



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.: 2/28/2019

45 Day Lock Exp.: 3/15/2019

60 Day Lock Exp.: 4/1/2019

W. Rate Sheet Dated: 1/29/2019

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	100.889	100.739	100.589	4.000	100.270	100.120	99.970	2.375	94.972	94.822	94.672	3.125	97.424	97.274	97.124
4.125	101.389	101.239	101.089	4.125	100.615	100.465	100.315	2.500	93.922	93.772	93.622	3.250	97.505	97.355	97.205
4.250	101.835	101.710	101.610	4.250	101.058	100.933	100.833	2.625	94.822	94.672	94.522	3.375	97.887	97.737	97.587
4.375	102.326	102.201	102.101	4.375	101.437	101.312	101.212	2.750	97.234	97.084	96.934	3.500	98.241	98.091	97.941
4.500	102.809	102.684	102.584	4.500	101.748	101.623	101.523	2.875	97.768	97.618	97.468	3.625	98.637	98.487	98.337
4.625	103.208	103.083	102.983	4.625	102.084	101.959	101.859	3.000	98.217	98.067	97.917	Margin = 2.250		Index = 2.590	
4.750	103.333	103.208	103.108	4.750	102.071	101.946	101.846	3.125	98.667	98.517	98.367				
4.875	103.149	103.024	102.924	4.875	102.395	102.270	102.170	3.250	99.145	98.995	98.845				
5.000	103.753	103.628	103.528	5.000	102.792	102.667	102.567	3.375	99.587	99.437	99.287				
5.125	103.953	103.828	103.728	5.125	103.028	102.903	102.803	3.500	100.032	99.882	99.732				
5.250	103.483	103.343	103.202	5.250	102.673	102.532	102.391	3.625	100.469	100.319	100.169				
5.375	103.666	103.525	103.385	5.375	102.986	102.846	102.705	3.750	100.538	100.388	100.238				
5.500	103.911	103.770	103.630	5.500	103.383	103.243	103.102	3.875	100.969	100.819	100.669				
5.625	104.215	104.074	103.933	5.625	103.470	103.329	103.189	4.000	101.333	101.183	101.033				
5.750	104.465	104.365	104.240	5.750	103.270	103.170	103.045	4.125	101.656	101.506	101.356				
5.875	104.498	104.398	104.273	5.875	103.593	103.493	103.368	4.250	101.217	101.067	100.917				
6.000	104.843	104.743	104.618	6.000	103.990	103.890	103.765	4.375	101.573	101.423	101.273				
6.125	105.297	105.197	105.072	6.125	104.327	104.227	104.102	4.500	101.862	101.712	101.562				
6.250	105.597	105.487	105.387	6.250	104.627	104.517	104.417	4.625	102.175	102.025	101.875				

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	99.689	99.539	99.389	4.000	99.270	99.120	98.970	2.375	93.972	93.822	93.672	3.125	96.424	96.274	96.124
4.125	100.189	100.039	99.889	4.125	99.615	99.465	99.315	2.500	92.922	92.772	92.622	3.250	96.505	96.355	96.205
4.250	100.585	100.460	100.360	4.250	100.058	99.933	99.833	2.625	93.822	93.672	93.522	3.375	96.887	96.737	96.587
4.375	101.076	100.951	100.851	4.375	100.437	100.312	100.212	2.750	96.234	96.084	95.934	3.500	97.241	97.091	96.941
4.500	101.559	101.434	101.334	4.500	100.748	100.623	100.523	2.875	96.768	96.618	96.468	3.625	97.637	97.487	97.337
4.625	101.958	101.833	101.733	4.625	101.084	100.959	100.859	3.000	97.217	97.067	96.917	Margin = 2.250		Index = 2.590	
4.750	102.083	101.958	101.858	4.750	101.071	100.946	100.846	3.125	97.667	97.517	97.367	30 Year OTC "Borrower Paid Only for USDA"			
4.875	102.099	101.974	101.874	4.875	101.395	101.270	101.170	3.250	98.145	97.995	97.845	Rate	30 Day	45 Day	60 Day
5.000	102.503	102.378	102.278	5.000	101.792	101.667	101.567	3.375	98.587	98.437	98.287	4.625	100.808	100.558	100.308
5.125	102.873	102.748	102.648	5.125	102.128	102.003	101.903	3.500	99.032	98.882	98.732	4.750	100.438	100.188	99.938
5.250	102.583	102.443	102.302	5.250	101.673	101.532	101.391	3.625	99.469	99.319	99.169	4.875	100.849	100.599	100.349
5.375	102.866	102.725	102.585	5.375	101.986	101.846	101.705	3.750	99.538	99.388	99.238	5.000	101.253	101.003	100.753
5.500	103.061	102.920	102.780	5.500	102.383	102.243	102.102	3.875	99.969	99.819	99.669	5.125	101.573	101.323	101.073
5.625	103.265	103.124	102.983	5.625	102.520	102.379	102.239	4.000	100.333	100.183	100.033	5.250	100.983	100.733	100.483
5.750	103.315	103.215	103.090	5.750	102.270	102.170	102.045	4.125	100.656	100.506	100.356	5.375	101.366	101.116	100.866
5.875	103.348	103.248	103.123	5.875	102.593	102.493	102.368	4.250	100.217	100.067	99.917	5.500	102.000	101.750	101.500
6.000	103.693	103.593	103.468	6.000	102.990	102.890	102.765	4.375	100.573	100.423	100.273	5.625	102.250	102.000	101.750
6.125	104.147	104.047	103.922	6.125	103.327	103.227	103.102	4.500	100.862	100.712	100.562	5.750	102.500	102.250	102.000
6.250	104.447	104.337	104.237	6.250	103.627	103.517	103.417	4.625	101.175	101.025	100.875	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	99.999	99.749	99.499	4.875	99.675	99.425	99.175
5.125	100.723	100.473	100.223	5.125	100.408	100.158	99.908
5.375	100.516	100.266	100.016	5.375	100.266	100.016	99.766
5.625	101.315	101.065	100.815	5.625	101.000	100.750	100.500
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	102.844	102.594	102.344
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	98.058	97.808	97.558	
4.750	97.688	97.438	97.188	
4.875	98.099	97.849	97.599	
5.000	98.503	98.253	98.003	
5.125	98.823	98.573	98.323	
5.250	98.233	97.983	97.733	
5.375	98.616	98.366	98.116	
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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10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

2/28/2019

45 Day Lock Exp.:

3/15/2019

60 Day Lock Exp.:

4/1/2019

W. Rate Sheet Dated: 1/29/2019

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	99.420	99.270	99.120	4.000	98.801	98.651	98.501	2.375	91.472	91.322	91.172	3.125	95.74	95.587	95.437
4.125	99.920	99.770	99.620	4.125	99.146	98.996	98.846	2.500	90.422	90.272	90.122	3.250	96.51	96.355	96.205
4.250	100.398	100.273	100.173	4.250	99.621	99.496	99.396	2.625	91.322	91.172	91.022	3.375	96.89	96.737	96.587
4.375	100.888	100.763	100.663	4.375	99.999	99.874	99.774	2.750	95.546	95.396	95.246	3.500	97.24	97.091	96.941
4.500	101.371	101.246	101.146	4.500	100.310	100.185	100.085	2.875	96.081	95.931	95.781	3.625	97.64	97.487	97.337
4.625	101.770	101.645	101.545	4.625	100.646	100.521	100.421	3.000	96.530	96.380	96.230	Margin = 2.250		Index = 2.590	
4.750	101.583	101.458	101.358	4.750	100.321	100.196	100.096	3.125	96.979	96.829	96.679				
4.875	101.399	101.274	101.174	4.875	100.645	100.520	100.420	3.250	98.145	97.995	97.845				
5.000	102.003	101.878	101.778	5.000	101.042	100.917	100.817	3.375	98.587	98.437	98.287				
5.125	102.203	102.078	101.978	5.125	101.278	101.153	101.053	3.500	99.032	98.882	98.732				
5.250	101.452	101.311	101.171	5.250	100.641	100.501	100.360	3.625	99.469	99.319	99.169				
5.375	101.635	101.494	101.353	5.375	100.955	100.815	100.674	3.750	99.069	98.919	98.769				
5.500	101.880	101.739	101.598	5.500	101.352	101.212	101.071	3.875	99.500	99.350	99.200				
5.625	102.183	102.043	101.902	5.625	101.439	101.298	101.157	4.000	99.865	99.715	99.565				
5.750	101.934	101.834	101.709	5.750	100.738	100.638	100.513	4.125	100.187	100.037	99.887				
5.875	101.967	101.867	101.742	5.875	101.062	100.962	100.837	4.250	99.780	99.630	99.480				
6.000	102.312	102.212	102.087	6.000	101.459	101.359	101.234	4.375	100.136	99.986	99.836				
6.125	102.765	102.665	102.540	6.125	101.796	101.696	101.571	4.500	100.424	100.274	100.124				
6.250	102.097	101.987	101.887	6.250	101.127	101.017	100.917	4.625	100.738	100.588	100.438				

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	98.220	98.070	97.920	4.000	97.801	97.651	97.501	2.375	92.222	92.072	91.922	3.125	94.737	94.587	94.437
4.125	98.720	98.570	98.420	4.125	98.146	97.996	97.846	2.500	91.172	91.022	90.872	3.250	95.505	95.355	95.205
4.250	99.148	99.023	98.923	4.250	98.621	98.496	98.396	2.625	92.072	91.922	91.772	3.375	95.887	95.737	95.587
4.375	99.638	99.513	99.413	4.375	98.999	98.874	98.774	2.750	95.327	95.177	95.027	3.500	96.241	96.091	95.941
4.500	100.121	99.996	99.896	4.500	99.310	99.185	99.085	2.875	95.862	95.712	95.562	3.625	96.637	96.487	96.337
4.625	100.520	100.395	100.295	4.625	99.646	99.521	99.421	3.000	96.311	96.161	96.011	Margin = 2.250		Index = 2.590	
4.750	100.333	100.208	100.108	4.750	99.321	99.196	99.096	3.125	96.761	96.611	96.461	30 Year OTC "Borrower Paid Only for USDA"			
4.875	100.349	100.224	100.124	4.875	99.645	99.520	99.420	3.250	97.051	96.901	96.751	Rate	30 Day	45 Day	60 Day
5.000	100.753	100.628	100.528	5.000	100.042	99.917	99.817	3.375	97.494	97.344	97.194	4.625	99.370	99.120	98.870
5.125	101.123	100.998	100.898	5.125	100.378	100.253	100.153	3.500	97.938	97.788	97.638	4.750	98.688	98.438	98.188
5.250	100.552	100.411	100.271	5.250	99.641	99.501	99.360	3.625	98.376	98.226	98.076	4.875	99.099	98.849	98.599
5.375	100.835	100.694	100.553	5.375	99.955	99.815	99.674	3.750	98.288	98.138	97.988	5.000	99.503	99.253	99.003
5.500	101.030	100.889	100.748	5.500	100.352	100.212	100.071	3.875	98.719	98.569	98.419	5.125	99.823	99.573	99.323
5.625	101.233	101.093	100.952	5.625	100.489	100.348	100.207	4.000	99.083	98.933	98.783	5.250	98.952	98.702	98.452
5.750	100.784	100.684	100.559	5.750	99.738	99.638	99.513	4.125	99.406	99.256	99.106	5.375	99.335	99.085	98.835
5.875	100.817	100.717	100.592	5.875	100.062	99.962	99.837	4.250	98.655	98.505	98.355	5.500	99.968	99.718	99.468
6.000	101.162	101.062	100.937	6.000	100.459	100.359	100.234	4.375	99.011	98.861	98.711	5.625	100.218	99.968	99.718
6.125	101.615	101.515	101.390	6.125	100.796	100.696	100.571	4.500	99.299	99.149	98.999	5.750	99.969	99.719	99.469
6.250	100.947	100.837	100.737	6.250	100.127	100.017	99.917	4.625	99.613	99.463	99.313	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:	1/29/2019 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	98.249	97.999	97.749	4.875	97.925	97.675	97.425
5.125	98.973	98.723	98.473	5.125	98.658	98.408	98.158
5.375	98.485	98.235	97.985	5.375	98.235	97.985	97.735
5.625	99.283	99.033	98.783	5.625	98.969	98.719	98.469
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	99.344	99.094	98.844
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	96.620	96.370	96.120	
4.750	95.938	95.688	95.438	
4.875	96.349	96.099	95.849	
5.000	96.753	96.503	96.253	
5.125	97.073	96.823	96.573	
5.250	96.202	95.952	95.702	
5.375	96.585	96.335	96.085	
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
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.: 2/28/2019
45 Day Lock Exp.: 3/15/2019
60 Day Lock Exp.: 4/1/2019

W. Rate Sheet Dated: 1/29/2019

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	100.480	100.380	100.280	4.375	99.661	99.561	99.461	4.375	99.473	99.373	99.273	4.375	99.387	99.287	99.187	4.375	98.568	98.468	98.368
4.500	101.033	100.933	100.833	4.500	100.269	100.169	100.069	4.500	100.081	99.981	99.881	4.500	99.935	99.835	99.735	4.500	99.171	99.071	98.971
4.625	101.341	101.241	101.141	4.625	100.814	100.714	100.614	4.625	100.766	100.666	100.566	4.625	100.201	100.101	100.001	4.625	99.674	99.574	99.474
4.750	101.937	101.837	101.737	4.750	101.582	101.482	101.382	4.750	101.578	101.478	101.378	4.750	100.537	100.437	100.337	4.750	100.182	100.082	99.982
4.875	102.458	102.358	102.258	4.875	102.168	102.068	101.968	4.875	102.168	102.068	101.968	4.875	101.069	100.969	100.869	4.875	100.779	100.679	100.579
4.990	102.699	102.599	102.499	4.990	102.444	102.344	102.244	4.990	102.444	102.344	102.244	4.990	101.458	101.358	101.258	4.990	101.203	101.103	101.003
5.000	102.799	102.699	102.599	5.000	102.544	102.444	102.344	5.000	102.544	102.444	102.344	5.000	101.558	101.458	101.358	5.000	101.303	101.203	101.103
5.125	103.099	102.999	102.899	5.125	102.883	102.783	102.683	5.125	102.883	102.783	102.683	5.125	101.780	101.680	101.580	5.125	101.564	101.464	101.364
5.250	103.527	103.427	103.327	5.250	103.502	103.402	103.302	5.250	103.529	103.429	103.329	5.250	101.969	101.869	101.769	5.250	101.944	101.844	101.744
5.375	103.866	103.766	103.666	5.375	103.836	103.736	103.636	5.375	103.867	103.767	103.667	5.375	102.239	102.139	102.039	5.375	102.209	102.109	102.009
5.500	104.156	104.056	103.956	5.500	104.107	104.007	103.907	5.500	104.138	104.038	103.938	5.500	102.671	102.571	102.471	5.500	102.622	102.522	102.422
5.625	104.490	104.390	104.290	5.625	104.346	104.246	104.146	5.625	104.377	104.277	104.177	5.625	102.914	102.814	102.714	5.625	102.770	102.670	102.570
5.750	104.812	104.709	104.612	5.750	104.998	104.893	104.798	5.750	104.977	104.877	104.777	5.750	103.132	103.032	102.932	5.750	103.132	103.027	102.932
5.875	105.000	104.897	104.800	5.875	105.357	105.252	105.157	5.875	105.420	105.317	105.220	5.875	105.254	105.149	105.044	5.875	105.254	105.149	105.044
5.990	105.111	105.008	104.911	5.990	105.545	105.440	105.345	5.990	105.607	105.504	105.407	5.990	105.885	105.780	105.685	5.990	105.885	105.780	105.685
6.000	105.211	105.108	105.011	6.000	105.645	105.540	105.445	6.000	105.707	105.604	105.507	6.000	105.985	105.880	105.785	6.000	105.985	105.880	105.785
6.125	105.780	105.677	105.580	6.125	105.920	105.815	105.720	6.125	105.983	105.880	105.783	6.125	103.230	103.125	103.030	6.125	103.230	103.125	103.030
6.250	106.029	105.926	105.829	6.250	106.126	106.021	105.926	6.250	106.191	106.090	105.991	6.250	103.452	103.347	103.252	6.250	103.452	103.347	103.252
6.375	105.936	105.802	105.736	6.375	106.444	106.308	106.244	6.375	106.525	106.425	106.325	6.375	101.591	101.455	101.391	6.375	101.591	101.455	101.391

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	98.380	98.280	98.180	4.625	101.808	101.708	101.608	4.625	100.950	100.850	100.750	4.625	100.887	100.687	100.687	3.375	98.649	98.549	98.449
4.500	98.983	98.883	98.783	4.750	102.255	102.155	102.055	4.750	101.532	101.432	101.332	4.750	101.470	101.270	101.270	3.500	99.141	99.041	98.941
4.625	99.626	99.526	99.426	4.875	102.652	102.552	102.452	4.875	102.072	101.972	101.872	4.875	102.009	101.809	101.809	3.625	99.617	99.517	99.417
4.750	100.178	100.078	99.978	4.990	102.800	102.700	102.600	4.990	102.313	102.213	102.113	4.990	102.250	102.050	102.050	3.750	100.051	99.951	99.851
4.875	100.779	100.679	100.579	5.000	102.900	102.800	102.700	5.000	102.413	102.313	102.213	5.000	102.350	102.150	102.150	3.875	100.487	100.387	100.287
4.990	101.203	101.103	101.003	5.125	103.221	103.121	103.021	5.125	102.742	102.642	102.542	5.125	102.680	102.480	102.480	3.990	100.845	100.745	100.645
5.000	101.303	101.203	101.103	5.250	103.656	103.556	103.456	5.250	103.024	102.924	102.824	5.250	102.868	102.668	102.668	4.000	100.945	100.845	100.745
5.125	101.564	101.464	101.364	5.375	103.864	103.764	103.664	5.375	103.317	103.217	103.117	5.375	103.161	102.961	102.961	4.125	101.390	101.290	101.190
5.250	101.969	101.869	101.769	5.500	104.092	103.992	103.892	5.500	103.605	103.505	103.405	5.500	103.449	103.249	103.249	4.250	101.692	101.592	101.492
5.375	102.239	102.139	102.039	5.625	104.267	104.167	104.067	5.625	103.839	103.739	103.639	5.625	103.683	103.483	103.483	4.375	102.026	101.926	101.826
5.500	102.653	102.553	102.453	5.750	104.535	104.435	104.335	5.750	104.343	104.243	104.143	5.750	104.115	103.915	103.915	4.490	102.380	102.280	102.180
5.625	102.801	102.701	102.601	5.875	104.768	104.668	104.568	5.875	104.650	104.547	104.450	5.875	104.431	104.231	104.231	4.625	102.369	102.269	102.169
5.750	103.132	103.029	102.932	5.990	104.869	104.764	104.669	5.990	104.823	104.720	104.623	5.990	104.605	104.405	104.405	4.750	102.577	102.477	102.377
5.875	103.524	103.421	103.324	6.000	104.969	104.864	104.769	6.000	104.923	104.820	104.723	6.000	104.705	104.505	104.505	4.875	102.629	102.529	102.429
5.990	102.885	102.782	102.685	6.125	105.172	105.067	104.972	6.125	105.196	105.093	104.996	6.125	104.977	104.777	104.777	4.990	102.713	102.613	102.513
6.000	102.985	102.882	102.785	6.250	105.258	105.154	105.058	6.250	105.057	104.923	104.857	6.250	104.838	104.638	104.638	5.000	102.813	102.713	102.613
6.125	103.230	103.127	103.030	6.375	105.480	105.346	105.280	6.375	105.358	105.224	105.158	6.375	105.139	104.939	104.939	5.125	103.124	103.024	102.924
6.250	103.452	103.351	103.252	6.500	105.589	105.455	105.389	6.500	105.519	105.385	105.319	6.500	105.300	105.100	105.100	5.250	103.295	103.195	103.095
6.375	101.591	101.491	101.391	6.625	105.668	105.534	105.468	6.625	105.645	105.511	105.445	6.625	105.426	105.226	105.226	5.375	103.478	103.378	103.278

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	98.380	98.280	98.180	4.625	101.808	101.708	101.608	4.625	100.950	100.850	100.750	4.625	100.887	100.687	100.687	3.375	98.649	98.549	98.449	3.375	98.792	98.592	98.592
4.500	98.983	98.883	98.783	4.750	102.255	102.155	102.055	4.750	101.532	101.432	101.332	4.750	101.470	101.270	101.270	3.500	99.141	99.041	98.941	3.500	99.127	98.927	98.927
4.625	99.626	99.526	99.426	4.875	102.652	102.552	102.452	4.875	102.072	101.972	101.872	4.875	102.009	101.809	101.809	3.625	99.617	99.517	99.417	3.625	99.432	99.232	99.232
4.750	100.178	100.078	99.978	4.990	102.800	102.700	102.600	4.990	102.313	102.213	102.113	4.990	102.250	102.050	102.050	3.750	100.051	99.951	99.851	3.750	100.474	100.274	100.274
4.875	100.779	100.679	100.579	5.000	102.900	102.800	102.700	5.000	102.413	102.313	102.213	5.000	102.350	102.150	102.150	3.875	100.487	100.387	100.287	3.875	100.769	100.569	100.569
4.990	101.203	101.103	101.003	5.125	103.221	103.121	103.021	5.125	102.742	102.642	102.542	5.125	102.680	102.480	102.480	3.990	100.845	100.745	100.645	3.990	100.952	100.752	100.752
5.000	101.303	101.203	101.103	5.250	103.656	103.556	103.456	5.250	103.024	102.924	102.824	5.250	102.868	102.668	102.668	4.000	100.945	100.845	100.745	4.000	101.052	100.852	100.852
5.125	101.564	101.464	101.364	5.375	103.864	103.764	103.664	5.375	103.317	103.217	103.117	5.375	103.161	102.961	102.961	4.125	101.390	101.290	101.190	4.125	101.320	101.120	101.120
5.250	101.969	101.869	101.769	5.500	104.092	103.992	103.892	5.500	103.605	103.505	103.405	5.500	103.449	103.249	103.249	4.250	101.692	101.592	101.492	4.250	101.533	101.333	101.333
5.375	102.239	102.139	102.039	5.625	104.267	104.167	104.067	5.625	103.839	103.739	103.639	5.625	103.683	103.483	103.483	4.375	102.026	101.926	101.826	4.375	101.798	101.598	101.598
5.500	102.653	102.553	102.453	5.750	104.535	104.435	104.335	5.750	104.344	104.244	104.144	5.750	104.189	103.989	103.989	4.500	102.315	102.215	102.115	4.500	102.112	101.912	101.912
5.625	102.801	102.701	102.601	5.875	104.768	104.668	104.568	5.875	104.650	104.547	104.450	5.875	104.431	104.231	104.231	4.625	102.369	102.269	102.169	4.625	102.091	101.891	101.891
5.750	103.132	103.029	102.932	5.990	104.869	104.764	104.669	5.990	104.823	104.720	104.623	5.990	104.605	104.405	104.405	4.750	102.577	102.477	102.377	4.750	102.277	102.077	102.077
5.875	103.524	103.421	103.324	6.000	104.969	104.864	104.769	6.000	104.923	104.820	104.723	6.000	104.705	104.505	104.505	4.875	102.629	102.529	102.429	4.875	102.329	102.129	102.129
5.990	102.885	102.782	102.685	6.125	105.172	105.067	104.972	6.125	105.196	105.093	104.996	6.125	104.977	104.777	104.777	4.990	102.713	102.613	102.513	4.990	102.556	102.356	102.356
6.000	102.985	102.882	102.785	6.250	105.258	105.154	105.058	6.250	105.057	104.923	104.857	6.250	104.838	104.638	104.638	5.000	102.813	102.713	102.613	5.000	102.656	102.456	102.456
6.125	103.230	103.127	103.030	6.375	105.480	105.346	105.280	6.375	105.358	105.224	105.158	6.375	105.139	104.939	104.939	5.125	102.824	102.724	102.624	5.125	102.658	102.458	102.458
6.250	103.452	103.351	103.252	6.500	105.589	105.455	105.389	6.500	105.519	105.385	105.319	6.500	105.300	105.100	105.100	5.250	102.895	102.795	102.695	5.250	102.681	102.481	102.481
6.375	101.591	101.491	101.391	6.625	105.668	105.534	105.468	6.625	105.645	105.511	105.445	6.625	105.426	105.226	105.226	5.375	102.478	102.378	102.278	5.375	102.064	101.864	101.864



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.: 2/28/2019
45 Day Lock Exp.: 3/15/2019
60 Day Lock Exp.: 4/1/2019

W. Rate Sheet Dated: 1/29/2019

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	102.353	102.253	102.153	4.750	102.103	102.003	101.903	4.750	102.103	102.003	101.903	4.750	101.072	100.972	100.872	4.750	100.822	100.722	100.622
4.875	102.909	102.809	102.709	4.875	102.659	102.559	102.459	4.875	102.659	102.559	102.459	4.875	101.628	101.528	101.428	4.875	101.378	101.278	101.178
4.990	103.025	102.925	102.825	4.990	102.525	102.425	102.325	4.990	102.525	102.425	102.325	4.990	101.744	101.644	101.544	4.990	101.244	101.144	101.044
5.000	103.125	103.025	102.925	5.000	102.625	102.525	102.425	5.000	102.625	102.525	102.425	5.000	101.844	101.744	101.644	5.000	101.344	101.244	101.144
5.125	103.262	103.162	103.062	5.125	102.762	102.662	102.562	5.125	102.762	102.662	102.562	5.125	101.637	101.537	101.437	5.125	101.137	101.037	100.937
5.250	103.830	103.730	103.630	5.250	103.330	103.230	103.130	5.250	103.330	103.230	103.130	5.250	102.205	102.105	102.005	5.250	101.705	101.605	101.505
5.375	104.140	104.040	103.940	5.375	104.140	104.040	103.940	5.375	104.140	104.040	103.940	5.375	102.515	102.415	102.315	5.375	102.515	102.415	102.315
5.500	104.374	104.274	104.174	5.500	104.374	104.274	104.174	5.500	104.374	104.274	104.174	5.500	102.749	102.649	102.549	5.500	102.749	102.649	102.549
5.625	104.436	104.336	104.236	5.625	104.436	104.336	104.236	5.625	104.436	104.336	104.236	5.625	102.314	102.214	102.114	5.625	102.314	102.214	102.114
5.750	104.869	104.769	104.669	5.750	104.869	104.769	104.669	5.750	104.869	104.769	104.669	5.750	102.747	102.647	102.547	5.750	102.747	102.647	102.547
5.875	105.161	105.061	104.961	5.875	105.161	105.061	104.961	5.875	105.161	105.061	104.961	5.875	103.039	102.939	102.839	5.875	103.039	102.939	102.839
5.990	105.336	105.236	105.136	5.990	105.336	105.236	105.136	5.990	105.336	105.236	105.136	5.990	103.214	103.114	103.014	5.990	103.214	103.114	103.014
6.000	105.436	105.336	105.236	6.000	105.436	105.336	105.236	6.000	105.436	105.336	105.236	6.000	103.314	103.214	103.114	6.000	103.314	103.214	103.114
6.125	105.383	105.283	105.183	6.125	105.383	105.283	105.183	6.125	105.383	105.283	105.183	6.125	102.633	102.533	102.433	6.125	102.633	102.533	102.433
6.250	105.660	105.560	105.460	6.250	105.660	105.560	105.460	6.250	105.660	105.560	105.460	6.250	102.910	102.810	102.710	6.250	102.910	102.810	102.710
6.375	106.217	106.117	106.014	6.375	106.217	106.117	106.014	6.375	106.217	106.117	106.014	6.375	103.317	103.217	103.114	6.375	103.317	103.217	103.114
6.500	106.855	106.755	106.655	6.500	106.855	106.755	106.655	6.500	106.855	106.755	106.655	6.500	103.805	103.705	103.605	6.500	103.805	103.705	103.605
6.625	107.289	107.189	107.089	6.625	107.289	107.189	107.089	6.625	107.289	107.189	107.089	6.625	104.089	103.989	103.889	6.625	104.089	103.989	103.889
6.750	107.573	107.473	107.373	6.750	107.573	107.473	107.373	6.750	107.573	107.473	107.373	6.750	104.223	104.123	104.023	6.750	104.223	104.123	104.023
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	100.822	100.722	100.622	4.250	100.656	100.556	100.456	4.250	101.031	100.931	100.831	4.250	101.031	100.931	100.831	3.750	100.282	100.182	100.082
4.875	101.378	101.278	101.178	4.375	101.155	101.055	100.955	4.375	101.330	101.230	101.130	4.375	101.530	101.430	101.330	3.875	100.856	100.756	100.656
4.990	101.244	101.144	101.044	4.500	101.625	101.525	101.425	4.500	102.000	101.900	101.800	4.500	102.000	101.900	101.800	3.990	101.106	101.006	100.906
5.000	101.344	101.244	101.144	4.625	101.955	101.855	101.755	4.625	102.330	102.230	102.130	4.625	102.330	102.230	102.130	4.000	101.206	101.106	101.006
5.125	101.317	101.037	100.937	4.750	102.384	102.284	102.184	4.750	102.759	102.659	102.559	4.750	102.759	102.659	102.559	4.125	101.645	101.545	101.445
5.250	101.705	101.605	101.505	4.875	102.781	102.681	102.581	4.875	103.156	103.056	102.956	4.875	103.156	103.056	102.956	4.250	101.965	101.865	101.765
5.375	102.515	102.415	102.315	4.990	102.960	102.860	102.760	4.990	103.085	102.985	102.885	4.990	103.085	102.985	102.885	4.375	102.311	102.211	102.111
5.500	102.749	102.649	102.549	5.000	103.060	102.960	102.860	5.000	103.185	103.085	102.985	5.000	103.185	103.085	102.985	4.500	102.125	102.025	101.925
5.625	102.314	102.214	102.114	5.125	103.318	103.218	103.118	5.125	103.443	103.343	103.243	5.125	103.443	103.343	103.243	4.625	102.401	102.301	102.201
5.750	102.747	102.647	102.547	5.250	103.747	103.647	103.547	5.250	103.872	103.772	103.672	5.250	103.872	103.772	103.672	4.750	102.826	102.726	102.626
5.875	103.039	102.939	102.839	5.375	103.960	103.860	103.760	5.375	103.960	103.860	103.760	5.375	103.960	103.860	103.760	4.875	102.931	102.831	102.731
5.990	103.214	103.114	103.014	5.500	104.196	104.096	103.996	5.500	104.196	104.096	103.996	5.500	104.196	104.096	103.996	4.990	102.837	102.737	102.637
6.000	103.314	103.214	103.114	5.625	104.204	104.104	104.004	5.625	104.204	104.104	104.004	5.625	104.204	104.104	104.004	5.000	102.937	102.837	102.737
6.125	102.633	102.518	102.384	5.750	104.542	104.442	104.342	5.750	104.542	104.442	104.342	5.750	104.542	104.442	104.342	5.125	103.242	103.142	103.042
6.250	102.910	102.800	102.666	5.875	104.981	104.881	104.781	5.875	104.981	104.881	104.781	5.875	104.981	104.881	104.781	5.250	103.488	103.388	103.288
6.375	103.317	103.217	103.114	5.990	105.149	105.049	104.949	5.990	105.149	105.049	104.949	5.990	105.149	105.049	104.949	5.375	103.726	103.626	103.526
6.500	103.805	103.705	103.605	6.000	105.249	105.149	105.049	6.000	105.249	105.149	105.049	6.000	105.249	105.149	105.049	5.500	103.972	103.872	103.772
6.625	104.089	103.989	103.889	6.125	104.862	104.762	104.611	6.125	104.862	104.762	104.611	6.125	104.862	104.762	104.611	5.625	102.663	102.563	102.463
6.750	104.223	104.123	104.023	6.250	105.237	105.124	104.990	6.250	105.237	105.124	104.990	6.250	105.237	105.124	104.990	5.750	102.982	102.882	102.782
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	100.782	100.682	100.582	3.750	100.782	100.682	100.582	3.750	99.720	99.620	99.520	3.750	100.220	100.120	100.020	3.750	100.220	100.120	100.020
3.875	101.106	101.006	100.906	3.875	101.106	101.006	100.906	3.875	100.294	100.194	100.094	3.875	100.544	100.444	100.344	3.875	100.544	100.444	100.344
3.990	101.356	101.256	101.156	3.990	101.356	101.256	101.156	3.990	100.043	99.943	99.843	3.990	100.293	100.193	100.093	3.990	100.293	100.193	100.093
4.000	101.456	101.356	101.256	4.000	101.456	101.356	101.256	4.000	100.143	100.043	99.943	4.000	100.393	100.293	100.193	4.000	100.393	100.293	100.193
4.125	101.895	101.795	101.695	4.125	101.895	101.795	101.695	4.125	100.582	100.482	100.382	4.125	100.832	100.732	100.632	4.125	100.832	100.732	100.632
4.250	102.215	102.115	102.015	4.250	102.215	102.115	102.015	4.250	100.902	100.802	100.702	4.250	101.152	101.052	100.952	4.250	101.152	101.052	100.952
4.375	102.311	102.211	102.111	4.375	102.311	102.211	102.111	4.375	101.248	101.148	101.048	4.375	101.248	101.148	101.048	4.375	101.248	101.148	101.048
4.500	102.125	102.025	101.925	4.500	102.125	102.025	101.925	4.500	100.468	100.36									



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.:

2/28/2019

45 Day Lock Exp.:

3/15/2019

60 Day Lock Exp.:

4/1/2019

W. Rate Sheet Dated: 1/29/2019

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	102.207	102.107	102.007	4.250	100.527	100.427	100.327	3.750	100.198	100.098	99.998	4.750	100.927	100.827	100.727	3.750	99.642	99.542	99.442
4.875	102.773	102.673	102.573	4.375	101.027	100.927	100.827	3.875	100.768	100.668	100.568	4.875	101.493	101.393	101.293	3.875	100.212	100.112	100.012
4.990	102.886	102.786	102.686	4.500	101.504	101.404	101.304	3.990	101.043	100.943	100.843	4.990	101.606	101.506	101.406	3.990	99.987	99.887	99.787
5.000	102.986	102.886	102.786	4.625	101.805	101.705	101.605	4.000	101.143	101.043	100.943	5.000	101.706	101.606	101.506	4.000	100.087	99.987	99.887
5.125	103.114	103.014	102.914	4.750	102.239	102.139	102.039	4.125	101.583	101.483	101.383	5.125	101.491	101.391	101.291	4.125	100.527	100.427	100.327
5.250	103.687	103.587	103.487	4.875	102.642	102.542	102.442	4.250	101.902	101.802	101.702	5.250	102.064	101.964	101.864	4.250	100.846	100.746	100.646
5.375	104.000	103.900	103.800	4.990	102.822	102.722	102.622	4.375	102.243	102.143	102.043	5.375	102.377	102.277	102.177	4.375	101.187	101.087	100.987
5.500	104.240	104.140	104.040	5.000	102.922	102.822	102.722	4.500	102.070	101.970	101.870	5.500	102.617	102.517	102.417	4.500	100.413	100.313	100.213
5.625	104.386	104.286	104.186	5.125	103.173	103.073	102.973	4.625	102.347	102.247	102.147	5.625	102.261	102.161	102.061	4.625	100.690	100.590	100.490
5.750	104.824	104.724	104.624	5.250	103.606	103.506	103.406	4.750	102.777	102.677	102.577	5.750	102.699	102.599	102.499	4.750	101.120	101.020	100.920
5.875	105.115	105.015	104.915	5.375	103.820	103.720	103.620	4.875	102.881	102.781	102.681	5.875	102.990	102.890	102.790	4.875	101.224	101.124	101.024
5.990	105.289	105.189	105.089	5.500	104.059	103.959	103.859	4.990	102.795	102.695	102.595	5.990	103.164	103.064	102.964	4.990	100.888	100.788	100.688
6.000	105.389	105.289	105.189	5.625	104.123	104.023	103.923	5.000	102.895	102.795	102.695	6.000	103.264	103.164	103.064	5.000	100.988	100.888	100.788
6.125	105.306	105.192	105.073	5.750	104.464	104.364	104.264	5.125	103.202	103.102	103.002	6.125	102.556	102.442	102.323	5.125	101.295	101.195	101.095
6.250	105.587	105.476	105.357	5.875	104.907	104.807	104.707	5.250	103.448	103.348	103.248	6.250	102.837	102.726	102.607	5.250	101.541	101.441	101.341
6.375	106.141	106.041	105.941	5.990	105.076	104.976	104.876	5.375	103.689	103.589	103.489	6.375	103.241	103.141	103.041	5.375	101.782	101.682	101.582
6.500	106.247	106.147	106.047	6.000	105.176	105.076	104.976	5.500	102.251	102.150	102.051	6.500	103.197	103.097	102.997	5.500	100.094	99.993	99.894
6.625	106.743	106.643	106.543	6.125	104.783	104.667	104.548	5.625	102.626	102.526	102.426	6.625	103.543	103.443	103.343	5.625	100.469	100.369	100.269
6.750	107.089	106.989	106.889	6.250	105.161	105.048	104.929	5.750	102.948	102.848	102.748	6.750	103.739	103.639	103.539	5.750	100.791	100.691	100.591

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.:

2/28/2019

45 Day Lock Exp.:

3/15/2019

60 Day Lock Exp.:

4/1/2019

W. Rate Sheet Dated: 1/29/2019

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

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)