



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.: 2/25/2019

45 Day Lock Exp.: 3/11/2019

60 Day Lock Exp.: 3/26/2019

W. Rate Sheet Dated: 1/25/2019

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	100.733	100.583	100.433	4.000	100.114	99.964	99.814	2.375	94.925	94.775	94.625	3.125	97.424	97.274	97.124
4.125	101.233	101.083	100.933	4.125	100.459	100.309	100.159	2.500	93.875	93.725	93.575	3.250	97.505	97.355	97.205
4.250	101.710	101.601	101.501	4.250	100.933	100.824	100.724	2.625	94.775	94.625	94.475	3.375	97.887	97.737	97.587
4.375	102.201	102.091	101.991	4.375	101.312	101.202	101.102	2.750	97.167	97.017	96.867	3.500	98.241	98.091	97.941
4.500	102.684	102.574	102.474	4.500	101.623	101.513	101.413	2.875	97.702	97.552	97.402	3.625	98.637	98.487	98.337
4.625	103.083	102.973	102.873	4.625	101.959	101.850	101.750	3.000	98.151	98.001	97.851	Margin = 2.250		Index = 2.580	
4.750	103.208	103.098	102.998	4.750	101.915	101.806	101.706	3.125	98.600	98.450	98.300				
4.875	102.993	102.883	102.783	4.875	102.239	102.129	102.029	3.250	99.086	98.936	98.786				
5.000	103.597	103.488	103.388	5.000	102.636	102.526	102.426	3.375	99.529	99.379	99.229				
5.125	103.797	103.688	103.588	5.125	102.872	102.763	102.663	3.500	99.973	99.823	99.673				
5.250	103.358	103.202	103.061	5.250	102.548	102.391	102.251	3.625	100.411	100.261	100.111				
5.375	103.541	103.385	103.244	5.375	102.861	102.705	102.565	3.750	100.507	100.357	100.207				
5.500	103.786	103.630	103.489	5.500	103.258	103.102	102.962	3.875	100.937	100.787	100.637				
5.625	104.090	103.933	103.793	5.625	103.345	103.189	103.048	4.000	101.302	101.152	101.002				
5.750	104.465	104.365	104.146	5.750	103.270	103.170	102.951	4.125	101.624	101.474	101.324				
5.875	104.498	104.398	104.179	5.875	103.593	103.493	103.275	4.250	101.202	101.052	100.902				
6.000	104.843	104.743	104.524	6.000	103.990	103.890	103.672	4.375	101.558	101.408	101.258				
6.125	105.297	105.197	104.978	6.125	104.327	104.227	104.008	4.500	101.846	101.696	101.546				
6.250	105.597	105.425	105.325	6.250	104.627	104.455	104.355	4.625	102.160	102.010	101.860				

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	99.533	99.383	99.233	4.000	99.114	98.964	98.814	2.375	93.925	93.775	93.625	3.125	96.424	96.274	96.124
4.125	100.033	99.883	99.733	4.125	99.459	99.309	99.159	2.500	92.875	92.725	92.575	3.250	96.505	96.355	96.205
4.250	100.460	100.351	100.251	4.250	99.933	99.824	99.724	2.625	93.775	93.625	93.475	3.375	96.887	96.737	96.587
4.375	100.951	100.841	100.741	4.375	100.312	100.202	100.102	2.750	96.167	96.017	95.867	3.500	97.241	97.091	96.941
4.500	101.434	101.324	101.224	4.500	100.623	100.513	100.413	2.875	96.702	96.552	96.402	3.625	97.637	97.487	97.337
4.625	101.833	101.723	101.623	4.625	100.959	100.850	100.750	3.000	97.151	97.001	96.851	Margin = 2.250	Index = 2.580		
4.750	101.958	101.848	101.748	4.750	100.915	100.806	100.706	3.125	97.600	97.450	97.300	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.943	101.833	101.733	4.875	101.239	101.129	101.029	3.250	98.086	97.936	97.786	Rate	30 Day	45 Day	60 Day
5.000	102.347	102.238	102.138	5.000	101.636	101.526	101.426	3.375	98.529	98.379	98.229	4.625	100.683	100.433	100.183
5.125	102.717	102.608	102.508	5.125	101.972	101.863	101.763	3.500	98.973	98.823	98.673	4.750	100.282	100.032	99.782
5.250	102.458	102.302	102.161	5.250	101.548	101.391	101.251	3.625	99.411	99.261	99.111	4.875	100.693	100.443	100.193
5.375	102.741	102.585	102.444	5.375	101.861	101.705	101.565	3.750	99.507	99.357	99.207	5.000	101.097	100.847	100.597
5.500	102.936	102.780	102.639	5.500	102.258	102.102	101.962	3.875	99.937	99.787	99.637	5.125	101.417	101.167	100.917
5.625	103.140	102.983	102.843	5.625	102.395	102.239	102.098	4.000	100.302	100.152	100.002	5.250	100.858	100.608	100.358
5.750	103.315	103.215	102.996	5.750	102.270	102.170	101.951	4.125	100.624	100.474	100.324	5.375	101.241	100.991	100.741
5.875	103.348	103.248	103.029	5.875	102.593	102.493	102.275	4.250	100.202	100.052	99.902	5.500	102.000	101.750	101.500
6.000	103.693	103.593	103.374	6.000	102.990	102.890	102.672	4.375	100.558	100.408	100.258	5.625	102.250	102.000	101.750
6.125	104.147	104.047	103.828	6.125	103.327	103.227	103.008	4.500	100.846	100.696	100.546	5.750	102.500	102.250	102.000
6.250	104.447	104.275	104.175	6.250	103.627	103.455	103.355	4.625	101.160	101.010	100.860	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	99.843	99.593	99.343	4.875	99.519	99.269	99.019
5.125	100.567	100.317	100.067	5.125	100.252	100.002	99.752
5.375	100.391	100.141	99.891	5.375	100.141	99.891	99.641
5.625	101.190	100.940	100.690	5.625	100.875	100.625	100.375
5.875	101.373	101.123	100.873	5.875	100.873	100.623	100.373
6.000	101.718	101.468	101.218	6.000	101.270	101.020	100.770
6.125	102.172	101.922	101.672	6.125	101.607	101.357	101.107
6.250	102.750	102.500	102.250	6.250	102.954	102.704	102.454
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	97.933	97.683	97.433	
4.750	97.532	97.282	97.032	
4.875	97.943	97.693	97.443	
5.000	98.347	98.097	97.847	
5.125	98.667	98.417	98.167	
5.250	98.108	97.858	97.608	
5.375	98.491	98.241	97.991	
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 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.:

3/26/2019

W. Rate Sheet Dated: 1/25/2019

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	99.264	99.114	98.964	4.000	98.645	98.495	98.345	2.375	91.425	91.275	91.125	3.125	95.74	95.587	95.437
4.125	99.764	99.614	99.464	4.125	98.990	98.840	98.690	2.500	90.375	90.225	90.075	3.250	96.51	96.355	96.205
4.250	100.273	100.163	100.063	4.250	99.496	99.386	99.286	2.625	91.275	91.125	90.975	3.375	96.89	96.737	96.587
4.375	100.763	100.654	100.554	4.375	99.874	99.765	99.665	2.750	95.480	95.330	95.180	3.500	97.24	97.091	96.941
4.500	101.246	101.137	101.037	4.500	100.185	100.076	99.976	2.875	96.014	95.864	95.714	3.625	97.64	97.487	97.337
4.625	101.645	101.536	101.436	4.625	100.521	100.412	100.312	3.000	96.463	96.313	96.163	Margin = 2.250		Index = 2.580	
4.750	101.458	101.348	101.248	4.750	100.165	100.056	99.956	3.125	96.913	96.763	96.613				
4.875	101.243	101.133	101.033	4.875	100.489	100.379	100.279	3.250	98.086	97.936	97.786				
5.000	101.847	101.738	101.638	5.000	100.886	100.776	100.676	3.375	98.529	98.379	98.229				
5.125	102.047	101.938	101.838	5.125	101.122	101.013	100.913	3.500	98.973	98.823	98.673				
5.250	101.327	101.171	101.030	5.250	100.516	100.360	100.219	3.625	99.411	99.261	99.111				
5.375	101.510	101.353	101.213	5.375	100.830	100.674	100.533	3.750	99.038	98.888	98.738				
5.500	101.755	101.598	101.458	5.500	101.227	101.071	100.930	3.875	99.469	99.319	99.169				
5.625	102.058	101.902	101.762	5.625	101.314	101.157	101.017	4.000	99.833	99.683	99.533				
5.750	101.934	101.834	101.615	5.750	100.738	100.638	100.420	4.125	100.156	100.006	99.856				
5.875	101.967	101.867	101.648	5.875	101.062	100.962	100.743	4.250	99.764	99.614	99.464				
6.000	102.312	102.212	101.993	6.000	101.459	101.359	101.140	4.375	100.120	99.970	99.820				
6.125	102.765	102.665	102.447	6.125	101.796	101.696	101.477	4.500	100.408	100.258	100.108				
6.250	102.097	101.925	101.825	6.250	101.127	100.955	100.855	4.625	100.722	100.572	100.422				

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	98.064	97.914	97.764	4.000	97.645	97.495	97.345	2.375	92.175	92.025	91.875	3.125	94.737	94.587	94.437
4.125	98.564	98.414	98.264	4.125	97.990	97.840	97.690	2.500	91.125	90.975	90.825	3.250	95.505	95.355	95.205
4.250	99.023	98.913	98.813	4.250	98.496	98.386	98.286	2.625	92.025	91.875	91.725	3.375	95.887	95.737	95.587
4.375	99.513	99.404	99.304	4.375	98.874	98.765	98.665	2.750	95.261	95.111	94.961	3.500	96.241	96.091	95.941
4.500	99.996	99.887	99.787	4.500	99.185	99.076	98.976	2.875	95.795	95.645	95.495	3.625	96.637	96.487	96.337
4.625	100.395	100.286	100.186	4.625	99.521	99.412	99.312	3.000	96.245	96.095	95.945	Margin = 2.250		Index = 2.580	
4.750	100.208	100.098	99.998	4.750	99.165	99.056	98.956	3.125	96.694	96.544	96.394	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.193	100.083	99.983	4.875	99.489	99.379	99.279	3.250	96.992	96.842	96.692	Rate	30 Day	45 Day	60 Day
5.000	100.597	100.488	100.388	5.000	99.886	99.776	99.676	3.375	97.435	97.285	97.135	4.625	99.245	98.995	98.745
5.125	100.967	100.858	100.758	5.125	100.222	100.113	100.013	3.500	97.880	97.730	97.580	4.750	98.532	98.282	98.032
5.250	100.427	100.271	100.130	5.250	99.516	99.360	99.219	3.625	98.317	98.167	98.017	4.875	98.943	98.693	98.443
5.375	100.710	100.553	100.413	5.375	99.830	99.674	99.533	3.750	98.257	98.107	97.957	5.000	99.347	99.097	98.847
5.500	100.905	100.748	100.608	5.500	100.227	100.071	99.930	3.875	98.687	98.537	98.387	5.125	99.667	99.417	99.167
5.625	101.108	100.952	100.812	5.625	100.364	100.207	100.067	4.000	99.052	98.902	98.752	5.250	98.827	98.577	98.327
5.750	100.784	100.684	100.465	5.750	99.738	99.638	99.420	4.125	99.374	99.224	99.074	5.375	99.210	98.960	98.710
5.875	100.817	100.717	100.498	5.875	100.062	99.962	99.743	4.250	98.639	98.489	98.339	5.500	99.968	99.718	99.468
6.000	101.162	101.062	100.843	6.000	100.459	100.359	100.140	4.375	98.995	98.845	98.695	5.625	100.218	99.968	99.718
6.125	101.615	101.515	101.297	6.125	100.796	100.696	100.477	4.500	99.283	99.133	98.983	5.750	99.969	99.719	99.469
6.250	100.947	100.775	100.675	6.250	100.127	99.955	99.855	4.625	99.597	99.447	99.297	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:	1/25/2019 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	98.093	97.843	97.593	4.875	97.769	97.519	97.269
5.125	98.817	98.567	98.317	5.125	98.502	98.252	98.002
5.375	98.360	98.110	97.860	5.375	98.110	97.860	97.610
5.625	99.158	98.908	98.658	5.625	98.844	98.594	98.344
5.875	98.842	98.592	98.342	5.875	98.342	98.092	97.842
6.000	99.187	98.937	98.687	6.000	98.739	98.489	98.239
6.125	99.640	99.390	99.140	6.125	99.076	98.826	98.576
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	96.495	96.245	95.995	
4.750	95.782	95.532	95.282	
4.875	96.193	95.943	95.693	
5.000	96.597	96.347	96.097	
5.125	96.917	96.667	96.417	
5.250	96.077	95.827	95.577	
5.375	96.460	96.210	95.960	
5.500	97.218	96.968	96.718	
5.625	97.468	97.218	96.968	
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@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.: 3/26/2019

W. Rate Sheet Dated: 1/25/2019

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	100.354	100.254	100.154	4.375	99.535	99.435	99.335	4.375	99.347	99.247	99.147	4.375	99.260	99.160	99.060	4.375	98.441	98.341	98.241
4.500	100.908	100.808	100.708	4.500	100.146	100.046	99.946	4.500	99.959	99.859	99.759	4.500	99.810	99.710	99.610	4.500	99.048	98.948	98.848
4.625	101.199	101.099	100.999	4.625	100.672	100.572	100.472	4.625	100.624	100.524	100.424	4.625	100.077	99.977	99.877	4.625	99.550	99.450	99.350
4.750	101.797	101.697	101.597	4.750	101.442	101.342	101.242	4.750	101.438	101.338	101.238	4.750	100.396	100.296	100.196	4.750	100.041	99.941	99.841
4.875	102.316	102.216	102.116	4.875	102.026	101.926	101.826	4.875	102.026	101.926	101.826	4.875	100.928	100.828	100.728	4.875	100.638	100.538	100.438
4.990	102.556	102.456	102.356	4.990	102.304	102.204	102.104	4.990	102.304	102.204	102.104	4.990	101.315	101.215	101.115	4.990	101.063	100.963	100.863
5.000	102.656	102.556	102.456	5.000	102.404	102.304	102.204	5.000	102.404	102.304	102.204	5.000	101.415	101.315	101.215	5.000	101.163	101.063	100.963
5.125	102.958	102.858	102.758	5.125	102.739	102.639	102.539	5.125	102.739	102.639	102.539	5.125	101.637	101.537	101.437	5.125	101.418	101.318	101.218
5.250	103.373	103.273	103.173	5.250	103.348	103.248	103.148	5.250	103.375	103.275	103.175	5.250	101.829	101.729	101.629	5.250	101.804	101.704	101.604
5.375	103.712	103.612	103.512	5.375	103.682	103.582	103.482	5.375	103.713	103.613	103.513	5.375	102.084	101.984	101.884	5.375	102.054	101.954	101.854
5.500	104.002	103.902	103.802	5.500	103.950	103.850	103.750	5.500	103.982	103.882	103.782	5.500	102.517	102.417	102.317	5.500	102.465	102.365	102.265
5.625	104.336	104.236	104.136	5.625	104.192	104.092	103.992	5.625	104.223	104.123	104.023	5.625	102.757	102.657	102.557	5.625	102.613	102.513	102.413
5.750	104.682	104.582	104.482	5.750	104.868	104.768	104.668	5.750	104.926	104.826	104.726	5.750	102.978	102.878	102.778	5.750	102.978	102.878	102.778
5.875	104.869	104.769	104.669	5.875	105.227	105.127	105.027	5.875	105.289	105.189	105.089	5.875	102.993	102.893	102.793	5.875	102.993	102.893	102.793
5.990	104.983	104.883	104.783	5.990	105.414	105.314	105.214	5.990	105.477	105.377	105.277	5.990	102.757	102.657	102.557	5.990	102.757	102.657	102.557
6.000	105.083	104.983	104.883	6.000	105.514	105.414	105.314	6.000	105.577	105.477	105.377	6.000	102.857	102.757	102.657	6.000	102.857	102.757	102.657
6.125	105.650	105.550	105.450	6.125	105.789	105.689	105.589	6.125	105.852	105.752	105.652	6.125	103.099	102.999	102.899	6.125	103.099	102.999	102.899
6.250	105.898	105.798	105.698	6.250	105.996	105.896	105.796	6.250	106.058	105.958	105.858	6.250	103.322	103.222	103.122	6.250	103.322	103.222	103.122
6.375	105.800	105.666	105.600	6.375	106.308	106.174	106.108	6.375	106.376	106.276	106.176	6.375	101.455	101.321	101.255	6.375	101.455	101.321	101.255
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	98.253	98.153	98.053	4.625	101.666	101.566	101.466	4.625	100.826	100.726	100.626	4.625	100.764	100.564	100.564	3.375	98.645	98.545	98.445
4.500	98.861	98.761	98.661	4.750	102.115	102.015	101.915	4.750	101.392	101.292	101.192	4.750	101.329	101.129	101.129	3.500	99.136	99.036	98.936
4.625	99.502	99.402	99.302	4.875	102.511	102.411	102.311	4.875	101.930	101.830	101.730	4.875	101.867	101.667	101.667	3.625	99.611	99.511	99.411
4.750	100.037	99.937	99.837	4.990	102.659	102.559	102.459	4.990	102.172	102.072	101.972	4.990	102.110	101.910	101.910	3.750	100.022	99.922	99.822
4.875	100.638	100.538	100.438	5.000	102.759	102.659	102.559	5.000	102.272	102.172	102.072	5.000	102.210	102.010	102.010	3.875	100.451	100.351	100.251
4.990	101.063	100.963	100.863	5.125	103.068	102.968	102.868	5.125	102.598	102.498	102.398	5.125	102.335	102.235	102.135	3.990	100.810	100.710	100.610
5.000	101.163	101.063	100.963	5.250	103.502	103.402	103.302	5.250	102.870	102.770	102.670	5.250	102.714	102.614	102.514	4.000	100.910	100.810	100.710
5.125	101.418	101.318	101.218	5.375	103.708	103.608	103.508	5.375	103.163	103.063	102.963	5.375	103.007	102.907	102.807	4.125	101.357	101.257	101.157
5.250	101.829	101.729	101.629	5.500	103.938	103.838	103.738	5.500	103.449	103.349	103.249	5.500	103.292	103.192	103.092	4.250	101.659	101.559	101.459
5.375	102.084	101.984	101.884	5.625	104.113	104.013	103.913	5.625	103.685	103.585	103.485	5.625	103.529	103.429	103.329	4.375	101.993	101.893	101.793
5.500	102.497	102.397	102.297	5.750	104.405	104.305	104.205	5.750	104.203	104.103	104.003	5.750	103.985	103.885	103.785	4.500	102.052	101.952	101.852
5.625	102.644	102.544	102.444	5.875	104.637	104.537	104.437	5.875	104.519	104.419	104.319	5.875	104.300	104.200	104.100	4.625	102.292	102.192	102.092
5.750	102.978	102.878	102.778	5.990	104.739	104.639	104.539	5.990	104.693	104.593	104.493	5.990	104.474	104.374	104.274	4.750	102.499	102.399	102.299
5.875	103.293	103.193	103.093	6.000	104.839	104.739	104.639	6.000	104.793	104.693	104.593	6.000	104.574	104.474	104.374	4.875	102.552	102.452	102.352
5.990	102.757	102.657	102.557	6.125	105.041	104.941	104.841	6.125	105.065	104.965	104.865	6.125	104.847	104.747	104.647	4.990	102.635	102.535	102.435
6.000	102.857	102.757	102.657	6.250	105.122	104.988	104.922	6.250	104.921	104.787	104.721	6.250	104.702	104.602	104.502	5.000	102.735	102.635	102.535
6.125	103.099	102.999	102.899	6.375	105.344	105.210	105.144	6.375	105.222	105.088	105.022	6.375	105.003	104.803	104.803	5.125	103.082	102.982	102.882
6.250	103.322	103.222	103.122	6.500	105.453	105.319	105.253	6.500	105.382	105.248	105.182	6.500	105.164	104.964	104.964	5.250	103.253	103.153	103.053
6.375	101.455	101.355	101.255	6.625	105.532	105.398	105.332	6.625	105.509	105.375	105.309	6.625	105.290	105.090	105.090	5.375	103.436	103.336	103.236
15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >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	98.253	98.153	98.053	4.625	101.666	101.566	101.466	4.625	100.826	100.726	100.626	4.625	100.764	100.564	100.564	3.375	98.645	98.545	98.445
4.500	98.861	98.761	98.661	4.750	102.115	102.015	101.915	4.750	101.392	101.292	101.192	4.750	101.329	101.129	101.129	3.500	99.136	99.036	98.936
4.625	99.502	99.402	99.302	4.875	102.511	102.411	102.311	4.875	101.930	101.830	101.730	4.875	101.867	101.667	101.667	3.625	99.611	99.511	99.411
4.750	100.037	99.937	99.837	4.990	102.659	102.559	102.459	4.990	102.172	102.072	101.972	4.990	102.110	101.910	101.910	3.750	100.022	99.922	99.822
4.875	100.638	100.538	100.438	5.000	102.759	102.659	102.559	5.000	102.272	102.172	102.072	5.000	102.210	102.010	102.010	3.875	100.451	100.351	100.251
4.990	101.063	100.963	100.863	5.125	103.068	102.968	102.868	5.125	102.598	102.498	102.398	5.125	102.335	102.235	102.135	3.990	100.810	100.710	100.610
5.000	101.163	101.063	100.963	5.250	103.502	103.402	103.302	5.250	102.870	102.770	102.670	5.250	102.714	102.614	102.514	4.000	100.910	100.810	100.710
5.125	101.418	101.318	101.218	5.375	103.708	103.608	103.508	5.375	103.163	103.063	102.963	5.375	103.007	102.907	102.807	4.125	101.357	101.257	101.157
5.250	101.829	101.729	101.629	5.500	103.938	103.838	103.738	5.500	103.449	103.349	103.249	5.500	103.292	103.192	103.092	4.250	101.659	101.559	101.459
5.375	102.084	101.984	101.884	5.625	104.113	104.013	103.913	5.625	103.685	103.585	103.485	5							



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.: 3/26/2019

W. Rate Sheet Dated: 1/25/2019

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	102.213	102.113	102.013	4.750	101.963	101.863	101.763	4.750	101.963	101.863	101.763	4.750	100.923	100.823	100.723	4.750	100.673	100.573	100.473
4.875	102.757	102.657	102.557	4.875	102.507	102.407	102.307	4.875	102.507	102.407	102.307	4.875	101.467	101.367	101.267	4.875	101.217	101.117	101.017
4.990	102.921	102.821	102.721	4.990	102.421	102.321	102.221	4.990	102.421	102.321	102.221	4.990	101.631	101.531	101.431	4.990	101.131	101.031	100.931
5.000	103.021	102.921	102.821	5.000	102.521	102.421	102.321	5.000	102.521	102.421	102.321	5.000	101.731	101.631	101.531	5.000	101.231	101.131	101.031
5.125	103.121	103.021	102.921	5.125	102.621	102.521	102.421	5.125	102.621	102.521	102.421	5.125	101.484	101.384	101.284	5.125	100.984	100.884	100.784
5.250	103.696	103.596	103.496	5.250	103.196	103.096	102.996	5.250	103.196	103.096	102.996	5.250	102.059	101.959	101.859	5.250	101.559	101.459	101.359
5.375	104.019	103.919	103.819	5.375	104.019	103.919	103.819	5.375	104.019	103.919	103.819	5.375	102.382	102.282	102.182	5.375	102.382	102.282	102.182
5.500	104.254	104.154	104.054	5.500	104.254	104.154	104.054	5.500	104.254	104.154	104.054	5.500	102.617	102.517	102.417	5.500	102.617	102.517	102.417
5.625	104.324	104.224	104.124	5.625	104.324	104.224	104.124	5.625	104.324	104.224	104.124	5.625	102.185	102.085	101.985	5.625	102.185	102.085	101.985
5.750	104.797	104.697	104.597	5.750	104.797	104.697	104.597	5.750	104.797	104.697	104.597	5.750	102.658	102.558	102.458	5.750	102.658	102.558	102.458
5.875	105.090	104.990	104.890	5.875	105.090	104.990	104.890	5.875	105.090	104.990	104.890	5.875	102.951	102.851	102.751	5.875	102.951	102.851	102.751
5.990	105.238	105.138	105.038	5.990	105.238	105.138	105.038	5.990	105.238	105.138	105.038	5.990	103.099	102.999	102.899	5.990	103.099	102.999	102.899
6.000	105.338	105.238	105.138	6.000	105.338	105.238	105.138	6.000	105.338	105.238	105.138	6.000	103.199	103.099	102.999	6.000	103.199	103.099	102.999
6.125	105.321	105.210	105.096	6.125	105.321	105.210	105.096	6.125	105.321	105.210	105.096	6.125	102.492	102.381	102.267	6.125	102.492	102.381	102.267
6.250	105.601	105.490	105.379	6.250	105.601	105.490	105.379	6.250	105.601	105.490	105.379	6.250	102.788	102.677	102.566	6.250	102.788	102.677	102.566
6.375	106.161	106.033	105.961	6.375	106.161	106.033	105.961	6.375	106.161	106.033	105.961	6.375	103.198	103.070	102.998	6.375	103.198	103.070	102.998
6.500	106.741	106.613	106.541	6.500	106.741	106.613	106.541	6.500	106.741	106.613	106.541	6.500	103.628	103.500	103.428	6.500	103.628	103.500	103.428
6.625	107.176	107.048	106.976	6.625	107.176	107.048	106.976	6.625	107.176	107.048	106.976	6.625	103.913	103.785	103.713	6.625	103.913	103.785	103.713
6.750	107.460	107.332	107.260	6.750	107.460	107.332	107.260	6.750	107.460	107.332	107.260	6.750	104.047	103.919	103.847	6.750	104.047	103.919	103.847
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	100.673	100.573	100.473	4.250	100.563	100.463	100.363	4.250	100.938	100.838	100.738	4.250	100.938	100.838	100.738	3.750	100.153	100.053	99.953
4.875	101.217	101.117	101.017	4.375	101.086	100.986	100.886	4.375	101.461	101.361	101.261	4.375	101.461	101.361	101.261	3.875	100.726	100.626	100.526
4.990	101.131	101.031	100.931	4.500	101.581	101.481	101.381	4.500	101.956	101.856	101.756	4.500	101.956	101.856	101.756	3.990	101.024	100.924	100.824
5.000	101.231	101.131	101.031	4.625	101.774	101.674	101.574	4.625	102.149	102.049	101.949	4.625	102.149	102.049	101.949	4.000	101.124	101.024	100.924
5.125	100.984	100.884	100.784	4.750	102.028	101.928	101.828	4.750	102.583	102.483	102.383	4.750	102.583	102.483	102.383	4.125	101.617	101.517	101.417
5.250	101.559	101.459	101.359	4.875	102.650	102.550	102.450	4.875	103.025	102.925	102.825	4.875	103.025	102.925	102.825	4.250	101.945	101.845	101.745
5.375	102.382	102.282	102.182	4.990	102.868	102.768	102.668	4.990	102.993	102.893	102.793	4.990	102.993	102.893	102.793	4.375	102.292	102.192	102.092
5.500	102.617	102.517	102.417	5.000	102.968	102.868	102.768	5.000	103.093	102.993	102.893	5.000	103.093	102.993	102.893	4.500	102.105	102.005	101.905
5.625	102.185	102.085	101.985	5.125	103.169	103.069	102.969	5.125	103.294	103.194	103.094	5.125	103.294	103.194	103.094	4.625	102.381	102.281	102.181
5.750	102.658	102.558	102.458	5.250	103.562	103.462	103.362	5.250	103.687	103.587	103.487	5.250	103.687	103.587	103.487	4.750	102.828	102.728	102.628
5.875	102.951	102.851	102.751	5.375	103.831	103.731	103.631	5.375	103.831	103.731	103.631	5.375	103.831	103.731	103.631	4.875	102.932	102.832	102.732
5.990	103.099	102.999	102.899	5.500	104.050	103.950	103.850	5.500	104.050	103.950	103.850	5.500	104.050	103.950	103.850	4.990	102.790	102.690	102.590
6.000	103.199	103.099	102.999	5.625	104.137	104.037	103.937	5.625	104.137	104.037	103.937	5.625	104.137	104.037	103.937	5.000	102.890	102.790	102.690
6.125	102.492	102.381	102.267	5.750	104.476	104.376	104.276	5.750	104.476	104.376	104.276	5.750	104.476	104.376	104.276	5.125	103.197	103.097	102.997
6.250	102.788	102.677	102.566	5.875	104.916	104.816	104.716	5.875	104.916	104.816	104.716	5.875	104.916	104.816	104.716	5.250	103.442	103.342	103.242
6.375	103.198	103.070	102.998	5.990	105.089	104.989	104.889	5.990	105.089	104.989	104.889	5.990	105.089	104.989	104.889	5.375	103.682	103.582	103.482
6.500	103.628	103.500	103.428	6.000	105.189	105.089	104.989	6.000	105.189	105.089	104.989	6.000	105.189	105.089	104.989	5.500	102.249	102.149	102.049
6.625	103.913	103.785	103.713	6.125	104.800	104.689	104.572	6.125	104.800	104.689	104.572	6.125	104.800	104.689	104.572	5.625	102.621	102.521	102.421
6.750	104.047	103.919	103.847	6.250	105.176	105.065	104.953	6.250	105.176	105.065	104.953	6.250	105.176	105.065	104.953	5.750	102.941	102.841	102.741
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	100.653	100.553	100.453	3.750	100.653	100.553	100.453	3.750	99.955	99.495	99.395	3.750	100.095	99.995	99.895	3.750	100.095	99.995	99.895
3.875	100.976	100.876	100.776	3.875	100.976	100.876	100.776	3.875	100.168	100.068	99.968	3.875	100.418	100.318	100.218	3.875	100.418	100.318	100.218
3.990	101.274	101.174	101.074	3.990	101.274	101.174	101.074	3.990	99.966	99.866	99.766	3.990	100.216	100.116	100.016	3.990	100.216	100.116	100.016
4.000	101.374	101.274	101.174	4.000	101.374	101.274	101.174	4.000	100.066	99.966	99.866	4.000	100.316	100.216	100.116	4.000	100.316	100.216	100.116
4.125	101.867	101.767	101.667	4.125	101.867	101.767	101.667	4.125	100.559	100.459	100.359	4.125	100.809	100.709	100.609	4.125	100.809	100.709	100.609
4.250	102.195	102.095	101.995	4.250	102.195	102.095	101.995	4.250	100.887	100.787	100.687	4.250	101.137	101.037	100.937	4.250	101.137	101.037	100.937
4.375	102.292	102.192	102.092	4.375	102.292	102.192	102.092	4.375	101.234	101.134	101.034	4.375	101.234	101.134	101.034	4.375	101.234	101.134	101.034
4.500	102.105	102.005	101.905	4.500	102.105	102.005	101.905	4.500	100.448	100.348	100.248	4.500	100.448	100.348	100.248	4.500	100.448	100.348	100.248
4.625	102.381	102.281	102.181	4.625	102.381	102.281	102.181	4.625	100.724	100.624	100.524	4.625	100.724	100.624	100.524	4.625	100.724	100.624	100.524
4.750	102.828	102.728	102.628	4.750	102.828	102.728	102.62.												



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.:

2/25/2019

45 Day Lock Exp.:

3/11/2019

60 Day Lock Exp.:

3/26/2019

W. Rate Sheet Dated: 1/25/2019

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	102.282	102.182	102.082	4.250	100.627	100.527	100.427	3.750	100.236	100.136	100.036	4.750	100.994	100.894	100.794	3.750	99.672	99.572	99.472
4.875	102.826	102.726	102.626	4.375	101.148	101.048	100.948	3.875	100.812	100.712	100.612	4.875	101.538	101.438	101.338	3.875	100.248	100.148	100.048
4.990	102.984	102.884	102.784	4.500	101.644	101.544	101.444	3.990	101.039	100.939	100.839	4.990	101.696	101.596	101.496	3.990	99.978	99.878	99.778
5.000	103.084	102.984	102.884	4.625	101.832	101.732	101.632	4.000	101.139	101.039	100.939	5.000	101.796	101.696	101.596	4.000	100.078	99.978	99.878
5.125	103.138	103.038	102.938	4.750	102.267	102.167	102.067	4.125	101.629	101.529	101.429	5.125	101.513	101.413	101.313	4.125	100.568	100.468	100.368
5.250	103.708	103.608	103.508	4.875	102.710	102.610	102.510	4.250	101.956	101.856	101.756	5.250	102.083	101.983	101.883	4.250	100.895	100.795	100.695
5.375	104.028	103.928	103.828	4.990	102.927	102.827	102.727	4.375	102.299	102.199	102.099	5.375	102.403	102.303	102.203	4.375	101.238	101.138	101.038
5.500	104.263	104.163	104.063	5.000	103.027	102.927	102.827	4.500	102.125	102.025	101.925	5.500	102.638	102.538	102.438	4.500	100.468	100.368	100.268
5.625	104.313	104.213	104.113	5.125	103.181	103.081	102.981	4.625	102.401	102.301	102.201	5.625	102.189	102.089	101.989	4.625	100.744	100.644	100.544
5.750	104.785	104.685	104.585	5.250	103.573	103.473	103.373	4.750	102.847	102.747	102.647	5.750	102.661	102.561	102.461	4.750	101.190	101.090	100.990
5.875	105.074	104.974	104.874	5.375	103.841	103.741	103.641	4.875	102.954	102.854	102.754	5.875	102.950	102.850	102.750	4.875	101.297	101.197	101.097
5.990	105.216	105.116	105.016	5.500	104.061	103.961	103.861	4.990	102.790	102.690	102.590	5.990	103.092	102.992	102.892	4.990	100.883	100.783	100.683
6.000	105.316	105.216	105.116	5.625	104.098	103.998	103.898	5.000	102.890	102.790	102.690	6.000	103.192	103.092	102.992	5.000	100.983	100.883	100.783
6.125	105.282	105.171	105.064	5.750	104.437	104.337	104.237	5.125	103.195	103.095	102.995	6.125	102.469	102.358	102.251	5.125	101.288	101.188	101.088
6.250	105.560	105.449	105.346	5.875	104.877	104.777	104.677	5.250	103.440	103.340	103.240	6.250	102.747	102.636	102.533	5.250	101.533	101.433	101.333
6.375	106.149	106.021	105.949	5.990	105.047	104.947	104.847	5.375	103.679	103.579	103.479	6.375	103.186	103.058	102.986	5.375	101.772	101.672	101.572
6.500	106.189	106.061	105.989	6.000	105.147	105.047	104.947	5.500	102.296	102.196	102.096	6.500	103.076	102.948	102.876	5.500	100.139	100.039	99.939
6.625	106.684	106.556	106.484	6.125	104.761	104.650	104.541	5.625	102.669	102.569	102.469	6.625	103.421	103.293	103.221	5.625	100.512	100.412	100.312
6.750	107.029	106.901	106.829	6.250	105.136	105.025	104.921	5.750	102.988	102.888	102.788	6.750	103.616	103.488	103.416	5.750	100.831	100.731	100.631

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.:

2/25/2019

45 Day Lock Exp.:

3/11/2019

60 Day Lock Exp.:

3/26/2019

W. Rate Sheet Dated: 1/25/2019

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)