



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.: 2/25/2019

45 Day Lock Exp.: 3/11/2019

60 Day Lock Exp.: 3/25/2019

W. Rate Sheet Dated: 1/24/2019

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	94.879	94.729	94.579	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	93.828	93.678	93.528	3.250	97.505	97.355	97.205
4.250	101.726	101.626	101.526	4.250	100.949	100.849	100.749	2.625	94.728	94.578	94.428	3.375	97.887	97.737	97.587
4.375	102.216	102.116	102.016	4.375	101.327	101.227	101.127	2.750	97.222	97.072	96.922	3.500	98.241	98.091	97.941
4.500	102.699	102.599	102.499	4.500	101.638	101.538	101.438	2.875	97.756	97.606	97.456	3.625	98.637	98.487	98.337
4.625	103.098	102.998	102.898	4.625	101.975	101.875	101.775	3.000	98.206	98.056	97.906	Margin = 2.250		Index = 2.580	
4.750	103.223	103.098	102.998	4.750	101.899	101.774	101.674	3.125	98.655	98.505	98.355				
4.875	102.977	102.852	102.752	4.875	102.223	102.098	101.998	3.250	99.172	99.022	98.872				
5.000	103.581	103.456	103.356	5.000	102.620	102.495	102.395	3.375	99.615	99.465	99.315				
5.125	103.781	103.656	103.556	5.125	102.857	102.732	102.632	3.500	100.059	99.909	99.759				
5.250	103.421	103.296	103.186	5.250	102.610	102.485	102.376	3.625	100.497	100.347	100.197				
5.375	103.603	103.478	103.369	5.375	102.924	102.799	102.690	3.750	100.538	100.388	100.238				
5.500	103.848	103.723	103.614	5.500	103.321	103.196	103.087	3.875	100.969	100.819	100.669				
5.625	104.152	104.027	103.918	5.625	103.407	103.282	103.173	4.000	101.333	101.183	101.033				
5.750	104.731	104.631	104.531	5.750	103.535	103.435	103.335	4.125	101.656	101.506	101.356				
5.875	104.764	104.664	104.564	5.875	103.859	103.759	103.659	4.250	101.182	101.032	100.882				
6.000	105.108	105.008	104.908	6.000	104.256	104.156	104.056	4.375	101.538	101.388	101.238				
6.125	105.562	105.462	105.362	6.125	104.592	104.492	104.392	4.500	101.826	101.676	101.526				
6.250	105.862	105.762	105.662	6.250	104.892	104.792	104.692	4.625	102.140	101.990	101.840				

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	93.879	93.729	93.579	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	92.828	92.678	92.528	3.250	96.505	96.355	96.205
4.250	100.476	100.376	100.276	4.250	99.949	99.849	99.749	2.625	93.728	93.578	93.428	3.375	96.887	96.737	96.587
4.375	100.966	100.866	100.766	4.375	100.327	100.227	100.127	2.750	96.222	96.072	95.922	3.500	97.241	97.091	96.941
4.500	101.449	101.349	101.249	4.500	100.638	100.538	100.438	2.875	96.756	96.606	96.456	3.625	97.637	97.487	97.337
4.625	101.848	101.748	101.648	4.625	100.975	100.875	100.775	3.000	97.206	97.056	96.906	Margin = 2.250		Index = 2.580	
4.750	101.973	101.848	101.748	4.750	100.899	100.774	100.674	3.125	97.655	97.505	97.355	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.927	101.802	101.702	4.875	101.223	101.098	100.998	3.250	98.172	98.022	97.872	Rate	30 Day	45 Day	60 Day
5.000	102.331	102.206	102.106	5.000	101.620	101.495	101.395	3.375	98.615	98.465	98.315	4.625	100.698	100.448	100.198
5.125	102.701	102.576	102.476	5.125	101.957	101.832	101.732	3.500	99.059	98.909	98.759	4.750	100.266	100.016	99.766
5.250	102.521	102.396	102.286	5.250	101.610	101.485	101.376	3.625	99.497	99.347	99.197	4.875	100.677	100.427	100.177
5.375	102.803	102.678	102.569	5.375	101.924	101.799	101.690	3.750	99.538	99.388	99.238	5.000	101.081	100.831	100.581
5.500	102.998	102.873	102.764	5.500	102.321	102.196	102.087	3.875	99.969	99.819	99.669	5.125	101.401	101.151	100.901
5.625	103.202	103.077	102.968	5.625	102.457	102.332	102.223	4.000	100.333	100.183	100.033	5.250	100.921	100.671	100.421
5.750	103.581	103.481	103.381	5.750	102.535	102.435	102.335	4.125	100.656	100.506	100.356	5.375	101.303	101.053	100.803
5.875	103.614	103.514	103.414	5.875	102.859	102.759	102.659	4.250	100.182	100.032	99.882	5.500	102.000	101.750	101.500
6.000	103.958	103.858	103.758	6.000	103.256	103.156	103.056	4.375	100.538	100.388	100.238	5.625	102.250	102.000	101.750
6.125	104.412	104.312	104.212	6.125	103.592	103.492	103.392	4.500	100.826	100.676	100.526	5.750	102.500	102.250	102.000
6.250	104.712	104.612	104.512	6.250	103.892	103.792	103.692	4.625	101.140	100.990	100.840	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:	1/24/2019	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	99.827	99.577	99.327	4.875	99.503	99.253	99.003
5.125	100.551	100.301	100.051	5.125	100.237	99.987	99.737
5.375	100.453	100.203	99.953	5.375	100.204	99.954	99.704
5.625	101.252	101.002	100.752	5.625	100.937	100.687	100.437
5.875	101.639	101.389	101.139	5.875	101.139	100.889	100.639
6.000	101.983	101.733	101.483	6.000	101.536	101.286	101.036
6.125	102.437	102.187	101.937	6.125	101.872	101.622	101.372
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	97.948	97.698	97.448	
4.750	97.516	97.266	97.016	
4.875	97.927	97.677	97.427	
5.000	98.331	98.081	97.831	
5.125	98.651	98.401	98.151	
5.250	98.171	97.921	97.671	
5.375	98.553	98.303	98.053	
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)



AFR Loan Center

Lockdesk e-mail:

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Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/25/2019

45 Day Lock Exp.:

3/11/2019

60 Day Lock Exp.:

3/25/2019

W. Rate Sheet Dated: 1/24/2019

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	91.379	91.229	91.079	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	90.328	90.178	90.028	3.250	96.51	96.355	96.205
4.250	100.288	100.188	100.088	4.250	99.511	99.411	99.311	2.625	91.228	91.078	90.928	3.375	96.89	96.737	96.587
4.375	100.779	100.679	100.579	4.375	99.890	99.790	99.690	2.750	95.534	95.384	95.234	3.500	97.24	97.091	96.941
4.500	101.262	101.162	101.062	4.500	100.201	100.101	100.001	2.875	96.069	95.919	95.769	3.625	97.64	97.487	97.337
4.625	101.661	101.561	101.461	4.625	100.537	100.437	100.337	3.000	96.518	96.368	96.218	Margin = 2.250		Index = 2.580	
4.750	101.473	101.348	101.248	4.750	100.149	100.024	99.924	3.125	96.968	96.818	96.668				
4.875	101.227	101.102	101.002	4.875	100.473	100.348	100.248	3.250	98.172	98.022	97.872				
5.000	101.831	101.706	101.606	5.000	100.870	100.745	100.645	3.375	98.615	98.465	98.315				
5.125	102.031	101.906	101.806	5.125	101.107	100.982	100.882	3.500	99.059	98.909	98.759				
5.250	101.389	101.264	101.155	5.250	100.579	100.454	100.344	3.625	99.497	99.347	99.197				
5.375	101.572	101.447	101.338	5.375	100.893	100.768	100.658	3.750	99.069	98.919	98.769				
5.500	101.817	101.692	101.583	5.500	101.290	101.165	101.055	3.875	99.500	99.350	99.200				
5.625	102.121	101.996	101.887	5.625	101.376	101.251	101.142	4.000	99.865	99.715	99.565				
5.750	102.200	102.100	102.000	5.750	101.004	100.904	100.804	4.125	100.187	100.037	99.887				
5.875	102.232	102.132	102.032	5.875	101.328	101.228	101.128	4.250	99.745	99.595	99.445				
6.000	102.577	102.477	102.377	6.000	101.725	101.625	101.525	4.375	100.101	99.951	99.801				
6.125	103.031	102.931	102.831	6.125	102.061	101.961	101.861	4.500	100.389	100.239	100.089				
6.250	102.362	102.262	102.162	6.250	101.392	101.292	101.192	4.625	100.703	100.553	100.403				

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	92.129	91.979	91.829	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	91.078	90.928	90.778	3.250	95.505	95.355	95.205
4.250	99.038	98.938	98.838	4.250	98.511	98.411	98.311	2.625	91.978	91.828	91.678	3.375	95.887	95.737	95.587
4.375	99.529	99.429	99.329	4.375	98.890	98.790	98.690	2.750	95.316	95.166	95.016	3.500	96.241	96.091	95.941
4.500	100.012	99.912	99.812	4.500	99.201	99.101	99.001	2.875	95.850	95.700	95.550	3.625	96.637	96.487	96.337
4.625	100.411	100.311	100.211	4.625	99.537	99.437	99.337	3.000	96.299	96.149	95.999	Margin = 2.250		Index = 2.580	
4.750	100.223	100.098	99.998	4.750	99.149	99.024	98.924	3.125	96.749	96.599	96.449	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.177	100.052	99.952	4.875	99.473	99.348	99.248	3.250	97.078	96.928	96.778	Rate	30 Day	45 Day	60 Day
5.000	100.581	100.456	100.356	5.000	99.870	99.745	99.645	3.375	97.521	97.371	97.221	4.625	99.261	99.011	98.761
5.125	100.951	100.826	100.726	5.125	100.207	100.082	99.982	3.500	97.966	97.816	97.666	4.750	98.516	98.266	98.016
5.250	100.489	100.364	100.255	5.250	99.579	99.454	99.344	3.625	98.403	98.253	98.103	4.875	98.927	98.677	98.427
5.375	100.772	100.647	100.538	5.375	99.893	99.768	99.658	3.750	98.288	98.138	97.988	5.000	99.331	99.081	98.831
5.500	100.967	100.842	100.733	5.500	100.290	100.165	100.055	3.875	98.719	98.569	98.419	5.125	99.651	99.401	99.151
5.625	101.171	101.046	100.937	5.625	100.426	100.301	100.192	4.000	99.083	98.933	98.783	5.250	98.889	98.639	98.389
5.750	101.050	100.950	100.850	5.750	100.004	99.904	99.804	4.125	99.406	99.256	99.106	5.375	99.272	99.022	98.772
5.875	101.082	100.982	100.882	5.875	100.328	100.228	100.128	4.250	98.620	98.470	98.320	5.500	99.969	99.719	99.469
6.000	101.427	101.327	101.227	6.000	100.725	100.625	100.525	4.375	98.976	98.826	98.676	5.625	100.219	99.969	99.719
6.125	101.881	101.781	101.681	6.125	101.061	100.961	100.861	4.500	99.264	99.114	98.964	5.750	99.968	99.718	99.468
6.250	101.212	101.112	101.012	6.250	100.392	100.292	100.192	4.625	99.578	99.428	99.278	5.875	100.218	99.968	99.718

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:	1/24/2019 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	98.077	97.827	97.577	4.875	97.753	97.503	97.253
5.125	98.801	98.551	98.301	5.125	98.487	98.237	97.987
5.375	98.422	98.172	97.922	5.375	98.173	97.923	97.673
5.625	99.221	98.971	98.721	5.625	98.906	98.656	98.406
5.875	99.107	98.857	98.607	5.875	98.608	98.358	98.108
6.000	99.452	99.202	98.952	6.000	99.005	98.755	98.505
6.125	99.906	99.656	99.406	6.125	99.341	99.091	98.841
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							

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	96.511	96.261	96.011	
4.750	95.766	95.516	95.266	
4.875	96.177	95.927	95.677	
5.000	96.581	96.331	96.081	
5.125	96.901	96.651	96.401	
5.250	96.139	95.889	95.639	
5.375	96.522	96.272	96.022	
5.500	97.219	96.969	96.719	
5.625	97.469	97.219	96.969	
5.750	97.218	96.968	96.718	
5.875	97.468	97.218	96.968	

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@afrwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

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

W. Rate Sheet Dated: 1/24/2019

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				
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day	
4.375	100.455	100.355	100.255	4.375	99.635	99.535	99.435	4.375	99.448	99.348	99.248	4.375	99.361	99.261
4.500	100.1015	100.915	100.815	4.500	100.253	100.153	100.053	4.500	100.066	99.966	99.866	4.500	99.919	99.819
4.625	101.260	101.160	101.060	4.625	100.731	100.631	100.531	4.625	100.084	100.584	100.484	4.625	100.183	100.083
4.750	101.863	101.763	101.663	4.750	101.508	101.408	101.308	4.750	101.504	101.404	101.304	4.750	100.643	100.543
4.875	102.385	102.285	102.185	4.875	102.094	101.994	101.894	4.875	102.094	101.994	101.894	4.875	100.997	100.897
4.990	102.625	102.525	102.425	4.990	102.370	102.270	102.170	4.990	102.370	102.270	102.170	4.990	101.384	101.284
5.000	102.725	102.625	102.525	5.000	102.470	102.370	102.270	5.000	102.470	102.370	102.270	5.000	101.484	101.384
5.125	103.028	102.928	102.828	5.125	102.809	102.709	102.609	5.125	102.809	102.709	102.609	5.125	101.706	101.606
5.250	103.393	103.293	103.193	5.250	103.368	103.268	103.168	5.250	103.395	103.295	103.195	5.250	101.899	101.799
5.375	103.734	103.634	103.534	5.375	103.703	103.603	103.503	5.375	103.735	103.635	103.535	5.375	102.106	102.006
5.500	104.024	103.924	103.824	5.500	103.973	103.873	103.773	5.500	104.004	103.904	103.804	5.500	102.539	102.439
5.625	104.360	104.260	104.160	5.625	104.216	104.116	104.016	5.625	104.247	104.147	104.047	5.625	102.783	102.683
5.750	104.678	104.578	104.478	5.750	104.864	104.764	104.664	5.750	104.922	104.822	104.722	5.750	103.002	102.902
5.875	104.865	104.765	104.665	5.875	105.224	105.124	105.024	5.875	105.287	105.187	105.087	5.875	103.291	103.191
5.990	104.979	104.879	104.779	5.990	105.413	105.313	105.213	5.990	105.475	105.375	105.275	5.990	102.756	102.656
6.000	105.079	104.979	104.879	6.000	105.513	105.413	105.313	6.000	105.575	105.475	105.375	6.000	102.856	102.756
6.125	105.649	105.549	105.449	6.125	105.789	105.689	105.589	6.125	105.852	105.752	105.652	6.125	103.098	102.998
6.250	105.894	105.794	105.694	6.250	105.992	105.892	105.792	6.250	106.054	105.954	105.854	6.250	103.321	103.221
6.375	105.795	105.695	105.595	6.375	106.301	106.167	106.101	6.375	106.366	106.266	106.166	6.375	101.449	101.315

30/25 Year >125 High Balance														
30/25 Year >125 High Balance					20 Year					20 Year >125				
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day	
4.375	98.354	98.254	98.154	4.625	101.730	101.630	101.530	4.625	100.934	100.834	100.734	4.625	100.872	100.772
4.500	98.970	98.870	98.770	4.750	102.181	102.081	101.981	4.750	101.459	101.359	101.259	4.750	101.396	101.196
4.625	99.607	99.507	99.407	4.875	102.579	102.479	102.379	4.875	101.999	101.899	101.799	4.875	101.937	101.737
4.750	100.104	100.004	99.904	4.990	102.725	102.625	102.525	4.990	102.338	102.238	102.138	4.990	102.176	101.976
4.875	100.706	100.606	100.506	5.000	102.825	102.725	102.625	5.000	102.338	102.238	102.138	5.000	102.276	102.076
4.990	101.129	101.029	100.929	5.125	103.087	102.987	102.887	5.125	102.668	102.568	102.468	5.125	102.605	102.405
5.000	101.229	101.129	101.029	5.250	103.522	103.422	103.322	5.250	102.890	102.790	102.690	5.250	102.734	102.534
5.125	101.487	101.387	101.287	5.375	103.730	103.630	103.530	5.375	103.184	103.084	102.984	5.375	103.028	102.828
5.250	101.899	101.799	101.699	5.500	103.960	103.860	103.760	5.500	103.471	103.371	103.271	5.500	103.315	103.115
5.375	102.106	102.006	101.906	5.625	104.137	104.037	103.937	5.625	103.709	103.609	103.509	5.625	103.553	103.353
5.500	102.519	102.419	102.319	5.750	104.401	104.301	104.201	5.750	104.200	104.100	104.000	5.750	103.981	103.781
5.625	102.670	102.570	102.470	5.875	104.635	104.535	104.435	5.875	104.516	104.416	104.316	5.875	104.298	104.098
5.750	103.002	102.902	102.802	5.990	104.738	104.638	104.538	5.990	104.691	104.591	104.491	5.990	104.473	104.273
5.875	103.291	103.191	103.091	6.000	104.838	104.738	104.638	6.000	104.791	104.691	104.591	6.000	104.573	104.373
5.990	102.756	102.656	102.556	6.125	105.037	104.937	104.837	6.125	105.065	104.965	104.865	6.125	104.846	104.646
6.000	102.856	102.756	102.656	6.250	105.115	104.981	104.915	6.250	105.141	105.041	104.941	6.250	104.695	104.495
6.125	103.098	102.998	102.898	6.375	105.338	105.204	105.138	6.375	105.215	105.081	104.915	6.375	104.996	104.796
6.250	103.321	103.221	103.121	6.500	105.446	105.312	105.246	6.500	105.378	105.244	105.178	6.500	105.160	104.960
6.375	101.449	101.349	101.249	6.625	105.526	105.392	105.326	6.625	105.506	105.372	105.306	6.625	105.287	105.087

15 Year 105-125														
15 Year 105-125					15 Year >125					15 Year High Balance				
Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day		Rate	30 Day	45 Day	60 Day	
4.375	98.354	98.254	98.154	4.625	101.730	101.630	101.530	4.625	100.934	100.834	100.734	4.625	100.872	100.772
4.500	98.970	98.870	98.770	4.750	102.181	102.081	101.981	4.750	101.459	101.359	101.259	4.750	101.396	101.196
4.625	99.607	99.507	99.407	4.875	102.579	102.479	102.379	4.875	101.999	101.899	101.799	4.875	101.937	101.737
4.750	100.104	100.004	99.904	4.990	102.725	102.625	102.525	4.990	102.338	102.238	102.138	4.990	102.176	101.976
4.875	100.706	100.606	100.506	5.000	102.825	102.725	102.625	5.000	102.338	102.238	102.138	5.000	102.276	102.076
4.990	101.129	101.029	100.929	5.125	103.087	102.987	102.887	5.125	102.668	102.568	102.468	5.125	102.605	102.405
5.000	101.229	101.129	101.029	5.250	103.522	103.422	103.322	5.250	102.890	102.790	102.690	5.250	102.734	102.534
5.125	101.487	101.387	101.287	5.375	103.730	103.630	103.530	5.375	103.184	103.084	102.984	5.375	103.028	102.828
5.250	101.899	101.799	101.699	5.500	103.960	103.860	103.760	5.500	103.471	103.371	103.271	5.500	103.315	103.115
5.375	102.106	102.006	101.906	5.625	104.137	104.037	103.937	5.625	103.709	103.609	103.509	5.625	103.553	103.353
5.500	102.519	102.419	102.319	5.750	104.401	104.301	104.201	5.750	104.200	104.100	104.000	5.750	103.981	103.781
5.625	102.670	102.570	102.470	5.875	104.635	104.535	104.435	5.875	104.516	104.416	104.316	5.875	104.298	104.098
5.750	103.002	102.902	102.802	5.990	104.738	104.638	104.538	5.990	104.691	104.591	104.491	5.990	104.473	104.273
5.875	103.291	103.191	103.091	6.000	104.838	104.738	104.638	6.000	104.791	104.691	104.591	6.000	104.573	104.373
5.990	102.756	102.656	102.556	6.125	105.037	104.937	104.837	6.125	105.065	104.965	104.865	6.125	104.846	104.646
6.000	102.856	102.756	102.656	6.250	105.115	104.981	104.915	6.250	105.141	105.041	104.941	6.250	104.695	104.495
6.125	103.098	102.998	102.898	6.375	105.338	105.204	105.138	6.375	105.215	105.081	104.915	6.375	104.996	104.796
6.250	103.321	103.221	103.121	6.500	105.446	105.312	105.246	6.500	105.378	105.244	105.178	6.500	105.160	104.960
6.375	101.449	101.349	101.249	6.625	105.526	105.392	105.326	6.625	105.506	105.372	105.306	6.625	105.287	105.087

Applicable for all mortgages with greater than 15 year terms									
FICO ↓ \ LTV →	< 60.00%	60.01 – 70.00%	70.01 – 75.00%	75.01 – 80.00%	80.01 – 85.00%	85.01 – 90.00%	90.01 – 95.00%	95.01 – 97.00%	>97.00%
≥ 740	0.00%	-0.25%	-0.25%	-0.50%	-0.25%	-0.25%	-0.25%	-0.75%	-0.75%
720 – 739	0.00%	-0.25%	-0.50%	-0.75%	-0.50%	-0.50%	-0.50%	-1.00%	-1.00%
700 – 719	0.00%	-0.50%	-1.00%	-1.25%	-1.00%	-1.00%	-1.00%	-1.50%	-1.50%
680 – 699	0.00%	-0.50%	-1.25%	-1.75%	-1.50%	-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%
640 – 659	-0.50%	-1.25%	-2.75%	-3.00%	-3.25%	-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%



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

W. Rate Sheet Dated: 1/24/2019

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
4.750	102.282	102.182	102.082	4.750	102.032	101.932	101.832	4.750	102.032	101.932	101.832	4.750	100.994	100.894	100.794	4.750	100.744	100.644	100.544
4.875	102.826	102.726	102.626	4.875	102.576	102.476	102.376	4.875	102.576	102.476	102.376	4.875	101.538	101.438	101.338	4.875	101.288	101.188	101.088
4.990	102.984	102.884	102.784	4.990	102.484	102.384	102.284	4.990	102.484	102.384	102.284	4.990	101.696	101.596	101.496	4.990	101.196	101.096	100.996
5.000	103.084	102.984	102.884	5.000	102.584	102.484	102.384	5.000	102.584	102.484	102.384	5.000	101.796	101.696	101.596	5.000	101.296	101.196	101.096
5.125	103.138	103.038	102.938	5.125	102.638	102.538	102.438	5.125	102.638	102.538	102.438	5.125	101.513	101.413	101.313	5.125	101.013	100.913	100.813
5.250	103.708	103.608	103.508	5.250	103.208	103.108	103.008	5.250	103.208	103.108	103.008	5.250	102.083	101.983	101.883	5.250	101.583	101.483	101.383
5.375	104.028	103.928	103.828	5.375	104.028	103.928	103.828	5.375	104.028	103.928	103.828	5.375	102.403	102.303	102.203	5.375	102.403	102.303	102.203
5.500	104.263	104.163	104.063	5.500	104.263	104.163	104.063	5.500	104.263	104.163	104.063	5.500	102.638	102.538	102.438	5.500	102.638	102.538	102.438
5.625	104.313	104.213	104.113	5.625	104.313	104.213	104.113	5.625	104.313	104.213	104.113	5.625	102.189	102.089	101.989	5.625	102.189	102.089	101.989
5.750	104.785	104.685	104.585	5.750	104.785	104.685	104.585	5.750	104.785	104.685	104.585	5.750	102.661	102.561	102.461	5.750	102.661	102.561	102.461
5.875	105.074	104.974	104.874	5.875	105.074	104.974	104.874	5.875	105.074	104.974	104.874	5.875	102.950	102.850	102.750	5.875	102.950	102.850	102.750
5.990	105.216	105.116	105.016	5.990	105.216	105.116	105.016	5.990	105.216	105.116	105.016	5.990	103.092	102.992	102.892	5.990	103.092	102.992	102.892
6.000	105.316	105.216	105.116	6.000	105.316	105.216	105.116	6.000	105.316	105.216	105.116	6.000	103.192	103.092	102.992	6.000	103.192	103.092	102.992
6.125	105.282	105.171	105.064	6.125	105.282	105.171	105.064	6.125	105.282	105.171	105.064	6.125	102.469	102.358	102.251	6.125	102.469	102.358	102.251
6.250	105.560	105.449	105.346	6.250	105.560	105.449	105.346	6.250	105.560	105.449	105.346	6.250	102.747	102.636	102.533	6.250	102.747	102.636	102.533
6.375	106.149	106.021	105.949	6.375	106.149	106.021	105.949	6.375	106.149	106.021	105.949	6.375	103.186	103.058	102.986	6.375	103.186	103.058	102.986
6.500	106.725	106.597	106.525	6.500	106.725	106.597	106.525	6.500	106.725	106.597	106.525	6.500	103.612	103.484	103.412	6.500	103.612	103.484	103.412
6.625	107.160	107.032	106.960	6.625	107.160	107.032	106.960	6.625	107.160	107.032	106.960	6.625	103.897	103.769	103.697	6.625	103.897	103.769	103.697
6.750	107.445	107.317	107.245	6.750	107.445	107.317	107.245	6.750	107.445	107.317	107.245	6.750	104.032	103.904	103.832	6.750	104.032	103.904	103.832
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	100.744	100.644	100.544	4.250	100.627	100.527	100.427	4.250	101.002	100.902	100.802	4.250	101.002	100.902	100.802	3.750	100.236	100.136	100.036
4.875	101.288	101.188	101.088	4.375	101.148	101.048	100.948	4.375	101.523	101.423	101.323	4.375	101.523	101.423	101.323	3.875	100.812	100.712	100.612
4.990	101.196	101.096	100.996	4.500	101.644	101.544	101.444	4.500	102.019	101.919	101.819	4.500	102.019	101.919	101.819	3.990	101.039	100.939	100.839
5.000	101.296	101.196	101.096	4.625	101.832	101.732	101.632	4.625	102.207	102.107	102.007	4.625	102.207	102.107	102.007	4.000	101.139	101.039	100.939
5.125	101.013	100.913	100.813	4.750	102.267	102.167	102.067	4.750	102.642	102.542	102.442	4.750	102.642	102.542	102.442	4.125	101.629	101.529	101.429
5.250	101.583	101.483	101.383	4.875	102.710	102.610	102.510	4.875	103.085	102.985	102.885	4.875	103.085	102.985	102.885	4.250	101.956	101.856	101.756
5.375	102.403	102.303	102.203	4.990	102.927	102.827	102.727	4.990	103.052	102.952	102.852	4.990	103.052	102.952	102.852	4.375	102.299	102.199	102.099
5.500	102.638	102.538	102.438	5.000	103.027	102.927	102.827	5.000	103.152	103.052	102.952	5.000	103.152	103.052	102.952	4.500	102.125	102.025	101.925
5.625	102.189	102.089	101.989	5.125	103.181	103.081	102.981	5.125	103.306	103.206	103.106	5.125	103.306	103.206	103.106	4.625	102.401	102.301	102.201
5.750	102.661	102.561	102.461	5.250	103.573	103.473	103.373	5.250	103.698	103.598	103.498	5.250	103.698	103.598	103.498	4.750	102.847	102.747	102.647
5.875	102.950	102.850	102.750	5.375	103.841	103.741	103.641	5.375	103.841	103.741	103.641	5.375	103.841	103.741	103.641	4.875	102.954	102.854	102.754
5.990	103.092	102.992	102.892	5.500	104.061	103.961	103.861	5.500	104.061	103.961	103.861	5.500	104.061	103.961	103.861	4.990	102.790	102.690	102.590
6.000	103.192	103.092	102.992	5.625	104.098	103.998	103.898	5.625	104.098	103.998	103.898	5.625	104.098	103.998	103.898	5.000	102.890	102.790	102.690
6.125	102.469	102.358	102.251	5.750	104.437	104.337	104.237	5.750	104.437	104.337	104.237	5.750	104.437	104.337	104.237	5.125	103.195	103.095	102.995
6.250	102.747	102.636	102.533	5.875	104.877	104.777	104.677	5.875	104.877	104.777	104.677	5.875	104.877	104.777	104.677	5.250	103.440	103.340	103.240
6.375	103.186	103.058	102.986	5.990	105.047	104.947	104.847	5.990	105.047	104.947	104.847	5.990	105.047	104.947	104.847	5.375	103.679	103.579	103.479
6.500	103.612	103.484	103.412	6.000	105.147	105.047	104.947	6.000	105.147	105.047	104.947	6.000	105.147	105.047	104.947	5.500	102.296	102.196	102.096
6.625	103.897	103.769	103.697	6.125	104.761	104.650	104.541	6.125	104.761	104.650	104.541	6.125	104.761	104.650	104.541	5.625	102.669	102.569	102.469
6.750	104.032	103.904	103.832	6.250	105.136	105.025	104.921	6.250	105.136	105.025	104.921	6.250	105.136	105.025	104.921	5.750	102.988	102.888	102.788
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	100.736	100.636	100.536	3.750	100.736	100.636	100.536	3.750	99.672	99.572	99.472	3.750	100.172	100.072	99.972	3.750	100.172	100.072	99.972
3.875	101.062	100.962	100.862	3.875	101.062	100.962	100.862	3.875	100.248	100.148	100.048	3.875	100.498	100.398	100.298	3.875	100.498	100.398	100.298
3.990	101.289	101.189	101.089	3.990	101.289	101.189	101.089	3.990	99.978	99.878	99.778	3.990	100.228	100.128	100.028	3.990	100.228	100.128	100.028
4.000	101.389	101.289	101.189	4.000	101.389	101.289	101.189	4.000	100.078	99.978	99.878	4.000	100.328	100.228	100.128	4.000	100.328	100.228	100.128
4.125	101.879	101.779	101.679	4.125	101.879	101.779	101.679	4.125	100.568	100.468	100.368	4.125	100.818	100.718	100.618	4.125	100.818	100.718	100.618
4.250	102.206	102.106	102.006	4.250	102.206	102.106	102.006	4.250	100.895	100.795	100.695	4.250	101.145	101.045	100.945	4.250	101.145	101.045	100.945
4.375	102.299	102.199	102.099	4.375	102.299	102.199	102.099	4.375	101.238	101.138	101.038	4.375	101.238	101.138	101.038	4.375	101.238	101.138	101.038
4.500	102.125	102.025	101.925	4.500	102.125	102.025	101.925	4.500	100.468	100.368	100.268	4.500	100.468	100.368	100.268	4.500	100.468	100.368	100.268
4.625	102.401	102.301	102.201	4.625	102.401	102.301	102.201	4.625	100.744	100.644	100.544	4.625	100.744	100.644	100.544	4.625	100.744	100.644	100.544
4.750	102.847	102.747	102.647	4.750	102.847	102.747													



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.:

2/25/2019

45 Day Lock Exp.:

3/11/2019

60 Day Lock Exp.:

3/25/2019

W. Rate Sheet Dated: 1/24/2019

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	102.166	102.066	101.966	4.250	100.441	100.341	100.241	3.750	100.030	99.930	99.830	4.750	100.895	100.795	100.695	3.750	99.475	99.375	99.275
4.875	102.720	102.620	102.520	4.375	100.967	100.867	100.767	3.875	100.611	100.511	100.411	4.875	101.449	101.349	101.249	3.875	100.056	99.956	99.856
4.990	102.883	102.783	102.683	4.500	101.469	101.369	101.269	3.990	100.907	100.807	100.707	4.990	101.612	101.512	101.412	3.990	99.859	99.759	99.659
5.000	102.983	102.883	102.783	4.625	101.733	101.633	101.533	4.000	101.007	100.907	100.807	5.000	101.712	101.612	101.512	4.000	99.959	99.859	99.759
5.125	103.089	102.989	102.889	4.750	102.172	102.072	101.972	4.125	101.504	101.404	101.304	5.125	101.477	101.377	101.277	4.125	100.456	100.356	100.256
5.250	103.670	103.570	103.470	4.875	102.622	102.522	102.422	4.250	101.832	101.732	101.632	5.250	102.058	101.958	101.858	4.250	100.784	100.684	100.584
5.375	103.999	103.899	103.799	4.990	102.844	102.744	102.644	4.375	102.179	102.079	101.979	5.375	102.387	102.287	102.187	4.375	101.131	101.031	100.931
5.500	104.238	104.138	104.038	5.000	102.944	102.844	102.744	4.500	102.042	101.942	101.842	5.500	102.626	102.526	102.426	4.500	100.385	100.285	100.185
5.625	104.299	104.187	104.099	5.125	103.139	103.039	102.939	4.625	102.322	102.222	102.122	5.625	102.195	102.083	101.995	4.625	100.665	100.565	100.465
5.750	104.780	104.668	104.580	5.250	103.537	103.437	103.337	4.750	102.773	102.673	102.573	5.750	102.676	102.564	102.476	4.750	101.116	101.016	100.916
5.875	105.076	104.964	104.876	5.375	103.809	103.709	103.609	4.875	102.881	102.781	102.681	5.875	102.972	102.860	102.772	4.875	101.224	101.124	101.024
5.990	105.224	105.112	105.024	5.500	104.031	103.931	103.831	4.990	102.759	102.659	102.559	5.990	103.120	103.008	102.920	4.990	100.852	100.752	100.652
6.000	105.324	105.212	105.124	5.625	104.092	103.980	103.892	5.000	102.859	102.759	102.659	6.000	103.220	103.108	103.020	5.000	100.952	100.852	100.752
6.125	105.283	105.149	105.043	5.750	104.435	104.323	104.235	5.125	103.167	103.067	102.967	6.125	102.470	102.336	102.230	5.125	101.260	101.160	101.060
6.250	105.565	105.431	105.328	5.875	104.881	104.769	104.681	5.250	103.414	103.314	103.214	6.250	102.752	102.618	102.515	5.250	101.507	101.407	101.307
6.375	106.135	105.980	105.935	5.990	105.052	104.940	104.852	5.375	103.653	103.553	103.453	6.375	103.172	103.017	102.972	5.375	101.746	101.646	101.546
6.500	106.182	106.026	105.982	6.000	105.152	105.040	104.952	5.500	102.237	102.123	102.037	6.500	103.069	102.913	102.869	5.500	100.080	99.966	99.880
6.625	106.680	106.524	106.480	6.125	104.760	104.626	104.517	5.625	102.613	102.499	102.413	6.625	103.417	103.261	103.217	5.625	100.456	100.342	100.256
6.750	107.026	106.871	106.826	6.250	105.139	105.005	104.899	5.750	102.938	102.824	102.738	6.750	103.613	103.458	103.413	5.750	100.781	100.667	100.581

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%	> 105%
Investment Property	-2.125	-2.125	-2.125	-3.375	-4.125	-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	-0.500
2-Unit Property	-1.000	-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	-2.000
Condo > 15 year	0.000	0.000	0.000	-0.750	-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	-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.:

2/25/2019

45 Day Lock Exp.:

3/11/2019

60 Day Lock Exp.:

3/25/2019

W. Rate Sheet Dated: 1/24/2019

Release Time: 10:00 am ET

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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

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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)