



AFR Loan Center

Lockdesk e-mail:

Lockdesk Phone:

Lockdesk Hours:

Lockdesk@afrrwholesale.com

1-877-588-2706

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/22/2019

45 Day Lock Exp.: 3/11/2019

60 Day Lock Exp.: 3/25/2019

W. Rate Sheet Dated: 1/23/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	100.576	100.426	100.276	4.000	99.958	99.808	99.658	2.375	94.808	94.658	94.508	3.125	97.424	97.274	97.124
4.125	101.077	100.927	100.777	4.125	100.302	100.152	100.002	2.500	93.758	93.608	93.458	3.250	97.505	97.355	97.205
4.250	101.585	101.485	101.385	4.250	100.808	100.708	100.608	2.625	94.658	94.508	94.358	3.375	97.887	97.737	97.587
4.375	102.076	101.976	101.876	4.375	101.187	101.087	100.987	2.750	96.960	96.810	96.660	3.500	98.241	98.091	97.941
4.500	102.559	102.459	102.359	4.500	101.498	101.398	101.298	2.875	97.495	97.345	97.195	3.625	98.637	98.487	98.337
4.625	102.958	102.858	102.758	4.625	101.834	101.734	101.634	3.000	97.944	97.794	97.644	Margin = 2.250		Index = 2.580	
4.750	103.083	102.983	102.883	4.750	101.868	101.768	101.668	3.125	98.393	98.243	98.093				
4.875	102.946	102.846	102.746	4.875	102.192	102.092	101.992	3.250	98.953	98.803	98.653				
5.000	103.550	103.450	103.350	5.000	102.589	102.489	102.389	3.375	99.396	99.246	99.096				
5.125	103.750	103.650	103.550	5.125	102.825	102.725	102.625	3.500	99.841	99.691	99.541				
5.250	103.468	103.358	103.258	5.250	102.657	102.548	102.448	3.625	100.278	100.128	99.978				
5.375	103.650	103.541	103.441	5.375	102.971	102.861	102.761	3.750	100.374	100.224	100.074				
5.500	103.895	103.786	103.686	5.500	103.368	103.258	103.158	3.875	100.804	100.654	100.504				
5.625	104.199	104.090	103.990	5.625	103.454	103.345	103.245	4.000	101.169	101.019	100.869				
5.750	104.590	104.481	104.381	5.750	103.395	103.285	103.185	4.125	101.491	101.341	101.191				
5.875	104.623	104.514	104.414	5.875	103.718	103.609	103.509	4.250	101.100	100.950	100.800				
6.000	104.968	104.858	104.758	6.000	104.115	104.006	103.906	4.375	101.456	101.306	101.156				
6.125	105.422	105.312	105.212	6.125	104.452	104.342	104.242	4.500	101.744	101.594	101.444				
6.250	105.722	105.622	105.522	6.250	104.752	104.652	104.552	4.625	102.058	101.908	101.758				

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	99.376	99.226	99.076	4.000	98.958	98.808	98.658	2.375	93.808	93.658	93.508	3.125	96.424	96.274	96.124
4.125	99.877	99.727	99.577	4.125	99.302	99.152	99.002	2.500	92.758	92.608	92.458	3.250	96.505	96.355	96.205
4.250	100.335	100.235	100.135	4.250	99.808	99.708	99.608	2.625	93.658	93.508	93.358	3.375	96.887	96.737	96.587
4.375	100.826	100.726	100.626	4.375	100.187	100.087	99.987	2.750	95.960	95.810	95.660	3.500	97.241	97.091	96.941
4.500	101.309	101.209	101.109	4.500	100.498	100.398	100.298	2.875	96.495	96.345	96.195	3.625	97.637	97.487	97.337
4.625	101.708	101.608	101.508	4.625	100.834	100.734	100.634	3.000	96.944	96.794	96.644	Margin = 2.250	Index = 2.580		
4.750	101.833	101.733	101.633	4.750	100.868	100.768	100.668	3.125	97.393	97.243	97.093	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.896	101.796	101.696	4.875	101.192	101.092	100.992	3.250	97.953	97.803	97.653	Rate	30 Day	45 Day	60 Day
5.000	102.300	102.200	102.100	5.000	101.589	101.489	101.389	3.375	98.396	98.246	98.096	4.625	100.558	100.308	100.058
5.125	102.670	102.570	102.470	5.125	101.925	101.825	101.725	3.500	98.841	98.691	98.541	4.750	100.235	99.985	99.735
5.250	102.568	102.458	102.358	5.250	101.657	101.548	101.448	3.625	99.278	99.128	98.978	4.875	100.646	100.396	100.146
5.375	102.850	102.741	102.641	5.375	101.971	101.861	101.761	3.750	99.374	99.224	99.074	5.000	101.050	100.800	100.550
5.500	103.045	102.936	102.836	5.500	102.368	102.258	102.158	3.875	99.804	99.654	99.504	5.125	101.370	101.120	100.870
5.625	103.249	103.140	103.040	5.625	102.504	102.395	102.295	4.000	100.169	100.019	99.869	5.250	100.968	100.718	100.468
5.750	103.440	103.331	103.231	5.750	102.395	102.285	102.185	4.125	100.491	100.341	100.191	5.375	101.350	101.100	100.850
5.875	103.473	103.364	103.264	5.875	102.718	102.609	102.509	4.250	100.100	99.950	99.800	5.500	102.000	101.750	101.500
6.000	103.818	103.708	103.608	6.000	103.115	103.006	102.906	4.375	100.456	100.306	100.156	5.625	102.250	102.000	101.750
6.125	104.272	104.162	104.062	6.125	103.452	103.342	103.242	4.500	100.744	100.594	100.444	5.750	102.500	102.250	102.000
6.250	104.572	104.472	104.372	6.250	103.752	103.652	103.552	4.625	101.058	100.908	100.758	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

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	99.796	99.546	99.296	4.875	99.472	99.222	98.972
5.125	100.520	100.270	100.020	5.125	100.205	99.955	99.705
5.375	100.500	100.250	100.000	5.375	100.251	100.001	99.751
5.625	101.299	101.049	100.799	5.625	100.984	100.734	100.484
5.875	101.498	101.248	100.998	5.875	100.998	100.748	100.498
6.000	101.843	101.593	101.343	6.000	101.395	101.145	100.895
6.125	102.297	102.047	101.797	6.125	101.732	101.482	101.232
6.250	102.750	102.500	102.250	6.250	102.907	102.657	102.407
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	97.808	97.558	97.308	
4.750	97.485	97.235	96.985	
4.875	97.896	97.646	97.396	
5.000	98.300	98.050	97.800	
5.125	98.620	98.370	98.120	
5.250	98.218	97.968	97.718	
5.375	98.600	98.350	98.100	
5.500	99.250	99.000	98.750	
5.625	99.500	99.250	99.000	
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
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.:

2/22/2019

45 Day Lock Exp.:

3/11/2019

60 Day Lock Exp.:

3/25/2019

W. Rate Sheet Dated: 1/23/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

STANDARD GOVERNMENT HIGH BALANCE PRODUCT															
30/25 Year				20 Year				15/10 Year				5/1 Arm			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.000	99.108	98.958	98.808	4.000	98.489	98.339	98.189	2.375	91.308	91.158	91.008	3.125	95.74	95.587	95.437
4.125	99.608	99.458	99.308	4.125	98.834	98.684	98.534	2.500	90.258	90.108	89.958	3.250	96.51	96.355	96.205
4.250	100.148	100.048	99.948	4.250	99.371	99.271	99.171	2.625	91.158	91.008	90.858	3.375	96.89	96.737	96.587
4.375	100.638	100.538	100.438	4.375	99.749	99.649	99.549	2.750	95.273	95.123	94.973	3.500	97.24	97.091	96.941
4.500	101.121	101.021	100.921	4.500	100.060	99.960	99.860	2.875	95.807	95.657	95.507	3.625	97.64	97.487	97.337
4.625	101.520	101.420	101.320	4.625	100.396	100.296	100.196	3.000	96.256	96.106	95.956	Margin = 2.250		Index = 2.580	
4.750	101.333	101.233	101.133	4.750	100.118	100.018	99.918	3.125	96.706	96.556	96.406				
4.875	101.196	101.096	100.996	4.875	100.442	100.342	100.242	3.250	97.953	97.803	97.653				
5.000	101.800	101.700	101.600	5.000	100.839	100.739	100.639	3.375	98.396	98.246	98.096				
5.125	102.000	101.900	101.800	5.125	101.075	100.975	100.875	3.500	98.841	98.691	98.541				
5.250	101.436	101.327	101.227	5.250	100.626	100.516	100.416	3.625	99.278	99.128	98.978				
5.375	101.619	101.510	101.410	5.375	100.940	100.830	100.730	3.750	98.905	98.755	98.605				
5.500	101.864	101.755	101.655	5.500	101.337	101.227	101.127	3.875	99.336	99.186	99.036				
5.625	102.168	102.058	101.958	5.625	101.423	101.314	101.214	4.000	99.701	99.551	99.401				
5.750	102.059	101.950	101.850	5.750	100.863	100.754	100.654	4.125	100.023	99.873	99.723				
5.875	102.092	101.982	101.882	5.875	101.187	101.078	100.978	4.250	99.663	99.513	99.363				
6.000	102.437	102.327	102.227	6.000	101.584	101.475	101.375	4.375	100.019	99.869	99.719				
6.125	102.890	102.781	102.681	6.125	101.921	101.811	101.711	4.500	100.307	100.157	100.007				
6.250	102.222	102.122	102.022	6.250	101.252	101.152	101.052	4.625	100.621	100.471	100.321				

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	97.908	97.758	97.608	4.000	97.489	97.339	97.189	2.375	92.058	91.908	91.758	3.125	94.737	94.587	94.437
4.125	98.408	98.258	98.108	4.125	97.834	97.684	97.534	2.500	91.008	90.858	90.708	3.250	95.505	95.355	95.205
4.250	98.898	98.798	98.698	4.250	98.371	98.271	98.171	2.625	91.908	91.758	91.608	3.375	95.887	95.737	95.587
4.375	99.388	99.288	99.188	4.375	98.749	98.649	98.549	2.750	95.054	94.904	94.754	3.500	96.241	96.091	95.941
4.500	99.871	99.771	99.671	4.500	99.060	98.960	98.860	2.875	95.588	95.438	95.288	3.625	96.637	96.487	96.337
4.625	100.270	100.170	100.070	4.625	99.396	99.296	99.196	3.000	96.038	95.888	95.738	Margin = 2.250		Index = 2.580	
4.750	100.083	99.983	99.883	4.750	99.118	99.018	98.918	3.125	96.487	96.337	96.187	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.146	100.046	99.946	4.875	99.442	99.342	99.242	3.250	96.860	96.710	96.560	Rate	30 Day	45 Day	60 Day
5.000	100.550	100.450	100.350	5.000	99.839	99.739	99.639	3.375	97.302	97.152	97.002	4.625	99.120	98.870	98.620
5.125	100.920	100.820	100.720	5.125	100.175	100.075	99.975	3.500	97.747	97.597	97.447	4.750	98.485	98.235	97.985
5.250	100.536	100.427	100.327	5.250	99.626	99.516	99.416	3.625	98.184	98.034	97.884	4.875	98.896	98.646	98.396
5.375	100.819	100.710	100.610	5.375	99.940	99.830	99.730	3.750	98.124	97.974	97.824	5.000	99.300	99.050	98.800
5.500	101.014	100.905	100.805	5.500	100.337	100.227	100.127	3.875	98.554	98.404	98.254	5.125	99.620	99.370	99.120
5.625	101.218	101.108	101.008	5.625	100.473	100.364	100.264	4.000	98.919	98.769	98.619	5.250	98.936	98.686	98.436
5.750	100.909	100.800	100.700	5.750	99.863	99.754	99.654	4.125	99.241	99.091	98.941	5.375	99.319	99.069	98.819
5.875	100.942	100.832	100.732	5.875	100.187	100.078	99.978	4.250	98.538	98.388	98.238	5.500	99.969	99.719	99.469
6.000	101.287	101.177	101.077	6.000	100.584	100.475	100.375	4.375	98.894	98.744	98.594	5.625	100.219	99.969	99.719
6.125	101.740	101.631	101.531	6.125	100.921	100.811	100.711	4.500	99.182	99.032	98.882	5.750	99.969	99.719	99.469
6.250	101.072	100.972	100.872	6.250	100.252	100.152	100.052	4.625	99.496	99.346	99.196	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

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	98.046	97.796	97.546	4.875	97.722	97.472	97.222
5.125	98.770	98.520	98.270	5.125	98.455	98.205	97.955
5.375	98.469	98.219	97.969	5.375	98.220	97.970	97.720
5.625	99.268	99.018	98.768	5.625	98.953	98.703	98.453
5.875	98.967	98.717	98.467	5.875	98.467	98.217	97.967
6.000	99.312	99.062	98.812	6.000	98.864	98.614	98.364
6.125	99.765	99.515	99.265	6.125	99.201	98.951	98.701
6.250	99.250	99.000	98.750	6.250	99.407	99.157	98.907
Lender paid price cap after comp plan = 100.000							

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:	1/23/2019 5.250%

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	
4.625	96.370	96.120	95.870	
4.750	95.735	95.485	95.235	
4.875	96.146	95.896	95.646	
5.000	96.550	96.300	96.050	
5.125	96.870	96.620	96.370	
5.250	96.186	95.936	95.686	
5.375	96.569	96.319	96.069	
5.500	97.219	96.969	96.719	
5.625	97.469	97.219	96.969	
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
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@afwrolwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/22/2019
45 Day Lock Exp.: 3/11/2019
60 Day Lock Exp.: 3/25/2019

W. Rate Sheet Dated: 1/23/2019

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	100.223	100.123	100.023	4.375	99.404	99.304	99.204	4.375	99.217	99.117	99.017	4.375	99.130	99.030	98.930	4.375	98.311	98.211	98.111
4.500	100.784	100.684	100.584	4.500	100.022	99.922	99.822	4.500	99.835	99.735	99.635	4.500	99.688	99.588	99.488	4.500	98.926	98.826	98.726
4.625	101.124	101.024	100.924	4.625	100.595	100.495	100.395	4.625	100.547	100.447	100.347	4.625	99.952	99.852	99.752	4.625	99.423	99.323	99.223
4.750	101.726	101.626	101.526	4.750	101.371	101.271	101.171	4.750	101.367	101.267	101.167	4.750	100.326	100.226	100.126	4.750	99.971	99.871	99.771
4.875	102.248	102.148	102.048	4.875	101.958	101.858	101.758	4.875	101.958	101.858	101.758	4.875	100.860	100.760	100.660	4.875	100.570	100.470	100.370
4.990	102.488	102.388	102.288	4.990	102.233	102.133	102.033	4.990	102.233	102.133	102.033	4.990	101.247	101.147	101.047	4.990	100.992	100.892	100.792
5.000	102.588	102.488	102.388	5.000	102.333	102.233	102.133	5.000	102.333	102.233	102.133	5.000	101.347	101.247	101.147	5.000	101.092	100.992	100.892
5.125	102.891	102.791	102.691	5.125	102.672	102.572	102.472	5.125	102.672	102.572	102.472	5.125	101.569	101.469	101.369	5.125	101.350	101.250	101.150
5.250	103.351	103.251	103.151	5.250	103.325	103.225	103.125	5.250	103.353	103.253	103.153	5.250	101.762	101.662	101.562	5.250	101.736	101.636	101.536
5.375	103.691	103.591	103.491	5.375	103.661	103.561	103.461	5.375	103.692	103.592	103.492	5.375	102.064	101.964	101.864	5.375	102.034	101.934	101.834
5.500	103.982	103.882	103.782	5.500	103.930	103.830	103.730	5.500	103.962	103.862	103.762	5.500	102.497	102.397	102.297	5.500	102.445	102.345	102.245
5.625	104.317	104.217	104.117	5.625	104.173	104.073	103.973	5.625	104.204	104.104	104.004	5.625	102.741	102.641	102.541	5.625	102.597	102.497	102.397
5.750	104.668	104.568	104.468	5.750	104.854	104.754	104.654	5.750	104.912	104.812	104.712	5.750	102.959	102.859	102.759	5.750	102.959	102.859	102.759
5.875	104.855	104.755	104.655	5.875	105.214	105.114	105.014	5.875	105.277	105.177	105.077	5.875	102.381	102.281	102.181	5.875	102.381	102.281	102.181
5.990	104.969	104.869	104.769	5.990	105.403	105.303	105.203	5.990	105.465	105.365	105.265	5.990	102.746	102.646	102.546	5.990	102.746	102.646	102.546
6.000	105.069	104.969	104.869	6.000	105.503	105.403	105.303	6.000	105.565	105.465	105.365	6.000	102.846	102.746	102.646	6.000	102.846	102.746	102.646
6.125	105.639	105.539	105.439	6.125	105.779	105.679	105.579	6.125	105.841	105.741	105.641	6.125	103.088	102.988	102.888	6.125	103.088	102.988	102.888
6.250	105.884	105.784	105.684	6.250	105.982	105.882	105.782	6.250	106.044	105.944	105.844	6.250	103.311	103.211	103.111	6.250	103.311	103.211	103.111
6.375	105.788	105.654	105.588	6.375	106.294	106.160	106.094	6.375	106.356	106.256	106.156	6.375	101.442	101.308	101.242	6.375	101.442	101.308	101.242

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	98.124	98.024	97.924	4.625	101.593	101.493	101.393	4.625	100.703	100.603	100.503	4.625	100.641	100.441	100.441	3.375	98.491	98.391	98.291
4.500	98.739	98.639	98.539	4.750	102.045	101.945	101.845	4.750	101.322	101.222	101.122	4.750	101.260	101.060	101.060	3.500	98.984	98.884	98.784
4.625	99.375	99.275	99.175	4.875	102.442	102.342	102.242	4.875	101.862	101.762	101.662	4.875	101.800	101.600	101.600	3.625	99.459	99.359	99.259
4.750	99.967	99.867	99.767	4.990	102.589	102.489	102.389	4.990	102.102	102.002	101.902	4.990	102.039	101.839	101.839	3.750	99.912	99.812	99.712
4.875	100.570	100.470	100.370	5.000	102.689	102.589	102.489	5.000	102.202	102.102	102.002	5.000	102.139	101.939	101.939	3.875	100.344	100.244	100.144
4.990	100.992	100.892	100.792	5.125	103.044	102.944	102.844	5.125	102.531	102.431	102.331	5.125	102.469	102.269	102.269	3.990	100.704	100.604	100.504
5.000	101.092	100.992	100.892	5.250	103.480	103.380	103.280	5.250	102.848	102.748	102.648	5.250	102.691	102.491	102.491	4.000	100.804	100.704	100.604
5.125	101.350	101.250	101.150	5.375	103.687	103.587	103.487	5.375	103.142	103.042	102.942	5.375	102.986	102.786	102.786	4.125	101.255	101.155	101.055
5.250	101.762	101.662	101.562	5.500	103.918	103.818	103.718	5.500	103.429	103.329	103.229	5.500	103.273	103.073	103.073	4.250	101.560	101.460	101.360
5.375	102.064	101.964	101.864	5.625	104.094	103.994	103.894	5.625	103.666	103.566	103.466	5.625	103.510	103.310	103.310	4.375	101.893	101.793	101.693
5.500	102.477	102.377	102.277	5.750	104.391	104.291	104.191	5.750	104.190	104.090	103.990	5.750	103.971	103.771	103.771	4.500	101.953	101.853	101.753
5.625	102.628	102.528	102.428	5.875	104.624	104.524	104.424	5.875	104.506	104.406	104.306	5.875	104.288	104.088	104.088	4.625	102.269	102.169	102.069
5.750	102.959	102.859	102.759	5.990	104.728	104.628	104.528	5.990	104.681	104.581	104.481	5.990	104.463	104.263	104.263	4.750	102.477	102.377	102.277
5.875	103.281	103.181	103.081	6.000	104.828	104.728	104.628	6.000	104.781	104.681	104.581	6.000	104.563	104.363	104.363	4.875	102.531	102.431	102.331
5.990	102.746	102.646	102.546	6.125	105.027	104.927	104.827	6.125	105.055	104.955	104.855	6.125	104.836	104.636	104.636	4.990	102.616	102.516	102.416
6.000	102.846	102.746	102.646	6.250	105.108	104.974	104.908	6.250	105.107	104.973	104.707	6.250	104.688	104.488	104.488	5.000	102.716	102.616	102.516
6.125	103.088	102.988	102.888	6.375	105.331	105.197	105.131	6.375	105.208	105.074	105.008	6.375	104.990	104.790	104.790	5.125	103.061	102.961	102.861
6.250	103.311	103.211	103.111	6.500	105.439	105.305	105.239	6.500	105.372	105.238	105.172	6.500	105.153	104.953	104.953	5.250	103.232	103.132	103.032
6.375	101.442	101.342	101.242	6.625	105.519	105.385	105.319	6.625	105.499	105.365	105.299	6.625	105.280	105.080	105.080	5.375	103.416	103.316	103.216

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				10 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	98.124	98.024	97.924	4.625	101.593	101.493	101.393	4.625	100.703	100.603	100.503	4.625	100.641	100.441	100.441	3.375	98.491	98.391	98.291	3.375	98.634	98.434	98.434
4.500	98.739	98.639	98.539	4.750	102.045	101.945	101.845	4.750	101.322	101.222	101.122	4.750	101.260	101.060	101.060	3.500	98.984	98.884	98.784	3.500	98.971	98.771	98.771
4.625	99.375	99.275	99.175	4.875	102.442	102.342	102.242	4.875	101.862	101.762	101.662	4.875	101.800	101.600	101.600	3.625	99.459	99.359	99.259	3.625	99.274	99.074	99.074
4.750	99.967	99.867	99.767	4.990	102.589	102.489	102.389	4.990	102.102	102.002	101.902	4.990	102.039	101.839	101.839	3.750	99.912	99.812	99.712	3.750	100.335	100.135	100.135
4.875	100.570	100.470	100.370	5.000	102.689	102.589	102.489	5.000	102.202	102.102	102.002	5.000	102.139	101.939	101.939	3.875	100.344	100.244	100.144	3.875	100.628	100.428	100.428
4.990	100.992	100.892	100.792	5.125	103.044	102.944	102.844	5.125	102.531	102.431	102.331	5.125	102.469	102.269	102.269	3.990	100.704	100.604	100.504	3.990	100.813	100.613	100.613
5.000	101.092	100.992	100.892	5.250	103.480	103.380	103.280	5.250	102.848	102.748	102.648	5.250	102.691	102.491	102.491	4.000	100.804	100.704	100.604	4.000	100.913	100.713	100.713
5.250	101.320	101.250	101.150	5.375	103.587	103.487	103.387	5.375	103.442	103.342	103.242	5.375	103.386	103.186	103.186	4.125	101.255	101.155	101.055	4.125	101.184	100.984	100.984
5.500	101.550	101.450	101.350	5.500	103.500	103.400	103.300	5.500	103.412	103.312	103.212	5.500	103.349	103.149	103.149	4.250	101.363	101.263	101.163	4.250	101.399	101.199	101.199
5.375	102.066	101.964	101.864	5.625	104.094	103.994	103.894	5.625	103.666	103.566	103.466	5.625	103.510	103.310	103.310	4.375	101.893	101.793	101.693	4.375	101.606	101.406	101.406
5.500	102.477	102.377	102.277	5.750	104.391	104.291	104.191	5.750	104.190	104.090	103.990	5.750	104.037	103.837	103.837	4.500	101.953	101.853	101.753	4.500	101.792	101.592	101.592
5.625	102.628	102.528	102.428	5.875	104.624	104.524	104.424	5.875	104.506	104.406	104.306	5.875	104.288	104.088	104.088	4.625	102.269	102.169	102.069	4.625	102.022	101.822	101.822
5.750	102.959	102.859	102.759	5.990	104.728	104.628	104.528	5.990	104.681	104.581	104.481	5.990	104.463	104.263	104.263	4.750	102.477	102.377	102.277	4.750	102.088	101.888	101.888
5.875	102.381	102.281	102.181	6.000	104.828	104.728	104.628	6.000	104.781	104.681	104.581	6.000	104.563	104.363	104.363	4.875	102.531	102.431	102.331	4.875	102.143	101.943	101.943
5.990	102.746	102.646	102.546	6.125	105.027	104.927	104.827	6.125	105.055	104.955	104.855	6.125	104.836	104.636	104.636	4.990	102.616	102.516	102.416	4.990	102.419	102.219	102.219
6.000	102.846	102.746	102.646	6.250	105.108	104.974	104.908	6.250	104.907	104.773	104.707	6.250	104.688	104.488	104.488	5.000	102.716	102.616	102.516	5.000	102.590	102.390	102.390
6.125	103.086	102.988	102.888	6.375	105.331	105.197	105.131	6.375	105.208	105.074	105.008	6.375	104.990	104.790	104.790	5.125	103.061	102.961	102.861	5.125	102.595	102.395	102.395
6.250	103.311	103.211	103.111	6.500	105.439	105.305	105.239	6.500	105.372	105.238	105.172	6.500	105.153	104.953	104.953	5.250	103.232	103.132	103.032	5.250	102.800	102.600	102.600
6.375	101.442	101.342	101.242	6.625	105.519	105.385	105.319	6.625	105.499	105.365	105.299	6.625	105.280	105.080	105.080	5.375	103.416	103.316	103.216	5.375	103.002	102.802	102.802

W. Rate Sheet Dated: 1/23/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Conforming R/LMC																			
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
4.750	102.166	102.066	101.966	4.750	101.916	101.816	101.716	4.750	101.916	101.816	101.716	4.750	100.895	100.795	100.695	4.750	100.645	100.545	100.445
4.875	102.720	102.620	102.520	4.875	102.470	102.370	102.270	4.875	102.470	102.370	102.270	4.875	101.449	101.349	101.249	4.875	101.199	101.099	100.999
4.990	102.883	102.783	102.683	4.990	102.383	102.283	102.183	4.990	102.383	102.283	102.183	4.990	101.612	101.512	101.412	4.990	101.112	101.012	100.912
5.000	102.883	102.883	102.783	5.000	102.483	102.383	102.283	5.000	102.483	102.383	102.283	5.000	101.712	101.612	101.512	5.000	101.212	101.112	101.012
5.125	103.089	102.989	102.889	5.125	102.589	102.489	102.389	5.125	102.589	102.489	102.389	5.125	101.477	101.377	101.277	5.125	100.977	100.877	100.777
5.250	103.670	103.570	103.470	5.250	103.170	103.070	102.970	5.250	103.170	103.070	102.970	5.250	102.058	101.958	101.858	5.250	101.558	101.458	101.358
5.375	103.999	103.899	103.799	5.375	103.999	103.899	103.799	5.375	103.999	103.899	103.799	5.375	102.387	102.287	102.187	5.375	102.387	102.287	102.187
5.500	104.238	104.138	104.038	5.500	104.238	104.138	104.038	5.500	104.238	104.138	104.038	5.500	102.626	102.526	102.426	5.500	102.626	102.526	102.426
5.625	104.299	104.187	104.099	5.625	104.299	104.187	104.099	5.625	104.299	104.187	104.099	5.625	102.195	102.083	101.995	5.625	102.195	102.083	101.995
5.750	104.780	104.668	104.580	5.750	104.780	104.668	104.580	5.750	104.780	104.668	104.580	5.750	102.676	102.564	102.476	5.750	102.676	102.564	102.476
5.875	105.076	104.964	104.876	5.875	105.076	104.964	104.876	5.875	105.076	104.964	104.876	5.875	102.972	102.860	102.772	5.875	102.972	102.860	102.772
5.990	105.224	105.112	105.024	5.990	105.224	105.112	105.024	5.990	105.224	105.112	105.024	5.990	103.120	103.008	102.920	5.990	103.120	103.008	102.920
6.000	105.324	105.212	105.124	6.000	105.324	105.212	105.124	6.000	105.324	105.212	105.124	6.000	103.220	103.108	103.020	6.000	103.220	103.108	103.020
6.125	105.283	105.149	105.043	6.125	105.283	105.149	105.043	6.125	105.283	105.149	105.043	6.125	102.470	102.336	102.230	6.125	102.470	102.336	102.230
6.250	105.565	105.431	105.328	6.250	105.565	105.431	105.328	6.250	105.565	105.431	105.328	6.250	102.752	102.618	102.515	6.250	102.752	102.618	102.515
6.375	106.135	105.980	105.935	6.375	106.135	105.980	105.935	6.375	106.135	105.980	105.935	6.375	103.172	103.017	102.972	6.375	103.172	103.017	102.972
6.500	106.718	106.562	106.518	6.500	106.718	106.562	106.518	6.500	106.718	106.562	106.518	6.500	103.605	103.449	103.405	6.500	103.605	103.449	103.405
6.625	107.156	107.000	106.956	6.625	107.156	107.000	106.956	6.625	107.156	107.000	106.956	6.625	103.893	103.737	103.693	6.625	103.893	103.737	103.693
6.750	107.442	107.287	107.242	6.750	107.442	107.287	107.242	6.750	107.442	107.287	107.242	6.750	104.029	103.874	103.829	6.750	104.029	103.874	103.829
30/25 Year SC >125				20 Year				20 Year 105-125				20 Year >125				15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	100.645	100.545	100.445	4.250	100.441	100.341	100.241	4.250	100.816	100.716	100.616	4.250	100.816	100.716	100.616	3.750	100.030	99.930	99.830
4.875	101.199	101.099	100.999	4.375	100.967	100.867	100.767	4.375	101.342	101.242	101.142	4.375	101.342	101.242	101.142	3.875	100.611	100.511	100.411
4.990	101.112	101.012	100.912	4.500	101.469	101.369	101.269	4.500	101.844	101.744	101.644	4.500	101.844	101.744	101.644	3.990	100.907	100.807	100.707
5.000	101.212	101.112	101.012	4.625	101.733	101.633	101.533	4.625	102.108	102.008	101.908	4.625	102.108	102.008	101.908	4.000	101.007	100.907	100.807
5.125	100.977	100.877	100.777	4.750	102.172	102.072	101.972	4.750	102.547	102.447	102.347	4.750	102.547	102.447	102.347	4.125	101.504	101.404	101.304
5.250	101.558	101.458	101.358	4.875	102.622	102.522	102.422	4.875	102.997	102.897	102.797	4.875	102.997	102.897	102.797	4.250	101.832	101.732	101.632
5.375	102.387	102.287	102.187	4.990	102.844	102.744	102.644	4.990	102.969	102.869	102.769	4.990	102.969	102.869	102.769	4.375	102.179	102.079	101.979
5.500	102.626	102.526	102.426	5.000	102.944	102.844	102.744	5.000	103.069	102.969	102.869	5.000	103.069	102.969	102.869	4.500	102.042	101.942	101.842
5.625	102.195	102.083	101.995	5.125	103.139	103.039	102.939	5.125	103.264	103.164	103.064	5.125	103.264	103.164	103.064	4.625	102.322	102.222	102.122
5.750	102.676	102.564	102.476	5.250	103.537	103.437	103.337	5.250	103.662	103.562	103.462	5.250	103.662	103.562	103.462	4.750	102.773	102.673	102.573
5.875	102.972	102.860	102.772	5.375	103.809	103.709	103.609	5.375	103.809	103.709	103.609	5.375	103.809	103.709	103.609	4.875	102.881	102.781	102.681
5.990	103.120	103.008	102.920	5.500	104.031	103.931	103.831	5.500	104.031	103.931	103.831	5.500	104.031	103.931	103.831	4.990	102.759	102.659	102.559
6.000	103.220	103.108	103.020	5.625	104.092	103.980	103.882	5.625	104.092	103.980	103.882	5.625	104.092	103.980	103.882	5.000	102.859	102.759	102.659
6.125	102.470	102.336	102.230	5.750	104.435	104.323	104.235	5.750	104.435	104.323	104.235	5.750	104.435	104.323	104.235	5.125	103.167	103.067	102.967
6.250	102.752	102.618	102.515	5.875	104.881	104.769	104.681	5.875	104.881	104.769	104.681	5.875	104.881	104.769	104.681	5.250	103.414	103.314	103.214
6.375	103.172	103.017	102.972	5.990	105.052	104.940	104.852	5.990	105.052	104.940	104.852	5.990	105.052	104.940	104.852	5.375	103.653	103.553	103.453
6.500	103.605	103.449	103.405	6.000	105.152	105.040	104.952	6.000	105.152	105.040	104.952	6.000	105.152	105.040	104.952	5.500	102.237	102.137	102.037
6.625	103.893	103.737	103.693	6.125	104.760	104.626	104.517	6.125	104.760	104.626	104.517	6.125	104.760	104.626	104.517	5.625	102.613	102.493	102.413
6.750	104.029	103.874	103.829	6.250	105.139	105.005	104.899	6.250	105.139	105.005	104.899	6.250	105.139	105.005	104.899	5.750	102.938	102.824	102.738
15 Year 105-125				15 Year >125				15 Year SC				15 Year SC 105-125				15 Year SC >125			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
3.750	100.530	100.430	100.330	3.750	100.530	100.430	100.330	3.750	99.475	99.375	99.275	3.750	99.975	99.875	99.775	3.750	99.975	99.875	99.775
3.875	100.861	100.761	100.661	3.875	100.861	100.761	100.661	3.875	100.056	99.956	99.856	3.875	100.306	100.206	100.106	3.875	100.306	100.206	100.106
3.990	101.157	101.057	100.957	3.990	101.157	101.057	100.957	3.990	99.859	99.759	99.659	3.990	100.109	100.009	99.909	3.990	100.109	100.009	99.909
4.000	101.257	101.157	101.057	4.000	101.257	101.157	101.057	4.000	99.959	99.859	99.759	4.000	100.209	100.109	100.009	4.000	100.209	100.109	100.009
4.125	101.754	101.654	101.554	4.125	101.754	101.654	101.554	4.125	100.456	100.356	100.256	4.125	100.706	100.606	100.506	4.125	100.706	100.606	100.506
4.250	102.082	101.982	101.882	4.250	102.082	101.982	101.882	4.250	100.784	100.684	100.584	4.250	101.034	100.934	100.834	4.250	101.034	100.934	100.834
4.375	102.179	102.079	101.979	4.375	102.179	102.079	101.979	4.375	101.131	101.031	100.931	4.375	101.131	101.031	100.931	4.375	101.131	101.031	100.931
4.500	102.042	101.942	101.842	4.500	102.042	101.942	101.842	4.500	100.385	100.285	100.185	4.500	100.385	100.285	100.185	4.500	100.385	100.285	100.185
4.625	102.322	102.222	102.122	4.625	102.322	102.222	102.122	4.625	100.665	100.565	100.465	4.625	100.665	100.565	100.465	4.625	100.665	100.565	100.465
4.750	102.773	102.673	102.573	4.750	102.773	102.673	102.573	4.750	101.116	101.016	100.916	4.750	101.116	101.016	100.916	4.750	101.116	101.016	100.916
4.875	102.881	102.781	102.681	4.875	102.881	102.781	102.681	4.875	101.224	101.124	101.024	4.875	101.224	101.124	101.024	4.875	101.224	101.124	101.024
4.990	102.759	102.659	102.559	4.990	102.759	102.659	102.559	4.990	100.852	100.752	100.652	4.990	100.852	100.752	100.652				

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%

Chash Out Refi				
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%
≥ 740	-0.375	-0.625	-0.625	-0.875
720 – 739	-0.375	-1.000	-1.000	-1.125
700 – 719	-0.375	-1.000	-1.000	-1.125
680 – 699	-0.375	-1.125	-1.125	-1.750
660 – 679	-0.625	-1.125	-1.125	-1.875
640 – 659	-0.625	-1.625	-1.625	-2.625
620 – 639	-0.625	-1.625	-1.625	-3.125

Program 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 – 105.00%	>105%
High LTV *	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.500	-1.000	-2.000
Condo **	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
Manufactured	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 Unit	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 Unit	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	-2.000	-2.000	-2.000
Investment	-2.125	-2.125	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	-4.125	-4.125
Second Home ***	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250	-0.250	-0.250	-0.250
SC Purchase & R/T Refi	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
SC C/O Refi	-1.000	-1.000	-1.000	-1.000	N/A	N/A	N/A	N/A	N/A	N/A

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are not subject to the Second Home Adj.

*Applies to Enhanced Relief Refi Only **Detached Condos are not subject to this Adj. ***Enhanced Relief Refi Mortgages are not subject to the Second Home Adj.

All Loan Type Adjustments	
Adjusters	All Terms
NY	-0.250
Escrow Waiver	0.000
Texas Equity 50(a)(6)	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

Subordination			
LTV	SLTV	< 720	≥ 720
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 95%	>75% & ≤ 95%	-1.375	-1.125
≤ 97%	>95% & ≤ 97%	-1.875	-1.875
> 97%	> 97%	-1.875	-1.875

Subordination Enhanced Refief Refi			
LTV	TLTV	< 70	≥ 70
≤ 75%	≤ 80%	-0.375	-0.375
≤ 65%	>80% & ≤ 95%	-0.875	-0.625
>65% & ≤ 75%	>80% & ≤ 95%	-1.125	-0.875
>75% & ≤ 80%	>75% & ≤ 95%	-1.375	-1.125
>80% & ≤ 90%	>81% & ≤ 95%	-1.375	-0.875
>90% & ≤ 95%	>91% & ≤ 95%	-0.875	-0.625
All	> 95%	-1.875	-1.875

Enhanced Relief/ Refi LPA Caps				
Occupancy	Number of Units	LTV Ratio	<=15 yr Cap	>15 yr Cap
Primary	1	105.01 -115.00%	0.750	2.000
		>115.00%	0.000	0.750
	2	90.01 -100.00%	0.750	2.000
		>100.00%	0.000	0.750
	3-4	85.01 -95.00%	0.750	2.000
>95.00%		0.000	0.750	
Second Home	1	95.01 -105.00%	2.000	3.000
		>105.00%	1.500	2.000
Investment	1	90.01-100.00%	2.000	3.000
		>100.00%	1.500	2.000
	2-4	80.01 -90.00%	2.000	3.000
		>90.00%	1.500	2.000

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 FT) will be rejected.

Flood Certification = \$10.00	UW Fee with option to buyout = \$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.:

2/22/2019

45 Day Lock Exp.:

3/11/2019

60 Day Lock Exp.:

3/25/2019

W. Rate Sheet Dated: 1/23/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Home Possible																			
30/25 Year				20 Year				15 Year				Super Conforming - 30-20 Year				Super Conforming - 15 Year			
Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day	Rate	30 Day	45 Day	60 Day
4.750	102.381	102.281	102.181	4.250	100.675	100.575	100.475	3.750	100.196	100.096	99.996	4.750	101.137	101.037	100.937	3.750	99.637	99.537	99.437
4.875	102.880	102.780	102.680	4.375	101.198	101.098	100.998	3.875	100.770	100.670	100.570	4.875	101.636	101.536	101.436	3.875	100.211	100.111	100.011
4.990	103.108	103.008	102.908	4.500	101.700	101.600	101.500	3.990	101.049	100.949	100.849	4.990	101.864	101.764	101.664	3.990	99.998	99.898	99.798
5.000	103.208	103.108	103.008	4.625	101.913	101.813	101.713	4.000	101.149	101.049	100.949	5.000	101.964	101.864	101.764	4.000	100.098	99.998	99.898
5.125	103.275	103.175	103.075	4.750	102.351	102.251	102.151	4.125	101.643	101.543	101.443	5.125	101.688	101.588	101.488	4.125	100.592	100.492	100.392
5.250	103.853	103.753	103.653	4.875	102.800	102.700	102.600	4.250	101.970	101.870	101.770	5.250	102.266	102.166	102.066	4.250	100.919	100.819	100.719
5.375	104.183	104.083	103.983	4.990	103.020	102.920	102.820	4.375	102.316	102.216	102.116	5.375	102.596	102.496	102.396	4.375	101.265	101.165	101.065
5.500	104.427	104.327	104.227	5.000	103.120	103.020	102.920	4.500	102.140	102.040	101.940	5.500	102.840	102.740	102.640	4.500	100.483	100.383	100.283
5.625	104.285	104.185	104.085	5.125	103.302	103.202	103.102	4.625	102.419	102.319	102.219	5.625	102.206	102.106	102.006	4.625	100.762	100.662	100.562
5.750	104.770	104.670	104.570	5.250	103.697	103.597	103.497	4.750	102.870	102.770	102.670	5.750	102.691	102.591	102.491	4.750	101.213	101.113	101.013
5.875	105.069	104.969	104.869	5.375	103.968	103.868	103.768	4.875	102.978	102.878	102.778	5.875	102.990	102.890	102.790	4.875	101.321	101.221	101.121
5.990	105.220	105.120	105.020	5.500	104.188	104.088	103.988	4.990	102.826	102.726	102.626	5.990	103.141	103.041	102.941	4.990	100.919	100.819	100.719
6.000	105.320	105.220	105.120	5.625	104.193	104.093	103.993	5.000	102.926	102.826	102.726	6.000	103.241	103.141	103.041	5.000	101.019	100.919	100.819
6.125	105.384	105.284	105.184	5.750	104.534	104.434	104.334	5.125	103.234	103.134	103.034	6.125	102.602	102.502	102.402	5.125	101.327	101.227	101.127
6.250	105.665	105.565	105.465	5.875	104.977	104.877	104.777	5.250	103.481	103.381	103.281	6.250	102.883	102.783	102.683	5.250	101.574	101.474	101.374
6.375	106.168	106.068	105.968	5.990	105.149	105.049	104.949	5.375	103.718	103.618	103.518	6.375	103.236	103.099	103.034	5.375	101.811	101.711	101.611
6.500	106.193	106.093	105.993	6.000	105.249	105.149	105.049	5.500	102.323	102.223	102.123	6.500	103.111	102.974	102.911	5.500	100.166	100.066	99.966
6.625	106.689	106.589	106.489	6.125	104.862	104.762	104.662	5.625	102.696	102.596	102.496	6.625	103.457	103.320	103.257	5.625	100.539	100.439	100.339
6.750	107.035	106.935	106.835	6.250	105.240	105.140	105.040	5.750	103.019	102.919	102.819	6.750	103.653	103.516	103.453	5.750	100.862	100.762	100.662

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
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			
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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.:

2/22/2019

45 Day Lock Exp.:

3/11/2019

60 Day Lock Exp.:

3/25/2019

W. Rate Sheet Dated: 1/23/2019

Release Time: 10:00 am ET

Prices are subject to change without notice.

Non-Conforming "Jumbo"

30 Yr. Fixed				
All-in Price Cap "Before Lender Paid Comp - Max = \$20,000"				101.850
Rate	30 Day	45 Day	60 Day	
4.000	97.720	97.595	97.470	
4.125	98.273	98.148	98.023	
4.250	98.786	98.661	98.536	
4.375	99.263	99.138	99.013	
4.500	99.708	99.583	99.458	
4.625	100.150	100.025	99.900	
4.750	100.582	100.457	100.332	
4.875	100.909	100.784	100.659	
5.000	101.176	101.051	100.926	
5.125	101.508	101.383	101.258	
5.250	101.842	101.717	101.592	
5.375	102.093	101.968	101.843	
5.500	102.333	102.208	102.083	

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	98.552	98.427	98.302	
3.875	99.053	98.928	98.803	
4.000	99.485	99.360	99.235	
4.125	99.873	99.748	99.623	
4.250	100.131	100.006	99.881	
4.375	100.364	100.239	100.114	
4.500	100.578	100.453	100.328	
4.625	100.736	100.611	100.486	
4.750	100.900	100.775	100.650	
4.875	101.135	101.010	100.885	
5.000	101.405	101.280	101.155	

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	98.183	98.058	97.933	
3.625	98.761	98.636	98.511	
3.750	99.270	99.145	99.020	
3.875	99.783	99.658	99.533	
4.000	100.221	100.096	99.971	
4.125	100.592	100.467	100.342	
4.250	100.931	100.806	100.681	
4.375	101.231	101.106	100.981	
4.500	101.513	101.388	101.263	
4.625	101.806	101.681	101.556	
4.750	102.105	101.980	101.855	
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)