	105.547	105.420	6.250	102.883	102.765	102.638
6.375	106.168	106.031	105.966	6.375	106.168	106.031	105.966	6.375	106.168	106.031	105.966	6.375	103.236	103.099	103.034
6.500	106.729	106.592	106.529	6.500	106.729	106.592	106.529	6.500	106.729	106.592	106.529	6.500	103.647	103.510	103.447
6.625	107.165	107.028	106.965	6.625	107.165	107.028	106.965	6.625	107.165	107.028	106.965	6.625	103.933	103.796	103.733
6.750	107.451	107.314	107.251	6.750	107.451	107.314	107.251	6.750	107.451	107.314	107.251	6.750	104.069	103.932	103.869
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >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
4.750	100.887	100.787	100.687	4.250	100.675	100.575	100.475	4.250	101.050	100.950	100.850	4.250	101.050	100.950	100.850
4.875	101.386	101.286	101.186	4.375	101.198	101.098	100.998	4.375	101.573	101.473	101.373	4.375	101.573	101.473	101.373
4.990	101.364	101.264	101.164	4.500	101.700	101.600	101.500	4.500	102.075	101.975	101.875	4.500	102.075	101.975	101.875
5.000	101.464	101.364	101.264	4.625	101.913	101.813	101.713	4.625	102.288	102.188	102.088	4.625	102.288	102.188	102.088
5.125	101.188	101.088	100.988	4.750	102.351	102.251	102.151	4.750	102.726	102.626	102.526	4.750	102.726	102.626	102.526
5.250	101.766	101.666	101.566	4.875	102.800	102.700	102.600	4.875	103.175	103.075	102.975	4.875	103.175	103.075	102.975
5.375	102.596	102.496	102.396	4.990	103.020	102.920	102.820	4.990	103.145	103.045	102.945	4.990	103.145	103.045	102.945
5.500	102.840	102.740	102.640	5.000	103.120	103.020	102.920	5.000	103.245	103.145	103.045	5.000	103.245	103.145	103.045
5.625	102.206	102.106	102.006	5.125	103.302	103.202	103.102	5.125	103.427	103.327	103.227	5.125	103.427	103.327	103.227
5.750	102.691	102.591	102.491	5.250	103.697	103.597	103.497	5.250	103.822	103.722	103.622	5.250	103.822	103.722	103.622
5.875	102.990	102.890	102.790	5.375	103.968	103.868	103.768	5.375	103.968	103.868	103.768	5.375	103.968	103.868	103.768
5.990	103.141	103.041	102.941	5.500	104.188	104.088	103.988	5.500	104.188	104.088	103.988	5.500	104.188	104.088	103.988
6.000	103.241	103.141	103.041	5.625	104.193	104.093	103.993	5.625	104.193	104.093	103.993	5.625	104.193	104.093	103.993
6.125	102.602	102.484	102.354	5.750	104.534	104.434	104.334	5.750	104.534	104.434	104.334	5.750	104.534	104.434	104.334
6.250	102.883	102.765	102.638	5.875	104.977	104.877	104.777	5.875	104.977	104.877	104.777	5.875	104.977	104.877	104.777
6.375	103.236	103.099	103.034	5.990	105.149	105.049	104.949	5.990	105.149	105.049	104.949	5.990	105.149	105.049	104.949
6.500	103.647	103.510	103.447	6.000	105.249	105.149	105.049	6.000	105.249	105.149	105.049	6.000	105.249	105.149	105.049
6.625	103.933	103.796	103.733	6.125	104.862	104.743	104.611	6.125	104.862	104.743	104.611	6.125	104.862	104.743	104.611
6.750	104.069	103.932	103.869	6.250	105.240	105.121	105.040	6.250	105.240	105.121	105.040	6.250	105.240	105.121	105.040
15 Year 105-125				15 Year >125				15 Year SC				15 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
3.750	100.696	100.596	100.496	3.750	100.696	100.596	100.496	3.750	99.637	99.537	99.437	3.750	100.137	100.037	99.937
3.875	101.020	100.920	100.820	3.875	101.020	100.920	100.820	3.875	100.211	100.111	100.011	3.875	100.461	100.361	100.261
3.990	101.299	101.199	101.099	3.990	101.299	101.199	101.099	3.990	99.998	99.898	99.798	3.990	100.248	100.148	100.048
4.000	101.399	101.299	101.199	4.000	101.399	101.299	101.199	4.000	100.098	99.998	99.898	4.000	100.348	100.248	100.148
4.125	101.893	101.793	101.693	4.125	101.893	101.793	101.693	4.125	100.592	100.492	100.392	4.125	100.842	100.742	100.642
4.250	102.220	102.120	102.020	4.250	102.220	102.120	102.020	4.250	100.919	100.819	100.719	4.250	101.169	101.069	100.969
4.375	102.316	102.216	102.116	4.375	102.316	102.216	102.116	4.375	101.265	101.165	101.065	4.375	101.265	101.165	101.065
4.500	102.140	102.040	101.940	4.500	102.140	102.040	101.940	4.500	100.483	100.383	100.283	4.500	100.483	100.383	100.283
4.625	102.419	102.319	102.219	4.625	102.419	102.319	102.219	4.625	100.762	100.662	100.562	4.625	100.762	100.662	100.562
4.750	102.870	102.770	102.670	4.750	102.870	102.770	102.670	4.750	101.213	101.113	101.013	4.750	101.213	101.113	101.013
4.875	102.978	102.878	102.778	4.875	102.978	102.878	102.778	4.875	101.321	101.221	101.121	4.875	101.321	101.221	101.121
4.990	102.826	102.726	102.626	4.990	102.826	102.726	102.626	4.990	100.919	100.819	100.719	4.990	100.919	100.819	100.719
5.000	102.926	102.826	102.726	5.000	102.926	102.826	102.726	5.000	101.019	100.919	100.819	5.000	101.019	100.919	100.819
5.125	103.234	103.134	103.034	5.125	103.234	103.134	103.034	5.125	101.327	101.227	101.127	5.125	101.327	101.227	101.127
5.250	103.481	103.381	103.281	5.250	103.481	103.381	103.281	5.250	101.574	101.474	101.374	5.250	101.574	101.474	101.374
5.375	103.718	103.618	103.518	5.375	103.718	103.618	103.518	5.375	101.811	101.711	101.611	5.375	101.811	101.711	101.611
5.500	102.323	102.223	102.123	5.500	102.323	102.223	102.123	5.500	100.166	100.066	99.966	5.500	100.166	100.066	99.966
5.625	102.696	102.596	102.496	5.625	102.696	102.596	102.496	5.625	100.539	100.439	100.339	5.625	100.539	100.439	100.339
5.750	103.019	102.919	102.819	5.750	103.019	102.919	102.819	5.750	100.862	100.762	100.662	5.750	100.862	100.762	100.662

Applicable for all mortgages with terms greater than 15 years										
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%	97.01 – 105.00%	>105%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-1.25%	-1.25%	-1.50%	-1.50%	-1.50%
660 – 679	0.00%	-1.00%	-2.25%	-2.75%	-2.75%	-2.25%	-2.25%	-2.25%	-2.25%	-2.25%
640 – 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-2.75%	-2.75%	-2.75%	-2.75%	-2.75%
620 – 639	-0.50%	-1.50%	-3.00%	-3.00%	-3.25%	-3.25%	-3.25%	-3.50%	-3.50%	-3.50%



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.:

2/21/2019

45 Day Lock Exp.:

3/8/2019

60 Day Lock Exp.:

3/25/2019

W. Rate Sheet Dated: 1/22/2019

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
4.750	102.260	102.160	102.060	4.250	100.700	100.600	100.500	3.750	100.099	99.999	99.846	4.750	100.963	100.863	100.763	3.750	99.540	99.440	99.287
4.875	102.764	102.664	102.564	4.375	101.227	101.127	101.027	3.875	100.681	100.581	99.836	4.875	101.467	101.367	101.267	3.875	100.122	100.022	99.277
4.990	102.993	102.893	102.793	4.500	101.730	101.630	101.530	3.990	100.960	100.860	99.716	4.990	101.696	101.596	101.496	3.990	99.896	99.796	98.652
5.000	103.093	102.993	102.893	4.625	101.795	101.695	101.595	4.000	101.060	100.960	99.816	5.000	101.796	101.696	101.596	4.000	99.996	99.896	98.752
5.125	103.191	103.091	102.991	4.750	102.235	102.135	102.035	4.125	101.559	101.459	99.796	5.125	101.587	101.487	101.387	4.125	100.495	100.395	98.732
5.250	103.775	103.675	103.575	4.875	102.685	102.585	102.485	4.250	101.888	101.788	99.776	5.250	102.171	102.071	101.971	4.250	100.824	100.724	98.712
5.375	104.107	104.007	103.907	4.990	102.906	102.806	102.706	4.375	102.231	102.131	99.736	5.375	102.503	102.403	102.303	4.375	101.167	101.067	98.672
5.500	104.353	104.253	104.153	5.000	103.006	102.906	102.806	4.500	102.105	102.005	99.696	5.500	102.749	102.649	102.549	4.500	100.448	100.348	98.039
5.625	104.255	104.155	104.055	5.125	103.222	103.122	103.022	4.625	102.386	102.286	99.656	5.625	102.145	102.045	101.945	4.625	100.729	100.629	97.999
5.750	104.744	104.644	104.544	5.250	103.619	103.519	103.419	4.750	102.839	102.739	99.616	5.750	102.634	102.534	102.434	4.750	101.182	101.082	97.959
5.875	105.048	104.948	104.848	5.375	103.890	103.790	103.690	4.875	102.946	102.846	99.566	5.875	102.938	102.838	102.738	4.875	101.289	101.189	97.909
5.990	105.203	105.103	105.003	5.500	104.109	104.009	103.909	4.990	102.790	102.690	99.446	5.990	103.093	102.993	102.893	4.990	100.883	100.783	97.539
6.000	105.303	105.203	105.103	5.625	104.175	104.075	103.975	5.000	102.890	102.790	99.546	6.000	103.193	103.093	102.993	5.000	100.983	100.883	97.639
6.125	105.370	105.267	105.153	5.750	104.516	104.416	104.316	5.125	103.199	103.099	99.526	6.125	102.557	102.454	102.340	5.125	101.292	101.192	97.619
6.250	105.651	105.549	105.439	5.875	104.961	104.861	104.761	5.250	103.447	103.347	99.506	6.250	102.838	102.736	102.626	5.250	101.540	101.440	97.599
6.375	106.089	105.970	105.889	5.990	105.134	105.034	104.934	5.375	103.684	103.584	99.486	6.375	103.126	103.007	102.926	5.375	101.777	101.677	97.579
6.500	106.116	105.997	105.916	6.000	105.234	105.134	105.034	5.500	102.304	102.204	99.466	6.500	103.003	102.884	102.803	5.500	100.147	100.047	97.309
6.625	106.613	106.495	106.413	6.125	104.846	104.744	104.627	5.625	102.679	102.579	99.446	6.625	103.350	103.232	103.150	5.625	100.522	100.422	97.289
6.750	106.959	106.841	106.759	6.250	105.226	105.123	105.009	5.750	103.001	102.901	99.426	6.750	103.546	103.428	103.346	5.750	100.844	100.744	97.269

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%	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
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.:

2/21/2019

45 Day Lock Exp.:

3/8/2019

60 Day Lock Exp.:

3/25/2019

W. Rate Sheet Dated: 1/22/2019

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	
4.000	97.935	97.810	97.685	
4.125	98.461	98.336	98.211	
4.250	98.953	98.828	98.703	
4.375	99.419	99.294	99.169	
4.500	99.849	99.724	99.599	
4.625	100.278	100.153	100.028	
4.750	100.699	100.574	100.449	
4.875	101.013	100.888	100.763	
5.000	101.270	101.145	101.020	
5.125	101.593	101.468	101.343	
5.250	101.923	101.798	101.673	
5.375	102.169	102.044	101.919	
5.500	102.404	102.279	102.154	

15 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.500	N/A	N/A	N/A	
3.625	N/A	N/A	N/A	
3.750	98.572	98.447	98.322	
3.875	99.073	98.948	98.823	
4.000	99.504	99.379	99.254	
4.125	99.890	99.765	99.640	
4.250	100.147	100.022	99.897	
4.375	100.380	100.255	100.130	
4.500	100.593	100.468	100.343	
4.625	100.752	100.627	100.502	
4.750	100.916	100.791	100.666	
4.875	101.149	101.024	100.899	
5.000	101.418	101.293	101.168	

7/1 Hybrid ARMs				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000" 101.850				
Rate	30 Day	45 Day	60 Day	
3.250	N/A	N/A	N/A	
3.375	N/A	N/A	N/A	
3.500	98.211	98.086	97.961	
3.625	98.786	98.661	98.536	
3.750	99.293	99.168	99.043	
3.875	99.803	99.678	99.553	
4.000	100.240	100.115	99.990	
4.125	100.612	100.487	100.362	
4.250	100.949	100.824	100.699	
4.375	101.248	101.123	100.998	
4.500	101.529	101.404	101.279	
4.625	101.824	101.699	101.574	
4.750	102.122	101.997	101.872	
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	n/a	n/a	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)