

W. Rate Sheet Dated: 1/28/2019

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	100.764	100.614	100.464	4.000	100.145	99.995	99.845	2.375	94.832	94.682	94.532	3.125	97.424	97.274	97.124
4.125	101.264	101.114	100.964	4.125	100.490	100.340	100.190	2.500	93.781	93.631	93.481	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	94.681	94.531	94.381	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	97.124	96.974	96.824	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	97.659	97.509	97.359	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	98.108	97.958	97.808	Margin = 2.250		Index = 2.580	
4.750	103.208	103.067	102.967	4.750	101.946	101.806	101.706	3.125	98.557	98.407	98.257				
4.875	103.024	102.883	102.783	4.875	102.270	102.129	102.029	3.250	99.039	98.889	98.739				
5.000	103.628	103.488	103.388	5.000	102.667	102.526	102.426	3.375	99.482	99.332	99.182				
5.125	103.828	103.688	103.588	5.125	102.903	102.763	102.663	3.500	99.927	99.777	99.627				
5.250	103.389	103.202	103.093	5.250	102.579	102.391	102.282	3.625	100.364	100.214	100.064				
5.375	103.572	103.385	103.275	5.375	102.893	102.705	102.596	3.750	100.460	100.310	100.160				
5.500	103.817	103.630	103.520	5.500	103.290	103.102	102.993	3.875	100.890	100.740	100.590				
5.625	104.121	103.933	103.824	5.625	103.376	103.189	103.079	4.000	101.255	101.105	100.955				
5.750	104.481	104.381	104.131	5.750	103.285	103.185	102.935	4.125	101.577	101.427	101.277				
5.875	104.514	104.414	104.164	5.875	103.609	103.509	103.259	4.250	101.225	101.075	100.925				
6.000	104.858	104.758	104.508	6.000	104.006	103.906	103.656	4.375	101.581	101.431	101.281				
6.125	105.312	105.212	104.962	6.125	104.342	104.242	103.992	4.500	101.869	101.719	101.569				
6.250	105.612	105.456	105.356	6.250	104.642	104.486	104.386	4.625	102.183	102.033	101.883				

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	99.564	99.414	99.264	4.000	99.145	98.995	98.845	2.375	93.832	93.682	93.532	3.125	96.424	96.274	96.124
4.125	100.064	99.914	99.764	4.125	99.490	99.340	99.190	2.500	92.781	92.631	92.481	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	93.681	93.531	93.381	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	96.124	95.974	95.824	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	96.659	96.509	96.359	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	97.108	96.958	96.808	Margin = 2.250		Index = 2.580	
4.750	101.958	101.817	101.717	4.750	100.946	100.806	100.706	3.125	97.557	97.407	97.257	30 Year OTC "Borrower Paid Only for USDA"			
4.875	101.974	101.833	101.733	4.875	101.270	101.129	101.029	3.250	98.039	97.889	97.739	Rate	30 Day	45 Day	60 Day
5.000	102.378	102.238	102.138	5.000	101.667	101.526	101.426	3.375	98.482	98.332	98.182	4.625	100.683	100.433	100.183
5.125	102.748	102.608	102.508	5.125	102.003	101.863	101.763	3.500	98.927	98.777	98.627	4.750	100.313	100.063	99.813
5.250	102.489	102.302	102.193	5.250	101.579	101.391	101.282	3.625	99.364	99.214	99.064	4.875	100.724	100.474	100.224
5.375	102.772	102.585	102.475	5.375	101.893	101.705	101.596	3.750	99.460	99.310	99.160	5.000	101.128	100.878	100.628
5.500	102.967	102.780	102.670	5.500	102.290	102.102	101.993	3.875	99.890	99.740	99.590	5.125	101.448	101.198	100.948
5.625	103.171	102.983	102.874	5.625	102.426	102.239	102.129	4.000	100.255	100.105	99.955	5.250	100.889	100.639	100.389
5.750	103.331	103.231	102.981	5.750	102.285	102.185	101.935	4.125	100.577	100.427	100.277	5.375	101.272	101.022	100.772
5.875	103.364	103.264	103.014	5.875	102.609	102.509	102.259	4.250	100.225	100.075	99.925	5.500	102.000	101.750	101.500
6.000	103.708	103.608	103.358	6.000	103.006	102.906	102.656	4.375	100.581	100.431	100.281	5.625	102.250	102.000	101.750
6.125	104.162	104.062	103.812	6.125	103.342	103.242	102.992	4.500	100.869	100.719	100.569	5.750	102.500	102.250	102.000
6.250	104.462	104.306	104.206	6.250	103.642	103.486	103.386	4.625	101.183	101.033	100.883	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:	1/28/2019	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	99.874	99.624	99.374	4.875	99.550	99.300	99.050
5.125	100.598	100.348	100.098	5.125	100.283	100.033	99.783
5.375	100.422	100.172	99.922	5.375	100.173	99.923	99.673
5.625	101.221	100.971	100.721	5.625	100.906	100.656	100.406
5.875	101.389	101.139	100.889	5.875	100.889	100.639	100.389
6.000	101.733	101.483	101.233	6.000	101.286	101.036	100.786
6.125	102.187	101.937	101.687	6.125	101.622	101.372	101.122
6.250	102.750	102.500	102.250	6.250	102.876	102.626	102.376

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	97.563	97.313	97.063
4.875	97.974	97.724	97.474
5.000	98.378	98.128	97.878
5.125	98.698	98.448	98.198
5.250	98.139	97.889	97.639
5.375	98.522	98.272	98.022
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
The UW / Commitment Fee buyout option is to be calculated as follows: Fee divided by loan amount to the exact decimal.		
For use by mortgage professionals only and should not be distributed to borrowers.		Tax Service Fee = \$80.00 "FHA only" (IA & ME exempt)



AFR Loan Center

Lockdesk e-mail:

lockdesk@afrrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/27/2019

45 Day Lock Exp.:

3/14/2019

60 Day Lock Exp.:

3/29/2019

W. Rate Sheet Dated: 1/28/2019

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	99.295	99.145	98.995	4.000	98.676	98.526	98.376	2.375	91.332	91.182	91.032	3.125	95.74	95.587	95.437
4.125	99.795	99.645	99.495	4.125	99.021	98.871	98.721	2.500	90.281	90.131	89.981	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	91.181	91.031	90.881	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	95.437	95.287	95.137	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	95.971	95.821	95.671	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	96.421	96.271	96.121	Margin = 2.250		Index = 2.580	
4.750	101.458	101.317	101.217	4.750	100.196	100.056	99.956	3.125	96.870	96.720	96.570				
4.875	101.274	101.133	101.033	4.875	100.520	100.379	100.279	3.250	98.039	97.889	97.739				
5.000	101.878	101.738	101.638	5.000	100.917	100.776	100.676	3.375	98.482	98.332	98.182				
5.125	102.078	101.938	101.838	5.125	101.153	101.013	100.913	3.500	98.927	98.777	98.627				
5.250	101.358	101.171	101.061	5.250	100.548	100.360	100.251	3.625	99.364	99.214	99.064				
5.375	101.541	101.353	101.244	5.375	100.861	100.674	100.565	3.750	98.991	98.841	98.691				
5.500	101.786	101.598	101.489	5.500	101.258	101.071	100.962	3.875	99.422	99.272	99.122				
5.625	102.090	101.902	101.793	5.625	101.345	101.157	101.048	4.000	99.787	99.637	99.487				
5.750	101.950	101.850	101.600	5.750	100.754	100.654	100.404	4.125	100.109	99.959	99.809				
5.875	101.982	101.882	101.632	5.875	101.078	100.978	100.728	4.250	99.788	99.638	99.488				
6.000	102.327	102.227	101.977	6.000	101.475	101.375	101.125	4.375	100.144	99.994	99.844				
6.125	102.781	102.681	102.431	6.125	101.811	101.711	101.461	4.500	100.432	100.282	100.132				
6.250	102.112	101.956	101.856	6.250	101.142	100.986	100.886	4.625	100.746	100.596	100.446				

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	98.095	97.945	97.795	4.000	97.676	97.526	97.376	2.375	92.082	91.932	91.782	3.125	94.737	94.587	94.437
4.125	98.595	98.445	98.295	4.125	98.021	97.871	97.721	2.500	91.031	90.881	90.731	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	91.931	91.781	91.631	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	95.218	95.068	94.918	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	95.753	95.603	95.453	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	96.202	96.052	95.902	Margin = 2.250		Index = 2.580	
4.750	100.208	100.067	99.967	4.750	99.196	99.056	98.956	3.125	96.651	96.501	96.351	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.224	100.083	99.983	4.875	99.520	99.379	99.279	3.250	96.945	96.795	96.645	Rate	30 Day	45 Day	60 Day
5.000	100.628	100.488	100.388	5.000	99.917	99.776	99.676	3.375	97.388	97.238	97.088	4.625	99.245	98.995	98.745
5.125	100.998	100.858	100.758	5.125	100.253	100.113	100.013	3.500	97.833	97.683	97.533	4.750	98.563	98.313	98.063
5.250	100.458	100.271	100.161	5.250	99.548	99.360	99.251	3.625	98.270	98.120	97.970	4.875	98.974	98.724	98.474
5.375	100.741	100.553	100.444	5.375	99.861	99.674	99.565	3.750	98.210	98.060	97.910	5.000	99.378	99.128	98.878
5.500	100.936	100.748	100.639	5.500	100.258	100.071	99.962	3.875	98.640	98.490	98.340	5.125	99.698	99.448	99.198
5.625	101.140	100.952	100.843	5.625	100.395	100.207	100.098	4.000	99.005	98.855	98.705	5.250	98.858	98.608	98.358
5.750	100.800	100.700	100.450	5.750	99.754	99.654	99.404	4.125	99.327	99.177	99.027	5.375	99.241	98.991	98.741
5.875	100.832	100.732	100.482	5.875	100.078	99.978	99.728	4.250	98.663	98.513	98.363	5.500	99.969	99.719	99.469
6.000	101.177	101.077	100.827	6.000	100.475	100.375	100.125	4.375	99.019	98.869	98.719	5.625	100.219	99.969	99.719
6.125	101.631	101.531	101.281	6.125	100.811	100.711	100.461	4.500	99.307	99.157	99.007	5.750	99.968	99.718	99.468
6.250	100.962	100.806	100.706	6.250	100.142	99.986	99.886	4.625	99.621	99.471	99.321	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

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	98.124	97.874	97.624	4.875	97.800	97.550	97.300
5.125	98.848	98.598	98.348	5.125	98.533	98.283	98.033
5.375	98.391	98.141	97.891	5.375	98.141	97.891	97.641
5.625	99.190	98.940	98.690	5.625	98.875	98.625	98.375
5.875	98.857	98.607	98.357	5.875	98.358	98.108	97.858
6.000	99.202	98.952	98.702	6.000	98.755	98.505	98.255
6.125	99.656	99.406	99.156	6.125	99.091	98.841	98.591
6.250	99.250	99.000	98.750	6.250	99.376	99.126	98.876
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:	1/28/2019 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	96.495	96.245	95.995	
4.750	95.813	95.563	95.313	
4.875	96.224	95.974	95.724	
5.000	96.628	96.378	96.128	
5.125	96.948	96.698	96.448	
5.250	96.108	95.858	95.608	
5.375	96.491	96.241	95.991	
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@afwholesale.com
Lockdesk Phone: 1-877-588-2706
Lockdesk Hours: 10:00 am ET - 11:00 pm ET

30 Day Lock Exp.: 2/27/2019
45 Day Lock Exp.: 3/14/2019
60 Day Lock Exp.: 3/29/2019

W. Rate Sheet Dated: 1/28/2019

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	100.315	100.215	100.115	4.375	99.496	99.396	99.296	4.375	99.308	99.208	99.108	4.375	99.222	99.122	99.022	4.375	98.403	98.303	98.203
4.500	100.874	100.774	100.674	4.500	100.112	100.012	99.912	4.500	99.925	99.825	99.725	4.500	99.776	99.676	99.576	4.500	99.014	98.914	98.814
4.625	101.184	101.084	100.984	4.625	100.654	100.554	100.454	4.625	100.607	100.507	100.407	4.625	100.045	99.945	99.845	4.625	99.515	99.415	99.315
4.750	101.785	101.685	101.585	4.750	101.430	101.330	101.230	4.750	101.426	101.326	101.226	4.750	100.384	100.284	100.184	4.750	100.029	99.929	99.829
4.875	102.308	102.208	102.108	4.875	102.017	101.917	101.817	4.875	102.017	101.917	101.817	4.875	100.920	100.820	100.720	4.875	100.629	100.529	100.429
4.990	102.549	102.449	102.349	4.990	102.297	102.197	102.097	4.990	102.297	102.197	102.097	4.990	101.308	101.208	101.108	4.990	101.056	100.956	100.856
5.000	102.649	102.549	102.449	5.000	102.397	102.297	102.197	5.000	102.397	102.297	102.197	5.000	101.408	101.308	101.208	5.000	101.156	101.056	100.956
5.125	102.953	102.853	102.753	5.125	102.734	102.634	102.534	5.125	102.734	102.634	102.534	5.125	101.631	101.531	101.431	5.125	101.412	101.312	101.212
5.250	103.360	103.260	103.160	5.250	103.334	103.234	103.134	5.250	103.361	103.261	103.161	5.250	101.824	101.724	101.624	5.250	101.798	101.698	101.598
5.375	103.700	103.600	103.500	5.375	103.670	103.570	103.470	5.375	103.701	103.601	103.501	5.375	102.073	101.973	101.873	5.375	102.043	101.943	101.843
5.500	103.991	103.891	103.791	5.500	103.942	103.842	103.742	5.500	103.973	103.873	103.773	5.500	102.508	102.408	102.308	5.500	102.459	102.359	102.259
5.625	104.326	104.226	104.126	5.625	104.182	104.082	103.982	5.625	104.213	104.113	104.013	5.625	102.749	102.649	102.549	5.625	102.605	102.505	102.405
5.750	104.647	104.547	104.447	5.750	104.833	104.726	104.633	5.750	104.892	104.787	104.692	5.750	102.968	102.868	102.768	5.750	102.968	102.861	102.768
5.875	104.835	104.730	104.635	5.875	105.194	105.087	104.994	5.875	105.256	105.151	105.056	5.875	103.260	103.154	103.054	5.875	103.260	103.153	103.053
5.990	104.949	104.844	104.749	5.990	105.383	105.276	105.183	5.990	105.445	105.340	105.245	5.990	103.723	103.617	103.517	5.990	103.723	103.616	103.513
6.000	105.049	104.944	104.849	6.000	105.483	105.376	105.283	6.000	105.545	105.440	105.345	6.000	104.283	104.177	104.077	6.000	104.283	104.176	104.073
6.125	105.619	105.514	105.419	6.125	105.759	105.652	105.559	6.125	105.821	105.716	105.621	6.125	103.068	102.961	102.861	6.125	103.068	102.961	102.868
6.250	105.864	105.759	105.664	6.250	105.962	105.855	105.762	6.250	106.027	105.924	105.827	6.250	103.291	103.185	103.091	6.250	103.291	103.184	103.091
6.375	105.775	105.641	105.575	6.375	106.282	106.147	106.082	6.375	106.360	106.260	106.160	6.375	101.429	101.294	101.229	6.375	101.429	101.294	101.229

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	98.215	98.115	98.015	4.625	101.653	101.553	101.453	4.625	100.792	100.692	100.592	4.625	100.730	100.530	100.530	3.375	98.573	98.473	98.373
4.500	98.827	98.727	98.627	4.750	102.103	102.003	101.903	4.750	101.381	101.281	101.181	4.750	101.318	101.118	101.118	3.500	99.065	98.965	98.865
4.625	99.468	99.368	99.268	4.875	102.502	102.402	102.302	4.875	101.922	101.822	101.722	4.875	101.860	101.660	101.660	3.625	99.542	99.442	99.342
4.750	100.025	99.925	99.825	4.990	102.650	102.550	102.450	4.990	102.166	102.066	101.966	4.990	102.103	101.903	101.903	3.750	99.973	99.873	99.773
4.875	100.629	100.529	100.429	5.000	102.750	102.650	102.550	5.000	102.266	102.166	102.066	5.000	102.203	102.003	102.003	3.875	100.405	100.305	100.205
4.990	101.056	100.956	100.856	5.125	103.051	102.951	102.851	5.125	102.593	102.493	102.393	5.125	102.531	102.331	102.331	3.990	100.766	100.666	100.566
5.000	101.156	101.056	100.956	5.250	103.489	103.389	103.289	5.250	102.857	102.757	102.657	5.250	102.701	102.501	102.501	4.000	100.866	100.766	100.666
5.125	101.412	101.312	101.212	5.375	103.696	103.596	103.496	5.375	103.151	103.051	102.951	5.375	102.995	102.795	102.795	4.125	101.316	101.216	101.116
5.250	101.824	101.724	101.624	5.500	103.927	103.827	103.727	5.500	103.441	103.341	103.241	5.500	103.284	103.084	103.084	4.250	101.620	101.520	101.420
5.375	102.073	101.973	101.873	5.625	104.103	104.003	103.903	5.625	103.675	103.575	103.475	5.625	103.519	103.319	103.319	4.375	101.956	101.856	101.756
5.500	102.490	102.390	102.290	5.750	104.371	104.265	104.171	5.750	104.170	104.065	103.970	5.750	103.951	103.751	103.751	4.500	102.018	101.918	101.818
5.625	102.636	102.536	102.436	5.875	104.604	104.498	104.404	5.875	104.486	104.381	104.286	5.875	104.268	104.068	104.068	4.625	102.331	102.231	102.131
5.750	102.968	102.863	102.768	5.990	104.708	104.601	104.508	5.990	104.661	104.556	104.461	5.990	104.443	104.243	104.243	4.750	102.540	102.440	102.340
5.875	103.260	103.155	103.055	6.000	104.808	104.701	104.608	6.000	104.761	104.656	104.561	6.000	104.543	104.343	104.343	4.875	102.794	102.694	102.594
5.990	103.723	103.618	103.513	6.125	105.007	104.900	104.807	6.125	105.035	104.930	104.835	6.125	104.816	104.616	104.616	4.990	102.678	102.578	102.478
6.000	103.823	103.718	103.613	6.250	105.095	104.961	104.895	6.250	104.894	104.760	104.694	6.250	104.675	104.475	104.475	5.000	102.778	102.678	102.578
6.125	103.068	102.963	102.868	6.375	105.317	105.183	105.117	6.375	105.197	105.063	104.997	6.375	104.978	104.778	104.778	5.125	103.082	102.982	102.882
6.250	103.291	103.188	103.091	6.500	105.426	105.292	105.226	6.500	105.358	105.224	105.158	6.500	105.140	104.940	104.940	5.250	103.253	103.153	103.053
6.375	101.429	101.329	101.229	6.625	105.505	105.371	105.305	6.625	105.486	105.352	105.286	6.625	105.267	105.067	105.067	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				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	98.215	98.115	98.015	4.625	101.653	101.553	101.453	4.625	100.792	100.692	100.592	4.625	100.730	100.530	100.530	3.375	98.573	98.473	98.373	3.375	98.713	98.513	98.513
4.500	98.827	98.727	98.627	4.750	102.103	102.003	101.903	4.750	101.381	101.281	101.181	4.750	101.318	101.118	101.118	3.500	99.065	98.965	98.865	3.500	99.052	98.852	98.852
4.625	99.468	99.368	99.268	4.875	102.502	102.402	102.302	4.875	101.922	101.822	101.722	4.875	101.860	101.660	101.660	3.625	99.542	99.442	99.342	3.625	99.536	99.156	99.156
4.750	100.025	99.925	99.825	4.990	102.650	102.550	102.450	4.990	102.166	102.066	101.966	4.990	102.103	101.903	101.903	3.750	99.973	99.873	99.773	3.750	100.396	100.196	100.196
4.875	100.629	100.529	100.429	5.000	102.750	102.650	102.550	5.000	102.266	102.166	102.066	5.000	102.203	102.003	102.003	3.875	100.405	100.305	100.205	3.875	100.692	100.492	100.492
4.990	101.056	100.956	100.856	5.125	103.051	102.951	102.851	5.125	102.593	102.493	102.393	5.125	102.531	102.331	102.331	3.990	100.766	100.666	100.566	3.990	100.874	100.674	100.674
5.000	101.156	101.056	100.956	5.250	103.489	103.389	103.289	5.250	102.857	102.757	102.657	5.250	102.701	102.501	102.501	4.000	100.866	100.766	100.666	4.000	100.974	100.774	100.774
5.125	101.412	101.312	101.212	5.375	103.696	103.596	103.496	5.375	103.151	103.051	102.951	5.375	102.995	102.795	102.795	4.125	101.316	101.216	101.116	4.125	101.245	101.045	101.045
5.250	101.824	101.724	101.624	5.500	103.927	103.827	103.727	5.500	103.441	103.341	103.241	5.500	103.284	103.084	103.084	4.250	101.620	101.520	101.420	4.250	101.460	101.260	101.260
5.375	102.290	102.190	102.090	5.625	104.181	104.081	103.981	5.625	103.715	103.615	103.515	5.625	103.558	103.358	103.358	4.375	101.846	101.746	101.646	4.375	101.686	101.486	101.486
5.500	102.490	102.390	102.290	5.750	104.371	104.265	104.171	5.750	104.170	104.065	103.970	5.750	103.951	103.751	103.751	4.500	102.018	101.918	101.818	4.500	101.838	101.638	101.638
5.625	102.636	102.536	102.436	5.875	104.604	104.498	104.404	5.875	104.486	104.381	104.286	5.875	104.268	104.068	104.068	4.625	102.331	102.231	102.131	4.625	102.053	101.853	101.853
5.750	102.968	102.868	102.768	5.990	104.708	104.601	104.508	5.990	104.661	104.556	104.461	5.990	104.443	104.243	104.243	4.750	102.540	102.440	102.340	4.750	102.241	102.041	102.041
5.875	103.260	103.160	103.060	6.000	104.808	104.701	104.608	6.000	104.761	104.656	104.561	6.000	104.543	104.343	104.343	4.875	102.594	102.494	102.394	4.875	102.447	102.247	102.247
5.990	102.720	102.618	102.518	6.125	105.007	104.900	104.807	6.125	105.035	104.930	104.835	6.125	104.816	104.616	104.616	4.990	102.678	102.578	102.478	4.990	102.521	102.321	102.321
6.000	102.823	102.718	102.613	6.250	105.095	104.961	104.895	6.250	104.894	104.760	104.694	6.250	104.675	104.475	104.475	5.000	102.782	102.678	102.578	5.000	102.621	102.421	102.421
6.125	103.068	102.963	102.868	6.375	105.317	105.183	105.117	6.375	105.197	105.063	104.997	6.375	104.978	104.778	104.778	5.125	102.088	102.982	102.882	5.125	102.616	102.416	102.416
6.250	103.291	103.188	103.091	6.500	105.426	105.292	105.226	6.500	105.358	105.224	105.158	6.500	105.140	104.940	104.940	5.250	103.253	103.153	103.053	5.250	102.821	102.621	102.621
6.375	103.429	103.329	103.229	6.625	105.505	105.371	105.305	6.625	105.486	105.352	105.286	6.625	105.267	105.067	105.067	5.375	103.436	103.336	103.236	5.375	103.023	102.823	102.823



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

30 Day Lock Exp.: 2/27/2019
45 Day Lock Exp.: 3/14/2019
60 Day Lock Exp.: 3/29/2019

W. Rate Sheet Dated: 1/28/2019

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	102.207	102.107	102.007	4.750	101.957	101.857	101.757	4.750	101.957	101.857	101.757	4.750	100.927	100.827	100.727	4.750	100.677	100.577	100.477
4.875	102.773	102.673	102.573	4.875	102.523	102.423	102.323	4.875	102.523	102.423	102.323	4.875	101.493	101.393	101.293	4.875	101.243	101.143	101.043
4.990	102.886	102.786	102.686	4.990	102.386	102.286	102.186	4.990	102.386	102.286	102.186	4.990	101.606	101.506	101.406	4.990	101.106	101.006	100.906
5.000	102.986	102.886	102.786	5.000	102.486	102.386	102.286	5.000	102.486	102.386	102.286	5.000	101.706	101.606	101.506	5.000	101.206	101.106	101.006
5.125	103.114	103.014	102.914	5.125	102.614	102.514	102.414	5.125	102.614	102.514	102.414	5.125	101.491	101.391	101.291	5.125	100.991	100.891	100.791
5.250	103.687	103.587	103.487	5.250	103.187	103.087	102.987	5.250	103.187	103.087	102.987	5.250	102.064	101.964	101.864	5.250	101.564	101.464	101.364
5.375	104.000	103.900	103.800	5.375	104.000	103.900	103.800	5.375	104.000	103.900	103.800	5.375	102.377	102.277	102.177	5.375	102.377	102.277	102.177
5.500	104.240	104.140	104.040	5.500	104.240	104.140	104.040	5.500	104.240	104.140	104.040	5.500	102.617	102.517	102.417	5.500	102.617	102.517	102.417
5.625	104.386	104.286	104.186	5.625	104.386	104.286	104.186	5.625	104.386	104.286	104.186	5.625	102.261	102.161	102.061	5.625	102.261	102.161	102.061
5.750	104.824	104.724	104.624	5.750	104.824	104.724	104.624	5.750	104.824	104.724	104.624	5.750	102.699	102.599	102.499	5.750	102.699	102.599	102.499
5.875	105.115	105.015	104.915	5.875	105.115	105.015	104.915	5.875	105.115	105.015	104.915	5.875	102.990	102.890	102.790	5.875	102.990	102.890	102.790
5.990	105.289	105.189	105.089	5.990	105.289	105.189	105.089	5.990	105.289	105.189	105.089	5.990	103.164	103.064	102.964	5.990	103.164	103.064	102.964
6.000	105.389	105.289	105.189	6.000	105.389	105.289	105.189	6.000	105.389	105.289	105.189	6.000	103.264	103.164	103.064	6.000	103.264	103.164	103.064
6.125	105.306	105.192	105.073	6.125	105.306	105.192	105.073	6.125	105.306	105.192	105.073	6.125	102.556	102.442	102.323	6.125	102.556	102.442	102.323
6.250	105.587	105.476	105.357	6.250	105.587	105.476	105.357	6.250	105.587	105.476	105.357	6.250	102.837	102.726	102.607	6.250	102.837	102.726	102.607
6.375	106.141	106.041	105.941	6.375	106.141	106.041	105.941	6.375	106.141	106.041	105.941	6.375	103.241	103.141	103.041	6.375	103.241	103.141	103.041
6.500	106.783	106.683	106.583	6.500	106.783	106.683	106.583	6.500	106.783	106.683	106.583	6.500	103.733	103.633	103.533	6.500	103.733	103.633	103.533
6.625	107.219	107.119	107.019	6.625	107.219	107.119	107.019	6.625	107.219	107.119	107.019	6.625	104.019	103.919	103.819	6.625	104.019	103.919	103.819
6.750	107.505	107.405	107.305	6.750	107.505	107.405	107.305	6.750	107.505	107.405	107.305	6.750	104.155	104.055	103.955	6.750	104.155	104.055	103.955
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	100.677	100.577	100.477	4.250	100.527	100.427	100.327	4.250	100.902	100.802	100.702	4.250	100.902	100.802	100.702	3.750	100.198	100.098	99.998
4.875	101.243	101.143	101.043	4.375	101.027	100.927	100.827	4.375	101.402	101.302	101.202	4.375	101.402	101.302	101.202	3.875	100.768	100.668	100.568
4.990	101.106	101.006	100.906	4.500	101.504	101.404	101.304	4.500	101.879	101.779	101.679	4.500	101.879	101.779	101.679	3.990	101.043	100.943	100.843
5.000	101.206	101.106	101.006	4.625	101.805	101.705	101.605	4.625	102.180	102.080	101.980	4.625	102.180	102.080	101.980	4.000	101.143	101.043	100.943
5.125	100.991	100.891	100.791	4.750	102.239	102.139	102.039	4.750	102.614	102.514	102.414	4.750	102.614	102.514	102.414	4.125	101.583	101.483	101.383
5.250	101.564	101.464	101.364	4.875	102.642	102.542	102.442	4.875	103.017	102.917	102.817	4.875	103.017	102.917	102.817	4.250	101.902	101.802	101.702
5.375	102.377	102.277	102.177	4.990	102.822	102.722	102.622	4.990	102.947	102.847	102.747	4.990	102.947	102.847	102.747	4.375	102.243	102.143	102.043
5.500	102.617	102.517	102.417	5.000	102.922	102.822	102.722	5.000	103.047	102.947	102.847	5.000	103.047	102.947	102.847	4.500	102.070	101.970	101.870
5.625	102.261	102.161	102.061	5.125	103.173	103.073	102.973	5.125	103.298	103.198	103.098	5.125	103.298	103.198	103.098	4.625	102.347	102.247	102.147
5.750	102.699	102.599	102.499	5.250	103.606	103.506	103.406	5.250	103.731	103.631	103.531	5.250	103.731	103.631	103.531	4.750	102.777	102.677	102.577
5.875	102.990	102.890	102.790	5.375	103.820	103.720	103.620	5.375	103.820	103.720	103.620	5.375	103.820	103.720	103.620	4.875	102.881	102.781	102.681
5.990	103.164	103.064	102.964	5.500	104.059	103.959	103.859	5.500	104.059	103.959	103.859	5.500	104.059	103.959	103.859	4.990	102.795	102.695	102.595
6.000	103.264	103.164	103.064	5.625	104.123	104.023	103.923	5.625	104.123	104.023	103.923	5.625	104.123	104.023	103.923	5.000	102.895	102.795	102.695
6.125	102.556	102.442	102.323	5.750	104.464	104.364	104.264	5.750	104.464	104.364	104.264	5.750	104.464	104.364	104.264	5.125	103.202	103.102	103.002
6.250	102.837	102.726	102.607	5.875	104.907	104.807	104.707	5.875	104.907	104.807	104.707	5.875	104.907	104.807	104.707	5.250	103.448	103.348	103.248
6.375	103.241	103.141	103.041	5.990	105.076	104.976	104.876	5.990	105.076	104.976	104.876	5.990	105.076	104.976	104.876	5.375	103.689	103.589	103.489
6.500	103.733	103.633	103.533	6.000	105.176	105.076	104.976	6.000	105.176	105.076	104.976	6.000	105.176	105.076	104.976	5.500	102.251	102.151	102.051
6.625	104.019	103.919	103.819	6.125	104.783	104.683	104.583	6.125	104.783	104.683	104.583	6.125	104.783	104.683	104.583	5.625	102.626	102.526	102.426
6.750	104.155	104.055	103.955	6.250	105.161	105.061	104.961	6.250	105.161	105.061	104.961	6.250	105.161	105.061	104.961	5.750	102.948	102.848	102.748
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	100.698	100.598	100.498	3.750	100.698	100.598	100.498	3.750	99.642	99.542	99.442	3.750	100.142	100.042	99.942	3.750	100.142	100.042	99.942
3.875	101.018	100.918	100.818	3.875	101.018	100.918	100.818	3.875	100.212	100.112	100.012	3.875	100.462	100.362	100.262	3.875	100.462	100.362	100.262
3.990	101.293	101.193	101.093	3.990	101.293	101.193	101.093	3.990	99.987	99.887	99.787	3.990	100.237	100.137	100.037	3.990	100.237	100.137	100.037
4.000	101.393	101.293	101.193	4.000	101.393	101.293	101.193	4.000	100.987	100.887	100.787	4.000	100.337	100.237	100.137	4.000	100.337	100.237	100.137
4.125	101.833	101.733	101.633	4.125	101.833	101.733	101.633	4.125	100.527	100.427	100.327	4.125	100.777	100.677	100.577	4.125	100.777	100.677	100.577
4.250	102.152	102.052	101.952	4.250	102.152	102.052	101.952	4.250	100.846	100.746	100.646	4.250	101.096	100.996	100.896	4.250	101.096	100.996	100.896
4.375	102.243	102.143	102.043	4.375	102.243	102.143	102.043	4.375	101.187	101.087	100.987	4.375	101.187	101.087	100.987	4.375	101.187	101.087	100.987
4.500	102.070	101.970	101.870	4.500	102.070	101.970	101.870	4.500	100.413	100.313</									



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.:

2/27/2019

45 Day Lock Exp.:

3/14/2019

60 Day Lock Exp.:

3/29/2019

W. Rate Sheet Dated: 1/28/2019

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	102.213	102.113	102.013	4.250	100.563	100.463	100.363	3.750	100.153	100.053	99.953	4.750	100.923	100.823	100.723	3.750	99.595	99.495	99.395
4.875	102.757	102.657	102.557	4.375	101.086	100.986	100.886	3.875	100.726	100.626	100.526	4.875	101.467	101.367	101.267	3.875	100.168	100.068	99.968
4.990	102.921	102.821	102.721	4.500	101.581	101.481	101.381	3.990	101.024	100.924	100.824	4.990	101.631	101.531	101.431	3.990	99.966	99.866	99.766
5.000	103.021	102.921	102.821	4.625	101.774	101.674	101.574	4.000	101.124	101.024	100.924	5.000	101.731	101.631	101.531	4.000	100.066	99.966	99.866
5.125	103.121	103.021	102.921	4.750	102.208	102.108	102.008	4.125	101.617	101.517	101.417	5.125	101.484	101.384	101.284	4.125	100.559	100.459	100.359
5.250	103.696	103.596	103.496	4.875	102.650	102.550	102.450	4.250	101.945	101.845	101.745	5.250	102.059	101.959	101.859	4.250	100.887	100.787	100.687
5.375	104.019	103.919	103.819	4.990	102.868	102.768	102.668	4.375	102.292	102.192	102.092	5.375	102.382	102.282	102.182	4.375	101.234	101.134	101.034
5.500	104.254	104.154	104.054	5.000	102.968	102.868	102.768	4.500	102.105	102.005	101.905	5.500	102.617	102.517	102.417	4.500	100.448	100.348	100.248
5.625	104.324	104.224	104.124	5.125	103.169	103.069	102.969	4.625	102.381	102.281	102.181	5.625	102.185	102.085	101.985	4.625	100.724	100.624	100.524
5.750	104.797	104.697	104.597	5.250	103.562	103.462	103.362	4.750	102.828	102.728	102.628	5.750	102.658	102.558	102.458	4.750	101.171	101.071	100.971
5.875	105.090	104.990	104.890	5.375	103.831	103.731	103.631	4.875	102.932	102.832	102.732	5.875	102.951	102.851	102.751	4.875	101.275	101.175	101.075
5.990	105.238	105.138	105.038	5.500	104.050	103.950	103.850	4.990	102.790	102.690	102.590	5.990	103.099	102.999	102.899	4.990	100.883	100.783	100.683
6.000	105.338	105.238	105.138	5.625	104.137	104.037	103.937	5.000	102.890	102.790	102.690	6.000	103.199	103.099	102.999	5.000	100.983	100.883	100.783
6.125	105.321	105.210	105.096	5.750	104.476	104.376	104.276	5.125	103.197	103.097	102.997	6.125	102.492	102.381	102.267	5.125	101.290	101.190	101.090
6.250	105.601	105.490	105.379	5.875	104.916	104.816	104.716	5.250	103.442	103.342	103.242	6.250	102.788	102.677	102.566	5.250	101.535	101.435	101.335
6.375	106.161	106.033	105.961	5.990	105.089	104.989	104.889	5.375	103.682	103.582	103.482	6.375	103.198	103.070	102.998	5.375	101.775	101.675	101.575
6.500	106.205	106.077	106.005	6.000	105.189	105.089	104.989	5.500	102.249	102.149	102.049	6.500	103.092	102.964	102.892	5.500	100.092	99.992	99.892
6.625	106.700	106.572	106.500	6.125	104.800	104.689	104.572	5.625	102.621	102.521	102.421	6.625	103.437	103.309	103.237	5.625	100.464	100.364	100.264
6.750	107.044	106.916	106.844	6.250	105.176	105.065	104.953	5.750	102.941	102.841	102.741	6.750	103.631	103.503	103.431	5.750	100.784	100.684	100.584

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			
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.:

2/27/2019

45 Day Lock Exp.:

3/14/2019

60 Day Lock Exp.:

3/29/2019

W. Rate Sheet Dated: 1/28/2019

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)