



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.: 3/1/2019

45 Day Lock Exp.: 3/18/2019

60 Day Lock Exp.: 4/1/2019

W. Rate Sheet Dated: 1/30/2019

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	100.905	100.755	100.605	4.000	100.286	100.136	99.986	2.375	95.207	95.057	94.907	3.125	97.424	97.274	97.124
4.125	101.405	101.255	101.105	4.125	100.630	100.480	100.330	2.500	94.156	94.006	93.856	3.250	97.505	97.355	97.205
4.250	101.851	101.742	101.642	4.250	101.074	100.965	100.865	2.625	95.056	94.906	94.756	3.375	97.887	97.737	97.587
4.375	102.341	102.232	102.132	4.375	101.452	101.343	101.243	2.750	97.327	97.177	97.027	3.500	98.241	98.091	97.941
4.500	102.824	102.715	102.615	4.500	101.763	101.654	101.554	2.875	97.862	97.712	97.562	3.625	98.637	98.487	98.337
4.625	103.223	103.114	103.014	4.625	102.100	101.990	101.890	3.000	98.311	98.161	98.011	Margin = 2.250		Index = 2.590	
4.750	103.348	103.223	103.123	4.750	102.071	101.946	101.846	3.125	98.761	98.611	98.461				
4.875	103.149	103.024	102.924	4.875	102.395	102.270	102.170	3.250	99.195	99.045	98.895				
5.000	103.753	103.628	103.528	5.000	102.792	102.667	102.567	3.375	99.638	99.488	99.338				
5.125	103.953	103.828	103.728	5.125	103.028	102.903	102.803	3.500	100.083	99.933	99.783				
5.250	103.530	103.405	103.305	5.250	102.719	102.594	102.494	3.625	100.520	100.370	100.220				
5.375	103.713	103.588	103.488	5.375	103.033	102.908	102.808	3.750	100.562	100.412	100.262				
5.500	103.958	103.833	103.733	5.500	103.430	103.305	103.205	3.875	100.992	100.842	100.692				
5.625	104.262	104.137	104.037	5.625	103.517	103.392	103.292	4.000	101.357	101.207	101.057				
5.750	104.731	104.590	104.465	5.750	103.535	103.395	103.270	4.125	101.679	101.529	101.379				
5.875	104.764	104.623	104.498	5.875	103.859	103.718	103.593	4.250	101.225	101.075	100.925				
6.000	105.108	104.968	104.843	6.000	104.256	104.115	103.990	4.375	101.581	101.431	101.281				
6.125	105.562	105.422	105.297	6.125	104.592	104.452	104.327	4.500	101.869	101.719	101.569				
6.250	105.862	105.762	105.662	6.250	104.892	104.792	104.692	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	99.705	99.555	99.405	4.000	99.286	99.136	98.986	2.375	94.207	94.057	93.907	3.125	96.424	96.274	96.124
4.125	100.205	100.055	99.905	4.125	99.630	99.480	99.330	2.500	93.156	93.006	92.856	3.250	96.505	96.355	96.205
4.250	100.601	100.492	100.392	4.250	100.074	99.965	99.865	2.625	94.056	93.906	93.756	3.375	96.887	96.737	96.587
4.375	101.091	100.982	100.882	4.375	100.452	100.343	100.243	2.750	96.327	96.177	96.027	3.500	97.241	97.091	96.941
4.500	101.574	101.465	101.365	4.500	100.763	100.654	100.554	2.875	96.862	96.712	96.562	3.625	97.637	97.487	97.337
4.625	101.973	101.864	101.764	4.625	101.100	100.990	100.890	3.000	97.311	97.161	97.011	Margin = 2.250		Index = 2.590	
4.750	102.098	101.973	101.873	4.750	101.071	100.946	100.846	3.125	97.761	97.611	97.461	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	98.195	98.045	97.895	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	98.638	98.488	98.338	4.625	100.823	100.573	100.323
5.125	102.873	102.748	102.648	5.125	102.128	102.003	101.903	3.500	99.083	98.933	98.783	4.750	100.438	100.188	99.938
5.250	102.630	102.505	102.405	5.250	101.719	101.594	101.494	3.625	99.520	99.370	99.220	4.875	100.849	100.599	100.349
5.375	102.913	102.788	102.688	5.375	102.033	101.908	101.808	3.750	99.562	99.412	99.262	5.000	101.253	101.003	100.753
5.500	103.108	102.983	102.883	5.500	102.430	102.305	102.205	3.875	99.992	99.842	99.692	5.125	101.573	101.323	101.073
5.625	103.312	103.187	103.087	5.625	102.567	102.442	102.342	4.000	100.357	100.207	100.057	5.250	101.030	100.780	100.530
5.750	103.581	103.440	103.315	5.750	102.535	102.395	102.270	4.125	100.679	100.529	100.379	5.375	101.413	101.163	100.913
5.875	103.614	103.473	103.348	5.875	102.859	102.718	102.593	4.250	100.225	100.075	99.925	5.500	102.000	101.750	101.500
6.000	103.958	103.818	103.693	6.000	103.256	103.115	102.990	4.375	100.581	100.431	100.281	5.625	102.250	102.000	101.750
6.125	104.412	104.272	104.147	6.125	103.592	103.452	103.327	4.500	100.869	100.719	100.569	5.750	102.500	102.250	102.000
6.250	104.712	104.612	104.512	6.250	103.892	103.792	103.692	4.625	101.183	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:	1/30/2019	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	99.999	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	100.563	100.313	100.063	5.375	100.313	100.063	99.813
5.625	101.362	101.112	100.862	5.625	101.047	100.797	100.547
5.875	101.639	101.389	101.139	5.875	101.139	100.889	100.639
6.000	101.983	101.733	101.483	6.000	101.536	101.286	101.036
6.125	102.437	102.187	101.937	6.125	101.872	101.622	101.372
6.250	102.750	102.500	102.250	6.250	102.954	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	98.073	97.823	97.573	
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	98.280	98.030	97.780	
5.375	98.663	98.413	98.163	
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.:

3/1/2019

45 Day Lock Exp.:

3/18/2019

60 Day Lock Exp.:

4/1/2019

W. Rate Sheet Dated: 1/30/2019

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	99.436	99.286	99.136	4.000	98.817	98.667	98.517	2.375	91.707	91.557	91.407	3.125	95.74	95.587	95.437
4.125	99.936	99.786	99.636	4.125	99.162	99.012	98.862	2.500	90.656	90.506	90.356	3.250	96.51	96.355	96.205
4.250	100.413	100.304	100.204	4.250	99.636	99.527	99.427	2.625	91.556	91.406	91.256	3.375	96.89	96.737	96.587
4.375	100.904	100.794	100.694	4.375	100.015	99.906	99.806	2.750	95.640	95.490	95.340	3.500	97.24	97.091	96.941
4.500	101.387	101.278	101.178	4.500	100.326	100.216	100.116	2.875	96.174	96.024	95.874	3.625	97.64	97.487	97.337
4.625	101.786	101.677	101.577	4.625	100.662	100.553	100.453	3.000	96.624	96.474	96.324	Margin = 2.250		Index = 2.590	
4.750	101.598	101.473	101.373	4.750	100.321	100.196	100.096	3.125	97.073	96.923	96.773				
4.875	101.399	101.274	101.174	4.875	100.645	100.520	100.420	3.250	98.195	98.045	97.895				
5.000	102.003	101.878	101.778	5.000	101.042	100.917	100.817	3.375	98.638	98.488	98.338				
5.125	102.203	102.078	101.978	5.125	101.278	101.153	101.053	3.500	99.083	98.933	98.783				
5.250	101.499	101.374	101.274	5.250	100.688	100.563	100.463	3.625	99.520	99.370	99.220				
5.375	101.682	101.557	101.457	5.375	101.002	100.877	100.777	3.750	99.093	98.943	98.793				
5.500	101.926	101.801	101.701	5.500	101.399	101.274	101.174	3.875	99.523	99.373	99.223				
5.625	102.230	102.105	102.005	5.625	101.485	101.360	101.260	4.000	99.888	99.738	99.588				
5.750	102.200	102.059	101.934	5.750	101.004	100.863	100.738	4.125	100.210	100.060	99.910				
5.875	102.232	102.092	101.967	5.875	101.328	101.187	101.062	4.250	99.788	99.638	99.488				
6.000	102.577	102.437	102.312	6.000	101.725	101.584	101.459	4.375	100.144	99.994	99.844				
6.125	103.031	102.890	102.765	6.125	102.061	101.921	101.796	4.500	100.432	100.282	100.132				
6.250	102.362	102.262	102.162	6.250	101.392	101.292	101.192	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	98.236	98.086	97.936	4.000	97.817	97.667	97.517	2.375	92.457	92.307	92.157	3.125	94.737	94.587	94.437
4.125	98.736	98.586	98.436	4.125	98.162	98.012	97.862	2.500	91.406	91.256	91.106	3.250	95.505	95.355	95.205
4.250	99.163	99.054	98.954	4.250	98.636	98.527	98.427	2.625	92.306	92.156	92.006	3.375	95.887	95.737	95.587
4.375	99.654	99.544	99.444	4.375	99.015	98.906	98.806	2.750	95.421	95.271	95.121	3.500	96.241	96.091	95.941
4.500	100.137	100.028	99.928	4.500	99.326	99.216	99.116	2.875	95.956	95.806	95.656	3.625	96.637	96.487	96.337
4.625	100.536	100.427	100.327	4.625	99.662	99.553	99.453	3.000	96.405	96.255	96.105	Margin = 2.250		Index = 2.590	
4.750	100.348	100.223	100.123	4.750	99.321	99.196	99.096	3.125	96.854	96.704	96.554	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	97.102	96.952	96.802	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	97.545	97.395	97.245	4.625	99.386	99.136	98.886
5.125	101.123	100.998	100.898	5.125	100.378	100.253	100.153	3.500	97.989	97.839	97.689	4.750	98.688	98.438	98.188
5.250	100.599	100.474	100.374	5.250	99.688	99.563	99.463	3.625	98.426	98.276	98.126	4.875	99.099	98.849	98.599
5.375	100.882	100.757	100.657	5.375	100.002	99.877	99.777	3.750	98.312	98.162	98.012	5.000	99.503	99.253	99.003
5.500	101.076	100.951	100.851	5.500	100.399	100.274	100.174	3.875	98.742	98.592	98.442	5.125	99.823	99.573	99.323
5.625	101.280	101.155	101.055	5.625	100.535	100.410	100.310	4.000	99.107	98.957	98.807	5.250	98.999	98.749	98.499
5.750	101.050	100.909	100.784	5.750	100.004	99.863	99.738	4.125	99.429	99.279	99.129	5.375	99.382	99.132	98.882
5.875	101.082	100.942	100.817	5.875	100.328	100.187	100.062	4.250	98.663	98.513	98.363	5.500	99.968	99.718	99.468
6.000	101.427	101.287	101.162	6.000	100.725	100.584	100.459	4.375	99.019	98.869	98.719	5.625	100.218	99.968	99.718
6.125	101.881	101.740	101.615	6.125	101.061	100.921	100.796	4.500	99.307	99.157	99.007	5.750	99.968	99.718	99.468
6.250	101.212	101.112	101.012	6.250	100.392	100.292	100.192	4.625	99.621	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

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:	1/30/2019 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	98.532	98.282	98.032	5.375	98.282	98.032	97.782
5.625	99.330	99.080	98.830	5.625	99.015	98.765	98.515
5.875	99.107	98.857	98.607	5.875	98.608	98.358	98.108
6.000	99.452	99.202	98.952	6.000	99.005	98.755	98.505
6.125	99.906	99.656	99.406	6.125	99.341	99.091	98.841
6.250	99.250	99.000	98.750	6.250	99.454	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	96.636	96.386	96.136	
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	96.249	95.999	95.749	
5.375	96.632	96.382	96.132	
5.500	97.218	96.968	96.718	
5.625	97.468	97.218	96.968	
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
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.: 3/1/2019
45 Day Lock Exp.: 3/18/2019
60 Day Lock Exp.: 4/1/2019

W. Rate Sheet Dated: 1/30/2019

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	100.519	100.419	100.319	4.375	99.700	99.600	99.500	4.375	99.512	99.412	99.312	4.375	99.426	99.326	99.226	4.375	98.607	98.507	98.407
4.500	101.065	100.965	100.865	4.500	100.300	100.200	100.100	4.500	100.113	100.013	99.913	4.500	99.969	99.869	99.769	4.500	99.204	99.104	99.004
4.625	101.374	101.274	101.174	4.625	100.849	100.749	100.649	4.625	100.802	100.702	100.602	4.625	100.232	100.132	100.032	4.625	99.707	99.607	99.507
4.750	101.965	101.865	101.765	4.750	101.610	101.510	101.410	4.750	101.606	101.506	101.406	4.750	100.565	100.465	100.365	4.750	100.210	100.110	100.010
4.875	102.482	102.382	102.282	4.875	102.190	102.090	101.990	4.875	102.190	102.090	101.990	4.875	101.093	100.993	100.893	4.875	100.801	100.701	100.601
4.990	102.719	102.619	102.519	4.990	102.467	102.367	102.267	4.990	102.467	102.367	102.267	4.990	101.478	101.378	101.278	4.990	101.226	101.126	101.026
5.000	102.819	102.719	102.619	5.000	102.567	102.467	102.367	5.000	102.567	102.467	102.367	5.000	101.578	101.478	101.378	5.000	101.326	101.226	101.126
5.125	103.119	103.019	102.919	5.125	102.900	102.800	102.700	5.125	102.900	102.800	102.700	5.125	101.798	101.698	101.598	5.125	101.579	101.479	101.379
5.250	103.539	103.439	103.339	5.250	103.513	103.413	103.313	5.250	103.541	103.441	103.341	5.250	101.989	101.889	101.789	5.250	101.963	101.863	101.763
5.375	103.875	103.775	103.675	5.375	103.846	103.746	103.646	5.375	103.877	103.777	103.677	5.375	102.246	102.146	102.046	5.375	102.217	102.117	102.017
5.500	104.162	104.062	103.962	5.500	104.113	104.013	103.913	5.500	104.144	104.044	103.944	5.500	102.677	102.577	102.477	5.500	102.628	102.528	102.428
5.625	104.494	104.394	104.294	5.625	104.354	104.254	104.154	5.625	104.385	104.285	104.185	5.625	102.916	102.816	102.716	5.625	102.776	102.676	102.576
5.750	104.845	104.745	104.645	5.750	105.032	104.932	104.832	5.750	105.090	104.990	104.890	5.750	103.136	103.036	102.936	5.750	103.136	103.036	102.936
5.875	105.032	104.932	104.832	5.875	105.389	105.289	105.189	5.875	105.452	105.352	105.252	5.875	102.555	102.455	102.355	5.875	102.555	102.455	102.355
5.990	105.144	105.044	104.944	5.990	105.575	105.475	105.375	5.990	105.638	105.538	105.438	5.990	102.916	102.816	102.716	5.990	102.916	102.816	102.716
6.000	105.244	105.144	105.044	6.000	105.675	105.575	105.475	6.000	105.738	105.638	105.538	6.000	103.016	102.916	102.816	6.000	103.016	102.916	102.816
6.125	105.810	105.710	105.610	6.125	105.950	105.850	105.750	6.125	106.012	105.912	105.812	6.125	103.256	103.156	103.056	6.125	103.256	103.156	103.056
6.250	106.057	105.957	105.857	6.250	106.155	106.055	105.955	6.250	106.217	106.117	106.017	6.250	103.481	103.381	103.281	6.250	103.481	103.381	103.281
6.375	105.958	105.824	105.758	6.375	106.465	106.328	106.265	6.375	106.550	106.450	106.350	6.375	101.612	101.475	101.412	6.375	101.612	101.475	101.412

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	98.419	98.319	98.219	4.625	101.838	101.738	101.638	4.625	100.982	100.882	100.782	4.625	100.920	100.720	100.720	3.375	98.730	98.630	98.530
4.500	99.017	98.917	98.817	4.750	102.282	102.182	102.082	4.750	101.559	101.459	101.359	4.750	101.497	101.297	101.297	3.500	99.219	99.119	99.019
4.625	99.660	99.560	99.460	4.875	102.676	102.576	102.476	4.875	102.093	101.993	101.893	4.875	102.031	101.831	101.831	3.625	99.693	99.593	99.493
4.750	100.206	100.106	100.006	4.990	102.824	102.724	102.624	4.990	102.335	102.235	102.135	4.990	102.272	102.072	102.072	3.750	100.090	99.990	99.890
4.875	100.801	100.701	100.601	5.000	102.924	102.824	102.724	5.000	102.435	102.335	102.235	5.000	102.372	102.172	102.172	3.875	100.522	100.422	100.322
4.990	101.226	101.126	101.026	5.125	103.235	103.135	103.035	5.125	102.758	102.658	102.558	5.125	102.696	102.496	102.496	3.990	100.877	100.777	100.677
5.000	101.326	101.226	101.126	5.250	103.667	103.567	103.467	5.250	103.035	102.935	102.835	5.250	102.878	102.678	102.678	4.000	100.977	100.877	100.777
5.125	101.579	101.479	101.379	5.375	103.872	103.772	103.672	5.375	103.326	103.226	103.126	5.375	103.170	102.970	102.970	4.125	101.418	101.318	101.218
5.250	101.989	101.889	101.789	5.500	104.100	104.000	103.900	5.500	103.611	103.511	103.411	5.500	103.455	103.255	103.255	4.250	101.718	101.618	101.518
5.375	102.246	102.146	102.046	5.625	104.275	104.175	104.075	5.625	103.847	103.747	103.647	5.625	103.690	103.490	103.490	4.375	102.048	101.948	101.848
5.500	102.659	102.559	102.459	5.750	104.568	104.468	104.368	5.750	104.367	104.267	104.167	5.750	104.148	103.948	103.948	4.500	102.113	102.013	101.913
5.625	102.807	102.707	102.607	5.875	104.799	104.699	104.599	5.875	104.681	104.581	104.481	5.875	104.462	104.262	104.262	4.625	102.397	102.297	102.197
5.750	103.136	103.036	102.936	5.990	104.900	104.800	104.700	5.990	104.854	104.754	104.654	5.990	104.635	104.435	104.435	4.750	102.603	102.503	102.403
5.875	102.555	102.455	102.355	6.000	105.000	104.900	104.800	6.000	104.954	104.854	104.754	6.000	104.735	104.535	104.535	4.875	102.654	102.554	102.454
5.990	102.916	102.816	102.716	6.125	105.201	105.101	105.001	6.125	105.225	105.125	105.025	6.125	105.006	104.806	104.806	4.990	102.736	102.636	102.536
6.000	103.016	102.916	102.816	6.250	105.280	105.146	105.080	6.250	105.079	104.945	104.879	6.250	104.860	104.660	104.660	5.000	102.836	102.736	102.636
6.125	103.256	103.156	103.056	6.375	105.501	105.367	105.301	6.375	105.379	105.245	105.179	6.375	105.160	104.960	104.960	5.125	103.150	103.050	102.950
6.250	103.481	103.381	103.281	6.500	105.608	105.474	105.408	6.500	105.541	105.407	105.341	6.500	105.322	105.122	105.122	5.250	103.320	103.220	103.120
6.375	101.612	101.512	101.412	6.625	105.691	105.557	105.491	6.625	105.667	105.533	105.467	6.625	105.449	105.249	105.249	5.375	103.502	103.402	103.302

15 Year 105-125				15 Year >125				15 Year High Balance				15 Year 105-125 High Balance				15 Year >125 High Balance				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	Rate	30 Day	45 Day	60 Day
4.375	98.419	98.319	98.219	4.625	101.838	101.738	101.638	4.625	100.982	100.882	100.782	4.625	100.920	100.720	100.720	3.375	98.730	98.630	98.530	3.375	98.870	98.670	98.670
4.500	99.017	98.917	98.817	4.750	102.282	102.182	102.082	4.750	101.559	101.459	101.359	4.750	101.497	101.297	101.297	3.500	99.219	99.119	99.019	3.500	99.206	99.006	99.006
4.625	99.660	99.560	99.460	4.875	102.676	102.576	102.476	4.875	102.093	101.993	101.893	4.875	102.031	101.831	101.831	3.625	99.693	99.593	99.493	3.625	99.508	99.308	99.308
4.750	100.206	100.106	100.006	4.990	102.824	102.724	102.624	4.990	102.335	102.235	102.135	4.990	102.272	102.072	102.072	3.750	100.090	99.990	99.890	3.750	100.509	100.309	100.309
4.875	100.801	100.701	100.601	5.000	102.924	102.824	102.724	5.000	102.435	102.335	102.235	5.000	102.372	102.172	102.172	3.875	100.522	100.422	100.322	3.875	100.801	100.601	100.601
4.990	101.226	101.126	101.026	5.125	103.235	103.135	103.035	5.125	102.758	102.658	102.558	5.125	102.696	102.496	102.496	3.990	100.877	100.777	100.677	3.990	100.982	100.782	100.782
5.000	101.326	101.226	101.126	5.250	103.667	103.567	103.467	5.250	103.035	102.935	102.835	5.250	102.878	102.678	102.678	4.000	100.977	100.877	100.777	4.000	101.082	100.882	100.882
5.125	101.579	101.479	101.379	5.375	103.882	103.772	103.672	5.375	103.326	103.226	103.126	5.375	103.170	102.970	102.970	4.125	101.418	101.318	101.218	4.125	101.347	101.147	101.147
5.250	101.889	101.889	101.789	5.500	104.100	104.000	103.900	5.500	103.611	103.511	103.411	5.500	103.455	103.255	103.255	4.250	101.718	101.618	101.518	4.250	101.559	101.359	101.359
5.375	102.069	102.069	101.969	5.625	104.318	104.218	104.118	5.625	103.826	103.726	103.626	5.625	103.670	103.470	103.470	4.375	101.948	101.848	101.748	4.375	101.789	101.589	101.589
5.500	102.959	102.959	102.859	5.750	104.568	104.468	104.368	5.750	104.367	104.267	104.167	5.750	104.148	103.948	103.948	4.500	102.113	102.013	101.913	4.500	101.977	101.777	101.777
5.625	102.807	102.707	102.607	5.875	104.799	104.699	104.599	5.875	104.681	104.581	104.481	5.875	104.462	104.262	104.262	4.625	102.397	102.297	102.197	4.625	102.119	101.919	101.919
5.750	103.136	103.036	102.936	5.990	104.900	104.800	104.700	5.990	104.854	104.754	104.654	5.990	104.635	104.435	104.435	4.750	102.603	102.503	102.403	4.750	102.303	102.103	102.103
5.875	102.955	102.855	102.755	6.000	105.000	104.900	104.800	6.000	104.954	104.854	104.754	6.000	104.735	104.535	104.535	4.875	102.654	102.554	102.454	4.875	102.507	102.307	102.307
5.990	102.916	102.816	102.716	6.125	105.201	105.101	105.001	6.125	105.225	105.125	105.025	6.125	105.006	104.806	104.806	4.990	102.736	102.636	102.536	4.990	102.580	102.380	102.380
6.000	103.016	102.916	102.816	6.250	105.280	105.146	105.080	6.250	105.079	104.945	104.879	6.250	104.860	104.660	104.660	5.000	102.836	102.736	102.636	5.000	102.680	102.480	102.480
6.125	103.256	103.156	103.056	6.375	105.501	105.367	105.301	6.375	105.379	105.245	105.179	6.375	105.160	104.960	104.960	5.125	103.150	103.050	102.950	5.125	102.684	102.484	102.484
6.250	103.481	103.381	103.281	6.500	105.608	105.474	105.408	6.500	105.541	105.407	105.341	6.500	105.322	105.122	105.122	5.250	103.320	103.220	103.120	5.250	102.886	102.686	102.686
6.375	101.612	101.512	101.412	6.625	105.691	105.557	105.491	6.625	105.667	105.533	105.467	6.625	105.449	105.249	105.249	5.375	103.502	103.402	103.302	5.375	103.088	102.888	102.888



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.: 3/1/2019
45 Day Lock Exp.: 3/18/2019
60 Day Lock Exp.: 4/1/2019

W. Rate Sheet Dated: 1/30/2019

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	102.392	102.292	102.192	4.750	102.142	102.042	101.942	4.750	102.142	102.042	101.942	4.750	101.099	100.999	100.899	4.750	100.849	100.749	100.649
4.875	102.951	102.851	102.751	4.875	102.701	102.601	102.501	4.875	102.701	102.601	102.501	4.875	101.658	101.558	101.458	4.875	101.408	101.308	101.208
4.990	103.061	102.961	102.861	4.990	102.561	102.461	102.361	4.990	102.561	102.461	102.361	4.990	101.768	101.668	101.568	4.990	101.268	101.168	101.068
5.000	103.161	103.061	102.961	5.000	102.661	102.561	102.461	5.000	102.661	102.561	102.461	5.000	101.868	101.768	101.668	5.000	101.368	101.268	101.168
5.125	103.280	103.180	103.080	5.125	102.780	102.680	102.580	5.125	102.780	102.680	102.580	5.125	101.650	101.550	101.450	5.125	101.150	101.050	100.950
5.250	103.846	103.746	103.646	5.250	103.346	103.246	103.146	5.250	103.346	103.246	103.146	5.250	102.216	102.116	102.016	5.250	101.716	101.616	101.516
5.375	104.152	104.052	103.952	5.375	104.152	104.052	103.952	5.375	104.152	104.052	103.952	5.375	102.522	102.422	102.322	5.375	102.522	102.422	102.322
5.500	104.386	104.286	104.186	5.500	104.386	104.286	104.186	5.500	104.386	104.286	104.186	5.500	102.756	102.656	102.556	5.500	102.756	102.656	102.556
5.625	104.443	104.343	104.243	5.625	104.443	104.343	104.243	5.625	104.443	104.343	104.243	5.625	102.349	102.249	102.149	5.625	102.349	102.249	102.149
5.750	104.878	104.778	104.678	5.750	104.878	104.778	104.678	5.750	104.878	104.778	104.678	5.750	102.784	102.684	102.584	5.750	102.784	102.684	102.584
5.875	105.170	105.070	104.970	5.875	105.170	105.070	104.970	5.875	105.170	105.070	104.970	5.875	103.076	102.976	102.876	5.875	103.076	102.976	102.876
5.990	105.342	105.242	105.142	5.990	105.342	105.242	105.142	5.990	105.342	105.242	105.142	5.990	103.248	103.148	103.048	5.990	103.248	103.148	103.048
6.000	105.442	105.342	105.242	6.000	105.442	105.342	105.242	6.000	105.442	105.342	105.242	6.000	103.348	103.248	103.148	6.000	103.348	103.248	103.148
6.125	105.431	105.331	105.231	6.125	105.431	105.331	105.231	6.125	105.431	105.331	105.231	6.125	102.618	102.518	102.408	6.125	102.618	102.518	102.408
6.250	105.707	105.607	105.507	6.250	105.707	105.607	105.507	6.250	105.707	105.607	105.507	6.250	102.894	102.794	102.688	6.250	102.894	102.794	102.688
6.375	106.230	106.130	106.030	6.375	106.230	106.130	106.030	6.375	106.230	106.130	106.030	6.375	103.267	103.167	103.067	6.375	103.267	103.167	103.067
6.500	106.865	106.765	106.665	6.500	106.865	106.765	106.665	6.500	106.865	106.765	106.665	6.500	103.752	103.652	103.552	6.500	103.752	103.652	103.552
6.625	107.296	107.196	107.096	6.625	107.296	107.196	107.096	6.625	107.296	107.196	107.096	6.625	104.033	103.933	103.833	6.625	104.033	103.933	103.833
6.750	107.579	107.479	107.379	6.750	107.579	107.479	107.379	6.750	107.579	107.479	107.379	6.750	104.166	104.066	103.966	6.750	104.166	104.066	103.966
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	100.849	100.749	100.649	4.250	100.694	100.594	100.494	4.250	101.069	100.969	100.869	4.250	101.069	100.969	100.869	3.750	100.341	100.241	100.141
4.875	101.408	101.308	101.208	4.375	101.193	101.093	100.993	4.375	101.568	101.468	101.368	4.375	101.568	101.468	101.368	3.875	100.910	100.810	100.710
4.990	101.268	101.168	101.068	4.500	101.662	101.562	101.462	4.500	102.037	101.937	101.837	4.500	102.037	101.937	101.837	3.990	101.119	101.019	100.919
5.000	101.368	101.268	101.168	4.625	101.990	101.890	101.790	4.625	102.365	102.265	102.165	4.625	102.365	102.265	102.165	4.000	101.219	101.119	101.019
5.125	101.150	101.050	100.950	4.750	102.418	102.318	102.218	4.750	102.793	102.693	102.593	4.750	102.793	102.693	102.593	4.125	101.658	101.558	101.458
5.250	101.716	101.616	101.516	4.875	102.812	102.712	102.612	4.875	103.187	103.087	102.987	4.875	103.187	103.087	102.987	4.250	101.975	101.875	101.775
5.375	102.522	102.422	102.322	4.990	102.989	102.889	102.789	4.990	103.114	103.014	102.914	4.990	103.114	103.014	102.914	4.375	102.321	102.221	102.121
5.500	102.756	102.656	102.556	5.000	103.089	102.989	102.889	5.000	103.214	103.114	103.014	5.000	103.214	103.114	103.014	4.500	102.160	102.060	101.960
5.625	102.349	102.249	102.149	5.125	103.329	103.229	103.129	5.125	103.454	103.354	103.254	5.125	103.454	103.354	103.254	4.625	102.436	102.336	102.236
5.750	102.784	102.684	102.584	5.250	103.757	103.657	103.557	5.250	103.882	103.782	103.682	5.250	103.882	103.782	103.682	4.750	102.861	102.761	102.661
5.875	103.076	102.976	102.876	5.375	103.968	103.868	103.768	5.375	103.968	103.868	103.768	5.375	103.968	103.868	103.768	4.875	102.966	102.866	102.766
5.990	103.248	103.148	103.048	5.500	104.204	104.104	104.004	5.500	104.204	104.104	104.004	5.500	104.204	104.104	104.004	4.990	102.863	102.763	102.663
6.000	103.348	103.248	103.148	5.625	104.253	104.153	104.053	5.625	104.253	104.153	104.053	5.625	104.253	104.153	104.053	5.000	102.963	102.863	102.763
6.125	102.618	102.518	102.418	5.750	104.589	104.489	104.389	5.750	104.589	104.489	104.389	5.750	104.589	104.489	104.389	5.125	103.268	103.168	103.068
6.250	102.894	102.794	102.694	5.875	105.025	104.925	104.825	5.875	105.025	104.925	104.825	5.875	105.025	104.925	104.825	5.250	103.513	103.413	103.313
6.375	103.267	103.167	103.067	5.990	105.195	105.095	104.995	5.990	105.195	105.095	104.995	5.990	105.195	105.095	104.995	5.375	103.750	103.650	103.550
6.500	103.752	103.652	103.552	6.000	105.295	105.195	105.095	6.000	105.295	105.195	105.095	6.000	105.295	105.195	105.095	5.500	102.317	102.217	102.117
6.625	104.033	103.933	103.833	6.125	104.925	104.825	104.713	6.125	104.925	104.825	104.713	6.125	104.925	104.825	104.713	5.625	102.685	102.585	102.485
6.750	104.166	104.066	103.966	6.250	105.299	105.199	105.091	6.250	105.299	105.199	105.091	6.250	105.299	105.199	105.091	5.750	103.000	102.900	102.800
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	100.841	100.741	100.641	3.750	100.841	100.741	100.641	3.750	99.780	99.680	99.580	3.750	100.280	100.180	100.080	3.750	100.280	100.180	100.080
3.875	101.160	101.060	100.960	3.875	101.160	101.060	100.960	3.875	100.349	100.249	100.149	3.875	100.599	100.499	100.399	3.875	100.599	100.499	100.399
3.990	101.369	101.269	101.169	3.990	101.369	101.269	101.169	3.990	100.661	99.961	99.861	3.990	100.311	100.211	100.111	3.990	100.311	100.211	100.111
4.000	101.469	101.369	101.269	4.000	101.469	101.369	101.269	4.000	100.161	100.061	99.961	4.000	100.411	100.311	100.211	4.000	100.411	100.311	100.211
4.125	101.908	101.808	101.708	4.125	101.908	101.808	101.708	4.125	100.600	100.500	100.400	4.125	100.850	100.750	100.650	4.125	100.850	100.750	100.650
4.250	102.225	102.125	102.025	4.250	102.225	102.125	102.025	4.250	100.917	100.817	100.717	4.250	101.167	101.067	100.967	4.250	101.167	101.067	100.967
4.375	102.321	102.221	102.121	4.375	102.321	102.221	102.121	4.375	101.263	101.163	101.063	4.375	101.263	101.163	101.063	4.375	101.263	101.163	101.063
4.500	102.160	102.060	101.960	4.500	102.160	102.060	101.960	4.500	100.503	100.4									



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.:

3/1/2019

45 Day Lock Exp.:

3/18/2019

60 Day Lock Exp.:

4/1/2019

W. Rate Sheet Dated: 1/30/2019

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	102.353	102.253	102.153	4.250	100.656	100.556	100.456	3.750	100.282	100.182	100.082	4.750	101.072	100.972	100.872	3.750	99.720	99.620	99.520
4.875	102.909	102.809	102.709	4.375	101.155	101.055	100.955	3.875	100.856	100.756	100.656	4.875	101.628	101.528	101.428	3.875	100.294	100.194	100.094
4.990	103.025	102.925	102.825	4.500	101.625	101.525	101.425	3.990	101.106	101.006	100.906	4.990	101.744	101.644	101.544	3.990	100.043	99.943	99.843
5.000	103.125	103.025	102.925	4.625	101.955	101.855	101.755	4.000	101.206	101.106	101.006	5.000	101.844	101.744	101.644	4.000	100.143	100.043	99.943
5.125	103.262	103.162	103.062	4.750	102.384	102.284	102.184	4.125	101.645	101.545	101.445	5.125	101.637	101.537	101.437	4.125	100.582	100.482	100.382
5.250	103.830	103.730	103.630	4.875	102.781	102.681	102.581	4.250	101.965	101.865	101.765	5.250	102.205	102.105	102.005	4.250	100.902	100.802	100.702
5.375	104.140	104.040	103.940	4.990	102.960	102.860	102.760	4.375	102.311	102.211	102.111	5.375	102.515	102.415	102.315	4.375	101.248	101.148	101.048
5.500	104.374	104.274	104.174	5.000	103.060	102.960	102.860	4.500	102.125	102.025	101.925	5.500	102.749	102.649	102.549	4.500	100.468	100.368	100.268
5.625	104.436	104.336	104.236	5.125	103.318	103.218	103.118	4.625	102.401	102.301	102.201	5.625	102.314	102.214	102.114	4.625	100.744	100.644	100.544
5.750	104.869	104.769	104.669	5.250	103.747	103.647	103.547	4.750	102.826	102.726	102.626	5.750	102.747	102.647	102.547	4.750	101.169	101.069	100.969
5.875	105.161	105.061	104.961	5.375	103.960	103.860	103.760	4.875	102.931	102.831	102.731	5.875	103.039	102.939	102.839	4.875	101.274	101.174	101.074
5.990	105.336	105.236	105.136	5.500	104.196	104.096	103.996	4.990	102.837	102.737	102.637	5.990	103.214	103.114	103.014	4.990	100.930	100.830	100.730
6.000	105.436	105.336	105.236	5.625	104.204	104.104	104.004	5.000	102.937	102.837	102.737	6.000	103.314	103.214	103.114	5.000	101.030	100.930	100.830
6.125	105.383	105.283	105.183	5.750	104.542	104.442	104.342	5.125	103.242	103.142	103.042	6.125	102.633	102.533	102.433	5.125	101.335	101.235	101.135
6.250	105.660	105.560	105.460	5.875	104.981	104.881	104.781	5.250	103.488	103.388	103.288	6.250	102.910	102.810	102.710	5.250	101.581	101.481	101.381
6.375	106.217	106.117	106.017	5.990	105.149	105.049	104.949	5.375	103.726	103.626	103.526	6.375	103.317	103.217	103.117	5.375	101.819	101.719	101.619
6.500	106.319	106.219	106.119	6.000	105.249	105.149	105.049	5.500	102.292	102.192	102.092	6.500	103.269	103.169	103.069	5.500	100.135	100.035	99.935
6.625	106.813	106.713	106.613	6.125	104.862	104.762	104.662	5.625	102.663	102.563	102.463	6.625	103.613	103.513	103.413	5.625	100.506	100.406	100.306
6.750	107.157	107.057	106.957	6.250	105.237	105.137	105.037	5.750	102.982	102.882	102.782	6.750	103.807	103.707	103.607	5.750	100.825	100.725	100.625

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@afrwholesale.com

Lockdesk Phone:

1-877-588-2706

Lockdesk Hours:

10:00 am ET - 11:00 pm ET

30 Day Lock Exp.:

3/1/2019

45 Day Lock Exp.:

3/18/2019

60 Day Lock Exp.:

4/1/2019

W. Rate Sheet Dated: 1/30/2019

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)